

**EDUCATION IN NIGERIA (AND AFRICA):
IMPACTS AND CHALLENGES OF MULTILATERAL FUNDING**

By

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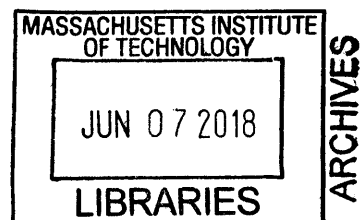
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ABSTRACT

This study aims to explain the impact of funding from multilateral financial institutions on education in Africa, with specific focus on Nigeria. Although total official development assistance to Africa was \$55 billion in 2015, that represents only part of the \$161 billion in total given to all low- and middle-income countries (IFC data, 2016). Thus, the outlook for Africa and Nigeria remains challenging. I focus my exploration on the education sector in Nigeria, which has received a number of investments from multilateral financial institutions. My interest is the priority for funding over the ten-year period from 2007 to 2017 and reasons for this priority. My belief is that utmost priority should be given by the multilaterals and the World Bank to providing funds to increase education enrollments and reducing the child dropout rate in Nigeria.

Thesis Supervisor: John Van Maanen
Title: Professor of Organization Studies

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Oluwadurotimi Adewole Adebisi
Cambridge, Massachusetts
May 11, 2018

DEDICATION

I dedicate my thesis to Jesus Christ, my saviour – “I love you, Lord.”

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LIST OF ACRONYMS

FDI	Foreign Direct Investment
GDP	Gross Domestic Product
GER	Gross Enrollment Rate
IBRD	International Bank for Reconstruction and Development
ICSID	International Centre for Settlement of Investment Disputes
IDA	International Development Association
IFC	International Finance Corporation
IMF	International Monetary Fund
mbpd	million barrels per day
MIGA	Multilateral Investment Guarantee Association
SDG	Sustainability Development Goals
UNCTAD	United Nations Conference on Trade and Development
UNDEP	United Nations Development Programme
UNESCO	United Nations Educational, Scientific and Cultural Organization
UPE	Universal Primary Education
WB	World Bank
WBG	World Bank Group

CHAPTER 1

INTRODUCTION

Africa has a population of 1.2 billion, living in 54 countries (World Population Review, 2017), with a continually fluctuating combined gross domestic product (GDP) of \$2.3 trillion in 2016 (World Bank, 2017d). In 2016, it grew by 1.3%, and in 2017 it increased 2.4% (World Bank, 2017a). While these increases are satisfactory, they are still well below the growth rate in 2007 of 5.6% (World Bank Report, 2013). It is apparent that despite the return of democratic institutions to many countries in Africa, the earlier years of armed conflict, corruption, weak security, and infrastructure decay have resulted in stifled growth for many African countries.

In sub-Saharan Africa, half the population lives in extreme poverty, earning less than \$1.90 per day. Almost 600 million people do not have access to electricity and more than 570 million use wood, charcoal, coal, and dung for cooking and heating (Birol, 2006). In spite of this, the World Bank and other institutions have favored increasing investments in key infrastructure, especially power and transportation, rather than investing in human empowerment in the form of education, technical skills, and innovation.

In the decades prior to the 2008 global financial crisis, Africa saw moderately high economic growth while attracting significant foreign direct investment (FDI). This caused the economy to almost double, from \$148bn in 2000 to \$246bn in 2012 (World Bank, 2015b). However, following the 2008 crisis, FDI flows reached \$45bn in 2013 with gradual shift in recipient countries. The flows of FDI have shifted from areas of traditional concentration (i.e., Angola, South Africa, Nigeria) to fast-growing, non-oil exporting

countries (e.g., Tanzania, Zambia, Uganda, Ethiopia). Although there have been major policy reforms toward liberalization in Africa's service sectors (especially telecommunications, insurance, financial services) in the 1980s and 1990s, this growth has had a negative impact on agricultural productivity owing to an upsurge in rural-to-urban migration as people search for blue-collar jobs. The drive towards industrialization was further compounded by unstable production input, erratic electricity supply, and general uncertainty about the time required for transport and logistics via roads and rail. All of these factors are major constraints on Africa's desire to further industrialize.

Recent data from the International Finance Cooperation (IFC) show seven countries (Côte d'Ivoire, Ethiopia, Kenya, Mali, Rwanda, Senegal, and Tanzania) that exhibit economic resilience, with annual economic growth rates of 5.4 % from 2015 to 2017. By comparison, the larger economies of Nigeria, South Africa, and Angola have not adjusted sufficiently due to low commodity prices and policy uncertainty. This lopsided economic performance can be attributed to the fact that the East African countries focus on their agricultural sector, while the larger economies are more commodities-oriented (i.e., mining, oil, and gas) which are influenced by global volatility in commodity prices. The FDI and multilateral flows into manufacturing led to opportunities to exploit the market, even though they remained low in value-added and were undiversified.

Support for education is also uncertain. According to Glewwe and Muralidharan (2016), while enrollment in primary and secondary schools has increased in all regions of the world, sub-Saharan Africa lags behind (see Table 1-1(a) and (b)). Table 1-1(a) shows that the completion rate in Sub-Saharan Africa is the lowest across all regions of the world at 68% for primary school due to frequent school system disruptions, some as a result of

labor unrest over unpaid teachers' salaries and low wages. Table 1-1 (b) shows secondary enrollment rates in 1960 and 2010, at 3% and 44%, respectively, as the lowest across all regions of the world.

Table 1-1(a). Primary Enrollment rates, 1960 and 2010, by region

Region	PRIMARY ENROLLMENT AND COMPLETION			
	Enrollment Rate	Enrollment Rate*	Completion Rate	Income adjusted Residual**
	1960	2010	2010	(2010)
OECD countries	110	102	99	-8.0
East Asia and Pacific	73	122	99	10.9
Eastern Europe and Central Asia	98	100	98	7.4
Latin America and Caribbean	88	108	98	4.2
Middle East and North Africa	54	108	98	1.7
South Asia	56	111	92	8.0
Sub-Saharan Africa	41	101	68	-10.4

Table 1-1(b). Secondary Enrollment Rates, 1960 and 2010, by region

SECONDARY ENROLLMENT RATES			
Region	Enrollment Rate	Enrollment Rate	Income adjusted Residual **
	1960	2010	(2010)
OECD countries	52	102	-2.6
East Asia, Pacific	12	82	4.8
Eastern Europe, Central Asia	53	93	13.7
Latin America, Caribbean	14	85	3.1
Middle East, North Africa	10	85	-0.3
South Asia	18	61	2.0
Sub-Saharan Africa	3	44	-12.1

Notes:

*Gross enrollment rate (GER) can be misleading because it is calculated as the number of children enrolled in a particular level of school divided by the number of children in the population in the age range associated with that level. If some students repeat grades, or start school at a late age, they may still be in that level of schooling even though they are older than the associated age range. Repetition will, in general, increase GER and can rise to 100% or higher. It is consistent with a sizable proportion of the population never finishing, or never enrolling, in that level of schooling.

** Indicates the performance of a group of countries conditional on their income levels. On average, OECD countries have a slightly negative residual (-2.6), which implies that they perform slightly worse than average given their income level. Developing countries, on average, perform somewhat better than average based on their income.

Source: Glenwwe and Muralidharan, 2016

Research Focus

Although Africa's problems are multi-faceted, education is a unique challenge facing African countries. The purpose of this study is to identify factors that address how improvements in human capital can be sustained in an effort to establish quality education for African children via an increase in enrollment and a reduction in child dropout rate. Nigeria will serve as the focal case.

In 2015, Nigeria had a youth literacy level of 72.8% and an adult literacy rate of 59.6% compared to global rates of 90.6% and 85.3%, respectively (UNESCO, September 2016). These statistics are even worse when assessing the North-South dichotomy in Nigeria, where elementary enrollment in certain parts of northern Nigeria is lower than in southern Nigeria. In October 2017, in the northern Nigerian state of Kaduna, it was reported that 21,780 primary school teachers (out of 33,000) failed the primary examinations. (BBC News. (2017) "Nigeria schools: Kaduna primary teachers fail pupils' exam")

The consequences of poor education is reflected across every major sector in the country. For example, it is paradoxical that a country endowed with huge supplies of crude oil still imports refined petroleum products. Oil was discovered in Nigeria in 1958, and at its peak, daily production reached 2.2 million barrels per day (mbpd). Nigeria now has four oil refineries with a combined refining capacity of 445,000 barrels per day, although none of the four has ever operated at full capacity and are now shut down. The net effect is that the country imports nearly all the fuel it consumes. In 2017, the government had spent \$5.8 billion on imported oil (Reuters, 2018). My point is, with educated and skilled human resources, Nigerian can return its refineries to production, and find other ways to increase the mining and use of domestic resources rather than depending on imported products.

Thesis Organization

My research adopted a critical perspective based on the activity of multilateral financial institutions, specifically World Bank documents and library sources. I conducted five interviews with World Bank and IMF officials. I also engaged with faculty and students at the Massachusetts Institute of Technology and the Sloan Fellows Program.

In Chapter 2, I examine several multilateral finance institutions and the relevance of these agencies to the educational sector in Africa.

In Chapter 3, I examine the state of and current challenges facing the educational sector in Africa.

In Chapter 4, I utilize a country case, Nigeria, and take a deeper dive into the status of its educational sector.

In Chapter 5, I examine World Bank studies that provide information and statistics on the impact of multilateral financial institutions on education in Nigeria.

In Chapter 6, I consider the future of education in Nigeria in view of the challenges, while also making some recommendations to the way forward.

In Chapter 7, I conclude with a brief look at importance of education to the future of Africa and the role of multilateral funding in achieving what are and will continue to be challenging educational objectives.

CHAPTER 2

MULTILATERAL FINANCIAL INSTITUTIONS

In this chapter, I review the history, goals, and organizational structure associated with multilateral finance institutions and roles they play across Africa. Then, I examine how the actions of these agencies applies to the educational sector in Africa and specifically to Nigeria.

Background

In 1944, delegates from 45 countries gathered in Bretton Woods, New Hampshire (US) to discuss the post-World War II world order and how the financial and economic problems of the 1920s and 1930s could be avoided in the future. As part of their pursuit of stable currencies and current account convertibility, the Bretton Woods attendees adopted market mechanisms and established publicly controlled international financial institutions that could support short-term balance of payments and long-term investment capital. Capital controls and exchange-rate adjustments were left for national governments to pursue (Tenney & Salda, 2014). Eric Helleiner (2006) summarized the meetings this way:

Conventional wisdom holds that this new embedded liberal order was largely a product of US–British negotiations between 1942 and 1944, and that little attention was paid to the concerns of developing countries. Led by Harry Dexter White and John Maynard Keynes, the officials involved were said to have focused primarily on the issue of reconciling liberal multilateralism with the new imperatives of the new Keynesian welfare state in advanced industrialized countries. The distinctive forms of interventionism that poorer country governments might desire in order to promote development are not seen to have been a priority for the Bretton Woods negotiators. Delegates from these regions had so little influence on the negotiations. Embedded

liberalism, in other words, is portrayed as a rich country ideology focused on rich country problems. (p. 944)

It seems clear to me from these narratives that Africa and other less-developed countries were not in the minds of the Bretton Woods architect.

