Proposal to the International Development Association

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Executive Summary The Federal Republic of Nigeria is the most the populous country in Africa and still one of the poorest countries in the world. 54.4 per cent of the population lives on less than one dollar per day. GDP per capita (PPP) of Nigeria is 1119 dollars, ranking 138 out of 178 countries. The poorest quintile only accounts for 5% of national consumption or income. A Gini coefficient of 0.49 also indicates high income inequality. To address these issues, Nigeria proposes to implement the following projects: (1) improve credit accessibility for micro and small businesses through expanding institutional capacity and capital base of community banks and through developing an enabling environment, (2) develop the education sector to achieve universal basic education, (3) a multisectoral response for high-risk populations and scaling up of educational and behavioral change programs to reduce the spread of HIV/AIDS, (4) empower women through education and increased access to credit and finance in order to promote property ownership among women, and (5) promote constitutional reform through inclusion of civil society organizations by creating a network of cooperation, and by promoting a dialogue with and transparency of the federal government through local and international partnerships.

***Community Banks Development*:** This program will work in conjunction with Project ID# P083082 and provide the necessary component in order to assist development in micro and small enterprises in the non-oil sector. In Nigeria, 65% of the population is not served through conventional financial institutions. To integrate the low income population and to eradicate poverty, this project aims to improve access of loans and grants, through the expansion of community banks. To ensure the sustainability of such community banks subsequently requires modifying the existing financial system.

Education Nigeria's net enrollment in primary education is currently 65 percent, far below the Millennium Development Goal of Universal Primary Education. With funds from the World Bank, Nigeria could progress in its effort to improve its education sector and achieve universal basic education. It could provide training to teachers, make structural improvements to schools and perform needed repairs, provide textbooks to students, develop existing community partnerships, facilitate monitoring and information sharing. These improvements in the quality and accessibility of education available will contribute to increasing school attendance and the achievement of universal basic education.

***HIV/AIDS*:** 3.1 percent of Nigerian adults between ages 15-49 are infected with HIV and AIDS. In total 2.9 million people are living with the epidemic, thus making Nigeria the second largest HIV disease burdened country in the world. Nigeria has experienced a decrease by 1-2 percent in GDP from the impact of HIV/AIDS. By 2015 Nigeria plans to have reduced the prevalence of HIV/AIDS by 25% in youth 15-24 years old. Civil society organizations will aid in the prevention and education of high-risk hard to get to groups. Scaling up of HIV/AIDS education behavior change programs by 100 percent will reduce the prevalence of the epidemic in the short-term and long-term.

***Promote Gender Equality and Empower Women*:** The importance of the relationship between female education and access to resources such as land and credit facilities as a means to further empowerment of girls has long been recognized by researchers and policymakers. In Nigeria the ratio of female to male primary enrollment has improved from 79.5% in 2000 to 83.4% in 2007 yet has decreased in secondary enrollment from 88.7%to 82% and continued to decrease in tertiary enrollment from 76.2% to 69.2%. Many women are involved in agricultural employment often as unpaid family workers. There has been a slight improvement for women employment in nonagricultural sector from 18.6% in 2000 to 21.2% in 2007. At the same time ownership and control of material resources are essential to increase power and independence, and provide a way to overcome poverty.

***Constitutional Reform*:** Nigeria is entrenched in structural poverty caused by lack of access to the government due to an undemocratic constitution. A lack of coordination between grassroots, local, and federal organizations and needs, and a general breakdown of their judicial system are preventing them from implementing reform. Research shows that past efforts in Nigeria have proven fruitful, but constitutional reform is needed to implement any lasting change. Sida projects in organization, government cooperation, technology investment, and judicial assistance have proven successful in other countries to building inclusive networks in promoting transparency and government reform. The goals of Nigerian constitutional reform are compatible with Sida objectives and can be obtained through

the expertise of the organization.

BUDGET

Total Budget:
US$345 million requested from IDA
US$34 million supplemental financing requested from SIDA

Community Banks Development Project
Total: US$ 70 million
Institutional Capacity and Capital Base Funds: US$53 million
Enabling Environment Building Funds: US$17 million

Universal Basic Education
Total: US$100 million

HIV/AIDS
Total: US$75 million

Promote Gender Equality and Empower Women
Total: US$100 million
US$70 million for women's education
US$30 million for micro-finance credit system

Constitutional Reform
From SIDA: US$34 million[1]

[1] Sida, "Cooperation in figures Development cooperation with Rwanda in 2008." Mar 30, 2009.

INTRODUCTION

The Federal Republic of Nigeria under President Yar'Adua is committed to political and economic reforms in all sectors, including transport, power, human development, rule of law, electoral processes[2]. For example, Nigeria commits to a US$ 2.15 million ongoing project to protect human rights, prevent conflict, enhance transparency and accountability, and improve management and resolution[3]. Moreover, Nigeria is engaged in a fight against corruption. Nigeria's Corruption Perception Index ranking from Transparency International improved from 147 to 121 among 180 countries from 2007 to 2008 alone[4]. It is making efforts to ensure that public funds are responsibly allocated.[5] Internationally, Nigeria is actively involved in the African Union and the Economic Community of West African States.

Previously, Nigeria has received World Bank funds totaling US$3.4 billion for 26 projects to further human development, non-oil growth and better governance. In fiscal year 2009, the IDA grants a total of US$450 billion for two projects, Community Social Development and Fadama III. WB investments in Nigeria are among the few that demonstrated real impact on poverty and livelihoods on the ground. For instance, project Fadama II increased average income of Fadama users by 60% and Lagos Urban Transport Project led to a 30% decrease of transportation costs.

Currently, Nigeria is ranked 158 on the Human Development Index out of 177 countries. Nigeria's economy is still heavily dependent on oil and gas, which comprise 99 percent of the export revenues and 85 percent of government revenues.[6] Due the increased integration of the world economy, oil dependence has left Nigeria vulnerable to global fluctuations in the price of oil, and has reduced the country's capacity to sustain economic and social development. This trend will reduce Nigeria's competitiveness in the diversified global market. We propose a multi-faceted strategy, aligned with the

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[2] UNICEF, The Nigerian situation.

[3] 1. UNDP, "Support to Human Rights Protection, Transparency, Accountability, Conflict Prevention, Management and Resolution in Nigeria".

[4] Transparency International.

[5] Ibid.

[6] World Bank, Nigeria Country Brief

World Bank mission, to combat poverty, increase transparency, and promote country ownership and incorporation of all members of society. The requested funds would enable Nigeria to reduce its oil dependency by increasing access to business opportunities through credit provision and developing its human capital through education, empowering women, and HIV/AIDS prevention. Additionally Nigeria will further democracy through a process of Constitutional Reform under the supervision of the Swedish Government.

COMMUNITY BANKS DEVELOPMENT PROJECT

In Nigeria 18.5 million people, about 28% of the work force, are unemployed. As Nigeria's main income source, the oil sector employs about 1.3% of total workers, far fewer than agriculture and manufacturing[7]. As a result, development of small and micro businesses in the non-oil sector is especially meaningful for increasing employment opportunities, the diversification of the economy and poverty alleviation. Sustainable economic growth requires access to factors of production, especially credit, for the majority of the population. In Nigeria, 65% of the population is not served through conventional financial institutions[8]. Especially in rural areas, less than 2% of the households have access to financial services. Access to microfinance services allows the poor to engage and expand the scope of their economic activities and thus become more self-reliant. Nigeria proposes to establish a demand driven mechanism to facilitate such financing, through the expansion of the capacity of community banks and their capital base, as well as creating an enabling financial system.

Compared to the traditional mechanism Tontines, community banks, or village and cooperative credit account, posit the advantages of larger coverage and scope. Tontines consist of the pooling of financial resources from a group of people for small social financial use[9]. Similar to tontines, community banks remain as self-sustaining financial institutions owned and managed by the community to provide credit, deposit banking and other financial services on the basis of mutual responsibility. Compared to the formal financial system including commercial, merchant and development banks, community banks are run by the poor rather than run for the poor, implying the shift to a demand-led mechanism. Community banks may work in conjunction with modern banks, but commercial banks alone cannot meet the needs of the rural people and sub-urban poor. The majority of the Nigerians remain unaffected by the practices of

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7 Lubeck, Paul. "Nigeria: A Political Economy".

8 "Development Finance". *Central Bank of Nigeria*.

