



Nigeria's Education Budget in a Time of Fiscal Stress:

Allocations, Execution, and Policy Implications

by
development Research and Projects Centre

January 2026

www.drpcngr.org



info@drpcngr.org

Key Findings

1. Nominal growth masks a structurally widening education financing gap

While total federal education allocations increased from ₦1.83 trillion (2023) to ₦3.59 trillion (2026 proposed), education's share of the federal budget declined from 7.82% (2025) to 6.15% (2026), moving further away from the 15% benchmark. Consequently, the education funding gap widened from ₦1.89 trillion (2023) to ₦5.18 trillion (2026), despite overall budget expansion. Rising debt service growing from ₦6.56 trillion (2023) to ₦15.91 trillion (2026) is strongly associated with this crowding-out effect.

2. Capital expenditure volatility is the dominant constraint, not absorptive capacity

Education capital allocations show sharp contraction and instability: FME capital released fell by 37.0% between 2024, while SWV education capital declined by 54.6%. Execution data indicate that when funds are released, utilisation rates exceed 65%, but releases remain partial, late, or absent (0% capital releases recorded by mid-2025). This confirms that underperformance is driven primarily by upstream cash rationing and fiscal management constraints rather than weak project readiness or institutional capacity.

3. Basic education financing is contracting unevenly, with protection skewed toward feeding

Between 2025 and 2026, UBEC funding declined by 31.39% and NCAOOSCE by 28.31%, while NHGSFP was maintained at ₦100 billion (0% change). Within the ₦246.78 billion identifiable basic education capital envelope, school feeding accounts for 58.08%, compared to 11.87% for infrastructure, 3.53% for teaching and learning materials, 0.32% for WASH, and 0.11% for ICT. This concentration indicates prioritisation of consumption-oriented interventions over system-enabling investments that drive learning quality and resilience.

4. Early Childhood Education is governance-heavy with no infrastructure expansion

Total ECE funding (₦294.56 million) is dominated by curriculum review, assessments, coordination, monitoring, advocacy, and inclusion campaigns, with no capital allocation for ECCDE centre construction or expansion. Approximately 59.7% supports learning quality measurement and system coordination, while inclusion and community advocacy account for 21.4%. This structure limits ECE's capacity to expand access in underserved and conflict-affected areas despite strong evidence of high returns to early investment.

5. Digital and AI investments are concentrated, post-basic, and weakly linked to equity

AI and advanced EdTech allocations (₦1.15 billion) are heavily concentrated in infrastructure-intensive centres under NBTE, with over half devoted to AI centres in Kebbi State. Digitalisation and digital literacy spending (₦1.28 billion) prioritises teacher training and institutional readiness (63.1%) over learner access or classroom deployment. There is no explicit targeting of girls, basic education, or learning recovery outcomes, indicating technology investments are treated as neutral technical upgrades rather than equity-corrective tools.

6. Gender-responsive budgeting remains largely procedural, not outcome-driven

Over 99.7% of education capital allocations are classified as gender-neutral (G0), with G1 allocations below 1% across MDAs. Only the FME and NTI record marginal G1 tagging, while agencies directly serving vulnerable populations (UBEC, NCAOOSCE, NSSEC) record none. Girls' education funding contracted between 2025 and 2026, especially on the capital side (-25.98%

for girls-only schools; -59.56% for cross-MDA capital lines), signalling erosion of investment in facilities, safety, and enabling infrastructure critical to girls' retention and learning.

7. School safety financing is fragmented and infrastructure-heavy

Identified Safe School allocations exceed ₦36.4 billion, dominated by perimeter fencing of Unity Colleges (over 77%). Smaller allocations for coordination, SSD implementation, devices, and state-level interventions are scattered across MDAs, with minimal recurrent provisioning for maintenance, staffing, safeguarding protocols, or system-wide monitoring.

8. Absence of NELFUND in 2026 creates a tertiary financing discontinuity

Despite significant disbursements since 2024 (₦161.97 billion to ~865,000 students), NELFUND has no identifiable budget line in the proposed 2026 budget. This omission introduces uncertainty into tertiary access financing and weakens policy coherence between flagship reforms and annual appropriations.

9. Fragmentation across MDAs undermines sector stewardship

Education financing remains dispersed across multiple MDAs and SWV channels without a unifying results framework. Constituency-driven projects, parallel capital lines, and off-ceiling allocations dilute accountability and limit the Federal Ministry of Education's ability to steer the sector toward learning, equity, and resilience outcomes. External financing remains additive and project-based, reinforcing fragmentation rather than strengthening national systems

Table of Contents

Key Findings	1
List of abbreviation	4
Background and Context	6
Objective of the Review	6
Methodology	7
Nigeria's Fiscal Distress (2024-2026)	7
Nominal Increase Vs. a Widening Education Financing Gap	8
Basic Education Financing, 2026: Aggregate Trends and Shifts	10
Early Childhood Education (ECE).....	12
Absence of NELFUND in the Proposed 2026 Budget	13
Artificial Investment in Education: Allocation Structure and Concentration	13
Digitalisation and Digital Literacy in Education.....	14
Gender Responsiveness of FGN 2026 Education Capital Budget	15
Girl Child Education Priority.....	16
Allocation to School Safety Across MDAs	17
Capital allocation vs cash reality at the Federal Ministry of Education	17
Policy Implications: Re-centring Education Financing on System Performance and Sector Reform	18
Conclusion.....	21
Annex I	22
Table showing Federal Government Girls College	22
Table showing School Outside the FME Budgetary allocation	23
Endnote.....	25

Figures

Figure 1: Debt Service Vs Widening Education Gap (Ntrn)	9
Figure 2: Actual, Expected, and Gaps in FGN Education Budget (Ntn).....	10
Figure 3: Classification FGN Basic Education 2026 Proposed Capital Budget	12

Tables

Table 1: FGN Education Fund 2026 Proposed	8
Table 2: FGN Basic education Budget by Classifications.....	10
Table 3: Gender Responsiveness in Selected MDAs	16
Table 4: FGN Girls Child Education.....	16
Table 5: FME Capital Budget Performance, 2023-2024 (₦).....	18

List of abbreviation

FGN	Federal Government of Nigeria
FME	Federal Ministry of Education
UBEC	Universal Basic Education Commission
NCAOOSCE	National Commission for Almajiri and Out-of-School Children Education
NTI	National Teachers' Institute
NBTE	National Board for Technical Education
NSSEC	National Senior Secondary Education Commission
NIEPA	National Institute for Educational Planning and Administration
NBAIS	National Board for Arabic and Islamic Studies
SWV	Service Wide Vote
NHGSFP	National Home-Grown School Feeding Programme
ECCDE	Early Childhood Care Development Education
ECE	Early Childhood Education
EGRA	Early Grade Reading Assessment
EGMA	Early Grade Mathematics Assessment
SBMC	School-Based Management Committee
SSD	Safe Schools Declaration
MDAs	Ministries, Departments and Agencies
TVET	Technical and Vocational Education and Training
AI	Artificial Intelligence
ICT	Information and Communication Technology

IoT	Internet of Things
EdTech	Education Technology
GO	Gender Neutral Budget Classification
G1	Gender Sensitive Budget Classification
GRB	Gender Responsive Budgeting
BCC	Budget Call Circular
OOSC	Out-of-School Children
NDA	Nigerian Defence Academy
NIPSS	National Institute for Policy and Strategic Studies
NIIA	Nigerian Institute of International Affairs
UNESCO	United Nations Educational, Scientific and Cultural Organization
ICESCO	Islamic World Educational, Scientific and Cultural Organization
FUCs	Federal Unity Colleges
HCI	Human Capital Index
NELFUND	Nigerian Education Loan Fund
ERGP	Economic Recovery and Growth Plan (Project Code Prefix)
HQTRS	Headquarters
MOD	Ministry of Defence
NSCDC	Nigeria Security and Civil Defence Corps
CPI	Consumer Price Index
GDP	Gross Domestic Product
SWAp	Sector-Wide Approach

Background and Context

Nigeria's education sector faces entrenched and intersecting challenges related to access, quality, equity, financing, and system governance, which have been further exacerbated by insecurity, climate shocks, and deepening socioeconomic inequalities. These constraints are most acute in the Northeast and Northwest, where armed conflict, school abductions, and displacement have forced the closure of thousands of schools and disrupted learning for millions of children. Poverty, early marriage, and restrictive gender norms continue to suppress enrolment and retention, particularly for girls.

At the core of these challenges is a persistent learning crisis. A large share of children who complete primary school lack foundational literacy and numeracy skills, reflecting chronic shortages of trained teachers, outdated curricula, weak supervision, and severe infrastructure deficits. Public education financing remains structurally inadequate: total education expenditure is estimated at approximately 1.7% of GDP, far below the Sub-Saharan African average of about 4.6%, and represents only 7–9% of the federal budget, significantly under the UNESCO/World Bank benchmark of 15–20%. These funding gaps result in delayed releases, poorly equipped schools, insufficient teaching and learning materials, and underinvestment in WASH and electricity infrastructure.

