

ZAMFARA STATE EDUCATION
ACCOUNTS
2006/2007

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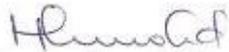
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Mrs. Hussaina Rilwanu
Co-ordinator, ZAMSEA

Foreword

Commissioner Education Zamfara

Executive Summary

Education financing in Zamfara State for School Year 2006-2007

(PF version)

1. The Zamfara State Education Accounts (SEA) provides a transparent framework for measuring education expenditures and comparing them to policy directions. The SEA gathers information on all spending, from public, private and donor sources and measures the “financial pulse” of an education system answering four key questions: Who is financing education? How much do they spend? How are funds distributed across different education providers, levels and activities? Who benefits from or receives the services?
2. SEA in Zamfara was organized and conducted by a working group established by the Zamfara Ministry of Education involving 25 staff members in the Ministry. The working group worked under guidance from the Steering Committee chaired by the Commissioner for Education. Data collection was done by this working group with support from Nigerian and US based technical assistance teams and involved 16 studies and 44 (19 for public sector and 25 for private sector) data collectors. Both primary and secondary data was used for SEA. All of the data for the public sector came from secondary sources, while primary studies were completed for collection of data from private schools, internal NGOs and donors. The school year covered was from September 2006 to August 2007. As part of the analytical process a relational data base was developed that could assist the MOE in forecasting future financing needs.
3. During the 2006-7 School Year a ₦21.2 billion Naira was spent on education in the State of Zamfara to educate almost 600,000 students from pre-primary to tertiary schools.
 - a. Most of the students were in public school (93%).
 - b. The average per student expenditure in public school was ₦32,460 while the average in private school was almost 1.5 times higher, ₦47,272.
 - c. the average expenditure per student by level of education was: ₦21,662 for preprimary; ₦20,224 for primary; ₦ 52,196 for secondary education; and ₦378,261 for tertiary education. After pro-rating the expenditures for administration into the various levels of education, the average expenditure per student by level of education was: ₦24,134 for preprimary; ₦23,177 for primary; ₦ 59,579 for secondary education; and ₦434,211 for tertiary education.
4. The public sector was the source of 80% (₦17 billion) and private financiers contributed 20% (₦4.2 billion) of the total financing for education (₦21.2 billion)
 - a. Public funds were received from eleven different agencies at the federal, state and local level. Zamfara State contributed 50% of all public financing or 39.9% of total financing. The federal government contributed 38%, and local government contributed 13% of public financing.
 - b. Private Funds came from three sources: households were the largest financing source contributing 81% of the total private funds (which was 16% of all funding). Private firms contributed 15% and local NGO’s contributed 4% of all private financing.
 - c. There was a very small contribution from the Rest of the World to the education sector in Zamfara during the academic year 2006-2007. All of the contribution in this

category came from the few multilateral/bilateral donors active in the state. No international NGOs were active in Zamfara during the time period covered by this survey.

5. While the federal government contributed 38% of the resources, they served as financing agents for only 5% of public expenditures. Most of the federal funds (72%) were provided to local government agents who served as the financing agent for 30% of the public expenditures. The State contributed half of the public sector financing but served as financing agent for 65% of public expenditures.
 - a. In terms of total expenditures in the sector, State government managed 52%, local government managed 24%, private organizations managed 11%, households managed 8% and federal government managed 4%.
6. Financing agents in total expended 44% of all funds on primary education and 32% on secondary education. Administration received 13% and tertiary education 9%. Only 2% was spent on pre-primary education.
 - a. The greatest percentage of funding from the private sector was for secondary schools (59%) while the public sector provided only 25% of their resources to that level of education.
 - b. Public sector spent 16% of its funds on administration of the education program; 47% on primary education; and 25% and 12% on secondary and tertiary education respectively.
 - c. Only 1% of public sector administered funds was for pre-primary schools compared to 6% of the private administered funds.
7. In terms of geographic distribution, half of all funds expended on education could not be allocated to rural or urban locations as they were used for statewide activities.
 - a. In the public sector, of the 45% that went to non-statewide activities, a little more than one half (24%) went to urban schools while a little less (21%) went to rural schools.
 - b. In the private sector, the majority of the funding came from households and as the household survey did not capture data by location, a majority of the funding for education could not be allocated. A small amount of funding from the private investors was allocated to schools in urban areas (19%), and the rest was for statewide activities.
8. Public schools received 83% of all the funding in education. While private school students represent only 7% of the total number of students, private education received 17% of the funds:
 - a. Of the total expenditures on education, 83% was spent on public schools and 17% on private schools.
 - b. Public sector funds were provided almost exclusively to public schools with a very small fraction being spent on private schools (integrated Islamic schools).
 - c. Private sector funds were provided to private schools (83%) and to public schools (17%).
9. Most of the education financing in Zamfara (81%) went to secular schools. fourteen percent of the funds could not be attributed to either Islamic or Secular schools and only 5% went to Islamic schools. Private sector financing agents spent only 23% on secular schools while public agents spent 96% on secular schools. However, even though the public sector spent

only 4% of their funds on Islamic education it represented 59% of the funds received by Islamic schools.

10. Overall recurrent running costs (overhead, instructional materials, training and staff development and expenditures on students) accounted for a little more than one third of all expenditures (39%). Personnel costs (34%) were the next largest category. Capital (construction, equipment, land, furniture) expenditures (18%) and expenditures on maintenance (computers, building repairs, vehicles) (8%) accounted for about one quarter of the expenditures:
 - a. By Levels: at the primary school level a significantly greater percentage of expenditures were allocated to capital expenditures (29%) as compared with the secondary (3%) or tertiary (18%) levels. Personnel costs were also higher than those for secondary levels (21% vs. 7%)
 - b. By Location: of the total expenditures that could be allocated by urban and rural, urban and rural schools showed a major difference only in terms of the percent that went to running costs, personnel and transfers. Running costs (15% rural vs. 28% urban) were lower in rural schools while personnel costs were higher (52% rural vs. 45% urban). Similarly the level of transfers was much higher for the rural areas.
 - c. By Ownership: an analysis of expenditures by ownership of schools showed that private schools allocated a greater portion of their revenues to running costs (which includes fees) and much less on personnel costs (4% vs. 78%) as compared with the public schools. the public schools spend 41% on personnel costs versus 31 percent for running costs.
 - d. By Type: Islamic schools allocated a higher percentage for capital costs (33% vs. 19%) than secular schools. Running costs were lower in Islamic schools (22%) than secular schools (31%)

Major Findings from ZASEA

1. Only 18% of the Zamfara State budget was spent on education in SY 2006/07. This is lower than UNESCO target (26%) which is also the State target. The current government has committed to meet the 26% target in their 2008 budget on education.
2. On average, the expenditure per student (N 34,236/student/year for all schools, public and private), is on the high side. This can be attributed to:
 - a. Free education (no fees and no school fees)
 - b. Teachers paid an incentive of 20% over average teachers salary above basic salary to work in rural areas
 - c. Large number of public boarding schools (30 in SY 06) where State pays full board
 - d. The very high costs of tertiary education.
3. Comparing public and private schools expenditures showed a definite skew:
 - a. Average expenditure per student in private schools (80,327 N) was two and one half times the average for students in public school (32,424 N)
 - b. While only 7% of all students are in private schools, 17% of all expenditures were for those schools
 - c. Even more telling is that nearly 60% of the private schools were Islamic schools and only 41% were secular private schools

4. State government was the major source of financing with a contribution of over 50% to the total financing for education. It was also the major financing agent, managing 65% of all monies available for education.
5. Local Government contributions:
 - a. 13% of public expenditures and 11% of all expenditures came from Local government sources
 - b. As a financing agent, they were responsible for administering 30% of the total funds
 - c. Most of LG financing was for primary education
6. Data on direct contributions to the State of Zamfara from the Rest of the World were not available. It must be noted that for purposes of SEA, donor contribution in the form of budget support at the national level is treated as a part of the federal allocation to the state government.
7. Uses of funds varied significantly by different providers:
 - a. Running costs received the highest percent of overall expenditures (39%) and was greatest at the secondary level and particularly in private schools
 - b. Personnel received the next highest percentage (34%) and was highest in primary and tertiary schools and in public schools
 - c. Capital expenditures on construction were 18% of the total and were highest at the primary level (29%)
8. Although the private sector shares in the provision of primary education with the public sector, as a percentage of total contribution, the private sector and particularly households invested more in secondary education than in primary. Education at the secondary level, because of the expenses necessary at this level, constitutes a heavy burden for the families, and understandably, needs greater efforts from the private sector
9. Households spent 52.8 percent of funds on school fees, 13.8 percent on uniforms, 9.7 percent on books, 7.7 percent on food, 7.0 percent on transport and 6.5 percent on extra classes. About 1.5 percent is spent on Parent Teachers Associations and 1.0 percent on miscellaneous expenses. This pattern of expenditure indicates that the households are providing more funds to quality than to access, with almost 70 percent related to quality: extra classes, fees and books, and 30 percent related to access: transport and uniforms.
10. Government is funding both public and private schools in Zamfara
 - a. Public funding is only going to private voluntary schools. The government of Zamfara supports the integrated Islamic schools through placement of teachers and curriculum specialists in those schools, text books and other curriculum development supports. However, these expenditures are not tracked separately.
 - b. In addition, this study with its focus on formal education does not include non-formal education sector – the main domain of conventional Qur’anic education.
11. The SEA process was very inclusive involving MOE and SUBEB as well as stakeholders
 - a. The intense involvement of the working group in data collection and analysis was an education process for most people
 - b. The Technical Assistance team as well as the Ministries of Local Government, Health and Agriculture contributed to the success of the data collection exercise

- c. Future SEA should include training for LGA to better sensitize local government official to need for data

Zamfara State Education Accounts

2006/2007

1 Introduction

1.1 Educational Context in Nigeria

Recognizing education as an “instrument par excellence for effecting national development,” and to stem the decline resulting from paucity of resources allocated to the sector, the Government of Nigeria published an elaborate National Policy on Education in 1977. Based on the philosophy of equality and equity, in which all citizens of Nigeria would have equal access to an education that would provide them with appropriate skills and abilities to be contributing members of the society, the key objective of the National Policy on Education (NPE) is the attainment of universal basic education by 2015. In keeping with the dynamics of social change and demands on education, this policy has been revised in 1981, 1983, 1998, 2004 and most recently in 2007, but the underlying philosophical basis has not changed.

Under the Constitution, federal and state governments have concurrent responsibility for primary education. The federal government is responsible for determining the national policy on education, setting standards, and performance monitoring. State governments are responsible for designing and developing the curriculum and preparing the legislation, as well as provision of education. In addition, local governments have a formal responsibility, dating from the Local Government Decree of 1976, for providing and maintaining primary education, subject to necessary assistance from the states (Federal Ministry of Education, Education Sector Status Report, Abuja, Nigeria, 2003).

The formal system of education, which between 1977 to 2007 prescribed enrolment in primary school at the age of six years and stipulates a 6-3-3-4 structure offering six years of primary, three years of junior secondary, three years of senior secondary and four years of higher education. From 2007 a new structure was instituted with an emphasis on the curriculum and labeled 9-Year Basic Education Curriculum (9-3-4 structure). This allows for the merger of the six years primary schooling with three years of the junior secondary schooling to create a continuous block of nine year Basic Education structure, in line with international strategies and interventions concerning the efficacy of Basic Education. The senior secondary school remained three years duration, while university also retained its four year structure.

1.2 Education Financing in Nigeria

Education in Nigeria is financed by both public and private sources, but data on education spending – including public spending – continues to be fragmented and unreliable. On the public side, the problem seems to be the quantum of financial resources committed by the different tiers of government to education. The financial commitment and the priority given to education by governments are usually reflected in budgetary allocations, but the decentralized governance system does not allow this data to be picked up with accuracy and ease. Data from the Federal Ministry of Education seem to indicate a downward trend in federal financing since the mid 1980s, with

budgetary allocations as a percentage of GDP falling overall, from about 9.3 percent in 1983 to 9.6 percent in 1998, 9.0 percent in 1999, 7.6 percent in 2001, and only about 2 percent in 2003 and 3.5 percent in 2004 (World Bank 2005, 2006, 2008; RTI 2006). Following the fiscal federalism and systemic decentralization, the state and local governments have assumed a significant proportion of public spending on education, and in 2006, aggregate levels of state and local government expenditure on education were estimated to be equivalent to 25 percent of total state and local government expenditures respectively (World Bank, 2008). However, these figures are very broad estimates and based on a small sample of state and local government data.

Indeed, the most recent comprehensive assessment of the levels, patterns and trends of education finance in Nigeria was made over four decades ago, 1962, and since then there have only been few and partial estimates. In 1992, case studies of expenditure in three states were conducted by the World Bank, while more recent studies (2005, 2006, and 2008) have focused mainly on an understanding of the public sector expenditures on education. The World Bank (2002) suggests two main reasons for this dearth of aggregate information: an increase in the number of regions and states from three regions to thirty six states; and a decrease in the level of financial reporting. Thus, the very limited knowledge of state and local government expenditures on education remains a big problem in any computation and estimation of national aggregates, as a result of which the state policy continues to be under-informed.

At the same time, not all school-going children are enrolled in government schools, and the private sector for primary and secondary schooling is growing. Data on non-government spending on education, including private out-of-pocket financing, spending on education by religious and charitable organizations, and education support by multilateral and bilateral donors, remain very sketchy. Thus, while the data on private expenditures are sufficient to suggest that the cost of public education for students and households is significant, it is very approximate and constitutes a weak basis for policy planning.

Recognizing that the information base is very weak for debates on such fundamental issues as the adequacy of funding for education, sources of funding, efficiency and equity of the use of public funds, costs of system expansion and the appropriate mix of public and private (household) expenditures, a new tool was needed that would enable a detailed flow-of-funds analysis for the education sector. This new tool, based on the National Education Accounts (NEA) methodology, is a sub-account or State Education Account (SEA) that studies the flow of funds from sources-to-users within the education sector at the state level.

1.3 What are State Education Accounts?

The State Education Accounts (SEA) can be described as a transparent method for collecting and analyzing data on actual allocations and expenditures of resources in the education sector and linking those allocations and expenditures system reforms. The SEA framework closely follows the National Education Account (NEA) framework, and maps the flow of funds from sources to intermediary or financing agents and finally to the providers of service. The State Education Accounts help detail expenditures by different players in the education sector and thus provide a more complete and transparent view of total spending, both public and private, on education in the state.

SEA, like the NEA, is a tool that facilitates assessment and evaluation of the performance of the education system. SEA does this in several ways, most importantly by providing information on the overall level of resources (public, private and external), how these resources flow through the education system and how they are used. SEA provides the data for evaluation of sources and uses of

education funding (public, private and external) against a set of policy objectives, thereby providing evidence-based methods of determining if education funds are being spent in support of these objectives. The use of SEA involves official stakeholders in determining which aspect of the sources and uses is important, and provides the means to measure policy impact on a factual rather than an anecdotal basis. SEA uses standard classification of data, which contributes to benchmarking performance and sharing information more easily within country and between countries.

The main objective of the State Education Accounts is to create a standard format of accounting for educational expenditures that establishes the platform for technical analysis of the performance of the education sector and permits comparisons of relevant indicators between states and internationally.

In keeping with this objective, the goal of the SEA is to provide a framework that helps policy-makers, financiers, and providers of education answer questions that help improve the performance of the education system and improve the efficiency of the sector. Furthermore, since the SEA uses a standardized format, the information that it provides allows meaningful interstate comparisons.

1.4 Why conduct the SEA in Zamfara?

Nigeria has in the past been a front runner in Africa in education. The policies of the governments in the past few years have been designed to restore the country to its former status as a leader among the African nations. As a result the government of Nigeria was very interested in the SEA, an effective tool that can be used to review the outcomes of education policies and to suggest the impact of potential policies on performance of an education system. However, education in Nigeria is a concurrent responsibility, with the greatest amount of decisions on the states. As such it was decided to implement the SEA at the state level.

A young state created in 1996, Zamfara has over the past few years made great strides in the provision of education and has made efforts to improve both the access to and participation in education. Recognizing that Zamfara State is often considered as “backward” state in Western education, the State government has over the past few years emerged as a leader in trying innovative approaches in the provision of education. In addition to building new schools, undertaking initiatives like teacher salaries over and above the national norm to increase teacher retention, waiving of school fees, etc, to increase participation in the formal sector, the government has also undertaken measures that straddle the gray area between formal and non-formal education. To list a few such programs undertaken by the State government over the past few years: (i) provision of a mass education program that is workable and sustainable (unprecedented elsewhere in this region); (ii) introduction of a program to “infuse Western Education” into the Islamic education structure, thus allowing all students, but most especially married girls, enrolled in Islamic schools to acquire rudiments of Western literacy and thus give them access to information; and (iii) endorsement of private-public partnership in Education to expand access to and increase resources available to the sector by endorsing private education initiatives and providing grant money to set up a viable and sustainable private school in the State.

Based on the need to develop a powerful planning tool for analyzing educational expenditure in the State and recognizing the potential value of a new tool being tried out in the neighboring state – Kano – to map the flow of funds from sources to uses, the Honorable Commissioner for Education instituted and chaired a State Steering Committee on what eventually became referred to as Zamfara State Education Account (ZAMSEA). Once the administrative structure for ZAMSEA was in place,

the Steering Committee then requested technical assistance from USAID, which in turn engaged the services of Creative Associates International (CAI) and Abt Associates Inc. in Washington DC. In the next stage, Creative Associates then engaged a team of Nigerian consultants (who have since grouped together to form an NGO called Association for Education Development Options, (AEDO)) with expertise in various aspects of public expenditure, national accounts and data processing. The project was initiated in February 2008.

The rest of this report is organized as follows: Chapter 2 provides a detailed overview of the Education system in Nigeria and in Zamfara state; Chapter 3 presents the State Education Accounts (SEA) methodology including the boundaries and classifications used for the implementation of the study; Chapter 4 reports on the major findings from the data collected; Chapters 5 and 6 present a discussion of the data from a public and private sectoral perspective; Chapter 7 contains an economic analysis of educational expenditures from a macro economic perspective. Chapter 8 provides the conclusions and policy recommendations from this study.

2 Understanding the Education System: in Nigeria and in Zamfara state

2.1 Overview of the Nigerian Education System

Nigeria has had a long history of providing education for its citizens and was considered a leader in the field of education in Africa until the mid-twentieth century. However, following a string of political and economic shocks in the late 1960s, the resources allocated to the education sector started declining and as a result, urban-rural and gender disparities in enrolment and educational outcomes started to increase. In order to stem this deterioration and recognizing education as an “instrument par excellence for effecting national development,” the Government of Nigeria published an elaborate National Policy on Education in 1977.¹

The National Policy on Education

In 1969, a national curriculum conference was held in Lagos, Nigeria, to review the then existing educational system and propose a better set of national goals more tuned to Nigerian national development. Independence from British colonial rule in 1960 provided a more nationalist impetus in determining the role of education in uniquely Nigerian development, as opposed to the sustenance of the British colonial machinery. The outcome of the conference was a unified document which became the National Policy on Education (NPE) which was first announced in 1973, and formally implemented in 1977.

Noting international trends towards liberalization of education at junior levels, particularly its significance at the primary level, the Federal Government re-structured the Universal Primary Education program in 1999 as Universal Basic Education (UBE) program. The goals of the UBE Scheme are to universalise access to basic education, engender a conducive learning environment, and eradicate illiteracy in Nigeria within the shortest possible time. The specific objectives of the scheme are to:

1. develop in the entire citizenry a strong consciousness for education and a strong commitment to its vigorous promotion;
2. provide free, compulsory Universal Basic Education for every Nigerian child of school age;
3. reduce drastically, dropout rate from the formal school system through improved relevance and efficiency;
4. cater for dropouts and out-of-school children/adolescent through various forms of complementary approaches to the provision and promotion of basic education;
5. Ensure the acquisition of the appropriate levels of literacy, numeracy, manipulative and live skills (as well as the ethical, moral and civic values) needed for laying the foundation for long-life learning.

Based on the philosophy of equality and equity, in which all citizens of Nigeria would have equal access to an education that would provide them with appropriate skills and abilities to be contributing

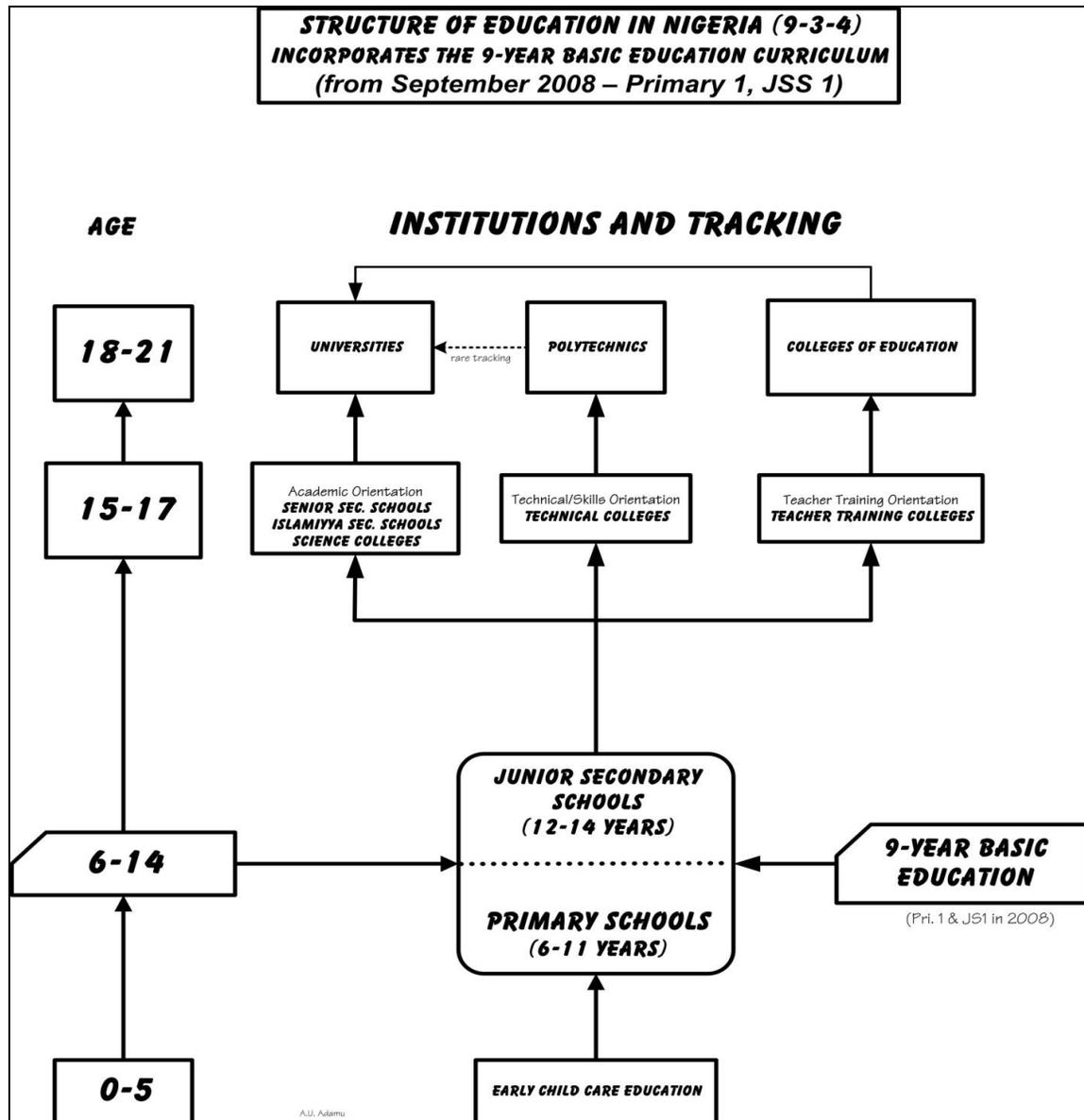
¹ Ref: Federal Republic of Nigeria, National Policy on Education - 4th Edition (2004), Nigerian Educational Research and Development Council, Lagos, Nigeria

members of the society, the key objective of the National Education Policy is the attainment of universal basic education by 2015. In keeping with the dynamics of social change and demands on education, this policy has been revised in 1981, 1983, 1998, and most recently in 2007 but the underlying philosophical basis has not changed. Education is also a core ‘pillar’ of the 2004 National Empowerment and Development Strategy (NEEDS), which is Nigeria’s own Poverty Strategy Reduction Strategy. To achieve these goals, several policies and reform programs, including commitment to Education for All and the Universal Basic Education program, have been initiated. The most recent version of the National Education Policy incorporates all of these reforms and policies.

Structure of Nigerian Education system

Nigeria has three fundamentally distinct education systems: the indigenous system, Qur’anic schools, and formal European-style education institutions. Education development in Nigeria is guided by the National Policy on Education, which provides for both formal and non-formal education. At present, the formal system prescribes enrolment in primary school at the age of six years and stipulates a 9-3-4 structure offering nine years of basic education, three years of secondary school and four years of higher education. This has replaced the 6-3-3-4 structure, in place from 1960-1997, offering six years of primary, three years of junior secondary, three years of senior secondary and four years of higher education. This hierarchical structure is based on Early Childhood/Pre-Primary education in which the government’s role has been limited to setting standards, providing curriculum guidelines and training teachers with the private sector providing educational service. Together, primary and junior secondary education constitutes basic education, which is free and compulsory. Figure 2.1 below gives a summarized schematic representation of the structure of Nigerian education in 2008.

Figure 2.1: Schematic structure of the Nigerian Educational System



2.2 Overview of Zamfara Education System

In common with the other Northern states of Nigeria, the education system in Zamfara has its antecedents in Islamic tradition, with established formal schooling system going back to 14th century. Colonial and post-colonial experiences, however, created a situation in which the Islamic scholastic tradition was relegated to the background of non-formal educational sector; although a modified form, as Islamiyya schools (that teach Islamic education but in Western settings) was created as a viable alternative to not going to school at all. The colonial authorities (1903-1960) established Western type schools in 1909 in Northern Nigeria and the first post elementary school was established in 1927 while the School for Arabic Studies was established in 1934.

Formal Education

Governed by the National Policy on Education, the current formal education system in Zamfara State consists of a 9-3-4 structure - nine-year basic education cycle followed by three years of senior secondary school and four years of tertiary education. In 2006/7, there were 20,678 pre-primary school pupils, while at the primary the number was 464,878 and 128,577 secondary (Junior and senior secondary combined) students in Zamfara. The number of secondary students includes those enrolled in special schools designed to provide science, technical and vocational education. The State Ministry of Education has overall responsibility for five institutions of higher education, which enrolled around 5,232 students in 2006/07 (Table 2.1). In addition, the Federal Ministry of Education finances and manages one institution of higher education and three Unity Schools. The formal education curriculum is taught both in public and private schools.

Islamic Education

However, in addition to the formal schools, Zamfara also has an extensive network of Qur'anic schools for pupils aged 2-18. Together the two cover the entire age spectrum of compulsory education. At a certain level, especially in the 2-7 years age range, these schools are the only form of organized education that a lot of the children in the State will come in contact with. A large portion of the pupils pursue a parallel education system — attending the conventional primary schools in the mornings, and continuing with the Qur'anic schools in the afternoon. There is often an Islamiyya school — a Qur'anic school with a more diversified curriculum in the Islamic sciences — at night for most of them. Consequently, children aged 2 to 18 in Zamfara are immersed deeply in a series of educational networks from both the Qur'anic-Islamiyya stream, and the nationally mandated schooling system. A majority of the children either attend Islamiyya schools in conjunction with the primary schools, or more preferably, attend a modernized Islamiyya school which incorporates some elements of the structure of modern primary schools.

Public and Private Schools in Zamfara in 2006-07

Zamfara has a mixture of public and private schools that cover the full spectrum of education from pre-primary to secondary education and serve both urban and rural populations. As described above, the formal education system is comprised of public secular schools, private-for-profit schools and private voluntary schools. A majority of the private for profit schools, like the public schools are also secular schools. However, the private-voluntary schools are integrated Islamiyya schools that combine the state mandated curriculum with Islamic instruction. Table 2.1 below presents a summary of the number of public and private schools and institutions in Zamfara in the school year 2006-07 and the number of students enrolled by level.

Table 2.1: Zamfara State School Enrollment, 2006-07 School Years

	Level of Education				
	<i>Preprimary</i>	<i>Primary</i>	<i>Secondary</i>	<i>Tertiary</i>	
Number of Schools	Number of schools				
Public Schools		1,109	135	5	
Private schools*	116	137	48	0	
Total number of schools	116	1,246	183	5	
<i>*There are only 152 registered private schools in Zamfara and most of them are multilevel schools – the split above counts each school by level, see Annex 2 for private school survey methodology</i>					
Enrollment	Student Enrolment				
	<i>Preprimary</i>	<i>Primary</i>	<i>Secondary</i>	<i>Tertiary</i>	<i>Total</i>
Public Schools		422,762	116,842	5,232	544,836
Private schools	20,765	42,116	11,735	0	74,616
Total number of students enrolled	20,765	464,878	128,577	5,232	619,452

Source: Zamfara SMOE 2006-2007 enrollment data; SUBEB 2006-2007 data; Kano SEA survey of private schools; Statistical Digest on Teachers in Nigeria, 2005/2006 & 2006/2007

As Table 2.1 above shows, the public sector is the predominant provider of education in Zamfara. Approximately 90 percent of pre-primary, primary, and secondary school students are enrolled in publicly funded schools. It must be noted that during the 2006-2007 school year, secondary school comprised of both junior secondary (grades 7-9) and senior secondary (grades 10-12). The education system has been reorganized since and the current system includes primary and junior secondary school under basic education and senior secondary forms secondary school. At the tertiary level, public universities, colleges and institutes are the sole providers of higher education and are currently training over 5,232 students.

Most of the schools are at the pre-primary and primary level. There is a sharp drop in the number of schools and the number of students enrolled in the formal school system after primary school. Data on the number of public schools and the number of students enrolled was obtained from State Ministry of Education (SMOE) and the State Basic Education Board (SUBEB) as well as the Statistical Digest on Teachers in Nigeria. For private schools, the data available with SMOE and in the EMIS system is rather incomplete and the SEA team developed estimates of the number of schools and the students enrolled from a survey of private schools conducted for this purpose. Private schools, in order to be licensed, have to register with the government. However, in practice, not all schools are registered, but they continue to serve the students. As a result, records on the number of private schools in the state are incomplete. According to the records available, there were 152 registered private schools in Zamfara during the school year 2006/2007. Most of these schools (94 percent) are multilevel co-educational schools. Estimates developed from the results of a survey of private schools conducted by the SEA team to gather information about private schools indicated that 74,616 students were enrolled in the registered private schools in Zamfara during the school year 2006-2007. Of these, 28 percent of the students were enrolled in preprimary school, 56 percent at the primary level and 15 percent were enrolled in secondary school. Enrolment in terms of location shows nearly all of the schools are located in urban areas. In terms of ownership, 41 percent of the private schools in Zamfara were secular schools and 59 percent were for Islamic schools.

Expanding access to education

As has been mentioned earlier in this report, Zamfara is a young state. It was created in 1999 out of the Sokoto state. Recognizing that their state was seen as backward due to a lack of a well developed Western education system, even though it had a well developed Islamic education system, the state government leaders have taken steps to expand the access to and participation of all in education in

their state. In addition to building new schools, undertaking initiatives like teacher salaries over and above the national norm to increase teacher retention, waiving of school fees, etc, to increase participation in the formal sector, the government has also undertaken several measures in the non-formal sector. These measures in the non-formal sector are outside the purview of this study as the ZAMSEA project focused attention on education in the formal sector. However, they are still important for us to understand the full context of education environment in Zamfara. As such these measures have been listed below:

Mass education program: Realizing that Zamfara State is often considered as “backward” stage in Western education, the State government took the unprecedented step to provide a mass education program that is workable and sustainable. Zamfara State takes significant lessons from its well-established Islamic education antecedent, drawing attention to the centuries-old Islamic university at ‘Yan Doto in Tsafe Local Government, and which produced famous alumni including Sheikh Usman Dan Fodiyo, the leader of the Islamic reform movement who led the jihad from 1804.

Infusion of Western Education into Islamic Education: Aware of the established tradition of Islamic among members of the civil society, but at the same time recognizing the reluctance on the part of the general population to subscribe to Western form of education, the State government introduced a series of practices that worked towards ensuring a higher acceptance of Western form of education, especially for females. The first general strategy was in what the State government calls “infusion of Western education” into Islamic education structure of the State. In this strategy and the Government was at pains to explain that it is not “integration” Western ideas of education into Islamic education. However, certain aspects of such education including learning styles, learning the alphabet, topics are gradually introduced into the curricula of Islamic schools and spread over the entire schooling system. This makes it possible for Islamic education learners to begin to acquire elements of Western literacy. At a certain point, students from such schools could make a necessary switch to conventional Western schools.

Expansion of education for Girls and Women: This infusion strategy makes it possible for married women who did not have a chance to attend Western schools, but are students of Islamic schools, to acquire rudiments of Western literacy and thus give them access to information. Thus although the strategy is on general education, nevertheless there is a significant focus on women as beneficiaries – who were seen as having been denied an opportunity to acquire education early on in life, either due to cultural factors (e.g. parental resistance), logistic problems (e.g. distance from home to the school), or marriage and purdah.

Public Private Partnerships in Education: A third strategy advocated was along the lines of private-public partnership in Education. The State Government strongly endorses private education initiatives and grants about one million naira (US\$8,475) to any credible proprietor willing to set up a viable and sustainable private school in the State. This because the Zamfara State Government policy strongly supports the idea of private schools being necessary for progress in the State. Government accepts the individual nature of private schooling, and was not out to compete with such schools. However, the private-public partnership advocacy is based on the observation that if more private schools are established in the State, there would be higher quality education provided to the children; Government can then concentrate its resources improving the quality of public schools.

2.3 Overview of Nigerian and Zamfara’s Education Finance System

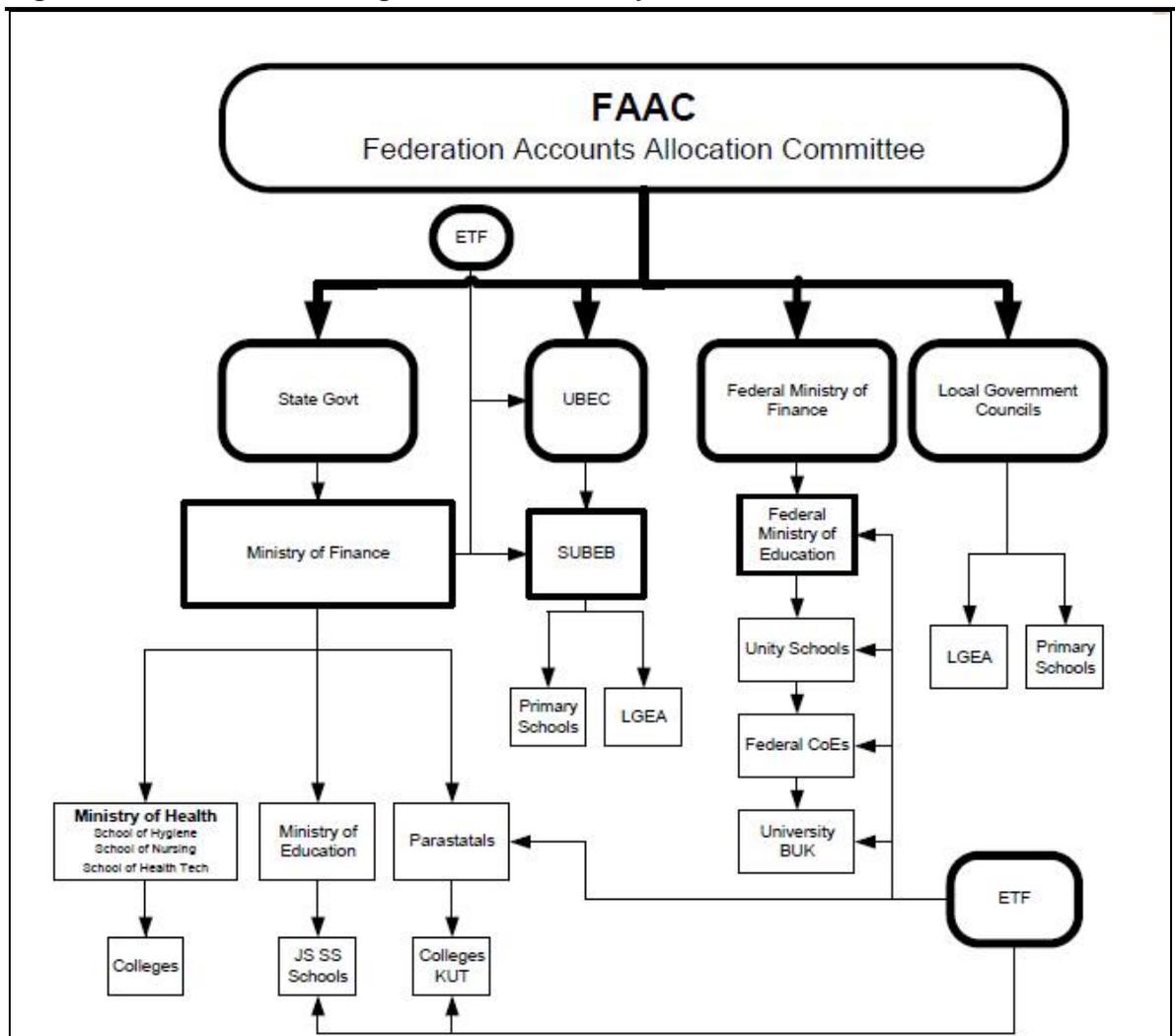
The Federal Constitution of 1999 provides the legal framework for educational management in Nigeria and stipulates that the government should provide free of charge education for all citizens as

soon as possible. Education has been placed on the concurrent legislative list, implying that Federal, State and Local governments have legislative jurisdiction and corresponding functional responsibilities with respect to education. By this arrangement, although a few functions are exclusively assigned to the Federal or State government, most of the functions and responsibilities are in fact shared by the three tiers of government which fund education.

All three tiers of government – Federal, State, and Local – fund primary education. The Federal government provides financing mainly for capital expenditure through the Universal Basic Education (UBE) program and the Education Tax Fund (ETF). The State governments provide money for capital expenditure and for recurrent costs for the State Universal Primary Education Board (SUBEB), Local Government Education Authorities (LGEAs), and primary schools. Local governments provide money (indirectly through deduction at the state level as a first charge) for primary school teachers' salaries and allowances.

Distribution of centrally acquired revenues is of two types: (i) between the Federal Government, all state governments and all local governments, and (ii) across state governments and across local governments. Allocations by the Federal Government are made from the federation account and from centrally collected value added tax receipts. The sources of the account are the receipts from all the major taxes and duties on petroleum, profits, imports and exports. Initially, 55 percent of the total revenues were retained by the Federal Government, 32.5 percent allocated to the State Governments and 10 percent to the local governments, with the remaining 2.5 percent allocated on separate criteria. These shares have changed over years and by 1991, the Federal and State Governments' share of the federation account reduced from 55 percent to 50 percent and 32.5 percent to 25 percent, respectively, while that of the Local Governments was increased from 10 to 20 percent because full responsibility for primary schooling including salaries of teachers at this level of schooling was transferred to the local government. However, at present, the actual cost of teachers salaries are being deducted at source from the federation account allocation to each local government. The financing system is captured in Figure 2.2, and applies to all the States in the Federation, including Zamfara.

Figure 2.2: Structure of the Nigerian Educational System and the Flow of Funds



2.4 Education Priorities in Zamfara

The educational priorities for the government of Zamfara are very clearly articulated:

1. expanding the access to and participation of all in education in the state through expansion of primary and secondary schools, by providing new classrooms, and rehabilitating the existing ones for the purpose of obtaining standard ration of 1:40 in order to have access, retention, completion and quality in schools;
2. expanding access and participation of girls and women in education through a rigorous campaign o girls enrollment drive;
3. Expanding science and vocational education in the state.