9 Koussi-Komlan, Evariste and Fonseca, Catarina. "Micro finance for water and sanitation in West Africa".

formal commercial banks, because the poorest populations cannot provide guarantees to receive credits. Community banks, however, provide credit based on moral values and the fact that the debtor is known by the association before accessing the credit[10]. This advantage of the community banks eliminates one of the major barriers for access to credit for the poor.

Problems

In order to achieve the goal to empower the poor and reduce poverty through the provision of credit, the following problems need to be addressed:

- Lack of institutional capacity: high demand and low supply
- Weak capital base
- Lack of an effective supervision and advisory mechanism

In Nigeria there exists a huge unserved market whereas the average banking density is one institution to 32,700 inhabitants. In the rural areas where most of the poor reside, it is 1:57,000. The existing formal micro finance institutions serve less than one million out of the 40 million that need the services. A lack of adequate capital base prevents community banks from staying sustainable and proving a cushion for the risk of lending to clients. In 2005, only 75 out of over 600 community banks whose financial statements of accounts had up to 20 million Nigerian naira shareholders' funds unimpaired by losses[11]. Many existing community banks lack competent management, appropriate governance, good operations and deposit insurance schemes which contribute to the less than satisfying performance of these institutions and largely restricted their capacity to serve more people. In South Africa, community banks quickly expanded since their slow start in 1994. The rapid growth and the nature of these savings-first institutions led to the formation of a weak institutional and collective base before the regulations of Mutual Banks Act[12].

Policies

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10 Koussi-Komlan, Evariste and Fonseca, Catarina. "Micro finance for water and sanitation in West Africa"

11 "Microfinance Policy, Regulatory and Supervisory Framework for Nigeria". *Central Bank of Nigeria*.

12 Cross, Catherine and Ceotzee, Gerhard. "The Role of Community Banks in South Africa".

To improve the investment environment for micro and small businesses, the grants will be used in financing institutional capacity building and in improving capital base for community banks[13]. In order to secure sustainable community bank activities, the financial system of Nigeria needs to adapt necessary reform. Therefore, Nigeria initiates to implement the following programs in order to achieve the above goals:

- Build institutional capacity
- Expand capital base for community banks
- Develop an enabling environment including forming a supervisory and advisory mechanism
- Promote the establishment of and collaboration with NGO-based microfinance institutions.

Institutional Capacity Fund

Technical and capacity building includes infrastructure construction of the banks and training programs. The Institutional Capacity Fund will provide the necessary resources for the expansion of the community banks across Nigeria. In rural areas, less than 2% of the households have access to financial services. Previous government-initiated rural finance and development programmes had short-lived results and failed to deliver satisfactory results. Considering the past success of village and cooperative credit practices within Nigeria and in other developing countries, the Federal Republic of Nigeria proposes to use this grant from IDA to further develop existing community banks and expand their coverage. In addition, by expanding community banks, women will benefit from the low property guarantee of such community banks. Community banks will act as a vehicle to enhance the utilization of development funds. As of December 2004, only 29.5% of the 28.8 billion Nigerian naira Small and Medium Enterprises Equity Investment Scheme Fund had been utilized. Overall, 10% of the micro credit fund had not been utilized due to the lack of institutional capacity[14].

Capital Base Fund

Capital Base Fund, in order for the community banks to remain sustainable, will provide initial funding as well as financial backup. Such a fund will improve the mobility of funds and accessibility of grants and loans. Additional performance-based fund under Capital Base Fund will also be established through community banks to provide grants for small and micro businesses to promote economic productive ventures. Capital Base Fund will substantially improve the availability of the loanable funds

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13 "Microfinance Policy, Regulatory and Supervisory Framework for Nigeria". *Central Bank of Nigeria*.

14 "Microfinance Policy, Regulatory and Supervisory Framework for Nigeria". *Central Bank of Nigeria*.

and the outreach of the informal financial sector. This way the community banks will increase the capacity of meeting the needs of the large low-income population.

Enabling Environment Building Fund

The first initiative is to decentralize the financial system, detaching community banks from being heavily dependent on federal government and the central bank for its operations. The community banks need to remain self-regulating and operate according to local conditions. Remaining relatively independent allows community banks to avoid fluctuation in the formal financial system[15]. Stifling the operations of community banks hinders them to become people-oriented and profitable. The Central Bank of Nigeria only maintains supervisory and regulatory role. Additionally, the Central Bank will simplify procedures involved in establishing and licensing community banks.

One problem many informal financial schemes have is the lack of management capacity. Currently, Nigeria has no supervisory structure for microfinance institutions[16]. Several countries that have embarked on reforms to intensify and harmonize financial sector supervision such as South Africa, Botswana, Mauritius and Namibia are among those with the more developed and diversified financial systems in the Sub Saharan Africa[17]. The grants will help Nigeria set up a supervisory and advisory committee within the Central Bank of Nigeria and provide extensive training for the committee. A supervisory mechanism ensures the reinforcement of microfinance framework within community banks. Enhanced supervisory and will largely solve the "principal-agent" problem that resides in demand-driven, community owned banks. To eliminate "principal-agent" problem is to ensure that the people running the institution service the interest of all who own it[18]. This fund will also enable the supervisory and advisory committee to develop training and information campaign to small community banks as well as provide the infrastructure[19]. For instance, the government can initiate information campaign to promote active participation in community banks.

Collaborations with NGOs

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15 *Yunusa*, Miriam Ladi. "The Community Banking System in Nigeria"

16 Quintyn, Marc and Taylor, Michael W. "Aligning Supervisory Structures with Country Needs in Small Open Economies – The Case of Sub Saharan Africa."

17 Quintyn, Marc and Taylor, Michael W. 11

18 Litan, Robert E., Pomerleano, Michael, and Sundararajan, V. "Strengthening Financial Sector Governance in Emerging markets".

19 Koussi-Komlan, Evariste and Fonseca, Catarina. "Micro finance for water and sanitation in West Africa"

NGOs involvement will be another important part in the shift from supply-led to demand-led approach. The government of Nigeria supports the initiatives of non-governmental organizations and community based organizations in enhancing the mobility of resources. Currently, approximately 320,000 customers enjoy some form of credit from the eight leading NGO Micro Finance Institutions, advancing 2.624 billion Nigerian naira[20]. Nigeria will facilitate NGOs' practices to set up credit schemes in helping private sector development. Nigeria will provide enabling conditions for NGOs such as ACCION Microfinance Bank to implement micro-finance projects[21]. Nigeria will negotiate with ACCION on possible collaboration between its microfinance institution and community banks to enhance flexible, adequate and effective financing for small and micro enterprises.

PRIMARY EDUCATION

Nigeria's primary school enrollment is far from the Millennium Development Goal of Universal Primary Education. Education is a top priority in Nigeria's development strategy, as economic diversification and development is impossible without an educated populace. In addition, education is a human right, and an important means of addressing the social inequality that exists in Nigeria, where the share of income or consumption of the poorest quintile is only five percent.[22] In light of the key role of education in economic development and poverty reduction, Nigeria proposes to dedicate $100m USD to the improvement of its education sector through decentralization of authority to the school level, increased school accountability, teacher training, school facility improvement, provision of textbooks and curriculum materials, increased monitoring, and developing and inclusive base for information sharing and community participation.

According to UNESCO Institute for Statistics, Nigeria's percentage of net primary school enrollment is 68 for males and 59 for females (Net primary school enrollment accounts only for children of official primary school age, while gross primary school enrollment includes students who are not of official primary school age). The net attendance ratio is 66 percent for males, and 58% percent for females. Only 63 percent of students entering the first grade of primary school make it to the last grade of primary school. Youth literacy rates (15-24 year-olds) are 89 percent for males and 85 percent for females

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20 "Microfinance Policy, Regulatory and Supervisory Framework for Nigeria". *Central Bank of Nigeria*.