The scale of exclusion is stark. Nigeria has an estimated 10.2 million out-of-school children (OOSC) at the primary level, rising to around 20 million when secondary education is included—the highest number globally. The burden is concentrated in northern states, where girls account for up to 60% of OOSC in some locations. Completion rates remain low: 59% for boys and 51% for girls at primary level, dropping to 42% and 36% respectively at secondary level (2020 estimates). Learning outcomes are equally concerning, with harmonised test scores averaging 309 on a 300–625 scale, and learning poverty affecting about 89% of ten-year-olds. Nigeria's Human Capital Index (HCI) indicates that a child born today will realise only 36% of their potential productivity, largely due to deficits in education and health.

Participation at tertiary level is limited, with gross enrolment at approximately 12% (14% for men and 10% for women), despite the presence of over 260 tertiary institutions, many of which face capacity constraints and quality concerns. Infrastructure gaps remain widespread: about 30% of schools lack functional WASH facilities, 40% lack electricity, and in conflict-affected areas more than 1,500 schools have been destroyed since 2014.

In this constrained context, external financing and development assistance continue to play a critical role in supporting Nigeria's education sector, even as overall fiscal space tightens. President Bola Tinubu's ₦58.47 trillion 2026 Appropriation Bill, titled "Budget of Consolidation, Renewed Resilience and Shared Prosperity", was presented to the National Assembly on 19 December 2025, representing a 6% increase over the 2025 budget. The budget prioritises macroeconomic stability, employment, and inclusive growth amid ongoing reforms. It is anchored on projected revenues of ₦34.33 trillion, total expenditure of ₦56.85 trillion, and a ₦23.85 trillion deficit (4.28% of GDP) financed through borrowing. Key assumptions include an oil price of US\$64.85 per barrel, production of 1.84 million barrels per day, GDP growth of 3.5–4%, and inflation targets of 15–20%.

Objective of the Review

The objective of this review is to assess the adequacy, composition, and effectiveness of education financing in Nigeria, with particular attention to how recent federal budget allocations align with sectoral needs, equity priorities, and learning outcomes. The review seeks to examine

whether current funding patterns within a context of fiscal consolidation are capable of addressing access gaps, improving learning quality, reducing regional and gender disparities, and strengthening system resilience, while also identifying the role and limitations of external financing in bridging persistent resource shortfalls.

Methodology

This report is based on a desk-based analysis of Federal Government of Nigeria education budget data drawn from approved Appropriation Acts (2023–2025), the 2026 Proposed Budget, detailed capital and recurrent budget line items for the Federal Ministry of Education (FME), its agencies, other education-related MDAs, and Special Window Vehicle (SWV) allocations. Budget data were systematically extracted, cleaned, and coded at project level, with allocations classified by economic type (recurrent/capital), implementing institution, subsector (basic education, early childhood education, girls' education), and thematic purpose.

The analysis tracks explicit education and girls-targeted budget lines, including girls-only schools, gender-targeted interventions, and inclusion-focused programmes, while excluding state and local government spending, extra-budgetary donor disbursements, execution data, and programmes where education or gender objectives are indirect or not stated in budget documentation. Technical and Vocational Education and Training (TVET) interventions targeting women and girls are identified separately due to their cross-sectoral nature and are not aggregated into core education totals.

Analytical techniques include year-on-year nominal trend analysis, percentage change calculations, budget share analysis, subsectoral composition analysis, and benchmarking against the 15% education financing reference threshold to estimate annual funding gaps.

Nigeria's Fiscal Distress (2024–2026)

Nigeria's federal finances came under severe strain in 2024–25 as the Tinubu administration implemented major reforms. Ending fuel subsidies and unifying the foreign-exchange rate in 2023 eliminated a large budget outlay but triggered a sharp inflation and currency shock (CPI spiked above 30%).¹ The naira's devaluation raised the local-currency value of both oil receipts and dollar-denominated debt. At the same time, oil export receipts fell short of optimistic budget benchmarks, and non-oil revenues (taxes and agency remittances) grew only modestly. Central Bank data show federal revenues by late 2024 running 18–20% below target.² In sum, actual federal revenue in 2024 was only about ₦21.0 trillion³ (far under the ₦35 trillion+ planned), forcing a sharp adjustment via borrowing.

- **Revenue shortfalls.** Crude output improved modestly, but oil price volatility meant receipts were disappointing. Enhanced tax administration and subsidy removal did boost non-oil collections, yet total federally-collected revenue remained well under projections (e.g. 19% below the Q4/2024 target).⁴ In practice, 2024 oil and non-oil revenue (₦21.0 trn)⁵ covered only about 60% of outlays.
- **Large deficits and borrowing.** With revenues constrained, spending far exceeded income. In FY2024 the federation spent ₦34.5 trn against ₦21.0 trn of revenue, a deficit of ₦13.6 trn almost entirely financed by new debt.⁶ Rather than closing the 2024 budget, authorities rolled the shortfall into 2025: 2024 receipts funded 2025 recurrent costs while 2024 capital projects remained unfunded. The 2026 Appropriation Bill again projects very large gaps, roughly ₦58.5 trn in expenditure against only ₦34.3 trn of revenue, a shortfall of ₦23.8 trn

(about 70% of projected revenues).⁷ In other words, each ₦100 of revenue is matched by ₦70 of new borrowing.

- **Debt and debt-service.** Rising deficits have driven debt to record levels and swelled financing costs. Total public debt (federal + state) reached ₦142.3 trn (about 51% of GDP) by end-2024,⁸ and continues to climb. Notably, much of the recent increase reflects accounting changes: Finance Ministry data attribute ₦30 trn to clearing central bank “Ways and Means” loans and ₦49 trn to naira revaluation of FX debt.⁹ In any case, debt-service outlays have exploded from ₦0.94 trn in 2014 to ₦14.3 trn in 2024, rising above ₦15 trn by 2026.¹⁰ These interest and pension payments alone would consume roughly half of next year’s budgeted revenues, severely crowding out other expenditures.
- **Cash rationing and execution.** Under these pressures the government has practiced strict in-year cash management. Analysts note that federal “cash rationing” heavily favours salaries, transfers and debt service, leaving capital projects to fight for remaining resources. The result has been chronic under-execution of investment spending. For example, by mid-2025 only about ₦2.41 trn of the 2024 capital budget had been spent (and just ₦1.49 trn of 2025’s capital).¹¹ In effect, capital releases and project contracts are often delayed or pared back late in the fiscal year. As a consequence, discretionary social-sector budgets including education infrastructure are squeezed: funds are released late, in small tranches, or sometimes returned unspent.

Nominal Increase Vs. a Widening Education Financing Gap

The 2026 proposed federal education allocation shows a mixed and contradictory fiscal picture. Between 2023 and the proposed 2026 budget, Nigeria’s education allocation shows a clear pattern of nominal growth alongside structural volatility. Total education spending increased from ₦1.83 trillion in 2023 to ₦4.30 trillion in 2025, before declining to ₦3.59 trillion in 2026, representing a -16.4% year-on-year contraction between 2025 and 2026. This contraction

occurs despite the overall federal budget expanding steadily from ₦24.82 trillion in 2023 to ₦58.47 trillion in 2026, a +6.3% increase between 2025 and 2026. The divergence between total budget growth and education expenditure contraction indicates that education is absorbing a disproportionately smaller share of fiscal expansion, signalling a reprioritisation rather than a resource constraint.

