



NEAR EAST UNIVERSITY  
GRADUATE SCHOOL OF SOCIAL SCIENCES  
INTERNATIONAL RELATIONS PROGRAM

**THE ROLE OF UNICEF IN IMPROVING EDUCATIONAL  
OPPORTUNITIES OF UNDERPRIVILEGED GIRLS IN  
ECONOMICALLY UNDERDEVELOPED COMMUNITIES IN  
THE NORTHERN PART OF NIGERIA**

TITILAYO AYOKUNNU AYOADE

MASTER'S THESIS

NICOSIA  
2019

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NICOSIA  
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## DECLARATION

I Titilayo Ayokunnu Ayoade, hereby declare that this dissertation entitled 'The Role of UNICEF in Improving Educational Opportunities of Under-privilege Girls in Economically Underdeveloped Communities in the Northern Part of Nigeria' has been prepared myself under the guidance and supervision of Assistant professor Assel Tutumlu in partial fulfillment of the Near East University, Graduate School of Social Sciences regulations and does not to the best of my knowledge breach and Law of Copyrights and has been tested for plagiarism

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## ABSTRACT

### THE ROLE OF UNICEF IN IMPROVING EDUCATIONAL OPPORTUNITIES OF UNDERPRIVILEGED GIRLS IN ECONOMICAL UNDERDEVELOPED COMMUNITIES IN THE NORTHERN PART OF NIGERIA

The focus of this study is on the activities of the United Nations Children Fund in improving the educational opportunities of under-privileged girls in northern Nigeria. How they have been able to achieved attendance rate with other stakeholders. The main focus of the researcher is how cash are been transfer and assessed, how the school based management committee perform and carry out their work. The main findings of this study are to highlight the possible hindrance or fraud in the educational sector in the northern part of Nigeria. The study also involves web pages, articles, government official pages and UNICEF reports and assessments. The study also look at two case studies which is Turkey and Brazil to examine how their cash transfers are being made and how it is different from Nigeria's method of cash transfer. Through my findings, it is clear that we have poor girls in and out of school and the existence of loopholes that needs to be addressed by the federal government, educational bodies within the state government, UNICEF and all other organizations working for the benefits of poor girls.

**Keywords:** UNICEF, Girls Education, SMBC, Conditional Cash Transfer Program, Nigeria.

## ÖZET

### THE ROLE OF UNICEF IN IMPROVING EDUCATIONAL OPPORTUNITIES OF UNDERPRIVILEGE GIRLS IN ECONOMICAL UNDERDEVELOPED COMMUNITIES IN THE NORTHERN PART OF NIGERIA

Bu çalışmanın odağı, Birleşmiş Milletler Çocuklara Yardım Fonu'nun, Nijerya'nın kuzeyindeki ayrıcalıklı kızların eğitim fırsatlarını geliştirmedeki faaliyetleridir. Diğer paydaşlarla katılım oranını nasıl elde etmişlerdir? Araştırmacının odak noktası nakitin nasıl aktarıldığı ve değerlendirildiği, okul temelli yönetim kurulunun çalışmalarını nasıl yürüttüğü ve gerçekleştirdiğidir. Bu çalışmanın ana bulguları, Nijerya'nın kuzeyindeki eğitim sektöründeki olası engel veya sahtekarlığı vurgulamaktır. Çalışma ayrıca web sayfalarını, makaleleri, resmi makam sayfalarını ve UNICEF raporlarını ve değerlendirmelerini içermektedir. Çalışma ayrıca, nakit transferlerinin nasıl yapıldığını ve Nijerya'nın nakit transfer yönteminden ne kadar farklı olduğunu incelemek için Türkiye ve Brezilya olan iki vaka çalışmasına da bakıyor. Bulgularım sayesinde okulda ve dışında fakir kızların olduğu ve federal hükümet, devlet hükümetindeki eğitim kurumları, UNICEF ve fakirlerin yararına çalışan tüm diğer kuruluşlar tarafından ele alınması gereken boşlukların olduğu açıktır. kızlar.

**Anahtar Kelimeler:** UNICEF, Kız Eğitimi, SMBC, Koşullu Nakit Transferi Programı, Nijerya.

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## **ABBREVIATIONS**

**ATM - Automated teller machine**

**BSF - Bolsa familia program**

**CCT - Conditional Cash transfer**

**CET - Conditional educational transfer**

**CHT - Conditional health transfer**

**CPMP - Country program management plan**

**CTP - Cash transfer program**

**COI - Conflict of interest**

**DFID - Department for international development**

**EFA - Education for all**

**EPRI - Economic policy research institute**

**ESSPIN - Education sector support programme in Nigeria**

**FAWE- Forum for African women educationalist Nigeria**

**FGD - Focus group discussion**

**FGN - Federal government of Nigeria**

**FME - Federal ministry of education**

**GDP - Gross domestic product**

**GEP- Girls educational project**

**GDSA - General directorate of social assistance**

**GEP - Girl's education program**

**HACT - Harmonized Approach to cash transfers**

**IDI - In depth interview**

**IDP - Internally displaced people**

**LGAs - Local government areas**

**LGEA - Local government educational authority**

**NGO - Nongovernmental organization**

**NHRC - National human right commission**

**MA - Mothers association**

**MDGs - millennium development goals**

**MOE - Ministry of education**

**MOH - Ministry of health**

**MOU - Memorandum of understanding**

**OOS - Out of school**

**PC - Portable computer**

**PIU - project implementation unit**

**PTA - parents teachers association**

**RDD - Regression discontinuity design**

**SAGEN - Strategy for accelerating girl's education in Nigeria**

**SBMC- School based management committee**

**SHCEK - Social services and child**

**SRMP - Social risk mitigation project**

**SSN - Social safety net**

**SUBEB - State universal basic education board**

**SYDGM - General Director of social assistance and solidarity**

**SYDTF - Social solidarity fund**

**SYDV- Social solidarity foundation**

**UBE - Universal basic education**

**UBEC - Universal basic education commission**

**UPE - Universal primary education**

**UN - United Nation**

**UNESCO - United nations educational, scientific and cultural organization**

**UNGEI- United Nation girl's education initiative**

**UNICEF- United nation children fund**

**WOTCLEF - Women trafficking and child labour eradication**

## **CHAPTER 1**

### **INTRODUCTION**

#### **1.1 Statement of the problem**

This research deals with the question of how effective the UNICEF's Cash Transfer program designed for poor girls who attend Quranic integrated schools in Northern Part of Nigeria. In order to achieve a girl child education especially an underprivileged child, there must be a comprehensive understanding of how a girl child experiences discrimination so that approaches and devices can be developed to end this. The Non-governmental organizations, United Nations Children's Fund, Governmental organizations, Government agencies, School boards, Women organizations and many more have been involved in addressing the girl child education rights and have made notable progress and impacts but has also been greatly hindered by some domestic obstacles, such as early child marriage, religion, poverty, culture, illiteracy, long standing traditions in the Nigerian society. A sample for a study consisting of 180 parents that was selected from 6 local governments in Abuja, Nigeria. A questionnaire named "Girl-child Education and the Challenges of Religious and Cultural Beliefs Questionnaire (GECRCBQ)" was used to collate data. The outcome indicated that early marriage hinder girl's education and that girls education is negatively affected by the conviction that if a girl is educated, she will control her husband when she becomes a woman, and that misinterpretation of the position of Islam on the education of girls hinders girls education particularly in the Northern Nigeria (Osamiro et al 2015). Poor

girls are girls that are not financially buoyant; they are young girls that cannot afford to cater for their tuition fees.

After Nigeria gained its independence in the 1960, there was a pronounced discrepancy in education: there were low figures in the enrollment of girls, meaning the country had more boys than girls in educational institutions. A girl child education is important for the society and needs to be prioritized in order to reach social and economic development. Most importantly, the Constitution provides a free and compulsory education for kids between the ages of 6 and 15 years (Federal Republic of Nigeria Constitution 1999).

However, over 10 million children are out of school and are not receiving any form of education to improve their lives (Nigerian Finder 2018). Out of this 10 million the girl child are sizeable in numbers. The Constitution of Nigeria clearly states that every child either boy or girl has the right to be educated (Constitution of the Federal Republic of Nigeria 1999, article 2 section 18). Chapter II (fundamental objectives and directive principles of state policy) of the Nigeria Constitution states that:

- (1) Government will coordinate its strategy towards guaranteeing that there are equivalent and sufficient educational opportunities at all levels.
- (2) Government will advance science and innovation, Government will endeavor to kill absence of education: and to this end.
- (3) Government will as and when practicable give free, necessary and all-inclusive essential training; free auxiliary instruction; free college training; and free grown-up education program (Nigeria Constitution 1999, Article 18, sc 1, 2&3).

As I mentioned earlier one of the major reasons why girl children are not educated is poverty, about 60.9% of Nigerians are living below the poverty line (United Nation Economic Commission for Africa 2016) Mothers are forced to make choices like sacrificing their children education for hawking. School participation in Nigeria is still a huge challenge especially in the northern part of Nigeria. According to the guardian



news 24<sup>th</sup> July 2017, there are about 19.16% illiterate in Zamfara state, about 10.36% illiterate in Katsina state, about 15.01% illiterate in Sokoto state, 19.26% illiterate in Bauchi, about 20.51% illiterate in Kebbi and 22.88% illiterate in Niger state (Guardian News 2017)

However, some organizations, such as the United Nation International Children Emergency Fund (UNICEF), United Nation Girls Education Initiative (UNGEI), United Nation Educational, Scientific and Cultural Organization (UNESCO), Universal Basic Education (UBE), Women Trafficking and Child Labor Eradication Foundation (WOTCELF), National Human Right Commission (NHRC), Forum For African Women Educationist Nigeria (FAWE) and so many more have contributed in one way or the other in resolving these issues and ensuring a large %age of girls in school. These organizations, has mainly focused on awareness of girls education and the need to improve attendance rate, to some extend they have been able to increase girls attendance but have not place much attention to the cash transfer program expect for UNICEF, which brings about their uniqueness.

Before this research, people answered the research question on the effectiveness of UNICEF's CCT program designed for poor girls who attend Quranic integrated schools in Northern Part of Nigeria in the following manner: UNICEF's program is unique and successful, UNICEF has also been able to create a platform whereby cash are accessible to poor girls in the northern part of Nigeria as well as approving almost \$5.4 billion programme funds for the Organization for the year 2018 and 2019 (UNICEF 2017).

However, UNICEFs report shows the following results: 45% of girls have attended and graduated and 5,000 Naira, Nigerian official currency (naira), was distributed to each beneficiary (2012-2018) monthly (UNICEF 2018, p. 19). The United Nations Children's Fund has set out on an imaginative methodology to address the issue of low young lady youngster enlistment and maintenance in schools in the northern piece of Nigeria. With

the presentation of the "young lady 4 young lady" activity, it is a part of the Girls' Education Project Phase 3 being actualized in northern Nigeria to help bolster young ladies to stay in school and improve their learning accomplishment. UNICEF has made significant progress in reducing the disparity in the ratio of enrolment of girls in schools. However; this research will show that they failed to pay attention to possibilities of fraud in cash transfer mechanism. Therefore, the hypothesis of this thesis is if UNICEF's CCT program is to be effective, then they need to change the mechanism of cash transfer distribution to prevent possibilities for fraud. The hypothesis will be explored from the state level of analysis looking at the mechanism of cash distribution among major actors involved in the process.

## **1.2 Objective of the study**

Upon completion of this study, I would like to create a set of recommendations for UNICEF in re-evaluating its methods of distribution of cash by providing examples from two alternative case studies, such as cash transfer programs in Turkey and Brazil. In order to create these sets of recommendation the thesis will introduce the theory of asymmetric information to criticize the fact that UNICEF has no means than to control the activities of School Based Management Committees, are mainly for both selection of participants and distribution of funds. Such mechanism makes SBMCs prone to moral hazard and conflict of interests. Moral hazard is the danger that a party to a contract has not entered into the transaction in good faith, has provided confusing information about its intentions and/or capabilities, or has an incentive to take rare risks in a desperate effort to get personal profit (Pritchard 2019).

A conflict of interest (COI) happens when an individual who is involved in numerous interests has one interest that affects another. It can also be defined as a set of circumstances that creates a risk that professional judgment or actions regarding a primary interest will be unduly influenced by a secondary interest (Grossman and Hart 1983). Instead, careful analysis of alternative cash transfer programs in Turkey and

Brazil, which are the oldest running programs with substantial results, revealed that state institution responsible for poorest population submits the lists of possible beneficiaries, and then banks distribute the money, only when schools submit the attendance sheets. In such a system, possibility to fraud is minimized and the whole mechanism is institutionalized to prevent fraud.

### **1.3 Significance of the study**

The Thesis pays attention to the uniqueness of UNICEF's Cash Transfer Program, which has been putting girl children first, doing all they could to provide the assistance and services they need. UNICEF cash transfer program has collaborated with other stakeholders in order to achieve its goals. It will also show why SBMCs were chosen and thought as a good method of administering CCT. The SBMCs has enabled the schools and communities to work together in order to improve school governance. It has been established in various schools in northern Nigeria towards the accomplishment of better learning results for children in basic education schools (Oduwaiye et al 2012). SBMC has been involved in UNICEFs cash transfer by selecting participants and distributing cash to beneficiaries on a monthly basis. UNICEF itself has acknowledged the lack of anti-fraud assessment in its programs in Nigeria. The nonexistence of a "fraud risk vulnerability valuation" meant that it could not know how active these measures were in decreasing the overall risk, and there were no targeted and exact fraud related training activities or counter-fraud champions, in spite of the tremendously extraordinary risk Levels (Internal Audit of the Nigeria Country Office 2018, p. 15).