3 SEA Methodology

The objective of this study is to conceptualize and develop State Education Accounts (SEA) for the education sector in the state of Zamfara in Nigeria for the school year 2006-2007. State Education Accounts provide a comprehensive picture of education expenditures in Zamfara, using a policy-relevant description of the flows of financing through the education system. In developing SEA for Zamfara, particular emphasis was placed on the inclusion of all stakeholders involved in education financing – public, private, international donors, etc. – so as to ensure that policymakers are better informed about the entire education sector, not just the government portion. The presentation of results of this exercise is intended to be in an easy-to-understand format, such that those without specific knowledge of economics or finance are able to understand the implications of the results, so that it can be used as an effective policy tool to suggest sustainable pathways for a more equitable, efficient and effective education system in Zamfara. However, before going to the results of this exercise it is important to understand the concepts and the methodology of the SEA and the boundaries and classifications that defined this exercise. This chapter describes the concepts and methodology of SEA, and then describes the methods used for conducting SEA in Zamfara state in Nigeria.

3.1 State Education Accounts

State Education Accounts (SEA) can be described as a transparent method for collecting and analyzing data on actual allocations and expenditures of resources in the education sector and linking those allocations and expenditures system reforms. The SEA framework closely follows the National Education Account (NEA) framework, and like the NEA, it too maps the flow of funds from sources to intermediary or financing agents and finally to the providers of service, but at the state level. The information is then presented in a standard set of tables that lend themselves to easy interpretation by policy makers including those without a background in finance and economics. The SEAs are in effect a sub-account of the NEA; as such we first provide a description of the NEA methodology and then describe how it is adapted to the state level.

3.1.1 National Education Accounts

National Education Accounts (NEA), implemented in countries as diverse as Morocco, Philippines and Turkey, were developed as a tool for improved financial information within the context of comprehensive education reform programs. The NEAs provide a picture of the flows and uses of funds throughout the education system and identify roles played by central government, local district governments, international and indigenous donors, private contributors and households in financing education. NEAs are modeled after National Health Accounts which have been conducted in over 60 countries.

The National Education Accounts can be described as a transparent method for collecting and analyzing data on actual allocations and expenditures of resources and linking those expenditures and allocation to system reforms. National Education Accounts (NEA) provide a framework for measuring total – public, private, and donor – national education expenditures. It organizes, tabulates, and presents information on education spending in a standard set of tables, in a user-friendly format that can be easily understood and interpreted by policymakers, including those

without a background in economics, and allows for international comparisons and in-country comparisons over time.

The National Education Accounts (NEA) framework uses the International Standard Classification of Education (ISCED) classifications used in the UOE (UIS/OECD/EUROSTAT) framework. (Schmidt 2003, WHO 2003). Data are collected and analyzed using the basic categories and matrices developed for the NEA. ISCED classifications of expenditure categories are used to ensure completeness of data collected and to allow for eventual international comparisons. While the data collected are entered into a standard set of tables there is some flexibility to add in subcategories to allow for collection and analysis of data that are specific to each country.

The NEA can contribute to evidence-based policy decisions and can enable more transparency that promotes stakeholder involvement. Simply put, the NEA will provide a snapshot of the education system by measuring the flow of funds through four categories of entities and answering four key questions:

Sources of Financing: Where does the money come from? The NEA will examine sources of financing such as the Ministry of Finance, households, and donors.

Financing Agents: What is the flow of funds? The NEA will examine financing agents, the intermediaries who receive funds from sources and use them to pay for services such as a Ministry of Education, district governments, communities or denominational and private school networks.

Providers: To whom did the money go? The NEA will examine providers of services or activities related to education, such as schools, tutors, universities.

Functions: What service was actually produced? The NEA will examine functions or services or activities that providers deliver, such as classroom education, textbooks, tutoring, etc.

In addition to determining how much each financing source spends on education, NEAs carefully track the flow of funds from one actor to another, such as the distribution of funds from the Ministry of Education (MoE) to each government education provider, and by level of education. The flexibility of the NEA framework also allows for specific detailed analyses of education spending on targeted populations or specific levels, such as services provided for basic education. The NEA essentially measures the “financial pulse” of a national education system by answering questions such as:

- Who in the country is financing education services?
- How much do they spend?
- How are funds distributed across different education providers, levels and activities?
- Who benefits from these services? (e.g., are urban populations benefiting more than rural groups?)

Simply put, NEA allows for greater transparency of expenditures in the country’s education systems. Reports that are typically generated using the data estimated in NEA are matrices that describe flows of funds as follows:

- From original sources to financing agents
- From financing agents to provider of services (e.g., primary, junior and senior secondary, tertiary education, administration)
- From provider types to different line items of spending (e.g., salaries, textbooks, uniforms, meal plans, etc.)

The convention used is to estimate the quantity of the flow of funds (for a particular year) and to insert that quantity in a cell, where the column is the source of the funds and the row is the recipient of the funds. The total of all flows from each source is the column total, and the total of all flows to each use is the row total. The grand total in each matrix should be identical to that of all other matrices.

By providing valuable information such as status reports on the current use of financial resources, monitoring education expenditure trends, and reporting on globally accepted indicators to allow for comparison of the country's education system performance relative to that of other countries, the NEA can contribute significantly to the decision making process. NEA methodology can also be used to make financial projections of a country's education systems' needs and highlight equity imbalances in distribution of expenditures.

NEA estimates for a particular year provide a snapshot of the flow of funds through the education system for that year. Once NEA has been completed for two or more years, it would be possible to estimate and analyze the trends in spending by different sources, different financing agents, different uses, etc., enabling policymakers to understanding the dynamics of financing in the education sector. NEA reports are not intended to serve as solely academic exercises that may or may not be used by policymakers or that may collect dust in the office shelves of government officials; rather, they are intended to be an integral report, as is the national census and other government surveys, to the policy process and debate in a country. By revealing the actual "financial health" of a country's education system, particularly when assessed in combination with other types of data (e.g. poverty levels, geographic distribution, enrollment figures, etc), NEA can provide data needed to help decision-makers determine, based on "evidence," whether their country education funds are being spent efficiently, effectively, and equitably.

Since NEA is an internationally utilized and recognized methodology, a country's assessment of its education spending patterns can be compared to that of other countries – this is of particular value to policymakers because they can learn from the spending patterns and education system outcomes of countries with similar socio-economic backgrounds. Such comparative information can help when setting performance objectives and benchmarks. If implemented on a regular basis, NEA can track trends in financing of education. Such temporal data is useful for monitoring and evaluation purposes and for making financial projections of a country's education financing needs.

3.1.2 Adaptation of NEAs to SEAs

State Education Accounts (SEAs), a subaccount of NEA, are in effect NEAs conducted at the state level rather than the national level. As a first step, SEAs lay down clear, unambiguous definitions of the boundary conditions for an expenditure item to be classified as an educational expense. To be included in the SEAs, all expenditures by definition have to be within the boundaries of the state. By doing so, SEAs go beyond the traditional classification of expenditures by institutions to a more functional classification of expenditure by type of expenditure. In the second step, SEAs identify the sources that finance education expenditures, the intermediaries (financing agents) that allocate the funds amongst different providers, and the providers of education, so as to avoid double-counting of funds. At the same time, SEAs distinguish between different providers of education and focus on the mechanisms used to transfer funds to these providers. Finally, and most importantly, the SEA framework provides a technical basis for analyzing the financial implications that education sector reforms would have on service providers and financiers of education alike. In short, SEA provides an

effective tool that can be used to review the outcomes of education policies and to suggest the impact of potential policies on performance of an education system.

3.1.3 Objectives and Goals of State Education Accounts

The SEAs are a tool that facilitate assessment and evaluation of the performance of the education system. SEAs, like the NEAs, do this in several ways, most importantly by providing information on the overall level of resources (public, private and external), the way these resources flow through the education system and how they are used. SEAs provide the data for evaluation of sources and uses of education funding (public, private and external) against a set of policy objectives, thereby providing evidence-based methods of determining if education funds are being spent in support of these objectives. The use of SEA involves official stakeholders in determining which aspect of the sources and uses is important, and provides the means to measure policy impact on a factual rather than an anecdotal basis. SEAs use standard classification of data, hence contributing to benchmarking performance and sharing information more easily within country and between countries.

The main objective of the State Education Accounts is to create a standard format of accounting educational expenditures that establishes the platform for technical analysis of the performance of the education sector and permits comparisons of relevant indicators between states within a country and internationally. The SEAs help detail expenditures by different players in the education sector and thus provide a more complete and transparent view of total spending, both public and private, on education.

In keeping with this objective, the goal of the SEA is to provide a framework that helps policy-makers, financiers, and providers of education answer questions that help improve the performance of the education system and improve the efficiency of the sector. Furthermore, since the SEAs use a standardized format, the information provided allows for meaningful comparisons with other states with-in the country and , in a limited way, with comparable countries.

3.2 Conducting SEA in Zamfara

The State Education Accounts conducted in Zamfara used the SEA methodology to study the flow of funds from sources to users within the State. Data were collected, as appropriate, at the national, state and local levels. Below is a brief description of the implementation of the SEA, the identification and organization of data, data collection, analysis and dissemination.

3.2.1 Identification of a Working Group and the Steering Committee

Keeping in view the fact that SEA is a tool for use by the government for a systematic assessment of the flow of funds in the education system, a Zamfara State Steering Committee (ZSC) comprised primarily of official policy makers and other high-level stakeholders such as academics and civil society representatives was formed. These stakeholders were engaged at various points throughout the SEA project activities to help identify data sources, to facilitate data collection and review data collected, as well as to use SEA results to develop or implement education policies. Representatives of stakeholder groups were oriented to the SEA process and included as necessary for the successful implementation of the SEA process. The Steering Committee identified the members for and helped form the SEA Working Group (SWG). The SWG, responsible for most of the detailed technical work, was formed of representatives from various government agencies whose missions relate to education

and public finance. It included officials from the Ministries of Education and Finance, the Ministry of Science and Technical Education, the Ministry of Local Government, Ministry of Health and those dealing with the private schools and NGOs.

A list of members of the steering committee and the State Working Group who participated in the SEA is included in Appendix 1.

3.2.2 Sources of data

The data for SEAs in large part comes from secondary sources and in a small part from primary sources. Sources of data for SEA can be grouped into three broad categories: public sector data, private sector data and data from rest of the world. Each is discussed briefly below:

- Public sector data: The Public sector data includes government records from relevant agencies at all three levels of government – Federal, State and Local Governments – each is described in turn. (i) At the Federal level it included agencies such as the Federal Ministry of Finance, Federal Ministry of Education, Education Trust Fund (ETF), and Universal Basic Education Board (UBEC). (ii) At the state level the agencies included are the state ministries of Finance (SMOF), Education (SMOE), Health (SMOH), and all parastatals that provide education related services. These parastatals can be broadly grouped into those associated with the SMOE like SUBEB, Senior Secondary Board, etc. and those associated with SMOH. (iii) The local governments include the local government councils and the local education agencies.
- Private sector data: The Private sector as a source of financing for education includes direct out-of-pocket spending by households on educating children, and the contribution of private investors, agencies and individuals. It also includes the contributions made by local/indigenous NGOs. While an assessment of contributions of other private sources can be made through a survey of these agencies, estimates of household spending on education are obtained from a nationally representative household survey, such as the Living Standards Survey and the Demographic Health Surveys.
- Rest of the World data: Rest of the World data includes information from multi-lateral/bilateral development partners (donors), international NGOs and charitable organizations on their contributions to the sector. While Nigeria ranks amongst countries that receive the maximum amount of assistance from multi-lateral/bilateral development partners (donors) most of these funds are contributed at the national level as budget assistance and so are captured as a part of the overall allocation to the state. SEA captures only those funds that are contributed directly to the state either as budget support or as direct donor spending in the state².

A map of the flow of funds within the education sector in Zamfara state of Nigeria was developed to guide the team in their understanding of the flows and to ensure that all organizations involved with financing education were surveyed. The map presented in Figure 3.1 reflects the flow of funds from

² In the 2006-07 school year time period only one donor agency had active programs in Zamfara. There were no international NGOs and charitable organizations involved with education-related activities working in Zamfara. Despite several attempts, the team was unable to capture data on the direct contribution for 2006/7 to the education sector in Zamfara by this agency.

the public, private and the rest of the world sources through intermediaries to providers of education. It also shows the uses or the expenditures on education related services.

3.2.3 Boundaries and Classifications

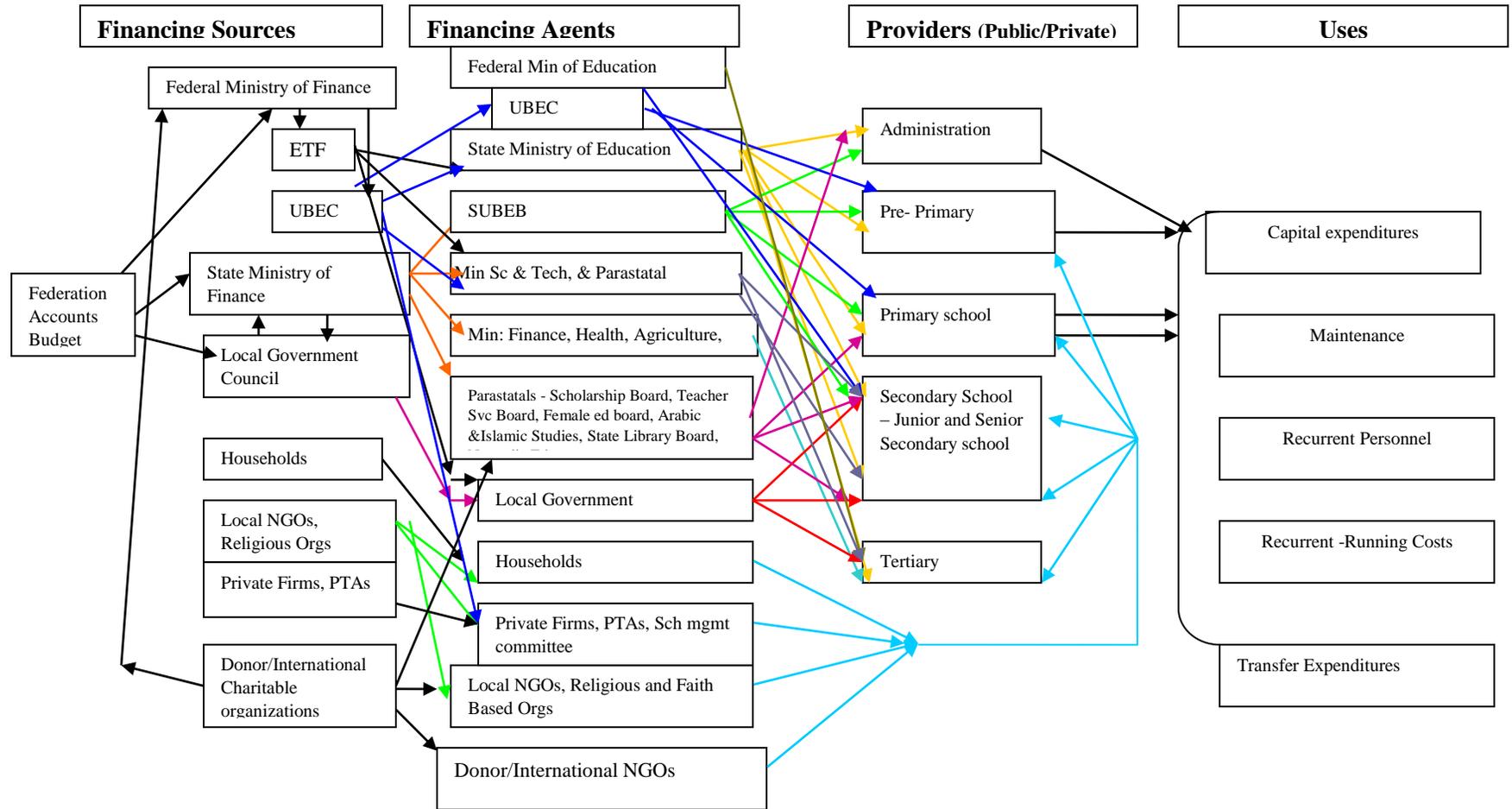
SEA is a method to analyze the flow of funds within the educational system based on an analysis of educational expenditures made during a specified period of time. Because expenditures are so essential to the SEA, one of the first steps in SEA is to establish boundaries and definitions for the key technical components – the categories and classifications used for organizing the data - of the SEA. While the four categories for organizing the data: Sources of Financing, Financing Agents, Providers of services or activities, Functions or services and activities provided, remain constant from state to state, the classifications within each category are determined by the data available within the state. In order to ensure comparability of data between states, each state uses the generic classification based on the NEA classification. New subcategories are added to reflect the reality of the country/state where the SEA is being conducted, in this case Zamfara state in Nigeria.

Education Boundary and Definition in Zamfara, Nigeria

Education is defined as *all expenditures for activities whose primary purpose is to improve and promote education activities for the nation and individuals*. It includes all public expenditure regardless of the educational activity for which it is used and those private expenditures that are directly related to educational activities. Activities of education include those performed by institutions or individuals pursuing the following goals:

- Providing and administering all levels of the public and private education system, from early childhood education to secondary education, covering basic education schools, secondary general and technical training;
- Increasing enrollment, completion, and promotion rates at basic and secondary school levels;
- Improving the quality and quantity (coverage) of formal education;
- Eliminating regional disparities;
- Enhancing efficiency of private sector participation;
- Providing goods and services for education purposes and related activities; and
- Improving the access to schools and institutions.

Figure 3.1: Flow of Funds in the Education Sector - State of Zamfara, Nigeria



Data Boundaries Defined for SEA

Table 3.1 below presents the boundaries for SEA. These boundaries define the expenditures to be included in the data collected for SEA and those which will be limited or excluded because it falls outside of those boundaries. These boundaries resulted from discussions held by the Technical Assistance Team (TA team) with the Steering Committee and the State Working Group, and were approved by the government. Detailed description and definitions for these boundaries are included in 2 at the end of this document.

Table 3.1: Data Boundaries for SEA Zamfara

Boundaries for SEA	
1. SCHOOL YEAR -2006-2007	
2. LEVEL OF FORMAL EDUCATION	
a. Preprimary	
b. Primary	
c. Secondary Education (includes Junior and Senior Secondary)	
d. Tertiary	
3. TYPE OF OWNERSHIP	
a. Public	
b. Private (includes for profit and voluntary schools)	
4. TYPE OF INSTITUTION	
a. Secular Schools	
b. Islamic Schools (integrated schools)	
5. LEVEL OF BREAKDOWN	
a. Urban and Rural	
b. Gender	
c. Economic quintile for household	
d. LGA	
e. Zamfara State Government	

Categories and Classifications

A summary of the list of sources of financing, financing agents, providers of education, economic functions or the services and activities provided is indicated in 3 below. A detailed list is included in

Nigeria has only recently (2007) implemented a standardized coding system, and a review of documents from various ministries indicated that for the year 2006-07 different ministries and agencies followed different coding systems. In order to standardize this information across the various ministries and agencies a classification system based on the coding system used by the state ministry of education was developed. A data map listing the source of each data point was also developed to facilitate data collection.

Table 3.2: Classifications for SEA Zamfara, Nigeria

Classification	Codes	Category
Financing Sources	FS.1	Public Funds
	FS 1.1	Federal Government
	FS.1.2	State Government
	FS.1.3	Local Government Areas (LGAs)
	FS.2	Private Funds
	FS.3	Rest of World

Classification	Codes	Category
Financing Agents	FA.1	Public Sector
	FA.1.1	Federal Government
	FA.1.2	State Government
	FA.1.3	Local Government Areas (LGAs)
	FA.2	Private Sector
	FA.3	Rest of World
	FA.4	Other
Providers of Education by type and Level	EP.1	Type Public Providers Private Providers
	EP.2	Levels Pre-primary Schools Primary Schools Secondary Schools (JSS and SSS) Tertiary
Type of Uses by each provider	EC.1.	Capital Investment
	EC.2	Recurrent Expenditures/Running Costs
	<u>EC.2.1</u>	Recurrent Expenditures/Salaries/personnel costs
	EC.3	Maintenance
	EC.4	Transfer expenditures
	EC.4	Other

3.2.4 Data collection

Members of the SWG organized themselves into two groups responsible for the development of survey instruments and data collection from the Public sector; Private sector and Rest of the world. Separate survey instruments were developed for each source of data. These groups developed the instruments based on a review of the budget and plan documents for the various ministries and departments as well as their knowledge of the classification of expenditures by private institutions, indigenous NGOs and multilateral and bilateral agencies active in the field of formal education in Zamfara.

Under the stewardship of the Steering Committee, the State Working Group (SWG) and the TA team a number of surveys and administrative sources of data have been used to build the State Education Accounts for Zamfara. The surveys were sent to:

- Federal Ministry of Finance, Federal Ministry of Education, UBEC, ETF;
- State Ministry of Finance, Ministry of Education and all its parastatals, Ministry of Health and its parastatals;
- All public tertiary institutions including Schools of Health, Hygiene and Midwifery, and Teacher Training Colleges;
- A representative sample of private schools providing pre-primary, primary, and secondary education;
- Indigenous NGOs in Zamfara state;
- Development partners active in education in Zamfara.

Public sector data and data from the NGOs and multilateral bi-lateral agencies on education related expenditures were collected by members of the SWG and the TA team. Members of the TA team

trained the SWG members in data collection methodology to ensure consistency in the collection of data and supported them throughout the process. The TA team also supervised the collection of data from the private schools. This data was collected by a local survey group engaged for this purpose.

All surveys, other than the private school survey, collected information from the complete list of such educational institutions in Zamfara, and therefore the data collected represented total spending on education in Zamfara by each of these institutions. However, the private school survey was conducted on a random stratified sample of schools, and appropriate population weights were used to estimate total spending by schools in the state. The sample selection was done with the assistance of a sampling statistician who also assisted with the calculation of weights for the school survey. A report on the sampling plan and data collection for the private schools is included in Annex 3.

Estimates of household spending on education were obtained from an analysis of the Nigerian Living Standards Survey (NLSS), a nationally representative household education expenditure survey, conducted by the Bureau of Statistics in 2004. This survey captured total household spending on education. The survey was designed to give detailed information on household educational expenses, including expenditures on school fees, transportation, text books, uniforms, etc, for children attending both public and private schools. Estimates of the household expenditure on education in the state of Zamfara were developed from a state level analysis of data from the Nigerian Living Standards Survey (NLSS).

Primary data was collected through a survey of the indigenous NGOs to obtain estimates of the support provided by these organizations to formal education in the state of Zamfara. Similarly a survey of private schools provided data on the contribution of private investors to formal education in the state of Zamfara, and the categories of expenditures incurred by these institutions.

It was decided that the SEA would be conducted for the school year 2006-07 as this was the latest period of time for which most complete data was available. This time period spans two financial years – January to December 2006 and January to December 2007. To make all expenditure data consistent with the school year expenditure data was collected from both FY 2006 and FY 2007, and then combined together based on a proportional allocation – one third from FY 2006 and two-thirds from FY 2007. The household survey, which collected information from a representative sample of households, obtained education spending for the academic year September 2004 to June 2005.³ To make this consistent with the institutional data, this was inflated using the CPI index for 2007. The SEA tables, therefore, represent spending on education in Zamfara over the school year September 2006 to June 2007. Apart from the survey data, the SEA also used information from the publicly available 2006 Budget data (audited actual expenditures) and 2007 planned Budget data obtained from Ministry of Finance (MOF) records.

The different sources of data permitted triangulation and cross-verification of expenditure and receipt data recorded by the spending and receiving institutions. Several cross flows in the education system were verified and triangulated. In instances where discrepancies were discovered, precedence was given to ‘Final Accounts’ of public institutions, including Ministry of Education and SUBEB, to

³ Data was collected from a national sample of 21,900 households, 600 from each state and 300 from the federal area. See report on National Bureau of Statistics report on Nigeria Living Standard Survey, 2004.

ascertain the government's expenditures on education, and to data from the household survey to ascertain private expenditures on education.

3.2.5 Data Analysis

All data collected from all sources for the development of SEAs was entered into a relational database specifically developed for the SEA. This allowed for the data to be analyzed with desired degrees of detail or aggregation. The SEA tables have been designed to meet the requirements of most of the information needs on educational expenditures and provide information disaggregated by the sources of financing, financing agents, providers of services and categories of expense. This enables the determination of:

- The total level of expenditures for education that can be compared to socio-economic aggregates (GDP, public expenditures, population, number of pupils).
- Financing structure (financing of education).
- The effort devoted to education by financing agents and by each source of financing (flow of funds from source of financing to financing agents).
- Cost of different levels of education by environment (public and private) and the structure of financing (flow from financing agents to educational levels).
- Cost of production of education by the various education service providers (public and private) by location and type of school (flow from financing agents to educational service providers).
- Cost of production of service providers by category of expenditure by the level of service provider by category of expenditure (type of expenditures of service providers)
- The average level of financing and average expenditure by level of school.

The next sections report on the data from the SEA matrices and provide a sectoral analysis of the data as well as an analysis from a macro-economic perspective.

4 Financing of Education and Flow of Funds in Zamfara

This chapter deals with the principal results of the Zamfara State Education Accounts for the school year 2006-2007 by examining the financing efforts in education by all sources, the flow of funds between institutions, financing agents active in this sphere, the distribution of these funds between providers of education and type of expenditures. It also analyzes the average expenditures per pupil, educational level, environment and location. The detailed matrices generated for the analysis of the flow of funds are included in Annex 3, relevant tables and graphs showing the flow of funds have been generated for inclusion in the body of the report.

4.1 Zamfara State Effort for Education

In 2006-2007, the total expenditure on education in Zamfara State was 21.2 billion Naira (₦). The funds include the total public, private and rest of the world (external) financing efforts for human, material, and equipment resources in public and private preprimary, primary, secondary and tertiary educational institutions⁴. It also includes expenditures incurred by households for school attendance and the acquisition of schoolbooks and supplies. As reflected in Table 4.0, the effort for education corresponds to nearly ₦6,506 per capita expenditure (approximately \$50)⁵. In terms of number of students, this effort represents ₦34,236⁶ per student (approximately \$265).

Table 4.0: Zamfara State Expenditure on Education, 2006-07 School Year

Education Expenditure Information	
Total Expenditure <u>by</u> all sectors (public, private, rest of the world) on Education in Zamfara State	₦21,207,914,906
Total Expenditure on Education by Zamfara State Government in SY 2006/2007	₦8,463,264,979
Total Expenditure <u>by</u> Zamfara State Government in SY 2006/2007*(education and non-education)	₦47,925,363,400
State Expenditure for Education as % of State Budget	18%
Population of Zamfara State (2006 Census)	3,259,846
Per capita expenditure on education	₦6,506
Number of students enrolled preprimary to tertiary (public and private)**	619,452
Average expenditure per student	₦34,236

Source: Zamfara SEA 2006-2007; State Budget 2006; State Budget 2007; Nigeria National Bureau of Statistics Note: *Extrapolation for 2006-2007 based on numbers from Approved Recurrent and Capital Expenditures for Years 2006 and 2007; ** Public sector enrollment figures from Ministry of Education; private sector enrollment based on SEA Survey

⁴ While Nigeria ranks amongst countries that receive the maximum amount of assistance from multi-lateral/bilateral development partners (donors) most of these funds are contributed at the national level as budget assistance and so are captured as a part of the overall allocation to the state. SEA captures only those funds that are contributed directly to the state either as budget support or as direct donor spending in the state. There was only one donor agency active in Zamfara during this time period. Despite several attempts to gather this data from the donor agency, the team was not available; sources within the government indicated that this was less than 1% of the total expenditures on education.

⁵ Exchange rate in 2006: USD (\$) 1 = NGN (₦) 129.

⁶ This number includes the total (non-annualized) capital expenditures incurred by the state during this period. For better comparisons in later years this would need to be annualized and the depreciation for capital investments included in the calculation.

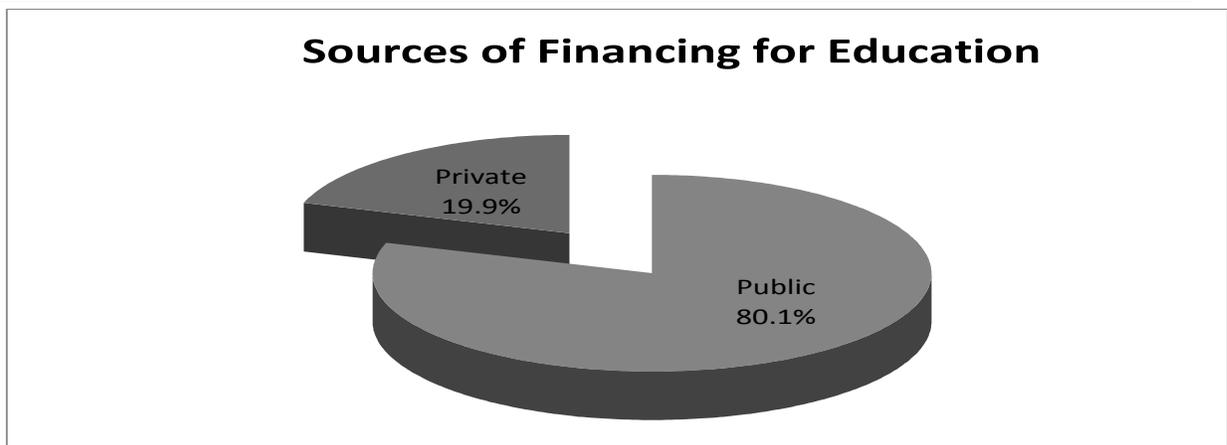
4.2 Sources of Financing for Education

Sources of financing, as defined in the SEA nomenclature, are agencies that provide money for use by the sector, but are not involved with the allocation of these resources within the sector. Sources of financing can be classified generically into three broad categories: public, private and rest of the world. The public sector includes the more obvious sources at the federal, state and local levels such as the Ministry of Finance, contributions from official development assistance, and contributions from the state and local government revenues (taxes, etc.). The private sector includes household out of pocket payments for tuition and fees, contributions by other private investors, as well as indigenous religious and charitable organizations. The rest of the world category includes contributions from the multilateral/bilateral development partners/donors (the two terms will be used interchangeably in this document) as well as any contribution from international NGOs, religious and charitable organizations. In Zamfara, data were collected from the public and private sectors, but as has been noted previously in this report, data from the single donor agency active in the state in 2006-07 was not available and so has not been included in this report. Data on overall contributions from the rest of the world at the national level have been included as a part of state allocation of funds.

4.2.1 Distribution of Source of Financing

Of the total financing on education – ₦21,207,914,906 – available to the education sector in Zamfara in the academic year 2006-07, public funds make up 80.1 percent, private funds make up 19.9 percent, and the rest of the world contributes less than 1 percent. (See Figure 4.1 and Table 4.1)

Figure 4.1: Sources of Financing for Education, 2006-07 School Year



Source: Zamfara SEA 2006-2007

4.1 Sources of Financing: all sectors, 2006-07 School Year

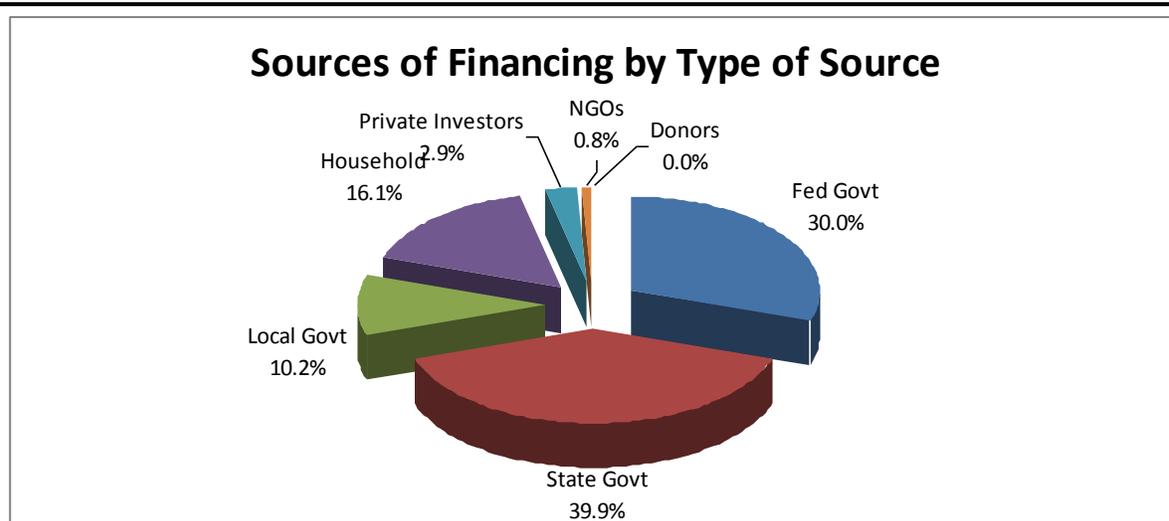
Source of Financing	Amount in ₦	Percent
Public funds	16,997,282,134	80.1
Private funds	4,210,632,773	19.9
Rest of The World	Not available	0
Total	21,207,914,906	100.00

Source: Zamfara SEA 2006-2007

4.2.2 Sources of Financing by Type

The three broad groups – public sector, private sector and the rest of the world – are each comprised of several sources. The contribution of the various sources of financing within the three broad groups - public sector, private sector and the rest of the world – is presented in Figure 4.2 and Table 4.2 below.

Figure 4.2: Sources of Financing by Type: all sectors, 2006-07 School Year



Source: Zamfara SEA, 2006-2007

Table 4.2: Sources of Financing by Type: all sectors, 2006-07 School Year

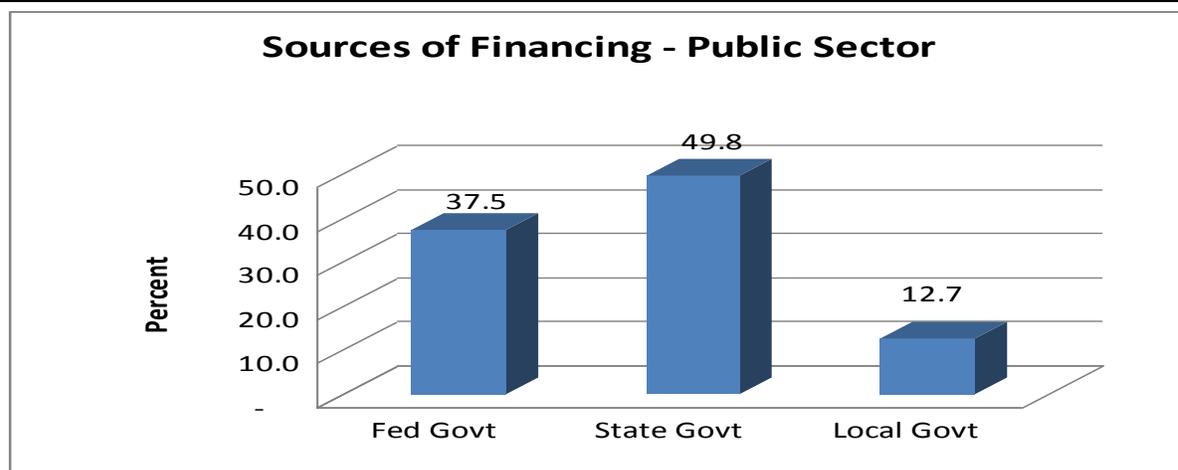
Source of Financing	Source of Financing	in ₦	Percent
Public funds	Federal Government	6,370,341,629	30.0
	State Government	8,463,264,979	39.9
	Local Government	2,163,675,526	10.2
Total public funds		16,997,282,134	80.1
Private Funds	Households	3,418,227,383	16.1
	Private investors	624,228,140	2.9
	Internal NGOs	168,177,250	0.8
Total private funds		4,210,632,773	19.9
Funds from rest of world*	International/Multilateral (Donors)		-
Total funds from rest of world			-
Total		21,207,914,906	100.00

Source: Zamfara SEA, 2006-2007 *Note: Data not available

The State Government was the main source of financing for education in Zamfara State, accounting for 39.9 percent of total expenditure on education. The Federal Government contributed 30.0 percent, while the contribution of Local Governments in the State was 10.2 percent of total expenditures for education.

Households contributed ₦3.4 billion, or 16.1 percent of the total financing, making it the third largest source of financing (after the State and Federal Governments). Private investors typically contribute funds to finance investment and operations. With 2.9 percent of financing on total educational expenditures, private investors rank fifth (behind the governments and households) in the list of sources of financing. Internal (indigenous) NGOs funded about 0.8 percent of total expenditures for education. These funds are usually managed by non-governmental organizations and are used for operation, and investment and distribution of schoolbooks and supplies to needy children.

Figure 4.3: Sources of Financing – Distribution for Public Sector, 2006-07 School Year



Source: Zamfara SEA, 2006-2007

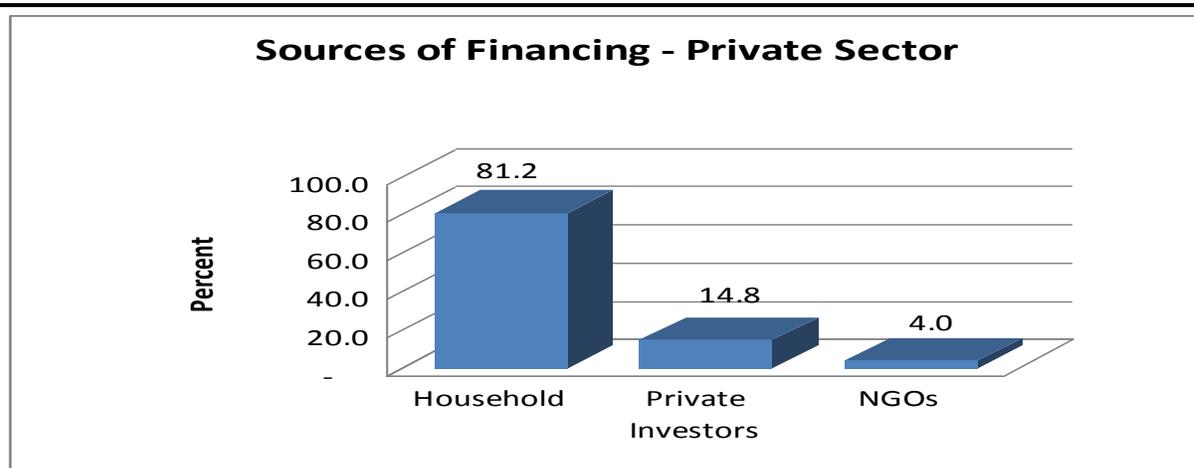
Table 4.3: Sources of Financing by Type: Distribution for Public Sector, 2006-07 School Year

Source of Financing	Source of Financing	in ₦	Percent
Public funds	Federal Government	6,370,341,629	37.5
	State Government	8,463,264,979	49.8
	Local Government	2,163,675,526	12.7
Total public funds		16,997,282,134	100.0

Source: Zamfara SEA, 2006-2007

Within the public sector, the State government contributed about half (49.8 percent) of the total financing for education in Zamfara in 2006-07 school year. The Federal government was second with 37.5 percent of the financing and local government contribution was 12.7 percent. (See Figure 4.3; Table 4.3).

Figure 4.4: Sources of Financing – Distribution for Private Sector, 2006-07 School Year



Source: Zamfara SEA, 2006-2007

Table 4. 4: Sources of Financing by Type: Distribution for Private sector, 2006-07 School Year

Source of Financing	Source of Financing	in ₦	Percent
Private Funds	Households	3,418,227,383	81.2
	Private investors	624,228,140	14.8
	Internal NGOs	168,177,250	4.0
Total private funds		4,210,632,773	100.0

Source: Zamfara SEA, 2006-2007

Among private sources of financing in education, households with a contribution of 81.2 percent are the single largest source of private funds. Private investors contributed 14.8 percent, and indigenous non-governmental organizations contributed only 4.0 percent of all private financing. (See Figure 4.4; Table 4.4).