21 Egwuat, Peter. "Leading Micro-Finance Bank in Nigeria to Cater for the Deprived". *ACCION International*.

22 UNDP "2007/2008 Human Development Report"

These statistics are abysmally low. Nigeria's net primary school enrollment rates are below average even for least developed countries, which summary indicators placed at 79 percent for males and 74 percent for females. Developing countries, by comparison, had achieved average net enrollments of 89 and 86 percent respectively. The net attendance ratio is above the LDC average for males (66% compared with 65%) but below average for females (58% compared with 63%). Percentages for both genders fall far behind the developing country averages of 80 percent (male) and 77 percent (female). The primary school survival rate of 63 percent is better than the LDC average of 60 percent, but lags behind the developing country rate of 74 percent or the 97 percent rate of industrialized countries.[24]

It is clear that intervention is needed if Nigeria is going to meet the Millennium Development Goal of Universal Primary Education by 2015. The Millennium Development Indicators reported that as of 2005, Nigeria's net enrollment ratio in primary education for both sexes was 65 percent.[25] Nigeria has begun a series of initiatives targeted to achieve Universal Primary Education. A significant drop in oil prices in the 1970s halted the previously rapid expansion of educational facilities. In order to sustain educational development, Nigeria acquired a loan in the amount of 101 million US dollars, supplemented by a grant of 15 million US dollars by the United Kingdom. However, the loan closed early with 27 million SDRs cancelled, because the program suffered from bureaucratic mismanagement. Restructuring has improved efficiency, and Nigeria requests that the loan be reinstated. Nigeria will implement measures and allocate funds to monitor progress. A new board will be created to supervise the project and facilitate effective partnership between the federal and state governments, and home-school liaisons will be designated to facilitate community partnerships, information sharing and reporting. The project goals will remain:

1. Strengthening the human resource capacity in primary schools.
2. Creating an environment conducive to effective teaching and learning in its primary schools.
3. Improving the quality and availability of curriculum and other instructional materials in the primary schools.
4. Developing an enhanced information base to facilitate decision making.

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[23] UNICEF "State of the World's Children" UNICEF, 136.
[24] Ibid.
[25] United Nations "Millennium Development Goals Indicators"

Nigeria cannot afford to abandon these goals, which are crucial to the achievement of Universal Basic Education. Studies confirm "that education yields attractive returns, comparable to alternative rates of return, both to the individual and to the society at large" (Mincer, 1972 and Psacharopolous, 1994).[26] Education has been proven to contribute positively to growth (Bowman, 1964; Lucas, 1988; Barro, 1991; Romer, 1990).[27] Education "is fundamental to the satisfaction of all basic needs (Noor, 1980).[28] Human development is a "process of expanding the capabilities of people" (Sen, 1984, 487), and by extension, the economy capabilities of a country.[29] In order to promote sustainable economic development, it is essential that Nigeria strengthen its education sector through the projects outlined in this proposal.

Strengthening human resource capacity in primary schools

In order to improve human resource capacity and reduce bureaucratic inefficiencies, Nigeria proposes to use funds to implement a system of school-based management, for the purpose of decentralizing authority to the school level. This will transfer responsibility and decision-making over school operations to principals, teachers, parents, sometimes students, and other school community members. These actors will remain obligated to operate within the policies set out by Nigeria's Ministry of Education, and will be accountable to the program board. Nigeria will survey teachers and school officials to determine which policies could best be handled in a decentralized fashion. Among the decisions that we will propose to delegate to the schools, will be: budget allocation, hiring and firing of teachers and other school staff, curriculum development, textbook and other educational material procurement, infrastructure improvement, setting the school calendar to better meet the specific needs of the local community, and monitoring and evaluation of teacher performance and student learning outcomes. Local schools will also be responsible for school-development plans, school grants, and information dissemination of educational results.[30]

In order to enhance the ability of teachers and staff to fulfill these roles, and carry out these duties, Nigeria will create a professional development network and will provide teacher support through a series of training sessions that will be organized by region. In this way, Nigeria will address the lack of

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[26] Jandhyala B G Tilak, "Education and Poverty," in Mia Melin et al "Education- a Way out of Poverty" *New Education Division Documents* 12, Swedish International Development Cooperation Agency, 2001, 13.

[27] Ibid.

[28] Ibid. 14

[29] Ibid. 15

[30] World Bank, "School-Based Management"

teacher training that was noted by the reviewers. Namibia is an example of the effectiveness of regional teacher training, which resulted in improved knowledge of subject material and improved teaching methods.[31]

Creating an environment conducive to effective teaching and learning in primary schools

Nigeria proposes to use funds to continue with needed repairs to school facilities. Many schools are in poor condition, with leaky roofs. Dilapidated buildings in poor repair could hardly be said to constitute an environment conducive to effective teaching and learning. For an environment to be conducive to effective teaching and learning, it is necessary that it provide shelter for the students and teachers. We also propose to use funds to purchase classroom furniture as needed. Residents of the state of Niger have already expressed their dismay over the state of "decay of school infrastructures," and their support for the measures taken by that state, which included the construction of 120 new classrooms, the renovation of over 20 classrooms across the state, and purchase of classroom furniture. The Nigerian people will be supportive of funds allocated to the elimination of this problem.[32]

Improving the quality and availability of curriculum and other instructional materials in the primary schools

The initial loan helped to increase the amount of curriculum available, but there is still a gross lack of resources. Students are required to share textbooks, because there is only one textbook for every two children. Nigeria is committed to addressing this shortage. It awarded the state of Niger, which was the second most effective in implementing the Universal Basic Education projects N70m to further promote education development. Niger's state governor, Babangida Aliyu, "launched and distributed N300m worth of textbooks on Mathematics, English Language, Physics, Introductory Technology, as well as mathematical sets, teaching aids and Teachers Handbooks on all the core subjects." This put textbooks into the hands of 600,000 primary students and 200,000 secondary students. Funding for this project would enable Nigeria to continue to meet this need, making sure that teachers and students have access to adequate material and supplies. This extends beyond textbooks, to include uniforms and meals for students who can not afford them. Once again, the state of Niger provides an example to the rest of the country in how to effectively use these measures to increase school enrollment, and once again they met

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[31] SIDA, "Education for All- a way out of poverty," SIDA, 11.

[32] Wole Mosadomi, Nigeria: Primary, Secondary School Students Get N300 Million Textbooks in Niger, March 26, 2009

with the support of the state residents, who were supportive of the measures that reduced the shortage of materials.[33]

Developing an enhanced information base to facilitate decision making

Our program has two objectives in relation to this goal: 1) Enhance efficiency by ensuring that decisions to allocate funds will be reflective of and proportionate to the need. 2) Improve inclusiveness by making sure that the analyses and data received are representative of all stakeholders, particularly minorities.

Each school will be required to submit a quarterly brief outlining how funds are being used to achieve the program objectives. The reports will be verified by a bi-annual visit from a member of the program board. Schools that are determined to be using funds for anything other than program objectives will see funding cut or suspended. This will enable the program board to ascertain that budgetary strategies are being implemented. Data collected during from the school and program board reports will then be used to monitor the effectiveness of policies enacted, and will further inform the decision making process.

In addition to increasing accountability in decision making by information sharing and results monitoring, Nigeria has an interest in ensuring that its information base is inclusive. Therefore, each school receiving funds or assistance will appoint a home-school liaison who will facilitate community partnership and the sharing of information. Community and local participation was the most successful aspect of the previous project, receiving a *Moderately Satisfactory* rating.[34] "The Community-led Education Development Planning process (CLEDEP) encouraged greater community awareness and ability to express their educational needs, and to adopt the Self Help program, which managed to mobilize 3,538 communities to take a greater interest in their children's education and school's development."[35]

During the course of the previous Project, the rush to catch up after early inefficiencies and achieve target goals before the closing of funds meant that CLEDEP processes were omitted during the implementation of Self Help. The new home-school liaisons will be responsible to oversee implementation of CLEDEP processes. This will further increase the effectiveness of this program. The

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33 Ibid.
34 Ibid. 12
35 Ibid.

review committee noted that the Self Help program, in spite of its valuable achievements in broadening the scope of community participation in the education system, still suffers from "a lack of supervision" which "undermined… outcome relevance and sustainability."[36] By partnering with the Self Help program and providing supervision, the home-school liaison will contribute to increased relevance and sustainability. The home-school liaison will link the Self Help program directly to school, and help to ensure that the voices of concerned parents and community members are both informed of and actively informing the decision making process.