This thesis is significant, because it has a potential to improve and provide educational opportunities to girls who really need it. It will also be a great contribution to expanding the knowledge of the public on the societal problems pertaining to girl child and the place of international organizations in Nigeria and beyond. However, the conditional cash transfer program has been able to distribute cash unlike other organization that did not focus on cash transfer rather they highlighted the problems and work with other stakeholders.

#### **1.4 Justification of the study**

The justification of this study carries the following implications. First, it has political implications: the government reputation will be enhanced. Education is important for all kinds of growth. With education, society and economy would be boosted in a nation. The higher the people that are educated the higher the peaceful living in a country because hooligans and tout would be reduced, and this makes the immediate surrounding to be better. Opportunities are opened to the less privilege especially to poor girls and this in turn enhance the reputation of UNICEF. The credit goes to UNICEF when the attendance of girls is increased. In the same vain, response is given in humanitarian work and this reduces illiteracy in Nigeria.

Academic implications: it will add to scant literature on UNICEF and SBMCs in Nigeria. It will innovatively apply asymmetric information theory to explain possibilities of fraud. The thesis has the following theoretical implications: it will interpret cash transfer program as an example of moral hazard and conflict of interest, how school based management committee an agent on behalf of the principal, which is UNICEF. The thesis also has economic implications: when girls finish schools, economy will improve and the state will save money on the expenses of their welfare, gross domestic product increases. We can also outline several social and cultural implications: girls escape circle of poverty by finding a job and earning income, not being a burden, her children will be better educated, healthier, more successful academically they could be involved in business and some activities economically. Improved the power of income and earnings have a potential to combat Counteract poverty in presence and future via provision to family, clothing and feeding. With suggestion from United Nations Educational, Scientific and Cultural Organization (UNESCO), the impact of one year preliminary education had revealed an increased in a girl's wages is later in life by 20% (Borgen 2016). And finally we can comment on the normative implications: it is important to oversee the work of international organizations on the ground to keep them accountable to overall moral goals and ethical principles.

### **1.5 Scope of the study**

Since this thesis covers the UNICEF cash transfer program for girls attending Quranic integrated schools in the northern part of Nigeria, where traditional forms of Quranic education are characterized by their exclusive focus on religious contents. UNICEF has been able to introduce contents and subjects drawn from the official curricular of public schools into the Quranic schools. However this research is not focused on how girls learn Quran, but a means to getting the formal education that guarantees the improvement of literacy in northern Nigeria.

United Nation Children Fund established a cash transfer program for the northern Nigerian girls that are poor in 2014. The organization has been curbing the financial barriers preventing girls' enrollment and attendance. Incompetency was observed in the inability make payment on time and the irregularity of the CCT payment. (UNICEF (2017). The school based management committees are intermediaries between the organizations and the schools, they are in the position to select beneficiaries for the cash transfer program and there are possibilities of an act of corruption in their activities.

Qualitative approach was selected for this study, because it enabled the author to get resources and information comparing what has been written and said. Primary data from UNICEF reports and assessments, local media reports, government pages, governmental and non-governmental reports and UNICEF statistics to support thesis' argument. The author will also use primary data from the CCT programs in Brazil and Turkey to derive the sets of recommendations.

## 1.6 Research methodology

To achieve the purpose of this research, I used the comparative qualitative study of three cash transfer program: UNICEF, Turkey and Brazil because it enables better understanding of distribution network. They are the longest running program and have the same problem as Nigeria: large population for Brazil, problem with documentation and ID and poor infrastructure. But at the same time has been able to implement mechanisms of documentation and payment procedures that have been working for them. These countries are used as case study in order to set a pace for Nigeria to improve the way cash is been transferred and to throw more light on the need for a positive change. These countries where chosen amongst others because they have a similar cash transfer program with Nigeria and they have been able to implement mechanisms that has been working for them (Brazil and Turkey) since 2003 and 2004 respectively.

In Nigeria current system consists of the project implementation unit (PIU) selects areas with highest girls out of school ratio (OOS), PIU meets with leaders of religion and tradition, school based management committee (SBMC) arranges societal meetings in the community, SBMC organizes community meeting with all women in the society, officials of programme register potential beneficiaries during house visit, officials of programme enroll recipients of girls that are eligible (beneficiaries) during household visit in the programme.

Quarterly benefit of about 5000 naira for each girl at the point of payment, school attendance and enrolment are being monitored by SBMC. I made the use of data of secondary and primary sources relying on unobtrusive methods of data collection from major stakeholders. The primary methods of data analysis were document thematic and narrative analyses. I relied primarily on international organizations websites, articles, press releases, journals, publications and statements from national governmental

organizations, governmental websites, UNICEF documents and resources, news briefs to reconstruct the process and analyze the shortcomings.

Several alternative hypotheses were derived and checked for patchy attendance in integrated schools: conservative family values, marriage and need to work, poverty, and insecurity can explain why girls are out of school. In order to eliminate alternative explanations, such as that, conservative family values prevent girls from attending schools; we are only looking at Quranic-integrated schools, which function in accordance with the religious practices. The other two explanations, such as the need to work and marriage are the signs of poverty, so by looking at poverty, we will be able to check if the attendance has improved because parents obtained alternative sources of income and postponed marriage or household duties of their girl children. Insecurity should not be an issue since girls attend Quranic and not secular schools, which are tolerated by Boko Haram. Boko Haram members, such as reported by Qaqa on local media that if education by Quran will not be promoted and enhanced, western education should be discontinued (Human Rights Watch 2015).

## **1.7 Structure of the study**

This thesis consists of an introductory section and four chapters. The introductory section gives a general background of the study; it includes the statement of the problem, objective of the study, significance of the study, justification of the study, scope of the study and the research methodology. While the first chapter surveys the literature review, it focuses on the view of international organizations that addresses girls education in Nigeria, education of poor children, educating girls in Sharia controlled areas and the view of stakeholders like United Nation Girls Education Initiative (UNGEI) and Women Trafficking and Child Labour Eradication (WOTCLEF) in improving girls' education in the country. The second chapter focuses on the UNICEF project in the northern part of Nigeria. It surveys their purpose and mission, stages and describes the cash transfer mechanism and the review of academic literature. The third chapter is the theoretical framework, which focus on the information asymmetry: moral hazard and

conflict of interest. Shows the role of the school based management committee, their benefit and limitations and focus on the two case studies, which are Brazil and Turkey. The fourth chapter, which is the last, is the concluding part, it reviews what the dissertation is all about and it provides recommendations to UNICEF and outlines areas for further study.



## **CHAPTER 2**

### **LITERATURE REVIEW**

This chapter will be describing the literature of this thesis, the views of scholars, stakeholders and organizations on what has been written on poor girl's education in the northern part of Nigeria, conditional cash transfer and UNICEF in general.

There are several organizations and scholarly materials that explore the reasons why girls in northern Nigeria do not go to schools. This literature is informative because it provides an overview of reasons, some of which are directly applicable to this thesis, some others are interesting, but lie outside the scope of this research. The following groups of literature on girls' education in Northern Nigeria are identified: The first group of scholars provide a general survey of reasons and identify 'supply' and 'demand' factors that undermine school attendance (Girls Education in Nigeria Report 2014). The second group looks at the number of girls out of schools in Nigeria and pays special attention to the role of poverty. The third group of literature looks at Quaranic education. It contextualizes this education system within the security paradigm of Boko Haram. After providing literature review, this section will also look at the main stakeholders, public, private, and non-governmental who work on enhancing education opportunities for girls. Such review enables us to understand the location of this topic within the broader debates and highlight novelty and significance of this thesis.

There are different types of welfare programs that existed and still practiced in different countries mainly welfare: are services rendered to citizen for the improvement of health, education, food, shelter etc. universal basic income: they are a fixed amount of money given to every citizen every year regardless of your status. (Rema Hanna et al (2018) Unconditional cash transfer: are cash transfers that there are no conditions attached to it, it is open to every citizen. Conditional cash transfer: are cash transfers that have conditions attached to it like attendance rate. Then we have the micro loans: these are loans given to people to start a business or something that generates income. The welfare program is trying to be vulnerable to health, education, food, shelter and subsidized utilities. While they have a low inclusion (giving people who are not poor) and exclusion (excluding people who are supposed to get it) rate with a dependency problem i.e. the citizens totally depends on the welfare organization. The universal basic incomes are trying to be vulnerable to lump sum money given to every citizen per year, food shelter and the establishment of a petty business. It has a high inclusion rate and a low exclusion rate with education and health problem. Unconditional cash transfers are trying to be vulnerable to food, health and shelter. It has a high inclusion and exclusion rate with a problem of spending without any change of behavior. The conditional cash transfers are trying to be vulnerable to education, health, child/maternal mortality rates with a low inclusion rate and a high exclusion rate. They also have a problem with the documentation i.e. the applications of beneficiaries and other basic essentials like shelter, food clothing's and drinking water. Finally the micro loans are trying to be vulnerable to business and have a low inclusion and exclusion rates as well as having to remain poor and been in debt.

Scholars looked at the inclusion and exclusion errors in each policy of welfare provision.

Scholars looked at the impact of cash transfer on education and discovered that more attention is on the health especially to provide maternal and child health care through the cash transfer of funds to pregnant women in local areas on the condition of getting pre-natal care and immunizations for their children (Titilayo Soremi 2018).

Conditional cash transfers are transfers made when beneficiaries meet certain requirements and conditions. Conditions are required in a way that will enable the beneficiaries in a way that the agents of the cash transfer see their actions as wasteful spending (Lena Lavinias 2015). Numerous projects have been produced and conveyed in the most recent decade to address the barriers and earnest requirement for activity on young girl's education in Northern Nigeria. Northern States have much ground to cover selected young girls in grade school and keep young girls in school until the point when they finish junior secondary school, locally known as JSS-3. The federal States and local government experts have been engaged in with the majority of the projects portrayed beneath with the end goal to produce authority and manageability around young girl's education. Civil society associations and the media have additionally been casual accomplices in a few projects to convey data's in other to handle gender stereotype and detrimental conventional practices.

I will provide an overview of the official organizations working to improve school attendance of young girls. All of the actors comply with the Universal Basic Education Program (UBE) is an important education program for nine years, lunched and implemented by the Nigerians to eradicate illiteracy and penury, quicken national advancement, national awareness and reconciliation of politics. The alumnus president Obasanjo hailed off UBE in 1999 in Sokoto state. The program (UBE) is a scheme in nigerian education system for all EFA and education related Millennium Development Goals (MDGs).

The UBE Commission (UBEC) is an agency by Nigerian Federal Government for planning all parts of UBE program for the improvement of wears, subjective and useful fundamental education in Nigeria. Likewise, UBEC is majorly for planning, mediating and to monitor institution to improve local limit of states. Government agencies and societies in other for them to have free access to important Nigerian education.

Even though implementation of this scheme was in 1999, be that as it may, no specific law to execute the program viably. At the point when the current president made UBE bill into the law on 26th of May, 2004 by the National Assembly. This demonstration in 2004 sorts out UBEC fills in as an intercession, masterminding and watching foundation to reasonably redesign the limit of States, Local Government Agencies and Communities in the arrangement of free access to essential training. The UBE Act 2004 coordinates key guidance including Primary and Junior Secondary Education. The financing of essential guidance is the commitment of States and Local Governments. In any case, the Federal Government has intervened in the arrangement of significant preparing with 2% of its Consolidated Revenue Fund. For states to thoroughly profit by this Fund, criteria were created which states are to come. The Act correspondingly suits the foundation of the Universal Basic Education Commission (UBEC) to co-ordinate the execution of the program at the states and near to government through the State Universal Basic Education Board (SUBEB) of each state and the Local Government Education Authorities (LGEAs). The Universal Basic Education Commission (UBEC) was authoritatively settled on 7 October 2004 in Nigeria.

UBE programs are actualized through close cooperative associations among Local Government Education Authorities (LGEAs), UBEC and State Universal Basic Education Boards (SUBEBs) likewise the Basic Education partners at all dimensions. UBEC has been able to cute the edge of this noteworthy national mediation and respects the full association, corporate organizations, civil social orders and local gatherings in the drive to accomplish Education for All (EFA). The UBE Commission has been and will keep on staying at the front edge of the renewed drive for building another Nigeria through the arrangement of value essential education programs. Difficulties, for example, low dimension of budgetary portion to essential education at State and Local Government levels regardless, the UBE Commission has advanced as a solid collaborate with every other segment of the Nigerian economy in accordance with our mantra that " Responsibility of All is by Education for All is the ".

Universal Primary Education (UPE) as an idea is a camouflage, going up against extended implications, as more is comprehended about the idea of the issue. It is seen, inspected and clarified by various individuals from different orders utilizing alternate points of view for various reasons. The UPE objectives keeps on moving and changing as the idea of UPE is re-imagined and some of its techniques lead to new issues. The way UPE has been characterized has likewise affected the manner in which its status and advancement has been estimated and the selection of methodologies received to seek after the objective. From a purpose of expanding numbers in the 1950's which have since extended to incorporate enrolment proportions, effectiveness measures and, even more as of late, education results. The term UPE has additionally been utilized reciprocally (and frequently confounded) with different terms, for example, Basic Education, Schooling For All, and Education for All. This is mostly because of the risky idea of creating reasonable pointers for estimating the status and advancement of general essential education as the definition changed. The UNESCO composed local gatherings of the 1960's characterized UPE as having all offspring of school age entering grade school and enrolment targets were set.