During the academic year 2006-2007, the time frame for this study, there were no international NGOs active in Zamfara and all of the contribution in the Rest of the World category came from the multilateral/bilateral donors active in the state. It is known that only one donor agency had a program in the state, and this was the source of a small direct contribution to the education sector in Zamfara during this period. However as has been explained before data for this source was not available from either primary or secondary sources and, based on anecdotal evidence, it is estimated that the total direct contributions from this sector would have been less than one percent of total contributions to the education sector in Zamfara.

The funds provided by the various sources of financing are administered by the financing agents in the public, private and the rest of the world sectors. The next section presents a description of the flow of funds from sources of financing to financing agents.

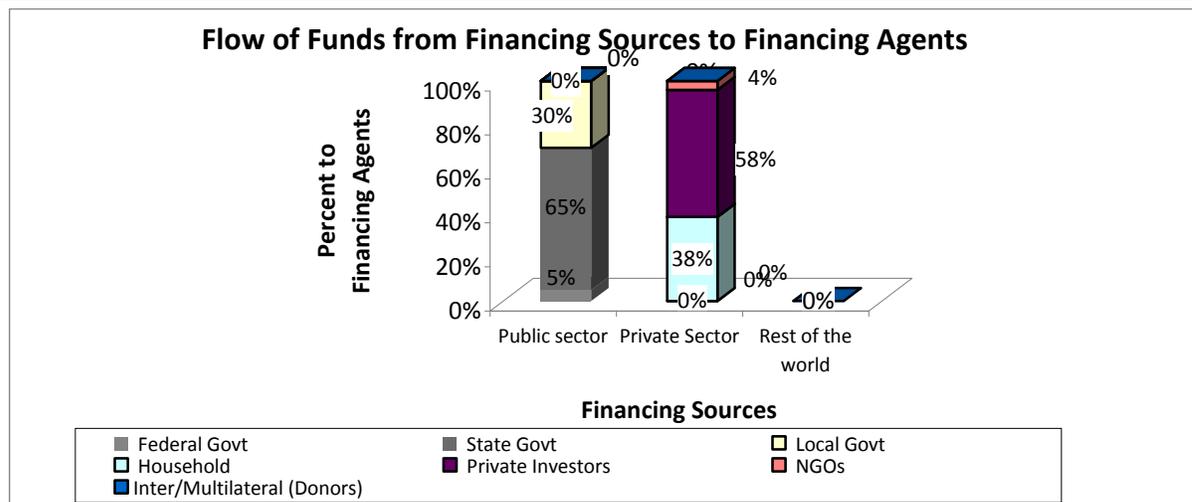
4.3 Flow of Funds from Sources of Financing to Financing Agents

Financing agents are intermediaries with programmatic responsibilities and manage or organize services. They receive funds from financing sources and use them to pay for education-related services. Like Sources of Financing, Financing Agents can also be grouped into three broad groups: (i) public sector, such as Ministry of Education; (ii) private sector, such as households, denominational or private networks, and (iii) rest of the world, such as international NGOs and donor agencies. Each of these groups is comprised of several intermediaries or financing agents.

4.3.1 Flow of funds from Financing Sources to Financing Agents – Public, Private, Rest of World

An analysis of the flow of funds from the financing sources to the financing agents indicates that the proportion of the overall funds managed by the various sectors is almost the same as the proportion of financing for education provided by those sectors. Each sector manages a 100 percent of its own funds, and the distribution of these funds by financing agents is presented in Figure 4.5 and Table 4.5 below.

Figure 4.5: Flow of Funds from Sources of Financing to Financing Agents, 2006-07 School Year



Source: Zamfara SEA, 2006-2007

Table 4.5: Flow of Funds from Sources of Financing to Financing Agents, 2006-07 School Year

Financing Agents		Sources of Financing				Sub Percent	Overall Percent
		PUBLIC SECTOR	PRIVATE SECTOR	REST OF WORLD	TOTAL		
		(in ₦)					
PUBLIC SECTOR	Federal Govt	856,975,347			856,975,347	5.0	4.0
	State Govt	10,989,295,471			10,989,295,471	64.7	51.8
	Local Govt	5,151,011,315			5,151,011,315	30.3	24.3
	Total	16,997,282,134				100	
PRIVATE SECTOR	Household		1,607,088,599		1,607,088,599	38.2	7.6
	Private Investors		2,435,366,924		2,435,366,924	57.8	11.5
	NGOs		168,177,250		168,177,250	4.0	0.8
	Total		4,210,632,773			100	
REST OF WORLD	Inter/Multilateral (Donors)			-			
TOTAL		16,997,282,134	4,210,632,773	0	21,207,914,906		100
Percent		80.1	19.9		100		

Source: Zamfara SEA, 2006-2007

As can be seen from the chart and the table above, a 100 percent of the public sector funds are managed by the public sector and the private sector manages a 100 percent of the private sector funds. However, a comparison of the flow of funds from the financing sources to financing agents indicates

the proportional distribution of funds provided and managed by various agents within the sectors is very different and is discussed below.

4.3.2 Distribution of Funds by Financing Agents

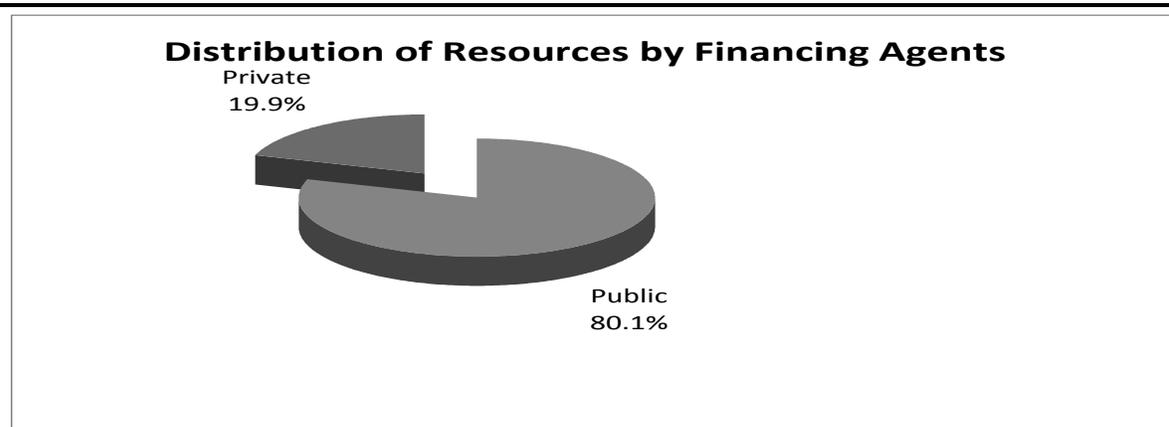
Overall, the public administration served as financing agent for/managed 80.1 percent of the funds made available to the education sector in the 2006-07 academic year. The private sector managed 19.9 percent of the funds. (See Table 4.6 and Figure 4.6). As has been indicated elsewhere in the report, data on direct expenditures by the rest of the world were not available and so will not be discussed here

Table 4.6: Distribution of Resources Managed by Financing Agents by Sector, 2006-07 School Year:

Financing Agents	Amount in ₦	Percent
Public funds	16,997,282,134	80.1
Private funds	4,210,632,773	19.9
Total	21,207,914,906	100.00

Source: Zamfara SEA 2006-2007

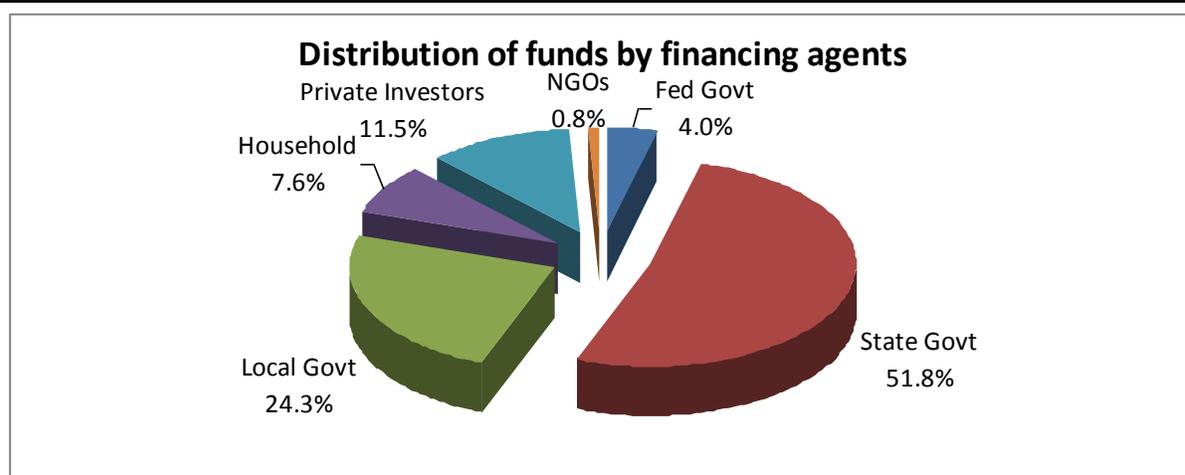
Figure 4.6: Distribution of Resources Managed by Financing Agents by Sector, 2006-07 School Year



Source: Zamfara SEA, 2006-2007

Of the total financing available to the education sector in Zamfara, the Zamfara State government managed 51.8 percent of all available resources. This was followed by the Local government, which directly managed only 24.3 percent of the total financing for education in its role as a financing agent. The private investors and the households placed third and fourth, managing 11.5 percent and 7.6 percent of all the money spent on education in the state. The Federal government managed a very small proportion (4.0 percent). Local NGOs managed less than one percent each. (See Table 4.7 and Figure 4.7 below).

Figure 4.7: Distribution of Funds Managed by Financing Agents, 2006-07 School Year



Source: Zamfara SEA, 2006-2007

Table 4.7: Distribution of Funds by Financing Agents, 2006-07 School Year

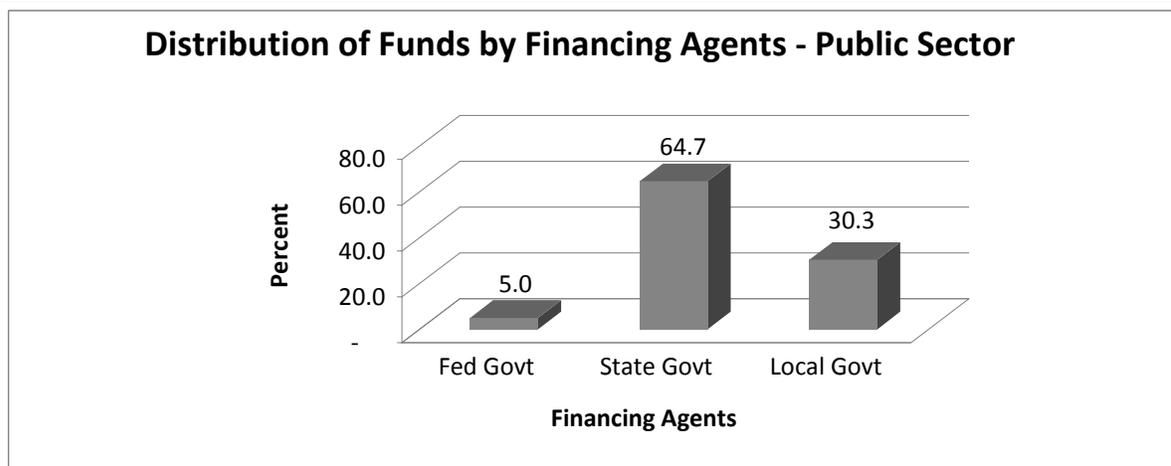
Financing Agents		TOTAL (in ₦)	Sub Percent	Overall Percent
PUBLIC SECTOR	Federal Govt	856,975,347	5.0	4.0
	State Govt	10,989,295,471	64.7	51.8
	Local Govt	5,151,011,315	30.3	24.3
	Total	16,997,282,134	100	
PRIVATE SECTOR	Household	1,607,088,599	38.2	7.6
	Private Investors	2,435,366,924	57.8	11.5
	NGOs	168,177,250	4.0	0.8
	Total	4,210,632,773	100	
REST OF WORLD	Inter/Multilateral (Donors)			
TOTAL		21,207,914,906		100

Source: Zamfara SEA, 2006-2007

Public Sector

Of the ₦16,997,282,134 available to the public sector, the state government managed 64.7 percent of the resources, the local governments managed 30.3 percent of these resources and 5.0 percent was managed directly by the federal government. Table 4.7 and Figure 4.8 show the proportion of funds managed by the Federal, State and Local Governments respectively.

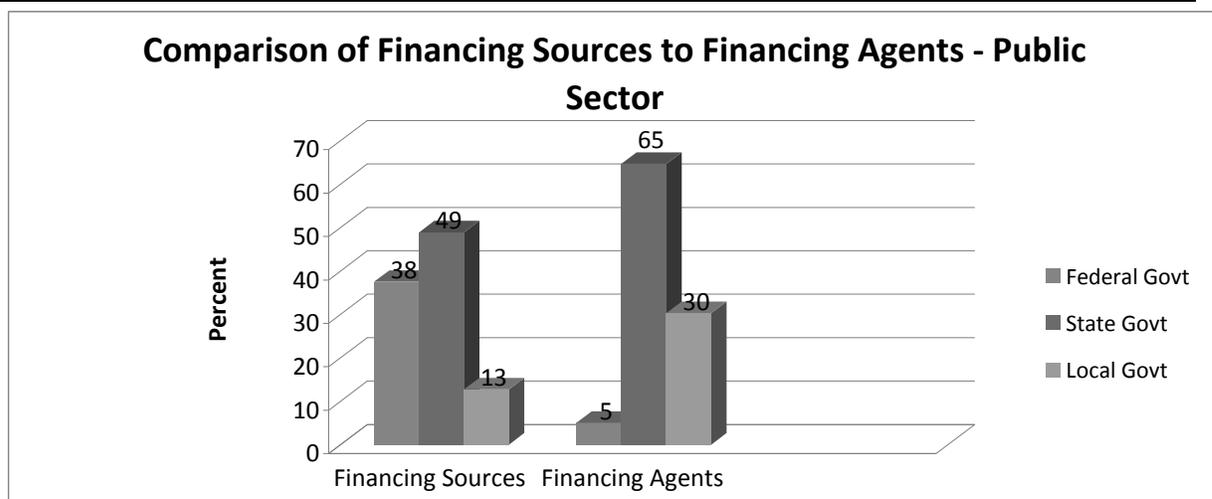
Figure 4.8: Distribution of Funds by Financing Agents - Public Sector, 2006-07 School Year.



Source: Zamfara SEA, 2006-2007

As has been indicated above, the Public sector was the largest source of financing for education in Zamfara and, as a financing agent, was also responsible for the management of most (80 percent) of these resources for the provision of education-related services. The total pool of funding available to the public sector for use on education related expenditures – ₦16,997,282,134 – was made up of contributions from the federal, state and local governments. The Federal government which contributed about 37.5 percent of the public sector financing for education managed only 5.0 percent of these funds directly. Zamfara State government which contributed about 49.8 percent managed 64.7 percent of these funds. The Local governments managed about 30.3 percent of the funds even though it contributed only 12.7 percent of the funds. Figure 4.9 and Table 4.8 present this difference in distribution.

Figure 4.9: Comparison of Distribution of Resources between Financing Sources and Financing Agents – Public Sector, 2006-07 School Year



Source: Zamfara SEA, 2006-2007

Table 4.8: Comparison of Distribution of Resources between Financing Sources and Financing Agents – Public Sector, 2006-07 School Year

Public Sector Financing Agents	Financing Sources		Financing Agents	
	in ₦	Percent	in ₦	Percent
Federal Govt	6,370,341,629	37%	856,975,347	5%
State Govt	8,463,264,979	50%	10,989,295,471	65%
Local Govt	2,163,675,526	13%	5,151,011,315	30%
Total	16,997,282,134	100%	16,997,282,133	100%

Source: Zamfara SEA 2006-2007

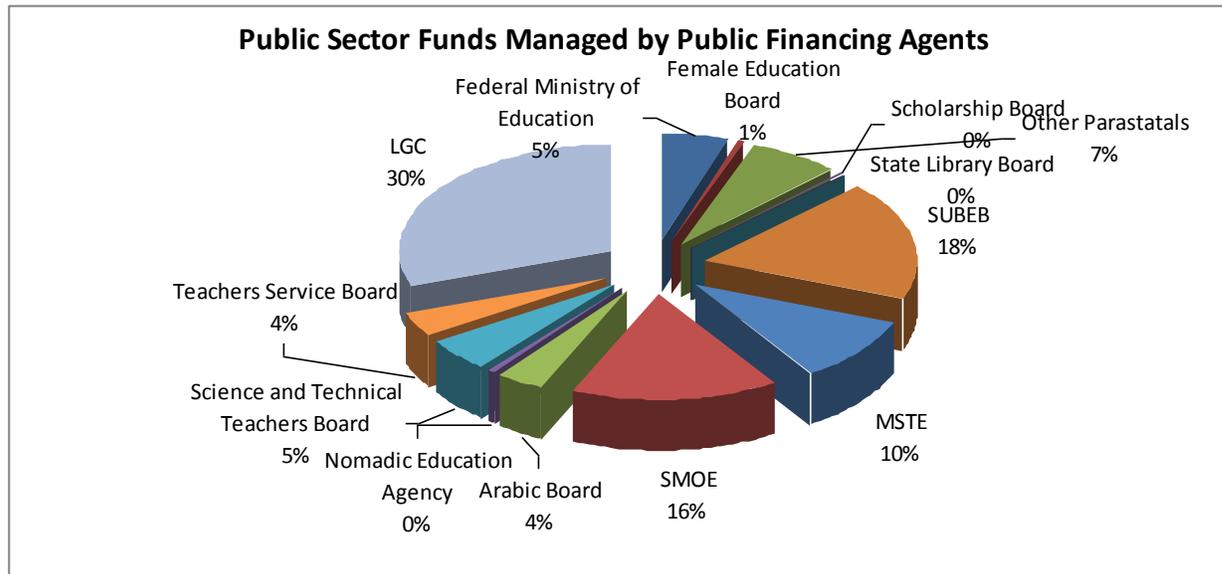
Within the public sector various agencies of the government were responsible for the management of these funds and implementation of programs for the provision of education at all levels within the state of Zamfara. Education is a complex subject and many agencies at all levels of the government are involved in the provision of education. Table 4.9 and Figure 4.10 present a list of the public sector agencies that act as financing intermediaries and their respective share within the sector.

Table 4.9: Distribution of Public Sector Funds Managed by Public Financing Agents, 2006-07 School Year

	Financing Agents	Amount	Percent
Federal Govt	Federal Ministry of Education	856,975,347	5.0
State Govt	Female Education Board	122,260,003	0.7
	Other Parastatals	1,171,186,499	6.9
	Scholarship Board	9,867,701	0.1
	State Library Board	8,341,462	0.0
	SUBEB	3,094,493,694	18.2
	MSTE	1,704,717,481	10.0
	SMOE	2,663,811,283	15.7
	Arabic Board	623,673,433	3.7
	Nomadic Education Agency	69,215,863	0.4
	Science and Technical Teachers Board	843,311,623	5.0
Teachers Service Board	678,416,430	4.0	
Local Govt	LGC	5,151,011,315	30.3
TOTAL		16,997,282,134	100.0

Source: Zamfara SEA, 2006-2007

Figure 4.10: Distribution of Public Sector Funds Managed by Public Financing Agents by Type, 2006-07 School Year



Source: Zamfara SEA, 2006-2007

An examination of the flow of public funds to the public financing agents reveals that for the school year 2006-07, Local Government Councils were the financing intermediaries for 30 percent of all funds available, State Universal Basic Education Board (SUBEB) managed 18.2 percent of public sector resources for education; 15.7 percent was managed by the State Ministry of Education; 10 percent by Ministry of Science and Technical Education and the Federal Ministry of Education headquarters managed 5 percent, while the other State Parastatals managed 6.9 percent. Science and Technical Teachers Board was the financing agents for 5 percent, Teachers Service Board managed 4 percent, the Arabic Board managed 3.7 percent; other Agencies managed less than one percent each.

Private Sector

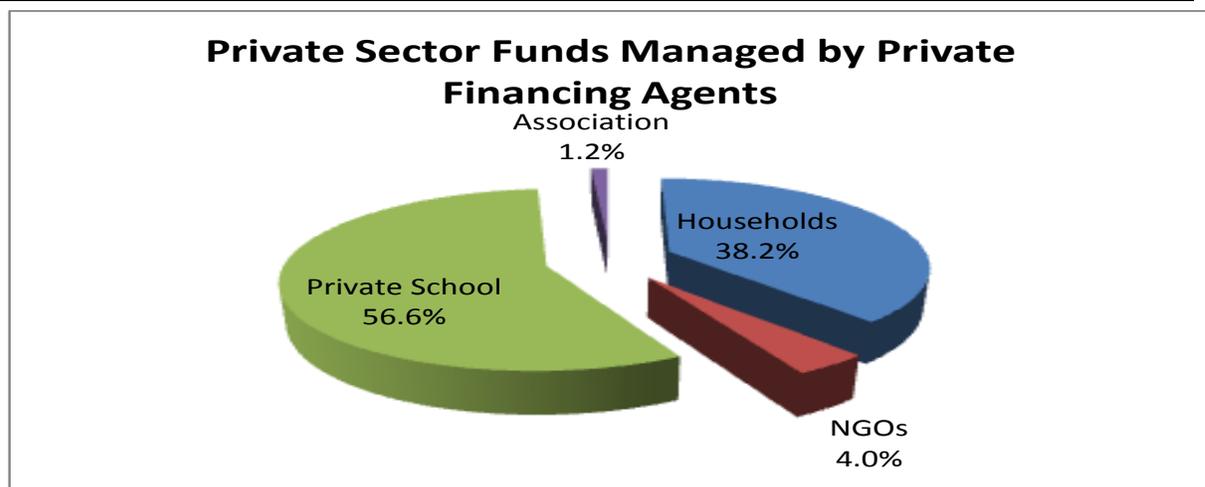
The private sector was responsible for the management of 19 percent of the total funds available for the provision of education in Zamfara state. As has been indicated in Table 4.7, the source for most of these funds was the private sector itself. Of the private funds managed by the private sector, private investors were responsible for 57 percent, households directly managed 38 percent of the financing, indigenous NGOs managed 4 percent and the Associations (especially the Parents & Teachers Association) managed only 1.2 percent of private funds (See Table 4.10 and Figure 4.11).

Table 4.10: Distribution of Private Sector Funds Managed by Private Financing Agents, 2006-07 School Year

Financing Agent	Amount in ₦	Percent
Households	1,607,088,599	38.2
NGOs	168,177,250	4.0
Private School	2,383,740,839	56.6
Association	51,626,085	1.2
Total	4,210,632,773	100

Source: Zamfara SEA, 2006-2007

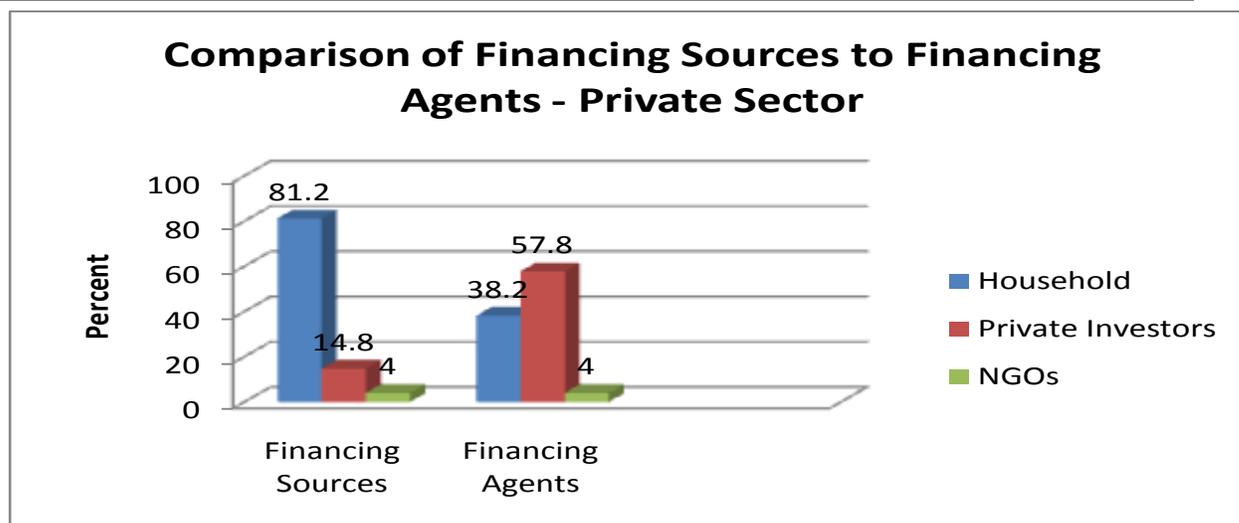
Figure 4.11: Distribution of Private Sector Funds Managed by Private Financing Agents, 2006-07 School Year



Source: Zamfara SEA, 2006-2007

The private sector, like the public sector, used the funds to support students attain education at all levels. As can be seen from Figure 4.12 and Table 4.11 below, the private sector managed all of its own funds – ₦4,210,632,773 – for providing education-related services. Households and the private investors were the financing intermediaries for the expenditure of 96 percent of the financing for education-related services. The NGOs and Associations were responsible for a very small proportion of funds from the private sector.

Figure 4.12: Comparison of Financing Sources to Financing Agents – Private Sector, 2006-07 School Year



Source: Zamfara SEA, 2006-2007

Table 4.11: Comparison of Distribution of Resources between Financing Sources and Financing Agents – Private Sector, 2006-07 School Year

Private Sector Financing Agents	Financing Sources		Financing Agents	
	in ₦	Percent	in ₦	Percent
Household	3,418,227,383	81%	1,607,088,599	38%
Private Investors	624,228,140	15%	2,435,366,924	58%
NGOs	168,177,250	4%	168,177,250	4%
Total	4,210,632,773	100%	4,210,632,773	100%

It must be mentioned here that the households as a group contributed the majority share of private investment in education (81.2 percent of private funds) but managed only 38.2 percent of these funds. The Private Investors (Private Schools) contributed only 14.8 percent of private financing but managed 57.8 percent. The NGOs contribute the remaining 4.0 percent of all private sector funds and, in their role as financing agents, managed all of the resources provided by them for the education sector.

The State Education Accounts track the flow of funds from sources to uses, via financing agents and providers. We have described the financing sources and their contribution to the education sector in Zamfara, the flow of funds from the sources to financing agents in the public and private sectors and their respective distribution. As has been indicated earlier in the report data for rest of the world contribution was not available and so has not been factored into this analysis. The next section examines the flow of funds from financing agents to providers of education.

4.4 Flow of Funds from Financing Agents to Education Providers

The SEA examines the allocation of funds for the provision of education at all levels in schools and institutions of higher education managed by the public and the private sectors. Providers of education can be looked at in one of several ways – by ownership – public and privately owned institutions; by level of education – preprimary to tertiary, including overall administration of the system; by location – urban, rural or statewide; and by type of school – secular or integrated Islamiyya schools.

4.4.1 Financing Agent to Education Providers by Ownership (Public or Private Schools)

In the school year 2006-2007, the allocation of resources to education providers in Zamfara State was skewed towards the public schools, with 83.4 percent going to public schools at all levels from preprimary to tertiary and only 16.6 percent to private schools. (See Table 4.12).

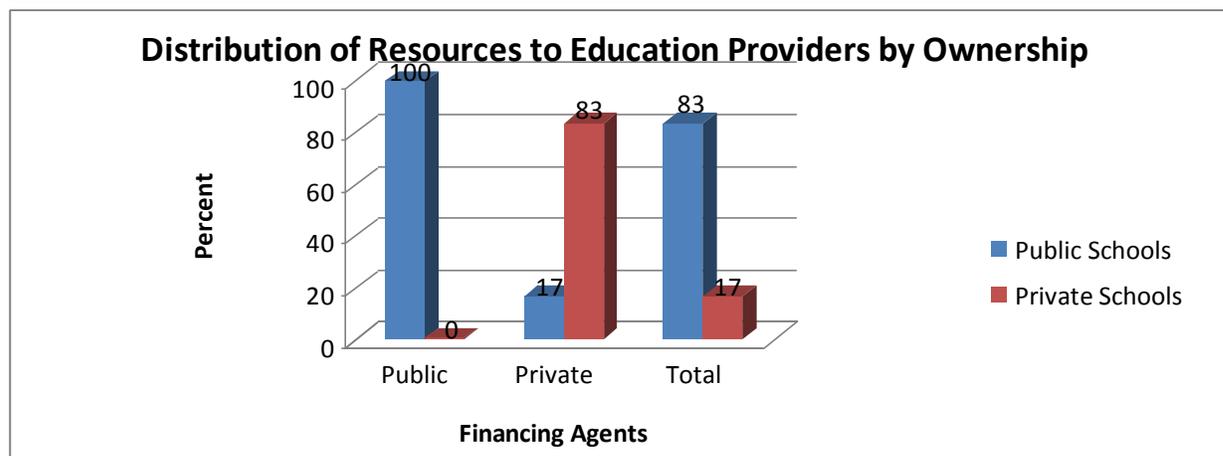
Table 4.12: Distribution of Resources to Education Providers by Ownership, 2006-07 School Year

Provider Public/Private	Public Sector	Private Sector	Rest Of World	Grand Total	Percent
Public Schools	16,985,216,674	700,139,932	-	17,685,356,605	83.4
Private Schools	12,065,460	3,510,492,841		3,522,558,301	16.6
Grand Total	16,997,282,134	4,210,632,773	Not Available	21,207,914,906	100.0

Source: Zamfara SEA, 2006-2007

The data also reveal that while only a very small amount of public funds (0.1 percent) were spent on private schools, the private sector shared in the provision of education in the public sector (16.6 percent), mostly through out-of pocket expenditures from households. (See Figure 4.13).

Figure 4.13: Distribution of Resources to Education Providers by Ownership, 2006-07 School Year

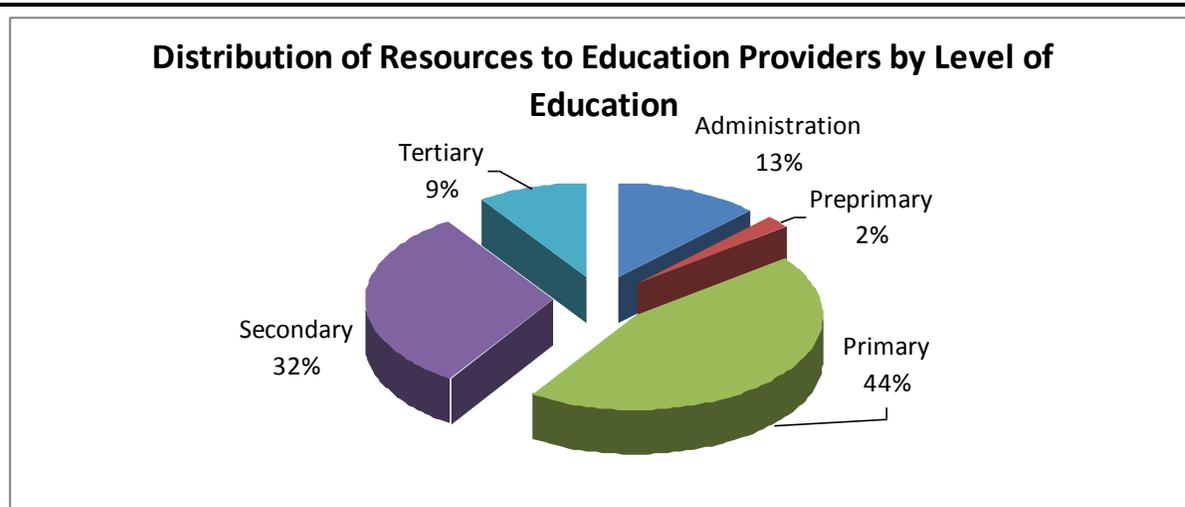


Source: Zamfara SEA, 2006-2007

4.4.2 Financing Agent to Education Providers by Level of Education

In 2006-2007 expenditures for education in Zamfara State were distributed as follows: 448 million for pre-primary education (2.1 percent), 9.4 billion for primary education (44.4 percent), 6.7 billion for secondary education (31.6 percent) and 1.9 billion for tertiary education (9.3 percent). A little over (12.5 percent of expenditures (₦2.7 billion) were spent on overall administration of the program in the state. (See Table 4.13 and Figure 4.14).

Figure 4.14: Distribution of Total Resources to Education Providers by Level of Education, 2006-07 School Year



Source: Zamfara SEA, 2006-2007

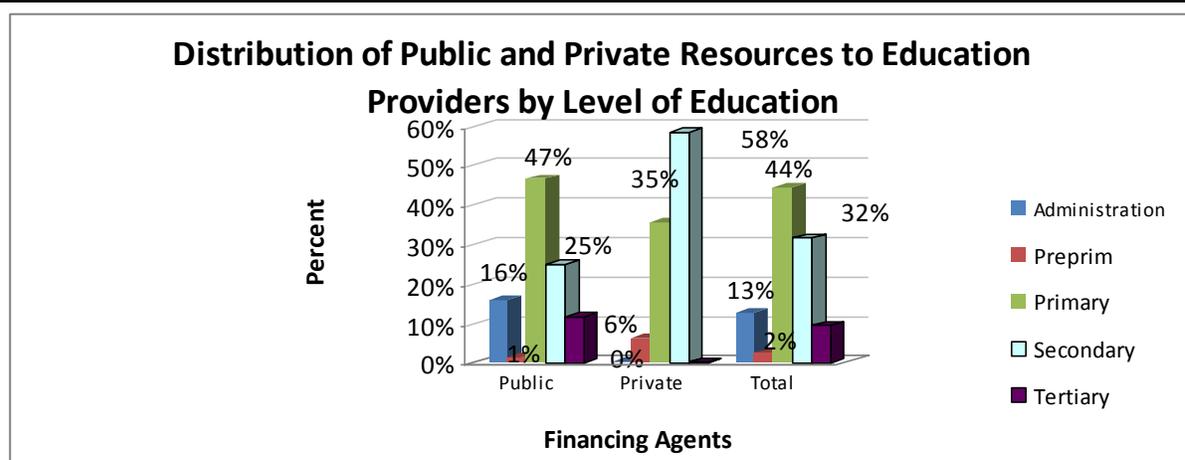
Table 4.13: Distribution of Resources from Financing Agents to Education Providers by Level of Education, 2006-07 School Year

Provider by Level of education	Financing Agents				Overall Percent
	Public Sector	Private Sector	Rest of World	Total	
	(in ₦)				
Administration	2,661,152,745	-	-	2,661,152,745	12.5
Pre-Primary	194,225,259	253,701,830	-	447,927,088	2.1
Primary	7,924,689,692	1,492,639,587	-	9,417,329,279	44.4
Secondary	4,241,159,789	2,461,283,231	-	6,702,443,020	31.6
Tertiary	1,976,054,649	3,008,125	-	1,979,062,774	9.3
Total	16,997,282,134	4,210,632,773	Not Available-	21,207,914,906	100.00

Source: Zamfara SEA, 2006-2007

Figure 4.15, presents a comparison of distribution of resources from the various financing agents to the levels of education.

Figure 4.15: Distribution of Resources to Education Providers by Level of Education, 2006-07 School Year



Source: Zamfara SEA, 2006-2007

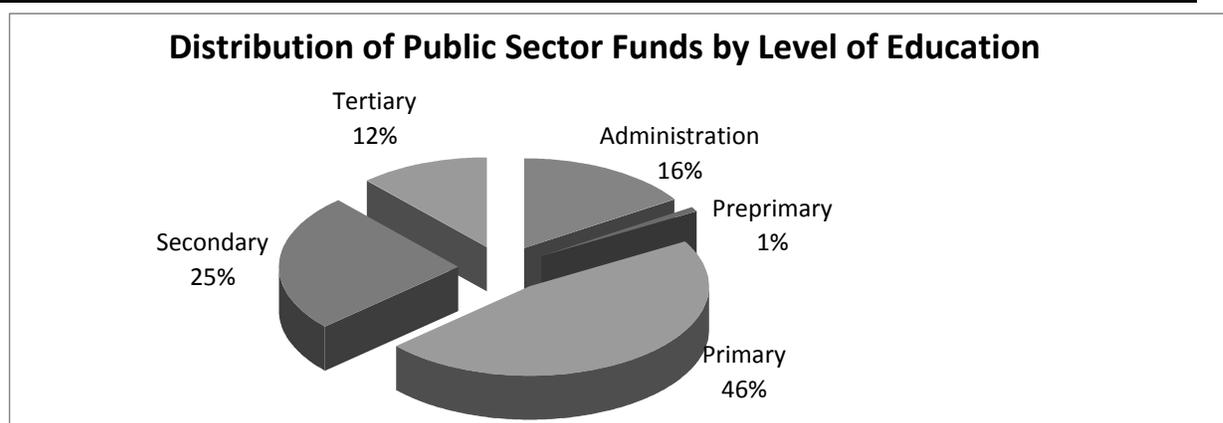
Of the total funds managed by the public financing agents, 46.6 percent (₦7.9 billion) were spent for primary education, 25.0 percent (₦4.2 billion) for secondary education, 15.7 percent (₦2.7 billion) for administration, 11.6 percent (₦2 billion) for tertiary and 1.1 percent (194 million) for preprimary education. (See Table 4.14 and Figure 4.16).

Table 4.14: Distribution of Resources from Public and Private Financing Agents to Education Providers by Level of Education, 2006-07 School Year

Provider by Level of education	Financing Agents			
	Public Sector	Percent	Private Sector	Percent
	(in ₦)			
Administration	2,661,152,745	15.7%		
Preprimary	194,225,259	1.1%	253,701,830	6.0%
Primary	7,924,689,692	46.6%	1,492,639,587	35.4%
Secondary	4,241,159,789	25.0%	2,461,283,231	58.5%
Tertiary	1,976,054,649	11.6%	3,008,125	0.1%
Grand	Total	16,997,282,134	100.0%	4,210,632,773

Source: Zamfara SEA, 2006-2007

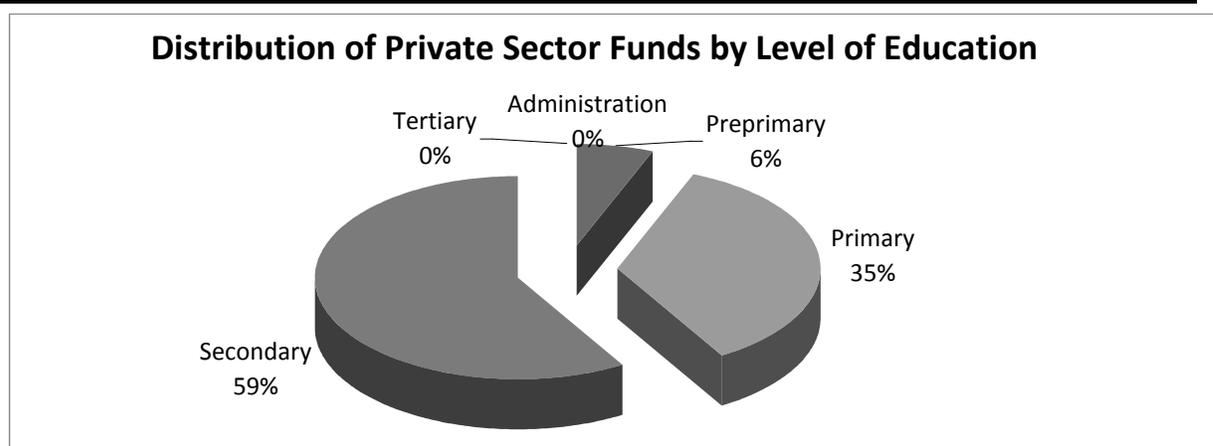
Figure 4.16: Distribution of Public Funds by Education Providers, 2006-07 School Year



Source: Zamfara SEA, 2006-2007

Similarly, of the funds administered by private sector financing agents, most (58.5 percent) are directed at the secondary schools, 35.4 percent were spent on primary education, 6.0 percent on preprimary and only 0.1 percent on tertiary education. Nothing was reported as being spent on administration. (See figure 4.17).