Since that time, several financial support entities have been established, each working to stabilize local/national/global financial institutions and their policies, and to provide assistance for countries and entities that need it. I briefly review some of these organizations below.

International Monetary Fund

The International Monetary Fund (IMF), headquartered in Washington, DC, is comprised of “189 countries working to foster global monetary cooperation, secure financial stability, facilitate international trade, promote high employment and sustainable economic growth, and reduce poverty around the world” (IMF, 2018). Founded in 1945 at the Bretton Woods Conference, it was dedicated originally to reconstructing the international payment system. Its main task was to ensure monetary stability in the world economy by establishing a system of fixed exchange rates and by giving balance of payments support. In the early years of the IMF, developing countries hardly played a role, as their economies were small and they were not yet independent.

In 1971, the US government suspended the convertibility of the US dollar into gold which caused the international monetary system to collapse. At the time, critics argued that the IMF’s role had become obsolete. However, the IMF found a new role during the financial crisis in 1973 when oil-importing countries needed significant loans from commercial banks. When a second round of oil price increases occurred in 1979, the

commercial banks were reluctant to grant new loans to already-indebted countries (similar to 2010-2012 European debt crises). Many developed countries that had no oil turned to the IMF for balance-of-payments support. By bailing out the commercial banks, the IMF and the World Bank invariably became the largest creditor of the developing countries, thus creating a never-ending cycle. (Yago, Asai & Itoh, 2015).

World Bank

The World Bank (WB) is an international financial institution comprised of members from 184 countries. It is not a commercial bank but a development organization whose goal is to fight poverty and to improve people's lives through policy advice and funding for agriculture, education and schools, health programs, transportation, and other essential needs. It was established in 1944 to help rebuild Europe and Japan after World War II (World Bank, 2018a).

World Bank Group

Although primarily known by the name World Bank, its original name was the International Bank for Reconstruction and Development (IBRD). The IBRD and its sister organizations—International Development Association (IDA), International Finance Corporation (IFC), Multilateral Investment Guarantee Association (MIGA), and the International Centre for Settlement of Investment Disputes (ICSID)—together form the World Bank Group (WBG). In this thesis, I will focus on the WB sister organizations that consider educational projects.

The WBG has three main functions:

- Providing credit for projects and programs,

- Giving advice and collecting data, and
- Stimulating private investments in developing countries.

The IBRD and IDA provide low-interest loans, interest-free credit, and grants to developing countries. Both IBRD loans and IDA credits support investment projects and programs designed to meet priority economic and social needs. They also provide financial support to help governments undertake reform in the structural and social policies that are crucial to effective private- and public-sector development and to reducing poverty.

The WBG provides client countries with a wide range of advisory and other non-lending services designed to nurture improved policies and build domestic capacity for the management of development programs. Table 2-1 shows WBG support given to developing countries in 2017 (includes loans, grants, equity investments, and guarantees) (World Bank, (2017c).

Table 2-1 World Bank Group commitments to developing countries

World Bank Group Commitments		
fiscal years 2017 and 2016 (in U.S. billions)		
World Bank Group	FY17*	FY16
IBRD	22.6	29.7
IDA	19.5	16.2
IFC	11.9**	11.1**
MIGA	4.8	4.3
TOTAL	58.8	61.3

*Preliminary and unaudited numbers as of July 7.

**Long-term finance from IFC's own account. Excludes nearly \$6.8 billion in FY17 and \$7.7 billion in FY16 in funds mobilized from other investors.

Source: World Bank, 2018.

The WBG has set two goals that it wants to achieve by 2030:

1. Reduce extreme poverty. Goal: decrease the percentage of people who live on less than \$1.90/day to less than 3%.
2. Promote shared prosperity. Foster income growth among the bottom 40% of the population in every country.

International Bank for Reconstruction and Development

The IBRD works with the rest of the WBG to help developing countries reduce poverty, promote economic growth, and build prosperity. It provides loans at market rates, with a maturity of 15-20 years to assist governments with co-finance programs and projects. The IBRD never fully finances a project; the receiving country is expected to finance the domestic portion (i.e., wages, domestic suppliers) of a project. The IBRD finances its loans by borrowing from the international capital market through bond issuance or other means. IBRD finances investments across all sectors (including education) and provides technical support and expertise at each stage of a project. IBRD's resources not only supply borrowing countries with needed financing, but also serve as a vehicle for global knowledge transfer and technical assistance.

International Development Association

The IDA supports a range of development activities, such as primary education, basic health services, clean water and sanitation, agriculture, business climate improvements, infrastructure, and institutional reforms (IDA, 2018). The IDA was founded in 1960 when it became clear that IBRD loans were too expensive for newly independent, developing countries. The IDA provides interest-free credits (at a small charge), a maturity

ranging from 10 to 50 years, and a grace period of 10 years for governments of the poorest countries. The IDA is financed by grants and by the World Bank's net income. Every three years, its resources are replenished (Payer, 1982).

International Finance Corporation

The IFC was created in 1956 to stimulate private entrepreneurship. Unlike the IBRD, the IFC does not lend to governments but only to private enterprises. In addition to providing loans, the IFC also invests in private enterprises. By enhancing confidence, the IFC serves as a catalyst for attracting private capital. The IFC is financed by World Bank loans, loans from the international market, and retained earnings.

The IFC has been at the forefront among organizations helping Africa's industrial sector. Most of the IFC initiatives have aimed toward rehabilitation or privatization of public enterprises, promotion of medium or small-scale enterprises, and liberalization of the financial, telecommunications, and real estate sectors. Due to its private-sector nature of IFC loans, it tends to seek commercial viability in the projects it considers, based on specific pre-qualification criteria.

The United Nations Development Programme

The UNDP has been active since 1965 as an amalgamation of several UN agencies. UNDP strengthens new frameworks for development, disaster risk reduction, and climate change. It supports countries' efforts to achieve new sustainable development goals (SDG) which will guide global development priorities for the next 15 years. The goals came into effect in January 2016 and they will continue to guide UNDP policy and funding until 2030. As the lead UN development agency, UNDP is uniquely placed to help implement the goals

through working in some 170 countries and territories (UNDP, 2018). Goal number four of the sustainable development objectives focuses on quality education. Note that unlike multinational development banks, the UNDP does not lend money to developing countries, but gives technical assistance through grants (Bøås & McNeil, 2003).

Summary

In this chapter, I examined several World Bank multilateral institutions, briefly describing their scope and funding possibilities. Although Africa's problems are varied, I look at education as a unique challenge confronting the continent, one that requires considerable priority. In the next chapter, I will explore the educational sector in sub-Saharan Africa.

CHAPTER 3

EDUCATION IN AFRICA

In this chapter, I examine the state of and challenges facing the educational sector in Africa. I begin with the United Nations 2030 Agenda, which focuses on a “plan of action for people, planet, and prosperity.” As I mentioned earlier, quality education is the fourth goal among 17 goals, aiming to ensure inclusive and equitable quality education and promote life-long learning opportunities for all (UN, 2015b).

According to the World Bank Development Report (2018), more than 250 million children worldwide cannot read or write even though some are in school. In addition, some 264 million children are not enrolled in either primary or secondary school. Through the World Bank’s Human Capital Project (2018e), efforts are being made to help accelerate investment in education and health. However, most countries in Africa do not invest enough in the health and education of young people in order to build human capital in the next generation.

Quality of Education

Quality of education is one of the critical factors affecting the development and learning achievement of young people in Africa. Some basic features are considered key to educational outcomes, including quality of the teaching workforce, availability of adequate educational resources, a supportive learning environment, and access to basic services within the instructional setting (i.e., sanitation, clean water, electricity). Each of these factors is important for promoting learning and educational performance. Beyond that, in some

African countries, the need for security of school children, especially girls, is another key factor. A well-known case in point is the abduction of 276 school girls from a government secondary school in Chibok in April 2014. While 57 of the girls managed to escape, most of the others were released in May 2017 (Busari & McCleary, 2017). Another abduction of 110 Dapchi schoolgirls took place in January 2018, but 104 of the girls were returned. (Busari & McCleary, 2018).

According to UNESCO, in all of Africa, the sub-Saharan countries have the highest rates of education exclusion. Over 20% of children between the ages of about 6 and 11 are out of school, followed by 33% of youth between the ages of about 12 and 14. Further, almost 60% of youth between the ages of about 15 and 17 are not in school (UNESCO, 2018). Table 3-1 shows out-of-school rates and numbers per region of the world, with sub-Saharan Africa leading the index.

Table 3-1. Out-of-school rates and numbers (2016)

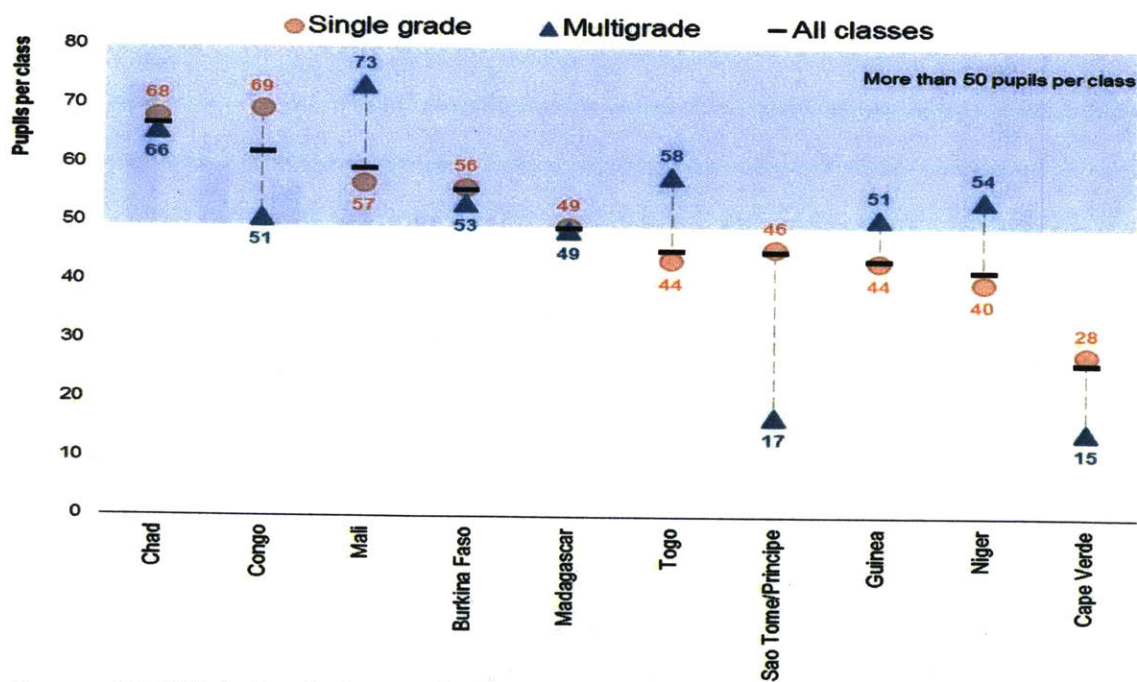
Region	Out-of-school rate (%)				Out-of-school number (millions)		
	Both sexes	Male	Female	GPIA	Both sexes	Male	Female
Europe and Northern America	4.3	4.6	3.9	0.85	6.2	3.4	2.8
Latin America and the Caribbean	9.9	10.4	9.4	0.90	12.7	6.8	5.9
Central Asia	7.6	6.8	8.4	1.20	1.0	0.5	0.6
Southern Asia	22.4	21.9	22.8	1.04	95.8	49.2	46.5
Eastern and South-Eastern Asia	9.0	9.7	8.2	0.84	31.0	17.6	13.4
Northern Africa and Western Asia	17.1	15.4	18.8	1.18	18.5	8.6	10.0
Sub-Saharan Africa	32.3	29.6	35.1	1.16	96.9	44.7	52.2
Oceania	11.5	12.1	10.8	0.90	0.9	0.5	0.4
World	17.8	17.2	18.5	1.07	263.0	131.3	131.7

Note: GPIA = adjusted gender parity index (female/male out-of-school rate).
Source: UNESCO Institute for Statistics database, 2018.