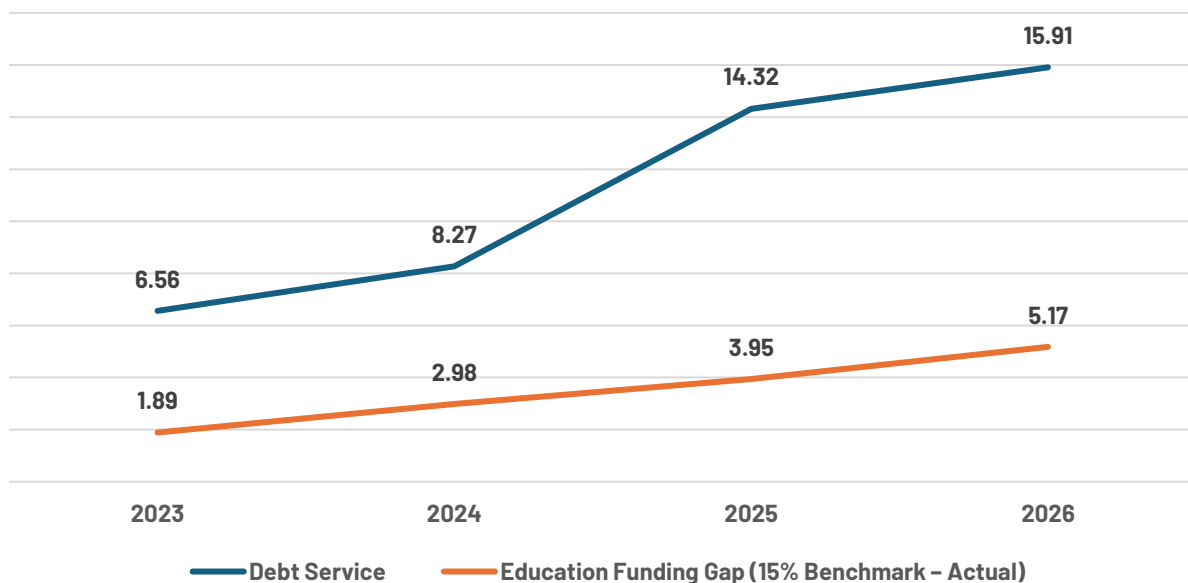
Table 1: FGN Education Fund 2026 Proposed

Classification	2023	2024	2025	2026 (Proposed)	% Changes 2025/26
FME Recurrent Budget	767,259,859,826	1,108,608,424,401	1,656,330,831,832	1,807,179,916,176	9.1%
FME Capital Budget	308,959,699,295	480,781,350,182	938,579,290,026	591,581,403,840	-37.0%
Education Under the SWV (Capital)	482,899,000,000	174,436,981,675	387,607,695,776	175,972,585,569	-54.6%
50 Schools outside FME Allocation (Recurrent)	108,588,034,604	148,267,246,860	230,784,857,996	256,573,539,394	11.2%
50 Schools outside FME Allocation (Capital)	271,398,729,979	367,361,011,743	1,087,266,652,004	760,614,507,377	-30.0%
Total (Education Allocation)	1,830,517,289,100	2,279,455,014,861	4,300,569,327,634	3,596,921,952,356	-16.4%
Total Budget Size	24,823,516,971,239	35,055,540,000,000	54,990,165,355,396	58,472,628,944,759	6.3%
Education as % of Budget Size	7.37%	6.50%	7.82%	6.15%	-1.67 pp

Classification	2023	2024	2025	2026 (Proposed)	% Changes 2025/26
Expected 15% Benchmark	3,723,527,545,686	5,258,331,000,000	8,248,524,803,309	8,770,894,341,714	-
Funding Gap (15% Benchmark – Actual)	-1,893,010,256,586	-2,978,875,985,139	-3,947,955,475,675	-5,172,972,389,358	Widening

Debt service rose sharply from ₦6.56 trillion in 2023 to ₦15.91 trillion in 2026, while the education funding gap against the 15% benchmark widened in parallel from ₦1.89 trillion to ₦5.18 trillion, indicating a strong crowding-out effect of debt servicing on social sector investment. This co-movement shows that despite nominal increases in education allocations, fiscal consolidation driven by rising debt obligations is structurally constraining education financing and accelerating the divergence between policy commitments and resource availability.

Figure 1: Debt Service Vs Widening Education Gap (Ntrn)

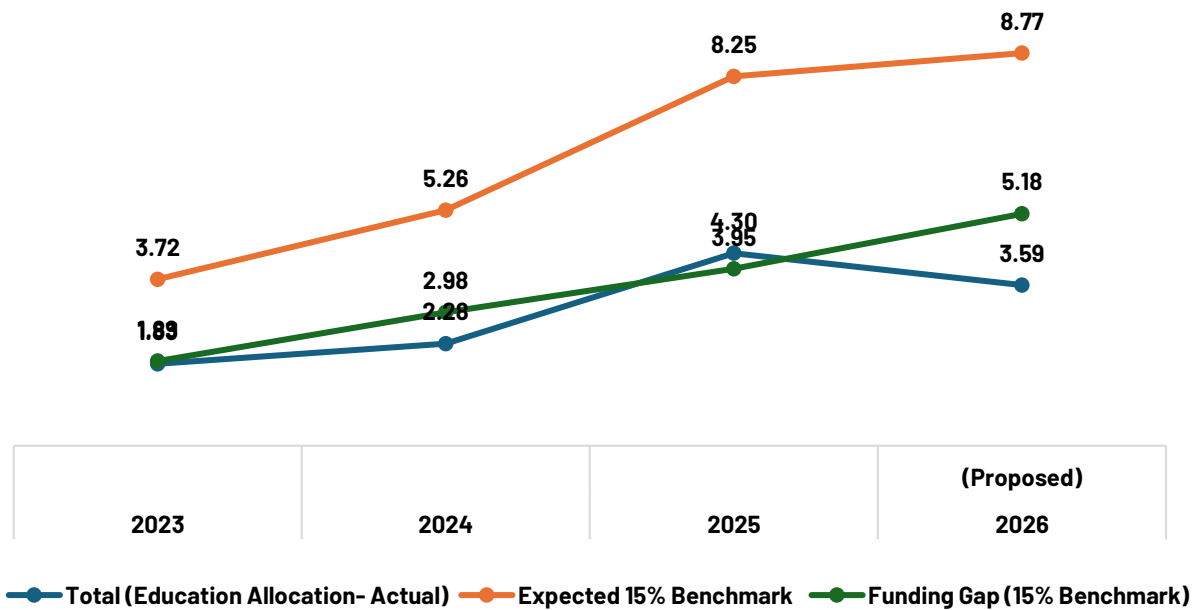


Moreso, a closer look at the Federal Ministry of Education (FME) allocations reveals a bifurcated pattern between recurrent and capital spending. FME recurrent expenditure rose consistently from ₦767.26 billion in 2023 to ₦1.81 trillion in 2026, reflecting a 9.1% increase between 2025 and 2026, largely driven by personnel costs and overheads. In contrast, FME capital expenditure peaked at ₦938.58 billion in 2025 before falling sharply to ₦591.58 billion in 2026, a -37.0% decline. This shift indicates that while operational spending continues to expand, investment in infrastructure, school rehabilitation, and system expansion is being significantly compressed, with implications for medium-term education quality and access.

Education funding under the SWV capital envelope shows even greater instability. After rising from ₦174.44 billion in 2024 to ₦387.61 billion in 2025, SWV education capital funding declined to ₦175.97 billion in 2026, representing a -54.6% reduction.

Similarly, education spending for the 50 schools outside FME allocations increased on the recurrent side from ₦230.78 billion in 2025 to ₦256.57 billion in 2026 (+11.2%), while their capital allocation fell from ₦1.09 trillion to ₦760.61 billion (-30.0%). Across both FME-managed and non-FME schools, the pattern is consistent: recurrent obligations are being protected while capital investments are being scaled back sharply.

Figure 2: Actual, Expected, and Gaps in FGN Education Budget (Ntn)



When benchmarked against international and national policy targets, the implications of these trends become clearer. Education’s share of the federal budget declined from 7.82% in 2025 to 6.15% in 2026, a drop of –1.67 percentage points, moving further away from the 15% benchmark. While the nominal benchmark value increased from ₦8.25 trillion in 2025 to ₦8.77 trillion in 2026, actual education spending fell, widening the funding gap from –₦4.30 trillion in 2025 to –₦5.18 trillion in 2026. This indicates that, despite nominal increases over time, the real financing gap is expanding, driven by faster overall budget growth, declining capital investment, and the persistent under-allocation of education relative to stated benchmarks.

Basic Education Financing, 2026: Aggregate Trends and Shifts

Federal Government basic education financing shows a marked contraction between 2025 and 2026 across most major implementing institutions. Total allocations to the Universal Basic Education Commission (UBEC) declined from ₦644.15 billion in 2025 to ₦441.92 billion in 2026, representing a –31.39% reduction in combined recurrent and capital spending. Similarly, funding for the National Commission for Almajiri and Out-of-School Children Education fell from ₦31.84 billion to ₦22.82 billion, a –28.31% decline. In contrast, the National Home-Grown School Feeding Programme (NHGSFP) under the SWV (ERGP22219766) was maintained at ₦100 billion, reflecting 0.00% change year-on-year. Basic education capital budget lines in the 63 MDAs (including FME, its agencies, and MDAs outside FME) decreased marginally from ₦112.22 billion to ₦109.96 billion, equivalent to a –2.02% contraction, indicating relative stability compared to the sharper reductions observed in core basic education agencies.