The review committee repeatedly points to poor project management as being the primary cause of the project's downfall. The reviewers believed that "inexperience in project management may have resulted in poor planning processes."[37] They noted that the project was reaching its end before "any acceptable management capacity was demonstrable."[38] Nigeria wishes to point out that it is noteworthy that "acceptable management capacity" was indeed "demonstrable" before the close of the program, and that this improvement in management capacity produces reasonable expectations for future success. In the area of institutional capacity building, "several training programs" which "had come to late to be of any significance in the [previous] Project life" can still contribute to future success.[39] Following Nigeria's discussions with visiting World Bank officials, Nigeria will undertake the recommended restructuring of the CUBE implementation, in order to align it with the needs of the Universal Basic Education Program.[40]

Nigeria is poised for the implementation of the strategic interventions outlined in this proposal. Approval of this loan will enable Nigeria to build on the momentum acquired at the close of the previous project by addressing inefficiencies. The Implementation Completion and Results Report found that "management transparency seems to have been boosted" and that "an inter-state network of managers… has sparked … cooperative activities and productive contacts with communities and donors."[41] Although the Universal Basic Education project in Nigeria was rated as unsatisfactory, this rating was "a function of unmet objectives."[42] The rating, which reflects Nigeria's failure to meet its goals for the education program, does not reflect the fact that Nigeria has made significant progress that increases its level of preparedness to pursue these objectives with vigor. Nigeria requests that the IBRD consider the

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36 Ibid.
37 Ibid. 12-13
38 Ibid. 12
39 Ibid. 12.
40 Ibid. 14
41 World Bank, Implementation Completion and Results Report (IDA-37110), January 30, 2007, 13.
42 Ibid., 12.

restructuring Nigeria has undergone and its proposed strategies and determine that they merit a reinstated loan to achieve the goal of universal basic education.

Nigeria's development strategy for the education sector is an inclusive strategy that seeks to improve access to a quality education for all by targeting universal primary education. The interventions proposed: (1) Strengthening the human resource capacity in primary schools, (2) Creating an environment conducive to effective teaching and learning in its primary schools, (3) Improving the quality and availability of curriculum and other instructional materials in the primary schools, (4) Developing an enhanced information base to facilitate decision making; will increase the capacity of Nigerian schools to provide quality education and will boost enrollment by increasing the incentive for Nigerian students to access the education system. This will have the long term effects of promoting economic development and reducing poverty and inequality.

REDUCING THE SPREAD OF HIV/AIDS

As Africa's largest nation, Nigeria has a population of 148 million citizens. According to the USAIDS 2006 Report on the Global AIDS Epidemic, 3.1 percent of Nigerian adults between ages 15-49 are infected with HIV and AIDS. In total 2.9 million people are living with the epidemic, thus making Nigeria the second largest HIV disease burdened country in the world. This means for Nigeria, the HIV/AIDS epidemic has had a devastating impact on the economic and social development of the country. The disease weakens physical, human and social capital and as a result exacerbates poverty. The Nigerian government is committed to reducing the HIV/AIDS epidemic. This project proposal requests increased funding for supporting civil society organizations and for the scaling up of HIV/AIDS education programs that increase awareness, sensitivity among the population and promote behavior change among high-risk groups for the long-term prevention of HIV/AIDS.

The HIV/AIDS epidemic has a devastating impact on development largely because it undermines the three main determinants of economic growth; physical, human and social capital. As a result, it has been found that HIV/AIDS has reduced Nigeria's annual GDP growth by 1-2 percent[43]. According to the Human Development Report Nigeria ranks 158 out of 177 other countries constituting it as one of the poorest countries. The World Bank reports that "AIDS frequently results in and exacerbates poverty"[44]. Although, HIV/AIDS is not the sole reason for poverty in Nigeria, the epidemic does adversely affect the economic growth. With roughly 2.9 million people living with the epidemic, financing and scaling up expensive antiretroviral treatment (ART) weakens an already weak health system. Therefore, it is necessary that the programs to prevent the epidemic be properly funded and implemented in order to insure future prosperity and economic growth for the country.

HIV/AIDS negatively impacts physical capital

HIV/AIDS treatment and prevention is very costly. Between January 2006 to December 2007, N4,861,737,421 was spent on AIDS prevention programs by domestic and international groups. Prevention of the disease deters governmental expenditures away from achieving other areas where health care is needed. For example, NACA predicts that 35% of the future health budget will be allocated toward controlling the effects of the epidemic. With roughly 3 million Nigerians living with HIV, scaling up the program to achieve the Millennium Development Goals will be even more draining on the government's public funds.

Affects human capital

HIV/AIDS is one of the more apparent reasons for why Nigerians are living in extreme poverty. Nearly 20% of HIV-positive persons are within 15-49 years old. This is the most active age group and the epidemic negatively affects performance and productivity of their labor. Households with HIV-positive members have to devote large amount of their personal income to health care and even still the earning member of their family will pass away submersing them into further poverty. Skilled teachers and professionals are being lost to the epidemic raising the demand and costs of education. The epidemic continues poverty and makes it worse.

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43 IMF, 41

44 The World Bank, HIV and AIDS in South Asia

Affects social capital

One major social effect on society that is increasing yearly are the numbers of orphans resulting from the epidemic. In 2005, UNICEF recorded that 930,000 Nigerian children were orphaned by AIDS. HIV/AIDS disrupts the family structure[45]. Countless lives have been disrupted from growing up without emotional or financial support from their parents. This may explain why the adult literacy rate is only 69.1 percent of the population 15 years and older[46]. Also, youth unemployment is a major issue as it ranges from forty to sixty percent. Many orphans grow up without adequate health care and schooling. These children will be at risk for future infection, prostitution, and other social abuses.

Since 1999 when President Olusegun Obasanjo was elected, Nigeria has stressed the need to address the HIV/AIDS epidemic with increases in local activities and donor support. In 2000 the federal government established the National Action Committee on AIDS (NACA). The NACA was established to form a multi-sectoral approach to the epidemic. It includes members from nongovernmental organizations (NGOs), the private sector, the public sector, faith-based organizations, and networks of people living with HIV/AIDS[47].

NACA works in the public interest and works to successfully coordinate projects that support the prevention and treatment of HIV/AIDS. The Development Projects in 2001 and 2007 funded by the World Bank and carried out by the NACA have been largely successful. Figures from Nigeria UNGASS country progress reports indicate that since 2004 to 2007 Nigerian persons with advanced HIV receiving antiretroviral treatment rose from 2% to 31%[48]. Although advancements have been made, there is still much to cover. The most efficient method to decrease the spread of HIV is to reduce the transmission rate in high-risk populations. The percentage among sex workers has gradually increased. In 1991 the prevalence of HIV among sex workers in Nigeria was 17.5% and in 1995 it had increased to 36.5%.[49] Being able to address the high-risk populations and increase their knowledge and condom usage will be the most effective way to decrease the spread of the epidemic.

Another program that has funded the NACA efforts to decrease HIV prevalence among the Nigerian population is the President's Emergency Plan for AIDS Relief (PEPFAR). PEPFAR has claimed

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45 UNICEF The State of the World's Children 2008, 128
46 Human Development Report 2007/2008, 271
47 Ogbogu, Irene, 501
48 UNAIDS
49 Ogbogu, Irene, 310

Nigeria as one of PEPFAR's 15 focus countries. Nigeria has been receiving millions of dollars each year since 2004 to support comprehensive HIV/AIDS prevention, treatment and care programs. For the year 2008 PEPFAR provided $447.6 million for these programs. These initiatives have been largely successful and vital to Nigeria's ability to combat the epidemic. In 2008 as a result of support from PEPFAR 211,500 persons received antiretroviral treatment and roughly 4 million individuals were reached through either Abstinence and being faithful programs or promotion of condom usage. The Challenges to PEPFAR implementation are that the private sector of the country is largely unregulated and training and human resource development is limited, thus restricting the success of the program[50].

Although many of the programs implemented are still ongoing, the response is still insufficient. The government, international donor agencies, and local developmental supporters have supported many programs that work with vulnerable high-risk populations and stress preventative methods. Interventions that target vulnerable populations have neither been comprehensive enough nor implemented on a large enough scale to be effective. For example, although condom usage is widely advertised through mass media and through education, the percentage of condom users still has not gained widespread acceptance. According to the Human Development Report, the percentage of women ages 15-24 who used a condom at their last high-risk sexual encounter was only 24%[51]. Nigeria will have to devote more funds toward the health sector to combat the epidemic. The percentage of the national expenditure used for health in 2004 was 1.5, which is significantly lower than the World Health Organization's (WHO) recommended minimum of 5% of GDP. This means that less than US$5 per capita is spent on Nigerian Health Sector compared to the international recommendation of US$14. Therefore, The Nigerian government will need to scale up its effort in prevention programs so as to have a greater impact on high-risk populations.