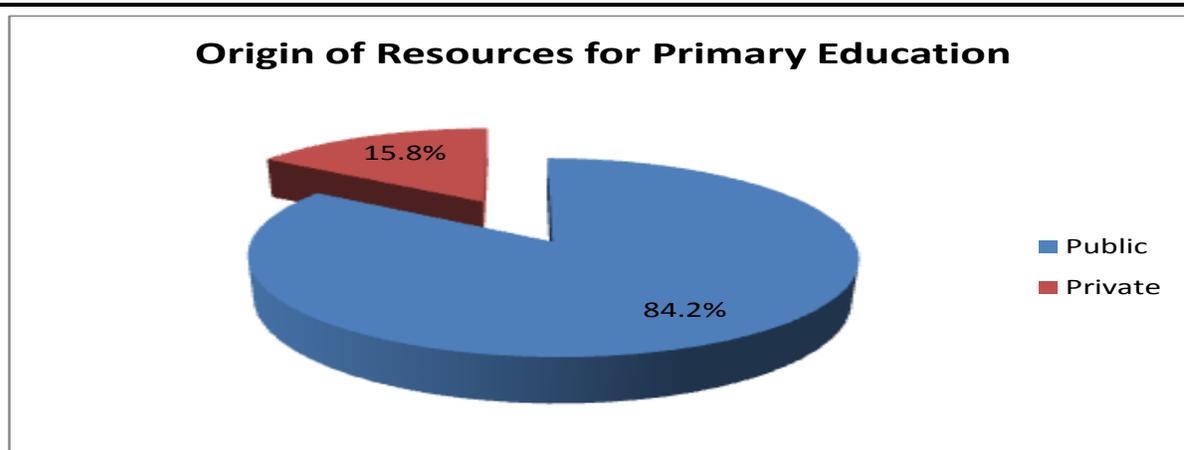
Figure 4.17: Distribution of Private Sector Funds by Education Providers, 2006-07 School Year



Source: Zamfara SEA, 2006-2007

Another way to examine these flows is to look at the allocation of the funds by level, that is, to investigate what proportion of total funding for each level comes from the public sector and what proportion is contributed by the private sector. Of the expenditures on primary education, the public sector incurred 84.2 percent and 15.8 percent came from the private sector. (See Figure 4.18).

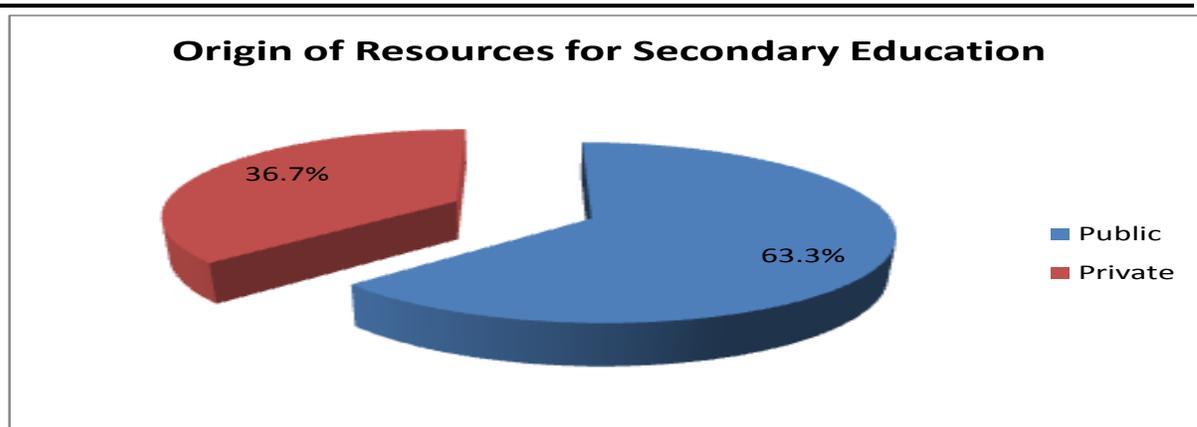
Figure 4.18: Origin of Resources for Primary Education, 2006-07 School Year



Source: Zamfara SEA, 2006-2007

At the same time, secondary education also enjoyed funding conforming to a similar distribution. Public sector funding was greater, reaching 68.2 percent. Private sector funds represented 31.8 percent... (See Figure 4.19).

Figure 4.19: Origin of Resources for Secondary Education, 2006-07 School Year



Source: Zamfara SEA, 2006-2007

For tertiary education, 99.8 percent of the resources in the academic year 2006-2007 came from the public sector with a very small contribution from the private sector. The contribution from the private sector was limited to student support in the form of scholarships or special programs for teacher development.

4.4.3 Financing Agents to Education Providers by Location (Rural/Urban)

Expenditure data from SEA for the 2006-2007 School Year reveals that provision of resources for education in Zamfara State was skewed towards the urban areas. A little over 50 percent of all expenditures incurred in the state could not be disaggregated by location and have been recorded as being statewide expenditures. Of the remaining fifty percent expenditures that could be disaggregated

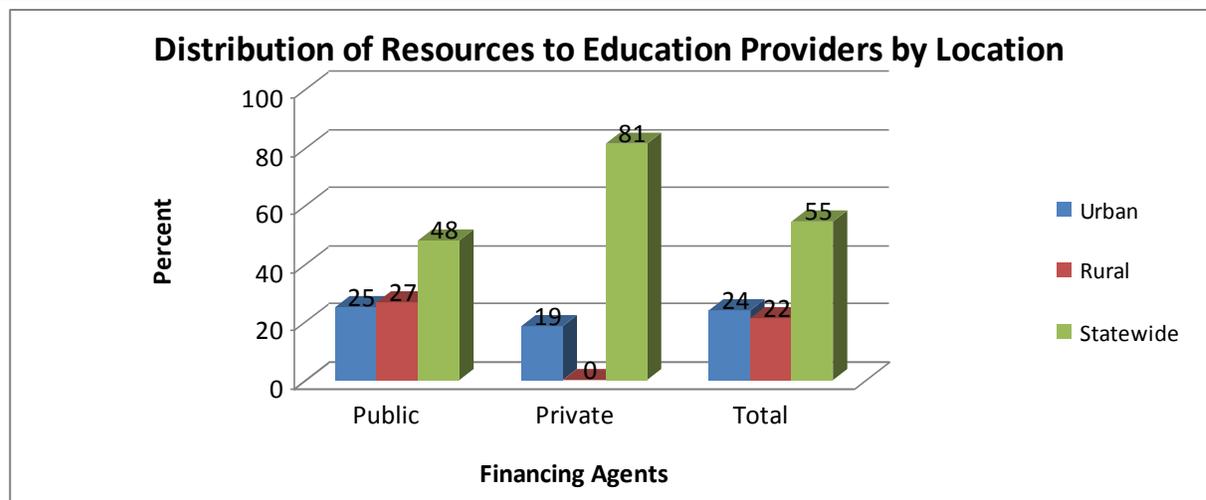
by urban/rural about 47 percent were for urban areas and 53 percent were in the rural areas (Table 4.15 and Figure 4.20).

Table 4.15: Distribution of Resources to Education Providers by Location

Financing Agents						
(In ₦)						
Provider Urban/Rural	Public Sector	Private Sector	Rest Of World	Total	Percent	Urban rural percent
Rural	4,559,666,179			4,559,666,179	21.5	47
Urban	4,273,362,739	792,405,390	-	5,065,768,129	23.9	53
Statewide	8,164,253,216	3,418,227,383		11,582,480,599	54.6	
Total	16,997,282,134	4,210,632,773	Not available-	21,207,914,906	100.0	

Source: Zamfara SEA, 2006-2007

Figure 4.20: Distribution of Resources to Education Providers by Location, 2006-07 School Year



Source: Zamfara SEA, 2006-2007

While the public sector had approximately the same amount of the allocated resources going to the urban and rural areas, the private sector had almost all of its expenditure going to the urban areas.

4.4.4 Financing Agents to Education Providers by Type of School (Islamiyya or Secular)

The formal system of education in Zamfara includes both secular and Islamiyya schools. Islamiyya schools are defined as those that follow the integrated curriculum prescribed by the state⁷. It must be noted that the state government contributes to formal (Islamiyya schools) and non-formal (Qur'anic schools) Islamic education at all levels of education. This support, in the form of teacher salaries and other curriculum implementation supports, is not limited only to those Islamic schools that follow the state mandated integrated curriculum (Islamiyya schools). However, as the government records from 2006-07 school year were not maintained in a manner from which this information can be easily segregated, the SEA was unable to capture this data.

Of the overall financing available to the education sector in Zamfara, most of the financing for education is allocated to the secular schools with a small proportion going to the Islamic schools and about 13 percent falling in the unallocated category (not known whether this is spent on Islamiyya or secular schools). Table 4.16 and Figure 4.21 below present this distribution. However when these expenditures are examined in detail by public and private financing agents, a very different picture emerges. The public sector spends only 3.7 percent on Islamic education and 96.3 percent on secular education (see comment above). For the private sector, a large proportion of financing on education (68.5 percent) could not be allocated as being for either secular or Islamiyya schools and has been recorded under the category Islamic/Secular. Of the rest, 10.3 percent of the private sector funds are allocated for formal Islamiyya schools and 21.1 percent for secular schools.

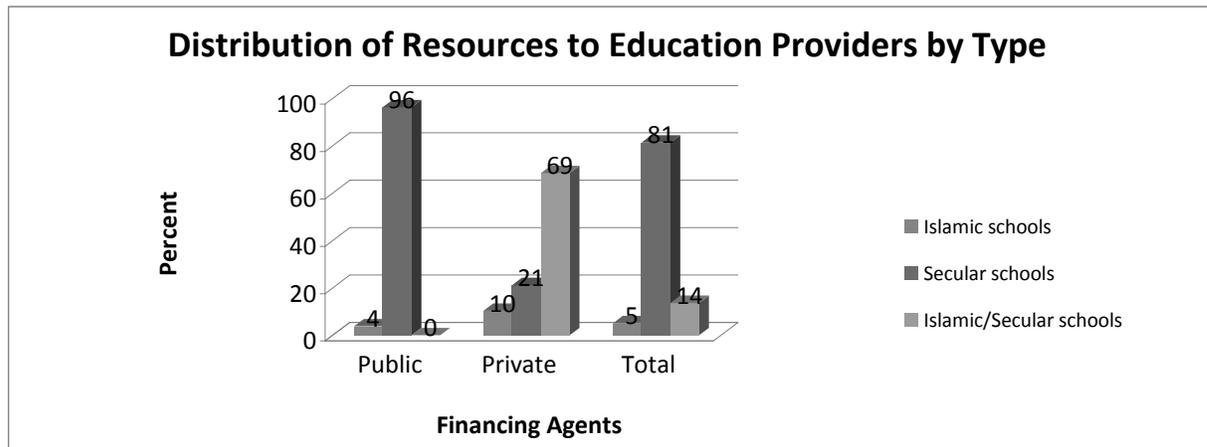
Table 4.16: Distribution of Resources to Education Providers by Type, 2006-07 School Year

Provider	Public Sector	Private Sector	Rest Of World	Grand Total	Percent
Islamic	623,673,433	435,081,062		1,058,754,495	5.0
Secular	16,373,608,700	889,287,009	-	17,262,895,710	81.4
Islamic/Secular		2,886,264,701	-	2,886,264,701	13.6
Grand Total	16,997,282,134	4,210,632,773	-	21,207,914,906	100.0

Source: Zamfara SEA, 2006-2007

⁷ The Qu'ranic schools that do not follow an integrated curriculum are thought of as being non-formal schools and so beyond the purview of this study. It must be noted that there is uncorroborated anecdotal evidence that almost all of the secular schools in the state are actually integrated Islamiyya schools

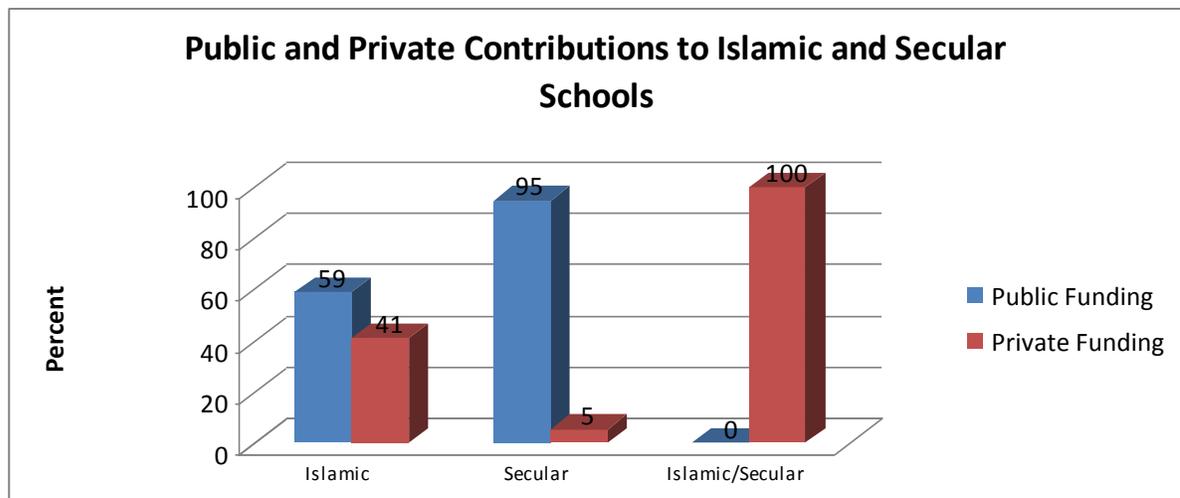
Figure 4.21: Distribution of Resources to Education Providers by Type, 2006-07 School Year



Source: Zamfara SEA, 2006-2007 Note: SEA unable to capture data on government support to formal and non-formal Islamic education – see explanation in accompanying text.

An examination of public and private funding of Islamic and secular education shows that while only a very small amount of public funds was allocated to Islamic schools, yet this was a large percentage of the total funds that Islamic schools received. As stated above, this could be low due to lack of data on government contribution to Islamic schools at primary and secondary level. (See Figure 4.22).

Figure 4.22: Public and Private Contributions to Islamic and Secular Schools, 2006-07 School Year



Source: Zamfara SEA, 2006-2007

4.5 Flow of Funds from Education Providers to Uses

Overall, an examination of the structure of the expenditures incurred by all three sectors shows that expenditures related to the recurrent costs of providing education played a very important role representing 73 percent of total expenditures on education in the 2006-07 school year. Of this ₦ 8.2 billion, i.e. 38.9 percent of total expenditure was for recurrent running costs while payroll amounted

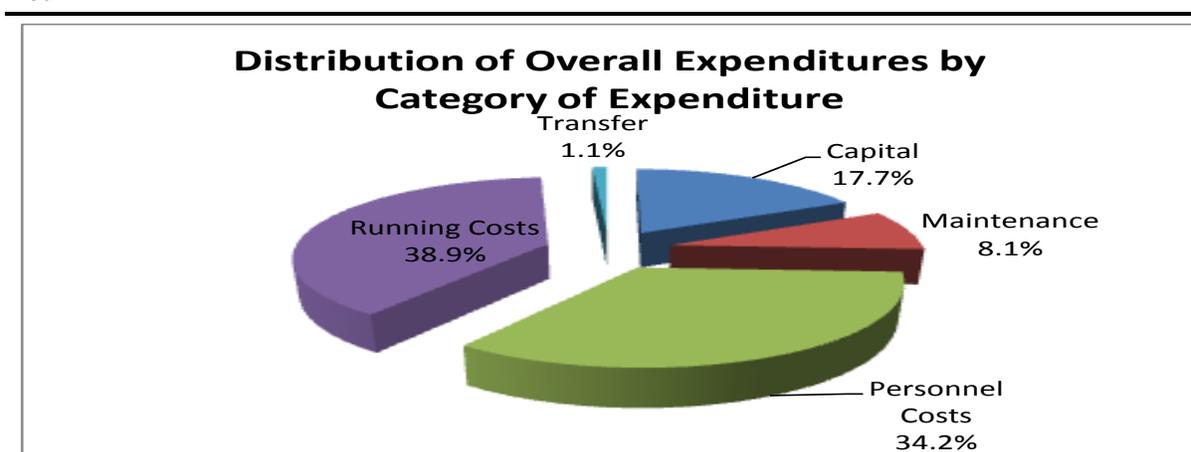
to about ₦7.2 billion, i.e. 34.2 percent. Expenditure on capital projects amounted to ₦3.7 billion, i.e. 17.7 percent, while maintenance of infrastructure took up about 8.1 percent. About 1.1 percent was spent on scholarships (See Table 4.17 and Figure 4.23).

Table 4.17: Distribution of Overall Expenditures by Category of Expenditures, 2006-07 School Year

Distribution by Category of Expenditures		
Expenditure	Amount in Naira	Percent
Capital	3,757,133,175	17.7
Maintenance	1,715,797,395	8.1
Personnel Costs	7,256,971,350	34.2
Running Costs	8,243,361,416	38.9
Transfer Exp	234,651,570	1.1
Grand Total	21,207,914,906	100.0

Source: Zamfara SEA, 2006-2007

Figure 4.23: Distribution of Overall Expenditures by Category of Expenditure, 2006-07 School Year



Source: Zamfara SEA, 2006-2007

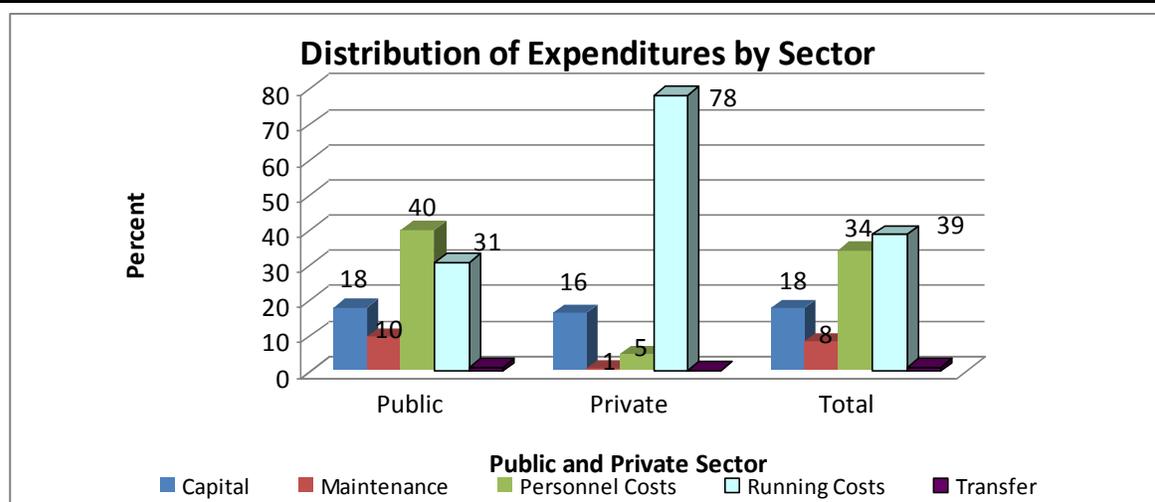
The structure of the expenditures is variable depending on the sector. Both public and private sectors spent about the same proportion (18 percent and 16 percent respectively) on capital expenditures. However, for every other category of expenditure the patterns were very different. In the public sector, 40 percent of the total expenditure in Zamfara was on personnel costs followed closely by that on running costs (31 percent). The pattern of spending in the private sector is very different with 78 percent of all spending being incurred on recurrent running costs and only 5 percent being spent on personnel costs (See Table 4.18 and Figure 4.24). It is important to note that while a large part of this difference can be explained in terms of the very different salary structures for the two sectors – the average annual salary per teacher at primary level was ₦45,552 in private schools, while it was ₦ 630,049 in public schools – there may be other factors leading up to this difference that have not been captured by the SEA.

Table 4.18: Distribution of Expenditures by Sector, 2006-07 School Year

EXPENDITURE	Providers by Sector				Grand Total	Percent
	PUBLIC SECTOR	SUB %	PRIVATE SECTOR	SUB %		
Capital	3,182,269,357	18.0	574,863,818	16.3	3,757,133,175	17.7
Maintenance	1,697,853,335	9.6	17,944,060	0.5	1,715,797,395	8.1
Personnel Costs	7,099,682,455	40.1	157,288,895	4.5	7,256,971,350	34.2
Running Costs	5,480,796,287	31.0	2,762,565,129	78.4	8,243,361,416	38.9
Transfer Exp	224,755,171	1.3	9,896,399	0.3	234,651,570	1.1
Grand Total	17,685,356,605	100	3,522,558,301	100	21,207,914,906	100.00

Source: Zamfara SEA, 2006-2007

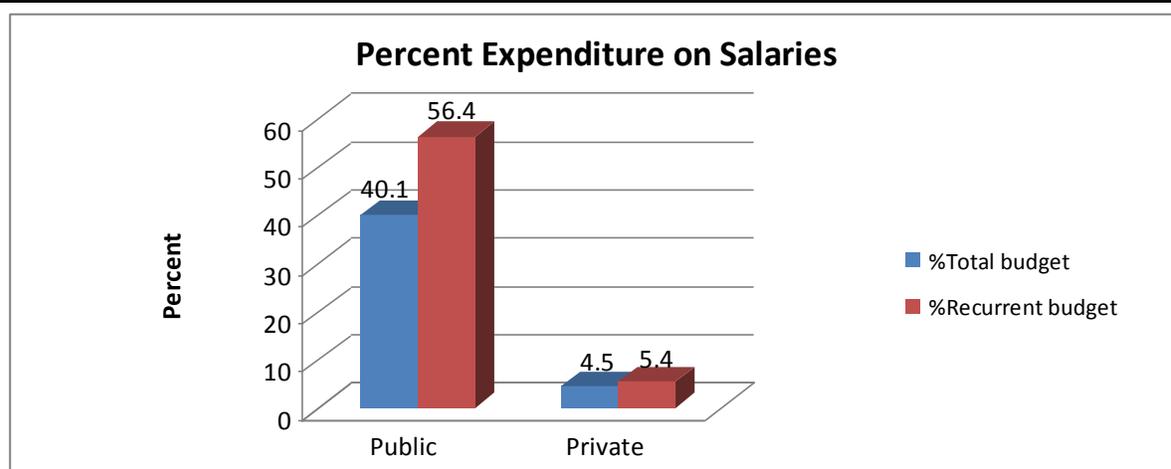
Figure 4.24: Providers to Uses – Public and Private, 2006-07 School Year



Source: Zamfara SEA, 2006-2007

Table 4.18 also shows that while the public sector spent 40.1 percent of total budget and 56.4 percent of recurrent budget on salaries, the private sector personnel expenditures were only at 4.5 percent of total budget and 5.4 percent of recurrent budget. That means the private sector spent less on salaries but a lot more on running expenses (Figure 4.25).

Figure 4.25: Percent Expenditure on Salaries - Public and Private, 2006-07 School Year



Source: Zamfara SEA, 2006-2007

4.6 Average Expenditure per Pupil

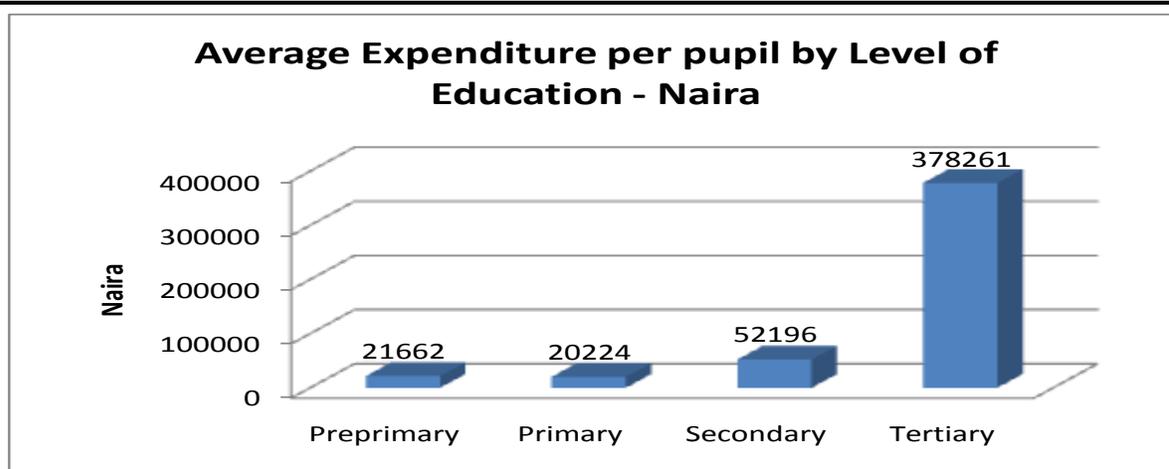
The financing reserved for the various levels of education and category of institution (public, private) is used to pay for operating expenses (payroll, teaching materials, equipment, etc.), and capital expenditures. The various types of financing and expenditure can be put in relation to the number of pupils in school and enable calculation of the average financing or expenditure provided per pupil. This calculation makes it possible to compare the levels of cost among the different educational levels. Note that the direct out-of-pocket expenditures by households are added to the funding received to better reflect the average cost per educational level.

The average expenditure per pupil for all levels in 2006-07 school year amounted to ₦34,208. However, the average expenditure per pupil for the different levels of education was as follows:

- ₦21,662 for preprimary education
- ₦20,224 for primary education
- ₦52,196 for secondary education
- ₦378,261 for tertiary education

The average expenditure per pupil for all levels at ₦34,208 seems on the high side. This can be attributed to large number of boarding schools (30 in 2006/2007) and the State pays full board; free education in the public schools; and 20 percent increase in teachers' salary above basic salary in the State.

Figure 4.26: Average Expenditure per pupil by Level of Education, 2006-07 School Year



Source: Zamfara SEA, 2006-2007

As can be seen from Figure 4.28, in Zamfara the average expenditure per pupil in secondary education was more than twice that for primary. This is partially explainable by the higher salaries for secondary education teaching staff and higher amount for equipment requiring substantial inputs. This also explains the higher average cost per pupil for tertiary education. Per capita expenditure in private schools was also found to be higher than in the public schools, at ₦47,272 and ₦32,424, respectively.

5 Public Sector Financing Effort for Education in Zamfara State

The funds for the education sector come from both public and private sources and are managed by public and private financing agents. This chapter is an interpretation of the public sector expenditures in Zamfara State for the School Year 2006/2007 which amounted to ₦16.9 billion, or 80.1 percent of the total education expenditure. Public expenditures include all expenditures incurred by the institutional units of the Federal, State or Local government to provide education at all levels from preprimary to tertiary in the public and private sectors in Zamfara. A similar analysis of private sector resources has been included in the next chapter.

5.1 Public Sector Sources of Financing for Education

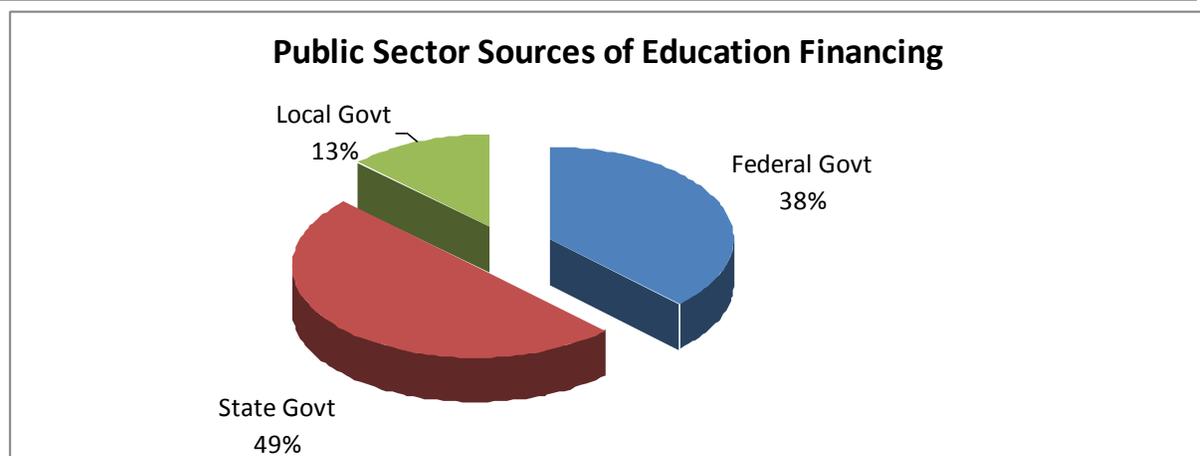
The single largest source of public education finance in Zamfara was the State Government and its agencies, whose sector share constituted about 49.8 percent. The Federal government revenues to fund public education constituted about 37.5 percent, while 12.7 percent came from the LGCs (Table 5.1 and Figure 5.1)

Table 5.1: Distribution of Sources of Education Financing, 2006-07 school year

Financing Source	Public Sector	Percentage
Federal Govt	6,370,341,629	37.5
State Govt. Revenues	8,463,264,979	49.8
Local Govt. Area	2,163,675,526	12.7
Public Sector Funds Total	16,997,282,134	100.0

Source: Zamfara SEA 2006-2007

Figure 5.1: Distribution of Public Sector Sources of Education Financing, 2006-07 school year



Source: Zamfara SEA 2006-2007

The Federal funds included the allocations made under the Federal Allocation Accounts Committee (FAAC), the Universal Basic Education Commission (UBEC), directly responsible for primary

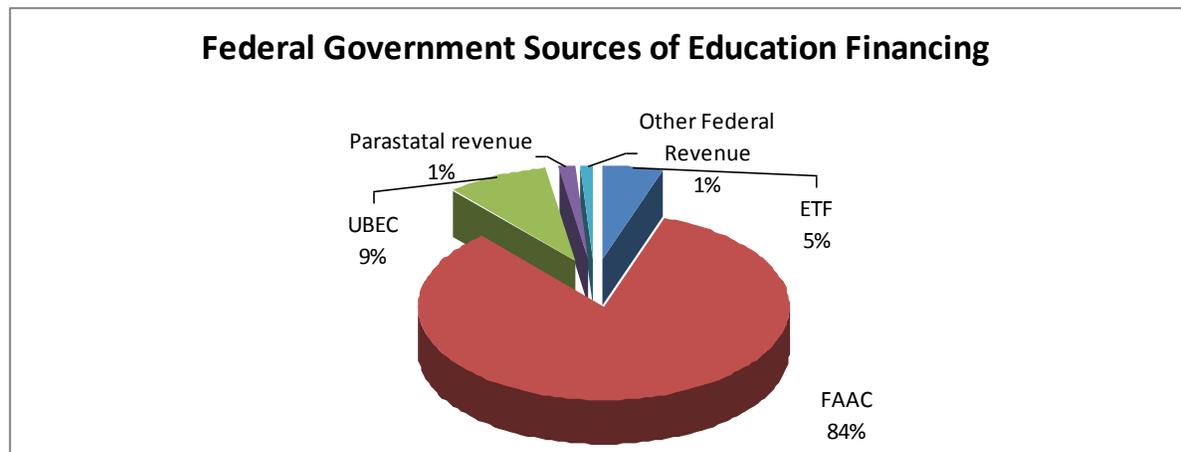
education (but excluding pre-primary in the target year), and the Education Trust Fund (ETF). The main federal agency that falls outside these funding networks was the parastatal revenue – this is an income generated by the federal institutions in the State and is pumped back into the state for the provision of education by these institutions. (See Table 5.2 and Figure 5.2).

Table 5.2: Distribution of Federal Government Sources of Financing, 2006-07 school year

Federal Sources	Amount	Percent
ETF	340,780,012	5.3
FAAC	5,297,934,406	83.2
UBEC	576,648,648	9.1
Parastatal revenue	82,590,937	1.3
Other Federal revenue	72,387,625	1.1
Total	6,370,341,629	100.0

Source: Zamfara SEA 2006-2007

Figure 5.2: Federal Government Sources of Education Financing, 2006-07 school year



Source: Zamfara SEA 2006-2007

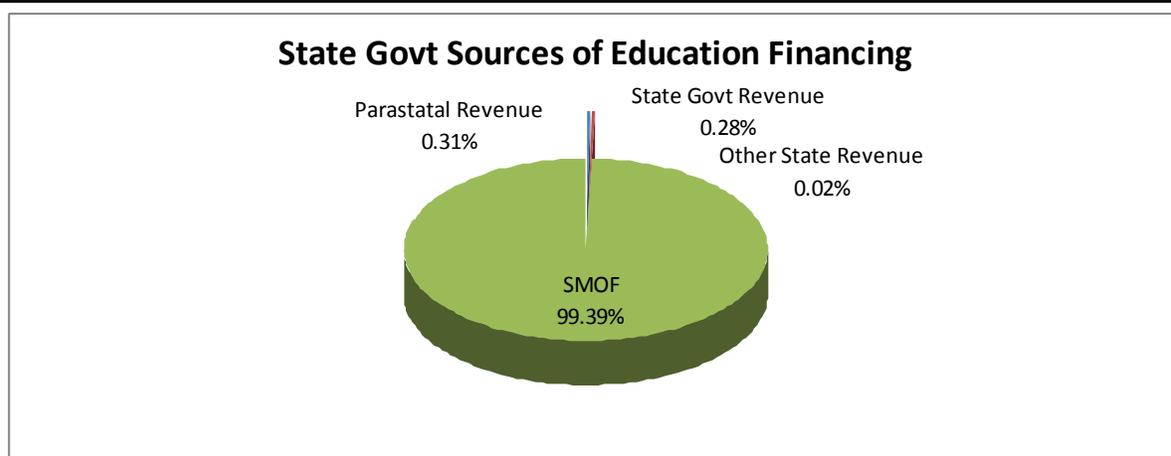
As reflected in table 5.3 and Figure 5.3, funds from the Zamfara State Government were mainly sourced from the Zamfara State Budget controlled by the Ministry of Finance, which provided about 99.4 percent of the funds, while the revenue generated from the State Ministry of Education and other sources was less than one percent of the totality of the funds from all the financing sources.

Table 5.3: Distribution of State Government Sources of Financing, 2006-07 school year

State Government	Amount	Percent
State Govt Revenue	23,665,495	0.28
SMOF	8,411,543,203	99.39
Parastatal Revenue	26,581,336	0.31
Other State Revenue	1,474,945	0.02
Total	8,463,264,979	100.0

Source: Zamfara SEA 2006-2007

Figure 5.3: Distribution of State Government Sources of Financing, 2006-07 school year



Source: Zamfara SEA 2006-2007

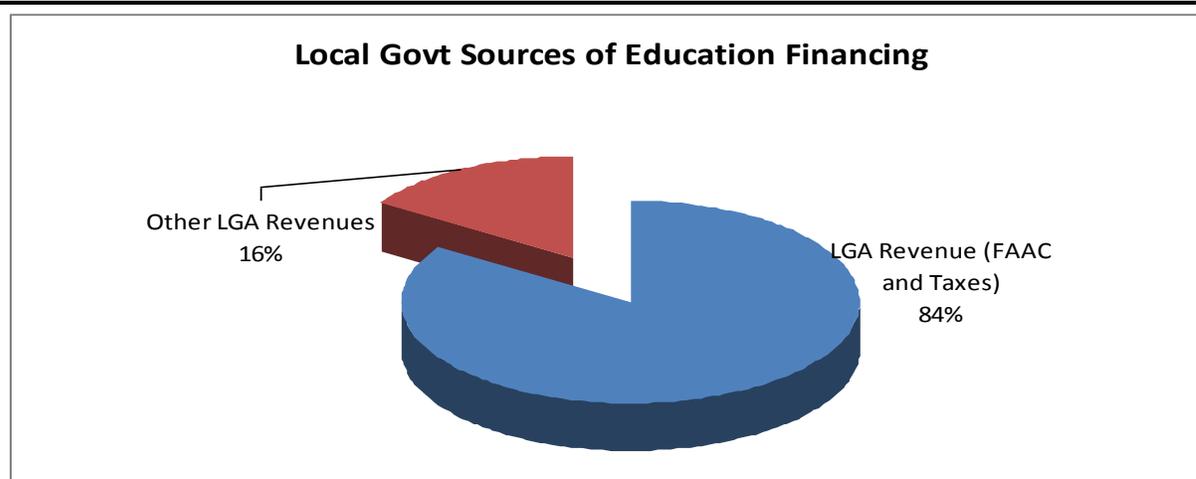
The contribution of the Local government as a source of financing was very small (13 percent of the total public sector financing and 10 percent overall) and 85 percent of this came from LGA's share of the FAAC and LGA local taxes (Table 5.4; Figure 5.4).

Table 5.4: Distribution of Local Government Sources of Financing, 2006-07 school year

Local Government	Amount	Percent
LGA Revenue (FAAC and Taxes)	1,819,258,675	84.08
Other LGA Revenues	344,416,850	15.92
Total	2,163,675,526	100.0

Source: Zamfara SEA 2006-2007

Figure 5.4: Distribution of Local Government Sources of Financing, 2006-07 school year



Source: Zamfara SEA 2006-2007

However, as discussed in the next section, the financing sources do not always manage the funds themselves. They provide the resources but it is the financing agents who make the decisions about

how these funds should be spent. As a result an organization or agency may contribute a large portion of total financing and may manage a much smaller proportion and vice versa.

5.2 Flow of Funds from Public Sector Financing Sources to Financing Agents

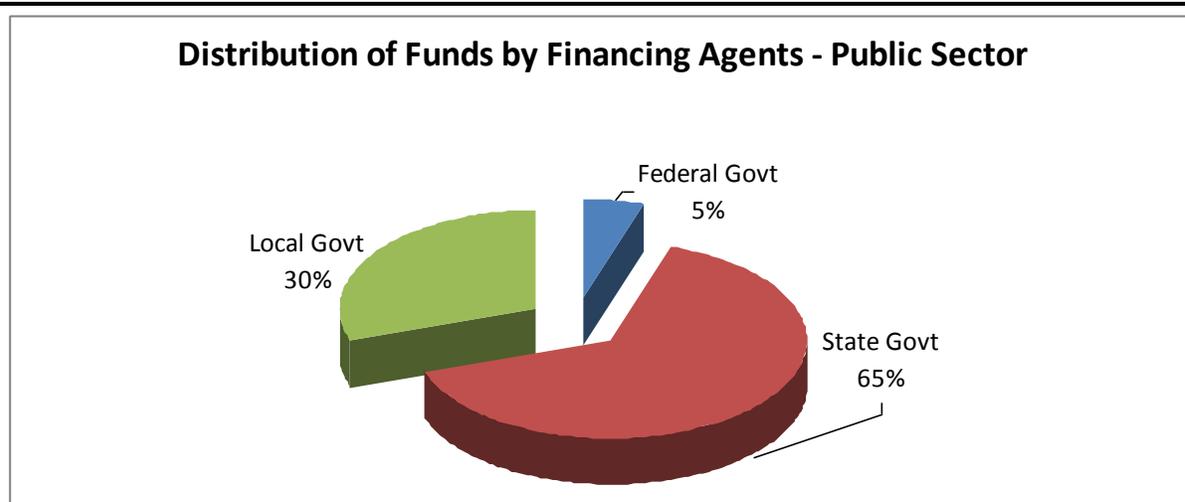
In Zamfara, the Public sector manages all of its own funds. The small amount of funds provided for scholarships are also provided directly to the institutions in the name of the students. While the Federal government provided 37.5 percent of the resources provided by the public sector, they served as financing agent for only 5 percent; Zamfara State government was the financing agent for 64.7 percent and LGC's managed 30.3 percent. This is so because most of the funds from the Federal government form a part of the allocation for the state and are managed by the state agencies (Table 5.5Figure 5.5).