Table 2: FGN Basic education Budget by Classifications

Classification	2025 (₦)	2026 (₦)	% Change (2025–2026)
Universal Basic Education Commission (UBEC) (<i>Recurrent and Capital</i>)	644,146,704,032	441,923,867,349	-31.39%
National Commission for Almajiri and Out-of-School Children Education (<i>Recurrent and Capital</i>)	31,835,983,171	22,822,684,547	-28.31%
SWV – ERGP22219766: National Home-Grown School Feeding Programme (NHGSFP)	100,000,000,000	100,000,000,000	0.00%
63 MDAs (<i>Including FME, its agencies, and other MDAs outside FME with basic education budget line</i>) – Capital	112,216,584,539	109,955,012,994	-2.02%

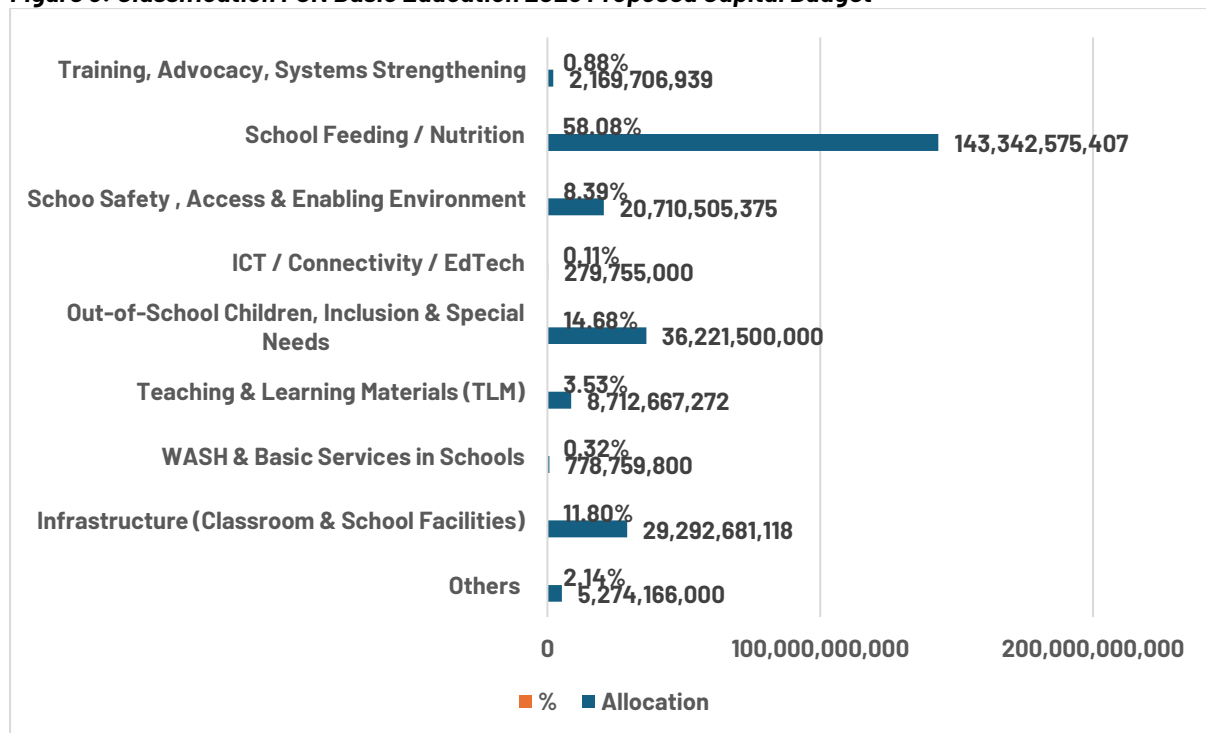
Source: Budget Office of the Federation

Within the basic education capital envelope, total identifiable capital spending across MDAs and SWV amounts to ₦246.78 billion, is heavily concentrated in a limited number of expenditure categories. School feeding and nutrition dominates the capital distribution with an allocation of ₦143.34 billion, accounting for 58.08% of total basic capital spending. Out-of-school children, inclusion, and special needs interventions follow at ₦36.22 billion (14.68%), while infrastructure-related projects, including classrooms, administrative buildings, fencing, toilets, jetties, and examination halls, total ₦29.29 billion (11.8%). School safety, access, and enabling environment projects account for ₦20.71 billion (8.39%), reflecting continued investment in physical protection and access-related measures.

Beyond feeding, inclusion, and infrastructure, allocations to core learning and system-enabling inputs remain comparatively small. Teaching and Learning Materials (TLM), including textbooks, exercise books, teaching aids, uniforms, furniture, and learning kits received ₦8.71 billion, equivalent to 3.53% of the capital total. WASH and basic services in schools, covering toilets, latrines, water supply, and hygiene facilities, were allocated ₦778.76 million (0.32%), while ICT, connectivity, and EdTech investments amounted to ₦279.76 million (0.11%). Training, advocacy, and systems strengthening, including teacher training, sensitisation, curriculum rollout, monitoring, and assessments, received ₦2.17 billion (0.88%), and other miscellaneous interventions accounted for ₦5.27 billion (2.14%). Collectively, these categories represent a relatively small share of the capital envelope compared to feeding and inclusion-focused expenditures.

A subset of allocations within the basic capital total reflects cross-sectoral and boundary interventions that overlap education, skills development, health, and social protection. These include technical and vocational training colleges (Kaduna), skills centres spanning basic education and TVET, mixed skills and vocational fairs involving teachers and vendors, as well as ambulance and dental equipment (Ekiti) and women and youth empowerment tools (Kankara). While these expenditures are captured within the ₦246.78 billion capital total, their mixed objectives and beneficiary bases distinguish them from core basic education inputs.

Figure 3: Classification FGN Basic Education 2026 Proposed Capital Budget



Early Childhood Education (ECE)

The total Federal Government allocation to Early Childhood Education amounts to ₦294,562,533, spread across five discrete intervention clusters: curriculum and learning quality, system coordination and monitoring, information dissemination and advocacy, teacher capacity and inclusion, and community-based ECCDE promotion. The distribution of funds shows a predominant bias toward soft-system interventions, with no direct capital investment in the construction or large-scale expansion of ECCDE centres. This indicates that ECE financing in the current budget cycle prioritises governance, learning quality assurance, and institutional processes, rather than physical service delivery expansion.

From a functional allocation perspective, learning quality and coordination-related activities dominate the envelope. Combined funding for ECCDE curriculum review (₦21.44 million), early grade reading implementation (₦70.0 million), and the integrated package covering National Council on Education processes, EGRA/EGMA, curriculum compliance monitoring, learning achievement monitoring, and SBMC monitoring and impact assessment (₦84.45 million) totals ₦175.89 million, representing approximately 59.7% of total ECE funding. This concentration reflects an emphasis on measurement, policy oversight, and accountability mechanisms across the early learning system, rather than direct classroom-level inputs.

A further ₦55.67 million (18.9%) is allocated to information management, advocacy, dissemination, and facilitator capacity strengthening, including READ campaign activities across six geopolitical zones, publication of FME education materials, nationwide dissemination of emergent education-sector information, and skills strengthening for early grade reading facilitators. These expenditures are cross-cutting and recurrent-capital hybrid in nature, reinforcing the finding that ECE resources are being used primarily to support system-wide

coordination, communication, and pedagogical alignment, rather than targeted service provision at the ECCDE centre level.

Inclusive education and community-oriented interventions account for ₦63.0 million (21.4%), covering special needs teacher retooling, integrated early childhood development, ECCDE awareness campaigns, advocacy for community-based early childhood centres, and monitoring of child rights implementation in schools. While these allocations introduce an equity and inclusion dimension into the ECE budget, their scale remains modest and largely advocacy-driven. The absence of corresponding capital investment suggests that inclusion objectives are being pursued through sensitisation and capacity-building instruments, rather than structural expansion of inclusive ECCDE infrastructure.

Absence of NELFUND in the Proposed 2026 Budget

The Nigerian Education Loan Fund (NELFUND) is absent from the proposed 2026 federal budget, with no identifiable recurrent or capital budget lines under the Federal Ministry of Education or any other MDA. This represents a notable departure from 2025, given NELFUND's prominence as a flagship intervention aimed at expanding access to tertiary education through student loan financing. Since loan disbursement commenced in 2024, NELFUND has approved and disbursed approximately ₦161.97 billion to about 864,798 students across 263 universities, polytechnics and colleges of education nationwide, out of roughly 1.36 million applications received by January 2026. Of this amount, about ₦89.94 billion has been paid directly to institutions for tuition and charges, while ₦72.03 billion has been disbursed to students as upkeep allowances, indicating both institutional and household-level impacts. Initial federal support included a ₦50 billion seed transfer in 2024 and a modest recurrent budgetary allocation of ₦175.13 million to NELFUND in the 2025 Appropriation Act, but there were no identifiable NELFUND-specific lines in the proposed for 2026.

Artificial Investment in Education: Allocation Structure and Concentration

The identified AI-related education allocations span eight discrete capital projects across the Federal Ministry of Education (HQ), the National Teachers' Institute, the National Institute for Construction Technology (Uromi), Federal Government College Ijanikin, and the National Board for Technical Education (NBTE). Total identifiable allocation across these projects amounts to ₦1,147,153,815, with a high concentration in infrastructure-heavy AI centres and technical institutions, rather than classroom-level digital learning inputs. Three large capital projects implemented by the National Board for Technical Education (NBTE) dominate the envelope: the construction and equipping of Artificial Intelligence Centres in Kebbi State (Sections I-III) amounting to ₦840,000,000, representing approximately 51.0% of total EdTech allocations. These projects are capital-intensive and institution-based, targeting post-basic technical education rather than basic or secondary schooling. This concentration indicates a strategic prioritisation of physical AI infrastructure over system-wide digital learning integration.