Another stakeholder is the Federal Ministry of Education of Nigerian, this is the administration body that coordinates Nigeria's educational system. It was set up in 1988. They Formulate a national instruction stuffs, participation and analyzing data for inspirations driving educational association and financing, keeping up uniform measures of preparing all through the country, controlling the idea of preparing in the country through the supervisory activity of the Inspectorate Services Department inside the Ministry, orchestrating instructive approaches and methodology of the considerable number of conditions of alliance through the instrumentality of the National Council on Education, affecting co-activity in instructive issues on a universal scale, creating educational program and schedules at the national dimensions related to different bodies (Olawale 2019).

Among international stakeholders, United Nations Girls' Education Initiative (UNGEI) is important, UNGEI is an international organization that deals with girls' education in the northern part of Nigeria, they tend to improve the quality of girls' education and also focused on quickening activity on girls' training to establish "An existence where all girls and boys are enabled through quality education to understand their maximum capacity and add to changing social orders where gender orientation equity turns into a reality." (UNGEI) By 2030, the UNGEI association intends to help countries to accomplish quantifiable change in girls' education, global and national improvement plans to consider increasing girls' education.

UNGEI is focused on reacting to the desperation of activity expected to handle issues for the present age of girls. It has confidence in reinforcing linkages and complementarily with different stakeholders, systems and alliances to build up assets and results for girls' education and gender equality orientation. With the end goal to boost endeavors, which are the most required, and which will have the most noteworthy effect on girls' education around the globe, UNGEI is concentrating on the arrangement of promotion endeavors on four key needs? To promote limelight on minimized and barred associations, the decrease/end of school-related gender discrimination to improve learning results for girls and to bolster a number of girls transiting to secondary level. (UNGEI)

Another important actor is the Forum for African Women Educationalists Nigeria (F.A.W.E) they trust that through educating women and girls, vocations are enhanced for the whole community, civil education and freedoms are improved. Educated girls wind up to become educated ladies who have the learning's, aptitudes and chance to assume a job in administration and just procedures and to impact the bearing of their social orders. They work as an inseparable unit with communities, civil society, Non-Governmental Organizations, schools and services to accomplish gender equity value

and fairness in education through focused projects. They urge our accomplices to authorize approaches and give positive learning conditions that treat young girls and young boys similarly.

Their work impacts government approach, creates public consciousness, shows best educative practices through active models, and empowers the appropriation of these models by governments and establishments of education. This has prompted a reasonable rate of young girl's enlistment, retaining and consummation of school in country in which their National Chapters work. Through their work, young girls and women crosswise over sub-Saharan Africa has the opportunity to go to class and daze material hardship, social and political rejection.

The Women Trafficking and Child Labor Eradication (WOTCLEF) provide significant effort by moving in the direction of ending trafficking of people, kids and maltreatment of the privileges of women, adolescents and kids. They also work on the spread of HIV/AIDS, through support, improving and awareness creation, help for trafficked people and defenseless kids, joint effort with relevant partners, limit development, research and observing the usage of applicable representations. To bring about innovative vital creative issues and to draw in national and global reaction to difficulties of trafficking in people, child work and maltreatment through each vital and inventive move.

International organizations and national non-governmental organizations focus on decreasing discrimination in school and equality of educational opportunities for girls and boys. However, for those girls, whose family prefers not to send to secular classroom, education opportunities are severely limited. Also, since these organizations work at the federal and state level, they are not looking at the specific cluster of girls in poorest and most destitute communities in Northern Nigeria. In other words, for what

reason do young Nigerian Northern girls enlist and remain in school much less than their southern partners remain a question. There are numerous hindrances, inside and out of schools to girl's ability to finish a full cycle of fundamental education. The miles to classrooms and effect of school security may impede guardians from urging their little girl to go to class. Numerous families cannot bear the cost of the expenses of tutoring, for outfits or books. Different families want to send their kids to Quranic schools or to keep them at home to help with the chores or create extra pay.

Regardless of the diversity of stakeholders in providing fundamental education, there are substantial reasons discouraging guardians and driving kids out of school. Net Attendance Rates for young girls increment radically as family wealth increases. Ongoing exploration certifies this relationship with 46% young girls who had pulled back from school demonstrating that they dropped out for monetary reasons. (United Nation 2008).

Highest Number In School	Lowest Number In School
Ondo State 119 out of every 120	<u>Zamfara</u> State 28 out of every 120
Anambra State 117 out of every 120	<u>Borno</u> State 29 out of every 120
Cross River State 114 out of every 120	<u>Kebbi</u> State 34 out of every 120
Delta State 113 out of every 120	<u>Sokoto</u> State 42 out of every 120
<u>Abia</u> State 113 out of every 120	<u>Yobe</u> State 42 out of every 120
Plateau State 113 out of every 120	

Figure1: Education Survey in Nigeria: School Attendance across states in Northern Nigeria

(The Nation (2011) citing the Federal Ministry of Statistics.)



Academic literature paid much attention to the reasons of low attendance of girls in schools. In this section, a survey of literature that analyze factors, such as employment and insecurity will be evaluated.

There is an extensive variety of formal and informal junior schools in the north. The sum and aim behind fees fluctuates by schools. These incorporate cash or somehow charges for enrollment, examinations, aiding the parent-teachers association (PTA), enhancing instructor pay rates, school structures renewal, and sports or club gear. These expenses of tutoring shift across Nigeria yet can retain as much as seventy-five % per family (NPC 2011). A failure to pay might be rebuffed by keeping kids from sitting for exams, sending students home, or girls from missing classes to go and acquire more cash to remain in school (ActionAid 2011). While the expenses of tutoring may drive kids out of school, destitution and business desires at the same time check guardians' interest for training, re-rerouting kids into different types of work. With more than 60% of Nigerians (right around 100 million individuals) living in destitution, on under US\$1 every day, girls are frequently sent to work in business sectors in the city. This governmental divisions and organizations all talk about the importance of girl's education and their different contributions towards the improvement of girl's education in Nigeria but they did not throw light on the solution to poverty by providing cash transfer (ActionAid 2011).

According to UNICEF (2004), 15 million kids work all day in Nigeria. The lion's share of them are girls, who are out of school in Northern States. The vast majority of these kids work in low paid occupations. Moms may put girls in jobs as household aides, babysitters to youngsters that are smaller or negligible dealers to carry extra salary into the family home. Educated grown-up women in urban zones may utilize girls from rural territories as caretakers or local laborers while their own little girls remain in school.

The scarcity of employment or business gives parent or guardians the impression that education is an exercise in futility. Around 54% of youth in Nigeria are presently without jobs (NPC 2009). Among young ladies matured 15-49, 37% did not work at all in the year going before the 2008 national Demographic and Health Survey (NPC 2009). The most reduced levels of official female employment were in the North West (NPC 2009). Ladies frequently gain less financially from education because of deliberate separation in the labor market, which implies that they are probably going to gain not as much as their male associates with a similar level of education for a similar kind of work. This exacerbates guardians' supports for not sending their little girls to class.

There is a proof that, in settings of outright penury, motivating forces might be an effective method to hold girls in school. Especially by providing free materials and dresses, sponsored transport to class and business or provision of hiring the children following the attainment of fundamental tutoring.

Low girl's enrollment over the long haul will undoubtedly make an agitate gender imbalance irregular that will shun future chances against women. The gender discrepancy in education has been more obvious in the Northern areas of the country throughout recent decades. The gender distance has remained wide and the extent of young girls to young boys in school ranges from a young girls to two young boys to one to three in some states. (UNICEF 2007). Reasons for this incorporate is the fact that numerous northern kids do not go to class since their work is expected either to help at home or to carry extra pay into the family. A sizeable number of mothers have chosen hawking and early marriage over sending their young girls to school. For others, in that part of Nigeria, the distance to the closest school is an obvious obstacle. Another explanation behind such small enrollment is social predisposition, as most guardians do not send their kids, significantly young girls, to formal schools yet want to send them to Quranic schools.

The Universal Basic Education (UBE) Program coordinates Quranic education schools into the standard of formal essential training. Numerous Muslim guardians see Quranic tutoring as basic for youngsters' ethical improvement. According to Education Sector Support programme in Nigeria (ESSPIN) in Northern Nigeria, Quranic education and establishments supplement public secular provision and record for up to four-fifths of all schools in a few states (ESSPIN, no date (n.d)). It is evaluated that more than 9 million young boys and young girls go to Quranic schools either as their only knowledge in school or notwithstanding with the experience of secular tutoring (Girls Education Report 2014).

The schools in the northern part of Nigeria consolidate Quranic and basic education, including arithmetic, English and science, into state-affirmed educational modules.

In Nigeria, school participation has been a major issue particularly in the northern part of the country. School attendance in the northern part of the country has been affected by the increasingly extremism of Boko Haram, a militant group and its aiming of girls education. They deny the value of western form of education that is associated with formal schooling in Nigeria.

The Boko Haram uprising significantly intensified some advancement made in enhancing even educational access in the region. As at 2015, the district had around 1.3 million Internally Displaced People (IDPs) bringing about a serious compassionate emergency (ACAP secondary data review 2015). The security emergency has had an immediate negative effect on young girls' enrollment to education, the accessibility of educators and the accessibility of classrooms and materials. In July of that year, in a dialog at the floor of Nigerian House of Representatives, the administrators contended that most schools in Adamawa, Borno, and Yobe states particularly those in the most clash influenced regions had been shut for a long time (ACAP secondary data review 2015).

Around the same time, schools were open in just eight of 27 Local Government Areas (LGAs) in Borno (ACAP secondary data review 2015). Nigerian military have utilized schools as army bases, arising to more Boko Haram assaults on schools. Schools structures have likewise been utilized to have IDPs, additionally restricting young girls' entrance to safe learning environment. The security emergency additionally resulted to the decrease of a tangible number of instructors, and has occasioned the inaccessibility of qualified ones in the influenced zones. Kids in displacement camps likewise have decreased enrollment to education. Where schools are accessible in adjacent host communities, guardians were hesitant to send their youngsters outside of the camps because of security concerns. These indications have influenced young girls' education in the area. Moreover, in host communities, schools are overstretched and attempting to manage the flood of IDP children. Boko Haram started routine assaults on basic and secondary schools in 2012 (ACAP secondary data review 2015). Between January 2012 and December 2014, more than 300 schools were completely harmed or wrecked and not less than 314 school kids and 196 instructors were murdered (ACAP Secondary Data Review 2015).

Although, Boko Haram uprising impacts girls' attendance in the Quranic-integrated schools in Northern part only indirectly, it adds to the feeling of insecurity, which may prevent families from allowing their girls to attend schools that are in line with Boko Haram's ideology.

The literature review showed that scholars concentrate on three major problems, which undermine attendance of girls in schools in Northern part of Nigeria. The first group does not pay attention to Quranic-integrated schools and address the problem of completion rate. They analyze ways to increase enrollment, low graduation, and dropout and transition rates. But this is done through state institutions with the top-down approach.

The second group of scholars looks at the conditions and perceived employment opportunities for girls with and without education. They point out that gender stereotypes remain an issue among schools. While the legislatures have tried to change the educational curriculum and reading material to enable young girls to be introduced in a more enabling structure (for example not just depicting them as dealing with house errands in course books), educators are not very much prepared to restrict gender stereotype in educational styles.

The third group looks at cultural/societal norms. These scholars claim that societal standards and unsafe social practices act as a boundary to getting to an education for young girls. In spite of the fact that endeavors have been made towards battling these obstructions, it remains a huge undertaking to accomplish. Destitution, shrouded charges, and opportunity cost of sending kids to class. Although education is at liberty authoritatively, concealed expenses, for example, Parents Teachers' Association and School Uniform expenses present as boundaries to guardians who cannot manage these costs. Additionally, in poor family units, kids take part in the work available and gain pay for the family through child labor. This has a negative effect on access to young girls' education as girls are not accessible to go to class as a result of peddling or performing household errands. These are points, which affect the girl child from enrolling into schools, but the mechanism of the cash transfer was not discussed and address of poverty is limited, ad hoc and project-based rather than comprehensive. It does not deal with additional costs and fees while at school.

In conclusion, scholars, stakeholders and organization have shared their views on the philosophy of conditional cash transfers and what has been done so far, but not many looked at the role of UNICEF which will lead us to UNICEF project in the Northern part of Nigeria.

## **CHAPTER 3**

### **METHODOLOGY**

#### **3.1 UNICEF project in northern part of Nigeria**

This chapter will elaborate on the role of UNICEF as an organization and its role in improving educational opportunities of poor girls in the northern part of Nigeria. It will also enlighten us on the mechanism of cash transfer program.

Nigeria's populace development has put weight on the nation's resources, public service and framework. With kids under 15 years old representing 45 % of the 180 million populace, the weight on education has turned out to be overpowering (School infographics 2018). Elementary school enrolment has expanded as of late, yet net participation is just around 70 %, however Nigeria still has 10.5 million out-of-school youths the world's most raised number and 60% of those children are in northern Nigeria (School infographics2018). Around 60 % of out-of-school children are young ladies (School infographics2018). An impressive number of children that enroll drop out of school. Low appraisal of the estimation of instruction for young ladies and early social unifications are among the reasons. Some Northern states have laws requiring training of young ladies and restricting their withdrawal from school. Young girls' grade school

participation has been attractive; however, this has not been the situation for young girls from the poorest families.

Because of the expansion in enrolment rates, there have been challenges in ensuring quality instruction, as assets are even lacking. It isn't phenomenal to see circumstances where there are 100 schoolchildren for one teacher (UNICEF 2015) or where schoolchildren learn under trees in perspective on a nonattendance of study halls. In northeastern Nigeria, conflict has denied numerous girls of access to training. Instructors have been slaughtered and schools burned to the ground or locked for security reasons.

