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Economic Inequality and Access to Early Childhood Education in Nigeria: A Cost of Unequal Beginning Perspective

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Abstract
Early childhood education is widely regarded as a foundation for learning, development, and social participation, yet access to quality provision in Nigeria remains strongly shaped by economic inequality. Drawing on nationally representative data from the 2021 Nigeria Multiple Indicator Cluster Survey (MICS) and related evidence, this perspective article examines how household income, parental education, geography, insecurity, disability, and the availability of public services determine children's opportunities before primary school. While private early childhood centres have expanded access in some communities, heavy dependence on household payment risks creating a two-tier system in which wealthier families obtain better-resourced services and poorer children receive limited or low-quality provision. The article argues that early childhood education should be treated not only as a child development intervention but also as a public investment that supports parental employment, gender equality, and long-term economic development. It proposes equity-based public financing, targeted subsidies, stronger regulation of private providers, employer-supported childcare, and improved national data on participation and quality. Nigeria cannot reduce educational inequality without addressing unequal beginnings.

Keywords: early childhood education, economic inequality, Nigeria, educational access, childcare, equity.

Introduction
The earliest years of a child's life are not merely a prelude to formal education. They form the foundation upon which later learning, health, and wellbeing are built. By age five, a child's brain has reached a substantial proportion of its adult volume, with the most rapid volumetric growth occurring in the first few years of life (Bethlehem et al., 2022; Gilmore et al., 2018). During this critical window, children acquire the cognitive, social, and emotional skills that shape school readiness and life trajectories. Quality early childhood education provides structured stimulation, nurtures curiosity, and builds foundational literacy and numeracy. When children miss this window or receive only limited stimulation, they tend to enter primary school already behind, and those who start behind rarely catch up fully (Ulferts et al., 2019). Across Nigeria, this essential foundation remains a privilege rather than a right. According to the 2021 Multiple Indicator Cluster Survey, only 38 percent of children aged three to four years attend early childhood education programmes (National Bureau of Statistics [NBS] & United Nations Children's Fund [UNICEF], 2022). This national figure conceals deeper inequality. Seventy-five percent of children aged 36–59 months from the richest wealth quintile attend early childhood education, compared with only 11 percent from the poorest quintile (NBS & UNICEF, 2022). Geography intensifies the disparity. Attendance rates in several northern states remain substantially lower than the national average, with children in the north least likely to participate in preschool education and facing a persistent crisis in access for the region's youngest children (Federal Ministry of Budget and Economic Planning & UNICEF, 2024). Downstream effects are already visible in primary-school outcomes. Foundational literacy rates in the North-West lag far behind those recorded in Lagos and other southern states (UNICEF Nigeria, 2024). Field-level data from Jigawa, Kano, and Katsina states illustrate the scale of this shortfall: UNICEF's Kano field office has reported that early childhood education reaches only about a quarter to a third of children across the three states, with foundational literacy in some communities falling below 15 percent (Bamalli, 2026). These patterns are not inevitable. They arise from the interaction of household economic resources with a mixed public–private system in which quality is frequently tied to ability to pay. This article examines the pathways through which economic inequality shapes access to, and the quality of, early childhood education in Nigeria. It argues that treating early learning primarily as a

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private household responsibility reproduces disadvantage from the earliest years and that a more deliberate public investment strategy is required if the country is to pursue equitable human capital development.

Early Childhood Education as a Developmental and Social Investment

Investment in early childhood education yields benefits that extend beyond the individual child. During the early years, children develop foundational cognitive, language, social, and emotional capacities that influence school readiness and later learning. Quality programmes can reduce developmental gaps associated with socioeconomic disadvantage (Vindrola et al., 2023). Recent World Bank analysis of Nigerian household data confirms that attendance in early learning programmes is associated with better literacy, numeracy, and social-emotional outcomes among young children (World Bank, 2025). The value of investment also extends to families and society. Accessible early learning services support parents, particularly mothers who often carry a disproportionate share of childcare responsibilities, to participate more fully in employment and productive activities. At the national level, investments made during the earliest years strengthen the foundations of human capital upon which later education, skills acquisition, and productivity rest. The World Bank has therefore emphasised that Nigeria's long-term economic and human development prospects are closely connected to investments in children's health, nutrition, learning, and development from the earliest stages of life (World Bank, 2026). Early childhood education should be understood not simply as preparation for primary school, but as a social and developmental investment whose benefits reach families, communities, and national development.