Class Size and Organization

Class size and organization are oft-debated issues when educators discuss the quality of education. It is generally recognized that larger classes result in lower educational achievements, especially for students in the early years of schooling (see, for example, Glass, 1982). Teachers often find it difficult to manage large classes or multiple-grade classes, which may result in the adoption of less effective methods of teaching and often limit the amount of individual attention and guidance students receive.

In sub-Saharan Africa, the average class size in public primary school's ranges from 26 pupils in Cape Verde to 67 in Chad (see Figure 3-1). This is much higher than the average class sizes in the European Union or OECD member countries, which average below 20 pupils per class, and below 30 on average for all countries (UNESCO, 2012).



Source : UNESCO Institute for Statistics database 2010.

Fig. 3-1. Average primary-level class sizes, 2010.

In addition to being large, many primary classes in sub-Saharan Africa cover two or more grades in the same classroom with the same teacher. The number of such multi-grade classrooms rises to nearly 50% in Chad (see Figure 3-2). The existence of multi-grade classes denotes shortages of teachers and classrooms, or low enrollment numbers in some grades. In areas where there are insufficient teachers or classrooms, schools may have little choice other than to combine classes of different grades under one teacher. This is the case for countries such as Guinea, Mali, Niger, and Togo, where multi-grade classes are substantially larger than single-grade classes. By comparison, in the Congo, single-grade classes are overall larger than multi-grade classes, with on average of 18 pupils. Schools with multi-grade classes are often located in remote rural or forest areas where there are insufficient numbers of pupils to justify classes for a single grade.

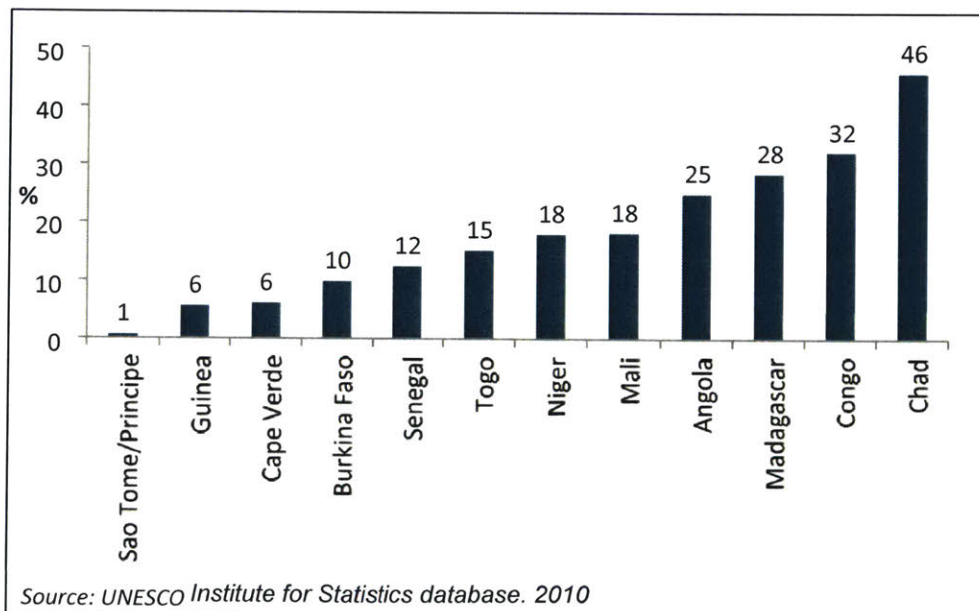


Fig. 3-2. Pupils in multi-grade primary-level classes (2010).

Not only are classes large in general, those in the critical early grades are typically larger than others, especially in Chad, Madagascar, Rwanda, and Togo, where there are, on average, at least 20 additional pupils, which results in low completion rates in the last grade. In Mali, Niger, and Senegal, there are between 10 and 20 more pupils in first grade classes (see Figure 3-3). In Madagascar and Rwanda, only about one in three children entering first grade finish their primary education; in Chad, it is fewer than one in four.

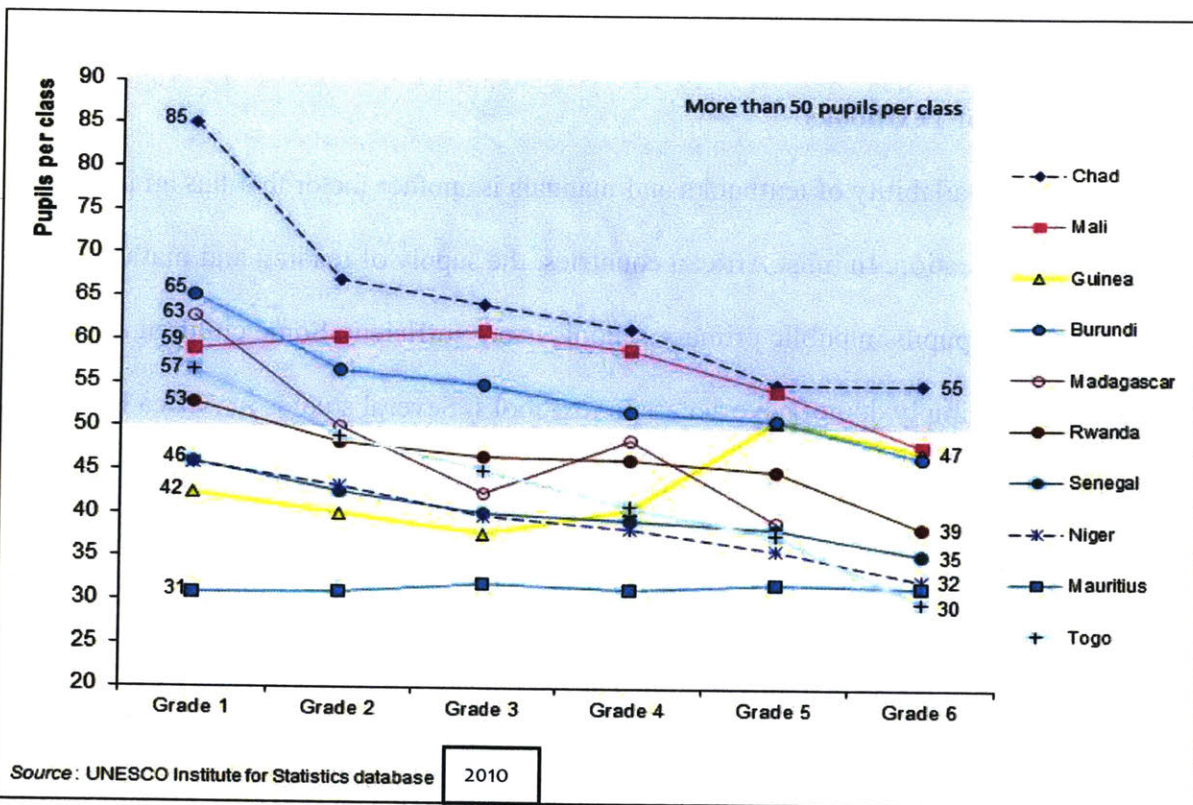


Fig. 3-3. Average primary-level class size by grade (2010, single-grade classes only)

According to UNESCO report (UNESCO, 2012), first-grade pupils are taught in classes that are substantially larger than those in the last grade of primary education. Only in Guinea are final-grade classes larger than first-grade classes (47 versus 42 pupils). In Mauritius, where 98% of new pupils in primary education reach the last grade, classes at all

grades have an average of 30 pupils. Grade 1 classes in 6 out of 10 countries in sub-Saharan Africa exceed 50 pupils, on average. In Burundi and Madagascar there are over 60 pupils per class, while in Chad the average first grade class has 85 pupils.

The situation found in Chad is of particular concern, since studies have shown that in Africa, classes with 70+ pupils have a negative effect on the pupils' learning. It has been demonstrated that regardless of student grouping, when classes reach this size, learning outcomes are generally negative (Hanushek, 2003).

Availability of Textbooks

The availability of textbooks and manuals is another factor that has an impact on the quality of education. In most African countries, the supply of reading and mathematics textbooks for pupils in public primary schools is not sufficient. Some children must share textbooks or simply do not have access to textbooks. Several studies in Africa have documented the strong positive effects of textbooks on learning achievement (Hanushek, 2003).

According to UNESCO (2012), in three out of ten African countries two or more pupils share a textbook; the availability of mathematics textbooks is even worse. The situation is particularly acute in Cameroon and Central African Republic. In Cameroon, there is only one reading textbook for 11 pupils and one mathematics textbook for 13 pupils. In Central African Republic, 8 pupils must share the same reading or mathematics textbook (see Figure 3-4). In Cape Verde and Mauritius, the Ministries of Education report that textbooks are free and provided to pupils in all primary grades. In Burkina Faso, Guinea, Madagascar, Mali, Niger, and Rwanda, there are enough reading books for every pupil. Similarly, in Benin, Niger and Rwanda, there are at least as many mathematics textbooks as

pupils. However, while national data may suggest that all pupils in these countries have access to books, the data may hide the reality. For example, pupils in some schools may have more than one textbook, while shortages persist in others.

