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Nigeria, Factor 16: Education

## **Nigeria: Women, the true investment**

Nigeria is a country known for its rich economy, vast amount of crude oil extraction, and agriculture yet 8.4 million Nigerians are lacking quality health and are hungry(WFP). This is especially true for women and adolescent girls as a result of extreme governmental corruption and inequitable education.

Nigeria is located in West Africa with a population of 216.7 million, where 40% of the population is male and 60% is female (WFP). Forty seven percent-of the population is urban and 53% of the population is rural. Nigeria is home to 70.8 million hectares of agricultural land; 65% of the land is cultivated by major crops like cassava, maize, and rice. The average farm size in Nigeria is 1-3 hectares (ha), small in comparison to the United States average of 180 ha. The farms in Nigeria are located in tropical savanna climates, where 10 to 30 inches of rain falls each year. A majority of Nigeria's population relies on small-holder farms for food. Nigerians rely on this land for food; if a family doesn't have land, they rely on an open market.

The meals are cooked over a small or large open flame as most homes lack gas stoves and electricity. The typical diet for Nigerian families, include hearty soups made with affordable crops. Many of these soups lack micronutrients such as calcium and iron; both help physical and cognitive development. A lack of sufficient and beneficial nutrients has led to stunting and malnourishment and, nearly 8.4 million people are food insecure while 70% live below the poverty line (*Nigeria: World Food Programme*). “An estimated 2 million children in Nigeria suffer from severe acute malnutrition (SAM), but only two out of every 10 children affected is currently reached with treatment”(UNICEF).

Nigeria is one of the richest countries in Africa with a GDP of \$440.83 billion dollars (World Bank) . A big portion of its GDP comes from oil extraction .The Nigerian oil-extraction reserves are meant to attribute wealth and security rather, they result in corruption, inequality, high crime rates, lack of proper education and poverty. Nigeria is under the rule of the federal presidential republic government, led by Muhammadu Bujari. In 2015, Muhammadu promised his people to boost the economy and defeat corruption in Nigeria. As Africa's largest oil producer, a lack of regulation on oil companies has led to exploitation (Mohammed). The government has failed to adequately monitor revenue generated by oil companies. This 'resource greed' has diminished the integrity of Nigerian institutions. “Nigerians themselves view their country as one of the world’s most corrupt; it perennially ranks in the bottom quartile of Transparency International’s Corruption Perception Index”(Page). In 2020, Nigeria was ranked 149th out of 180 countries on the transparency International Corruption Perception Index; seemingly, most forms of corruption end the same, poverty.

A gender focused media group named Women Radio states that corruption in Nigeria has a large impact on women and girls. African Peoples Organization (APO) is the top service for releasing the press and distributing it to people. According to an APO group,“... corruption often makes women more vulnerable, leaving them excluded from decision-making roles and limiting their chances for educational and economic advancement.” Women in Nigeria are more vulnerable to the effects of corruption because of their use of public services like healthcare, education, and social services (Kanabe). Anything that hurts women, inevitably hurts her children, too.

The number of children in a family is contingent upon the area in which one lives: rural families have 7-10 children while more urban families have 3-5. Young girls in rural families are denied the opportunity to attend school due to cultural norms, accessibility and safety, and the cost of education. For example, girls that do attend school are taken out at a young age to be sold off into marriage or domestic labor; sending girls to school has the reputation of being a waste of time and resources. To begin combating this ideology, the Child's Rights Act was passed in 2003. The act was created to provide some safety from violence and exploitation of children. The act was crucial after attacks from Boko Haram, a terrorist group, resulted in severe cases of kidnapping and physical abuse of students on their way to school. Boko Haram is a Nigerian terrorist group intending to overthrow Nigeria's government and convert the country to Islamic Law (NCTC). To date, the act has been in place for over 20 years and only 24 out of 36 states have adopted the Child Rights Act (NHRC). As a federal system of government, the law does not become applicable through all 36 states. Additionally, religion, culture, and freedom of the child are the main reasons why the Child's Right Act has not been put in place in all 36 states.