Table 5.5: Distribution of Funds - Public Sector Financing Agents, 2006-07 school year

Financing Agent	Total	Percent
Federal	856,975,347	5.0
State	10,989,295,471	64.7
Local	5,151,011,315	30.3
Total	16,997,282,134	100.0

Source: Zamfara SEA 2006-2007

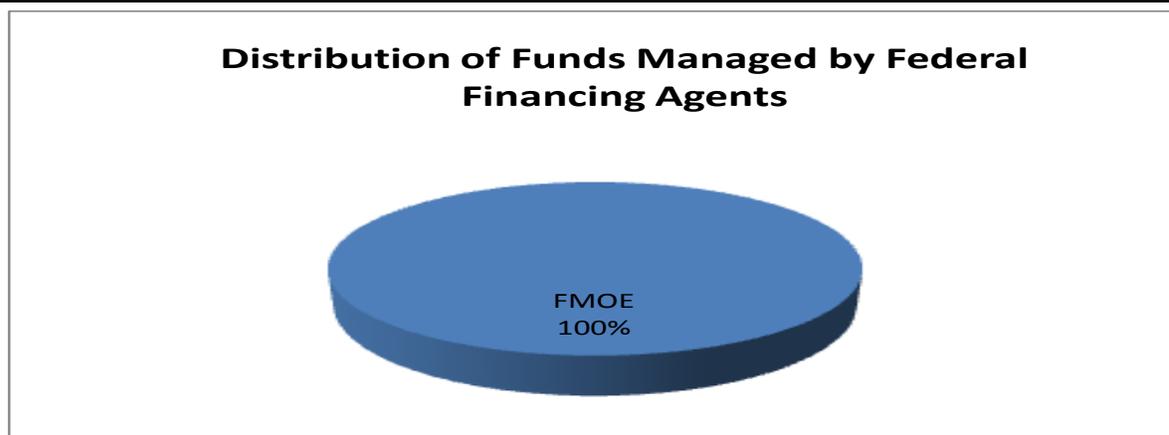
Figure 5.5: Distribution of Funds - Public Sector Financing Agents, 2006-07 school year



Source: Zamfara SEA 2006-2007

As a financing agent, the Federal Government incurred expenditures to support all levels of education in Zamfara through its intermediary, the Federal Ministry of Education. For example, they provide support to the Basic Education programs in the state (over and above the contribution to State Government) through direct contracts with providers to supply school furniture, text books etc. The Federal Ministry of Education supported Unity schools at the secondary levels and Teacher Training Colleges and one federally funded institution of higher education. (See Figure 5.6)

Figure 5.6: Distribution of Funds Managed by Federal Financing Agents, 2006-07 school year

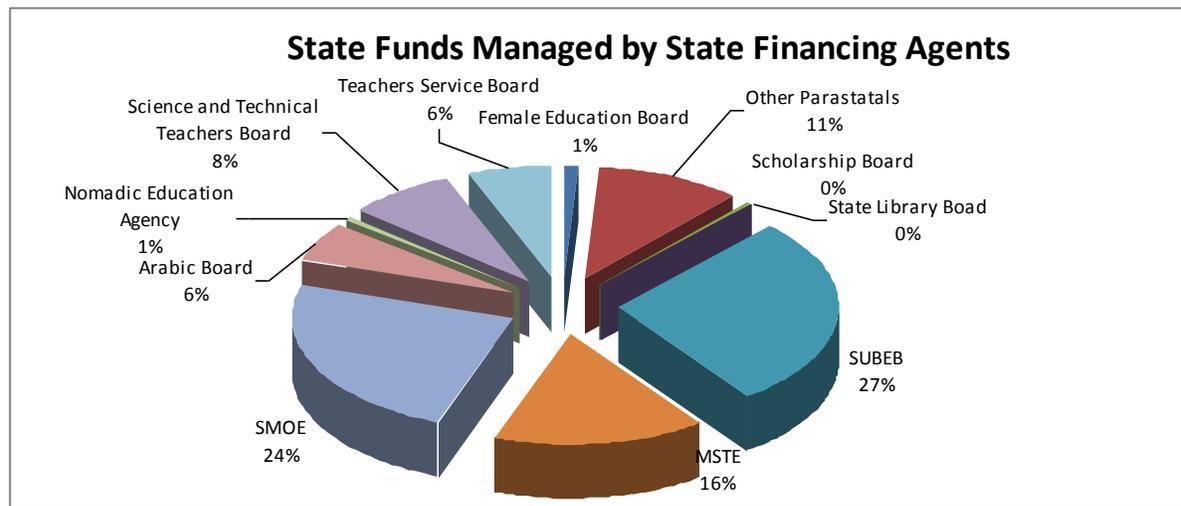


Source: Zamfara SEA 2006-2007

The funds allocated to the education sector in Zamfara State came from ETF and UBEC at the federal level; from the total pool comprised of the federal allocations to the sector from Zamfara State Budget (managed by State Ministry of Finance); as well as the revenues generated by State Government parastatals, such as the Science Board, Scholarship Board, Secondary Schools Management Board, Health Services Management Board, and the various state colleges and universities. A small amount of funds was also contributed by the Local Governments.

As has been indicated before, State level Financing Agents were responsible for the management of 64.7 percent of total funding in the sector. These funds were managed by SUBEB, the State Ministry of Education and its parastatals, and a small amount was also managed by the Ministries of Finance and Health for the provision of education at all levels. As can be seen from Figure 5.7 (Table 5.6), SUBEB, which receives money from UBEC and the State Ministry of Finance, as well as the Local governments in the state, was responsible for the management of the largest proportion of all funds available in the education sector in the state. These funds were utilized for the provision of pre-primary and primary education throughout the state and included the payments of teacher salaries for teachers working in schools at the local government levels.

Figure 5.7: Distribution of State Funds Managed by State Financing Agents, 2006-07 school year



Source: Zamfara SEA 2006-2007

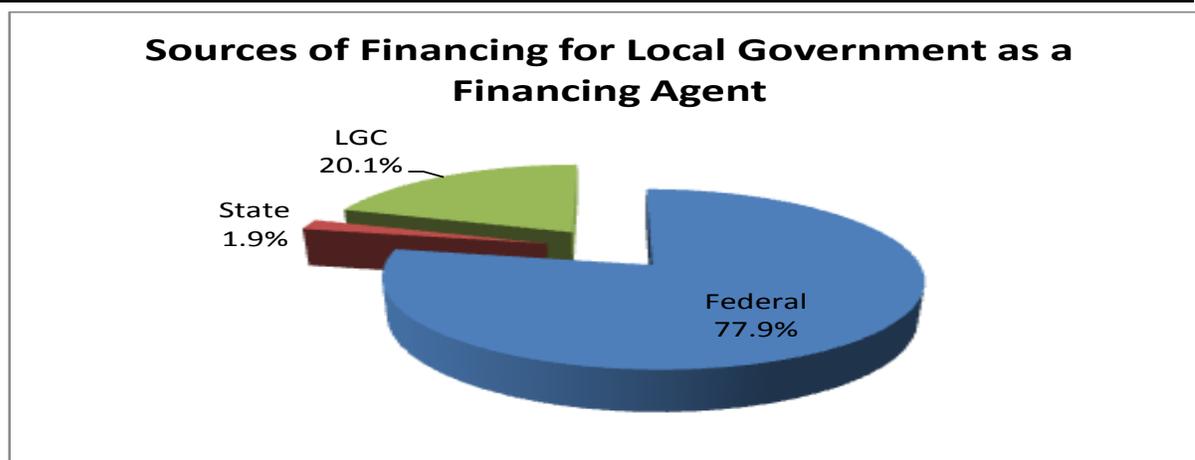
Table 5.6: Distribution of State Funds Managed by State Financing Agents, 2006-07 school year

Financing Agent	Total	Percent
Arabic Board	623,673,433	5.7%
Female Education Board	122,260,003	1.1%
MSTE	1,704,717,481	15.5%
Nomadic Education Agency	69,215,863	0.6%
Other Parastatals	1,171,186,499	10.7%
Scholarship Board	9,867,701	0.1%
Science and Technical Teachers Board	843,311,623	7.7%
SMOE	2,663,811,283	24.2%
State Library Board	8,341,462	0.1%
SUBEB	3,094,493,694	28.2%
Teachers Service Board	678,416,430	6.2%
Total Funds at State Level	10,989,295,471	100.0%

Source: Zamfara SEA 2006-2007

The 14 LGC's serving as financing agents in education were responsible for the management of 30.3 percent of the total expenditures on education in the state. They received the bulk of their funds from Federal government (ETF and FAAC) and some small amounts from the State SMOF (1.8 percent) as well as their own revenue (18.6 percent). (See Figure 5.8).

Figure 5.8: Sources of Financing for Local Government as a Financing Agent, 2006-07 school year



Source: Zamfara SEA 2006-2007

It is important to note that while the Local Governments are responsible for the primary education in Zamfara, the major expenditures on primary education – salaries for teachers and administrative personnel and infrastructure – are made at source by the state and federal governments on behalf of the local governments. For instance, teacher salaries are paid directly by the SUBEB offices and the money is deducted from that allocated for the local government. Hence the small proportion of money being managed by the local governments in their role as financing agents.

5.3 Flow of Funds from Financing Agents to Providers by Levels of Education

The government is the principal source of financing for all levels of education, contributing 80.1 percent of all resources expended on education. However, in their role as financing agents, with programmatic responsibilities for the management of funds, the distribution of funds to providers at the various levels of schooling/education, differs by level of government. (See Table 5.7 and Figure 5.9)

Table 5.7: Flow of Funds from Financing Agents to Education Providers by Level, 2006-07 School Year

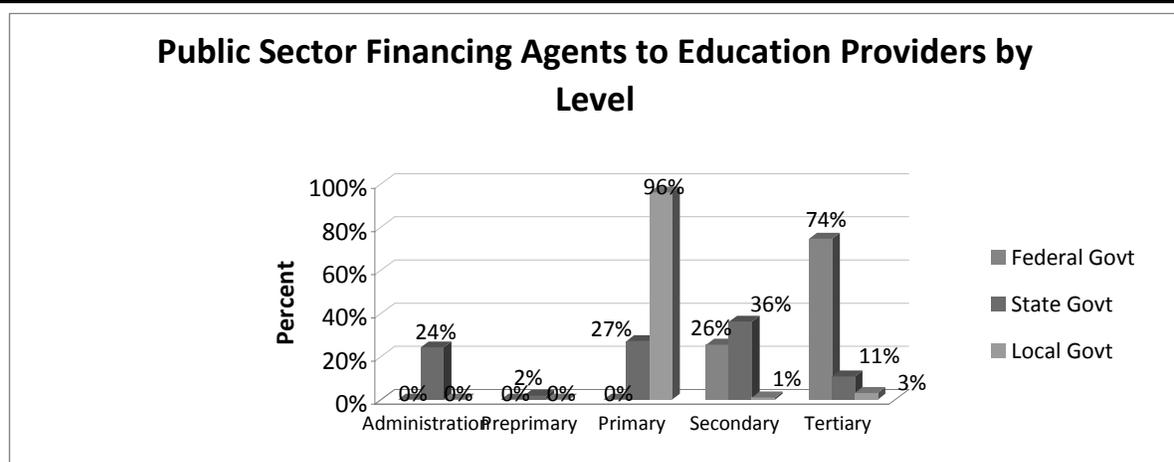
Provider Level	Federal Govt	State Govt	Local Govt	Total	Percent
Administration		2,661,152,745		2,661,152,745	15.7
Preprimary		194,225,259		194,225,259	1.1
Primary		2,980,484,298	4,944,205,394	7,924,689,692	46.6
Secondary	218,550,819	3,960,313,510	50,230,000	4,229,094,329	25.0
Tertiary	638,424,528	1,181,054,200	156,575,921	1,976,054,649	11.6
Grand Total	856,975,347	10,977,230,011	5,151,011,315	16,985,216,674	100.0

Source: Zamfara SEA 2006-2007

The Federal government, as a financing agent provides mainly for tertiary education (74.5 percent), and the remaining 25 percent go towards the provision of secondary education. The State government contributes 36 percent of the funds it manages to secondary education, 27 percent to primary

education, almost 11 percent to tertiary education and 1.4 percent on pre-primary education. About 24 percent is spent on administration of the education program in the state. The Local governments concentrate mainly on primary education, with 96 percent of their funds going to primary education and 3 percent to tertiary education, the latter mainly in form of scholarships for local students, and 1 percent to secondary education. (See Figure 5.9).

Figure 5.9: Flow of Funds from Public Sector Financing Agents to Education Providers by Level, 2006-07 school year

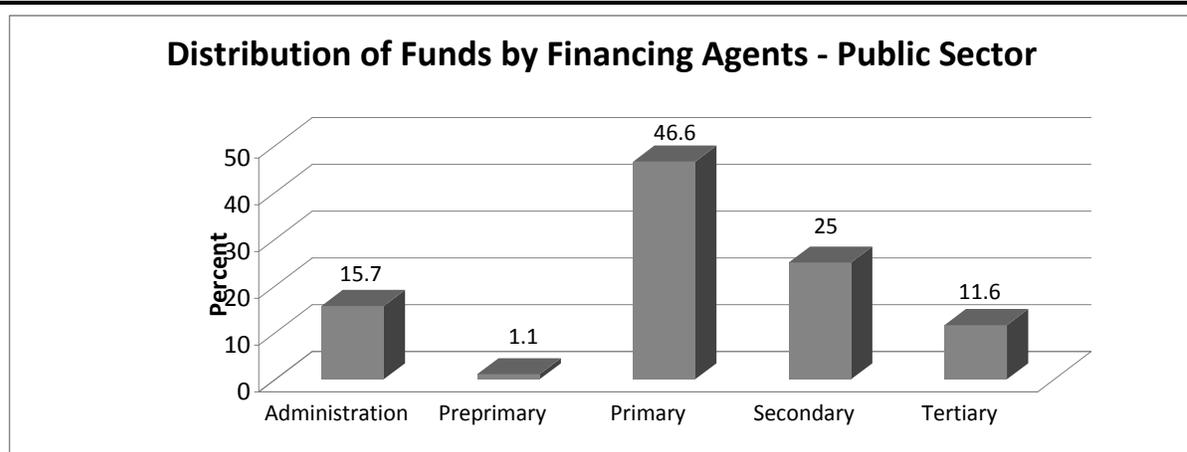


Source: Zamfara SEA, 2006-2007

The expenditure pattern of public financing agents to providers of education provides an indication of the level of emphasis placed by the government on that level. The level of education that received the least amount of attention from the state government in the 2006-2007 school year was pre-primary education. However, government spending on education is just one part of the picture. For a complete assessment we need to look at both public and private expenditures (see chapter 6 for a discussion of private expenditures on education)

The data collected shows a high level of commitment to primary education, consuming about half (46.6 percent) of the total funds available to the education sector in Zamfara. This level of expenditure on primary education corresponds with the stated priorities of the government to increase access for all students to primary education. This high level of commitment, however, was not carried forward to the secondary school sector with about 25 percent of the sectoral funds being allocated to secondary education. Only 11.6 percent of all funding was spent on tertiary education. (See Table 5.7. and Figure 5.10).

Figure 5.10: Public Sector Financing Agents to Levels of Education, 2006-07 school year



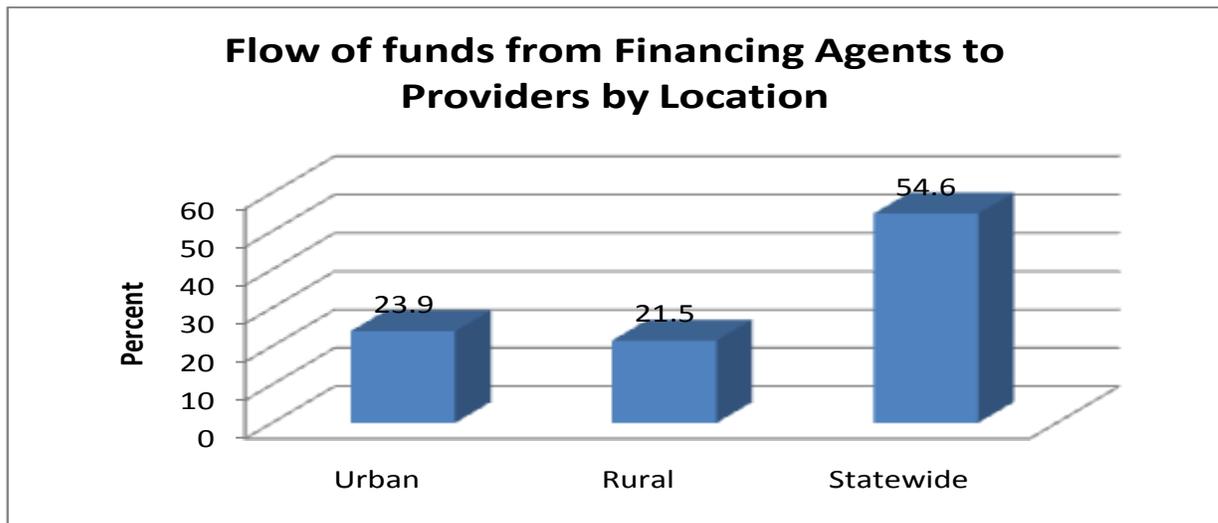
Source: Zamfara 2006-2007

A high level expenditure on primary schools, followed by a reduced level expenditure on secondary and tertiary education could be consistent with a government policy that prefers to concentrate its high level resources on manpower production of the few that make the transition to tertiary institutions.

5.4 Flow of Funds from Financing Agents to Education Providers by Location

An analysis of the expenditure patterns shows that provision of resources for education in Zamfara State was skewed towards the urban areas. Cohort data about spread of populations is not available – thus judgments cannot be effectively made concerning whether the rural areas are being neglected. While little over 50 percent of all expenditures incurred in the state could not be disaggregated by location, data shows that of the expenditures that could be disaggregated by urban/rural about 23.9 percent of the total was for urban areas and 21.5 percent were in the rural areas. (See Figure 5.11).

Figure 5.11: Flow of funds from Financing Agents to Providers by Location, 2006-07 school year



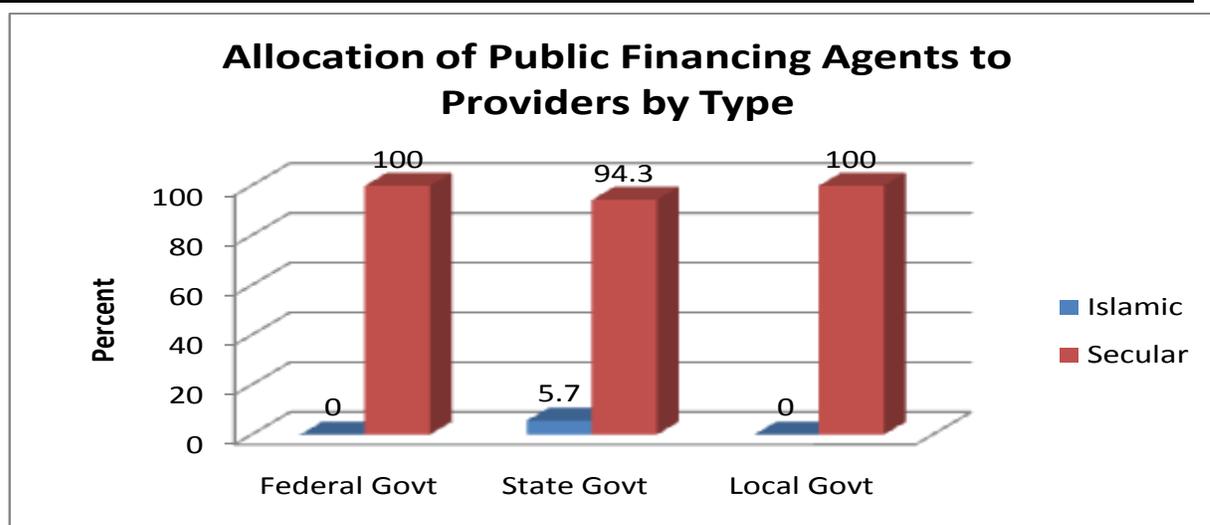
Source: Zamfara SEA 2006-2007

Despite the urban tilt, however, a significant percentage of the resources – indeed more than 54 percent - were “statewide”, referring to the commonalities in the spread of these resources. For instance, expenditure on teachers is not based on location, but on qualification. Teachers can be posted to both urban and rural locations – in which case it becomes difficult to determine whether a teacher is rural or urban, more so as they can be relocated many times within the year. Similarly expenditures on printing of text books, monitoring of schools, cannot be disaggregated by location. Those expenditures on resources that straddle both the urban and rural areas are considerably more than expenditure on either of the locations. But either way, it is clear that rural areas would require more attention than urban areas to achieve the concept of equity in education.

5.5 Flow of Funds from Financing Agents to Education Providers by Type of Schooling

Analysis of data reveals that 96.3 percent of public funds in 2006-2007 school year went into secular educational services, with 3.7 percent used to fund Islamiyya education. (See Figure 5.12)

Figure 5.12: Distribution of Public Financing by Type of Provider, 2006-07 school year



Source: Zamfara SEA 2006-2007

It is important to note here that the government of Zamfara supports the integrated Islamiyya schools through placement of teachers and curriculum specialists in those schools. They also provide support in the form of text books and other curriculum development supports. However, these expenditures are not tracked separately from those for secular schooling and disaggregating them, while possible, would be more time consuming than that allowed for this study. In addition, this study with its focus on formal education does not include non-formal education sector – the main domain of conventional Qur’anic education.

5.6 Flow of Funds from Education Providers to Uses in Public Sector

The main categories of services or uses of the public sector funds can be grouped into five broad categories: (i) capital costs; (ii) maintenance; (iii) personnel costs; (iv) running costs; and (v) transfer expenditures⁸. Personnel costs and running costs together make up the broad category of recurrent expenditures. A breakdown is presented below.

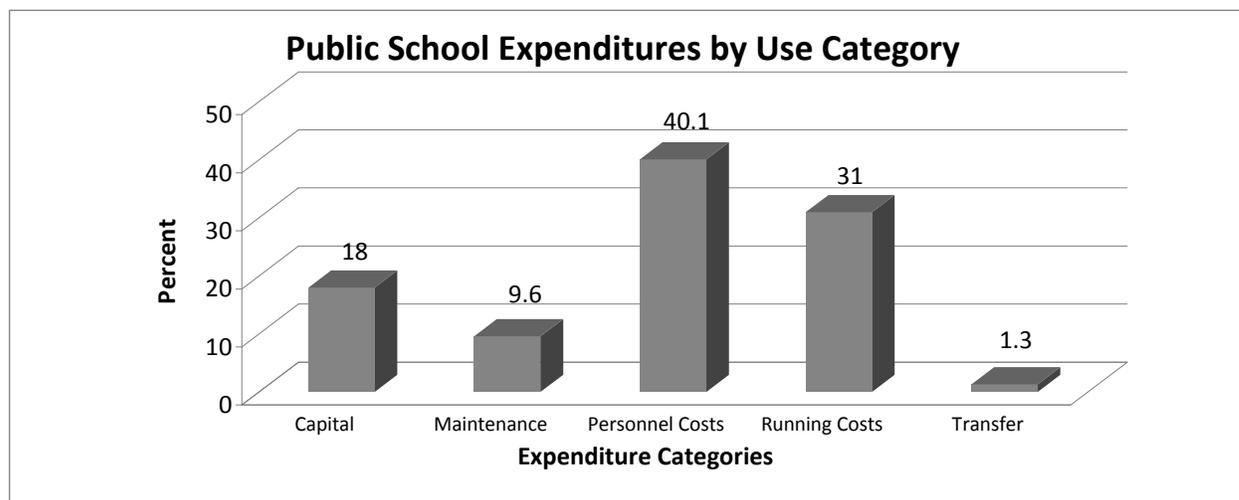
⁸ Chapter 3 of this report includes a list of all the components of these expenditure categories. (See Table 3. - Tables of Classifications).

Table 5.8: Public Schools Expenditures by Use Category, 2006-07 school year

Expenditure	Amount (N)	Percentage
Capital	3,182,269,357	18.0
Maintenance	1,697,853,335	9.6
Personnel Costs	7,099,682,455	40.1
Transfer Exp	224,755,171	1.3
Running Costs	5,480,796,287	31.0
Total	17,685,356,605	100.00

Source: Zamfara SEA 2006-2007

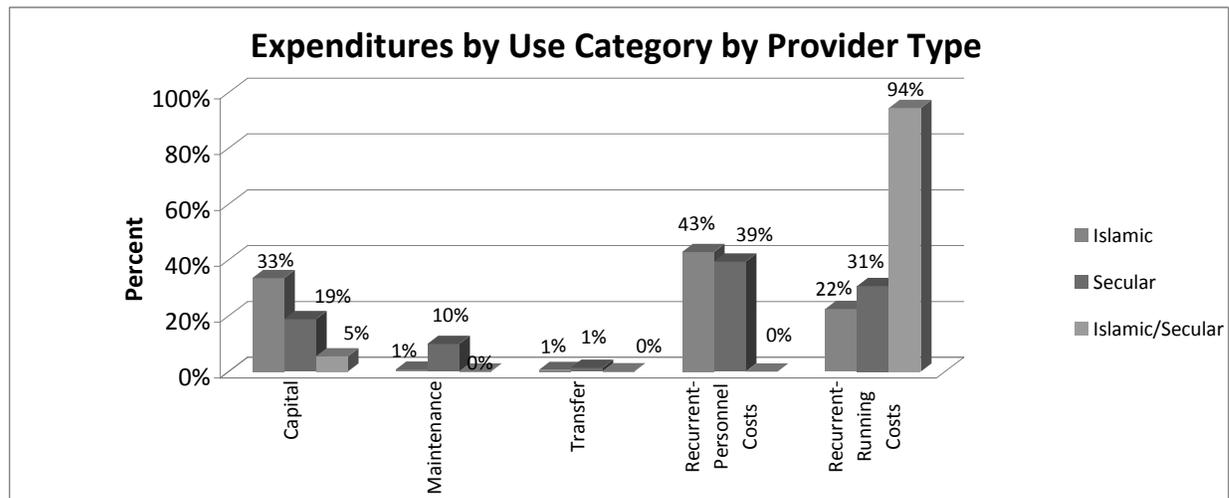
Figure 5.13: Public School Expenditures by Use Category, 2006-07 school year



Source: Zamfara SEA 2006-2007

Personnel costs constitute the single largest expenditure point, with about 40 percent of the total public expenditures in that category. Running cost was the second largest category of expenditures accounting for 31 percent. Capital expenditures, that is, building new facilities and major renovations of the existing infrastructure, was third accounting for 18 percent of all resources. Expenditure on maintenance was low, only 9.6 percent of total expenditures. (See Table 5.8 and Figure 5.13).

Figure 5.14: Public School Expenditures by Use Category by Provider Type, 2006-07 school year



Source: Zamfara SEA 2006-2007

In both Islamiyya and Secular school expenditures, the highest category went to personnel costs, although Islamiyya personnel cost, at 43 percent was higher than that for the secular schools which had 39 percent. Further, capital expenditure was higher in Islamiyya schools at 33 percent than in Secular schools at 19 percent. Maintenance and transfer expenditures were, however, lower in Islamiyya than in the secular schools. As with all other expenditures, the data could not be fully segregated between Islamiyya and secular schools, and as can be seen there is a very large proportion of funds in the recurrent category that are unallocated and so presumed to be for both types of school systems. An examination of the data reveals that most of these expenditures are incurred by agencies like the State Ministry of Education that are operate statewide programs encompassing all education in the state.

The next section provides an analysis of the private sector and is followed by a section on the overall economic analysis.

6 Private Sector Financing Effort for Education in Zamfara State

This chapter identifies the characteristics of the flow of funds to education from the perspective of the private sector. The private sector contributed ₦4.2 billion (19.9 percent) of the ₦21 billion spent on education in Zamfara State. While small in comparison with the public sector, this is nevertheless an important part of the financing mechanism for education in the state as a whole. Data for the private sector came from an analysis of the Nigerian Living Standards Survey, a survey of local NGOs (all local NGOs involved with education were surveyed) and a survey of private schools. A report on the private school survey, the methodology used and descriptive results are included in Annex 3.

6.1 Private Sector Sources of Financing for Education

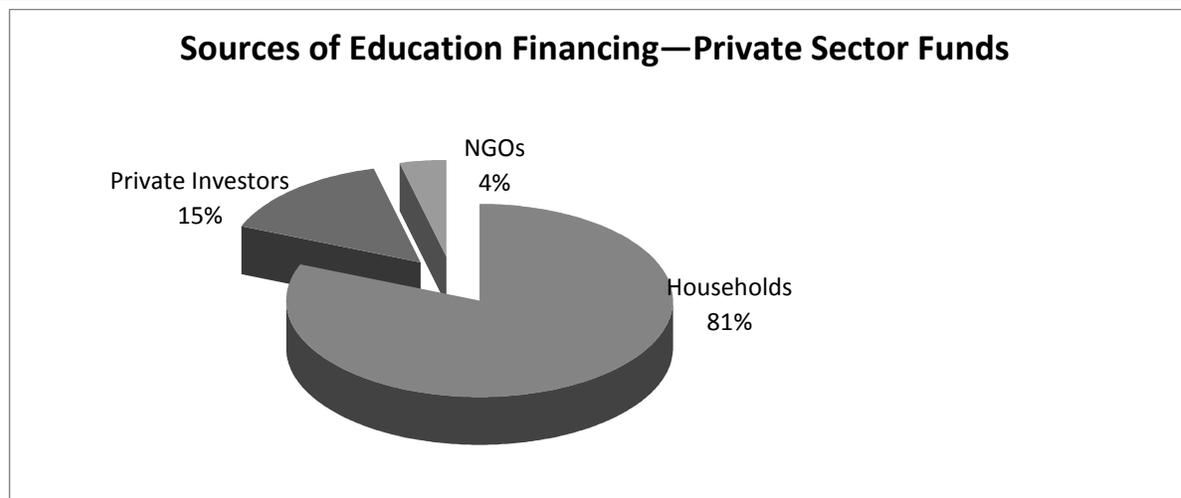
Households were the source for the highest portion of funding in the private sector, about 81.2 percent, private investors contributed 14.8 percent and NGOs contributed 4.0 percent. Table 6.1 and Figure 6.1 show the distribution of private funds by sources of financing.

Table 6.1: Sources of Education Financing—Private Sector Funds

Private Sector Sources	Amount ₦	Percent
Household	3,418,227,383	81.2
Private Investors	624,228,140	14.8
NGOs	168,177,250	4.0
Total	4,210,632,773	100.0

Source: Zamfara SEA 2006/2007.

Figure 6.1 Sources of Education Financing—Private Sector Funds, 2006-07 school year



Source: Zamfara SEA, 2006/2007.

6.2 Flow of Funds from Sources to Financing Agents

Like the public sector, the private sector managed all of its own funds – ₦4,210,632,773 – for providing education-related services. Households were the source for 81 percent of the funds and as

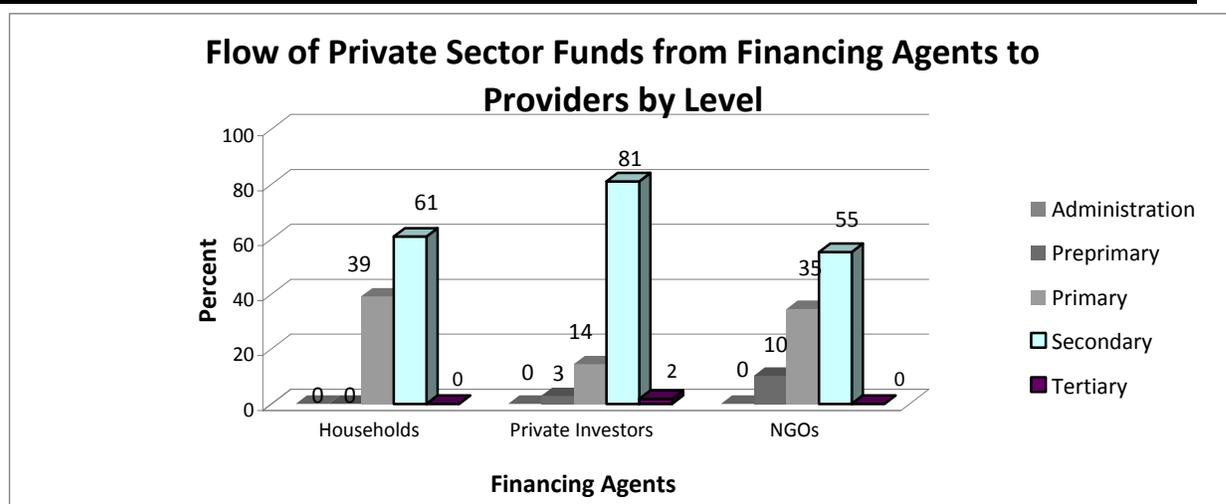
financing agents managed only 38 percent. On the other hand private investors (including school proprietors) contributed 15 percent as financing sources and were the financing intermediaries for the expenditure of 58 percent of the resources available to the private sector. The NGOs and Associations were responsible for a very small proportion of funds from the private sector.

Findings from the Zamfara State Education Accounts show that nearly 97.8 percent of financing by households is for direct schooling expenditures of children in public and private educational institutions and that a portion of this goes to private investors in the form of enrolment fees, schooling expenses and contributions to private educational institutions. Most of private investor contributions were for establishing schools and paying staff salaries. Public educational institutions and parent-teacher associations manage less than 2.5 percent of household financing.

6.2.1 Flow of Funds from Financing Agents to Education Providers by Levels of Education

In the private sector, households contribute to the financing of all levels of education. Of total household funds, the distribution by level is as follows: 39.1 percent for primary education and 60.9 percent for secondary education. NGOs spend 81 percent of their funds on secondary education, 14.4 percent on primary, 2.8 percent on preprimary and only 1.8 percent on tertiary. The distribution of private investors was 55.3 percent for secondary, 34.5 percent for primary and 10.2 percent is spent on preprimary education. (See Figure 6.2).

Figure 6.2: Flow of Private Sector Funds from Financing Agents to Providers by Level, 2006-07 School Year



Source: Zamfara SEA, 2006/2007.

An analysis of private sector contribution as a proportion of total financing available for each level of education indicates that although the private sector shares in the provision of primary education with the public sector, the private sector and particularly households invested more in secondary education in terms of percentage of total contribution. Education at the secondary level, because of the expenses necessary at this level, constitutes a heavy burden for the families, and understandably, needs greater efforts from the private sector. The Household survey (NLSS) did not collect information on household contributions at the tertiary level, as such this data has not been included for analysis. (See Table 6.2).

Table 6.2: Flow of Private Sector Funds from Financing Agents to Providers by Level, 2006-07 School Year

	Household	NGOs	Private Investors	Total	Percent
Administration					0.0
Pre-Primary		4,771,000	248,930,830	253,701,830	6.0
Primary	628,476,486	24,217,000	839,946,102	1,492,639,587	35.4
Secondary	978,612,114	136,181,125	1,346,489,992	2,461,283,231	58.5
Tertiary		3,008,125		3,008,125	0.1
Total	1,607,088,599	168,177,250	2,435,366,924	4,210,632,773	100.0

Source: Zamfara SEA, 2006/2007.

6.2.2 Flow of Funds from Financing Agents to Education Providers by Location

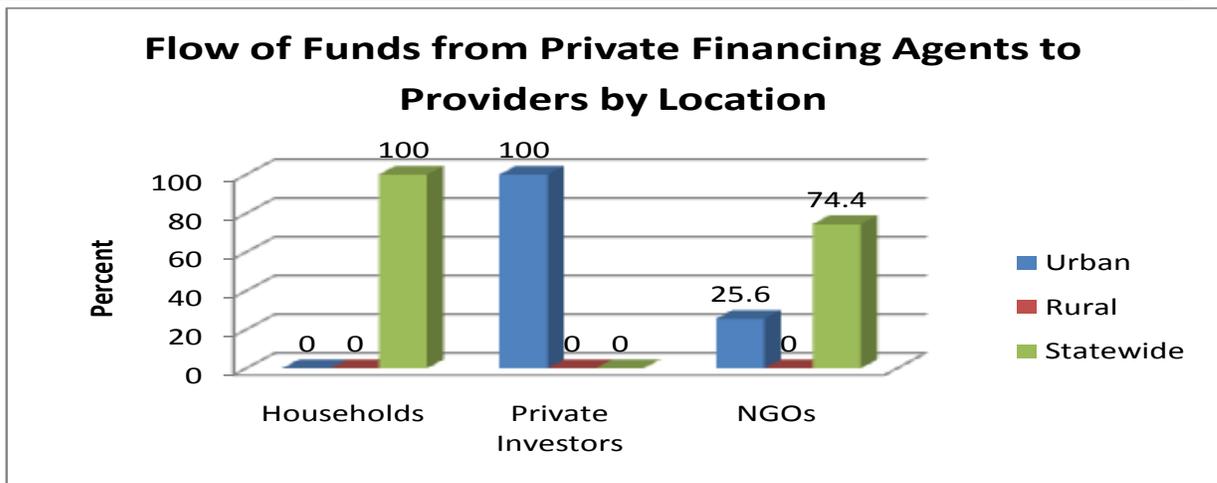
As presented in Table 6.3 and Figure 6.3 below, it was possible to identify 54 percent of the total private sector expenditures by rural and urban schools, the rest were expenditures that served the state as a whole. This is a larger proportion in comparison to the public sector where only 46 percent of the expenditures could be segregated. Of that allocated portion, rural schools received about one third and urban schools two thirds, and this is the same proportion as the expenditures by public financing agents.

Table 6.3: Financing agents to provider by location, 2006-07 School Year

	Household	NGOs	Pvt Investors	Total
Rural				
Urban		168,177,250	624,228,140	792,405,390
Statewide	1,607,088,599		1,811,138,784	3,418,227,383
Total	1,607,088,599	168,177,250	2,435,366,924	4,210,632,773

Source: Zamfara SEA, 2006/2007

Figure 6.3: Flow of Funds from Private Financing Agents to Education Providers by Location (Rural and Urban), 2006-07 School Year

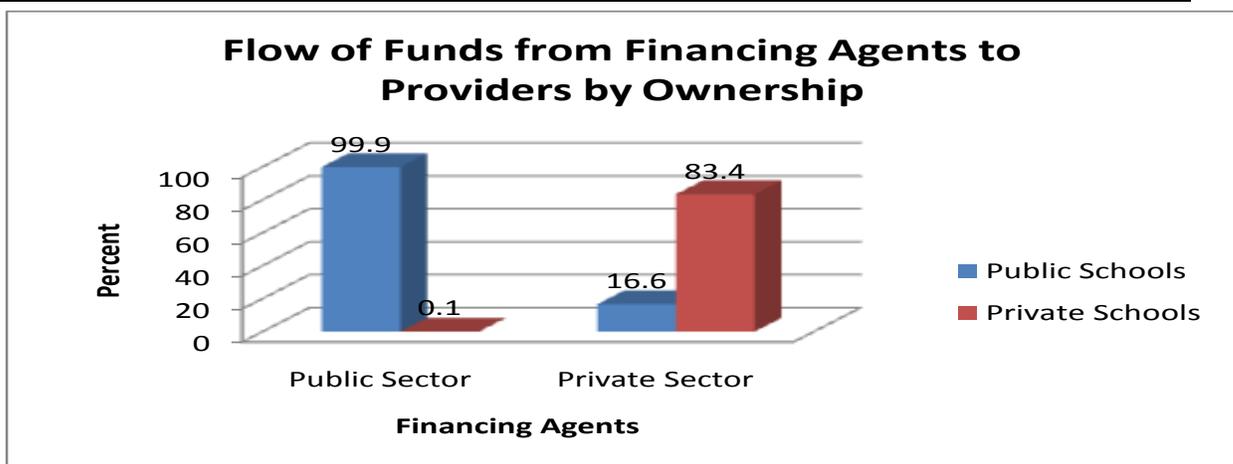


Source: Zamfara SEA, 2006/2007.