UNICEF is directed by the United Nations General Assembly to advocate for the protection of children's rights, to help meet their basic needs and to develop their odds to accomplish their most extreme limit. UNICEF is guided by the Convention on the Rights of the Child and tries to set up young ladies' rights as proceeding with good benchmarks and worldwide dimensions of lead towards children. UNICEF requests that the survival, security and improvement of children are comprehensive progression objectives that are vital to human advancement (UNICEF 2015).

UNICEF similarly progresses the benefits of every kid, underlining the most blocked, denied and defenseless young ladies, UNICEF and its accessories work to give all children the odds to endure, make and accomplish their greatest ability to the upside of the kept up improvement and constancy of nations and an overall standard of human rights for all (UNICEF 2015).

UNICEF underpins endeavors to increment impartial access to quality fundamental education and to enhance learning accomplishments. Uncommon attentions are given

to young girls' education. The Education Program centers around three principle territories: Strengthening Education Systems, UNICEF enhances organizing, planning, scrutiny, evaluating learning results and instructor competency (UNICEF 2015).

UNICEF is the only actor, which systematically bolsters girl's improvement in less privileged communities, and enables customary Quranic schools to receive more extensive educational modules. Cash transfer are being guided in Sokoto and Niger states to enable families to manage the cost of the expense of sending girls to schools, while granting encouraging services to help bring in qualified female instructors to rural schools. Improved nature of teaching and learning result, UNICEF enables instructors to enhance their abilities, advances quality benchmarks for child friendly tutoring.

UNICEF cash transfer program also cut across some African countries like Ethiopia, Ghana, Kenya, Lesotho, Malawi, South Africa, Zambia, and Zimbabwe. UNICEF has been able to initiate cash transfer with partnerships from other organizations.

### **3.2 Stages**

The Girls' Education Project, GEP began through a Memorandum of Understanding MOU set apart in December 2004 between the United Nations Children's Fund, UNICEF and the United Kingdom Department for International Development, DFID. In the MOU, DFID made a three-year cash related obligation of twenty-five million United States Dollars to GEP, and UNICEF's was to encourage and manage the use as a group with the Federal Government of Nigeria, FGN (UNICEF 2017). UNICEF using the enduring arrangement of the Federal Ministry of Education UNICEF Strategy for Accelerating Girls' Education in Nigeria, SAGEN) executed the GEP MoU. The GEP MoU focused on supporting FGN exercises that go for achieving Universal Primary Education (UPE) and Universal Basic Education (UBE) as stipulated in the six Education for All (EFA) destinations.



GEP3 is an accumulation of mediation programs for a long time (01 May 2012 to 30 April 2020) and is focused on five states including Bauchi, Niger, Katsina, Sokoto and Zamfara. The undertaking is away for improving school affirmation, holding and learning results for young ladies in the five picked northern Nigerian states. GEP3 results are passed on under three yield areas, to be explicit Output 1: Increased enrolment and holding of young ladies in fundamental training, Output 2: Improvement of educators to pass on feasible learning for young ladies and Output 3: Improved organization to brace young ladies' preparation. Before the finish of GEP3 in 2020, the program hopes to get around one million young ladies into school (fundamental and Quranic schools). UNICEF and DFID have supported the execution of the GEP3 programs by state governments, with state governments displaying their vow to the preparation movement by sorting out the operational financing and consumption strategies in their states.

The real activities of the CCT in Niger State began in July 2014 with pre-utilization trainings of Program Implementation Unit (PIU) people, six secretaries, six area officers, people from the SBMCs and moms affiliations (MAs) of the six target nearby governments(LGAs). They center on recipients that have been put beside 251 networks and 72 essential schools in the six target LGAs (Agaie, Gbako, Mariga, Mashegu, Munya and Rafi).

Payment number	Number of targeted beneficiary girls	Number of beneficiary girls paid	Percent payment achieved	Date or month payment was made
1	11,504	9,876	86.0	October, 2014
2	12,654	11,832	93.5	June, 2015
3	12,911	12,410	96.1	November, 2015
4	12,911	12,052	95.1	March, 2016
5 (Two Tranches)	12,911	12,314	95.4	September, 2016

Figure 2: Payment of CTP beneficiaries in Niger state

(UNICEF Impact Evaluation Report 2017)

It is unrealistic to give analysis of the cost viability of the CCT. This regardless, the productivity of the CCT might be interpreted to describe how workable the CCT are at giving out cash. A good proportion of this productivity is the extent of operational expense in aggregate sum paid to the CCT recipients, and it serves as a sign of cost sufficiency. The table beneath demonstrates the execution cost of GEP3-CTP in Niger State. It demonstrates that the aggregate sum discharged by UNICEF was ₦396,210,000, out of which ₦353,990,000 was paid to CTP recipients. The aggregate number of payment made was 70,978 while 8,444 payments were not made (UNICEF 2017, p. 55). A payment is equal to the cash transfer of ₦5,000 to a parental figure or guidance.

Payment tranche	Total Amount Released	Total Amount Paid	Total Amount Not Paid	No. of payments made	No. unpaid	Operational Cost
1	57,520,000	49,380,000	8,140,000	9,876	1,628	1,500,000
2	80,470,000	59,160,000	21,310,000	11,832	4,262	1,300,600
3	64,555,000	62,050,000	2,505,000	12,410	501	1,411,600
4	64,555,000	60,260,000	4,295,000	12,052	859	1,562,600
5 (Two Tranches)	129,110,000	123,140,000	5,970,000	24,628	1,194	1,373,600
<b>Total</b>	<b>396,210,000</b>	<b>353,990,000</b>	<b>42,220,000</b>	<b>70,798</b>	<b>8,444</b>	<b>7,148,400</b>

Figure 3: Implementation cost of the GEP3-CTP in Niger State (in naira) from 2014-2016.

*(UNICEF impact evaluation report 2017)*

### 3.3 Strengths and weaknesses

UNICEF was initiated with the aim of working with others to wear out the impediments that poverty, viciousness, health challenges and segregation put in a youngster's way. UNICEF is centered on guaranteeing that kids pay little veneration to sexual orientation direction, ethnicity, monetary establishment or states comprehend their qualification to quality preparing. Remembering that, UNICEF reinforces innovative ventures and exercises that accentuation on the universes most helpless and feeble kids, including young ladies. UNICEF helps governments; networks and parent plan the cutoff points and capacities they need to fulfill their duties to kids. These duties consolidate ensuring that all children approach free, necessary quality instruction.

In spite of the way that basic instructing is legitimately free and mandatory, 10.5 million of the children in Nigeria that are of the ages of 5 to 14 years are not in school. Only 61 % of year olds reliably go to fundamental schools and simply 35.6 % of children matured 36 to 59 months get early kids training. In the northern piece of the nation, the image is significantly more hopeless, with a net participation rate of 53 % (UNICEF 2017).

Gender, similar to geology also, destitution, is an essential factor in the example of instructive underestimation. States in the north-east and north-west have female indispensable net cooperation rates of 47.7 % and 47.3 %, individually, suggesting that most of the young ladies are not in school. The instruction difficulty in northern Nigeria is driven by various factors, including money related limits and socio-social benchmarks and practices that block investment in formal preparing especially for young ladies (UNICEF 2017).

Establishing academic plan in the local areas of the country territories and the effect of insurgency in the northern part of Nigeria present huge difficulties. In northeastern and northwestern states, 29 % and 35 % of Muslim children, individually, get Quranic teachings, which does exclude essential abilities, for example, education and numeracy. The administration considers children going to such schools to be formally out-of-school (UNICEF 2017).

UNICEF has a solid focus on Destitution and assumes a basic job in assigning the millennium development goals (MDGs) and working with accomplices. It has enhanced the provision in creating states and shows results in delicate circumstances and on gender. Enhancing cost control and has great budgetary divulgence arrangements. UNICEF has a great deal of solidarity which incorporates long term in countries presence, programs customized to community conditions, close working relations with

governments, still a pioneer in supporting inoculation programs, seen to be a primary association for emergency and magnanimous action and assuming a key job in bury office forms, effective raising money with a creating aggregate store from different individuals of various sorts of relationship, with governments, NGOs and common society that are firm, believed, worldwide brand picture and basic evaluation pioneers.

UNICEF has additionally exhibited that it can roll out huge improvements in methodology and practice, though gradually, UNICEF has turned into an expert on Girls Education, has developing skill in kid insurance and HIV/AIDS, and is an undeniably intense supporter in these regions. Programme strategy and direction has enhanced. UNICEF has effectively made the movement from needs based, vertical segment program to a rights-based methodology established in the Convention on the Right of the Child. although more prominent clarity on the execution of rights-based programming at country level is required, crisis reaction is currently generally acknowledged as a center piece of the UNICEF directive, preparation and reaction to organizing has enhanced, gender programming has been fortified, however still sketchy, external communication and promotion has extended and turned out to be more steady over the institute.

UNICEF work is enhancing, budgetary duties have been illuminated, Bookkeeping, control frameworks has also enhanced despite the fact that they are still excessively relentless, Audit, Monitoring and assessment has been reinforced, business data frameworks and innovation have enhanced, security gauges have been presented and security limit and correspondences systems reinforced, there has been a checked enhancement in the work.

UNICEF likewise has a few shortcomings which includes battles to indicate total outcomes at an institutional level, Weak at assigning the right staffs, Inconsistent way in

dealing with other UN organizations and corporate society, does not have a direct planning and full data on activities that are not revealed. UNICEF has ended up being obviously powerful and a portion of the time the pioneer of between organization processes, in which UNICEF as of now sees itself as a key player. In any case, the image of UNICEF as an association that keeps its separation triumph. There has been a quick upgrade and improvement of associations with corporate society. Meanwhile, UNICEF needs and strategies for associations are limiting the degree of affiliation. While UNICEF's strong relationship with government workplaces are raised, UNICEF is viewed as reluctant to deal with government accessories on their system and practice as to kids. UNICEF is seen, and thinks about itself, exorbitantly bureaucratic. Staff resources (time in addition to capacity) are being abused on too much complex inward techniques and there is apparently no planned progressive push to deal with this. Business data arrangements have significantly enhanced yet at the same time don't center sufficiently on results and are not effectively lined up with contributor detailing necessities; this is hampered by a frail execution administration. Directors are not yet responsible for results or being compensated for accomplishing them. UNICEF is not the main UN organization influenced by a more broad UN discontent with respect to administration obligation regarding results. Human Resource Management was a reason for concern, incorporating proceeding with issues with convenient enrollment, loopholes in specialized capabilities, and expanding event of staff "wear out". Shortcomings in Regional Offices' support to national programs remain; however, they are being tended to be addressed step-by-step.

In conclusion, UNICEF with the assistance of the federal ministry of education has been able to establish the Girls' education initiative (CTP) and has been able to carry out the cash transfer program to improve enrollment and attendance rate. The next chapter describes the role of the School Based Management Committee that will lead us to the theoretical framework.

## **CHAPTER FOUR**

### **THEORETICAL FRAMEWORK**

This chapter will introduce us to the theoretical framework (asymmetric information), elaborate more on the Girls education initiative (CTP) and the role of the School Based Management Committee.

Asymmetric information, otherwise called information failure, happens when a particular agent of a financial trade has more noteworthy information than the other agent. This typically manifest when the seller of the goods or services is more informed than the purchaser, despite the fact that the reverse is very possible. Practically all monetary exchanges include information asymmetries. Moral hazard can be defined as a concept whereby an individual takes advantage of a situation by taking a decision that others will be responsible for, and when this happens the penalties of risk-taking don't affects the person taking the action, instead they received all of the benefits. Therefore they ignore and do what benefits them. In others words the structure regularly used to break down moral hazard circumstances is the main operator issue, whereby one individual the foremost needs to employ another individual the specialist to play out a given undertaking. Nevertheless, when the agreement has been made, the specialist can either make a move that is non-perceptible for the primary (concealed activity), or get data about a few qualities of the condition that the key cannot obtain (shrouded data). Instead of the past case, in which agents were offered a menu of agreements, moral

hazard situations suggest that each agent is given a similar agreement; the agreement should in this way consider future information asymmetries, and henceforth take into consideration the motivating incentives issue (Mirrlees 1999, Holmström 1979, Grossman and Hart 1983).

The principal agent issue system is presently used to address issues going from public economic matters to corporate finance. What is quality control if it is not the relief of information asymmetries among the management and workers by making activities detectable, or even more correctly contractible? Stock choices, compensations paid in cash and in stocks, justify based salary increments, are instances of instruments that go for giving the correct incentives to bodies electorate of an organization, adjusting their own goals to the goals of partners. An enlarged side of the principal agent issue can, for instance, include several agents, a seller which is the principal needs to sell goods to several purchasers which is the agents, however does not have information on how much purchasers are eager to pay for the service, the plan of the appropriate contract in this specific condition is nothing less than the first stage of the theory of a group sale. Another alteration could comprise of thinking about one agent yet several principals. Such basic office system is helpful to investigate an expansive arrangement of circumstances including voters picking their agents, producers marketing their products through intermediaries, or even guardians teaching kids. Asymmetric information contemplations have incorporated all fields of finance and economic. Perceiving that the presence of information asymmetries could be the cause of huge financial inefficiencies, attention is given to the characterization of mechanisms or organizations that could lighten up the information asymmetry. The economics of information has been accessible for research and strategy in social sciences, which unquestionably added to a superior comprehension and the executives of our economic and social environs.

The principal agent relationship is such a huge one that involves questions on moral hazard and conflict of interest. There may be a situation of a bad job or not doing the job



at all from the agent, only the agent knows if the job will be done or not. The decision to deliver the work completely is determined by the agent.