A typical school in Nigeria is one room that contains a table and a writing board. In most cases, classes are taught outside on a wall with a piece of chalk. The classrooms are overfilled with children and lack basic supplies. This could be due to the fact that Nigeria invests less money and time into schools than nearly any other country in Africa. Ideally, governments should spend 6% of their GDP and 20% of their budget on education; Nigeria spends 1.5% of its GDP and 6% of its budget on education (*Archer*). This leaves many poor Nigerians without a proper education. Private school is an investment that requires money to pay for uniforms, textbooks, supplies, and tuition fees. However, private school enrollment fees are \$21 USD per month excluding uniforms or textbooks. These fees are difficult to come by on the salary of an average family; however, education is the ticket to a decent job. In Nigeria the most common jobs are farming, vending to the public, and manual workers. The average monthly wage for a Nigerian family is \$111 USD (*Nigeria: Monthly living wage 2020*). This leaves many families with a difficult decision: boys go to school, girls stay home to ensure and abide by the cultural norms, or, girls are sold off for marriage or domestic labor to bring money in for the family income (perhaps to pay for the brothers schooling).

UNICEF finds that over 10 million children in Nigeria are out of school and 60% of them are girls. Malala Yousafazi, founder of the Malala Fund, works with Educated Champions to keep girls in schools. In order to invoke change across Nigeria, it has to start with the village leader. Educated Champions are advocates that start in local areas to break policies and cultural practices that are held within each village. Over the course of a three-year grant, Educated Champions focuses on local communities that are in need of education the most and create solutions to barriers that prevent girls from receiving an education. Currently the Malala Fund is supporting 10 Educated Champions in Nigeria. These Educated Champions communicate with parents of girls, local communities, and scale up towards the national level. In Nigeria, Abubakar Askira has seen the hurdles girls face in his position as a teacher of agriculture and fishery sciences. With the monies provided by the Malala Fund, Askira: 1) identified the barriers keeping girls out of school, 2) met with families of girls who had been forced out of education by Boko Haram, and 3) was able to cover the cost of enrollment and uniforms ultimately, to get girls back in school.

Microcredit is a small loan for poor entrepreneurs or workers who can't qualify for traditional bank loans; it was established by Muhamed Yunnus. Impoverished workers cannot qualify for nor afford the high interest rates associated with a standard type loan. Yunnus identified this and from his own pocket, loaned a small amount of money to a group of poor Bangladeshi women. Each woman repaid him in full and made a profit; she immediately invested the profit in her family. Yunus created the Grameen Bank; the bank of the poor. Grameen Bank is a financial institution that focuses on providing loans and opportunities for people in poverty to help themselves. More than 97% of Greameens loan candidates are

women (Britannica). In Bangladesh, Micro Financing Institutions (MFI) are helping many escape poverty and have impacted over 30 million people (Bangladesh Bank).

A similar concept is being implemented throughout Africa called MicroFinancing Partners (MPA). The MPA works with grassroot organizations as a nonprofit in Uganda, Kenya, Tanzania, Democratic Republic of Congo, Zambia, and Zimbabwe. The loan program provides small funds to group projects or potential merchants. This loan allows the merchants to grow their business. The loans that MPA provides have to be paid back within 50 weeks along with the terms of 10% APR. The most important programs that are offered by MPA are education and the safe women programs. The education program focuses on daycare and scholarships for students and potential students. The daycare component provides children with nutritious food, educational activities, and allows them to see health care workers. This would provide a means of sustainable education for Nigerians: parents can work, children are safe and education is funded.

A significant amount of improvement has been made with microcredit in countries in Africa however, Nigeria has not been introduced to the MPA. "The National Policy of Education (1981) states that 'not only is education the greatest force that can be used to bring about redress, it is also the greatest investment that the nation can make for the quick development of its economic, political, sociological and human resources'". With Nigeria's population expanding and a lack of resources leads to the issue of "who gets educated". Not only that but Nigeria needs to use its funding correctly. The income that comes from oil reserves isn't being used for developmental purposes like healthcare and education; it's being shared with governors and politicians.

In short, when impoverished young girls are in school, they become less vulnerable to poverty and hunger. While the barriers to education (cost, cultural instability and gender norms) keep young Nigerian women disenfranchised and hungry, solutions like the Malala Fund and MPA can begin to turn the tide on poverty and gender-biased norms. In most societies, women are the key to success: mothers will invest in children to ensure they are safe, healthy and educated and education ensures a woman has a place in society to achieve economic independence. Shubham Chaudhuri of the World Bank Country Director for Nigeria says, "*There is no better investment to accelerate Nigeria's human capital development than to significantly boost girls' education,*"

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