With funding from the World Bank, Nigeria will be able to efficiently implement prevention initiatives to combat HIV/AIDS. To address the epidemic, Nigeria will target high-risk populations through a mutlisectoral approach and will increase high-level government commitment.

Civil Society Organizations:

The benefits of a multisectoral approach on long term prevention are seen through collaboration

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50 UNAIDS

51 Human Development Report, 259

with civil societies. Civil societies involvement within the community already places them at an advantage point to confront social and cultural change that will force knowledge of the epidemic in a way that the public sector cannot. The commercial sex trade is illegal and inhibits the government's efforts to promote safe sex among this high-risk population. However, CSOs are able to provide services to groups, in this case a high-risk group, that would otherwise be inaccessible. One example of where CSOs have really thrived can been seen with the The AIDS Support Organization (TASO) in Uganda. Uganda has experienced extreme reductions in HIV/AIDS prevalence; where once the epidemic was 18% in rural areas and 25%-30% in urban areas, now the epidemic has stabilized to around 6-7%. Much of this reduction in Uganda can be largely attributed to CSOs like TASO that have influence over the population. In 2007, TASO treated 154,195 individual clients and educated 20,643 people on HIV/AIDS[52]. Nigeria plans to take a similar approach to long term prevention of HIV/AIDS. Funding from the World Bank will aid in the scaling up of HIV Prevention for High-Risk Groups. Roughly 20 percent of the funds will be attributed to CSOs alone and will help to mobilize nearly 4,000 peer health educators for HIV prevention education in schools, it will provide income and safer sex skills training to more than 700 sex workers and provide home visits, care and support for PLWHA around the country. This is a feasible initiative for it branches off already development initiatives implemented by the Society for Women and AIDS in Africa (SWAAN)[53].

Increase in government support and public awareness:

Despite financial constraints Uganda has been able to reverse the negative affects of HIV/AIDS largely due to strong political leadership and openness about the epidemic. Nigeria plans to follow a similar path by scaling up interventions and increasing education of the epidemic. Funds received from the World Bank will be used to meet international obligations under UNGASS and the MDG[54]. Nigeria plans for the scaling up of prevention interventions by 100 percent to young people ages 15-24 who drive the epidemic. By 2015 Nigeria plans to have reduced the HIV prevalence in this age group by 25%. Also, by 2015 Nigeria will ensure that 90 percent of youth aged 15-24 will have information and education that will reduce their vulnerability to HIV infection. The government, in order to obtain these goals will scale up funding for NACA and CSOs that will be able to coordinate and implement HIV prevention initiatives

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52 Wangisi

53 Ogbogu, Irene, 257

54 UNGASS 2008

that include education, behavioral change, and condom promotion programs.

For Nigeria to achieve success, prevention efforts require intensity and must be delivered in an effect manner. Increased dedication and funding for preventative measures is necessary for the further reduction and safety of the Nigerian people from the HIV/AIDS.

PROMOTE GENDER EQUALITY AND EMPOWER WOMEN

The issues of high poverty in Nigeria are due to barriers drawn by gender prejudices, traditional and unjust socio-cultural orders in everyday life. Women generally perform multiple roles which vary from mothers, producers and entrepreneurs, home mangers, community organizers and socio-cultural and political leaders. Women in Nigeria represent about half the population of about 88.5 million and play important economic roles. Their productive work was negatively affected by earlier development schemes, particularly the community development programs because of their gender blind strategy[55]. Women in Nigeria are economically deprived, politically marginalized and socially discriminated. Nigeria has adopted education as an instrument for social and economic transformation in which the right to equal educational opportunities was granted to every child under National Policy on Education[56]. Yet there are many unresolved problems that women endure and which still persist without much attention.

Disparity between female and male education:

Girls usually end their education after secondary or tertiary level due to various problems. Only 50% of teenage girls have had no education at all, compared with 21% who have primary education and 5% with some secondary education. In Nigeria full education is hampered by constraints within the education system, by the negative learning environment for young girls and by patriarchal assumption about the supreme importance of women's reproductive role. [57]

Disparity between female and male employment:

Home-based economic activities are basic to the lives of many women in Nigeria especially within the context of the family/household. Various constraints hinder the progress of women's effort in these activities which in addition to the lack of access to formal education include a lack of appropriate technology[58].As a result it's no surprise that Nigerian women are underrepresented in the paid work force as women constitute 30% of professional posts, 17% of administrative/managerial positions, and 30% of clerical positions. But they are mostly disproportionately concentrated in low paid jobs especially in agricultural and the informal sector. 48% of women are engaged in agricultural work and only 38% are involved in petty trading at markets. [59] Nigeria new democratic government has taken positive steps

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55 Chineze J. Onyejekwe, "Micro-Finance and Economic Empowerment: Women's Cooperatives in Nigeria," 87.

56 "Open and distance learning as a mechanism for women employment in Nigeria: Comfort Olufunke Akomolafe, Educational Foundations and Management,"1.

57 Odutolu, Oluwole et. Al, 61.

58 Onyejekwe, 74.

59 Ibid, 55

towards raising awareness of the situation of Nigeria's women and in a collaborative effort with UNICEF, a Situation Assessment Analysis for 2001 was undertaken with the intention of supporting responsive strategies to be addressed in a FGN/UNICEF Country Program of Cooperation 2002-2007. [60]

Women's Lack of access to credit and land:

Nigerian women due to cultural and religious traditions mostly never are granted the right to own properties. Land and property ownership is usually handed down to the sons and cousins. As a result in Nigeria 90% of all land is registered in men's names and women who have always worked on farms yet have never been allowed to own any land. So lack of capital resources prohibits their access to credit and other forms of finance. Many governmental and non governmental organizations have attempted to lessen the gender disparity in many countries and continue to do so in other places.

Approved fund for improvement of education:

The World Bank has approved a US$65 million International Development Association (IDA) credit to the Federal Republic of Nigeria for the State Education Sector Project.[61] The objective of the project is to improve the quality of basic education, particularly focusing on girls and the poor. The project is expected to help each State improve the quality of basic education in targeted Local Government Areas (LGAs) and strengthen their capacity for management, planning and monitoring the delivery of education services. The States have been selected based on their demonstrated commitment to and ownership of the development of the education sector, the quality of their education sector plans, and according to the poor's education indicators, especially girls' participation. The participating states have also expressed interest in education reforms, including the achievement of the Millennium Development Goals (MDGs) and universal basic education.[62] Guatemala received funding from JWIDF for girls education in which its objectives were focused on reforming the educational system and improving equal educational opportunity regardless of ethnicity, gender and geography[63]. Empowerment of women through education has been approved for Palestine as well a program for Literacy and vocational education for ethnic minority girls and women in Vietnam.

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60 Ibid, 62.
61 "Nigeria: World Bank Board Approves State Education Sector Project,"
62 "Nigeria: World Bank Board Approves State Education Sector Project."
63 "UNDP/Japan Women in Development Fund,"8.

Approved grants for micro-finance and credit:

There were some initiatives put forth by some government and community to assist women in obtaining micro-finance and credit in order to form co-operatives and self-helping organizations. [64] Grameen Bank in Bangladesh have succeeded in providing access to reliable credit and savings services to more than three million female borrowers in developing countries.[65]The many micro-credit projects that Swedish International Development Agency (Sida) has supported offer one of them are based on allowing women to obtain small loans to start an activity of their own. [66] In Kenya, Sida has chosen to mainstream the right of women to ownership of land and houses in its overall cooperation strategy. Since the right to ownership is of such central importance, it is an extremely important point of departure for work with gender equality, as well as for providing support for poor people to enable them to change their situation.[67] Sida is supporting many programs in the world which have the aim of increasing the participation of women in the economy and of giving women and men equal rights. Under the BLFRW program, several hectors of land were acquired for the cooperatives in which the number of women's cooperatives had risen to 9,044. Giving poor people the access to small amounts of credit for generating small incomes is necessary in the sense that the integration of women into development as both agents and beneficiaries are crucial[68].