UNICEF as the principal works with stakeholders, government and agencies to execute their mission properly. The school based management committee is one that is known as the agent that recruits benefactors, interview, been present on cash distribution days and relate to them necessary information's that are needful relating to the cash transfer. That is what is referred to as moral hazard and conflict of interest. UNICEF expects the following from the school based management committee. They should be able to Conduct, mobilize and sensitize activities, perform assistant of households with petitions, complaints and change management procedures. They should also be able to communicate with recipient family units, particularly to advise them about the times of installment, being accessible on installment days to help with character, correspondence, confirmation and accommodation of petitions, objections and change the executive's demands. At long last, if essential, lead home visits of young ladies that are not enrolled or not in participation every now and again.

The school based management committee have been able to recruit beneficiaries and been involved in the distribution exercise, the question is have they been able to act according to the principals expectations? The school based management committee has fail for so many reasons not achieving the propose mission of the UNICEF. The SBMCs are a committee of seventeen members that has the head master inclusive has failed in recruiting teachers resulting in a ratio of one teacher to 300 kids. The qualities of teachers are questionable, local teachers are employed and sent to Quaranic schools, not foreigners at the expense of quality of teachers. Poor attendance of SBMCs members at gatherings due to lack of incentives and monetary backing from the federal government, absence of assistance from the schools, and Parent Teacher's association resistance to the SBMC initiatives, these has caused an inefficiency in the school management and also resulted in low level of students' academic achievement.

There are also situations whereby the Almajiri, which are known as the Islamic student in the Quranic integrated schools leaves their home to pursue knowledge and they are eventually been exploited by working , child labor during raining season and doing dirty jobs.

Numerous vital plans and mediation programs at national and global dimensions have gone for guaranteeing all-inclusive essential training for all. The most significant as of late are the thousand years Development Goals (MDGs) 2 and 3, which have been appropriately supplanted by the Sustainable Development Goals (SDGs) 4 and 5. The SDGs 4 and 5 submit nations to giving quality preparing to all young men and young ladies by 2030. Consistently, Nigeria with the assistance of headway assistants has attempted noteworthy exercises for achieving free and broad fundamental training. The End-Point Report on the progression towards the MDGs gathered that strong headway was made towards achieving sexual orientation fairness in fundamental training (OSSAP-MDGs 2015). The essential six fruition rate extended from 73 % in 1993 to 82 % in 2013 and the extent of young ladies to young men in central training extended from 0.82 in 1991 to 0.94 in 2013 (UNICEF Effect Assessment Report 2017). One of the genuine helps that enabled this outcome is Girls' Education Project (GEP), which is starting at then in stage 3 is that The Girls' Education Project (GEP) is a joint movement between the Federal Government of Nigeria, DFID and UNICEF. The GEP started in 2004 and its basic goal is to upgrade the individual fulfillment of young ladies and ladies in Nigeria by ensuring a substantial access, support and learning results for young ladies in GEP states. The Cash Transfer Program (CTP) was impelled by UNICEF as a section of the Girls' Education Project Phase 3 (GEP3), and was completed between September 2014 and August 2016 in Niger and Sokoto States. The rule objective of the CTP was to assemble young ladies' enrolment and cooperation in picked schools in Niger and Sokoto States. The CTP had particular assistance from the Economic Policy Research Institute (EPRI) and budgetary assistance from the UK Department for International Development (DFID). UNICEF maintained the execution of the program by state governments, with state governments demonstrating their vow to social protection

measures in preparing exercises by getting ready for money move in their training area spending plans.

GEP3-CTP uses a joined structure hard and fast concentrating on technique. In this system, the catchment zones of schools with the most remarkable measure of out-of-school young ladies are centered on. Inside these catchment zones, the female parental figures of every single young lady inside the age of 6 to 15 are equipped for a money move with the young lady's as the expected recipient. Quarterly preferences of ₦5000 (about US\$30) per young ladies were paid in real money to the parental figure at a remuneration point at a lot of school each quarter. Installments are just coordinated through these installment focuses, which are administrated by a contracted bank, Eco Bank Nigeria PLC. Parental figures need to show their program character card, which they got upon enrolment into GEP3-CTP, to the installment official who will hand over the exchange. GEP3-CTP is a genuine money move program, whereby enrolment into school isn't a condition for exchange receipt. A mindfulness development went for changing the affectability of young ladies' preparation was by and by achieved to grow the capacity of gatekeepers to enroll their young ladies in school.

The school level organization incorporates dynamic collaboration of the School Based Management Committee (SBMC), Mothers Associations, Headmasters and Teachers. The occupations of the SBMCs in GEP3-CTP with beneficiary families, explicitly to edify them about the installment day each quarter. Being accessible on installment days to help with correspondence, character check and convenience of recommendations, protests and change the head's requests, visiting the homes of young ladies that are not joined up with schools or not going too routinely. The Mothers Association (MA) is responsible for helping the SBMC with its errands. The assignments of the Mothers Associations in GEP3-CTP join Conducting the assembly and sensation works out, being accessible on installment days to help with correspondence, character check, submitting demands, taking care of any type of complaint and change the board

requests, helping the SBMC with other GEP3-CTP. The school heads are accountable for sorting out all GEP3-CTP practices inside their schools. They are furthermore responsible for social event data on enrolment and interest at their schools. Educators are responsible for all GEP3-CTP practices inside their study hall and for watching support of young ladies in their classes.

As demonstrated by the money move installment manual, installments were to be made once in each quarter (3 months). The essential installment ought to be made before the start of the school year around the start of September. Substitute installments were to be made toward the start of December, March and June as stipulated in the money move action manual. All things considered, this timetable was not sought after, as installments were flighty. For instance, the underlying two installments in Niger State were not endeavored as a result of electioneering endeavors for the 2015 general election.

The assessment of the procedure of GEP3-CTP evaluates the delivery of the CTP, that is, regardless of whether the program segments were actualized as proposed, and whether the procedure used to plan and execute the program empowered the acknowledgment of the usual results. It really surveyed how GEP3-CTP tasks were done. The procedure assessment was done largely by subjective examination and depended on existing survey information enhanced with meetings of CTP directors at different dimensions of the CTP solicitations. Reactions accumulated from inside and out meetings in depth interview (IDI) of CTP directors and FGDs (focus group discussion) were triangulated, it was also weighed with the accessible program bolstered or provided data. Since the IDIs and FGDs pursued a comparative structure, answers were directly tantamount. Information analysis depended on comparing this information among witnesses and types of witnesses, and their compatibility or absence of consistency with program information from secondary sources.

A productive quality assurance constituent is extremely basic for achieving information data for an effective assessment. Hence, in every of the stages engaged with the execution of the family (parental figures) and school reviews, target on group conversation and inside out meetings, sufficient measures were taken to improve the reliability of the activity and the nature of information gathered. The key pointers received in surveying the efficiency of the SBMC in offering help for CTP execution incorporate the level of parental figures that spent their cash transfer on buying school related things for their children academics, and the guardians' impression of SBMC adequacy.

There is no adequate proof that the data executive's system and procedures for controlling sufficiently approved active distribution of the CTP. Surveying is the duty of tracking fixed accomplishment indicators all through the program's span. The goal is to follow regular execution of the activities on ground and track the advancement made on the program's targets. The surveying frameworks are evaluated to be great amid payment yet incapable after payment. For instance, the PIU couldn't screen on a daily basics the usage of the CTP as arranged in the task manual attributable to absence of assets, inadequate skilled staff, and the challenges facing the physical territory in Niger State. The PIU (project implementation unit) officers needed to depend on data from the head instructors and the SBMC without really visiting the schools. Most of the time the school based management committee are evaluated through questions administered to community members.

S\NO	Item Statement	YES		NO	
		Freq.	%	Freq.	%
1	Do SBMCs offer communities to use your school amenities?	27	23	91	77
2	Do SBMCs organize any special occasion to attract communities to your school?	31	26	87	74
3	Does SBMCs participate in community development projects?	18	15	100	85
4	Do SBMCs help your students to execute any project the school community?	24	20	94	80
5	Do SBMCs create any Centre in your school for community service?	41	35	77	65
6	Do SBMCs help your students exhibit their acquired talents in the community	35	30	83	70

Table 1: Role of SBMCs in promoting school- community relationship.

(Bakwai, B.; Yisa, H. M. & Musa, R. M. (2015))

According to the table above, item one states that 77% of the participants of the questions inquired said no, saying that school SBMCs do not offer communities to use school amenities. In item two, states that 74% of the partakers said no signifying that school SBMCs do not establish any extraordinary event to invite communities to the schools. In item three, states that 85% of the participants said no which means that school SBMCs do not partake in community development projects. In item four 80% of the partakers said no signifying that school SBMCs do not support students to execute

any project in the school. Item five, 65% of the participants said no to specify that school SBMCs do not make any Centre in the schools for community service. Item six shows that 70% of the participants responded no which means that school SBMCs do not assist students display their attained talents in the community.

Education in Nigeria is terribly and awfully prone to fraud and why this is so and may continue to be so is that globally, members of the larger society generally know and recognize that education is one sector that the Nigerian society must rely on for continuity, change and self-appraisal or criticism in line with realities and subsequent. Upon this awareness, the sector normally attracts huge release of funds from international donor agencies, multinational corporations as part of their corporate social responsibility, federal, state, local governments, town unions, individuals etc. but regrettably such huge and massive flow of funds are not properly accounted for across all agencies and institutions that are involved in releasing funds to the education sector so much so that the seals and impressions of corruption and corrupt practices are noticed starting from the point of the release of such funds for education to the various ministries, parastatals and educational institutions where the funds are to be finally used.

Announcing the fantastic debasement that goes on in Nigeria's Universal Basic Education Commission (UBEC) Mumuni and Sweeney (2013, p. 308) report that #3.3 billion (US \$ 21 million) "had been lost in 2005 and 2006 to unlawful and unapproved use of assets". We are trying to explain that generally the awareness of people about the root of education in the general survival of man and his institutions makes manipulation of the education sector and consequently corruption and corrupt practices inescapable variables or reoccurring decimals in the education sector. Corruption occurs in Nigeria's education industry upon other high profile platforms. Ministries and agencies of government entrusted with overseeing the day-to-day affairs of the education industry in the form of procuring necessary equipment and teaching

materials, construction of buildings, supplies etc. easily inflate vouchers and in most cases claim monies when nothing has been supplied or provided.

UNICEF makes use of three types of temporary external service providers' individual consultants, individual contractors and institutional consultants. The sector of Human Resources sets policy for individual consultants and contractors, the supply sector deals with the processes for setting up institutional contracts. Throughout 2016 and 2017, 682 people and consultant contracts were hired which amount to US\$ 12.3 million. The audit discovered that the necessities for temporary staffing of the zone offices were not planned well. The deployment of Consultants and individual contractors were centered on the needs stated by programme chiefs established in Abuja. There was inadequate proof of a valuation, or of collaboration with the respective zone offices to institute the need for the services. The Nigeria Country Office stated that it considered the planning and the budgeting procedure of the short-term support for the country programme as an integrated part of the country program management plan (CPMP), which is a strategic multi-year planning document that defines the main management structures and mechanisms for the country programme. However, as mentioned in an earlier opinion, it was difficult for the company to provide the audit team with the CPMP. A review was piloted in 2013 in consultation with the UNICEF Legal Office in New York, which describes the aim for the use of consultants and contractors. However, the provision of the audit team with this 2013 review either and besides was not available by the office, which is now out-of-date so could not be considered as satisfactory for the aim of the 2018-2022 programme.

The risk assessment of the office had recognized the risk of corruption and drawn the main mitigating action as execution of the Harmonized Approach to Cash Transfers (HACT). HACT is a set of measures used by several UN agencies, including UNICEF, to make sure that cash transfers to associates are used as supposed. Its norm is to have a risk assessment of the exact partner, and set the level of guarantee activities accordingly. This is supposed to cut down on bureaucracy without reducing vigilance in places where corruption seems more possible. However, the audit team discovered



there were flaws in the way in which the assurance activities under the HACT procedure had been applied.

Additional, on a more general level, the office had not been able to carry out a fraud risk vulnerability assessment of the several types of fraud and abuse that the UNICEF programme go through, such as fraudulent statements, conflicts of interest, bribery, asset misappropriation, and corruption. This would have assisted to recognize which activities were most susceptible to fraud, as well, as how HACT procedures should best be applied. What additional measures for prevention, detection and reporting were needed, and what resources were worth devoting to those measures. The office had started to intensify the number of direct payments and use mobile money for the disbursement of money Volunteer Community Mobilizes. However, the absence of a fraud risk vulnerability assessment implies that it could not know how operational these measures were in decreasing the overall risk, and there were no directed and specific fraud related training activities or counter-fraud champions, despite the tremendously high-risk levels.

School-Based Management is the methodology of devolution of power and master to tremendous accomplices to perform statutory obligations in the association, checking, evaluation and overview of instructing system issues for pragmatic goal sorted out organization and controlling teaching and learning activities to achieve set standards and quality learning results in schools.

In Nigeria, the School-Based Management Committee was set up to build national interest in school administration; this is a piece of the endeavors of school transformation in Nigeria. As indicated by Dakar Framework of Action (2000), the experience of the previous decade has underscored the requirement for better administration of education frameworks as far as productivity, responsibility, sincerity and adaptability, with the goal that they can react more adequately to the different and constantly changing necessities of students. Change of educational administration is

critically expected to move from exceptionally incorporated, institutionalized and order driven types of administration to more decentralize and participatory basic leadership, execution and checking at lower levels of responsibility.