The Nigerian Contradiction: Unequal Access Despite Policy Recognition

Despite policy recognition of the importance of early childhood education, meaningful and quality provision remains deeply unequal. The circumstances into which a child is born continue to shape the learning opportunities available. Data from successive rounds of the Nigeria MICS illustrate the scale of the disparity. The 2021 survey shows that attendance among children aged 36–59 months is strongly associated with household wealth: 75 percent of children from the richest quintile attend an early childhood education programme, compared with only 11 percent of those from the poorest (NBS & UNICEF, 2022). Earlier analyses of the 2016–2017 MICS revealed a similar pattern (78 percent versus 8 percent), indicating that the wealth gradient has persisted over time (NBS & UNICEF, 2018). Economic advantage influences not only whether children attend but also the type and quality of provision they receive. Families with greater resources are better positioned to pay for private centres and the additional costs of materials, transport, meals, and other services. Research on private education in Nigeria demonstrates that higher-cost schools provide stronger educational inputs and remain largely accessible only to households at the upper end of the income distribution (Baum et al., 2018). More recent national analysis confirms that wealth, parental education, and location remain major determinants of private school enrolment, and that even low-cost private schools often fail to reach the poorest children, particularly in rural and northern areas (Obiakor, 2025). Children from economically advantaged households therefore tend to experience better-resourced learning environments, more qualified educators, richer materials, and additional services. Children from poor households face a different reality: delayed enrolment, irregular attendance, centres with inadequate facilities, or exclusion from organised early learning altogether. The result is that many Nigerian children do not begin their educational journeys from the same starting point. While early childhood education has the potential to reduce inequality, unequal access to quality provision allows existing economic differences to become embedded in children's learning experiences long before primary school.

Conceptualising Economic Inequality and Access

Economic inequality refers to disparities in the resources and opportunities available to individuals and households. It is reflected in differences in income, wealth, employment security, purchasing power, and the ability to obtain essential services. In Nigeria these differences exist alongside widespread poverty and significant variation in living conditions across households and communities (World Bank, 2026). For families with limited economic resources, decisions about children's education are made within the constraints of competing household needs. Income that might support educational expenses is often required for food, housing, healthcare, or transport. Economic inequality therefore shapes the range of opportunities available to parents and their capacity to invest consistently in children's development. The relationship is especially consequential during early childhood, when many services still require direct or indirect household expenditure. Access itself must be understood more broadly than enrolment. Physical availability, affordability, social inclusion,

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programme quality, and continuity of participation all matter. A child may be formally enrolled yet attend irregularly, experience overcrowded or poorly equipped settings, or receive care from under-prepared staff. Contemporary evidence reviews emphasise that expanding participation must be accompanied by attention to quality and equity if developmental gains are to be realised (Vindrola et al., 2023).

The Structure of Early Childhood Education Provision

Nigeria's National Policy on Education and related frameworks provide for pre-primary education and, in principle, guarantee one year of free and compulsory provision. Efforts have been made to strengthen curriculum and teacher capacity. Implementation, however, remains uneven. Only a minority of children in the relevant age group participate in organised early childhood education, and substantial disparities persist across socioeconomic groups and locations (NBS & UNICEF, 2022; UNICEF Nigeria, 2024). Provision is shaped by the coexistence of public and private institutions. This mixed structure creates choice for some families, but choice is not equally available. Households with greater financial resources can select better-resourced private services. Households experiencing economic hardship have fewer options, particularly where publicly supported provision is insufficient or difficult to reach. Urban–rural and regional differences further complicate the picture. Educational inequalities in Nigeria are strongly associated with both location and household wealth (NBS & UNICEF, 2022). The structure of provision therefore raises a fundamental question about responsibility for financing children's earliest learning. Where publicly accessible services are insufficient, households must rely more heavily on private providers or finance a greater share of costs themselves. Under such conditions, economic inequality becomes directly connected to educational opportunity. A child's access may depend not only on educational need but also on the financial capacity of the family into which the child is born.