Non-infrastructure EdTech spending is comparatively fragmented and smaller in scale. Skills-oriented and training-focused projects include ₦140,000,000 for AI, cybersecurity, and cryptocurrency training in Owan Federal Constituency (NTI), ₦53,967,763 for AI and IoT ICT training in Akoko Edo (NICT), and ₦21,000,000 for robotics, coding, and AI equipment at FGC Ijanikin. Collectively, these training and equipment interventions total ₦214,967,763, accounting

for only 13.1% of total EdTech funding, indicating limited emphasis on broad-based digital literacy or teacher capacity relative to infrastructure investment.

The Federal Ministry of Education HQ allocation (ERGP23228569), despite listing multiple AI-, robotics-, STEM-, and skills-policy activities with indicative sub-costs exceeding ₦500 million, records an actual budgeted allocation of ₦70,000,000, highlighting a significant compression between proposed activity scope and funded amount. This suggests either partial implementation or prioritisation of policy and coordination functions over delivery.

Box 1: Institutional and Level Bias

All allocations are skewed toward technical and post-basic institutions, with limited evidence of integration into basic education, girls' education, or early learning systems. No AI line is explicitly tagged to girls-only schools, basic education agencies (UBEC), or SWV-funded education interventions. The absence of gender-disaggregated targeting implies that EdTech investments are treated as gender-neutral technical upgrades, rather than as instruments for addressing gendered digital access gaps. Additionally, geographic targeting is uneven and constituency-driven, with multiple projects concentrated in Edo State and Kebbi State, reflecting constituency and institutional siting dynamics rather than national system coverage.

Digitalisation and Digital Literacy in Education

Total allocations classified under Federal Ministry education and its 267 agencies digitalisation and digital literacy in education amount to ₦1,277,949,609. These budget lines are functionally distinct from advanced AI investments and are best categorised as system digitalisation, foundational digital literacy, and human capital enablement. Implementing MDAs are concentrated in four institutions: Federal Ministry of Education (HQ), National Teachers' Institute (NTI), National Board for Technical Education (NBTE), and National Commission for Almajiri and Out-of-School Children Education (NCAOOSCE), indicating centralised control rather than decentralised school-based execution.

Allocation concentration analysis shows a high skew toward teacher-facing and institutional capacity interventions. Teacher training and training infrastructure-related lines (NTI digital literacy teachers' training centre ₦280m; NTI teacher leadership and digital literacy training ₦175m; digital literacy capacity building for senior secondary teachers ₦28m; Ekiti digital literacy training ₦140m) total ₦623 million, accounting for 63.1% of the total digitalisation envelope. This concentration confirms that digitalisation spending is being operationalised primarily as teacher system readiness, not learner access or classroom-level technology deployment.

School and learner-facing digital delivery allocations are comparatively limited and fragmented. The Smart/Digital School Education Programme (₦290.5m) represents the single largest learner-facing intervention, while other allocations related to learner digital exposure (digital literacy and online safety ₦13.9m; digital skills and e-commerce training ₦70m; digital content creation and empowerment mobiles ₦70m) together account for ₦444.4 million, overlapping partially with post-basic skills development and youth employability rather than formal basic

education delivery. No allocation within this cluster specifies minimum coverage thresholds, beneficiary counts, or school-level rollout benchmarks, limiting traceability to learning outcomes.

Administrative digitalisation is marginal within the overall envelope. Core system process digitisation lines (FME HQ records digitisation ₦56m; NCAOOSCE process digitalisation ₦35m) total ₦91 million, equivalent to 9.2% of total allocations. Multilateral and conference-linked digital allocations (₦66.95m) bundle heterogeneous activities, of which only ₦14.9 million is explicitly linked to girls' education, representing 1.5% of total digitalisation spending. Overall, the budget structure indicates low gender-targeted digital investment, weak alignment to basic education service delivery, and a dominant emphasis on institutional and human resource digital capacity rather than access, equity, or learning transformation.

Gender Responsiveness of FGN 2026 Education Capital Budget

The 2026 education capital budget demonstrates near-total dominance of Gender Neutral (G0) classifications, with extremely limited Gender Sensitive (G1) allocations, despite explicit guidance in the FGN Budget Call Circular requiring MDAs to mainstream gender considerations using disaggregated beneficiary data and targeted interventions for women and children. Across the seven education MDAs reviewed, over 99.7% of capital allocations are classified as G0, indicating compliance with sectoral mandates but weak compliance with GRB intent as articulated in Section 5 of the Call Circular. At the Federal Ministry of Education (FME) Headquarters, total capital allocations amount to ₦234.65 billion across 183 projects, of which ₦233.80 billion (169 projects) are classified as G0. Only ₦857.48 million (14 projects) are tagged as G1, representing 0.37% of FME capital spending. This marginal share indicates that gender considerations are treated as project-level exceptions rather than a budgeting principle, despite education being explicitly prioritised under Human Capital Development and women's empowerment in the BCC's policy framework.

All other education MDAs, UBEC, NCAOOSCE, NIEPA, NBAIS, NSSEC, record zero G1 allocations, despite their mandates directly intersecting with populations identified as gender-vulnerable in the Call Circular, including out-of-school children, Almajiri populations, and basic education cohorts. For example, UBEC's ₦12.11 billion across 110 projects and NCAOOSCE's ₦21.68 billion across 14 projects are fully classified as G0, reflecting institutional neutrality rather than gender-blindness, but also revealing missed opportunities for explicit gender tagging, especially given known female disadvantage in enrolment, retention, and transition outcomes.

Mean while, the National Teachers Institute (NTI) shows the only non-FME instance of G1 tagging, with ₦18.33 million out of ₦12.11 billion (0.15%) classified as gender-sensitive. While this demonstrates minimal awareness of GRB requirements, the scale remains statistically negligible, suggesting that teacher training and capacity-building programmes are largely designed without explicit gender-differentiated outcomes, contrary to the BCC's instruction that MDAs should "adopt strategies that target different social groups, especially women and children" The 2026 education capital budget reflects formal alignment with sectoral ceilings and NDP objectives, but substantive misalignment with Gender Responsive Budgeting standards under the Budget Call Circular. Gender is largely implicit rather than operationalised, with G1 tagging confined to a narrow subset of projects and MDAs. From a technical budgeting perspective, this suggests that GRB compliance is procedural rather than analytical, and that gender considerations are not yet embedded in project design, costing, or results frameworks within the education sector.

Table 3: Gender Responsiveness in Selected MDAs

MDAs	Total Capita Projects		Gender Neutral – G0		Gender Sensitive – G1	
	Amount	Tota No. Projects	Amount	Projects	Amount	Projects
Federal Ministry of Education – HQTRS	234,652,600,203	183	233,795,119,033	169	857,481,170	14
Universal Basic Education (Ube) Commission	12,105,044,575	110	12,105,044,575	110	Nil	Nil
National Commission for Almajiri and Out-of-School Children Education – HQTRS	21,681,632,939	14	21,681,632,939	14	Nil	Nil
National Institute for Education Planning & Administration	1,356,286,894	35	1,356,286,894	35	Nil	Nil
National Board for Arabic and Islamic Studies (NBAIS) HQTR	8,104,210,365	58	8,104,210,365	58	Nil	Nil
National Senior Secondary Education Commission (NSSEC)	4,680,686,052	33	4,680,686,052	33	Nil	Nil
National Teachers Institute	12,111,579,150	47	12,093,246,150	46	18,333,000	1

Note: G0 = Gender Neutral; G1 – Gender sensitive

Girl Child Education Priority

Table 4 shows a contraction in FGN girls’ education allocations between 2025 and 2026, with the sharpest cuts occurring in capital spending (infrastructure and programme investments), while recurrent spending for the 40 girls-only schools is broadly flat. The 40 Girls-Only Schools (Recurrent only) falls slightly from ₦43,588,477,530 (2025) to ₦42,823,447,635 (2026), a -1.76% change. This indicates that the wage/operational envelope for girls-only schools is being maintained, but only marginally, implying limited fiscal space for service-quality improvements through recurrent channels.

Capital allocations decline across all categories, suggesting reduced investment capacity for facilities, equipment, and expansion, areas that typically drive medium-term gains in access, safety, and learning conditions for girls. For 40 Girls-Only Schools (Capital only), funding drops from ₦14,089,495,736 to ₦10,428,738,106 (-25.98%). Non-Girls-Only Schools (Capital) also falls steeply from ₦14,598,158,364 to ₦9,924,849,099 (-32.01%). This pattern implies that girls’ education benefits expected from capital projects in both girls-only and mixed schools are being weakened simultaneously, potentially limiting improvements in gender-relevant infrastructure such as safe classrooms, WASH, perimeter security, and learning environments.