The objectives of School Based Management Committee programs changes as per every country except they commonly incorporate expanding the investment of guardians and communities in schools, enabling principals and instructors, building local level capacity, and most importantly, enhancing quality and productivity of tutoring, subsequently raising student accomplishment levels. The targets are stirring community's enthusiasm for schools in their areas with a view to their supposing responsibility for schools to give mechanisms for more successful administration at school level. To also give a platform in which the communities and schools combine asset together to enhance schools administration, give community and Local Government Education Authority (LGEAs) with another component to request responsibility from school administrators (Head-instructors), help the school in the arrangement of its statement of purpose and explanation of its vision, give lawful system including partner in arranging, checking and assessment of training at the school level, give and refresh a school improvement plan on a yearly and longer term basis (Akinsolu and Onibon 2008).

A school-based management committee in Nigeria is a type of community contribution in school administration, the school based management committees are selected and deliberate members are enrolled. Absolutely the goal behind school board is to actualize democratic based participatory basic leadership. It is contended that individuals know better and can be more receptive to their own needs. Finding expert locally appears to be more effective, contrasted and choices from local government, which frequently miss their objectives and set aside a more extended opportunity to execute. Individuals who work in nearby schools or live locally, the contention goes, will effectively accumulate data significant for their own motivations, running from educational to class infrastructural issues. This sort of data is more dependable and will

prompt successful basic leadership by school partners as far as public administration conveyed.

The school has a place with the community, which frames the grassroots partners in administration. Decentralization will make it workable for the community to take an interest in the basic leadership of the school. The individuals from the SBMC are in a similar tone with the individuals from the community. Every one of them connects on regular routine in this way demonstrating both the community and the school cannot live in disinterest. From this, one can likewise deduct that they affected one another. It turns out to be simple for the SBMC to be like the middleman between the school and the community.

Despite the fact that perception has appeared yet incorrectly, that some school supervisors especially head instructors see the job of SBMC as a transfer of school's self-governance, though SBMC is to advance the independence of schools. Various scholars have characterized SBMC in various routes, for instance Cheng (1996) sees school based management (SBM) as projects that are set by the qualities and necessities of the school itself. Hence, school individuals have a significantly more noteworthy independence and obligation regarding the utilization of assets to take care of issues and do worthwhile training exercises, for the long haul improvement of the school. Caldwell and Spinks (1988) see school based management as an educational system of training to which there has been decentralized a lot of power and obligation to settle on choices identified with the designation of resources within centrally decided structure of objectives, approaches, norms and accountabilities.

A considerable number of the SBMC persons have inadequate experience of school spending plan, physical plant, faculty approach issues, conflict resolution and other statutory issues in which they are required to offer proficient and specialized

contributions to basic leadership and execution assessment for supportable enhancement in the school framework. These detectable holes in managerial limit of SBMC are real difficulties to class adequacy. It is qualified to refer to that SBMCs have been built up in numerous auxiliary schools in Nigeria in accordance with the order of the National Council on Education yet just few of them are working successfully. The discoveries by the Federal Ministry of Education (2011) uncovered that a huge extent of 60% of schools are without serviceable SBMCs. This circumstance has been credited to issues, for example, deficient in sensitizing and promotion for the communities to comprehend the huge advantages to be gotten from their certifiable support in school administration, especially in raising schooling and learning principles, and nature of output in schools.

The task of the SBMC is likewise looked with the difficulties of low managerial limit of key individuals from the SBMCs; poor participation of individuals at gatherings because of absence of motivations and money related help from the government. Oppositions from the school administrators and educators' misguided judgment of the job of the SBMC as an obstruction on their work. Parent teachers association (PTA's) job struggle and protection from the SBMC activities, due to confusion of the SBMCs capacities which is accepted to be insignificant duplication of the PTA's jobs, politicization of the choice of school uniform and arrival of school offices for the use by persons from the community. Subsequently, a considerable lot of the issues curbing compelling educating and gaining from accomplishing the wanted results have not been satisfactorily.

The SBMC participation must have an enthusiasm for enhancing learning results of pupils. Its plan will comprise of 15 individuals with representations from a different scope of gatherings as pursues. 1 Traditional Leader or Representative, 1 Head Teacher of the School, 1 Representative of Teachers, 2 Representative of Pupils (Head Girl and Head Boy), 2 Representative of Community Women, 2 Representative of Community Development Association (Female and Male), 2 Representatives of Old

Pupils' Association of the School (Female and Male), 2 PTA Representatives (Male and Female), 2 Representatives of Artisan, 1 Religious Leader or Representative. Potential persons ought to be an occupant in the communities where the school is founded, must be of proven morality and truthfulness intrigued by the conveyance of valued education. Prepared to serve the school and communities intentionally in all cases, SBMC individuals probably shared qualities and conduct to give great administration to schools in accordance with sets of principles built up by the state education laws.

This uncovers an exceptionally intricate arrangement of rules and obligations, supported by various key discussions. First is the discussion of school adequacy, the SBMC is worried about 'viability in educational modules conveyance for instance, Furthermore, the discourse of execution administration and managerialism are apparent in the statement about observing and reporting. Thirdly, the discourse around communities made in the list is to some degree in tension. Communities are similar, for instance 'communities turned out to be more dedicated to their schools that they believe they have a more prominent say in school organization, observing and assessment' (Federal Ministry of Education with UNICEF 2005, p. 2) and communities association guarantees the more compelling and unbiased use of school assets (Federal Ministry of Education with UNICEF 2005, p. 2). However, the mechanisms by which this happens are not clarified. A key task of SBMC is in sensitization and assembly of guardians. While the SBMC is additionally to fill in as a medium of transmission of capacities, information, qualities and customs of the community. The initial explanation infers a vision of community persons as oblivious and needing mobilization, which adjusts closely with the perspective of participatory improvement as something that is done to the community. The second articulation is more adjusted to participatory improvement customs of esteeming the abilities and learning of communities, while not scrutinizing the idea of the unitary community. It is hence nearer to the view that participatory improvement is started and driven by communities. These two explanations are obviously in strain with one another, is the community esteemed as a fountain of knowledge, or is it to be nudged enthusiastically by the SBMC? In addition, the SBMC is

to answer 'to the LGEA all the time's (Federal Ministry of Education with UNICEF 2005, p. 6). The SBMC is accordingly observed to be under the control of LGEA, which tolls with the possibility that SBMCs are an innovation of reconnaissance and control (Ball, 2008). An essential point to make moreover is that none of the responsibilities laid out propose that the SBMC has any genuine power or authority over individuals or resources, rather they are to do with 'checking', 'supporting' and 'helping'. This identifies with the key in the direction notes how are SBMCs to be resourced? In conclusion, the direction notes embody a portion of the key pressures encompassing SBMCs. They position SBMCs as both bottom up and top-down organization their legitimate status is hazy and keeping in mind that a few parts of their capacities are remarkably definite, others stay scrappy. It is not astound at that point, that they are seen in an unexpected way, at various levels of government.

At Federal dimension, a reasonable talk rises up out of meetings with key authorities directed in 2009. The primary sees SBMCs as an approach to facilitate the weight, money related and something else. As indicated by the official, who is a lady, in her 50s, and delegate chief with a specific obligation regarding sexual orientation, 'with SBMCs a great deal of things will be simpler to oversee However, this depends on the suspicion that the framework will work as arranged, with state and LGEA governments passing assets to the school. Authority concedes that it is hard to get state governments to submit assets to schools. Individuals would prefer not to change their example. In any case, obviously even abnormal state FME authorities are in a circumstance of proceeded with vulnerability regarding progressing subsidizing for their projects, or the capacity to get ready for future work. Authority says that administration assignment of assets are not done as arranged, they state a certain something and afterward do another and states that she isn't sure on the off chance that they will most likely proceed with the program of SBMC preparing.

As such, Official positions herself as a 'narrator', using Ball, Maguire & Braun's (2011) typology, in that she advocates for the policy. It is interesting to note however that she does this despite seeming to lack confidence in the allocation of resources and therefore the significance of the intentions of FME in enacting the policy. This suggests that FME is perhaps in a limited position to control its own budgets and plan its own programme.

In conclusion, the theory was used not necessary to identify the existence of fraud but to check for the possibilities of fraud in the cash transfer process especially with the role of SBMCs in identifying beneficiaries and their involvement in the payment process. This will enable us learn from Brazil cash transfer program.

## **CHAPTER 5**

### **CASE STUDIES**

#### **5.1 Brazil**

Brazil since 2003 has been able to initiate its cash transfer and has implemented mechanism to effectively maximize it.

In 2003, the organization of Luiz Ignacio Lula da Silva impelled an intensive program to strengthen improvement and social headway. On the social side, the point of convergence was a wide difference in Brazil's standardized savings net, the Bolsa Familia Program (BFP), which composed four cash move programs into a lone program under the umbrella of another Ministry of Social Development. The exchanges are made particularly to young ladies in each family. The program supports the improvement of human capital at the family level by embellishment moves on practices, for instance, children's school cooperation, usage of prosperity cards, and other social organizations. Since its dispatch, the Bolsa Familia Program has grown exponentially, and by January 2005 had stretched out to cover about 26.4 million people. Prior as far as possible of 2006, around 44 million people are depended upon to be verified, generally 66% of who are extremely poor (Lindert 2005, p. 67). To the extent the quantities of beneficiaries, the Bolsa Familia Program is by a wide margin off the real



money move in the developing scene. Its structures for picking beneficiary, checking and appraisal, quality control, and scaling up have recommendations that expansion well outside Brazil. Brazil's contingent money move, Bolsa Familia, has helped 36 million inhabitants ascend out of a ludicrous desperation since 2003. Bolsa Familia presented an allow known as the family concede; it is a restrictive money move that gives a consistently booked dispensing of about \$22 to 13.8 million low-pay families, around a fourth of the country's total people. Since 2003, 36 million Brazilians have been lifted out of dejection, an achievement that has been for the most part credited to the Bolsa Familia plot (Apolitical 2017). Brazil expects to break intergenerational cycles of dejection by giving incredibly poor families, which will when all is said in done exist outside the country's formal economy, arrange installment moves fixing their children's prosperity and trainings.

The Bolsa Familia Program has two fundamental targets. The first is to decrease Brazil's present need and disparity by methods for direct fiscal transfers to poor families. The second goal is to decrease future penury and imbalance through motivating forces for poor families to construct their own human capital, that is, sure impetuses to keep kids in school, send them to health centers, and look for other reciprocal social administrations. More importantly, Brazil undertaking to the Bolsa Familia targets additionally served to adjust the nation to the Millennium Development Goals for instance, diminishing lack of healthy nutrition: (MDG 1), accomplishing general teachings (MDG 2), decreasing the rate at which children work and mortality (MDG 4), and enhancing maternal wellbeing (MDG 5) through the side incentives for investment in education, nourishment, and wellbeing for pregnant women and young girls.

Intensifying the establishment of past projects and lessons learnt, the Bolsa Familia Program was structured around four key administration ideas, the nuclear family (as opposed to the individual or the community) was the proper element to get the advantage and ought to bear or endure duty regarding meeting the program's

prerequisites. Conditionalities to connect transfers to positive impetuses for human capital seen as major to fortifying the job of the program for long time poverty reduction. Through attention regarding vertical coordination, correlative decentralized associations could be established through state and civil social missions. A Unified Household Registry (known as the CadastroÚnico) is being fortified through specialized advancements to even more likely fill in as a component for focusing on recipients and for organization and overall approach planning.

Unlike other plans, Bolsa Familia does not disregard or deliberately reject families without a formal, lasting location. Brazil's favelas ghettos that are in fact unlawful do not have addresses or postal divisions, making it hard for governments to follow occupants, or convey benefits to them. Other Bolsa Familia beneficiaries live in the outskirts of the country, or are destitute.

To run Bolsa Familia, Brazil's focal government must enlist families, get Citizen Cards to them, guarantee their qualification through recognizable proof and abiding data and screen their commitment on the program's health and education prerequisites. To meet this task, Brazil's focal government built up CadastroUnico (CadUnico), a focal library of poor families in Brazil. CadUnico keeps up information on 40% of Brazilian families approximately 80 million individuals (Apolitical 2017).

The remittance are offered specially to a female head (mothers) of families through "Resident Cards" sent to the family. CaixaEconômica Federal issues the cards, a legislature possessed bank, and work like check cards. The Bank as moneylender and the administration of Brazil as borrower are connected in a valid organization to help the administrations of Bolsa Familia Program. Each sees and gains from the requirement for technical enhancements in the Bolsa Familia Program's structures in the short run.

To figure out which families are qualified for Bolsa Familia benefits, CadUnico orders data on every family individuals, income and living space through family studies. Most fundamentally, it suits unconventional accommodation plans. Instead of an official location, families are asked the address are close to their houses with alternatives like a close-by road or stream and what sort of abiding they possess, for example, a deserted part or shack. These alternatives are known as improvised. CadUnico costs 0.6% of Brazil's GDP to run. Its complete informational indexes fill in as the reason for approximately 30 social program benefits (Apolitical 2017).

Through Bolsa Familia, Brazil has boosted families to put resources into their kids' future. Under the plan, kids can just miss 15% of classes (apolitical 2017). In addition, if it is more than that, schools instruct the administration and cash transfers are suspended for the whole family, which has demonstrated an incredible motivating force for standard tutoring. The Brazilian government says that kids are 10% bound to go to class if their folks get Bolsa Familia checks. The program has especially enhanced training results for young girls the odds of a 15-year-old young girl remaining in school has expanded by 21% (Apolitical 2017). Hopeful moms that get the benefit checks are additionally 25% bound to get health checks (Apolitical 2017). The Brazilian government additionally appraises Bolsa Familia, which has prompted a decrease in child work.

As indicated by a 2012 University of Minnesota discovering, the Bolsa Familia venture has expanded complete student enrolment by 6.5% in evaluations five through eight. This recommends enhanced training results could convert into higher wages for grown-ups.