How Economic Inequality Shapes Access

Economic inequality influences access through multiple overlapping pathways. Its effects extend beyond the ability to pay fees. Household economic circumstances affect whether children are enrolled, the type of centre they attend, the regularity of participation, and the quality of the learning experiences available to them. The affordability of early childhood education cannot be assessed by fees alone. Participation typically involves registration and tuition costs, uniforms, books, materials, transport, meals, and contributions to other activities. Even where public provision is nominally available, families may still encounter costs. For households living with limited and unstable incomes, these expenses become significant barriers. In a context of widespread poverty, educational expenditure competes with immediate priorities. The decision not to enrol a young child may therefore reflect economic constraint rather than parental indifference. Studies of private schooling in Nigeria confirm that affordability is closely linked to the opportunities available to households, and that higher-cost providers remain largely out of reach for poorer families (Baum et al., 2018; Obiakor, 2025). For many poor households, early childhood education is economically desirable but financially inaccessible. The expansion of private provision has increased the range of options, particularly in urban areas. At the same time, a market-based system produces substantial differences in educational experiences because access is closely linked to ability to pay. Evidence from Lagos shows that higher-cost private schools offer stronger inputs and are more accessible to higher-income households (Baum et al., 2018). National analysis reaches a parallel conclusion: socioeconomic status remains a primary determinant of private enrolment, and low-cost private schools do not adequately reach the poorest children (Obiakor, 2025). Within early childhood education this pattern can produce a two-tier structure. Children from affluent households gain access to better infrastructure, richer materials, smaller groups, and additional activities. Children from economically disadvantaged households have fewer options and may attend poorly resourced centres or remain outside organised learning altogether. Private providers can usefully expand supply where public capacity is limited. The deeper problem arises when access to quality becomes strongly dependent on household purchasing power. Under such conditions, early childhood education risks functioning less as an equalising public good and more as a market commodity through which existing advantages are reproduced. Economic inequality also has a geographical dimension. Opportunities are not distributed evenly, and the effects of household poverty are shaped by where children live. Urban residence does not automatically confer advantage. Nigerian cities contain striking socioeconomic contrasts. Physical proximity to schools does not guarantee access when costs and quality vary widely. A child from a high-income household may attend a well-resourced preschool while another child living nearby has access only to a poorly resourced provider or none at all. Urban averages can therefore conceal

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deep inequalities within cities. Children in rural communities face a different combination of barriers. Services are often less readily available, and households encounter greater difficulties related to distance, transport, and infrastructure. Where public provision is weak and private alternatives are scarce or unaffordable, children may enter primary school without structured early learning. National evidence consistently documents lower early childhood attendance in rural areas and in northern zones (NBS & UNICEF, 2022; UNICEF Nigeria, 2024). Geographical and economic disadvantage frequently reinforce each other, creating a double burden for the poorest rural households. This pattern is compounded further up the education pipeline: education specialists estimate that Kano, Katsina, and Jigawa states together account for close to a third of Nigeria's out-of-school children, illustrating how early access gaps in the region compound into later educational exclusion (Leadership, 2026).

The Hidden Costs of Unequal Beginnings

The consequences of unequal access extend beyond the preschool years. Differences in early learning opportunities influence the skills and experiences children bring into primary school and may shape later trajectories. Quality early childhood education supports the development of foundational language, literacy, numeracy, and socio-emotional skills that ease the transition into formal schooling (Vindrola et al., 2023). Children who have experienced meaningful early learning enter primary school with greater familiarity with structured activities and peer interaction. Children without comparable opportunities begin with fewer experiences upon which formal instruction can build. When access is strongly influenced by household wealth, differences in family economic circumstances become reflected in differences in school readiness. Educational inequality can therefore begin before children enter the primary system that is often expected to provide equal opportunity. These early differences can accumulate. Family economic position shapes access to early learning; early learning experiences influence preparation for school; differences in preparation can affect later engagement and achievement; and educational attainment is closely connected to adult opportunities. The process is not a simple causal chain, family relationships, subsequent school quality, community conditions, and public policy all matter, but it provides a useful framework for understanding how inequalities can build over time. Unequal access to early learning also forms part of the broader problem of intergenerational transmission of poverty. When economically disadvantaged children repeatedly encounter barriers to quality education, the capacity of education to serve as a pathway of upward mobility is weakened (World Bank, 2026).

Gender, Care, and Intersecting Disadvantages

Economic inequality in access intersects with gender and the organisation of care within households. Affordable and reliable early childhood services support parents, particularly mothers, to participate more fully in employment and training (UN Women, 2021). The absence of accessible services can compel women, especially those in low-income households, to limit employment or rely on informal arrangements (UN Women, 2021). Investment in accessible early childhood education can therefore generate dual benefits: expanded developmental opportunities for children and reduced care-related constraints on women's economic participation. Some children experience poverty alongside other forms of disadvantage related to disability, displacement, insecurity, or exclusion from essential services. Children with disabilities may face barriers related to physical accessibility and specialised support (Ikhide, 2021). Children in conflict-affected or displaced settings encounter disrupted services and unstable livelihoods (UNICEF, 2024). Economic disadvantage becomes more severe when combined with geographical, social, and institutional barriers. Equity requires particular attention to those children whose circumstances place them furthest from available services.