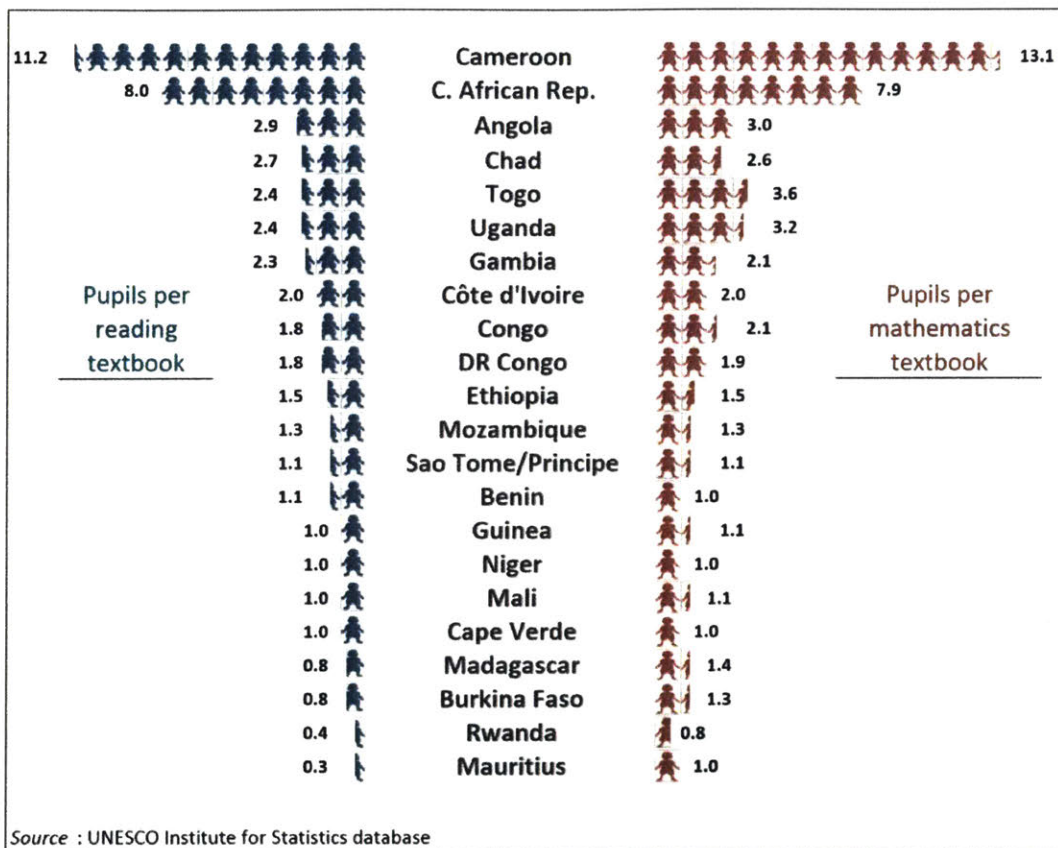


Fig. 3-4. Primary pupil/textbook ratio for reading and mathematics (2010)

Access to Basic Services in Schools

Many schools in sub-Saharan Africa have little or no access to basic services such as clean water, adequate sanitation facilities, or electricity. The level and quality of these basic services in schools are crucial factors that can have a significant positive impact both on child health and education. Studies show that safe, adequate water and sanitation facilities in

schools, coupled with hygiene education, reduce the incidence of diarrhea and other water-borne diseases (Mooijman, 2012). Furthermore, inadequate access to sanitation may have a negative impact on enrollment and attendance, especially for girls, as well as school performance.

Adequate Sanitation

Lack of clean, safe and segregated toilets is bound to discourage children, especially girls, from attending school regularly. However, for many public primary schools in the region, the norm is less than ideal. In one of three countries where data is available, more than half of schools have no toilets at all. Shortages are especially severe in Chad, Côte d'Ivoire, Equatorial Guinea, Madagascar, and Niger, where at least 60% of schools are without toilets (see Figure 3-5).

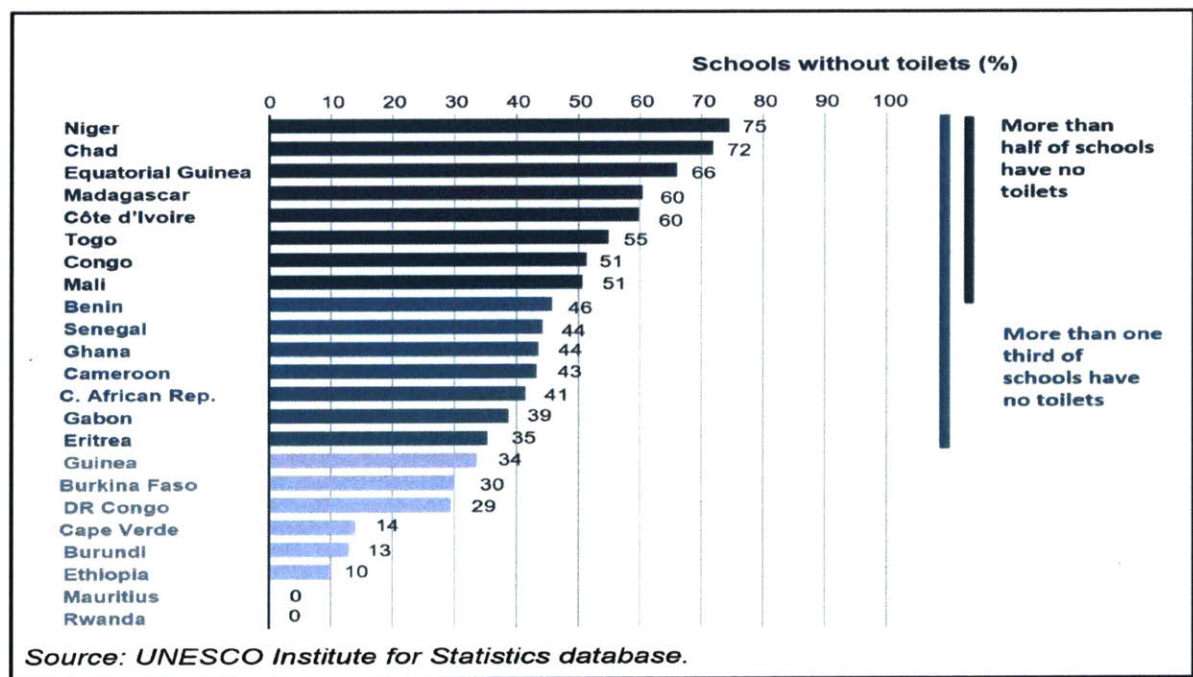


Fig. 3-5. Primary schools without toilets (2010)

Summary

While the youth population has peaked in other regions of the world, Africa's youth population continues to grow rapidly. In 2015, 226 million youth ages 15 to 24 lived in Africa, accounting for 19% of young people globally. By 2030, it is projected that the number of youth in Africa will have increased by 42%. Africa's youth population is expected to continue to grow throughout the remainder of the 21st century, more than doubling from current levels by 2055. This data is a cause for concern since Africa tops the chart as the region with the highest out-of-school rates among other challenges. In the next chapter, I focus on Nigeria as a specific example of how the socio-economic variables at play in the country influence the deplorable state of education there.

CHAPTER 4

EDUCATION IN NIGERIA

In this chapter, I provide a country case study of Nigeria, looking into the state of that country's educational sector. I also examine the socio-economic implications of the deplorable state of education there and funding challenges encountered by multilateral finance institutions operating in the country.

Background

Nigeria is comprised of 36 states and a federal capital in Abuja. It has a federation constitution with three tiers of government: federal, state, and local. There 744 local governments managed by chairman elected from each constituency or ward.

Education is administered by the federal, state, and local governments. The federal Ministry of Education is responsible for overall policy formation and ensuring quality control. However, it is primarily involved with education. The constitution requires the federal government to share responsibility for education with the State, which is responsible for secondary education, and local governments take responsibility for primary education.

As of 2010, the number of school-age children not in school was 8.7 million out of 80 million school-age children, representing 11% of the population age 14 and younger. The net enrollment rate at the primary level was 63.8% compared to a global average of 88.8%. According to recent statistics on completion rates, approximately one-quarter of current pupils drop out of elementary school, adding to the low enrollment rate. At the secondary

and tertiary levels, the gross enrollment rate was much lower, at 57.82% and 11.76%, respectively, in 2013.

Nigeria's education system has three levels:

- Basic education — 9 years of formal (compulsory) schooling, which includes 6 years of elementary and 3 years of junior secondary education.
- Post-basic/senior secondary education — 3 years of senior secondary education.
- Tertiary education — 4 to 6 years, depending on the program of study. Consists of a university sector and a non-university sector (comprised of polytechnics, monotronics, and colleges of education). This sector offers a wide range of opportunities for undergraduate, graduate, vocational, and technical education. (Wike, 2013).

Nigeria's economic growth can be modeled under three scenarios related to health and education. Figure 4-1 shows these three scenarios:

1. current budget allocation (status quo) for education and health
2. reduced budget allocation (worse) for education and health
3. increased budget allocation (better) for education and health

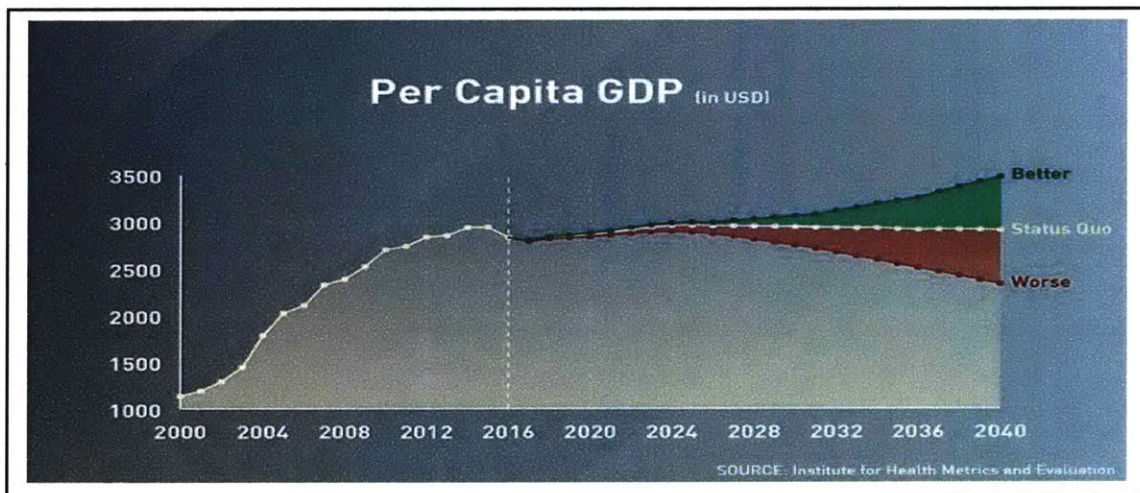


Fig. 4-1. Estimated Per Capita GDP (\$US)

Source: referenced by Gates, 2018.

The figure shows that with current allocations for education and health, the country maintains the status quo, i.e., per capita GDP stays relatively flat over time. With a gradual reduction in funding and increasing population, per capita GDP worsens (in red). But if the government implements policies that increase allocations to education and health, the per capita GDP rises over time and becomes better, despite an increase in population.