The most pronounced adjustment is the cross-MDA capital line (FME, its agencies, and other MDAs), which collapses by more than half, signalling a major retrenchment in system-wide or multi-institutional girls-related capital interventions. The MDAs (Capital) allocation declines from ₦20,790,949,393 (2025) to ₦8,406,603,141 (2026), a -59.56% reduction. Technically, this is the largest fiscal shock in the table and likely drives the overall downward trend, because MDA capital lines often carry enabling investments (equipment, monitoring platforms, special programmes, or targeted projects executed outside the girls-only school envelope).

Table 4: FGN Girls Chid Education

Classification	2025	2026	% Changes
40 Girls-Only Schools (Recurrent only)	43,588,477,530	42,823,447,635	-1.76
40 Girls-Only Schools (Capital only)	14,089,495,736	10,428,738,106	-25.98
Non-Girls-Only Schools (Capital)	14,598,158,364	9,924,849,099	-32.01
MDAs (FME, it's agencies and other MDAs) (Capital)	20,790,949,393	8,406,603,141	-59.56
Targeted Girls Education funding under the SWV	Nil	Nil	-

Source: 2025 Approved and 2026 Proposed FGN Budget

Allocation to School Safety Across MDAs

The 2026 FGN budget allocates school safety funding across multiple MDAs, with total identifiable Safe School-related provisions exceeding ₦36.4 billion, heavily skewed toward capital-intensive perimeter security and centrally managed interventions. The largest allocations sit under the Federal Ministry of Education (FME) for perimeter fencing of Unity Colleges—₦14.0 billion for 18 colleges and ₦14.0 billion for 118 colleges, together accounting for over 77% of total identified Safe School spending. Additional large allocations include the Service Wide Vote (₦5.0 billion) for the Safe School Initiative and Police Formations and Commands (₦3.23 billion) for Safe School Intervention activities, reinforcing the security-sector dominance of school safety financing.

By contrast, policy coordination, institutionalisation, and school-level operational safety functions receive marginal allocations, typically below ₦25 million per line, including SSD implementation in Armed Forces Schools (₦7.0 million), Ministry of Finance coordination (₦10.5 million), NSCDC office remodelling (₦8.76 million), and NSSEC-supported devices (₦21.0 million) and state-specific fencing (₦175.0 million in Kogi State). The cross-MDA structure indicates that school safety remains treated as a discrete security intervention rather than a recurrent education system function, with no unified recurrent cost framework for maintenance, staffing, drills, monitoring, or safeguarding protocols at school level. As a result, Safe School financing in the 2026 budget is projectised, infrastructure-heavy, and fragmented, limiting system-wide adoption and sustainability, particularly beyond Unity Colleges and high-visibility intervention sites

Capital allocation vs cash reality at the Federal Ministry of Education

Federal Ministry of Education (FME) capital budget performance over the 2023–2025 period reveals a widening gap between approved allocations and executable resources:

- In 2023, only ₦136.8 billion (43.9%) of the ₦311.7 billion capital allocation was released and cash-backed.
- In 2024, releases declined further to ₦169.1 billion (35.2%) of the ₦480.8 billion allocation.
- By mid-2025, despite a sharp increase in the approved capital envelope to ₦938.6 billion, no capital releases had been recorded, resulting in zero execution to date.

Crucially, execution outcomes for released funds indicate that implementation capacity is not the binding constraint. In 2023, the Federal Ministry of Education utilised ₦99.34 billion, equivalent to 72.6% of cash-backed releases, while 27.3% of released funds were returned. A similar pattern persisted in 2024, with 66.9% of released capital funds utilised and 33.1% returned. These utilisation ratios reflect a context of late, partial, and tightly rationed releases rather than weak project readiness. The consistent gap between allocations and cash-backed releases combined with the absence of any capital releases by mid-2025 demonstrates that capital underperformance is driven primarily by upstream cash-management constraints, not by institutional absorptive capacity or implementation inefficiency.

Table 5: FME Capital Budget Performance, 2023–2024 (₦)

Year	2023s	2024	2025
Allocation	311,733,142,732	480,781,350,182	938,579,290,026
Released & Cash-backed	136,758,253,716	169,118,676,179	0.00
Utilized Sum	99,344,152,752	113,172,877,786	0.00
Fund returned	37,414,100,964	55,945,798,393	
Released % of Allocation	43.87	35.17 %	-
Utilization % of Released	72.64%	66.94 %	-
Returned % of Released	27.30%	33.08%	-

Source: Budget Office of the Federation¹²

Policy Implications: Re-centring Education Financing on System Performance and Sector Reform

From Budget Expansion to System Effectiveness: The analysis demonstrates that Nigeria’s education financing challenge is no longer defined solely by low aggregate allocations, but by how resources are structured, prioritised, and stabilised within the education system. While nominal education spending has increased over recent years, the 2026 budget signals a shift toward fiscal retrenchment in capital investment, increased reliance on recurrent expenditure, and growing volatility across key financing windows. These patterns have direct implications for the functionality, equity, and resilience of the education system.

The sharp contraction in capital allocations particularly for basic education agencies and SWV-funded education projects suggests that the system is entering a maintenance-heavy equilibrium, where personnel costs and operational expenses are protected, but investments critical to learning recovery, infrastructure renewal, and system expansion are deferred. This trajectory risks locking the sector into a low-performance trap, where existing inefficiencies are sustained rather than corrected.

From a policy perspective, this implies that education financing decisions are increasingly disconnected from education outcomes. Budget growth at the aggregate level has not translated into proportional improvements in learning quality, access, or equity, largely because allocations are not consistently anchored to a results-oriented sector framework. Without explicit links between financing choices and system performance, incremental budget increases are unlikely to yield transformative gains.

Capital Volatility as a Systemic Risk: Evidence from recent budget implementation reports indicates that volatility in education capital spending is driven less by sectoral execution capacity and more by cash release constraints at the centre. Between 2023 and 2024, only 44% and 35% respectively of the Federal Ministry of Education’s capital allocations were cash-

backed, despite utilisation rates exceeding 65% of released funds. By mid-2025, no capital releases had been recorded against a substantially expanded allocation, reflecting system-wide cash rationing amid revenue shortfalls and rising debt service obligations. This pattern suggests that capital underperformance in education is primarily a function of fiscal cash management rather than weak project readiness or absorptive capacity

It must be noted that the education sector's capital under-execution must be understood within the wider fiscal environment. The 2025 Second Quarter Budget Implementation Report highlights:

- Persistent revenue shortfalls, particularly in oil receipts.
- Elevated debt service obligations, with ₦4.44 trillion spent on debt service in Q2 2025 alone.
- Continued reliance on cash rationing and quarterly release controls, with total capital releases to all MDAs amounting to ₦393.86 billion in Q2 2025, spread thinly across sectors.

Within this context, education capital projects especially those requiring multi-year commitments are disproportionately exposed to cash withholding, deferrals, and stop-start execution cycles. Discretionary financing channels, including Special Window Vehicle (SWV) allocations, are particularly vulnerable, reinforcing volatility and weakening planning credibility.

Meanwhile, stabilising capital financing is not merely a budgetary issue, but a system reform priority. Without predictable investment flows, even well-designed policies such as learning recovery strategies, ECCDE expansion, or digital transformation plans remain unimplementable at scale.

Fragmentation and the Limits of Project-Based Financing: The report highlights persistent fragmentation in education financing, manifested through:

- Parallel budget lines across multiple MDAs,
- Constituency-driven capital projects,
- SWV allocations operating outside coherent sector ceilings,

This fragmentation dilutes accountability and weakens the ability of the Federal Ministry of Education to act as an effective sector steward. While multiple institutions contribute to education financing, no single framework currently integrates these flows into a unified sector strategy that prioritises learning outcomes, equity, and system resilience.

External financing, though critical, remains largely project-based and additive, rather than catalytic. In the absence of a shared results framework and coordinated financing architecture, donor-supported interventions risk reinforcing parallel systems rather than strengthening national education institutions. This undermines sustainability and limits the long-term returns on both domestic and external investments.

Nigeria's education sector requires a shift from fragmented, project-centric financing toward a more coordinated, sector-wide approach that aligns domestic and external resources behind common objectives, shared indicators, and strengthened country systems.

Gender Responsiveness: From Formal Compliance to Substantive Outcomes: Despite clear guidance in the Budget Call Circular on gender mainstreaming, the 2026 education capital budget remains overwhelmingly gender-neutral, with G1-tagged allocations constituting less

than 1 percent of total education capital spending. This pattern indicates that gender-responsive budgeting in education is largely procedural, rather than analytical or outcome-driven.