Taking everything into account, Bolsa Familia Program built up another checking and assessment framework that mirrors the structure rationale of the Managing for Results Framework. An outcomes based M&E framework has been seriously upheld by the

administration, its activity includes fitting a propelled administration data framework, inner limit building, growing new components to screen and assess execution and to create state-of-the-art information on achievements and yields, just as realities on results over the more drawn out term. The fact of the matter isn't information, yet operational Feedback on the program Implementation and nature of administration. To ensure the effectiveness of targeting, monitoring and evaluation, there are some mechanism supported by the government that has been implemented in Brazil to minimize the existence of fraud includes allotting a well-publicized decree that clearly explains the operational rules of the program. Setting up a formal understanding that clarifies the obligations of the Ministry of Education for observing and for giving data about conditionalities to the Ministry of Social Development. Starting a formal system framework for administering, controlling and reviewing misrepresentation in the BFP with the participation of the Attorney

General (Ministerio Público) and other open reviewing associations for watching and misrepresentation controls of Bolsa Familiar distributions. Supporting resident social controls by communicating recipient names by region on the Internet giving a hotline to natives to report escape clauses and suspected extortion, and reestablishing nearby advisory groups to give native oversight to the program. Acquainting stages with build up the CadastroÚnico (creating crosschecks to decrease duplications bringing about the dropping of somewhere in the range of 200,000 copy advantages found all the while, setting up a working gathering to reconsider qualification gauges and improve surveys, giving preparing to districts to fortify implementation, building up a quality file for observing and assessing the Cadastro, and so forth.)

In conclusion, Brazil has been able to implement a registry for collating beneficiaries known as the CadastroÚnico and the resident cards are also used as an enabler to receive benefits which will serve as a prototype for the cash transfer program in Nigeria. Turkey is also another case study that will be looked into.

## 5.2 Turkey

This chapter will give detailed information about Turkey cash transfer program and how it has been working for her since 2004. Given the presence of a significant level of penury in Turkey, some ongoing antipoverty endeavors have been coordinated at handling the main drivers of destitution to conquer the inequities in opportunities. The GDSA represented across the nation benefit and poverty depreciation programs in Turkey. Roughly 2.5 million families profit by social help and task bolster projects of the GDSA every year. While 85% of these compensations are given in cash, the rest are conveyed in kind (GDSA 2012). The conditional health transfer (CHTs) and conditional education transfer (CETs) comprise an imperative device meaning to improve human capital collection by accentuating social incorporation. The CCT program in Turkey has three primary parts which are health, education, and pregnancy care bolster. The conditional educational grants are given to young kids of the intensive group restricted to school enlistment, from first grade through the end of twelfth grade. When qualified as recipients, kids ought to acknowledge somewhere around an 80% participation rate to keep on accepting the grant (Julide Yildirim et al 2014) The cash are more for young girls to urge families to instruct their little girls.

As indicated by 2012 figures, an elementary school boy kid gets almost \$15 every month; though a grade school young girl gets about \$20 every month in conditional transfers. For secondary school student, the cash are \$25 and \$30 for young boys and young girls, respectively. Health support is accommodated, kids aged between 0 to 6 years of age is roughly \$15 every month. Health support is conditional on ordinary visits to medicinal services centers and the completion of immunizations, the inoculation rates of newborn children nearly achieved 98% in 2010. Moreover, net secondary school enlistment rates ascended from 62% in 2000 to 78% in 2010. The increase in enlistment rates for young girls was nearly higher—from 91% in 2000 to 98% in 2010 for the elementary school level and from 55% in 2000 to 76% in 2010 for the secondary school level. In like manner, the proportion of female to-male enlistment rates expanded from

91.5% in 2000 to 98.8% in 2010 and from 82.3% in 2000 to 95% in 2010 for grade school and secondary school levels, respectively (World Bank 2012).

The CCT program has been operationally carried out in Turkey since 2004. Regardless, the delayed consequences of the Quantitative Assessment in light of a broad family review that was extensively illustrative of the CCT program prescribe that, around 44 % of CCT training beneficiaries and 63 % of wellbeing beneficiaries joined the program in 2005. CCT installment deferrals have been ordinary and there have been significant changes in installment levels. At the time of the family assessment, CCT guidance and wellbeing beneficiaries, individually, got around 64 % and 57 % of the total entitled. (Ahmed et al 2016) Overall, the survey data in like manner recommend that the consistency of CCT installment has been extending after some time. For the way that CCT installment are contingent on school investment and ordinary visits to facility focuses by the beneficiaries, providing this information by the significant foundations to the area foundations and the arrangement of these data to the structure are relied upon to check the help of beneficiary status for the apportioning of installment. Clearly, determined and administrative difficulties, which likely caused installment delays generally at the initiation of the program, are when in doubt relentlessly emptied after some time.

Household review data exhibit that relational associations and instructive foundations expected key occupations in helping poor families get to the CCT program. Educators were the most generally perceived wellspring of information on instruction benefits. Inside the Second Qualitative and Anthropological Study, beneficiaries as the essential wellsprings of program related information alluded to instructors, neighbors, relatives and the muhtars (network pioneer) and the Basis workplaces. Beneficiaries don't have a singular channel for information about the CCT program, and feel that it is difficult to get reliable data.

The CCT program raises optional school selection for young ladies by 10.7 %. The CCT program raises primary school interest for young ladies by 1.3 rate focuses. In optional schools, instruction move from the CCT program raised young ladies' support rates by 5.4% (International Food Policy Research Institute 2007). The CCT program appears to have improved the idea of preparing (the extent that test scores) for children enrolled in grade school. Given the reasonably minimal size of the impact of the program on evaluation school support, this effect isn't presumably going to be brought about by the augmentation of time in school. Rather, the education transfer might assist recipient families with making better utilization of the tutoring contributions, by expanding consideration on tutoring inside the family and enabling families to equip kids with more opportunity to examine or to concentrate on their schoolwork.

The Government of Turkey gives various social help programs in other to have a smooth conveyance of money and in-kind advantages and social organizations to individuals and families, who are poor and to individuals with express necessities. The Social Solidarity Fund (SYDTF) and the Social Services and Child Protection Organization (SHCEK) were developed as the two essential government foundations adjusting to social danger alleviation, other than regions, nongovernmental relationship, for instance, headway foundations, and master affiliations. The SYDTF has been one of the standard social danger alleviation establishments in Turkey since its establishment in 1986. The SYDTF helps vulnerable people or families in urban and nation zones through its related Social Solidarity Foundations (SYDVs) arranged in each locale and sub-an area by giving sustenance and what's more instruction and wellbeing sponsorship to poor people and to powerless families. SYDTF has reinforced the capacity to be utilized and the chance to make more salary. There are 931 SYDVs in Turkey getting a typical month to month spending plan from the SYDTF according to a rundown subject to masses, human progression, assets, consumption and compensations. In spite of the way that SYDTF has been helping poor families in different courses for around twenty years, Turkey has not had an inside and out engaged and organized Social Safety Net (SSN) program for the exposed families. The

tremor of 1999 and financial crisis of 2001 incited the affirmation of the need to change the SSN by diminishing irregularity and duplication of organizations; Improving concentrating on instruction for the flow of social preferences, and expanding organization nearness. The Social Risk Mitigation Project (SRMP) was planned to diminish, over the period 2002-2006, the impact of the 2001 monetary emergency on the poorest families and enhance their ability to adapt to comparative dangers later on. These objectives were to be accomplished through a modification parcel, giving prompt help to the poorest influenced by the emergency and a speculation component, comprising of three segments which are Institutional development, this particular segment will be developing the limit of state basics giving essential social administrations and social help to poor people.

The second segment is the conditional Cash Transfer (CCT), it carries out the actualization of a social help framework focused to the poorest six % of the populace contingent on enhanced utilization of essential health and education administrations. The final one is Neighborhood Initiatives, it focuses on expanding the salary generation and business chances for poor people. The venture targets 1.1 million recipients also, assigned \$360 million to support the introduction through the SYDTF/SYDVs of an all-encompassing social wellbeing net centered to the least fortunate 6 % of families (World Bank 2001). In order to ensure that the conditions of CCT were met by the beneficiaries, understandings were marked between the General Directorate of Social Assistance and Solidarity (SYDGM), the Ministry of Health (MOH) and the Ministry of Education (MOE) with the objective that the investment records of CCT beneficiaries would be routinely declared by the area schools and wellbeing focuses explicitly to the Foundations.

The CCT program in Turkey utilizes regulatory focusing on distinguish family units with targeted individuals (for example kids between the age of 0-6 years, school-age kids 6-17 years, and childbearing aged women) who have a place with the poorest gathering in the public (6 % of the populace in the pay distribution). Program overseers utilize the



proxy implies testing strategy to distinguish the poorest. This methodology depends on pointers that are very associated with family salary (or complete utilization consumption), but are very flexible to gather, watch, and checked. Attentions are relegated to chosen recipient, and qualification for program benefits is resolved based on a complete recommended application figure ought to be dispatched and submitted to be considered for CCT. These structures are to be conveyed through the Foundations, schools, health establishments, and muhtars. The applications for kids and students ought to be presented by their moms. Without mother, the kid's dad or an individual from the family who is more than 18 may apply. Without the two guardians, the application in the interest of the kid can be presented by his/her legitimate guidance. The candidates ought not to be chosen to get CCT benefits if the families have social security from SSK, Bağ-Kur or Emekli Sandığı (ES).

The applications are gotten at three regions: At SYDV work environments: SYDV staff should give key assistance to those applicants who are untalented or who require help in filling the structures. At houses, for those people who can't accomplish the SYDV working environments or versatile focuses as a result of wellbeing conditions or other authentic reasons, applications may be recognized at their homes through the help of SYDV staff or different staffs from other open foundations. Different spots: In solicitation to evade the evasion of people living in zones from where it is difficult to reach SYDV ensures that the applications may be recognized at better places (schools, sports workplaces, town rooms, wellbeing focuses, etc.). After application are gotten, they are recorded in the Application Form Registration Notebook at the Foundations. Score, as a delegate for family expense. Using data from the Household Income and Expenditure Survey coordinated in Turkey in 2001, backslide conditions are assessed to predict per capita family use utilization, which, in genuine truth, offer tons to the individual pointers. The masses are given by the estimations of the coefficients of the chose markers. Complete scores are resolved for the specific family by expanding the estimations of the individual pointer with their coefficient regards, and after that ordering them. Thusly, the

delegate infers testing procedure uses the information on all the picked markers for perceiving poor people and the non-down and out nuclear families.

At first, open information mindfulness for the SRMP were held in pilot territories/sub regions. The mindfulness are to continue through the lifetime of the CCT plot. In this structure, to report the SYDGM's activities and to get open assistance, people are to be instructed about the advancing activities utilizing information booklets, periodicals, publications, chronicles, etc. Close coordinated effort with instructors, wellbeing staff, and muhtars is to be ensured. Publications and handouts for open data are masterminded and printed by SYDGM. These materials despite different information and progression materials, which may be made by the Foundations, put all in all zones. Following the headway of mindfulness at neighborhood, commonplace or national scale, SYDVs get the applications. The applications are gotten and recorded every day of the year to the date they submitted. The applications gotten are numbered, and recorded together with the vital archives. Foundations are obliged to demonstrate each related report (application, advancement, solicitation of expense) in the midst of the examinations. The data from application structure got from the applicants are attributed into PCs with the utilization of programming. Capability for the CCT program is managed by a middle person proposed scoring strategy got from a model that predicts per capita nuclear family usage utilization as a component of family economics, territory, convenience, and assets factors. Competitors were required to give data on these components in the application structure. Right when the data from the applications are entered, the go-between suggests score of the hopeful is appeared. In a circumstance whereby the gained score of the competitor is underneath the required cut-off score, the hopeful is able to be picked as a CCT recipient. A SYDV staff does confirmation of the data pronounced by the applicant by haphazardly picking something like 70 % of the certified competitors. Data affirmation should be done in a joint effort with notable individuals (muhtar, educators, human administrations staff, and security staff). This cooperation should be noted in the data work area. In a circumstance whereby the data given by the applicant isn't correct, the hopeful is forever restricted from the beneficiary

rundown. In a circumstance whereby a competitor is starting at now a powerful selected beneficiary of other SYDV help ventures, for instance, sustenance, warming or outfits reinforce, the SYDV may not pay a house visit for data cross check. After data affirmation, a last beneficiary rundown is settled and passed on to foundation working environments, schools, muhtars and wellbeing focuses. Following the affirmation of beneficiary and data cross check, the capability status of the beneficiaries is affirmed once every year. There is an interest part for non-qualified hopefuls who may require the SYDV to reevaluate them for the CCT reinforce, and for the beneficiaries whose CCT portion is pending or finished. Beneficiary status should be bolstered under explicit conditions. Since the sponsorships given by the CCT program should depend upon positive direct changes by beneficiaries, the upkeep of beneficiary status relies upon the going with conditions: For the children who get the instruction backing goes to 80 % of the total school days not to rehash a class twice.

A show was marked between the SYDGM and the General Directorate of Ziraat Bank for making the CCT portions through the pieces of Ziraat Bank. A comprehension was moreover marked with the General Directorate of Postal and Telegraph Organization to make installment of the beneficiaries living in districts where no Ziraat Bank office exist or where the broad number of beneficiaries makes it difficult to make installment through one piece of Ziraat Bank. Receipts of installment are routinely supported through the assignment of ATM cards. Beneficiaries may get their ATM cards from the concerned bank workplaces in their own one of a kind sub-areas consequent to marking an ATM contract structure. In the midst of this methodology, either SYDV staff or bank staff should help the beneficiaries who are not instructed. Instruction and wellbeing emotionally supportive network should be suited like clockwork, with each other month installments in September, November, January, March, and May; and wellbeing support for a year, with each other month installment in September, November, January, March, May and July. Pregnancy support should be allowed from the second month of the pregnancy to the second month of post-pregnancy. As of January 2005, normally planned installment wholes for the beneficiaries of the instructors reinforce are: 18.00

YTL for young men going to primary school 28.00 YTL for young men going to optional school 22.00 YTL for young ladies going to review school 39.00 YTL for young ladies going to auxiliary schools (Akhter et al 2006).