Education comprises the smallest contributor to GDP, demonstrating the low preference accorded to education by successive governments over the years. Figure 4-2 shows the GDP of the Nigerian economy in Q4/2017, showing the sectoral composition of the economy with education lagging behind other sectors. The focus over the years has been on exploration, mining, and quarrying of natural resources. In 2016, as a result of the oil crisis, the government considered an even deeper diversification of the local economy to sustain the drive of the agricultural sector as the leading sector.

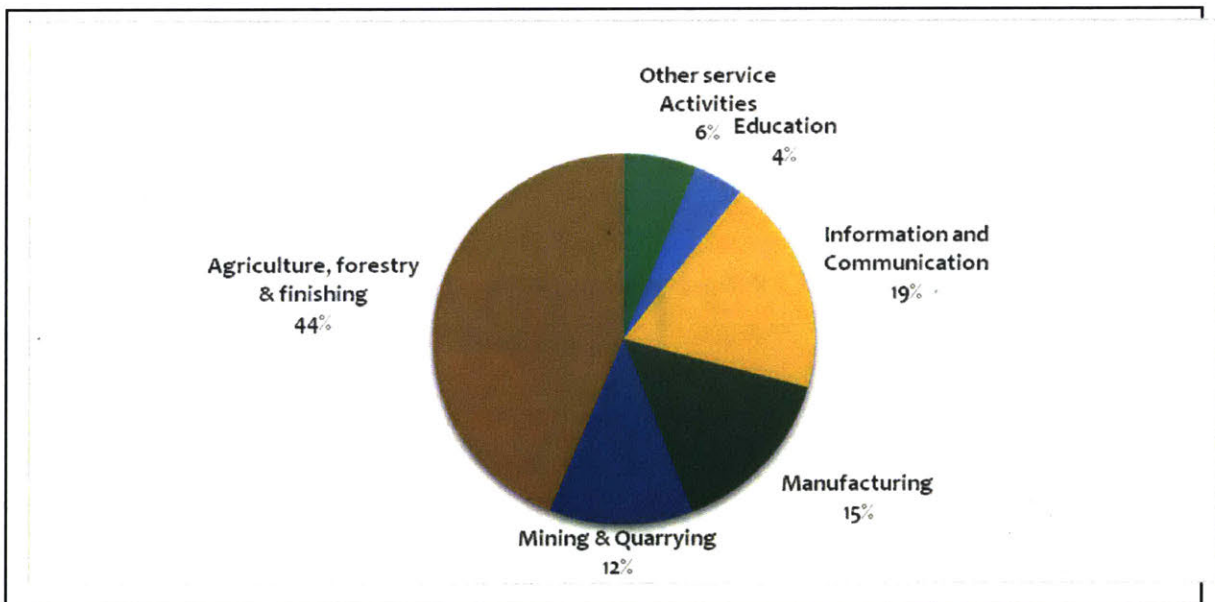


Fig. 4-2: GDP per Sector (Q4/2017)

Source: Kale, 2017.

SOCIAL FACTORS

Unemployment. Figure 4-3 shows that the unemployment rate in Nigeria was reported as 14% in 2016.

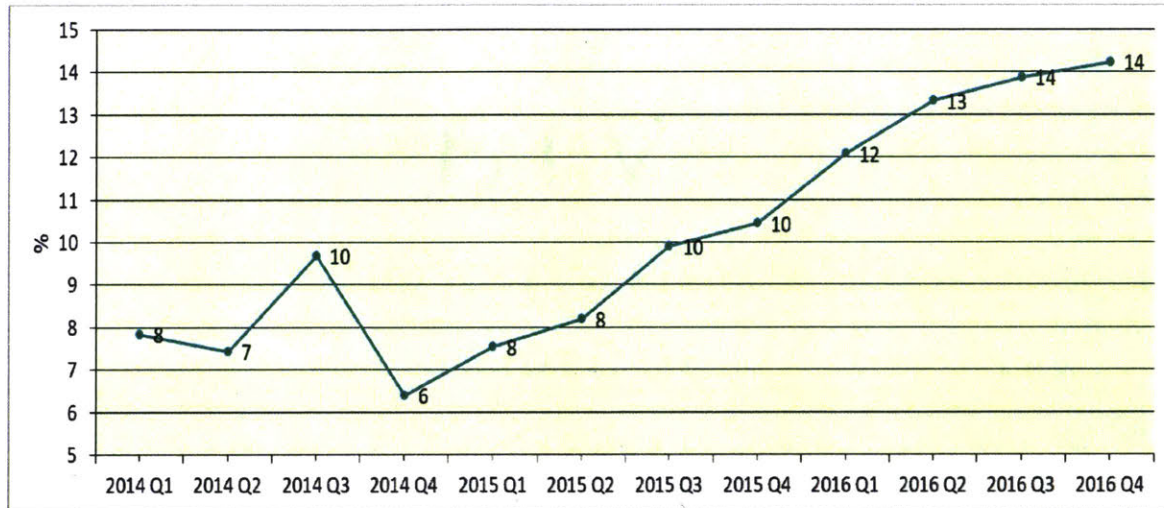


Fig. 4-3. Nigeria unemployment

Source: Kale, 2017

However, according to Table 4-1 below, unemployment rate was 18.8% in Q3/2017, up from 13.9% in Q3/2016, marking the highest jobless rate since 2009.

Table 4.1 Nigeria unemployment and underemployment

Unemployment	18.8 %
Underemployment	21.2 %
Youth Unemp/Underemp	52.65 %

Source: Kale, 2017

By Q3/2017 based on data from OECD (see Figure 4-4), with exception of Italy (11.4%), Spain (16.6%) and Greece (21%), no other OECD countries had an unemployment rate in the double digits.

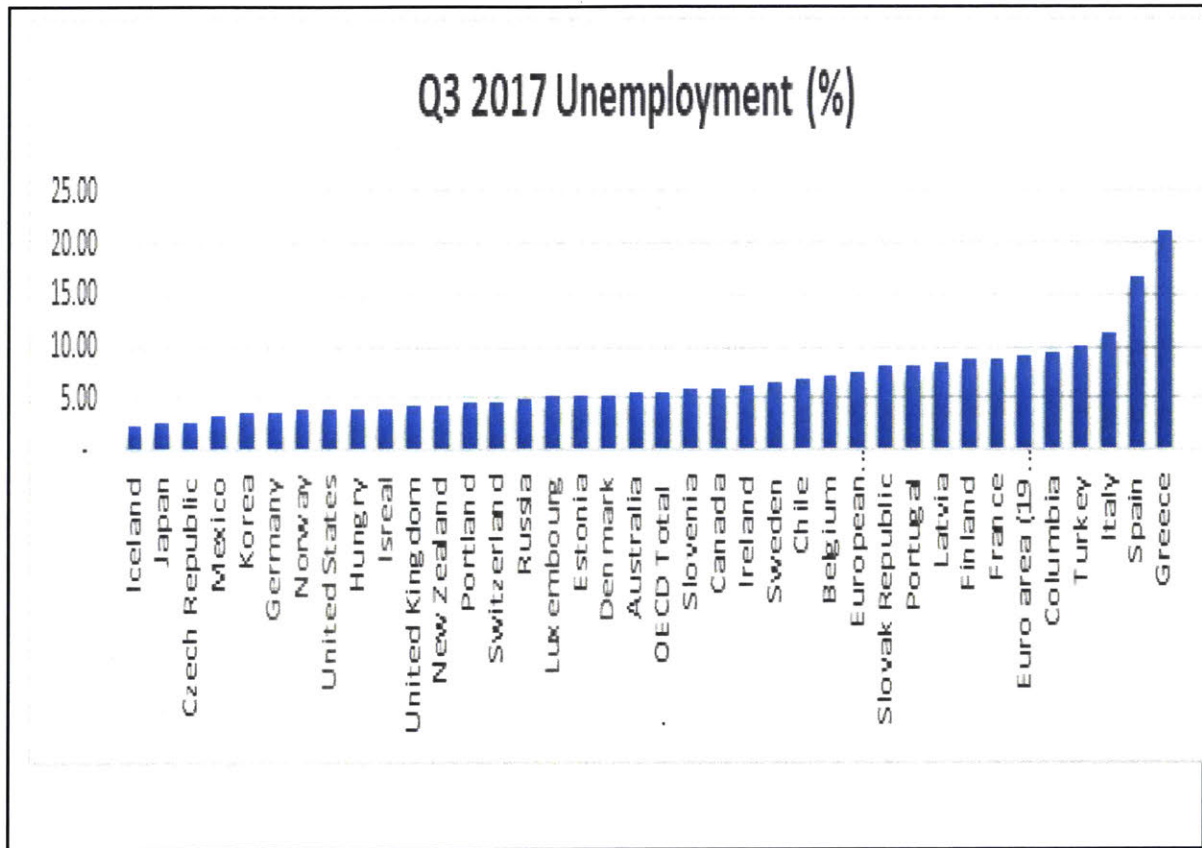


Fig. 4-4. Unemployment rate for various OECD countries (Q3/2017)

Source: OECD, 2018

Mental Health. According to the 2014 European Health Interview survey (Eurostat, 2016), conducted in OECD countries, people with higher levels of education report less depression. Higher education leads to better labor market outcomes, which leads to lower prevalence of anxiety and depression (Bjelland, et al., 2008; Ross and Mirowsky, 2006). A

WHO report (2018) said that one in five Nigerians are chronically depressed. This implies that in a population of 180 million, 36 million Nigerian people may be chronically depressed.

Literacy. In 2015, Nigeria had a youth literacy rate of 72.8% and an adult literacy rate of 59.6%, compared to global rates of 90.6% and 85.3%, respectively (World Bank, 2010). According to UNESCO, the illiterate population in Nigeria in 2008 was 28%, or some 65 million to 75 million people in a national population of 180 million (Kale, 2017). Further, there is a distinct regional difference in literacy levels between the oil-rich South and the impoverished North of the country. In some parts of the North, the average illiteracy level is higher than the national average rate.

Security. As previously noted, the challenge of providing security for school children must be addressed. Most people are aware of kidnappings, as in the case of the Chibok girls kidnapped by Boko Haram insurgents. Another case, also mentioned previously, is the kidnapping in February 2018. More than 100 school children in Dapchi, in northeastern Yobe State, were taken by a jihadist sect and later released in March 2018 (Busari & McCleary, 2018). If such actions become the norm within the school system, especially in the northern part of Nigeria, parents will inevitably lose trust in the system if they believe the lives of their children cannot be safeguarded.

Crisis in Education

There are multiple problems facing education in Nigeria. According to Ajayi and Adeniji (2011), the National Primary Education Commission (supported by the World Bank)

carried out three related studies on cost, financing, and management of primary education, with a view to determining the true state of the education sector in Nigeria. A series of problems were identified:

1. Overstretched facilities
2. An explosion of recruitment into schools
3. Poorly trained teachers
4. Low teachers' wages, leading to poor motivation and low morale
5. Little or no plans for career development for teachers
6. Inflexible curricula
7. Inadequate supervision of schools
8. Lack of teacher supervision.