Increase number of schools and upgrade basic education in rural and urban areas:

The first part of the project worth $70 million should be implemented in education sector to further women's education from primary schooling which can result in the increase of women in high paying jobs. The project will focus on school development through school grants; quality improvements through teacher development, the provision of textbooks and learning materials; the expansion, rehabilitation and upgrading of basic education facilities. The project will be conducted with the help of NGOs and local organizations such as Women Anti-Poverty Project (WEAN) which address the root causes of poverty among grassroots women and expose them to poverty prevention principles and strategies and subsequently empower them with necessary skills. [69]

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64 Ibid, 56.
65 Buvinic, 49.
66 "Economic Justice leads to Independence," 1.
67 Ibid, 56.
68 Onyejekwe, 82-84.
69 "Poverty among Women in Nigeria & WEAN Women in Anti-Poverty Project,"1.

Provide money for families in order to increase the enrollment of girls:

Female enrollment diminishes as they move up the educational hierarchy due to the increasing cost of schooling as it is the major reason why many parents cannot send their children particularly girls to school. Most poor parents from rural areas send their daughters into domestic labor market as a source of income and terminate her education[70]. Another part of the project will be geared at providing hard money to poor families as to prevent the use of daughters for household chores and other related occupations that they are forced to work in order to provide financial assistance to the family.

Create community outreach programs to raise awareness about gender inequality:

A multi-donor project funded by the Japan Women in Development Fund (JWIDF), the UNDP and the UK Department of International Development (DFID) was implemented in Kyrgyzstan, Cambodia, Peru, Morocco, and Kenya with various objectives to build knowledge and experience in engendering MDG processes. Peru in particular implemented and increased awareness especially among women's networks, youths, and academia, local and regional public officials. And in Kenya the development of gender and MDG action plans was implemented in which grass-root women's voices were incorporated into government initiatives on PRSPs. They also developed gender and MDG action plans in several districts[71].

Provide community banks that grant loans to females without assets

The second part of the project will be to provide $30 million for micro-credit for women who otherwise would never be able to take out loans from their local banks because of the lack of ownership of credit and land. This project will assist and loan money with no interest rate and will lend to those who don't have assets or owernership of properties. With the aid of the loans the women have acquired greater financial power and thereby more influence in their families and communities. This is something that also benefits the children - as has been demonstrated by experience gained in many years of development cooperation.[72] Research conducted by the World Bank shows that the most cost effective investment that can be made is to finance the education of girls and young women. Loans and credits extended to women

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70 "Open and distance learning as a mechanism for women employment in Nigeria: Comfort Olufunke Akomolafe, Educational Foundations and Management," 1.

71 "UNDP/Japan Women in Development Fund,"2.

72 "Economic Justice leads to Independence," 1.

are paid back to a greater extent than loans and credits to men.[73] Model village banks are community based credit and savings associations. The loans are backed by moral collateral in which the group as a collective unit promises to repay the loan and not given through the expectations of getting goods or property as a form of assurance to give the loans. Community banks are part of larger community development programs that use finance as inducement for actions. Many organizations stressed issues such as access to credit and banking facilities, information and knowledge, education and training, and appropriate technology in promoting employment especially the self-employment of women[74]. Liberia received a grant to economically empower women who are excluded from access to local governance structures and formal economic sector. Its aim is to provide them with life skills and promote social reintegration and reconciliation at community level[75]. Women benefit from these banks because of the need for some sort of collateral on the part of the borrower such as possession of a current account for loan procurement

Encourage female enterprises:

Part of the second project will be geared toward encouraging and providing the necessity for women entrepreneurs. Empower women of the region by providing access to micro and small loans to women entrepreneurs who do not have access to traditional sources of financing: Empower women of the region by providing access to micro and small loans to women entrepreneurs who do not have access to traditional sources of funding; Provide women entrepreneurs with business related training and support. The People's Bank in Nigeria instituted the Rural Women Credit scheme through its chain of banking outlets in rural areas. Not long after it opened over 600,000 women received a total disbursement of about 45 million Nigerian Naira. Through its chain of 2000 rural banking outlets in 1993, poor low-income women acquired loans of between N5,000 to N1,000 without collateral and this credit was used for opening of small scale business in the rural areas. Rural networks such as families and groups already had organized economic activities. These networks also supported farming groups and community action generated under the Better Life for Rural Women Programme (BLRW)[76].Community partnership with ONNA women development center has empowered women to the extent that the women can actually assist the family financially. The initiative supported by the Japan Women-in-Development Fund

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73 Ibid, 1.
74 Onyejekwe, 79-80.
75 "UNDP/Japan Women in Development Fund,"10.
76 Onyejekwe, 80-81.

(JWIDF), established in cooperation with the UND, and is helping women farmers improve their livelihoods. The project offers training in economic decision-making and technical and entrepreneurship skills.[77] Northern Ghana received a grant to empower rural women and alleviating poverty by funding the local Shea Butter industry. Its objectives were to improve the quality of the Shea Butter, provide business management skills, explore new markets, and provide educational trainings for women in literacy and basic math needed for business management.[78] India also received a grant to building capacity of women micro entrepreneurs in the informal sector though ICT[79].

Overall these programs do not merely increase the possibilities available to women to become self-supporting and independent. It also provides visible effects in the form of more equality and less poverty.[80] Many of these micro-finance programs targeted women with the explicit goal of empowering them in terms of improving their well being and outcome that lead to greater efficiency and community driven development. There cannot be a substantial easing of world poverty until the international community focuses on female well being as a goal and widens women's economic opportunities.[81] Most agricultural development projects have been based on the assumption that regardless of how labor is organized all cultivation is carried out on behalf of the household unit and that land, crops and finances are under the control of the household head. [82]Because agricultural enterprises are financed by their husbands, none of the women use bank credit which typically requires title to land.[83]

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77 UNDP, "Women farmers in Nigeria find new opportunities with help from UNDP and Japan"
78 Ibid, 5.
79 Ibid, 6.
80 "Economic Justice leads to Independence," 1
81 Mayra, Buvinic, "Women in Poverty: A New Global Underclass." Foreign Policy no 108 (1997), 39.
82 Ade, Ademola, "Women Farmers in Ondo State, Nigeria," Journal of Anthological Research 50 no. 3 (1994),313.
83 Ademola, 320.

CONCLUSIONS

Our development strategy focuses on community banks development, education, reduction of HIV/AIDS, gender equality, and constitutional reform. With the help of an IDA loan, Nigeria will empower the poor and reduce dependency on the oil sector considerably and therefore stabilize its economy and reduce the oil-related environmental damages. The share of micro credit as percentage of total credit to the economy will increase from 0.9% in 2005 to over 20% in 2020[84]. Financial services coverage will increase to 94% on completion of the community banks development initiatives by 2020 and thereby creating millions of jobs and reducing poverty. Employment will rise by 11 percent while poverty headcount ratio will shrink to below 37%. Income share held by the lowest quintile will increase by at least 5% because of the self-sustaining opportunities. The oil sector will account for less than 27% of total GDP. Nigeria can also expect an increase in development aid from US$ 7 per capita to US$15 per capita. Gender disparity will be gradually eliminated by improving women's access to financial services by 5% annually. Women will benefit through access of credit that otherwise would never receive and will pursue to invest and allocate their money independent from their husbands. If Nigeria receives the funding to implement the proposed educational projects, we expect the short-term rise in school enrollments to the bring Nigeria up the LDC average of 74-79 percent. We expect this increase to occur rapidly, with ongoing improvements continuing to push Nigeria up to the developing country average of 86-89 percent. More women will have access to school and financial assistance to send girls to school thus increasing their chance of obtaining a high paying job. Specifically, the enrollment of girls in primary and secondary education will increase to 90% and 75% respectively. In order to attain the Millennium Development Goal of halting the epidemic by 2015, it is absolutely necessary to receive the proposed funding of 75 million dollars. If Nigeria does receive funding from the World Bank, by 2015 the

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[84] "Microfinance Policy, Regulatory and Supervisory Framework for Nigeria". *Central Bank of Nigeria*.

country will have decreased HIV prevalence in high-risk groups, especially commercial sex groups, by 25%. Also, knowledge of the epidemic will be widespread. With the support of CSOs, contraception use during risky sexual behavior will increase by 20 percent and by 10 percent for married women. With these changes in behavior the health system of the country will be able to improve along with social development.