The continued reliance on girls-only schools as the primary gender-targeted intervention, combined with the absence of gender-disaggregated objectives in mainstream programmes (teacher training, digitalisation, learning materials, ECCDE), reflects a narrow interpretation of gender responsiveness. As a result, systemic drivers of gender inequality, such as school safety, transition barriers, digital access gaps, and unpaid care burdens, remain insufficiently addressed through budget design.

Thus, advancing gender equality in education requires mainstreaming gender objectives across core system functions, rather than isolating them in a small subset of projects. This calls for integrating gender-disaggregated targets, costing, and performance indicators into planning, budgeting, and monitoring processes across all education MDAs.

Early Childhood and Digital Investments: Strategic Drift Without System Anchoring: The analysis of Early Childhood Education (ECE) and digitalisation spending reveals a pattern of soft-system bias with resources concentrated on coordination, advocacy, and monitoring alongside a near absence of capital investment in service delivery infrastructure. While governance and quality assurance are essential, the lack of investment in ECCDE centre expansion constrains access, particularly in underserved and conflict-affected communities.

Similarly, digital and AI-related education investments are heavily skewed toward post-basic institutions and infrastructure-heavy centres, with limited integration into basic education delivery, girls' education, or learning recovery efforts. Without explicit system-wide objectives, coverage benchmarks, or learning outcome targets, these investments risk becoming isolated showcases rather than drivers of transformation.

Both ECE and digitalisation require clear placement within a sector results framework, linking inputs to access, equity, and learning outcomes. Absent this anchoring, strategic investments risk reinforcing existing disparities and failing to deliver system-wide impact.

The Case for a More Coherent, Sector-Wide Reform Framework: The findings point to a core structural challenge: education financing decisions are not sufficiently embedded within a coherent sector reform logic. Budget allocations respond to fiscal pressures and political incentives, but are weakly connected to medium-term sector objectives, performance monitoring, and accountability mechanisms across MDAs.

This creates a strong case for exploring a more coordinated, sector-wide approach to education financing and reform, consistent with the principles of a Sector-Wide Approach (SWAp). Such an approach would not require immediate pooling of funds, but would prioritise:

- A shared sector results framework focused on learning, equity, and resilience;
- Greater alignment of domestic and external financing behind agreed priorities;
- Increased use of country systems for planning, budgeting, and monitoring;
- And regular joint sector reviews to track progress and recalibrate interventions.

Importantly, the findings of this review should be understood as diagnostic inputs into such a reform process. The evidence highlights where current financing patterns undermine system performance, and where coordinated action could yield the greatest returns.

Conclusion

The assessment of the proposed 2026 Federal Government of Nigeria education budget reveals that aggregate nominal allocations mask underlying structural weaknesses in financing composition, prioritisation, and coherence. Despite the scale of total education spending, its declining share of the overall budget, sharp contractions in capital expenditure, and continued reliance on fragmented project-based interventions constrain the system's capacity to address persistent access, quality, and equity deficits. Capital allocations particularly those linked to infrastructure, school safety, digital readiness, and inclusive education remain the most vulnerable to fiscal adjustment, undermining long-term system strengthening and resilience.

From a gender and equity perspective, the analysis shows a clear erosion of targeted fiscal support for girls' education in 2026. Reductions in capital funding for the 40 girls-only schools, steep cuts to gender-relevant capital lines across MDAs, and the absence of dedicated girls' education allocations under the Service Wide Vote collectively signal a weakening of targeted commitment, even as gender-related vulnerabilities intensify. More broadly, education spending continues to be largely gender-neutral, with limited systematic integration of gender-responsive design across mainstream budget lines. Without greater protection of capital investments and stronger alignment of gender objectives across the education financing architecture, increases in aggregate spending are unlikely to translate into sustained improvements in girls' participation, retention, and learning outcomes.

/

Annex I

Table 6 showing Federal Government Girls College in the Proposed 2026 Budget

S/N	Girls Schools	Recurrent	Capital	Total
1.	FGGC ABAJI	967,863,310	246,062,864	1,213,926,174
2.	FGGC ABULOMA	1,286,978,760	240,634,927	1,527,613,687
3.	FGGC AKURE	1,488,354,494	247,648,554	1,736,003,048
4.	FGGC ANKA	772,907,358	247,892,505	1,020,799,863
5.	FGGC BAJOGA	554,787,445	246,062,864	800,850,309
6.	FGGC BAKORI	899,448,319	247,514,380	1,146,962,699
7.	FGGC BAUCHI	1,178,356,714	247,825,419	1,426,182,133
8.	FGGC BENIN	1,446,488,410	246,062,864	1,692,551,274
9.	FGGC BIDA	741,669,524	247,630,257	989,299,781
10.	FGGC BWARI	1,810,956,967	247,892,505	2,058,849,472
11.	FGGC CALABAR	1,241,963,281	247,581,466	1,489,544,747
12.	FGGC EFON ALAYE	750,948,546	244,294,210	995,242,756
13.	FGGC EFON IMNRINGI	668,988,428	244,233,222	913,221,650
14.	FGGC ENUGU	2,004,462,783	247,892,505	2,252,355,288
15.	FGGC EZZAMGBO ABAKALIKI	909,624,231	247,282,624	1,156,906,855
16.	FGGC GBOKO	1,093,676,912	244,904,091	1,338,581,003
17.	FGGC GUSAU	921,803,813	247,221,637	1,169,025,450
18.	FGGC GWANDU	736,364,764	246,062,864	982,427,628
19.	FGGC IBILLO	812,610,437	244,660,138	1,057,270,575
20.	FGGC IBUSA	1,093,916,460	246,062,865	1,339,979,325
21.	FGGC IKOT-OBIO-ITONG	867,051,390	246,672,134	1,113,723,524
22.	FGGC ILORIN	1,567,107,161	246,666,646	1,813,773,807
23.	FGGC IPETUMODU	1,201,293,971	245,465,181	1,446,759,152
24.	FGGC JALINGO	949,215,303	246,062,864	1,195,278,167
25.	FGGC KABBA	1,042,549,867	249,051,278	1,291,601,145
26.	FGGC KAZAURE	633,938,552	246,062,864	880,001,416
27.	FGGC KEANA	642,503,101	241,250,906	883,754,007
28.	FGGC LANGTANG	987,732,100	241,853,490	1,229,585,590
29.	FGGC LEJJA	1,143,148,842	245,520,680	1,388,669,522
30.	FGGC MONGUNO	694,449,155	246,062,864	940,512,019
31.	FGGC NEW BUSA	681,981,089	244,782,115	926,763,204
32.	FGGC OMU-ARAN	838,127,839	245,520,680	1,083,648,519
33.	FGGC OWERRI	1,565,151,421	246,062,864	1,811,214,285
34.	FGGC OYO	1,420,914,779	240,512,951	1,661,427,730
35.	FGGC SHAGAMU	1,676,986,065	244,904,089	1,921,890,154
36.	FGGC GUMI TAMBAWAL	567,908,531	244,416,187	812,324,718
37.	FGGC UMUAHIA	780,549,452	812,324,718	1,592,874,170
38.	FGGC WUKARI	1,096,714,396	251,002,896	1,347,717,292
39.	FGGC, YOLA	844,834,018	246,672,134	1,091,506,152