A major challenge with Nigeria's education sector has been the scarcity of government funding. Since 1999 when democratic governance returned, the annual budgetary allocation for education in Nigeria has been between 4% and 10% (Idowu, 2011). The government's average allocation for education is 7.04% of the national budget for 2018 (Budget Office of the Federation, 2018).

Education is an essential ingredient for national development. It is a project that requires attention and collaboration in order to provide the needed resources and facilities. However, due to competing demands and an increase in the pupil enrollment in Nigeria, the resources provided are insufficient to support education. Thus, additional sources of funding need to be identified.

Financing Education

Although the Nigerian government should be pursuing a clear commitment to developing national education, financing the education sector requires not only higher

amounts of sustained funding but also maximizing its allocation and use in order to achieve equity, efficiency, and effectiveness. Yet, much of the assistance given by the World Bank has been tilted toward the extraction sector (mining and oil) and production sector (farming) (see Table 4-2). This must change.

Table 4-2 Allocation of current World Bank funding in Africa and Nigeria

	Africa Amount (\$M)	Nigeria Amount (\$M)	Regional Share (%)
Education	3,049.90	400	13%
Climate Change	191.20	7.13	4%
Energy	11,753.78	1240	24%
Agriculture	5,127.67	450	9%

Source: World Bank, 2018b

Summary

A World Bank Development Report (2018) states: “Beyond education being a basic human right, education-done right-improves social outcomes in societies. For individuals and families, education boosts human capital, improves economic opportunities, promotes choices.” And while the election campaign for 2019 is already gaining attention in Nigeria, the policies and programs that would benefit the country’s educational system are not being promoted. In view of the challenges discussed in this chapter, efforts are moving in the right direction and the World Bank is playing a role. The following chapter summarizes these efforts, noting the impact of each program that include some successes and some failures.

CHAPTER 5

WORLD BANK PROJECTS IN NIGERIA: IMPACTS ON EDUCATION SECTOR

In this chapter, I examine the successes and failures of World Bank projects on Nigeria's educational sector. My data is drawn from World Bank studies on active and closed projects.

The World Bank and Nigeria's Education Sector

The World Bank began lending funds to Nigeria in 1963, aiming to enhance the country's educational system. These actions were taken in the early 1960s when the government recognized that education was essential to the nation's development. However, in Nigeria, the financial role of the World Bank is viewed as a continuation of Western dominance that began when the British colonized Nigeria in the 1800s. Many Nigerians believed that World Bank funding did not help the country meet its goals of Universal Primary Education (UPE). And in fact, Nigeria's western regional UPE program is now seen as a more effective example of manpower training than the one suggested by the World Bank (Babalola, Sikwibele, Suleiman, 2000).

Nevertheless, the first major program World Bank program began with a \$20 million agreement that lasted from March 1965 to December 1977 (Subbarao, et al., 1994). It was designed to increase secondary school enrollments, especially in northern Nigeria; diversify the secondary school curriculum; and increase the number of secondary and technical school teachers.

A second World Bank education project in the amount of US\$17.3 million was signed in April 1972 and extended to December 1979. The loan was to assist Nigeria in its efforts to rehabilitate war-battered secondary schools in eastern Nigeria after the civil war. It was also designed to train teachers in technical subjects and to develop new and innovative curriculums for secondary schools. After implementation, however, the training generally ignored basic education and the need for extensive manpower in order to move ahead with socioeconomic development in war-torn parts of the country. Moreover, the amount of money provided was relatively small considering the magnitude of need in the aftermath of the war (Babalola, Sikwibele, & Suleiman, 2000).

A third World Bank education project provided US\$54 million and covered the period August 1973 through December 1982. It focused on expanding primary teacher training facilities and increasing secondary school enrollments in northern Nigeria.

It is pertinent to note that the first and third projects focused on developing northern Nigeria by providing cumulative funds of US\$91.4 million to that region between 1965 and 1982. The second project provided aid to eastern Nigeria. No other funding projects were put in place to assist the rest of Nigeria (Babalola, Sikwibele, & Suleiman, 2000).

University Education

Beginning in the 1970s, the World Bank advised African governments to redirect funds from their “incompetent, inefficient, and inequitable” higher education and instead focus the monies on primary and secondary education, allowing privatization to fill the remaining gaps. The World Bank has always insisted that the focus should be on basic and primary education. However, Nigeria resisted pressures to accept World Bank funding in the 1970s and early 1980s because it accrued enormous revenues from national oil production

(Anyanwu, 2011). But, in 1986, when the military government of Ibrahim Babaginda was in dire need of assistance to resolve balance-of-payment deficits, the country accepted the World Bank conditions. These stipulated that resources would be taken from higher education and applied to basic and primary education. The ensuing drastic reductions in university funding caused severe negative consequences to the university system. Expansion of facilities halted, even though enrollment grew faster than the universities could absorb. The result was overcrowding, infrastructural delays, and a difficult learning environment both for faculty and students. The quality of education declined considerably, thus compromising the application of higher education to societal needs (Anyanwu, 2011).

The World Bank conducted fieldwork in early 1987 and reported that despite the expansion of the university system since 1960, higher education in Nigeria still faced a crisis due largely to unplanned, ad-hoc expansion of universities enrollments during periods of peak oil revenue in the country. This resulted in higher overall costs. The study found that Nigerian universities spent 46% to 57% of their allocations on administration, but far less on teaching. Consequently, the World Bank report endorsed rationalization, a hiring freeze at a number of departments and faculties in all federal universities, closure of post-graduate programs where enrollments failed to reach a cost-effective level, and a gradual introduction of tuition fees to cover 15% to 20% of recurrent costs. The report also encouraged the government to charge user fees for housing, schools, water, health services, etc. (Anyanwu, 2011).

During the same period, educators advocated for increased support of the roles of science and technology in building Nigeria. In response to this, in 1987 the government revisited an earlier merger of federal universities of technology. Based on recommendations from a committee led by Prof. N. Adedipe, in 1988, the federal government restored the

autonomy of the federal universities of technology at Bauchi and Yola and re-established the specialized Universities of Agriculture in Abeokuta and Makurdi. This development increased the total number of universities in Nigeria to 31, including a university in the federal capital of Abuja (Anyanwu, 2011).

A fourth World Bank project, funded at US\$23.3 million, became operational in 1988. It was designed to help the federal government improve the quality and efficiency of mid-level technical manpower and to enhance the planning, management, and coordination of technical and vocational education (Babalola, Sikwibele, & Suleiman, 2000).

Impact Assessment

These early World Bank funding projects were satisfactory, as some impact was felt at the primary education level with the distribution of textbooks and other writing materials in public schools and monitoring by educators from the Ministry of Education. But the government policy of Universal Basic Education, based on the principle that every student should have access to comprehensive education, was difficult to implement. The challenges were daunting: the lack of physical and human resource materials, insufficient infrastructure, and inadequate funding. Further, this period was marred by military rule and a *coup d'état*, which made planning and implementation difficult to achieve.

Further Projects and Their Impacts

Beyond the above-described World Bank projects, Table 5-1 below shows ten more past and current World Bank projects. I provide a brief description of each project, followed by its impact on education in Nigeria.

Table 5-1. World Bank Education Projects in Nigeria (2018)

Project Title	Commitment Amount(\$m)	Status	Approval Date
1) Better Education Service Delivery for All	611.00	Active	2017-06-20
2) State Education Program Investment Project - Additional Financing	100.00	Active	2016-06-07
3) Nigeria Partnership for Education Project	100.00	Active	2015-05-08
4) Implementation ratings for state sector education project – Additional Financing	150.00	Active	2013-03-26
5) State Sector Education Project	65.00	Closed	2007-04-26
6) Universal Basic Education Project	101.00	Closed	2002-09-12
7) Second Primary Education Project	55.00	Closed	2000-05-11
8) Development Communication Pilot Project	8.03	Closed	1993-04-13
9) Primary Education Project	120.00	Closed	1990-12-13
10) Lagos Eko Secondary Education Project: Additional Financing	42.30	Pipeline	n/a

Notes:

For active and closed projects, the commitment amount is shown in US\$ millions.

n/a – not applicable

Source: World Bank, 2018c

1) Better Education Service Delivery for All (BESDA)

According to the World Bank, the committed funding amount of \$611 million to meet development objectives:

- increase equitable access for out-of-school children
- improve literacy in focus states, and
- strengthen accountability for results.

The program is considered the best fit for supporting the government’s desire to provide universal basic education, to focus on education outputs and outcomes, and to encourage performance at every level. By focusing on these agreed results yet enabling flexibility and incentives for home-grown solutions that respond to specific needs at the state and local levels, the results should accommodate Nigeria’s needs.

The BESDA operation is a hybrid design consisting of two parts: (1) the use of a Program for Results instrument, and (2) a technical assistance component that utilizes an investment project financing instrument.

Given the enormity of the problem of out-of-school children in Nigeria and the commitment of the World Bank to transformational improvement in education in Africa in general and Nigeria in particular, the first phase of this operation focuses on the government’s longer-term education reform agenda. The operation also collects data on key education system attributes and outcomes.

Impact Assessment

In terms of project implementation, the World Bank rated this program as satisfactory (see Table 5-2).

Table 5-2. Overall ratings for better education service delivery for all

	Previous Ratings	Current Ratings
Progress toward achievement of PDO	-	Satisfactory
Overall Implementation Progress	-	Satisfactory
Overall Risk	-	Substantial

Source: World Bank, 2018c

2) **State Education Program Investment Project—Additional Financing**

The development objectives of this project for Nigeria are to support:

- need-based teacher deployment;
- school-level management and accountability; and
- measurement of student learning in Participating States.

The proposed additional financing credit of US\$100 million would fund activities to support the government's emergency program for Northeastern Nigeria by scaling up original project activities. The project covers conflict-affected states (Borno, Yobe, & Adamawa, 2000) and displacement-affected states (Bauchi, Gombe, Taraba) in northeastern Nigeria.¹ The additional monies will support a return to teaching through the use of financial incentives for teachers who have completed psycho-social training. It will also provide grants to schools to address specific needs identified by school-based management committees. The original project closing date of October 31, 2017 has now been extended to October 31, 2019.

Impact Assessment

The World Bank has not yet evaluated the impact of this project since it has been extended to 2019. But, judging by the evidence of heightened risk in the quite fragile cities, I believe the project is probably not able to deliver a satisfactory evaluation report.

¹ These definitions refer to whether states were directly attacked by the Boko Haram insurgency or suffered primarily from an influx of internally displaced persons.

3) Nigeria Partnership for Education Project

The objective of this \$100million project for Nigeria is to improve access and quality of basic education in selected states, with special attention to girls' participation. There are three components to the project:

1. Promote school effectiveness and improved learning outcomes.
2. Increase access to basic education for out-of-school girls.
3. Strengthen planning and management systems, including learning assessment and capacity development.

This project aims to ensure effective coordination, monitoring, and supervision of project activities, as well as providing technical support and capacity building through funding to support operating costs and short- and long-term consulting services for state and federal governments.