However if the funding is not approved, it will be exceedingly difficult for Nigeria to achieve the foremost millennium development goal, the eradication of extreme poverty and hunger through increased employment and income. In the absence of such funding, Nigeria will make much slower progress as it moves from 65% net enrollment to acheive LDC levels, and the goal of Universal Primary Education will remain distant. The number of people living with HIV/AIDS is projected to increase to ten to fifteen million by 2015; this will amount to 26 percent of the adult population[85]. Without funding for prevention, countless lives will be altered and lost forever, thus having a devastating impact on social and economic development. If the funding is not approved then women will continue to be key members of poverty. The ratio of girls in tertiary enrollment will continue to decrease to 60%. The reduction of poverty will never succeed if interventions and projects are not geared toward women as they represent a large proportion of the population that suffers severely.

[85] National Intelligence Council.

APPENDIX

CONSTITUTIONAL REFORM AND DEMOCRACY BUILDING IN POST-CONFLICT NIGERIA: POVERTY REDUCTION THROUGH INCLUSION
Sida DEVELOPMENT CONSULTANT PROPOSAL

This segment of the report is prepared specifically for the Swedish International Development Cooperation Agency (Sida).

INTRODUCTION

The Nigerian elections of April 2007 marked the first civilian-to-civilian transfer of power in the country's history. However, the country remains bound to a constitution written under a military dictatorship in 1999. Democratization was a milestone in conflict avoidance, but most importantly in the movement towards the reduction of poverty in Nigeria. Poverty is caused not only the lack of access to material resources but also lack of power and choice. In Nigeria this is especially true due to the unequal distribution of the country's natural resource wealth (oil). The lack of representation leads to less ability to obtain resources, therefore Sida's goal in Nigeria should be focused upon helping foster an inclusive dialogue between all members of the country to create a legitimate constitution in Nigeria, in order to be able to better interact with the material element of poverty. The challenge is to reinforce democratic trends already in Nigeria and make them irreversible.[86] In order to achieve its goals this report

[86] Sida,*Perspectives on Poverty.* 2002.

recommends SIDA should take the following steps:

- Work with the Nigerian government to create institutions that will allow citizens direct access to the reform process. This could be modeled after Sida's work in Rwanda building the Ministry of Local Affairs (MINALOC) and the Rwandese Association of Local Government Authorities (RALGA) that allowed for direct local access to the successful constitutional reform process.
- Help Nigerian democratic groups build a stronger network for the communication of ideas and dissemination of news through aiding in the construction of infrastructure to boost bandwidth speeds and computer access.
- Promote decentralization of power and general understanding of legal reforms for the public programs modeled after previous successful Sida work such as Swedish-Vietnamese lawyer cooperation to create a simple overview of their legal system, building of local courthouses in Nicaragua, and Swedish human rights training for Rwandan police.

CAUSES

- Lack of Access:
    - The UN HDR states that despite a high GDP Nigeria ranks in the range of low human development, along with having a Gini coefficient of 43.7 and the poorest 10% only accounting for 1.9% in the share of income.[87] This is indicative of a much larger problem in the country – lack of access to representation and resources for development. Nigeria has yet to codify the right to access government information into law and consistently ranks low on indexes on government openness such as those conducted by Transparency International (2.3-3.0 out of 10) and the Open Budget Initiative (19%).[88][89] Because of barriers to political power among ordinary citizens there has been a lack in shared economic development; their needs are not being heard. Without public cooperation and consent the government has led the country down a path of mass expropriation of natural resources to MNE's for short-term economic gain for those in power.[90] High revenues

87 United Nations, *Human Development Report 2007/2008.*New York: Palgrave Macmillan, 2007. P.283
88 "Open Budget Index."
89 Transparency International, "2008 CORRUPTION PERCEPTIONS INDEX." 2008.
90 EIA, "Nigeria Energy Data, Oil." April, 2007.

from the oil sector are alienated from most members of society through the government due to lack of public control. This disparity is highly visible when the World Bank ranks Nigeria at 40th in nominal GDP, while the UN HDR ranks Nigeria at 158.[91][92]

- Lack of Coordination:
- In addition the figurative distance to the government from the people in Nigeria, the physical distances between people and lack of technology/infrastructure to bridge them makes any coordinated effort of reform almost impossible to achieve. According to the World Development Report Nigeria has a population density of 10 people/km^2, in addition to the national average distance to capital city being 380km.[93] The most effective way for people to coordinate democratic reforms with country-wide participation would be through the use of technology. However, Nigeria lacks almost all basic technological needs with only 0.7 computers for each 100 people, only 8 million internet users (out of 141), bandwidth from most ISP's slug in at 0.3Mbps, and there are only 24.1 cellular phones per 100 people.[94][95] Cooperation between different regional democratic grassroots groups/community organizations is disorganized on a national level and they have yet to spur the government to make effectual moves towards constitutional reform.
- Lack of Legal Access/Corruption:
    - Nigeria lacks a strong legal tradition – a factor that needs to be changed in order to ensure widespread acceptance and use of any reform. The Nigerian legal system as it stands is complex and almost impossible to navigate by average citizens and is marred by corruption and bribery.[96] In addition to this, most people outside the capital do not have access to the higher courts or small claims courts because of the conglomeration of resources to more populous areas. The Nigeria Survey and Corruption Survey Study also found that there is a broad public distrust of the police in Nigeria, they are seen as even more corrupt than political parties.[97] Because of the general confusion with the legal system, access to it, and distrust of it Nigerians do not know the correct channel to seek constitutional reform, cannot get the government to listen, or are to afraid to challenge the

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91 World Bank, "Gross domestic product 2007." 2007.

92 United Nations, *Human Development Report 2007/2008.*New York: Palgrave Macmillan, 2007. P.231

93 The World Bank, "World Development Report." 2008.

94 United Nations, "UN Data." Data from 2004-06.http://data.un.org

95 "Speed Test." April 20, 2009.http://www.speedtest.net

96 "Nigeria - Judicial system." 2009.

97 "Public Institutions Perceived as Most Corrupt." April, 2009.

state apparatus.

EVALUATION OF POLICIES

The Swedish International Institute for Democracy and Electoral Assistance (IDEA) report on Democracy in Nigeria states that, "There is the need for a new social compact to be negotiated between the state, civil society and the private sector through an inclusive national dialogue."[98] The creation of an Advisory Committee to the National Assembly Joint Committee on Constitution Review along with presidential promises of "deepening democracy" in recent days shows an opportunity for constitutional reform to take place.[99][100] Though, in post-conflict Nigeria it is civil society organizations, intergovernmental organizations and international organizations putting forth the most effort to working towards constitutional change.[101] Other international aid organizations including the UK's Department for International Development (DFID), USAID, and AusAID worked on electoral reform before the 2007 elections.[102][103] However, electoral reforms were insufficient to curb fraud, intimidation and violence and the Federal Government now realizes Nigeria cannot affect fundamental changes to its electoral framework without amending the Constitution.[104] Past programs of infrastructure and connectivity projects such as those carried out by the NGO dot-GOV, USAID, and National Telecommunications Cooperative Association to increase universal/rural cell phone access were successful but could be augmented by greater funds to have maximum impact.[105] Therefore, we see an opportunity for Swedish development cooperation to further its goals of poverty reduction by funding technological investment alongside forums between civil society organizations that encourage the population to play a role in the constitutional reform process and the government.

Nigerian citizens have shown that they are ready and willing to create inclusive and sustainable government/constitutional reform through the efforts of the Citizen's Forum for Constitutional Reform and in cooperation with (Sida partner) the Center for Democracy and Development.[106] A recent

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98 Simpkins ,John. *THE ROLE OF CONSTITUTION-BUILDING PROCESSES IN DEMOCRATIZATION Case Study Nigeria (External perspective).* Stockholm: International IDEA Democracy-building & Conflict Management (DCM), 2004.

99 Nzeshi , Onwuka. "Nigeria: House Begins Groundwork On Constitution Review." March 24, 2009.

100 Festus, Okoye. "Nigeria: Implications of ERC Report for Constitutional Reform." March 27, 2009.

101 Igbuzor,Otive. *CONSTITUTIONAL REFORM IN NIGERIA'S FOURTH REPUBLIC: CHALLENGES TO CIVIL SOCIETY ORGANISATIONS.* Abuja, Nigeria: ActionAid International Nigeria, 2005.

102 USAID,*USAID/Nigeria Operational Plan.* USAID Development Experience Clearinghouse, 2006.

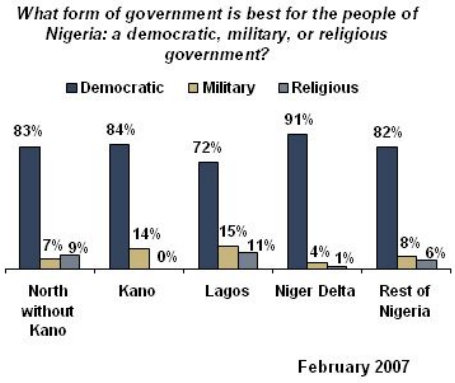
103 IFES, "IFES - Nigeria." 2009.