40.	QUEEN'S COLLEGE LAGOS	2,239,119,647	272,447,804	2,511,567,451
Total		42,823,447,635	10,428,738,106	53,252,185,741

Source: Budget Office of the Federation

Table 7 showing School Outside the FME Budgetary allocation

S/N	Schools	Recurrent	Capital	Total
1.	ADMIRALTY UNIVERSITY OF NIGERIA, IBUSA, DELTA STATE	6,230,627,052	3,177,045,366	9,407,672,418
2.	FEDERAL UNIVERSITY OF TRANSPORTATION, DAURA, KATSINA STATE	4,032,440,937	3,142,761,342	7,175,202,279
3.	NIGERIAN DEFENCE ACADEMY (NDA)	36,842,416,654	3,562,622,613	40,405,039,267
4.	NATIONAL DEFENCE COLLEGE	23,594,132,203	5,675,983,243	29,270,115,446
5.	DEFENCE SPACE SCHOOL, OROGUN, DELTA STATE	9,572,116,049	1,400,000,000	10,972,116,049
6.	ADMINISTRATIVE STAFF COLLEGE OF NIGERIA	1,719,766,058	207,105,646	1,926,871,704
7.	FEDERAL TRAINING CENTRE, ENUGU	240,662,945	84,301,153	324,964,098
8.	FEDERAL TRAINING CENTRE Ilorin	258,600,889	84,692,047	343,292,936
9.	FEDERAL TRAINING CENTRE Kaduna	286,496,626	81,543,752	368,040,378
10.	FEDERAL TRAINING CENTRE Lagos	330,364,225	82,525,477	412,889,702
11.	FEDERAL TRAINING CENTRE Maiduguro	315,624,467	81,543,748	397,168,215
12.	FEDERAL TRAINING CENTRE, CALABAR	213,299,366	102,332,662	315,632,028
13.	FEDERAL COLLEGE OF PRODUCE INSPECTION AND STORED PRODUCTS TECHNOLOGY, KANO	1,543,489,303	9,148,128,148	10,691,617,451
14.	FEDERAL UNIVERSITY OF AGRICULTURE, ABEOKUTA	13,750,193,750	2,598,650,795	16,348,844,545
15.	FEDERAL UNIVERSITY OF AGRICULTURE, MAKURDI	14,929,330,323	758,418,890	15,687,749,213
16.	MICHAEL OKPARA UNIVERSITY OF AGRICULTURE, UMUDIKE	23,327,813,892	1,888,837,639	25,216,651,531
17.	FEDERAL UNIVERSITY OF AGRICULTURE ZURU, KEBBI STA	3,071,057,421	870,006,381	3,941,063,802
18.	FEDERAL UNIVERSITY OF AGRICULTURE BASSAM-BIRI, BAYELSA STATE	2,150,508,331	667,028,403	2,817,536,734
19.	FEDERAL UNIVERSITY OF AGRICULTURE, MUBI, ADAMAWA STATE	2,750,381,207	667,028,403	3,417,409,610
20.	FEDERAL COLLEGE OF ANIMAL HEALTH AND PRODUCTION TECHNOLOGY - IBADAN	3,223,764,548	7,600,280,207	10,824,044,755
21.	FEDERAL COLLEGE OF AGRICULTURE - AKURE	1,552,856,133	6,034,209,474	7,587,065,607
22.	FEDERAL COLLEGE OF AGRICULTURE, MOORE PLANTATION- IBADAN	1,919,830,836	833,731,062	2,753,561,898
23.	FEDERAL COLLEGE OF AGRICULTURE - ISHIAGU	4,581,101,121	39,637,017,691	44,218,118,812
24.	FEDERAL COLLEGE OF FRESH WATER FISHERIES TECHNOLOGY - NEW BUSSA	1,143,552,863	3,267,723,807	4,411,276,670
25.	FEDERAL COLLEGE OF ANIMAL HEALTH AND PRODUCTION TECHNOLOGY - VOM	1,726,648,707	1,115,731,187	2,842,379,894
26.	COLLEGE OF VETERINARY AND MEDICAL LABORATORY TECHNOLOGY - VOM	1,686,346,609	33,373,845,874	35,060,192,483
27.	FEDERAL COLLEGE OF FRESH WATER FISHERIES - BAGA	681,166,841	728,620,124	1,409,786,965
28.	FEDERAL COLLEGE OF FISHERIES AND MARINE TECHNOLOGY - LAGOS	2,232,826,249	50,030,055,016	52,262,881,265
29.	FEDERAL CO-OPERATIVE COLLEGE - IBADAN	749,328,680	134,316,162,655	135,065,491,335
30.	FEDERAL CO-OPERATIVE COLLEGE - KADUNA	624,155,795	26,140,197,644	26,764,353,439
31.	FEDERAL CO-OPERATIVE COLLEGE - OJI RIVER	1,141,830,446	225,632,456,036	226,774,286,482
32.	FEDERAL COLLEGE OF LAND RESOURCES TECHNOLOGY - OWERRI	1,880,508,455	19,278,142,573	21,158,651,028
33.	FEDERAL COLLEGE OF LAND RESOURCES TECHNOLOGY - KURU-JOS	1,064,049,195	3,719,322,807	4,783,372,002
34.	FEDERAL COLLEGE OF HORTICULTURE, DADIN-KOWA, GOMBE	2,707,279,749	133,075,610,605	135,782,890,354

S/N	Schools	Recurrent	Capital	Total
35.	NIGERIAN COLLEGE OF AVIATION TECHNOLOGY-ZARIA	4,741,630,294	6,539,579,568	11,281,209,862
36.	FEDERAL COLLEGE OF WILDLIFE MANAGEMENT - NEW BUSSA	917,833,756	635,664,834	1,553,498,590
37.	FEDERAL COLLEGE OF FORESTRY IBADAN	2,358,326,890	972,130,642	3,330,457,532
38.	FEDERAL COLLEGE OF FORESTRY JOS	1,250,487,936	1,195,199,025	2,445,686,961
39.	FEDERAL COLLEGE OF FOREST RESOURCES MANAGEMENT, SAKPOBA, EDO STATE (SOUTH-SOUTH)	478,400,005	601,051,412	1,079,451,417
40.	FEDERAL COLLEGE OF FOREST RESOURCES MANAGEMENT, MAIDUGURI, BORNO STATE (NORTH EAST)	498,171,868	599,897,631	1,098,069,499
41.	FEDERAL COLLEGE OF FOREST RESOURCES MANAGEMENT, EBONYI STATE (SOUTH-EAST)	484,891,474	2,002,205,192	2,487,096,666
42.	FORESTRY MECHANISATION COLLEGE AFAKA	1,359,740,783	969,333,252	2,329,074,035
43.	DEFENCE INTELLIGENCE SCHOOL	2,101,726,882	2,418,399,577	4,520,126,459
44.	COMMAND AND STAFF COLLEGE, JAJI	23,442,905,348	12,448,495,467	35,891,400,815
45.	FEDERAL COLLEGE OF COMPLEMENTARY AND ALTERNATIVE MEDICINE, NIGERIA	752,923,513	445,154,240	1,198,077,753
46.	FEDERAL COLLEGE OF DENTAL TECHNOLOGY AND THERAPY, ENUGU	5,249,790,783	4,043,212,729	9,293,003,512
47.	NATIONAL POST GRADUATE MEDICAL COLLEGE OF NIGERIA-IJANIKIN LAGOS	11,847,710,440	1,005,740,079	12,853,450,519
48.	NIGERIA POLICE ACADEMY WUDIL, KANO	10,425,715,773	6,352,327,744	16,778,043,517
49.	MARITIME ACADEMY OF NIGERIA, ORON	2,032,666,696	694,047,079	2,726,713,775
50.	FOREIGN SERVICE ACADEMY (FSA)	16,556,049,028	628,406,436	17,184,455,464
Total		256,573,539,394	760,614,507,377	1,017,188,046,771

Endnote

¹ <https://www.reuters.com/world/africa/nigeria-enters-consolidation-phase-after-two-years-reforms-says-finance-chief-2026-01-15/#:~:text=Inflation%20had%20eased%20to%2014.45,year%E2%80%91on%E2%80%91>

²

<https://www.cbn.gov.ng/Out/2025/RSD/Fourth%20Quarter%202024%20Economic%20Report.pdf#:~:text=>

³ <https://businessday.ng/insight-2/article/nigerias-2026-budget-when-borrowing-becomes-the-plan-not-the-problem/#:~:text=In%202024%2C%20the%20federal%20government,2025%20capital%20budget%20for%20MDAs>

⁴

<https://www.cbn.gov.ng/Out/2025/RSD/Fourth%20Quarter%202024%20Economic%20Report.pdf#:~:text=>

⁵ <https://businessday.ng/insight-2/article/nigerias-2026-budget-when-borrowing-becomes-the-plan-not-the-problem/#:~:text=In%202024%2C%20the%20federal%20government,2025%20capital%20budget%20for%20MDAs>

⁶ <https://businessday.ng/insight-2/article/nigerias-2026-budget-when-borrowing-becomes-the-plan-not-the-problem/#:~:text=In%202024%2C%20the%20federal%20government,2025%20capital%20budget%20for%20MDAs>

⁷ <https://businessday.ng/insight-2/article/nigerias-2026-budget-when-borrowing-becomes-the-plan-not-the-problem/#:~:text=The%202026%20budget%20exhibits%20the,ratio%20of%20about%2070%20percent>

⁸ <https://businessday.ng/insight-2/article/nigerias-2026-budget-when-borrowing-becomes-the-plan-not-the-problem/#:~:text=The%202026%20budget%20exhibits%20the,ratio%20of%20about%2070%20percent>

⁹ <https://www.reuters.com/world/africa/nigeria-enters-consolidation-phase-after-two-years-reforms-says-finance-chief-2026-01-15/#:~:text=stabilising%20at%20around%201%2C400%20per,adjustments%20rather%20than%20new%20borrowing>

¹⁰ <https://businessday.ng/insight-2/article/nigerias-2026-budget-when-borrowing-becomes-the-plan-not-the-problem/#:~:text=First%2C%20debt%20servicing%20remains%20a,a%20national%20conversation%20on%20debt>

¹¹ <https://businessday.ng/insight-2/article/nigerias-2026-budget-when-borrowing-becomes-the-plan-not-the-problem/>

¹² <https://budgetoffice.gov.ng/index.php/resources/internal-resources/reports/quarterly-budget-implementation>