Impact Assessment

According to Table 5-3, the World Bank has judged the project as being moderately satisfactory toward achieving its program development objectives.

Table 5-3 Implementation ratings of Nigeria Partnership for Education project

	Previous Ratings	Current Ratings
	06-23-2017	12-30-2017
Progress towards achievement of PDO*	Satisfactory	Moderately Satisfactory
Overall Implementation Progress	Moderately Satisfactory	Moderately Satisfactory
Overall Risk	N/A	N/A

* PDO = Program Development Objectives

Source: World Bank, 2018c

4) **Nigeria State Education Program Investment Project—Additional Financing**

The development objectives of this project for Nigeria are to support:

- need-based teacher deployment;
- school-level management and accountability; and
- measurement of student learning in participating states.

The project is designed to complement existing programs in participating states by addressing access to education, quality, and efficiency via funding from the Universal Basic Education Commission and other government agencies. The proposed additional financing credit of US\$100 million would fund activities to support the government’s emergency program for Northeastern Nigeria through scaling-up original project activities.

Based on implementation experience from the original project, this additional financing would support the following:

- increasing interventions that improve service delivery relating to:
 - (i) extending project coverage that addresses the needs of teachers in conflict- and displacement-affected areas in Northeastern Nigerian states; and
 - (ii) strengthening school-level management and accountability to improve education quality through school grants funding
- enhancing technical assistance to the Northeastern states.

Impact Assessment

The original project closing date of October 31, 2017 has been extended to October 31, 2019. Therefore, project implementation ratings by the World Bank judge the program to be satisfactory so far, as detailed in Table 5-4.

Table 5-4. Nigeria State Education Program Investment Project

IMPLEMENTATION	PREVIOUS RATINGS		CURRENT RATINGS
	06-22-2017		12-30-2017
Progress toward achievement of PDO	Satisfactory		Satisfactory
Overall Implementation Progress	Satisfactory		Moderately Satisfactory
Overall Risk	Substantial		Substantial

Source: World Bank, 2018c

5) State Sector Education Project

The objective of this project was to improve the quality of basic education in targeted local government areas, with specific focus on education for girls. Reallocation of funds was necessary in order to redistribute unallocated funds to states as originally intended under the project agreement.

Impact Assessment

As of November 30, 2017, disbursements had reached \$110 million. Project implementation gathered momentum despite delays by the State Education Program Investment Project. Table 5-5 shows that the World Bank rated the project as moderately satisfactory in meeting its program development objectives.

Table 5-5 Implementation ratings for the State Education Sector Project

	Previous Ratings	Current Ratings
Progress toward achievement of PDO*	Satisfactory	Satisfactory
Overall Implementation Progress	Satisfactory	Moderately Satisfactory
Overall Risk	High	High

*PDO: Program Development Objectives

Source: World Bank, 2018c

6) Universal Basic Education Project

The project commitment (US\$101 million) supported the government of Nigeria for a program to achieve universal basic education (UBE) by increasing the capacity of states and local governments to implement and manage education effectively. During project preparation, each state prepared an overall UBE plan for the ensuing five years based on data analysis and existing conditions that was followed by developing an implementation strategy.

To achieve the first component, World Bank assistance was requested for:

- institutional strengthening, including support for the Education Management Information System development;
- increasing the quality of schools, which includes upgrading physical infrastructure, teacher training, and learning materials;
- increasing access to education, especially through incentives and strengthening of community schools.

The second component focused on financing activities at the federal level, namely, effective implementation of the UBE program which required considerable strengthening of the capacity of key federal institutions responsible for policy development and the training of education planners, managers, and policy makers at all levels of the education system. Capacity development activities included interactions between HIV/AIDS treatment programs and education; institutional strengthening of the National Institute for Education Planning; collection and analysis of education statistics; and reform of the Inspectorate, among others.

Because the project objective was highly relevant to the country and to the banking sector, its design (covering 16 of 36 states) became increasingly out of alignment with the government's strategy. Also, the two main objectives of the project saw only modest outcomes. Finally, the project closed two years early, having disbursed only US\$57M of the anticipated project funding amounts and was judged unsatisfactory by the World Bank on project development outcomes. The project was assessed as low in efficiency. The combination of these assessments resulted in an unsatisfactory outcome rating.

7) **Second Primary Education Project**

The Second Primary Education Project was approved on May 11, 2000 in the amount of US\$61.1 million, becoming effective on August 21, 2000. It was financed by a US\$55 million equivalent IDA credit with a government counterpart contribution of US\$6.1 million.

The objectives of this project were to assist Nigeria in:

- strengthening the human resource capacity of its primary schools
- creating an environment conducive to effective teaching and learning in its primary schools
- improving the quality and availability of a strong curriculum and other instructional materials in the primary schools
- developing an information base that facilitated decision making
- increasing national awareness of HIV/AIDS.

This second project helped the Nigerian government to:

- improve its primary education program to prepare the groundwork for universal basic education by upgrading the quality of primary education
- improve resource allocation, increase enrollments, strengthen institutions, and facilitate future planning.

The project had six components:

1. Reinforce human resource capacity by training school teachers, school administrators, state and local education agency staff, procurement and financial management staff and television production staff.
2. Improve the school environment by setting up focus schools provided with furniture and equipment whose attendees will be determined by local communities
3. Fund self-help projects to promote increased access, equity, and quality
4. Improve the quality and availability of curriculum materials.
5. Develop an enhanced information base for decision making to lay the groundwork for universal basic education.
6. Use mass media to increase HIV/AIDS awareness among school staff, children, and communities.

Impact Assessment

Table 5-6 shows the relative ratings by the World Bank for the Second Primary Education Project.

Table 5-6. Ratings for the Second Primary Education project

Indicator	ICR Review	Project Performance
	08-10-2005	06-26-2008
Outcome Rating	Moderately Satisfactory	Moderately Unsatisfactory
Risk to Development Outcome	N/A	Moderate
Bank Performance	Satisfactory	Satisfactory
Borrower Performance	Satisfactory	Satisfactory
Government Performance	Satisfactory	Not Rated
Implementing Agency	Unsatisfactory	Not Rated
ICR Quality	Unsatisfactory	Not Rated
M&E Quality	N/A	Modest

Source: World Bank, 2018c

8) Development Communication Pilot Project

This pilot project (US\$8.03M) was to provide, disseminate, and reinforce instructional materials for pre-school children in order to (a) promote early childhood development, sensitize parents to early childhood needs and care, and enhance caregivers' knowledge and competencies; (b) create an institutional and infrastructural framework for quality educational and developmental television programming while introducing replicable modalities of educational and social program development, monitoring, and evaluation; and (c) support the establishing of a replicable model to manage production, distribution, reinforcement, and evaluation of instructional materials and social messages (ICR Review, 2001).

Impact Assessment

The project constructed an educational television studio, established some programming capacity and trained staff who became knowledgeable about educational television. Scripts were produced for children's programs and identified target communities and schools for such programs. Also, a methodology for testing and evaluating broadcasts and materials was prepared.

The objectives and expected outcomes were not achieved. Although an institutional framework was established, most programming activities were not carried out. The Implementation Completion and Results Report Review showed that the very poor were unlikely to benefit from educational television. The model that was developed had limited relevance toward the goal of alleviating poverty. Many of the envisaged activities were not carried out. Although some training videos were prepared for children's caregivers and other people involved in childcare, most were not purchased for use by any entity.

For the few programs that were produced, no print materials were prepared. While 130 episodes of pre-school programming were targeted for broadcast, only 13 were actually prepared. At the time, the deteriorating macroeconomic situation throughout Nigeria resulted in under-financing. The steering committee responsible for quality control never became very active. Procurement approvals were held up for prolonged period and delays became long and common. Expenditures on civil works were 57% higher than estimated. The World Bank did not bring in mission specialists to supervise educational television programming, and it did not provide technical advice or set realistic goals for this pilot project.

According to Independent Evaluation Group review, in countries with large poor populations, the size of the audience that can be reached through educational television is

limited. Though efforts should be made to develop institutional capacity for television, the programming may mainly reach the well-to-do children. A cost-effectiveness analysis should be made to determine the minimum age of the audience and whether comparable results could be achieved through means that are accessible to poor children. Project design should ensure the sustainability of the institutional frameworks when projects build capacity. Having a state-of-the-art studio is of limited use if there are no funds to create programs.

9) Primary Education Project

This project (US\$120M) was intended to assist the government with the following:

- upgrading the quality of primary education
- improving resource allocation
- increasing enrollments
- strengthening institutions
- facilitating future planning.

While the scope and coverage of some nation-wide activities were scaled back due to capacity constraints and a deteriorating political environment, the program objectives were not revised. Community-based activities were introduced to fill the gap left by faltering public institutions (ICR Review, 2001).

Impact Assessment

Despite many problems, textbooks for grades 1-6 were distributed to all 36,000 schools. They remain in use—a major project achievement. Many communities gained experience in monitoring schools and procuring materials for them. Educational

achievement tests were standardized and research on their use was completed and disseminated. Awareness campaigns were held to encourage parents to send children to school. But the influence of these campaigns on the population or the extent to which they reached their targets was not monitored.

The World Bank overestimated the government's ability to carry out the project in the light of deteriorating economic and social circumstances. It was impossible to implement the large-scale cascading model envisaged for teacher training on textbook use and student assessment. High staff turnover undermined efforts to build skills in statistics, research, and evaluation at the national level. Nigeria's military government in time past, was highly centralized; hence some regional initiatives could not be carried out. The severe shortage of counterpart funds further undermined efforts to implement the project. Teachers often remained unpaid and classroom activities were disrupted due to teachers abandoning their profession. Overall, extensive governance problems throughout the country greatly undermined implementation and made it difficult to evaluate the achievements of the project.

Lessons Learned

These 14 world bank educational projects offer some guidance vis-à-vis future projects. The lessons learned can be summarized thus:

1. Without a resilient design, there is no way to identify whether a pilot activity is worthy of scaling-up or sustaining. Pilots generate further interest in sustaining or scaling-up when robust data are collected.

2. A complex system was designed but then replaced with a simplified one. In environments with low capacity, understanding the critical data needs of the government is essential, as well as the amount of technical assistance that will be required.
3. An earlier unsuccessful project can result in learning from a further attempt, but it depends upon an accurate understanding of performance issues. These projects avoided some of the shortcomings in earlier World Bank projects.
4. Even with a state-focused project, the involvement of the Ministry of Education is critical for its leading role in developing and implementing policy. Difficulties related to federal implementation of the Universal Basic Education project were not fully understood.
5. While these projects improved the inputs and physical conditions for learning, they may not translate into improved student learning because the key issue of teachers' capacities was insufficiently addressed. When teachers' numeracy, literacy, and language skills are low, children's learning is inevitably compromised.

Education liberates a society. Every national government determines and drives a policy of education. Nigeria is no exception. Like other societies, Nigeria must determine its own education policies. If this means foregoing World Bank financial assistance, then the country must stay the course despite the risk (Babalola, Sikwibele, & Suleiman, 2000).