6.2.3 Flow of Funds from Financing Agent to Education Providers by Ownership

Public sector financing agents' financing of private schools was insignificant (0.1 percent), whereas private sector financing agents expended 16.6 percent of total expenditures on supporting public schools and 83.4 percent on private – for profit and voluntary – schools (See Figure 6.4 below). For public schools, this expenditure was incurred primarily on the provision of textbooks, uniforms and transportation. For private schools a large portion of this expenditure was on school fees.

Figure 6.4: Flow of Funds from Financing Agents to Providers by Ownership (Public School, Private for Profit and Private Voluntary, 2006-07 School Year



Source: Zamfara SEA, 2006/2007.

6.2.4 Flow of Funds from Financing Agents to Education Providers by Type

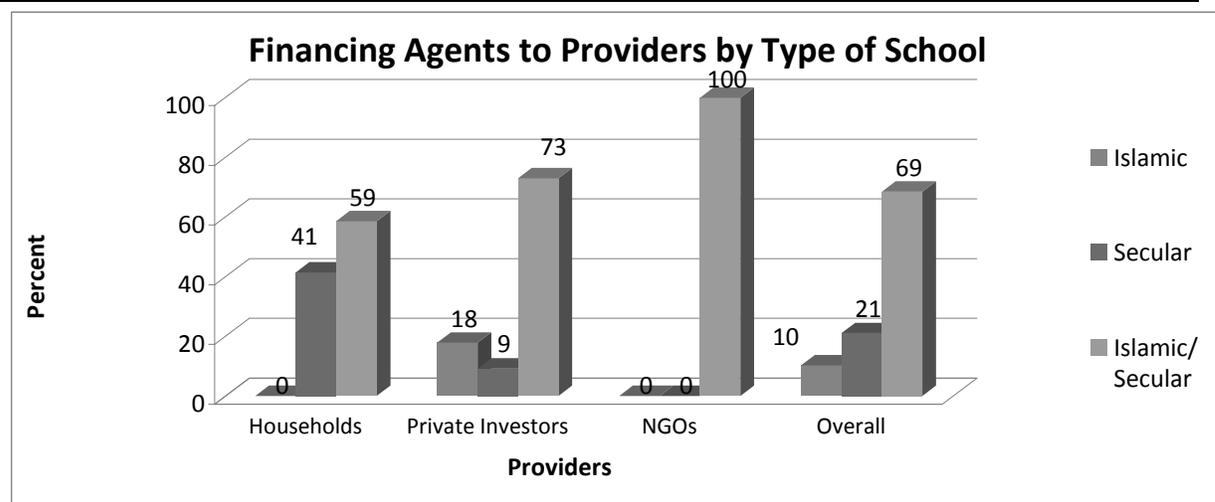
A large proportion of the private sector funds (68.5 percent) could not be allocated between secular and Islamiyya schools. An examination of the data indicates that the financing source for these funds were the households who managed some of their contributions themselves and gave the rest to private investors (including school proprietors) to use for the provision of education. Secular schools received 21.1 percent, while Islamiyya schools received only 10.3 percent of funding. All of the funds received by the Islamiyya schools were from private investors. For secular schools, the distribution of the private funds by sources reveals that households contributed 75 percent, while private schools contribute 25 percent. (See Table 6.5 and Figure 6.5).

Table 6.5: Flow of Funds from Financing Agents to Provider by Type of School, 2006-07 School Year

Type Of School	Household	NGOs	Private Investor	Total	Percent
Islamiyya			435,081,062	435,081,062	10.3
Secular	665,633,602		223,653,407	889,287,009	21.1
Islamiyya/Secular	941,454,997	168,177,250	1,776,632,454	2,886,264,701	68.5
Total	1,607,088,599	168,177,250	2,435,366,924	4,210,632,773	100

Source: Zamfara SEA, 2006/2007

Figure 6.5: Financing Agents to Providers by Type of School (Secular or Islamiyya), 2006-07 School Year



Source: Zamfara SEA, 2006/2007

6.3 Flow of Funds from Private Financing Agents to Uses

Private sector as a financing agent to expenditure categories shows that running cost takes 82.2 percent of the total private sector expenditure to education in Zamfara State; this is followed by capital (13.7 percent), personnel expenditure (3.4 percent), and only a small amount (0.4 percent) for maintenance and transfer expenditure (0.2 percent), as revealed in Table 6.6

Table 6.6: Private Financing Agents to Use, 2006-07 School Year

EXPENDITURE	Household	NGOs	Pvt Investors	Total	Percent
Capital		156,461,000	418,402,818	574,863,818	13.7
Maintenance		571,000	17,373,060	17,944,060	0.4
Personnel costs			145,223,435	145,223,435	3.4
Transfer exp		1,992,000	7,904,399	9,896,399	0.2
Running costs	1,607,088,599	9,153,250	1,846,463,212	3,462,705,061	82.2
Grand Total	1,607,088,599	168,177,250	2,435,366,924	4,210,632,773	100.0

Source: Zamfara SEA, 2006/2007

The personnel and running costs accounted for almost 88 percent of the private sector funds. Personnel costs include salaries and allowances for staff, while running costs include expenditure on books and school supplies, school fees and registration, uniforms and sport clothes, instructional materials, miscellaneous overheads, staff development, etc.

6.4 Gender Analysis

Tables 6.7 and 6.8 present the gender breakdown of students and teachers in the private schools in Zamfara.

Table 6.7: Number of Students by Level of School and Gender, 2006-07 School Year.

Gender	Preprimary	Primary	Secondary	Total	Percentage
Female	10,512	21,477	6,551	38,540	51.7
Male	10,166	20,793	5,051	36,010	48.3
Total	20,678	42,270	11,602	74,550	100.0

Source: Computed from private school survey 2008.

The table reveals that 52 percent of the students in the surveyed schools were female while 48 percent were male. Though greater percentage of the girls were enrolled at the preprimary to secondary levels, this number decreased to almost half as they move from primary level to secondary. This is supportive of the government policies to increase access to and participation in education for female students.

Table 6.8: Number of Teachers by level of school and Gender, 2006-07 School Year

Gender	Preprimary	Primary	Secondary	Total	Percent
Female	346	410	202	958	33.4
Male	577	957	376	1910	66.6
Total	923	1367	578	2868	100

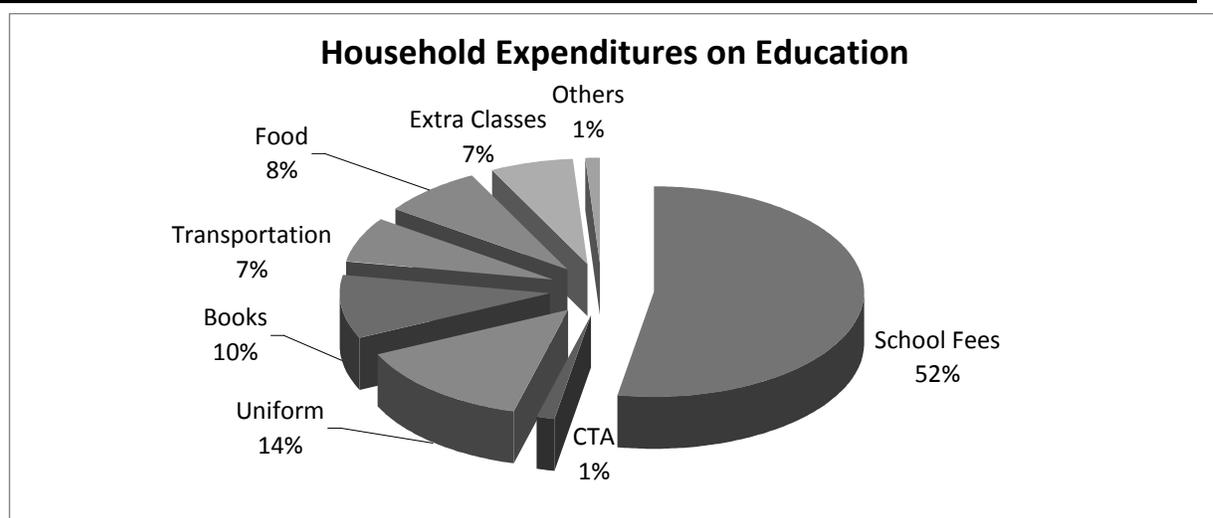
Source: Computed from private school survey 2008.

The percentage of the number of teachers in the table 6.15 shows that 33.4 percent were female while 66.6 percent were male. Unless efforts are made to correct this imbalance it may indicate that little emphasis is being given to girls' education by the parents, which may have an adverse effect on the advocacy for girl's education by the government especially in the north.

6.5 Household Expenditures on Education

Households contribute ₦3.4 billion, or 16 percent of the total financing, making it the third largest source of financing (after the State and Federal Governments). The household spent 52.8 percent of funds on school fees, 13.8 percent on uniforms, 9.7 percent on books, 7.7 percent on food, 7.0 percent on transport and 6.5 percent on extra classes. About 1.5 percent is spent on Community Teachers Association and 1.0 percent on miscellaneous expenses. This pattern of expenditure indicates that the households are providing more funds to quality than to access, with almost 70 percent of the funds related to quality: extra classes, fees and books, and 30 percent related to access: transport and uniforms. (See Figure 6.6).

Figure 6.6: Distribution of Overall Household Expenditures on Education, 2006-07 School Year



Source: NLSS, 2005 (Data extrapolated to current price for School Year 2006/07)

Table 6.9: Average Expenditure (2004) by households per child on various items (ages 5-19 currently in school) from NLSS Survey

	Nigeria (₦)	Zamfara (₦)
School fees	2,901	696
PTA	247	13
Uniforms	571	118
Books	1,359	133
Transport	548	71
Food & Beverages	582	65
Extra classes	421	99
Others	178	26

Source: NLSS, 2005 (Data extrapolated to current price for School Year 2006/07)

Even though households are the single largest source of financing for education in Zamfara, a comparison with households across Nigeria indicates that they are spending less than the average household expenditures by all categories (Table 6.9).

7 Economic Analysis of Educational Expenditures

This chapter⁹ presents a comparative analysis of education expenditures in Zamfara State in order to gain insight into the issues of access and educational quality. It is organized around two key questions:

- (1) How are educational expenditures allocated among levels of education, schools and populations?
- (2) In light of these expenditures, what is the status of educational quality and student outcomes?

Several sets of comparisons are made to explore how educational expenditures are structured in Zamfara State and the ensuing educational results. To gain a better macro-perspective and insight into both the policy and financing choices and their impacts, it is important to compare Zamfara's education expenditures against some standards. In the absence of any established standards, the data collected from SEA Zamfara are contrasted with those of Kano, a neighboring state in Northern Nigeria and the only other state in the country that has conducted an SEA. In addition, where available they are also compared against National data. Comparisons are also made within Zamfara State by location (urban and rural), ownership (public or private schools), and type of school (secular and Islamiyya) to examine the benefit incidence, relative costs and educational consequences. Based on data from 2006-07, as described below, this comparison may not be an accurate representation of the current reality. However, it can serve as a baseline for similar exercises in the future and for tracking progress over the years towards achievement of the state government's goals of providing access to quality education for all students in the state.

The data used in this chapter derive from three different sources: the current study – Zamfara SEA for 2006/2007 produced by the Zamfara State Ministry of Education; the Kano SEA for 2005/2006 produced by the Kano State Ministry of Education¹⁰; and, the Basic and Senior Secondary Education Statistics in Nigeria for 2005, 2006 and 2007 produced by the Federal Ministry of Education. Effort has been made to use education data from the same school year as the SEA data. However, education data was not consistently available for each year required or every level of education, so presentation of education indicators has been limited to primary schooling and, when used from non-matching years, it is delineated.

In order to facilitate comparison, some expenditure figures have been pro-rated for comparability between states, locations, ownership and type of school, with the result that they may not exactly match the figures presented in the preceding chapters. Specifically, the relatively modest administrative expenditures have been allocated across levels of education; statewide expenditures have been allocated into urban and rural; and other unallocated expenditures have been assigned as appropriate. Neither the total expenditures nor per capita and average student expenditures have changed, and only minor adjustments have occurred in allocation percentages. The reader should note that the SEAs were conducted one year apart in Kano and Zamfara States, so data used for

⁹ This chapter was written by Karen Tietjen of Creative Associates.

¹⁰ Kano State Education Accounts prepared by Ministry of Education with assistance from Creative Associates and Abt Associates.

comparisons is from different years—2005/2006 in Kano State and 2006/2007 in Zamfara State. In both expenditure data and education data, little significant change is expected to have occurred in Kano State in one year making the SEA data unsuitable for comparison.

7.1 Comparative Expenditure on Education in Zamfara State: A Macro Perspective

Total education expenditure in Zamfara State is ₦ 21.2 billion. Of this, 80 percent comes from public sector sources and 20 percent from private sector sources. Although Zamfara is significantly smaller than Kano State—with roughly a third of the population and a quarter of the students—total educational expenditure in Zamfara State in 2006/2007 compares favorably with those in Kano State in 2005/2006. Education expenditure in Zamfara State are more than three-quarters of total expenditures in Kano State (₦ 27.1 billion). The distribution of financing for education by public and private sectors in Zamfara State is virtually comparable to Kano State (78 percent and 22 percent). (Table 7.1).

Notably different is the expenditure on education by the State Government as a proportion of total State Government expenditure. In Zamfara State, 18 percent of the State Government expenditure is for education, which does not yet approach the UNESCO standard of 26 percent.¹¹ In Kano State, 29 percent of the State Government expenditure was for education in 2005/2006.

Table 7.1: Total Expenditure and Source of Funds in Zamfara and Kano States

Expenditure on Education	Zamfara (2006/2007)	Kano (2005/2006)
	In (₦)	
Total expenditure on education	21,207,914,906	27,170,997,074
-public sources	16,997,282,134 (80%)	21,118,011,568* (78%)
private sources	4,210,632,773 (20%)	6,052,985,505* (22%)
Total expenditure on education by State Government	8,463,264,979	14,501,148,182
Total expenditure of State Government in school year	47,925,393,400	49,175,455,635
State Government expenditure on Education as % of budget	18%	29%
Population in State	3,259,846	9,384,000
Student enrollment (pre-primary to tertiary)	619,452	2,270,004

*Pro-rated “rest of the world” category in Kano for comparability (only 0.43 percent)

As illustrated in Table 7.2, and Figure 7.1 both a per-person and per-student basis, education expenditure is relatively high in Zamfara State. Per capita expenditure in Zamfara State at ₦6,506 is more than twice per capita expenditure in Kano State at ₦2,895. The greatest difference in per capita

¹¹ The UNESCO standard is specifically suggested for national education budgets, but this percentage has been appropriated as a state-level goal.

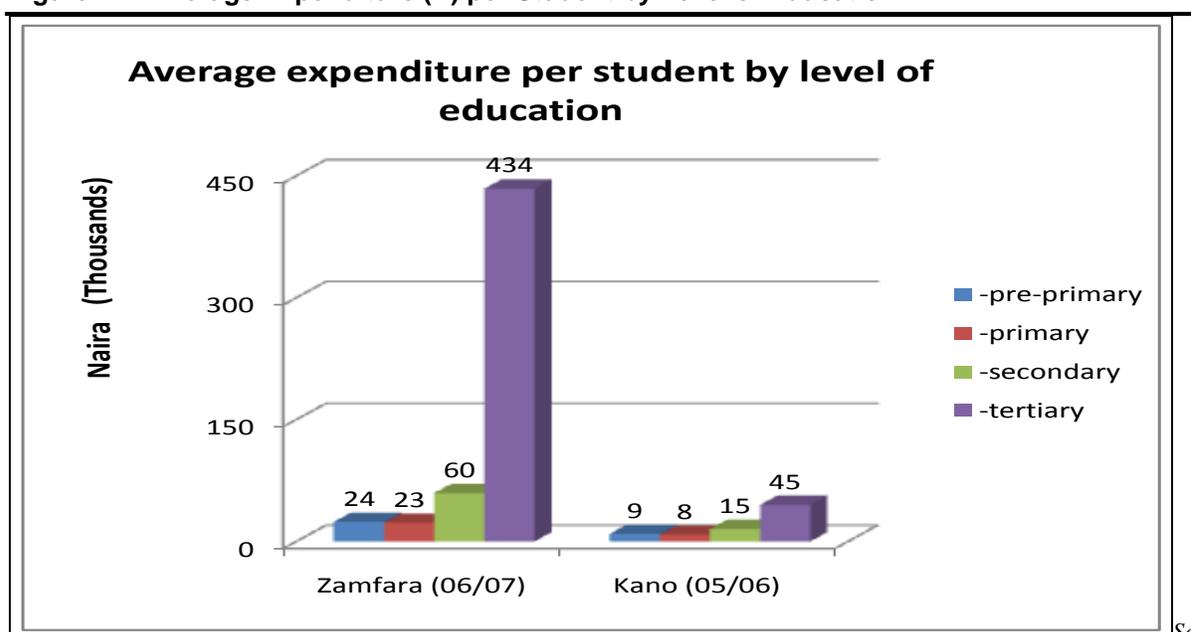
expenditure is at the secondary level, with expenditure in Zamfara State (₦34,237) nearly four times as high as that in Kano State (₦11,970).

Table 7.2: Per Capita and Average Student Expenditure (₦) in Zamfara and Kano States

Expenditure on Education	Zamfara (2006/2007)	Kano (2005/2006)	Zamfara (2006/2007)	Kano (2005/2006)
	Per Capita		Average per student	
Expenditure on education			27,439	
-public sources	5,214	2,250	6,797	9,303
-private sources	1,292	645	34,237	2,667
-total	6,506	2,895		11,970
Expenditure on education by level:*				
-pre-primary	154	101	24,134	9,345
-primary	3,305	1,437	23,177	8,245
-secondary	2,350	628	59,579	15,433
-tertiary	697	730	434,211	45,114
-all levels	6,506	2,895	34,237	11,970

*With “administration expenditures” pro-rated and added to expenditures by level

Figure 7.1: Average Expenditure (₦) per Student by Level of Education



Source: SEA Zamfara 2006-07; SEA Kano 2005-06

Similarly, Figure 7.1 shows that average expenditure per student in Zamfara State is almost three times as high as Kano State. By educational level, average student expenditure follows the same pattern in both Zamfara State and Kano State, with slightly more spent on pre-primary education than primary education and progressively increasing amounts from primary through tertiary education. In Zamfara State, three times more is spent on secondary education than primary education; in Kano State, two times more is spent on secondary education. (A ratio of 3: 1 is typical in Anglophone Sub-Saharan African countries.) The most striking disparity among average student educational expenditure by level is the difference between primary education and tertiary education: not only is

the average student expenditure for tertiary education 19 times greater than primary education in Zamfara State, but it is nearly 10 times greater than that in Kano State.

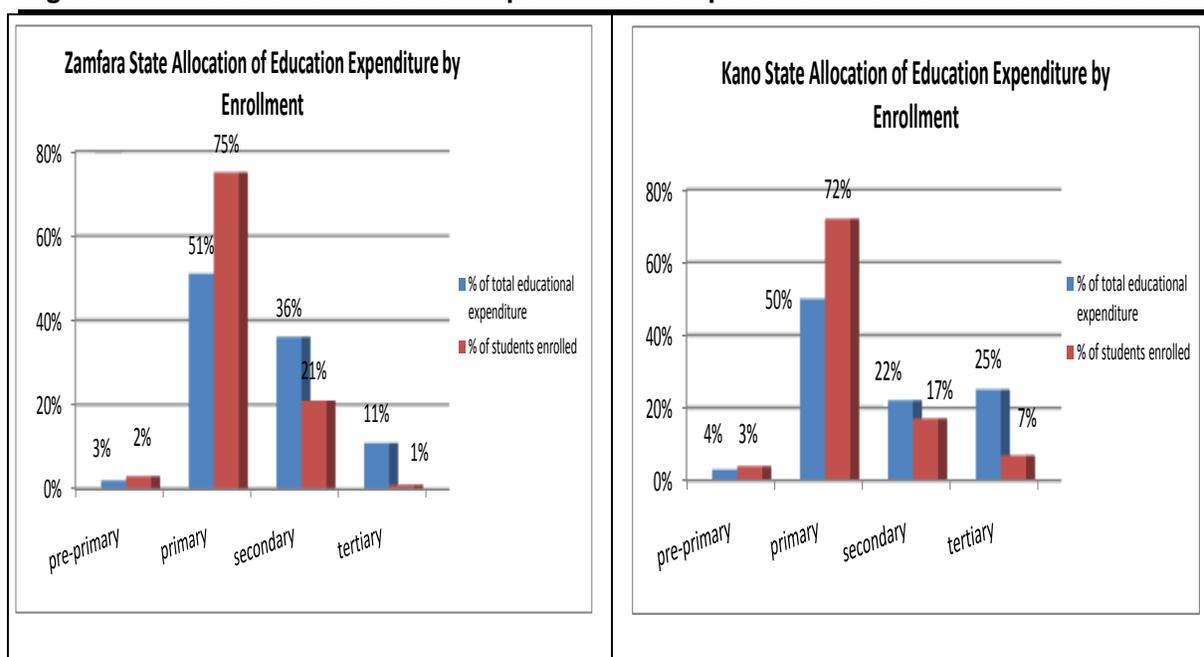
Table 7.3 Percentage Allocation of Education Expenditure by Level of Education and Source

level	Allocation of Expenditure on Education by Level									
	Total Education expenditure*		% of total expenditure		% of public expenditure		% of private expenditure		% of students enrolled	
	Zamfara (2006/2007)	Kano (2005/2006)	Zamfara	Kano	Zamfara	Kano	Zamfara	Kano	Zamfara	Kano
pre-primary	501,150,143	945,231,053	2	3	2	3	6	16	3	4
primary	10,774,517,179	13,480,637,799	51	50	51	50	35	53	75	72
secondary	7,660,458,008	5,893,925,214	36	22	36	22	58	31	21	17
tertiary	2,271,789,576	6,851,203,008	11	25	11	25	0	0	1	7
-total	21,207,914,906	27,170,997,074	100	100	100	100	100	100	100	100

*Includes all public sources and private sources

Source: SEA Zamfara 2006-07; SEA Kano 2005-06

Figure 7.2: Allocation of Education Expenditures Compared to Enrollment in Zamfara State



Source: SEA Zamfara 2006-07; SEA Kano 2005-06

A more complete picture of educational expenditure in Zamfara State is provided by examining the percentage allocations of total expenditure to each level of education and comparing with respective shares of enrollment (Table 7.3; Figure 7.2). In Zamfara State, a very small percentage of total education expenditure is allocated to pre-primary education (2 percent) which is commensurate with the share of pre-primary enrollments (3 percent). About 50 percent of total education expenditure occurs for primary education, but 75 percent of students are enrolled at the primary level, showing a disparity that increases with level of education. In Zamfara State, 36 percent of education

expenditure is at the secondary level, while only 21 percent of students are enrolled in secondary school. Eleven percent of expenditures are for tertiary education, yet only 1 percent of students are enrolled in tertiary education.

A similar pattern is evidenced in Kano State: only 3 percent of total education expenditure is allocated to pre-primary education congruent with 4 percent of student enrollment. Also like Zamfara State, 51 percent of total education expenditure occurs for primary education, but 72 percent, respectively, of students are enrolled at the primary level.

Nigeria has committed to Education For All (EFA) to ensure that by 2015 all children have access to free, quality primary education. In Zamfara State, the disparity between enrollment share and education expenditure share suggests that expenditure allocations should be re-adjusted with expenditure for primary education increasing. Insofar as public expenditures are concerned, this can be done through public policy. A comparison of education expenditure allocation for public and private sources in Zamfara State shows that the public sector expenditure is slightly greater for primary education (55 percent) as compared with that for secondary education (30 percent), while the private sector contributes a greater percentage to pre-primary education and secondary education. Surprisingly given government emphasis on basic education—the public sector expends 14 percent of its total education expenditure on 1 percent of its students, those in tertiary education. A similar pattern exists in Kano State, with 33 percent of public education expenditure going to 7 percent of its students for tertiary education.

7.2 Comparative Expenditure on Education by Location in Zamfara State

Total education expenditure in Zamfara State is roughly divided in half between urban and rural areas, with 53 percent (₦11.2 billion) spent in LGAs designated as “urban” and 47 percent (₦10.0 billion) spent in LGAs designated as “rural.”¹²¹³ Public financing is somewhat greater in rural areas: 84 percent of expenditure comes from the public sector for rural areas in contrast to 77 percent from the public sector in urban areas. Conversely, private sector financing is more significant in urban areas (23 percent) than rural areas (16 percent). (Table 7.4; Figure 7.3)

¹² This designation is based on the criterion that the population exceeds 20,000 in the central town or LGA capital. Urban LGAs are Gummi, Gusau and Kaura Namoda.

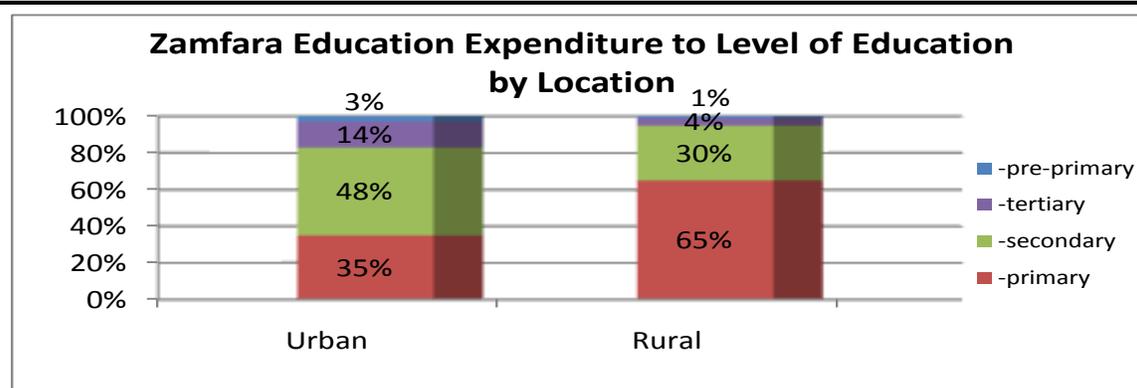
¹³ Based on the allocation of expenditures assigned as urban and rural, all statewide expenditures were pro-rated into urban and rural.

Table 7.4: Education Expenditure by Location, Financing Agent and Level of Education

Expenditure on Education	Urban	Rural	Urban	Rural
	(N)		Percent (%)	
Total expenditure on education*	11,204,482,846	10,003,432,060	53	47
-public financing agent	8,600,416,943	8,396,865,190	77	84**
-private financing agent	2,604,065,903	1,606,566,870	23	16**
Total expenditure on education by:*				
-pre-primary	387,598,098	118,738,200	3	1
-primary	3,905,503,772	6,504,454,537	35	65
-secondary	5,337,215,210	2,975,342,316	48	30
-tertiary	1,574,165,767	404,897,007	14	4
-total	11,204,482,846	10,003,432,060	100	100

*Unallocated statewide expenses have been proportionately assigned into urban and rural **Result of pro-rating unallocated expenses, otherwise 100% for public sector and 0% for private sector

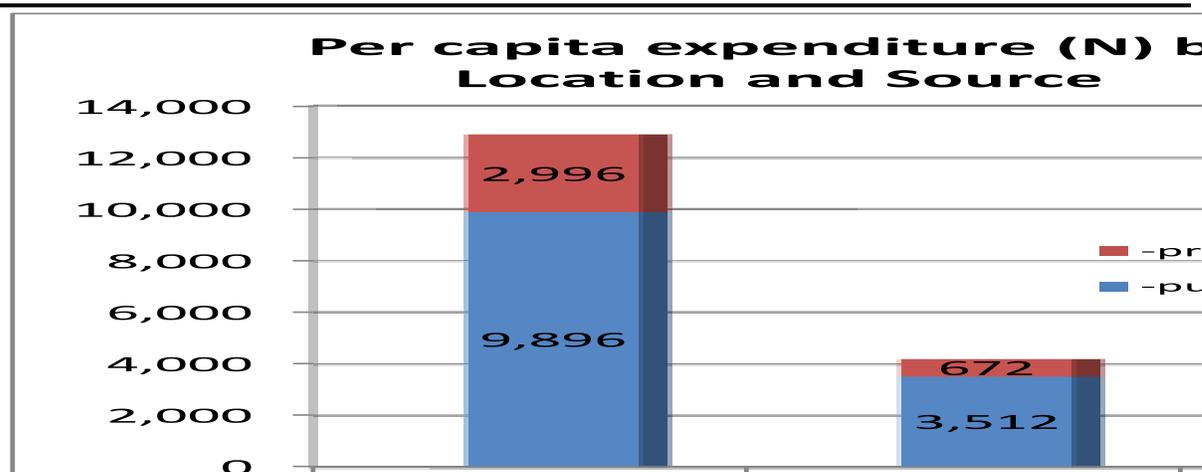
Figure 7.3: Education Expenditure by Location and Level of Education in Zamfara State



Source: SEA Zamfara 2006-07

The pattern of allocation of education expenditure by education level varies somewhat between urban and rural areas. In rural areas, the majority of expenditures (65 percent) accrues to primary education, about 2.2 times greater than the next largest percentage going to secondary education (30 percent). Percentages spent on pre-primary and tertiary education are negligible at 1 percent in rural areas and 3 percent in urban areas. In urban areas, secondary education consumes the greatest percentage of expenditure (48 percent), followed by primary education (35 percent). While pre-primary education expenditure in urban areas exceeds that in rural areas by a multiple of 3, it is modest at 3 percent. More notable is the 14 percent allocated to tertiary education in urban areas compared with the 4 percent spent in rural areas. (Figure 7.3)

Figure 7.4: Per Capita Expenditure (N) by Location and Source in Zamfara State



Source: SEA Zamfara 2006-07

Table 7.5: Education Expenditure (N) by Location and Per Capita Expenditure

Expenditure on Education	Urban	Rural
Population	869,068	2,390,778
% Population	27%	73%
Per capita expenditure on education:		
-public sources	9,896	3,512
-private sources	2,996	672
-total	12,893	4,184
Per capita expenditure on education by:		
-pre-primary	446	50
-primary	4,494	2,721
-secondary	6,141	1,245
-tertiary	1,811	169
-total	12,893	4,184

Source: SEA Zamfara 2006-07

In terms of population distribution, Zamfara State remains largely a rural one. Seventy-three percent of its population lives in rural LGAs and 27 percent live in urban LGAs. As noted above, (Figure 7.4; Table 7.5) expenditure allocations do not reflect this: not only does 53 percent of total expenditure occur in urban zones, but 51 percent of public sector expenditure goes to education in urban areas. Per capita expenditure shows that, overall, more than three times as much is spent per person on education in urban areas than rural areas, and that 2.8 times is spent per person from public resources in urban areas than rural areas. Although it is likely that student enrollments and education demand are lower in rural areas¹⁴, it is reasonable to expect that at least 73 percent of the school-age

¹⁴ LGA enrollment and age-specific population data were not available.

population is in rural areas. The disparity in the percentage shares of expenditure suggest that education in rural areas is underfinanced, particularly in view of one of Nigeria's EFA goals which focuses on getting children into primary school. Another EFA goal aims at keeping children in primary school long enough to complete the cycle. That per capita primary education expenditure in rural areas is 60 percent of per capita primary education expenditure in urban areas may indicate that rural children have less of a chance receiving adequate schooling than urban children. Without student enrollment figures by location, it is difficult to interpret the per capita amounts for secondary and tertiary education, as most often students at these levels migrate to urban areas for schooling.

7.3 Comparative Expenditure on Education by Ownership in Zamfara State

Total expenditure on public schools is five times higher than that on private schools. However, the vast majority of schools in Zamfara State are public, accounting for 88 percent of total enrollments. Although public schools receive the bulk of total education expenditure (83 percent), this is less than their percentage share of schools (89 percent), indicating the higher expenditure level per school among private schools. On average, total expenditure is ₦14,159,613 per public school and ₦23,174,726 per private school. In general, public and private schools receive financing from their respective sectors: 96 percent of public school financing comes from the public sector and virtually 100 percent of private school financing comes from the private sector. (table 7.6)

Table 7.6: Education Expenditure by Ownership and Financing Agent

Expenditure on Education	Public Schools	Private Schools	Public Schools	Private Schools
	(₦)		Percent (%)	
Total expenditure on education	17,685,356,605	3,522,558,301	83	17
-public financing agents	16,985,216,674	12,065,460	96	3
-private financing agents	700,139,932	3,510,492,841	4	97
Number of students enrolled preprimary to tertiary	544,836	74,616	88	12
Number of schools	1249	15215	89	11
Average expenditure per school	14,159,613	23,174,726	-	-

Source: SEA Zamfara 2006-07

Expenditure patterns differ between public and private schools. For public schools, the greatest share of expenditure goes to primary education (55 percent), followed by secondary education (30 percent) and tertiary education (13 percent), with less than 1 percent for pre-primary education.¹⁶ This follows the same pattern as observed in the percentage share of enrollment in public schools, although expenditure share is not proportionate to enrollment share. Representing only a combined 22 percent of enrollments, secondary and tertiary education receive 43 percent of educational expenditure.

For private schools, the greatest share of expenditure is for secondary education (60 percent), followed by primary education (32 percent) and pre-primary education (7 percent), with no

¹⁶ Note that no students are reportedly enrolled in public school pre-primary programs.

enrollments in tertiary education.¹⁷ These expenditure trends deviate from the pattern of student enrollment, where the majority (57 percent) of private school students are enrolled at the primary level and only 16 percent at the secondary level, indicating a high per-student expenditure for secondary school (Table 7.7).

Table 7.7: Education Expenditure (₦) and Percentage Allocation by Ownership and Level of Education

Level of Education*	Total Expenditure (₦)		Total Expenditure in %		% Students	
	Public Schools	Private Schools	Public Schools	Private Schools	Public Schools	Private Schools
pre-primary	228,627,287	253,701,830	1	7	0%**	28%
primary	9,755,263,782	1,129,960,523	55	32	78%	57%
secondary	5,375,403,439	2,135,887,824	30	61	21%	16%
tertiary	2,326,062,097	3,008,125	13	0	1%	0%**
total	17,685,356,605	3,522,558,301	100	100	100%	100%

* “administration” pro-rated per level in public schools **expenditures although no students recorded; Source: SEA Zamfara 2006-07

The average expenditure per student in Zamfara for private schools (₦47,272) exceeds that for public schools (₦32,460) by ₦14,812, or 46 percent. Per student expenditure at the primary level is not strikingly different for public schools (₦23,075) and private schools (₦26,830). However, at the secondary level, average student expenditure is four times higher in private schools (₦182,010) than public schools (₦46,006).

7.4 Comparative Expenditure on Education by School Type in Zamfara State

In Zamfara State, all schools – secular and Islamiyya – include a religious component. Public schools are considered secular even though they include religion in the curriculum. The distinction between secular and Islamiyya schools is that the latter are primarily religious schools which follow the national integrated curriculum that includes formal academic instruction in core subjects (reading, math, etc.) along with religious instruction. This study focused on the formal system of education, as such the Qur’anic and Almajiri schools, those that uniquely provide religious instruction, have not been included.

Total expenditure on secular schools (both public and private) is nearly fifteen times higher than on Islamiyya schools (all private). However, the vast majority of schools in Zamfara State are secular, accounting for 84 percent of schools and 93 percent of total enrollments. Secular schools receive the bulk of total education expenditure (94 percent), at near parity with their percentage share of enrollments but more than their share of schools, indicating a higher expenditure level per school. Islamiyya schools, representing 7 percent of enrollments and 16 percent of schools, receive 6 percent of total expenditure, indicating a lower expenditure level per school. (Table 7.8)

¹⁷ The Zamfara SEA Private School Survey reports no tertiary level private schools.

On average, total expenditure per secular school is ₦15,164,026 and per Islamiyya school is ₦ 5,487,092. Although Islamiyya schools are private, the per-school expenditure is significantly less than the average per- school expenditure for private schools (₦ 23,174,726). Both secular and Islamiyya schools receive funding from public and private sector financing agents. The majority of funds for secular schools derive from the public sector (82 percent), although 18 percent comes from the private sector, which is not surprising as private secular schools are included in this group. Islamiyya schools receive 53 percent of their funds from private sources, but also a significant percentage from public sources (47 percent).

Table 7.8: Education Expenditure (₦) by School Type and Financing Agent

	Secular Schools*	Islamiyya Schools**	Secular Schools*	Islamiyya Schools**
	Total		Percent	
Total expenditure on education***	19,880,038,722	1,327,876,184	94%	6%
-public sector	16,373,608,700	623,673,433	82%	47%
-private sector	3,506,430,021	704,202,751	18%	53%
Average expenditure per school	15,164,026	5,487,092		
<hr/>				
Number of schools	1311	242	84%	16%
Number of students enrolled preprimary to tertiary	576,744	42,708	93%	7%

*public and private schools **private schools ***pro-rated to include unallocated expenditure

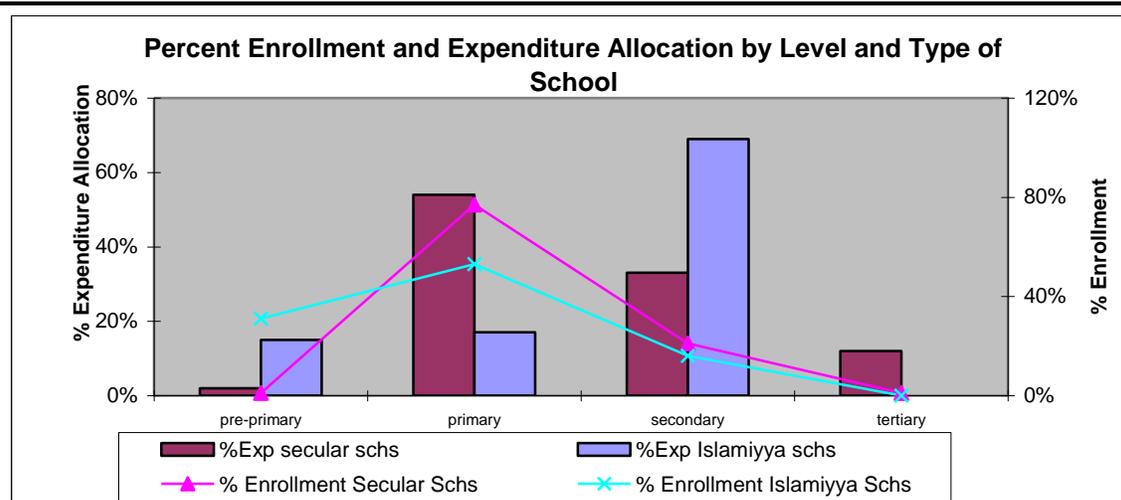
Expenditure patterns differ between secular and Islamiyya schools. As illustrated in Table 7.9 and Figure 7.5 below the greatest share of secular school expenditure goes to primary education (54 percent), followed by secondary education (33 percent) and tertiary education (12 percent), with 2 percent for pre-primary education. This follows the same pattern as seen in the percentage share of enrollment in secular schools, although expenditure share is not proportionate to enrollment share. Representing only a combined 22 percent of enrollments, secondary and tertiary education receive 45 percent of educational expenditure, compared with primary education which represents 77 percent of enrollment and receives only 54 percent of expenditure. More striking is the contrast between enrollment share for tertiary education (1 percent) and the expenditure share for tertiary education (12 percent). However, given the high per-student cost for tertiary education, this is not surprising.