Policy Gaps and Institutional Challenges

Nigeria has recognised the importance of early childhood education within its educational and development agenda. The persistence of substantial inequalities, however, raises questions about the relationship between policy commitments and implementation. Public investment remains inadequate relative to the scale of need. Where public provision is insufficient, the financial burden shifts to households, placing economically disadvantaged families at a particular disadvantage (World Bank, 2026). Policy recognition does not automatically guarantee implementation; differences in administrative capacity, infrastructure, and local resources produce uneven results. Heavy dependence on private providers raises equity concerns, as access and quality remain closely associated with household socioeconomic circumstances (Baum et al., 2018; Obiakor, 2025). Educational resources are not distributed evenly across communities, and uniform policies may not address

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differences in need. Families experiencing severe economic hardship often require additional support if their children are to participate consistently; educational policy therefore needs stronger links with social protection.

Reimagining Early Childhood Education as an Equalising Public Good

Addressing unequal beginnings requires a shift in how early childhood education is positioned within public policy. It should be understood as a foundational public investment with implications for educational equity, human development, and long-term national productivity rather than primarily as a private household responsibility. Sustained public investment is needed both to expand places and to improve the quality of learning environments, with particular attention to disadvantaged communities. Publicly funded pre-primary provision should be expanded in low-income, rural, and underserved urban areas so that household income becomes a less decisive factor in access. Targeted support, fee subsidies, materials, meals, or transport assistance, can help overcome residual cost barriers for the poorest families. Stronger regulation and quality assurance are necessary to ensure that affordability does not become synonymous with poor-quality provision, while avoiding approaches that unintentionally reduce supply. Early childhood education should be linked more deliberately with social protection policies that address household poverty and vulnerability. Investment in teacher preparation, professional development, and working conditions is essential if expanded access is to deliver developmental benefit. Finally, funding decisions should be guided by levels of need rather than by identical allocations; communities facing higher poverty, isolation, or social exclusion may require additional investment to provide genuinely comparable opportunities.

Discussion: From Equal Opportunity to Equitable Beginnings

The central issue is whether equal educational opportunity can genuinely exist when children's access to foundational learning is substantially shaped by the economic circumstances into which they are born. National data demonstrate clear socioeconomic disparities in participation, while research on private education shows how affordability and quality become socially stratified (NBS & UNICEF, 2022; Baum et al., 2018; Obiakor, 2025). This challenges the assumption that educational equality begins at primary school. By the time children enter formal primary education, they may already have experienced very different developmental environments. Equal opportunity cannot be reduced to opening the school gate at primary entry. It requires attention to the conditions that shape children's readiness before that stage. Early childhood education is one of the earliest points at which public policy can either interrupt or reinforce social inequality. If access remains strongly dependent on household resources, economically advantaged children accumulate advantages from the earliest years while disadvantaged children begin further behind. Expanding access is necessary but insufficient if substantial differences remain in affordability and quality. A genuinely equitable approach must ask not only how many children are enrolled but also which children remain excluded, what barriers they face, and what kind of learning opportunities are available to them.

Conclusion

The cost of unequal beginnings extends beyond individual children and families. When access to quality early childhood education is substantially influenced by household economic circumstances, inequality becomes embedded in children's educational experiences before formal schooling properly begins. Children from economically advantaged families are more likely to access a wider range of early learning opportunities, while children from poor households face financial, geographical, and institutional barriers that limit participation. These inequalities are not inevitable. They reflect policy choices about the financing, organisation, and distribution of educational opportunities. Nigeria's growing recognition of early childhood development as a foundation for human capital provides an opportunity to reconsider how early learning is financed and delivered. The challenge is to move beyond acknowledging that early childhood education is important toward ensuring that access to meaningful, high-quality provision is not treated as a privilege dependent largely on family purchasing power. Reimagining early childhood education as an equalising public good requires stronger public investment, expanded provision in underserved communities, targeted support for economically disadvantaged families, effective regulation of private providers, attention to teacher conditions and learning environments, and equity-based policies that recognise differing levels of need. Nigeria cannot fully advance the promise of equal educational opportunity while substantial numbers of children begin their educational journeys from unequal starting points. Addressing economic

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inequality in access to early childhood education is therefore not only a matter of educational policy. It is a question of social justice, human capital development, and the kind of society the country seeks to build.

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