It is apparent to me that despite many years of World Bank assistance, education programs in Nigeria have yielded relatively modest results. The World Bank projects to date have been characterized by a lack of effectiveness and continuity. If Nigeria must use World Bank funds in order to establish strong education programs, then efforts must be made to ensure efficiency and effectiveness in loan allocation and management. There is a need to increase local capacity so that individual communities can set and defend their own

priorities and manage the funds efficiently and equitably. This is perhaps the only way through which these projects can have a positive effect on communities in Nigeria.

In moving ahead, I will probe further to understand the thinking within the World Bank, to better appreciate its future thoughts on educational projects in Nigeria and, of course, what the future holds in view of the challenges ahead.

CHAPTER 6

LOOKING AHEAD

The previous chapter analyzed the impact of current and past World Bank projects supporting the education sector in Nigeria. In this chapter, I look ahead to what the future might bring.

The 36 state governments in Nigeria are currently in discussions with the World Bank for assistance on a number of projects. For example, Kaduna State recently received approval for a \$US350 million World Bank loan called the “Nigeria-Kaduna State Economic Transformation Program-for-Results.” This program will focus on increasing the number of jobs in the private sector and boosting productivity in traditional economic sectors.

While the project may sound desirable and convincing, I disagree with the priority given to the project by the state government, especially because of current conditions in public school education in the state. The focus and priority of each project should be a critical consideration when seeking loans for state governments and making recommendations.

On March 29, 2018, Nigeria’s Senate refused to approve the World Bank loan to Kaduna State citing the fact that Kaduna State is the second most indebted state in the country. The Senate was concerned about capacity of Kaduna State to repay the loan, although there may be political undertones involved; nevertheless, the reasoning is valid. Table 6-1 shows the amount of debt borrowed from multilateral institutions by each Nigerian state government.

Table 6-1. Debt of Nigerian state governments (31 December 2017)

No	States	Multilateral Loan \$US	Bilateral (\$AFD)	Total \$US and \$AFD
1	Abia	101,486,013.74	-	101,486,013.74
2	Adamawa	88,074,331.40	6,500,000.00	94,574,331.40
3	Akwa Ibom	50,523,477.21	-	50,523,477.21
4	Anambra	85,924,044.73	-	85,924,044.73
5	Bauchi	109,828,380.96	-	109,828,380.96
6	Bayelsa	47,769,179.56	-	47,769,179.56
7	Benue	35,503,110.17	-	35,503,110.17
8	Borno	22,594,569.70	-	22,594,569.70
9	Cross River	124,022,477.17	43,900,000.00	167,922,477.17
10	Delta	58,391,491.08	-	58,391,491.08
11	Ebonyi	63,373,675.28	-	63,373,675.28
12	Edo	232,204,507.95	-	232,204,507.95
13	Ekiti	78,053,560.27	-	78,053,560.27
14	Enugu	126,609,100.89	6,500,000.00	133,109,100.89
15	Gombe	39,194,159.32	-	39,194,159.32
16	Imo	62,848,234.69	-	62,848,234.69
17	Jigawa	33,497,712.80	-	33,497,712.80
18	Kaduna	238,279,089.98	-	238,279,089.98
19	Kano	66,534,693.84	-	66,534,693.84
20	Katsina	67,864,607.66	-	67,864,607.66
21	Kebbi	47,820,060.27	-	47,820,060.27
22	Kogi	33,030,039.02	-	33,030,039.02
23	Kwara	50,726,592.99	-	50,726,592.99
24	Lagos	1,322,334,553.72	143,830,000.00	1,466,164,553.72
25	Nassarawa	62,878,628.37	-	62,878,628.37
26	Niger	50,322,601.53	6,500,000.00	56,822,601.53
27	Ogun	102,449,174.80	5,000,000.00	107,449,174.80
28	Ondo	50,251,762.16	-	50,251,762.16
29	Osun	84,361,397.38	12,245,989.00	96,607,386.38
30	Oyo	93,218,640.36	-	93,218,640.36
31	Plateau	30,071,776.51	-	30,071,776.51
32	Rivers	66,766,028.40	-	66,766,028.40
33	Sokoto	41,161,222.60	-	41,161,222.60
34	Taraba	26,563,234.69	-	26,563,234.69
35	Yobe	29,564,923.26	-	29,564,923.26
36	Zamfara	34,833,758.57	-	34,833,758.57
37	FCT	33,722,464.82	-	33,722,464.82

Source: Nigeria Debt Management Office, 2018

Funding Priorities

In considering their funding priorities, I believe multilaterals should prioritize loans that foster quality education. Why? Education is a major key to solving other problems, including poverty and malnutrition. An excellent example is the recent announcement by the World Bank on April 13, 2018 of a \$500 million investment in Egypt's education sector, to support increasing access to quality kindergarten education for some 500,000 children, train 500,000 teachers and education officials, and provide 1.5 million students and teachers with digital learning resources. The project aims to improve learning and supports the adoption of technology as a vehicle for achieving reform objectives. It should be mentioned that the World Bank's five-year Supporting Egypt Education Program is aligned with Egypt's "2030 Vision," which puts strong emphasis on the critical role of education reform as a key part of Egypt's social transformation.

My assessments strengthen my belief that every country in sub-Saharan Africa, including Nigeria, needs to come to the realization that there is a crisis in the education sector. This entails recognizing the extent of the problem – gaining self-knowledge. It must result in a thoughtful response to current challenges with well-articulated, data-driven reforms that address the issues. The World Bank can, at best, offer guidance. But essentially, the problem is local and must be faced head on by local stakeholders with articulated objectives.

Private-Sector Collaboration

Private-sector collaboration is needed to augment financing, such as the World Bank's "Billions to Trillions" project, which could transform development finance with an impact on the organized private sector and multilaterals World Bank (2015a). But this must

be done in a mutually beneficial relationship to achieve appreciable results. The government should encourage such collaborations with the private sector in ways that foster greater partnership and healthy cooperation. Some suggestions might include:

- **Enforce payment of an education tax on all private institutions.** A tertiary education tax is imposed on every local Nigerian company at the rate of 2% of the assessable profit for each year of assessment. The tax is payable within two months of an assessment notice from the federal revenue service. In practice, many companies pay the tax on a self-assessment basis along with their companies' income tax. Enforcement of these tax payments, combined with better administration and collection machinery and judicious utilization and accountability of resources, would generate major revenues that could be disbursed in an equitable manner to prioritized social sectors.
- **Encourage adoption of public schools by private institutions to promote social responsibility.** I recall growing up in Nigeria in public schools that were administered and funded by churches, especially Anglican, Methodist and Catholic. They were identified as Mission Schools. When confronted by limited funds, the government could decide to cede ownership of public schools to corporate entities that would adopt such schools as part of their social responsibility.
- **Encourage the private sector to sponsor educational programs, awards, and scholarships via media programs (television, radio) to foster local and national awareness.** Most programs on national media are so-called "reality programs" that promote musical competitions and other socially entertaining events. There should be a deliberate national policy that brings together media houses and private corporations to encourage inter-school competition, literary debates, math challenges, and other educational contest.

- **Private-sector adoption of public libraries to stimulate social impact with a brand and signage that signals corporate social responsibility.** Most public libraries in Nigeria are in terrible condition and typically not functional. There should be collaborative partnerships with corporate entities to aid refurbishment of these dilapidated resources.

In addition to the initiatives led by the private sector to increase and improve domestic financing for education, I believe the government should:

- **Increase public funding for education.** This requires diversifying or finding new sources of funding, broadening the tax base, punishing and preventing tax evasion, and increasing the share of the national budget allocated to education. International benchmarks recommend allocating 15-20% of budget expenditure for education, and 4-6% of GDP. Nigeria's budgets for the past 20 years lag allocated less than 8% of the budget to education.
- **Increase efficiency and accountability:** While government funding for education needs to be increased, existing resources need to be used more efficiently. Nigeria's Ministry of Education has been somewhat lax in conducting regular checks on teachers to ensure they are fulfilling their work responsibilities and duties. Teachers are underpaid and often do not show up to work.
- **Establish a Needs Priority:** Resources allocated to education should be used in a more equitable and targeted manner. Disadvantaged children, youth, adults, women and girls, and people in conflict-affected areas have the greatest need for education, and I believe financing should be targeted toward those groups.

Summary

The World Bank encourages national and state governments to work on implementing education projects that will have a focused and critical impact. However, the responsibility rests on the federal and local governments to acquire credible data and develop an agenda to fix their educational sector. If well prioritized, funding challenges may be resolved by a combination of World Bank support, private-sector led initiatives and, of course, with the national government taking a leading role. In the final chapter, I conclude with some closing remarks on the importance of the educational sector to the future growth and prosperity of Africa.

CHAPTER 7

CONCLUSION

Multilaterals and the World Bank in particular have played a major role in developing and funding an improved global standard of living. Support of the education sector in every country has become one of the most important factors in improving the wealth of nations.

It would be difficult to deny this statement in the 2018 World Development Report:

Economies with higher skills grow faster than those with schooling but mediocre skills; higher literacy rates predict better financial knowledge and better health, beyond the effects of schooling; and poor children are more likely to rise in the income distribution when they grow up in communities with better learning outcomes.

From my perspective, this is what is broken in African society. It is what must be remedied in order to enhance knowledge, skill, know-how, and ultimately it will save lives. Thus, investment in people and education must be focused on encouraging greater assimilation and upgrading of skills in science, technology, engineering, and mathematics. Clearly, multinational funding agencies must play a role.

This thought was echoed by Bill Gates in a speech to the Nigerian Economic Council in March 2018:

If you invest in people's health, education, and opportunities—the “human capital” we are talking about today—then they will lay the foundation for sustained prosperity. If you don't however, then it is very important to recognize that there will be a sharp limit on how much the country can grow.

I have shown throughout this thesis that improved quality of education is a critical imperative for Africa. The drive to invest in education is often not taken into consideration as a first priority. Other ends that emphasize short-term results are chosen, often at the expense of sustained growth and improvement in the education sector. Such a practice should give way to policies that will liberate every African child and afford him or her the right to quality education. Education is too crucial to be left to chance. There is fundamental role that the private sector, governments, and multilaterals, must bring forward to save developing societies from collapse. The World Bank is already making valuable contributions in this direction and should encourage other multilaterals to increase their contributions to the educational sector.

As research has proven in numerous studies, it is quality education that drives innovations in science and technology. Investment in quality education breeds entrepreneurship, which over time helps resolve some social challenges. These social factors underpin the value of quality education. A quote from Kuan Chung (a 7th Century BC philosopher): “If your plan is for one year, plant rice. If your plan is for ten years, plant trees. If your plan is for one hundred years, educate children” (World Bank Development Report, 2018). My goal has been to articulate programs that have far-reaching social impact. If done well, this will translate to improving Africa’s growth and setting the continent on a path toward a sustainable economy with a well-educated populace, which promotes high value-added productivity.

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