104 Human Rights Watch, "Nigeria: Polls Marred by Violence, Fraud." April 17, 2007.

105 dot-COM, "Universal/Rural Access Moves Forward in Nigeria." 2002.

106 Sida, "SIDA Nigeria." JAN 13, 2007.

Gallup poll shows that 82% of Nigerians support democracy as the form of government for their country (See graph below).[107] Forums have already taken place that showed a general sentiment for constitutional reform guided by the principles of inclusivity, diversity, participation, transparency, accountability, autonomy, legitimacy and accessibility.[108] However, the efforts of the civil society sector have fallen flat due to the reluctance of the government to promote meaningful reform, reform that is based on public consultation and responds to the issues.[109] Nigeria, especially the disadvantaged members of society, could benefit from Swedish assistance in the creation of a network for sharing of resources, exchanging ideas and supporting other initiatives on constitutional reform to help push the government from below to reform. These efforts of partnering and dialogue should be coupled with work at the National Assembly to promote transparent legislative drafting and reporting, committee operations, public hearings and constituency outreach as to further inclusion and prevent the gains made by civil society organizations to corruption and bureaucracy.



PROGRAMS

- To allow greater access to the government we recommend taking a similar approach to that taken in Rwanda; the creation of intergovernmental agencies to promote cooperation between various local and regional governments that are more susceptible to citizen's interests. In Rwanda Sida created a development plan based upon decentralization of power and aided the government to cooperate with local actors to build grassroots reform. . Decentralization of constitutional reform

107 Rheault , Magali and Bob Tortora. "Nigerians View Democracy, Unity as Best for the Country." August 21, 2007.
108 CITIZEN'S FORUM for CONSTITUTIONAL REFORM, "BACKGROUND." 2009.
109 Simpkins ,John.

in Rwanda was achieved through direct Sida programs to build a Ministry of Local Affairs (MINALOC) and the Rwandese Association of Local Government Authorities (RALGA) that allowed for direct local access to the government processes.[110] Nigeria could follow Rwanda's success that eventually led to a new constitution was adopted after a referendum in 2003. Sida helped to draw up this new constitution along with providing a joint project between the Swedish National Audit Bureau and the Rwandan Government to monitor and stop corruption.[111] One year after presidential and parliamentary elections and the adoption of a new constitution in Rwanda, there was progress in shifting responsibility for government services to the local level and in 2009 there is 81% public approval rating of the government, and 85% of all citizens will be involved in government processes.[112] The network for cooperation and inclusion has already begun to take shape in Nigeria in the form of the Citizen's Forum for Constitutional Reform (CFCR) that should be backed and fully funded.

- In order for the constitutional reform efforts fostered between the government and civil society to provide the most impact upon poverty reduction they must focus on power decentralization. The process of constitution reform and any agencies involved, especially the government Committee charged with the review process, must show existing diversity in terms of ethnic identity, language, religion and gender as to make the final document's claims of democracy valid. In order to assure participation of poor a nationwide campaign is needed to disseminate information about the process. Sida's work in Moldova directly assisting local networks to build trust between civil society, government, and the media could also provide a source of relevant expertise. [113] As a result, the political will to fight corruption has been strengthened and the Transparency International Corruption Perceptions Index confirms that the situation has improved.[114]
- This process could be aided by an influx in communication technology that would be readily accessible without long and expensive major infrastructure projects. To achieve this, Sida should implement a program much like the solar-powered telephone kiosks project in Uganda. Through this program 1800 mobile telephone kiosks have been built, powered by solar cells in areas with no electricity. However, this program also served as a testing ground to build trust between Swedish and Ugandan companies and after the solar projects success large scale investment

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110 Sida,*Sida Country Report Rwanda.* Kigali: SECTION FOR DEVELOPMENT COOPERATION, 2004.
111 Sida, "What does Sida do in Rwanda?." Sep 05, 2008.
112 USAID, "Rwanda Democracy and Good Governance Data Sheet." 2009.
113 Ministry for Foreign Affairs,*Country Strategy Moldova* . Stockholm: Swedish Government Offices, March 2007.
114 Ibid.

allowed the country to jump from 4000 telephone users to 311,000.[115] Some of this same technology could be transferred to internet/computer use in low-power open-source laptops to begin with, and scaling up to server/fiber optic installation. Sida financed a risk in Uganda that local firms could not take. This allowed new money to be released and invested into the country. The pace of expansion has now increased and tens of thousands of Ugandans will have access to mobile telephony earlier than expected.[116] Through telephones and the internet society becomes more open, and it is easier to trade and cooperate.

- It is necessary that the disadvantaged not only participate in the process but also should have easy access to the process and the final constitution; understand it and use it in the defense of their individual and collective rights. In order to achieve this goal Sida could couple its assistance to democratization networks in the form of information/communication with assistance to streamlining and educating the public about the judicial system. Sida programs such as Swedish-Vietnamese lawyer cooperation to create a simple overview of their legal system could be beneficial. Sweden entered into to a new cooperation agreement with the Ministry of Justice on support to lawyers in Vietnam and the establishment of an *Independent National Bar Association*. The first Vietnamese Doctorate program in the legal field has finalized its second year through collaboration of the faculty of law at the University of Lund and the two leading Universities: Ho Chi Minh City faculty of law and Hanoi Law University.[117][118] The construction of local courthouses by Sida would also allow more direct access to the legal system and government for the rural population. Sida's building of local 160 courthouses in Nicaragua in the late 1990's have returned conclusions that the cost-benefit is acceptable, that local government became more visible and accessible, and that 4 out of 5 Nicaraguans were pleased with the courts as well as 2/3 saying their cases were solved quickly.[119] To alleviate the distrust of the police in Nigeria a similar program could be implemented where Sida financed cooperation between the Swedish National Police Board(SNPB) and the Rwanda National Police (RNP) for human rights training that started May 2003 and was prolonged until end March 2005.[120] The Rwandan Police now employ 10% women on their force and have specific resources dedicated to human rights

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115 Sida, "Solar-powered telephone kiosks aid trade." Sep 12, 2007.
116 Ibid.
117 Sida,*Vietnam – Legal Sector Cooperation.* 2003.
118 Sida,*Sida Country Report 2007.* Hanoi: 2007.
119 Lewin,Elizabeth.
120 Sida,*Sida Country Report Rwanda.* Kigali: SECTION FOR DEVELOPMENT COOPERATION, 2004.

and gender issues that have improved community relations.[121]

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CONCLUSION

Nigerian constitutional reform is in its beginning stages; civil society has already provided the impetus to reform and the 2007 election has shown to the government and international aid agencies that constitutional reform is necessary for electoral reforms to take a significant hold. Enhancing the democratic processes of the country will allow for greater inclusion of disadvantaged members of society interests and will be an effective starting block for work to begin on reducing the material effects of poverty. As shown through Sida's efforts in Rwanda and other countries lasting, inclusionary constitutional reform can be achieved through a coordination of efforts between a federal government and civil society with the support and creation of decentralizing government agencies, along with partnerships with the Swedish government to reduce the possibility of corruption and maximize the chance of success by widespread judicial assistance. Citizen's groups such as the CFCR need adequate funding to provide the network through with the poor in Nigeria will be able to express and participate in the constitutional reforms. Government and civil society strategies must be implemented to shift the balance of power in the country between agents of change and those who want to preserve the status quo. If government officials are unwilling and unresponsive to the advocacy demands of civil society, very little in terms of concrete output and impact can be achieved in terms of producing a new constitution.[122] On the other hand, if civil society organizations are unable to create a strong alliance to press their demands and get involved in the process any reforms made will not be legitimate in the eyes of the people. In this regard, both the support of political and social movements will be crucial in the development of inclusionary democracy in Nigeria.

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121 "Police gender desk." 2007.

122 Igbuzor,Otive. *CONSTITUTIONAL REFORM IN NIGERIA'S FOURTH REPUBLIC: CHALLENGES TO CIVIL SOCIETY ORGANISATIONS.* Abuja, Nigeria: ActionAid International Nigeria, 2005.

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