Table 7.9: Education Expenditure (₦) and Percentage Allocation by School Type and Level of Education

Level of Education*	Total Expenditure (₦)		Average expenditure per student		% Students	
	Secular Schools*	Islamiyya Schools**	Secular Schools*	Islamiyya Schools**	Secular Schools*	Islamiyya Schools**
pre-primary	298,415,441	195,068,977	39,752	14,713	1%	31%
primary	10,722,753,997	220,861,715	24,257	9,676	77%	53%
secondary	6,519,672,568	911,945,492	53,461	137,673	21%	16%
tertiary	2,339,196,716	0	447,094	0	1%	0%
total	19,880,038,722	1,327,876,184	34,469	31,092	100%	100%

*pro-rated to include unallocated expenditure; *Source: SEA Zamfara 2006-07*

Figure 7.5: Education Expenditure (%) and Percentage Allocation by School Type and Level of Education in comparison with the share of student enrollment



Source: SEA Zamfara 2006-07

For Islamiyya schools, the greatest share of expenditure is for secondary education (69 percent), followed by primary education (17 percent) and pre-primary education (15 percent), with no expenditures for tertiary education. These expenditure trends deviate from the pattern of student enrollment, where the majority (53 percent) of Islamiyya school students is enrolled at the primary level, 16 percent at pre-primary (at parity with expenditures), and only 16 percent at the secondary level, indicating a high per-student expenditure for secondary school. (Figure 7.5)

The average expenditure per student for secular schools (₦34,469) exceeds that for Islamiyya schools (₦31,092), but only by a modest ₦3,377, or 11 percent. In secular schools, average student expenditure at the primary level is 2.5 times higher (₦24,257) than Islamiyya schools (₦9,676). However, at the secondary level, average student expenditure is 2.6 times higher in Islamiyya schools (₦137,673) than public schools (₦53,461) and 14 times higher than Islamiyya school primary education.

[Education indicator data was not available on Islamiyya schools, so comparisons of educational quality and students outcomes cannot be included with the other analyses in the following sections.]

7.5 Education Expenditure, Quality and Student Outcomes in Zamfara State: A Macro-Perspective

Both the amount of resources devoted to education and how these resources are used are key factors in educational quality and student outcomes. Given the amount of education expenditure in Zamfara State and its magnitude (relative to Kano State), it is useful to explore comparative expenditure and the current status of educational quality and student outcomes, as measured by a range of education indicators.¹⁸ As suggested earlier in this chapter, this comparison, based on data from 2006-07, will also serve as baseline for future comparisons of SEA data and quality indicators to allow the government to track changes resulting from its policies. The expenditure data has been drawn from the SEA while the data on all other indicators has been drawn from reports published by the Federal Ministry of Education. Comparisons of expenditure data to quality indicators have been made only at the primary level to indicate the progress made by Zamfara State towards achieving its goals of improved access for all students. Data are presented only for primary education as it represents the greatest percentage of enrollments and expenditure, and because it was consistently available. Zamfara State data are contrasted with national data and data from Kano State. As we read through the next few sections, it must be kept in mind that all data are for the years 2006-07 and may not reflect the current reality of the state.

In 2006-07, both per capita and per student expenditure on primary education in Zamfara State exceed that in Kano State by nearly a factor of three (see Table 7.1), although the percentage of total expenditure for primary education is virtually equal (50 percent in Zamfara State and 51 percent in Kano State). To date, however, the positive impact of the higher expenditure levels in Zamfara State is not consistently reflected in educational quality indicators for primary education. Quality indicators measure a more favorable school environment in which learning is more likely to take place. Although in Zamfara State, the number of primary pupils per school is lower (an indicator of more manageable schools) at 217 pupils per school compared with 372 pupils per school nationally and 405 pupils per school in Kano State, the pupil-classroom ratio shows that Zamfara State suffers from a severe lack of infrastructure. Zamfara has 3,852 pupils per classroom compared to 73 pupils per classroom nationally and 120 pupils per classroom in Kano State. (Table 7.10) The reader should keep in mind that this does not represent the typical number of students found in a classroom, but rather indicates that many classes are taught outside the shelter of a classroom and, in any event, classrooms are overcrowded (as both nationally and in Kano State).

¹⁸ Unless noted, indicator data is presented from the Federal Ministry of Education's Basic and Senior Secondary Education Statistics in Nigeria for 2005 for Kano State and 2007 for Zamfara State.

Table 7.10: Education Expenditure (₦) and Primary School Educational Quality in Zamfara State, Kano State, and Nationally

	Primary School							
	Average exp. per primary student	% of overall education expenditure.	Pupil: School ratio	Pupil: Classroom ratio	Pupil: Teacher ratio	Pupil: Qualified Teacher ratio	Teacher: Non-Teacher ratio	Pupil: Core Textbook ratio
Zamfara*	23,177	51	217	3,852	55	267	18	11
Kano**	8,245	50	405	120	47	216	7	3
National**	nd	Nd	372	73	37	75	9	3

*2007 data **2006 data

On average, for every teacher in Zamfara State there are 55 students, while nationally there are 37 students per teacher and in Kano State there are 47 students per teacher. This signifies that Zamfara State's teachers are probably dealing with much larger class sizes. The Federal Ministry of Education has set a pupil-teacher standard at 40:1, so in 2006-07 (the time period for which data are available) neither Zamfara nor Kano State has achieved this goal at the primary school level. Students in Zamfara State are also less likely to be taught by a qualified (i.e. NCE qualification) teacher than nationally and in Kano State. In both Zamfara and Kano States, the ratio of pupils-to-qualified teachers is too high – 267:1 in Zamfara State and 216:1 in Kano State – to ensure that the every student is taught by a qualified teacher. As can be seen from Table 7.10, there are 18 teachers (who are actively engaged in classroom instruction) to every non-teacher staff member in Zamfara State, in contrast to the 9 teachers nationally and 7 teachers in Kano State. This indicator can be variously interpreted, but generally in a context where a state is attempting to increase access and improve quality (by lower pupil-teacher ratios), a higher teacher-to-non-teacher staff ratio is desirable and an indication of commitment to these (and EFA) goals. On the other hand, in some contexts a lower ratio for this indicator could show that teachers may receive more support from administrators, inspectors, trainers and support staff.

Textbooks have been identified as a major ingredient in educational quality and student learning, and ideally every student should have access to the core textbooks. Unlike nationally and in Kano State where, on average, one in three students has access to the core textbooks (used to teach the four core subjects in formal schools), only one in eleven students has access to core textbooks in Zamfara State. Based on this, it does not yet appear that the higher levels of expenditure in Zamfara State have translated into educational quality in terms of school and classroom inputs, in comparison nationally and with Kano State where the indicators are generally more favorable (but not yet meeting MOE or generally accepted standards for quality).

Student outcomes (Table 7.11) also do not consistently correlate with the comparatively higher per-student expenditure for primary education in Zamfara State, although some of the data presented in Table 7.11 are not current, and it must be recognized that there is a considerable time lag between increased expenditure and improved student outcomes. Both the gross enrollment ratio and the net enrollment rate are considerably lower in Zamfara State: only 53 percent of the school-age population is enrolled in primary school and 46 percent of the primary school-aged population is enrolled. However, the small difference between these figures (9 percentage points) indicates that there are relatively few under- and over-aged children enrolled in primary school, unlike nationally and in Kano State where a 12 and 17 percentage point difference exists, respectively. The disparity between

girls' and boys' participation in Zamfara is wide at 0.43 Gender Parity Index (GPI)¹⁹, with 32 of girls enrolled compared to 75 percent of boys.

Table 7.11: Education Expenditure (₦) and Primary School Student Outcomes in Zamfara State, Kano State, and Nationally

	Average exp. per primary student	% of exp.	GER	NER	Gender Parity Index	% Repeated	% Withdraw	Survival Rate	Transition Rate	Completion Rate
Zamfara *	23,177	51	53	46	0.43	2	0.43**	62**	52**	48**
Kano **	8,245	50	90	73	0.79	4	0.40	52	45	58
National	na	na	96	84	0.97	3	1	68	50	77

*2007 data **2005 data

The data for student persistence show that Zamfara State generally compares favorably both nationally and to Kano State. Only 2 percent of enrolled students were repeating a grade, less than one-half of 1 percent withdrew, 62 percent of Grade 1 students are expected to reach Grade 6, and 52 percent of Grade 6 students transitioned to Grade 7 in junior secondary school. While these indicators can be attributed in part to the schooling received, the low completion rate in Zamfara State is due to the much lower primary school enrollment levels. Only 48 percent of the primary school-aged population has completed primary school, trailing the national average by 29 percentage points and Kano State by 10 percentage points.

How does the distribution of expenditure between Zamfara and Kano State compare? In both Zamfara and Kano State, the greatest percentage of expenditures for primary education is incurred for recurrent expenses (i.e. incurred regularly and routinely to operate the education system). Seventy-two percent of total expenditure for primary education in Zamfara State is for recurrent expenditure, while 85 percent of total expenditure in Kano State is for recurrent expenditure. Zamfara State allocates nearly twice as much for capital expenditure (28 percent) at the primary level as does Kano State (15 percent). This is not surprising given the dramatically high pupil-classroom ratio discussed above (3,852 pupils per classroom) in Zamfara State and the ambitious infrastructure program it has engaged in for primary school expansion.²⁰ (Table 7.12; Figure 7.6.)

¹⁹ This is a ratio of girls' GER to boys' GER to show to what extent they are enrolled in primary school. A GPI of 1 indicates perfect parity between the sexes—that the number of girls enrolled as a proportion of the girl primary school-aged population is equal to the number of boys enrolled as a proportion of the boy primary school-aged population.

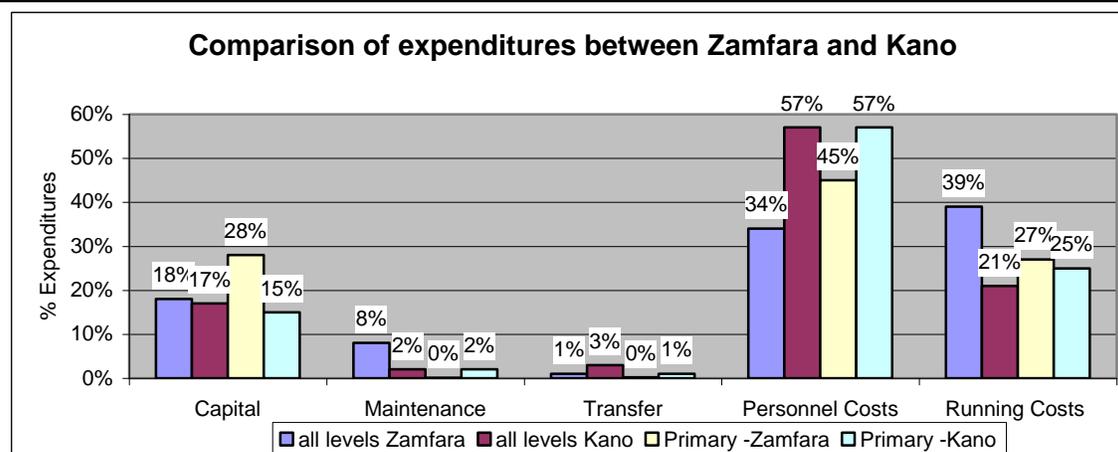
²⁰ The share of capital expenditure is highest for primary education (28 percent), compared to secondary education (3 percent) and tertiary education (17 percent). It is surpassed by capital expenditure for pre-primary (63 percent), but as pre-primary education overall accounts for less than 2 percent of total education expenditure the absolute sum is not significant.

Table 7.12: Distribution of Education Expenditure (₦) in Zamfara and Kano States

	All levels Combined		Primary School Only	
	Zamfara	Kano	Zamfara	Kano
Total expenditures	21,207,914,906	27,170,997,074	10,345,919,900	13,507,277,429
Distribution of Expenditures				
Capital	18%	17%	28%	15%
Maintenance	8%	2%	0.1%	2%
Transfer	1%	3%	0.2%	1%
Personnel Costs	34%	57%	45%	57%
Running Costs	39%	21%	27%	25%
Total	100%	100%	100%	100%
Recurrent	82%	83%	72%	85%
o/w Non-Salary Recurrent	58%	31%	38%	33%
o/w Running Costs	47%	25%	37%	29%

*pro-rated.

Figure 7.6: Distribution of Education Expenditure (₦) in Zamfara and Kano States



Source: SEA Zamfara 2006-07 and SEA Kano

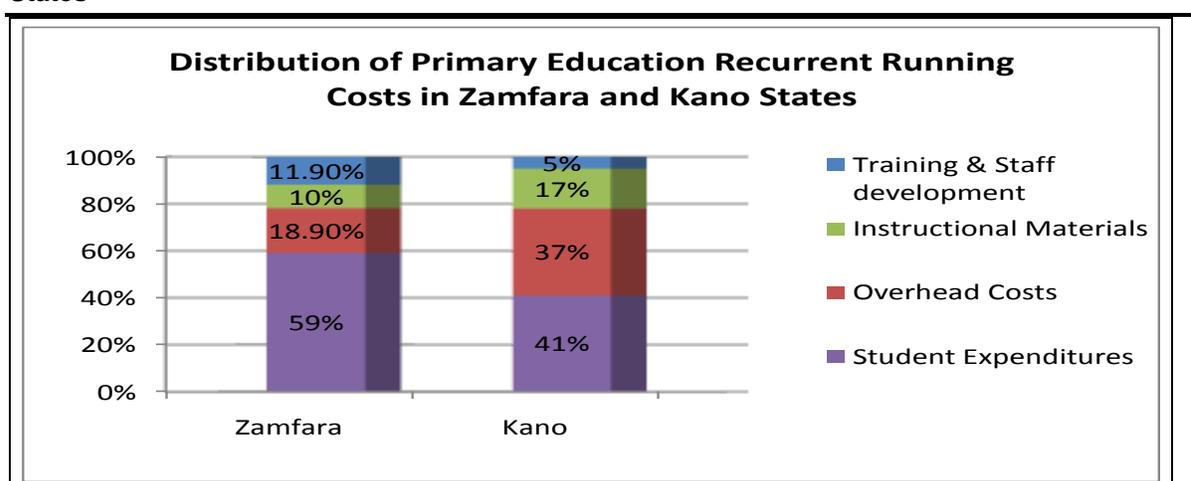
Of recurrent expenditures, personnel costs consume the largest proportions in Zamfara State (62 percent) and Kano State (67 percent). The remainder of recurrent expenditure is primarily allocated to running costs, which account for non-salary school quality inputs such as teacher training, instructional materials and student expenditures--37 percent in Zamfara State and 29 percent in Kano State. These percentages generally compare favorably with other countries in Sub-Saharan Africa, where it is not unusual to find personnel costs accounting for 85 percent or more of recurrent costs. However, per-student running costs expenditure between the states varies considerably with Zamfara State spending three times more per student (₦6,045) than Kano State (₦ 2,056), although the greater expenditure in Zamfara State is not reflected in the educational inputs captured in the educational quality indicators discussed above.

The expenditure distribution pattern changes somewhat for the education as a whole in Zamfara State; less so for Kano State. In Zamfara State, the share of recurrent expenditure increases to 82 percent, as does the share of running costs (to 47 percent), although the percentage for maintenance increases from nearly 0 percent to 8 percent. The share of capital costs falls overall to 18 percent. The most striking difference is the expenditure amount in Zamfara State that goes for per-student running costs. At ₦13,308, it is more than five times the amount expended in Kano State (₦2,503) which should indicate that overall Zamfara State's educational quality indicators exceed those in Kano State and be closer to national averages. As noted above, they do not.

Table 7.13: Distribution of Primary Education Recurrent Running Costs in Zamfara and Kano States

Recurrent Running Costs	Zamfara	Kano
	% spent	% spent
Training & Staff development	11.9%	5%
Overhead Costs	18.9%	37%
Instructional Materials	10%	17%
Student Expenditures	59%	41%
Total	100%	100%

Figure 7.7: Distribution of Primary Education Recurrent Running Costs in Zamfara and Kano States



The preponderance (81 percent) of recurrent running costs expenditure for primary education in Zamfara State goes directly for quality enhancing inputs, including teacher/staff training and development, instructional materials, and student expenditure for a total of ₦5,192 per primary student. Only 19 percent is for overhead (i.e. consultancies, entertainment/hospitality, telephone, utilities and unallocated other expenses). In contrast, Kano State expends nearly twice the percentage on overhead expenditures (37 percent) as Zamfara State, with 63 percent of running costs expenditure going directly for quality enhancing inputs for a total of ₦1,180 per primary student. (Table 7.13; Figure 7.7).

7.6 Education Expenditure, Quality and Student Outcomes by Location in Zamfara State

Data for only a few 2005 education indicators for Zamfara State were available which combine pre-primary and primary education. Consequently, 2007 expenditure data has been similarly combined for analysis (see Table 7.13 for full breakdown by levels of education). Although based on data from two different years, there appears to be a correlation between the lower per capita expenditure for pre-primary and primary education and the less favorable indicators of educational quality. At little more than half the per capita expenditure, rural schools suffer from pupil-classroom ratios nearly twice as high as urban areas (203:1 v. 115:1) and pupil-teacher ratios 1.6 times higher than urban areas (52:1 v. 33:1). The one exception is the lower pupil-school ratio (279:1 v. 672:1), which is explained by the generally lower enrollment rates in rural areas.

Compared with national averages, both rural and urban schools in Zamfara State experience a less favorable pupil-classroom ratio, with Zamfara State's ratio in rural schools nearly twice the national rural school average and its urban schools 1.5 times the national urban school average. Although Zamfara State's urban schools enjoy a relatively low pupil-teacher ratio equal to the national urban school average and below the MOE's 40:1 standard, its rural schools exceed the national rural school average by 30 percent (52:1 v. 40:1).

Table 7.14: Education Expenditure (₦) and Primary School Educational Quality by Location in Zamfara State

	Per capita expenditure for primary*	% of exp.*	Pupil: School Ratio**	Pupil: Classroom Ratio**	Pupil: Teacher Ratio**	Pupil: Qualified Teacher Ratio**	Teacher-Non-Teacher Ratio**	Pupil: Core Textbook Ratio**
Zamfara Urban	5,226	41%	672	115	33	na	na	na
Zamfara Rural	2,863	61%	279	203	52	na	na	na
National Urban	na	na	534	77	33	na	na	na
National Rural	na	na	356	110	40	na	na	na

*Expenditure data from 2007 **Education indicator data from 2005

[Student indicator data was not available by location (urban-rural disaggregation), so comparisons of student outcomes cannot be conducted.]

How does the distribution of expenditures between urban and rural areas in Zamfara State compare? Expenditure distribution for both primary education and overall follows the same pattern in urban and rural areas, despite the difference in per capita and per-student expenditure. For both urban and rural areas, the greatest percentage of expenditures for primary education is incurred for recurrent expenses and the shares are virtually identical in both areas. Seventy-two percent of total expenditure in urban areas and 73 percent of total expenditure in rural areas go for recurrent expenditure. There is no difference in the share of capital expenditure either—28 percent in urban areas and 27 percent in rural areas. (Table 7.15)

Table 7.15: Distribution of Education Expenditure (₦) by Location in Zamfara State

	All levels Combined		Primary School Only	
	Urban	Rural	Urban	Rural
Total expenditures	11,204,482,846	10,003,432,060	3,905,503,772	6,504,454,537
Distribution of Expenditures				
Capital	17%	19%	28%	27%
Maintenance	8%	8%	0%	0%
Transfer	0%	2%	0%	0%
Personnel Costs	33%	36%	42%	47%
Running Costs	42%	36%	30%	25%
Total	100%	100%	100%	100%
Recurrent	83%	81%	72%	73%
o/w Non-Salary Recurrent	61%	44%	43%	35%
o/w Running Costs	50%	78%	42%	50%

*pro-rated

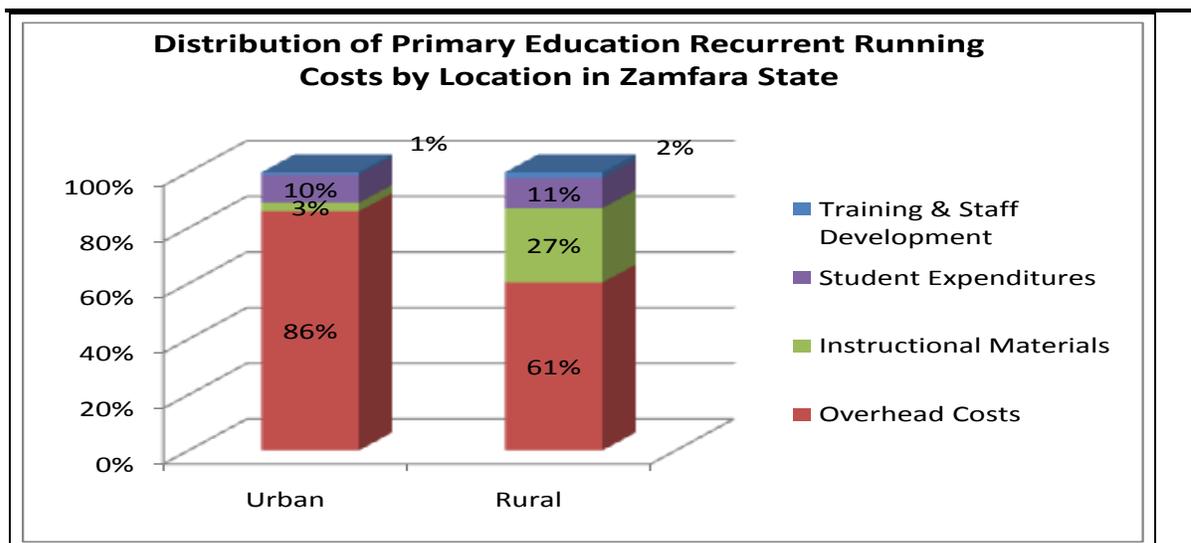
Some differences occur in the distribution of recurrent costs for primary education. For both urban and rural areas, personnel costs consume the largest proportion of recurrent expenditure: 57 percent in urban areas and 65 percent in rural areas. Running costs represent a somewhat lower percentage in urban areas (42 percent) than in rural areas (50 percent), but on a per capita²¹ basis expenditure is nearly two times greater in urban areas (₦1,363) than in rural areas (₦693). This means that in rural areas many fewer resources are available for educational quality inputs, such as teacher training/support, teaching-learning materials, student support, and school operations. In rural areas, 39 percent of running costs are allocated to teacher and staff training, instructional materials and student expenditures, while only 14 percent is similarly allocated in urban areas. On a per-student basis, more is spent on these inputs in rural areas than in urban ones (₦227 v. ₦191). To what extent “overhead” accounts for quality inputs is unknown. (Table 7.16; Figure 7.8)

Table 7.16: Distribution of Primary Education Recurrent Running Costs by Location in Zamfara State

Recurrent Running Costs	Urban	Rural
	% spent	% spent
Training & Staff Development	1%	2%
Overhead Costs	86%	61%
Instructional Materials	3%	27%
Student Expenditures	10%	11%
Total	100%	100%

²¹ Student enrollment data was not available.

Figure 7.8: Distribution of Primary Education Recurrent Running Costs by Location in Zamfara State



Source: SEA Zamfara 2006-07

The most notable change in the expenditure distribution pattern between urban and rural areas in Zamfara State overall is in the percentages for non-salary recurrent and running costs expenditure. In urban areas, 61 percent is for recurrent expenditure compared with 44 percent for rural areas, which means that less is available for educational inputs and school operation in the latter. This is evidenced by the low per capita running cost in rural areas (₦1,470), which is about one-quarter of the amount expended in urban areas (₦5,387).

7.7 Education Expenditure, Quality and Student Outcomes by Ownership in Zamfara State

Whereas the overall average student expenditure is considerably greater—46 percent—for private schools than for public schools, the difference at the primary level is a relatively modest, but notable, 16 percent. With little exception, the education indicators for private schools in Zamfara State appear to be more supportive of educational quality than those for public schools. Private schools have a lower pupil-school ratio than public schools (167:1 v. 219:1), suggesting greater manageability. Both private and public schools in Zamfara need better facilities, but the pupil-classroom ratio for private schools is less than one-fifth as large as for public schools (774:1 v. 4467:1).

At 28:1, the pupil-teacher ratio in private schools not only falls well below the 40:1 national standard but is consistent with manageable class sizes, in contrast to the public school pupil-teacher ratio (56:1) which is exactly twice as large. Private primary school students are more likely to be taught by a qualified teacher than public primary school students, although the chances for neither group are high with 100 students for every qualified teacher in private schools and 284 students per qualified teacher in public schools. While every private school student does not have a set of core textbooks, there is greater textbook availability in private schools with 7 pupils per core textbook. In public schools, the number of pupils increases to 12 students per core textbook. It is also possible that

private school teachers will enjoy more support from non-teaching staff with a teacher-non-teacher ratio of 6:1, whereas in public schools the ratio is 17:1. (Table 7.17)

Neither public nor private schools in Zamfara State compare favorably with the national averages for public and private schools, except for the pupil-school ratio which are lower. Otherwise, the educational quality indicators for Zamfara State's public and private schools show that they offer less favorable teaching and learning environments to their teachers and students.

Table 7.17: Education Expenditure (₦) and Primary School Educational Quality by Ownership in Zamfara State

	Average exp. per primary student	% of exp.	Pupil: School ratio	Pupil: Classroom ratio	Pupil: Teacher Ratio	Pupil: Qualified Teacher ratio	Teacher: Non-Teacher ratio	Pupil:Core Textbook ratio
Zamfara Public*	23,075	55	219	4467	56	284	17	12
Zamfara Primary*	26,830	32	167	774	28	100	6	7
National Public *	na	na	407	91	42	80	10	3
National Private *	na	na	175	20	15	38	5	6

*2007 data ** 2006 data

In contrast to the educational quality indicators, the available student outcome indicators do not show that private schools out-perform public schools in Zamfara State. However, the data is limited and incomplete. Although presented for informational purposes, comparisons of GER and NER by public and private schools simply indicate the low numbers of students enrolled in private schools.

Of more import is the Gender Parity Index, which shows that a somewhat higher proportion of the school-age female population is enrolled in private schools relative to public schools in Zamfara State. Both private and public schools fall notably below the gender parity levels attained nationally in public and private schools. Students in Zamfara State's private schools appear twice as likely to repeat a grade (4 percent) compared with public school students (2 percent), and nearly three times more likely to be withdrawn (1.22 percent) than public school students (0.42 percent). In both cases, they compare favorably with the national averages. Unfortunately, data is not available for the survival rate, transition rate and completion rate, which better capture student performance.

Table 7.18: Education Expenditure (₦) and Primary School Student Outcomes by Ownership in Zamfara State

	Average exp. per primary student	% of exp.	GER	NER	Gender Parity Index	% Repeated	% Withdrawn	Survival Rate	Transition Rate	Completion Rate
Public	23075	55	51	44	.43	2	.42**	nd	nd	nd
Private	26,830	32	2	2	.62	4	1.22**	nd	nd	nd
National Public	nd	nd	nd	nd	.83	3	1	nd	nd	nd
National Private	nd	nd	nd	nd	.97	2	2	nd	nd	nd

* data from 2006 **data from 2005

How does the distribution of expenditures between public and private schools in Zamfara State compare? For both public and private schools, the greatest percentage of expenditures for primary education is incurred for recurrent expenses. Seventy-two percent of total expenditure in public schools is for recurrent expenditure, while 81 percent of total expenditure in private schools is for recurrent expenditure. Public schools spend more on capital expenditure (28 percent) at the primary level than private schools (19 percent). Of recurrent expenditures, personnel costs consume the largest proportion for public schools (69 percent). In contrast, non-salary recurrent expenditure consumes the largest proportion for private schools (92 percent) with only 8 percent for personnel expenditure, reflecting very low salary costs. The contrast is even more striking when personnel costs are viewed as a percentage of total expenditure at the primary level—while 49 percent of public school expenditure is for personnel costs, only 6 percent of private school expenditure is.

Table 7.19: Distribution of Education Expenditure (₦) by Ownership in Zamfara State

	All levels Combined		Primary School Only	
	Public	Private	Public	Private
Total expenditures	17,685,356,605	3,522,558,301	9,292,894,736	1,129,960,523
Distribution of Expenditures				
Capital	18%	16%	28%	19%
Maintenance	10%	1%	0.003%	1%
Transfer	1.3%	0.3%	0.2%	0.3%
Personnel Costs	40%	4%	49%	6%
Running Costs	31%	78%	22%	74%
Total	100%	100%	100%	100%
Recurrent	82%	84%	72%	81%
o/w Non-Salary Recurrent	51%	95%	31%	92%
o/w Running Costs	38%	94%	31%	91%

*pro-rated to include unallocated administrative expenditure

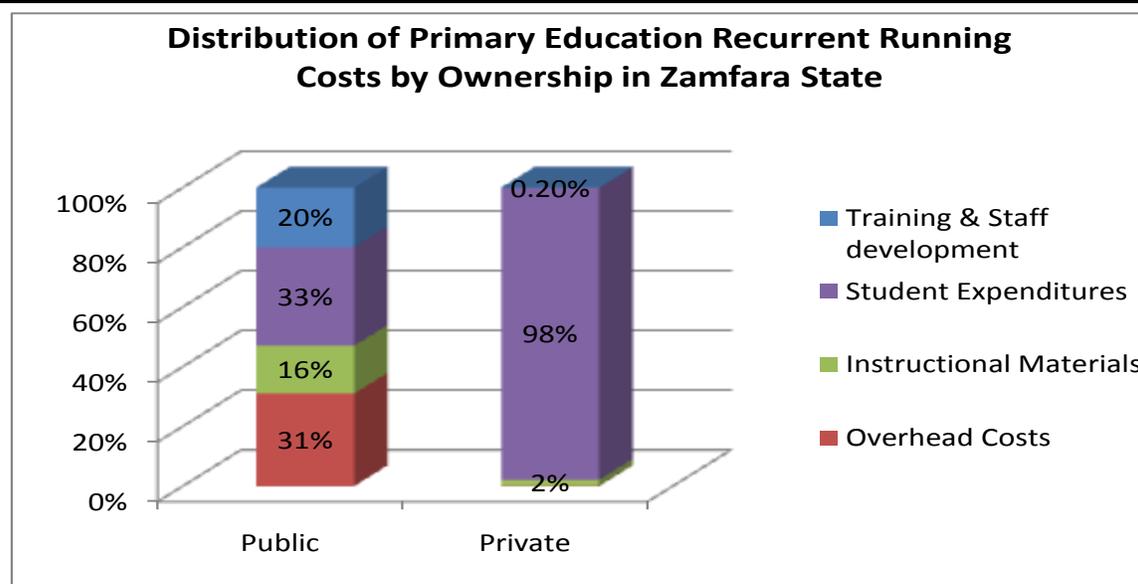
Because negligible amounts are spent on maintenance and transfers at the primary level in both public and schools, most non-salary recurrent expenditure goes to running costs. However, the proportions

spent on running costs vary dramatically between public and private schools: of total expenditure, 22 percent is spent on running costs in public schools and 74 percent in private schools. In private schools, 100 percent of running costs are devoted to instructional materials and student expenditure compared to 49 percent in public schools. In real terms, the difference is considerable. At the primary level, per-student running costs expenditure in private schools totals ₦19,751 compared with ₦4,841 in public schools. This means about five times more per student is spent on educational quality inputs in private schools than in public schools. The results of this difference seem to be captured in the educational quality indicators discussed above.

Table 7.20: Distribution of Primary Education Recurrent Running Costs by Ownership in Zamfara State

Recurrent Running Costs	Public	Private
	% spent	% spent
Training & Staff development	20%	0.2%
Overhead Costs	31%	0.1%
Instructional Materials	16%	2%
Student Expenditures	33%	98%
Total	100%	100%

Figure 7.9: Distribution of Primary Education Recurrent Running Costs by Ownership in Zamfara State



The expenditure distribution pattern does not change appreciably for the education as a whole in Zamfara State. Overall, the share of capital expenditure decreases for both public and private schools. In public schools, the modest share for maintenance increases to 10 percent, as does the share of running costs (to 31 percent). Again the difference in per-student running costs expenditure between public and private schools is striking, at about four times more per student in private schools than in public schools.

7.8 Conclusions

There is some indication that meeting Nigeria's EFA goal of universal primary education will be problematic for Zamfara State. Although per capita and per student expenditure is higher than Kano State, Zamfara State has not yet reached the UNESCO standard of 26 percent of government expenditure for education. In light of the low gross enrollment rate, it should be expected over time that Zamfara State's expenditure for education will increase as a proportion of government expenditure, while at the same time per-student expenditure may decrease as more children enroll in school.

Some expenditure disparities may also impede Zamfara State's ability to meet access and educational quality goals. Primary education—the target of the EFA goal—may be underfinanced in view of the discrepancy between its share of enrollment and share of expenditures. Using the same logic, tertiary education may be overfunded. Urban areas are favored over rural areas, with higher per capita expenditure and greater shares of expenditure than the percentage of enrollments and school-aged children warrant. The high pupil-classroom and pupil-teacher ratios in rural areas compared to urban areas suggest that underfunding is having a negative impact in rural schools.

The comparatively high per-student expenditure in Zamfara State has not yet produced results comparable to national and Kano State averages at the primary education level. Although there are many factors to explain this, currently Zamfara State falls behind national and Kano State averages in most educational quality indicators and some student outcome indicators, especially gender parity (an EFA goal). Such spending levels may be a recent phenomenon and have not had time to take effect, or there may be inefficiencies in the delivery of educational services.

Private schools in Zamfara State modestly outspend public schools on a per-student basis for primary education, but they tend to perform disproportionately better on educational quality indicators and some student outcome indicators, particularly girls' educational participation. Notably, private schools spend much less on personnel costs and more on recurrent costs (particularly instructional materials and student expenditures) than public schools. However, neither public nor private schools meet the national averages on educational quality and student outcome indicators for primary schools.

Although overall per-student expenditure is nearly comparable to secular (and public) school per student expenditure, Islamiyya schools spend less than half of what secular and public schools do on primary schools. As no educational quality or student outcome indicator data is available, it is impossible to speculate about their performance.

8 Conclusions and Recommendations of Zamfara SEA

This chapter identifies some of the most significant findings of the SEA as well as the recommendations for improving the process and the outcomes of the SEA.

8.1 Significance of Findings

The Zamfara SEA Working Group and the Steering Committee both expressed the view that the most significant contribution of the Zamfara SEA was that it allowed officials to have a clearer understanding of the expenditures in education as well as the contribution made by different sources of funding including the three levels of government (state, federal, and local), the private sector and the donors. It also enabled them to understand financing flows in general and to compare the flows of different sub sectors.

A definitive statement that can be made about education in Zamfara is that there is significant commitment from the public sector to educating children. and that the sector is spending a significant proportion of its total expenditure on education. Most of the financing in education comes from the public sector(80 percent) and about 50 percent of that financing is coming from the State government. The State government is also the financing agent for the largest share of public sector financing (64.7 percent). The first issue was the weight of the contribution of each sector. In other NEA studies, the total funding in education is compared to Gross Domestic Product (GDP) but in the case of Zamfara it was agreed, because of the lack of GDP data, to compare the total education expenditures to the total budgeted levels of the State, including federal expenditures managed at the State level. As Table 8.1 indicates, the State of Zamfara expended 18 percent of their total budget on education during School Year 2006/07.

Table 8.1: Percent of State Budget Expended on Education

Expenditures for School year 2006/07	(in Naira)
Total expenditure in Zamfara State	21,207,914,906
Total expenditure on education by Zamfara State	8,463,264,979
Total Expenditure of Zamfara State ²²	47,925,363,400
Expenditure for education in Zamfara as % of Budget	18%

Households contribute 16 percent of the total financing, making it the third largest source of financing (after the State and Federal governments). Among all private sources of financing in education, households contribute 81 percent.

About 44 percent of all funding is spent on primary education, 32 percent for secondary education, 9 percent for tertiary education and 2 percent is for preprimary education. About 13 percent is spent on administration.

²² A weighted average was taken for FY 06 (1/3) and FY 07 (2/3) as School Year 06/07 represented 4 months of FY 06 and 8 months of FY 07.

The majority of students attend public school (93 percent of students at preprimary, primary and secondary levels) and 83 percent of expenditures are for public sector schools. The average cost per student expenditure in public school was ₦32,424 while the average in private school was almost 2.5 times higher, at ₦80,327.

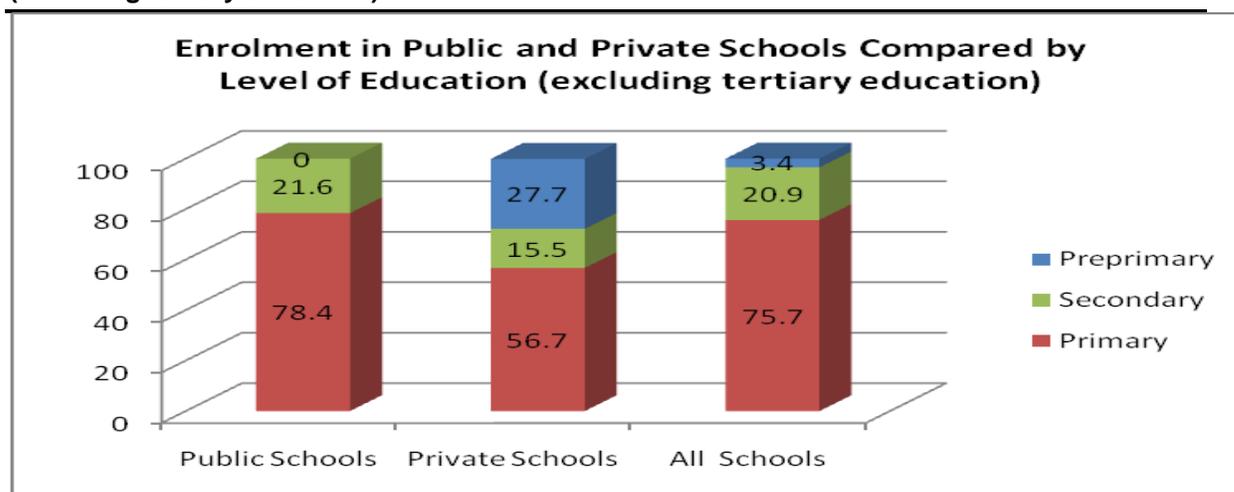
As illustrated in Table 8.2 and Figure 8.1, in the public sector schools, 78 percent of the students are in primary school (when tertiary schools are removed from the total) compared to 57 percent of private school students. In addition, 22 percent of public school students were enrolled in secondary schools while 16 percent of the students in private schools were enrolled in secondary schools. Since secondary education is more expensive than primary education, the equivalent spending is even more significant.