Taking everything into account, the CCT program utilizes what is referred to as the intermediary means test as a pointer based strategy for going for choosing program recipients from a gathering of candidate families. The CCT program in Turkey utilizes regulatory focusing to distinguish family units with target bunch individuals (youngsters matured 0-6 years, school-age kids 6-17 years) who have a place with the oppressed gathering in the general public (around 6 % of the populace in the salary circulation). The program chiefs to recognize the least fortunate utilize the intermediary mean testing technique. This technique relies upon the pointers that are very associated with family unit compensation, yet are anything but difficult to accumulate, watch, and confirm. Focuses are allocated to chosen markers, and fit for program advantages are resolved on the, premise of an all-out score, as an intermediary for family unit salary. After a family unit has connected for the program, the guidelines for consideration are well-characterized, in light of intermediary means tests evaluated from moderately late neediness appraisals did with broadly delegate tests. For those that scored underneath a specific cut-off dependent on an intermediary implies forecast of their per capita uses are consolidated into the program while those that scored above it are most certainly not.

In conclusion, Turkey has been able to collect beneficiaries' information through the use of application form, record them and use indicators to select the eligible ones before the banks pays.

## **CONCLUSION**

This thesis aimed at identifying the existence of poor girls' inability to enroll and attend schools in Nigeria especially in the northern state of the country and look at the constraints and hindrances they are facing. It also aimed at studying the activities of UNICEF including non-governmental organizations, governmental organizations, federal government and many more. Evaluating the activities of the cash transfer program and school based management committees.

Several organizations have done one or two things in improving the educational opportunities of poor girls in northern Nigeria. Organization like WOTCLEF and UNGEI. The Federal ministry of education have government institution like UBE, UBEC, UPE, and SUBEB, which have been involved in improving girl's education. UNICEF is an international organization with the aim to improve girl's education has worked over the years to see this manifest. It had three stages of cash transfer program in northern Nigeria and has provided reports and assessment regarding this.

The school based management committee is a body in schools that serves as an intermediary between the schools and the community. They constitute of at least 15 members, which includes the head teacher and parent teacher association member. The SBMC's helps in selecting and distributing funds to beneficiaries of cash transfers.

This thesis looked at two case studies Brazil and Turkey cash transfer program and discovered the areas where Nigeria needs to adopt and work on. It is like a prototype to a better cash transfer system in Nigeria.

In other to establish accountability in basic schools acquiring an assessment of the school's programmes in terms of educational requirement as the community sees them is required (Bakwai 2013). In order to encourage probity, accountability, transparency and to make sure that resources are handled appropriately, SBMC needs to make sure that their school has a bank account with the right guarantors. They must make sure all the monetary procedures and plan as positioned down by government policies as to the running of the school account. Even though it is the duty of local government and state to provide funds and extra resources accessible to all elementary schools to support teaching and learning. Typically, these funds are not satisfactory. SBMC paramount choice is to source for the integral funds from community by assistances from persons and humanitarians. These monies need to be appropriately accounted for in the school and the motive why SBMC has been established (UBE 2011). School community group relationship assumes imperative job in guaranteeing successful school execution and aides SBMCs play out their job viably. The SBMC exercises are relied upon to improve school community relationship are not appropriately coordinated. The difficulties, which ruin SBMCs exercises in advancing school community relationship in most State secondary schools, are intense that they should be dealt with additional consideration if SBMCs are relied upon to play out their jobs viably. At state level the SBMC with the participation of the State Universal Basic Education Board State Ministry of Education and ought to empower building school community relationship at school level. SBMC should discover and pay attention to various schools in the state and work on the improvement of school community relationship. The need to emphasis on the need for all SBMC member to acquire knowledge in other to carry out his or her activities accurately. SBMC leaders should work with other members and carry them along in making decisions, suggestions and complaints should be welcomed by creating suggestions boxes, hotlines to call and create a media platform.

Lastly, it is necessary to evaluate and monitor the Conditional Cash Transfer programme to improve the mechanisms of categorizing the receivers of the cash transfer to reduce omissions and leakages, address gaps in the scheme to omit waste of limited resources, and address the insufficiencies that it may bring. The CCT programme is a vital but resources intensive program and growing rapidly with additional growth ranging from the state level to federal government level, with all these worries the latter thing a poor, politicized, budget-constrained, and extremely indebted country like Nigeria ought to be performing.

With the benefits ensued to CCT, a word of caution is necessary as CCTs are, like all other methods for growth in the educational system, and not a 'magic bullet'; they are merely capable of improving the lives of poor girls if applied in a manner designed to local conditions. Additional monitoring would have been done by the state government in other to ensure that poor girls are registered with steady turnout at school. Transparency and accountability devices are necessary within the design of any societal protection program. Federal and state levels need to build on existing initiatives, which institutionalize such mechanisms. There also needs to be more attentive to bottom-up accountability increasing beneficiary awareness of program entitlements and ensuring there are mechanisms for participants to claim these rights and hold implementers accountable for delivery. Like Turkey, monitoring payments with Receipts of payments, which are often aided through the distribution of ATM cards can be implemented. Beneficiaries may receive their ATM cards from the concerned bank branches in their own sub-provinces after signing an ATM contract form

The Nigeria education system should focus on the necessity of proper documentation of beneficiaries, the need to place more effort in ensuring standard security particularly in poor communities. This enables parents and student to have more interest in attending school, which will definitely increase the school enrollment rate. Social workers should

also be available and willing to work with the interest of school attendance. The cash disbursement should also be looked into by increasing the amount given to beneficiaries and the introduction of payment through banks will not be a bad idea.

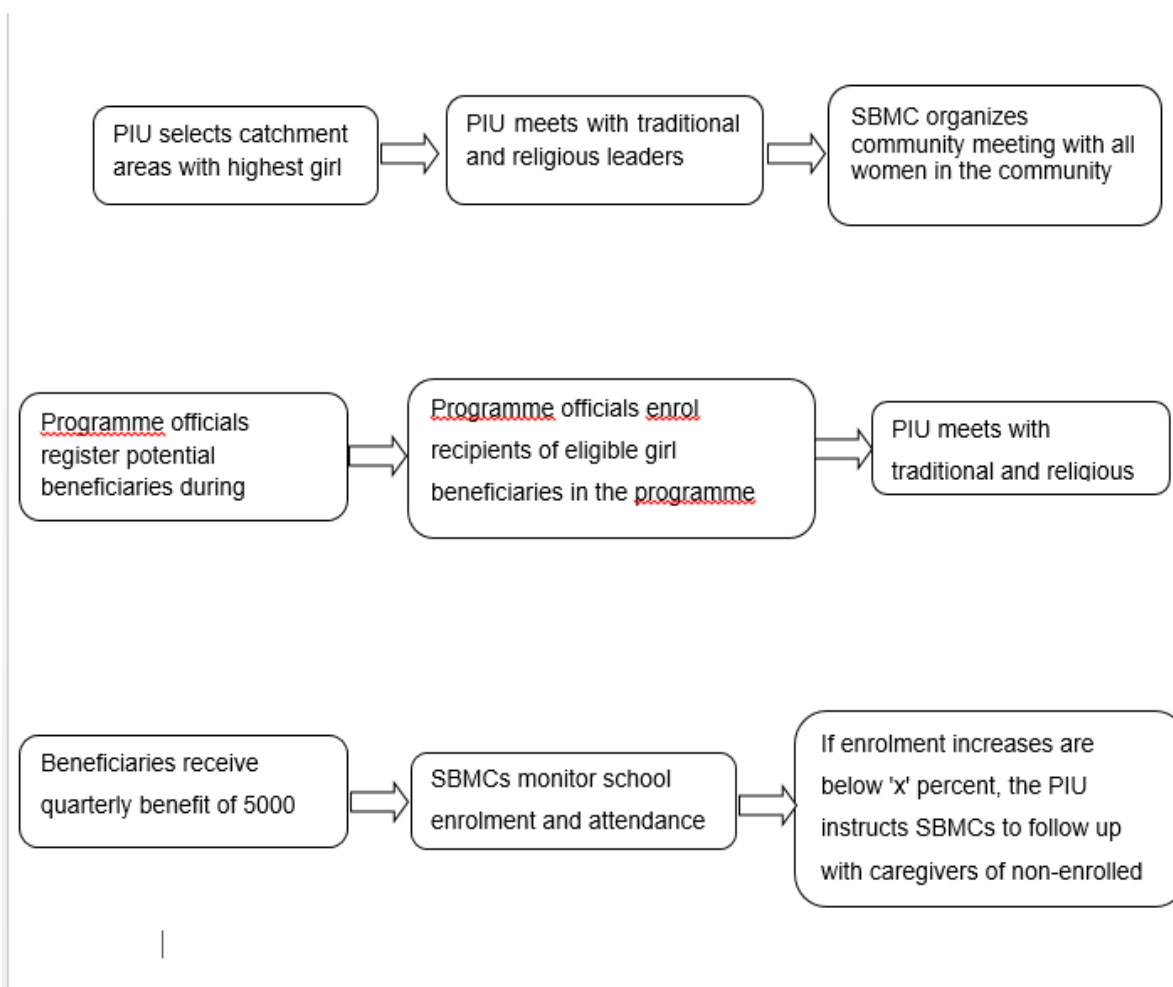


Diagram 1. Cash Movement in UNICEF's Girls Education CCT Project



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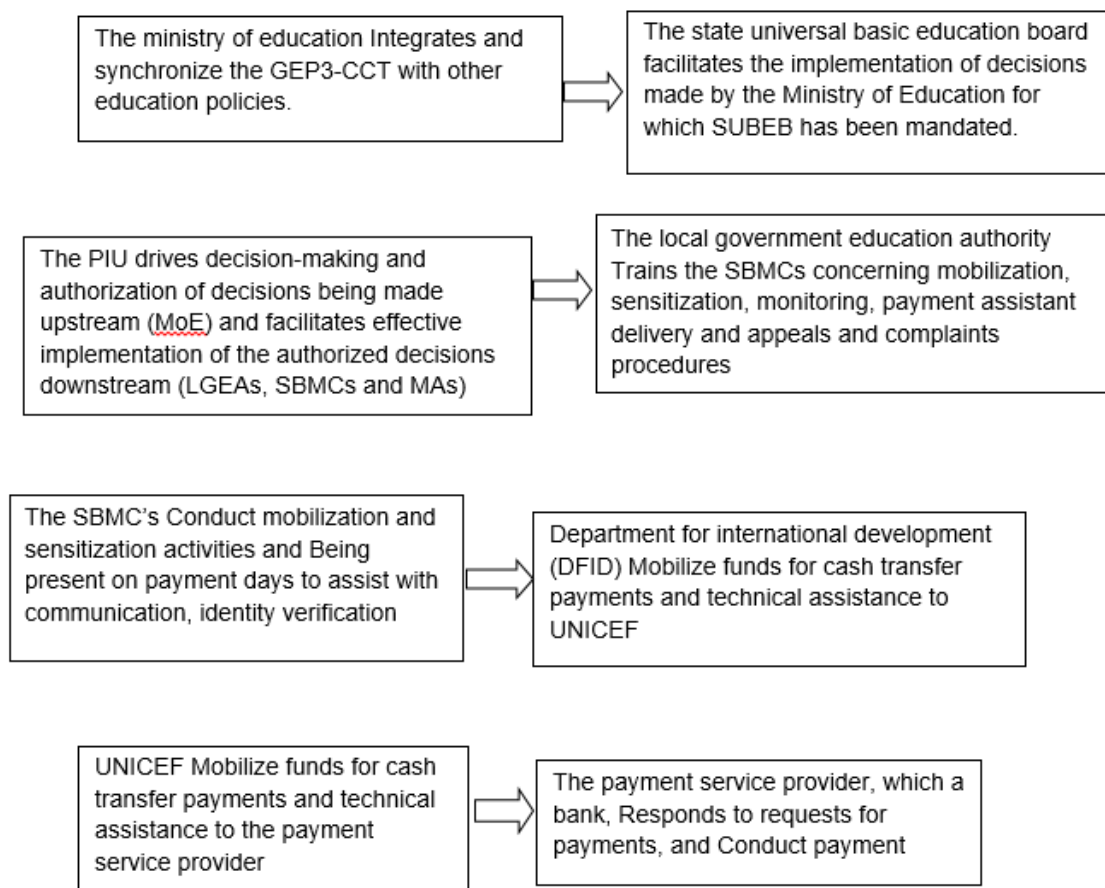
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## APPENDIX



## PLAGIARISM REPORT

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YAKIN DOĞU ÜNİVERSİTESİ

BİLİMSEL ARAŞTIRMALAR ETİK KURULU

03.05.2019

Dear Ayoade Titilayo

Your project "The Role of UNICEF in Improving Educational Opportunities of Under privilege Girls in Economically Underdeveloped Communities in the Northern Part of Nigeria" **has been** evaluated. Since only secondary data will be used the project it does not need to go through the ethics committee. You can start your research on the condition that you will use only secondary data.

Assoc. Prof. Dr. Direnç Kanol

Rapporteur of the Scientific Research Ethics Committee

**Note:** If you need to provide an official letter to an institution with the signature of the Head of NEU Scientific Research Ethics Committee, please apply to the secretariat of the ethics committee by showing this document.