Table 8.2: Enrolment in Public and Private Schools Compared by Level of Education (excluding tertiary education)

Level of Education	Public Schools		Private Schools		All Schools	
	Number of Students	Percent	Number of Students	Percent	Number of Students	Percent
Preprimary	0	0	20,678	27.7	20,678	3.4
Primary	423,370	78.4	42,271	56.7	465,641	75.7
Secondary	116,842	21.6	11,568	15.5	128,410	20.9
Total without Tertiary	540,212	100.0	74,517	100.0	614,729	100.0

Source: Zamfara SEA, 2006-2007

Figure 8.1: Enrolment in Public and Private Schools Compared by Level of Education (excluding tertiary education)



Source: Zamfara SEA, 2006-2007

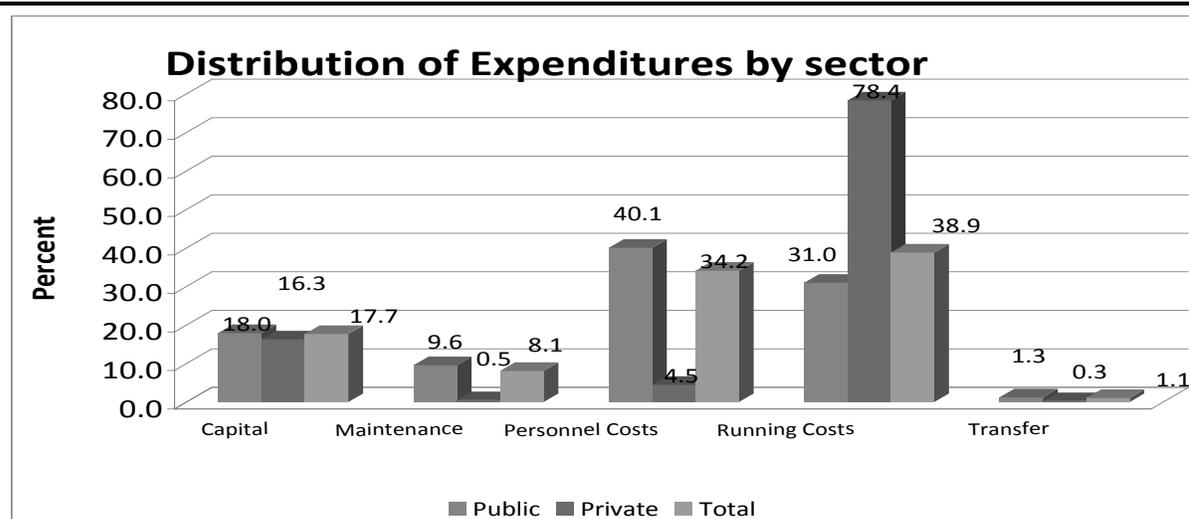
Expenditures for services in public and private schools vary as well. Public schools are spending 40 percent of total expenditures (capital and recurrent) on personnel costs while the private sector is spending a lot less, 5 percent of total. Figure 8.1 shows that public schools spend 18 percent on capital expenditures compared to 16 percent for private schools. Private schools spend a greater percentage on running costs as compared with public schools (78 percent versus 31 percent respectively).

Table 8.3: Distribution of Expenditures by Providers, 2006-07 School Year

EXPENDITURE	Providers by Sector				Grand Total	Percent
	PUBLIC SECTOR	SUB %	PRIVATE SECTOR	SUB %		
Capital	3,182,269,357	18.0	574,863,818	16.3	3,757,133,175	17.7
Maintenance	1,697,853,335	9.6	17,944,060	0.5	1,715,797,395	8.1
Personnel Costs	7,099,682,455	40.1	157,288,895	4.5	7,256,971,350	34.2
Running Costs	5,480,796,287	31.0	2,762,565,129	78.4	8,243,361,416	38.9
Transfer Exp	224,755,171	1.3	9,896,399	0.3	234,651,570	1.1
Grand Total	17,685,356,605	100	3,522,558,301	100	21,207,914,906	100.00

Source: Zamfara SEA, 2006-2007

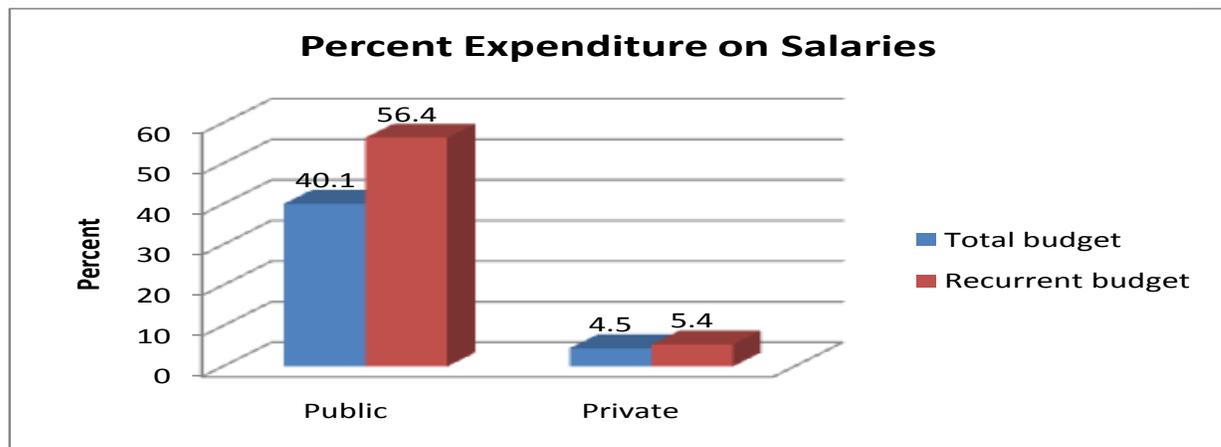
Figure 8.2: Public and Private Schools Total Expenditures – Capital and Recurrent, 2006-07 School Year



Source: Zamfara SEA, 2006-2007

In terms of recurrent expenditures, while the public sector spent 40 percent of total budget and 56 percent of recurrent budget on salaries, the private sector personnel expenditures were over 4 percent of total budget and 5 percent of recurrent budget. That means the private sector spent less on salaries but a lot more on running expenses.

Figure 8.3: Comparison of Recurrent and Capital Expenditures on Personnel for Public and Private Schools, 2006-07 School Year



Source: Zamfara SEA, 2006-2007

In addition, the distribution of resources points to the imbalance and the low levels of resources available for material resources and non-personnel infrastructures, and investment in the education system. It is likely that greater expenditure on these can improve the quality of education.

In terms of population distribution, Zamfara State remains largely a rural one. Seventy-three percent of its population lives in rural Local Government Councils (LGCs) and 27 percent live in urban LGCs. Total education expenditure in Zamfara State is roughly divided in half between urban and rural areas, with 53 percent spent in LGCs designated as “urban” and 47 percent spent in LGCs designated as “rural.”²³ Public financing is somewhat greater in rural areas: 84 percent of expenditure comes from the public sector for rural areas in contrast to 77 percent from the public sector in urban areas. Conversely, private sector financing is more significant in urban areas (23 percent) than rural areas (16 percent).

Total expenditure on secular schools (both public and private) is nearly fifteen times higher than on Islamic schools (all private). However, the vast majority of schools in Zamfara State are secular²⁴, accounting for 84 percent of schools and 93 percent of total enrollments. Secular schools receive the bulk of total education expenditure (94 percent), at near parity with their percentage share of enrollments but more than their share of schools, indicating a higher expenditure level per school. Islamic schools, representing 16 percent of schools and 7 percent of enrollments, receive 6 percent of total expenditure, indicating a lower expenditure level per school.

The government of Zamfara is making all efforts to achieve its goal of providing access to quality education for all students, especially female students. Higher spending on capital expenditure and maintenance on one hand and efforts to provide training to teachers are all an indicator of efforts in the right direction. It would be interesting to conduct another SEA in a couple of years to see how the

²³ This designation is based on the criterion that the population exceeds 20,000 in the central town or LGC capital. Rural LGCs are Gummi, Gusau and Kaura Namoda.

²⁴ It is important to note that in Zamfara the secular public schools also have a religious component.

data collected for 2006-07 compare with the new data, thereby giving the government an opportunity to see the impact of their policies.

8.2 Recommendations

The process of preparing the SEA was very inclusive involving personnel not only from the Zamfara Ministry of Education and the State Universal Basic Education Board (SUBEB) but also significant stakeholders. The stakeholders included the President of the National Association of Proprietors of Private Schools (NAPPS), the Commissioner of the Ministry of Local Government as well as representatives from parastatal organizations.

The involvement of all these people assured the SEA Working Group of access to data as well as a profound understanding of that data. And, because of this involvement of stakeholders, the team was better able to collect data and include expenditures that had not been picked up in other studies.

Despite the inclusiveness of the process and attempts to sensitize the keepers of the data as to the need for collecting this information, the team encountered significant challenges to data collection. Sixteen surveys involving 49 data collectors were needed to collect the data needed for the SEA. An additional six people were used to enter the data into the database. Most of the data came from secondary sources. Primary surveys were completed only for the private sector schools and for donors.

The principal problems and recommendations about data are the following:

- Most of the data that was available was not in electronic form and had to be entered manually into the data base. Electronically generated data would be easier to enter into the data base and likely result in fewer errors in transferring the data. In the absence of electronic data, it is important to build time for cleaning the data and to have the manpower to double check each and every number.
- In future SEAs it will be easier to involve a smaller group of data entry people who are better trained and more accurate.
- Data was not adequately segregated in terms of levels (junior and senior secondary, pre primary and primary in public schools) or in terms of location (rural/urban) and gender.
- Teacher salary and allowances were not separated from non-teaching personnel's salary and allowances and thus had to be aggregated in the data base.
- Data on public expenditures for Islamic formal schools at the primary and secondary level was unavailable, though there were expenditures made by the public sector on those schools.
- One policy recommendation is that more training and sensitization is necessary for school and institution-level data keepers to assure more integrity in data collection and analysis.
- It was very difficult to get data from the donors and required many attempts at arranging meetings; even after all this data was not available.
- It was also difficult to get data from NGOs, many could not be located despite frequent attempts.
- As similarly encountered in the Kano SEA (?), the private sector schools were reluctant to share accurate data on expenditures primarily for fear that increased government knowledge might lead to increased taxes
- Data from the household survey was also a problem. The data from two household surveys was analyzed to obtain estimates of household spending on education. The data from the

National Living Standards Survey did not include sufficient information on the consumption breakdown or on quintile expenditures. Despite repeated attempts the team was unable to obtain this information from the National Statistics Bureau in a timely manner.

Recommendations for Institutionalization of SEA:

The response of the personnel working on the SEA as well as the government leadership involved in the Steering Committee was very positive. We feel confident in the skills of the SWG that they could conduct the SEA with minimal support. To repeat the SEA we recommend:

- Establishing a permanent SEA Working Group to work with the MOE and SUBEB on understanding the findings of the School Year (SY) 06/07 SEA in preparation for repeating the study in SY 09/10.
- Additional training for SUBEB and MOE staff on use and development of the data base to assist them in answering questions posed by the MOE or SUBEB and in revising and updating a new data base for the next SEA. This will also lead to institutionalization of the SEA in the state.
- Working with the NAPPS to develop a survey instrument that could be used to collect future information on expenditures in private schools.
- Providing information to the DES and NBS of household expenditure data that could be better collected from the perspective of the SEA including data on expenditures incurred to support students at the tertiary level.
- Ministry of Education make a more concerted effort to gather annual data on indicators of school quality, such as retention, promotion, drop-out rates for students be collected and made available to the team.
- Develop a network of professionals who can be a support for others conducting SEAs.

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Annex 1: Members of Zamfara State Steering Committee and SEA Working Group

ZAMSEA Steering Committee Members.

1. Alh Mahammodu Danjari	Hon Commissioner, MOE, Zamfara State	Chairman.
2. Alh Sani Mohammad Maradun	Permanent Secretary, MOE	Member
3. Alh Abubakar M Maradun	Special Advisor, Mass Edu	Member.
4. Alh SunusiMohd Kwatarkwashi	Ref, Ministry Of Budget & Eco. Planning	Member.
5. Alh. Hamidu Moda Ref,	Ministry Of Finance	Member
6. Aminu Aliyu MarafaRef,	Ministry For Local Government	Member
7. Alh Garba Bashir Gumi Ref,	Ministry Of Health	Member
8. Yusif Jodi	Chairman SWG	Member
9. Hussaina Rulwan	ZAMSEA Coordinator	Secretary

ZAMSEA State Working Group

1. Yusif Jodi	MOE	Chairman
2. Mikai'lu Bature	MOE	Member
3. Nuhu A Tsafe	MOE	Member
4. Umar Ibrahim	MOE	Member
5. Sule Ibrahim	MUNFE	Member
6. Abdullahi Umar Gusau	MOE	Member
7. Rabi'u Lawali Bungudu	MOE	Member
8. Lawali Mainasara Bungudu	MOE	Member
9. Sadiu Ibrahim	MOE	Member
10. Mati Mohammad Rabo	MOE	Member
11. Bello Maradun	MOE	Member
12. Mohammad Rabi'u Maiwada	MOE	Member
13. Alh Sahalu Mohammad	MUNFE	Member
14. Umar Magaji R	MOE	Member
15. Aliyu Mahammad Lawal	MOE	Member
16. Abubakar Mohammad Tsafe	MOE	Member
17. Mahammd A Maru	ZAME	Member

18.	Mahammad Ma'azu	ZAME	Member
19.	Buhari Maibaba	ZAME	Member
20.	Usman Abubaar	SUBEB	Member
21.	Ibrahim Yusuf Gusau	SUBEB	Member
22.	Mohammad Abdulkadir	MIP/NPE	Member
23.	Ibrahah Haidara	MOE	Member
24.	Kabiru S Magaji	MOE	Member
25.	Abubakar S Maradun	Sp Advisor Mass Edu.	Member
26.	Maryam Bello	MOE	Member
27.	Bello Aliyu	ZAME	Chairman
28.	Hussaina Rudwan	MOE	Member

ZAMSEA Technical Assistance Team (TAT)

1.	Prof. Frank Olakunle Odumusu	AEDO
2.	Prof. Abdalla Uba Adamu	AEDO
3.	Abba Wali Abdullahi	AEDO
4.	Andrew Niyi Daya	AEDO
5.	Abdul Aziz Gaya	AEDO
6.	Phyllis Forbes	Creative Associates
7.	Marc Bonnenfant	Creative Associates
8.	Deepika Chawla	Abt Associates

Annex 2: Boundaries and Classifications

Table 1: Boundaries for Developing the SEA.

<i>Boundaries for SEA</i>	<i>Definitions for each boundary</i>
1. SCHOOL YEAR	The academic school year from September 1, 2006 to August 31, 2007.
2. TYPE OF EDUCATION	Only include formal education defined as education that follows the 6-3-3-4 system; it includes schools under the Ministry of Education and Ministry of Science and Technical Education where the MOE and MSTE pay for teacher salaries, buildings, etc.; it also includes private schools that follow the national curriculum. It includes tertiary education.
3. LEVEL OF EDUCATION	As defined in the Nigerian National Policy for Education (4 th Edition, 2004) ²⁵
a. Preprimary	The education given in an educational institution to children prior to their entering the primary school. An optional learning period designed to prepare children from the ages of 3-5 years for primary education. It takes place under an organized learning center. It includes the crèche, the nursery and the kindergarten.
b. Primary	The education given in institutions for children aged 6 to 11 plus. It is the education imparted to ensure that children develop physically, mentally and emotionally and acquire good habits. Corresponding to the first stage of basic education, primary education is compulsory for both boys and girls in Nigeria. The duration shall be six years.
c. Secondary Education	Secondary education is the education children receive after primary education and before the tertiary stage. Secondary education shall be of six years duration, given in two stages: a junior secondary school stage and a senior secondary school stage; each shall be of three years duration.
• Junior Secondary	Junior secondary continues the basic programs of primary level, with a greater focus on the subjects taught. In the Nigerian system, this level corresponds to stage 2 of Basic Education and is for children in the 12-15 years age group. The junior secondary school shall be both pre-vocational and academic. It shall be tuition free, universal and compulsory in public schools. Also includes private schools where it may not be tuition free.
• Senior Secondary	The senior secondary school shall be comprehensive with a core-curriculum designed to broaden pupils' knowledge and out-look. For the age group 15-18 (and over), for a duration of three years, and includes both public and private schools.
d. Tertiary	Tertiary education is the education given after secondary education in universities, colleges of education, polytechnics, monotechnics including those institutions offering correspondence courses.
e. Special Education	Special education is a formal special educational training given to people (children and adults) with special needs. This group of people may be classified into three categories: the disabled; the disadvantaged; and the gifted and talented. (Does not include orphanages)
3. TYPE OF OWNERSHIP	Indicates the financing and management of the institution

²⁵ Definitions for these terms have been drawn from the Federal Republic of Nigeria, National Policy on Education - 4th Edition (2004), Nigerian Educational Research and Development Council, Lagos, Nigeria.

<i>Boundaries for SEA</i>	<i>Definitions for each boundary</i>
a. Public	Education financed and managed by a public education authority or agency, or by a government agency or by a governing body, includes schools and institutions managed by the government through the Federal Ministry of Education, the State Ministry of Education and Parastatal agencies under the MOE, and any other Ministries.
b. Private	Education that meets the minimum standards laid down by the Federal Government financed by individuals, private/voluntary associations and unions or profit making organizations, e.g. a Church, Trade Union or business enterprise. This category includes for-profit and not-for-profit (voluntary) schools.
4. TYPE OF INSTITUTION	
a. Secular Schools	Institutions that provide education that meets the minimum standards laid down by the Federal Government – not based on religious denomination.
b. Islamiya Schools	Institutions with a religious focus that provide education that meets the minimum standards laid down by the Federal Government.
5. LEVEL OF BREAKDOWN	
a. Urban and Rural	In Zamfara, Local Government Areas defined as urban and rural as follows: all LGA headquarters are considered urban areas, rest are rural areas. However for purposes of this study, all LGAs where the headquarters had a population of 20,000 or higher were considered to be urban all others were rural. Three LGAs, Gusau, Kaura Namoda and Gummi were considered urban, all others were counted as rural.
b. Gender	Education provided to girls and boys in the state of Zamfara.
c. Economic quintile for households	As defined by the Bureau of statistics for the Nigerian Living Standards Survey conducted by the Bureau of Statistics
d. LGA	Local Government Area headed by a council chairman - there are 14 LGAs in the state of Zamfara.
e. Zamfara State Government	This is the second tier of government in charge of a cluster of local Government Areas. It has an autonomous budget and is a major source of financing education in the state.

Table 2: Classifications for SEA Zamfara, Nigeria

Table 2a. Financing Sources		
Codes	Category	Definitions
FS.1	Public Funds	This category covers all public funds and divided into further categories
FS.1.1	Federal Government	Captures all funds generated as general revenue of Federal government
FS.1.1.1	Federation Accounts Allocation Committee (FAAC)	These funds are distributed to the states via the Federal Ministries of Finance and Education and the Universal Basic Education Commission (UBEC)
FS.1.1.2	ETF	Education Trust Fund
FS.1.1.3	Other Taxes	Includes VAT
FS.1.1.4	FMOF	Distributes funds to state ministries and to other federal ministries
FS.1.1.4.1	UBEC	Universal Basic Education Fund
FS.1.1.4.2	FMOE	Federal Ministry of Finance
FS.1.2	State Government Revenues	Captures the State Government revenues, including allocation from the FAAC, revenues from state taxes and any other revenues generated by the state
FS.1.2.1	State Taxes	State Taxes
FS.1.2.2.	Other State Revenues	Revenues Generated by the State
FS.1.3	Local Government Area (LGA)	Captures the Local Government revenues, including allocation from the FAAC, revenues from local taxes and any other revenues generated by the LGA
FS.1.3.1	LG Taxes	LG Taxes
FS.1.3.2.	Other LG Revenues	Revenues Generated by the LGC
FS.2	Private Funds	Covers all private funds generated from different sources
FS.2.1.	Household	Captures household payments for educational purposes. It includes spending on tuition fee, books, school clothes, transportation expenses (provided by school/university), rent/dormitory expenses, and other related educational expenses

FS.2.2	Private Investment, Foundations, Associations includes PTA	This category covers the private capital market, which includes spending by firms, and foundations on private educational establishments.
FS.2.3	Non governmental (NGO)	Zamfara State based NGOs
FS.2.4	Faith Based Organizations and Charitable Organizations	Zamfara State based Religious and Charitable Organizations
FS.3	Rest of World	These are funds that come from outside the country as grants, or loans.
FS.3.1	International Non governmental NGO	
FS.3.2	International Multilateral and Bilateral Agencies (Donors)	
FS.3.3	International Religious and Charitable Organizations	

Table2b: Financing Agents

Codes	Categories	Definitions
FA.1	Public Sector	Covers institutional units of federal, state or local government
FA.1.1	Federal Government	Covers all institutional units in the federal government, Institutions with general, and autonomous budgets and funds under public supervision are included
FA.1.1.1	Federal Ministry of Education	Federal Ministry whose main responsibility is to provide educational services to the population
FA.1.1.2	ETF	Education Trust Fund – directly implements special projects in states
FA.1.1.3	UBEC	Universal Basic Education Board
FA.1.1.4	Federal Ministry of Women and Children	Manage contributions from Donor agencies for OVC programmes
FA.1.2	State Government	Covers all institutional units in the State Government; Institutions with general, and autonomous budgets and funds under public supervision are included
FA.1.2.1	Ministry of Science and Technical Education	State Ministry whose main responsibility is to provide educational services to the population
FA.1.2.1.1	Science and Technical Teachers Board	Parastatal bodies under the Ministry of Science and Technical Education
FA.1.2.2	Ministry of Education (MOE)	State Ministry whose main responsibility is to provide educational services to the population
FA.1.2.2.1	MOE HQT	Administrative wing of State Ministry of Education
FA.1.2.2.2	Scholarship Board	Parastatal bodies under the State Ministry of Education
FA.1.2.2.3	Teachers Service Board	Parastatal bodies under the State Ministry of Education
FA.1.2.2.4	Female Education Board	Parastatal bodies under the State Ministry of Education
FA.1.2.2.5	Arabic and Islamic Education Board	Parastatal bodies under the State Ministry of Education

Table2b: Financing Agents		
Codes	Categories	Definitions
FA.1.2.2.6	Agency for Nomadic Education	Parastatal bodies under the State Ministry of Education
FA.1.2.3	SUBEB	State Universal Basic Education Commission-a parastatal body under MOE set up to implement basic education programs that receives funds from the Federal Government and the State Government
FA.1.2.4	Other Ministries	Includes formal educational programs of ministries other than MOE, e.g. Ministry of Health, Agriculture
FA.1.3	Local Government Areas(LGAs)	Local Government Areas – there are 14 LGAs in Zamfara
FA.1.3.1	LGC	Local Government Council whose fiscal, legislative and executive authority extend over the smallest geographic areas – there are 14 LGAs in Zamfara
FA.1.3.2	LGEA	A local government unit whose main responsibility is to provide educational services to the population
FA.2	Private Sector	Covers all institutions outside the government sector
FA.2.1	Private Firms and Corporations	Includes corporations, firms and foundations that are involved in production of market goods and services including private educational services
FA.2.1.1	Private Investors	
FA.2.1.2	Foundations	n/a
FA.2.2	Associations	Includes associations, such as the Parent Teacher Association, involved with the financing of educational and related services
FA.2.2.1	Parent Teacher Association/ School based management committees	
FA.2.2.2	Science Teachers Association of Nigeria	
FA.2.3	Household Out of pocket expenditures	Payments made directly by household for educational and related services.
FA.2.4	NGOs	Includes only indigenous/local NGOs - Payments made directly by NGOs for educational and related services.
FA.2.5	Faith Based and Charitable Organizations	Payments made directly by Religious and Charitable organizations for educational and related services.
FA.3	Rest of World	These are funds that come from outside the country as grants, or loans and are controlled by the international organizations themselves.
FA.3.1	International Bilateral and Multilateral agencies (Donors)	World Bank, African Development Bank, USAID, DFID, British Council, UNICEF, UNESCO
FA.3.2	International NGOs	
FA.4	Other	Institutions that are not classified typically under public or private sector

Table 2c: Providers of Education by type		
Codes	Categories	Definitions
EP.1	Public Providers	Schools managed by the government – MOE and SUBEB
EP.1.1	Pre-primary Schools	
EP.1.2	Primary Schools	
EP.1.3	Secondary Schools	Includes both Junior and Senior Secondary Schools
EP.1.4	Tertiary Institutions	
EP.1.5	Special Education	Integrated with regular schooling
EP.2	Private Providers	Includes schools run by religious and charitable organizations and Foundations
EP.2.1	Pre-primary Schools	

Table 2c: Providers of Education by type		
EP.2.2	Primary Schools	
EP.2.3	Secondary Schools	Includes both Junior and Senior Secondary Schools
EP.2.6	Special Education	n/a

Table 2d: Type of Expenditures by each provider (To be assigned to each provider described in Table 2c)		
Codes	Categories	Definitions
EC.1.	Capital Investment	
EC.1.1	Equipment	Includes expenditure on computers, furniture, generator sets
EC.1.2	Construction	
EC.1.2.1	Improvement and expansion of existing facilities	Includes primary, secondary school, reboarding of schools, science and technical colleges, excludes vocational colleges and training centers
EC.1.2.2	Establishment of new facilities	Includes new secondary schools, and buildings for colleges and universities
EC.1.2.3	Relocation of schools	Refers to expenditures incurred in relocation of schools from temporary to permanent
EC.1.2.4	Zonal Education Offices construction	Expenditures on construction of zonal office buildings
EC.1.2.5	Grant to Voluntary Agency Schools	Expenditures on construction Grant to Voluntary Agency Schools
EC.1.2.6	Zamfara Educational Resource Department	Expenditures on construction by Zamfara Educational Resource Department
EC.1.2.7	Arabic and Islamic Education (Islamic Institutions)	Expenditures on construction of buildings for use by institutions providing Arabic and Islamic Education (Islamic Institutions) captured under Arabic and Islamic education agency
EC.1.3	Land Acquisition	
EC.1.4	Purchase of Vehicles	
EC.1.5	Purchase of Text books	A recurrent expenditure, but should be included as a Capital expenditure per the Working group.
EC.1.6	Other Capital investments	
EC.2	Recurrent expenditures	Includes personnel costs (EC2.1) and overhead costs (all except EC2.1)
EC.2.1	Salaries/personnel costs	Includes basic salary and any allowances paid to teaching and non-teaching staff involved with the provision of education
EC.2.1.1	Basic Salary for Teaching staff	Available from SMOF
EC. 2.1.2	Basic Salary for Non-teaching staff	Available from SMOF
EC.2.1.3	Allowances for teaching staff	Same as above
EC. 2.1.4	Allowances for non-teaching staff	Same as above
EC.2.1.5	Leave grant for teaching staff	Same as above
EC. 2.1.6	Leave grant for non-teaching staff	Same as above
EC.2.2	Overhead	Includes utilities, entertainment and hospitality, telephone and utilities, and misc overhead
EC.2.3	Utilities : electricity, water, energy and gas, maintenance of generator	Overhead exp. Includes water supply, electricity and gas, and maintenance of generators
EC.2.4	Telephone services	Includes all expenditures on telephone services
EC.2.5	Stationery	Includes all consumable items, e.g. pens, pencils, notebooks, and classroom supplies,
EC.2.6	Consultancy services	

Table 2d: Type of Expenditures by each provider (To be assigned to each provider described in Table 2c)		
Codes	Categories	Definitions
EC.2.7	Training and staff development	
EC.2.8	Entertainment and hospitality	Includes entertainment allowance for administrators and speech day expenses
EC.2.9	Student Expenditures (was called Misc. Overhead expenses)	All overhead expenses for MOE (need details on the ones listed below)
EC.2.9.1	Student Travelling expenses	Fuel, expenditure on student transportation
EC.2.9.2	Food supply	Meals provided to students
EC.2.9.3	External and internal exam fees and expenses	
EC.2.9.4	Sport expenses	
EC.2.9.5	Extra classes	
EC.2.9.4	Transportation to and from school	
EC.2.9.4	School uniforms	
EC.2.10	Transport and travelling	
EC.2.11	Unallocated current expenditures	All overhead expenditures except those listed above – includes Bank charges, General expenses, Audit fees,
EC.3	Maintenance	Maintenance of capital assets
EC.3.1	Maintenance of office furniture and equipment	Expenditure on maintenance of office equipment and furniture
EC.3.2	Maintenance of computer systems and software	
EC.3.3	Maintenance of vehicles and capital assets	Motor vehicle maintenance and running costs, repair of motor vehicles, fuel and lubricants
EC.3.4	Minor building maintenance and repairs	
EC.4	Transfer expenditures	
EC.4.1	Scholarships	Information from scholarship board
EC.4.2	Grants, contributions and subventions	Payments to associations e.g. PTA, Islamic schools
EC.4.2.1	Secondary education	
EC.4.2.2	Islamic education department	
EC.4.2.3	NYSC state contribution	
EC.4.2.4	Asst. to voluntary organizations	
EC.4.2.5	Grants to special organizations	
EC.4.3	Loans and advances	Loans for motor vehicles, motor cycles and bicycles
EC.5	Other	

Annex 3: Private School Study Methodology and Results

The State Education Accounts (SEA) team undertook a primary data collection effort to gather data on the private sector contribution to private schools and the expenditures incurred by the private schools in Zamfara. This study was necessary as there are no secondary sources of this information. The survey was conducted under the supervision of the State Working Group by a team of data collectors contracted for this purpose. This report presents the sampling methodology used, a description of the collection procedure, the method of data collection and validation, as well as the analysis of results.

Survey Methodology

1. Population and Sampling

The survey was designed to collect data on contributions to and expenditures by the private schools following the 6-3-3-4 curriculum. These schools included secular and Islamiyya (integrated Qur'anic) schools in urban and rural areas of Zamfara. The sampling frame available for the selection of a sample of private schools in Zamfara was a list of 152 private schools compiled from information obtained from the State Ministry of Education, the State Universal Basic Education (SUBEB), and the Zamfara State Chapter of the Private Schools Proprietors Association. The distribution of these schools by Local Government Areas (LGAs) showed that 60% of the schools were located in 3 LGAs and the rest 40% were contained in the remaining 11 LGAs.

A stratified random sampling design with proportional allocations was used for sample selection. With the objective of collecting data from 89 schools, two replicates of schools were selected – the first replicate consisted of 89 schools and the second replicate a sample of 33 schools. The schools in the second replicate were replacements for the schools that were included in the first replicate but did not respond to the survey.

For sample selection, 2 strata were created. The 3 largest LGAs constituted the first strata and rest of the LGAs were grouped and considered as the 2nd stratum. Within the two broad strata, schools were further stratified by LGAs. The total sample of 152 schools was allocated to each stratum in proportion to the number of schools in that stratum. For the selection of the sample of schools in each stratum, the schools were sorted first by whether schools were secular and Islamiyya (Islamic religious). A systematic sample with a fractional sampling interval was selected in each stratum. Selected schools were randomly assigned to each replicate.

2. Survey Instruments

The survey was conducted using Questionnaires developed by the Zamfara SEA team (TAT and SWG) with support from US-based technical assistance team. Under supervision of the State Working Group, a consultant was recruited to coordinate the data collection exercise. A total of 25 enumerators were recruited to undertake the data collection exercise. The school survey questionnaire was pilot-tested in nine schools both urban and rural. Based on the outcomes of the pilot test and the inputs from the data collectors, the questionnaire was revised to enhance the quality and clarity of the question items.

3. Data Collection

To ensure consistency of the data collected, the enumerators were trained on the content of the questionnaires and procedures for collection of data. They were provided with an orientation to the SEA methodology to provide them with general background information on the SEA project and how the information collected by them would fit into the larger picture. After the field test, a meeting was convened by the data collection coordinator with the 25 enumerators to share pilot tests observations and discuss modalities for start up of the enumeration exercise. Each school in the sample was assigned a School ID for quick check, effective data entry, to maintain anonymity and to ensure effective response by the school management and or staff. Each enumerator was provided with a letter of introduction, which serves as an authoritative letter, introducing the enumerators to the private schools proprietors/management. The enumerators were assigned schools initially from the 89 target schools.

In the process of data collection, some of the schools were not found while some refused to respond to the questionnaires presented. In order to capture the target sample for the survey, enumerators that experienced problems were assigned schools from the replacement list. A total of 30 schools were selected from the replacement list and assigned to data collectors to replace schools that could not be located or were otherwise not eligible or refused to participate in the survey. Each enumerator randomly selected schools assigned to him/her for questionnaire administration, until all the schools assigned had been covered.

The survey achieved a response rate of 75% - a 119 school were approached (see reasons for replacement described above) resulting in 89 completed questionnaires.

4. Data Validation and Recording

Thirty (i.e. 30 percent) of the returned questionnaires were randomly selected for validation from a list of the schools stratified according to LGCs. The questionnaires were validated to check for reliability and accuracy of the data. Two assistants' together with the data collection coordinator undertook the school visitations for the validation exercise. All the 30 questionnaires were validated.

The data were recorded on an Excel and SPSS data base after which a cleaning of the data base was done to ensure consistency, accuracy and completeness.

5. Analysis of Data

The data collected from 89 schools were extrapolated to represent the 152 registered private schools. The data extrapolated included estimates of number of students; number of teachers; number of schools; salaries and allowances; school fees; and cost of activities.

Estimates for the total population of registered private schools were developed by using the values of variables generated from the survey and extrapolating them to the total population using the formula below:

$$X = (E \div n) * N$$

Where:

X = the value to be estimated

E= the value obtained from analysis of the sample data

n = the sample size

N = the total population of registered schools

This data was added to the access database to obtain an estimate of private investment in education in the private sector in Zamfara state.

Descriptive statistics were computed from the data collected through the private school survey. All data was analyzed by level of school, location and type of school.

Private Schools Survey Results – Some Descriptives

1. Schools and Enrollment

As part of the Zamfara State Education Accounts process a study was conducted of private schools in Zamfara.²⁶ The study found that Zamfara had a total of 152 registered private schools. The majority of the private schools (60.7 percent) offered both Primary and Pre-Primary levels of education, while 12.4 percent offered primary only. A much smaller number, 3.4 percent, offered only preprimary and secondary levels of schooling, respectively. (See Table A3.1)

Table A3.1: Distribution of Private Schools by Level, 2006-07 School Year

Level of School	Number in Sample	Number in State	Percent
Pre Primary Only	3	5	3.4
Primary only	11	19	12.5
Preprimary and Primary	54	92	60.5
Primary and Secondary	4	7	4.5
Pre-Primary, Primary and Secondary	11	19	12.5
Secondary	6	10	6.9

Source: Computed from private school survey 2008.

About 58.4 percent of the schools were established in urban areas, while almost 41.6 percent are in rural areas. The ownership structure of the schools indicates that 38.2 percent are for profit, while 61.8 percent are voluntary.

Also 41 percent of the schools operate as secular, while 59 percent operate as integrated Islamiyya schools. The gender composition of the private schools reveals that 52 percent of the students are female, while 48 percent are male.

²⁶ See Annex 2 for more details on the private sector survey

Table A3.2: Description of Zamfara State Private Schools, 2006-07 School Year

School Characteristics		Percentages
Location	Urban	58.7
	Rural	41.3
Ownership	Private for Profit	31.0
	Private Voluntary	68.3
School, Type	Secular	41.0
	Islamiyya	59.0
Gender of Students	Male	48
	Female	52

Source: Computed from private school survey 2008.

Private schools in Zamfara State have a total enrolment of 74,616 out of which secular schools students accounted for almost 57.2 percent and Islamiyya 42.8 percent. Primary level enrolment accounted for 56 percent followed by preprimary school 28 percent and secondary 16 percent as shown in Table A3.2 and Table A3.3.

Table A3.3: Total Number of Students by Level and Type of School, 2006-07 School Year

Type of School	Pre-Primary	Primary	Secondary	Total	Percent
Islamiyya	13258	22826	6624	42,708	57.2
Secular	7507	19290	5111	31,908	42.8
Total	20,765	42,116	11,735	74,616	100
Percent	28	56	16	100	100

Source: Computed from private school survey 2008.

While 58.7 percent of the schools were located in urban areas, 63.7 percent of the students were located in urban areas. Schools in rural areas accounted for only 36.3 percent of the private school students in Zamfara.

2. Private Schools Teachers

Zamfara's private schools have a total of 2,837 teachers. About 67.7 percent of the teachers engaged in private schools at all levels were in the urban location, while 32.3 percent were in the rural location. Primary school teachers constituted the largest single group in both urban and rural areas. However, 50.1 percent of these teachers at all levels of school were engaged in the secular schools and 49.9 percent in Islamiyya schools. The primary schools had the highest number of teachers in both Islamiyya and secular schools. Zamfara's private schools engaged 2837 teachers. One fifth of the teachers were located in secondary schools. (See Table A3.5).

Table A3.5: Total Number of Teachers by Type of School, 2006-07 School Year

Type of school	Preprimary	Primary	Secondary	Total	Percent
Islamiyya	461	679	276	1,416	49.9
Secular	446	664	311	1,421	50.1
Total	907	1343	587	2,837	100

Source: Computed from private school survey 2008.

Table A3.6 shows average and total salaries paid by the private schools to teachers by levels of school. The salaries and allowances paid to teaching staff by private school proprietors in the secular schools at all levels of school is about three times more than what is being paid in the Islamiyya schools. The reason for this disparity may be because most Islamiyya schools are voluntary and the teachers are paid more an incentive than a salary.

Table A3.6: Salaries and Allowances paid to Teachers by Type and Level of School, 2006-07 School Year

Type of School	Islamiyya Schools		Secular Schools	
	Mean salaries	Total salaries	Mean salaries	Total salaries
Pre-Primary	25,375	14,678,701	66,592	29,700,032
Primary	36,623	24,867,017	86,625	57,519,000
Secondary	24,387	6,730,812	130,361	40,542,271
Total	86,385	46,276,530	283,578	127,761,303

Source: Computed from private school survey 2008.

3. Private School Fees

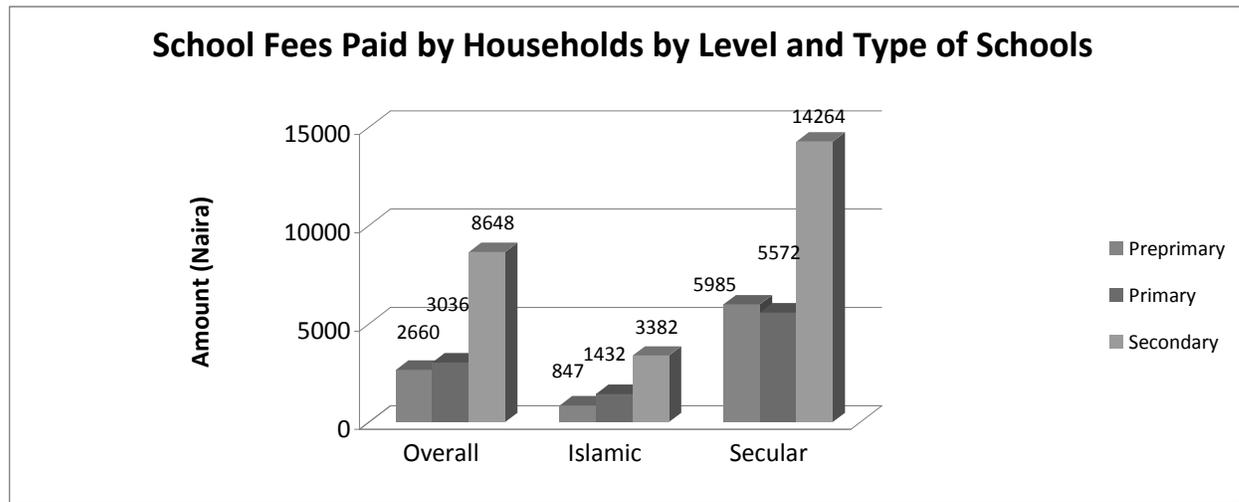
The running cost, which includes school fees and other school-related expenses were sourced mainly from household and private schools as part of private sector funding. Figure A3.1 shows the total amount of school fees and registration paid by households for different levels of schooling, while Table A3.7 shows the average school fees charged by private schools in Zamfara State by level, type and location of schools.

Table A3.7: Average School Fees Charged by Private Schools in Zamfara (in ₦), 2006-07 School Year

Activity	Preprimary	Primary	Secondary
Overall Average	2,660	3,036	8648
Location			
Urban	3809	4203	9503
Rural	1018	1374	-
Type of School			
Islamiyya	847	1,432	3,382
Secular	5,985	5,572	14,264

Source: Computed from private school survey 2008.

Figure A3:1: School Fees Paid by Households by Level of Schools, 2006-07 School Year



Source: Zamfara SEA, 2006/2007

Average school fees charged by private schools in Zamfara without stratification by location or type of school in preprimary is ₦2,660. The overall trend of the average school fees in private schools in Zamfara shows that it becomes more costly for parents to send their children to school as they move from preprimary to secondary except in Secular schools where primary education is a little cheaper than pre-primary schooling.

Annex 4: Data Matrices

