



Hiding In Plain Sight:

THE IMPACT OF HIDDEN FEES ON UNIVERSAL BASIC
EDUCATION IN BORNO AND KADUNA STATE

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Content

01

Preface

03

Methodology

05

Findings

12

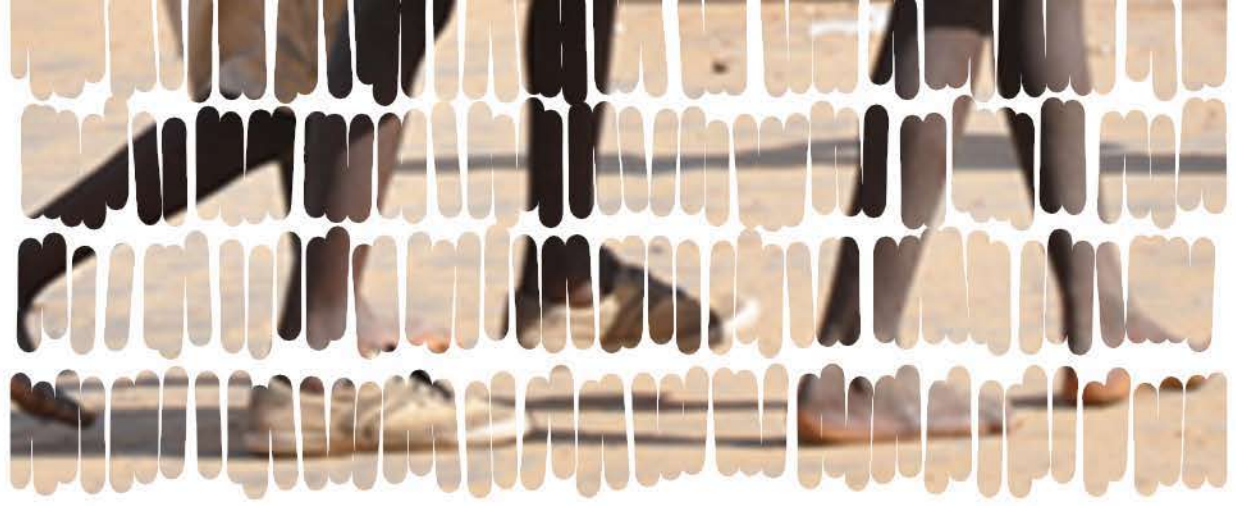
Conclusions and
Recommendations

13

Government

14

Civil Society



The 2004 Universal Basic Education Act in Nigeria makes provisions for compulsory, free universal basic education for all children of primary and junior secondary school age.

...yet, there are about 10.5 million out-of-school Nigerian children, walking the streets of Nigeria when they should be in classrooms receiving an education.

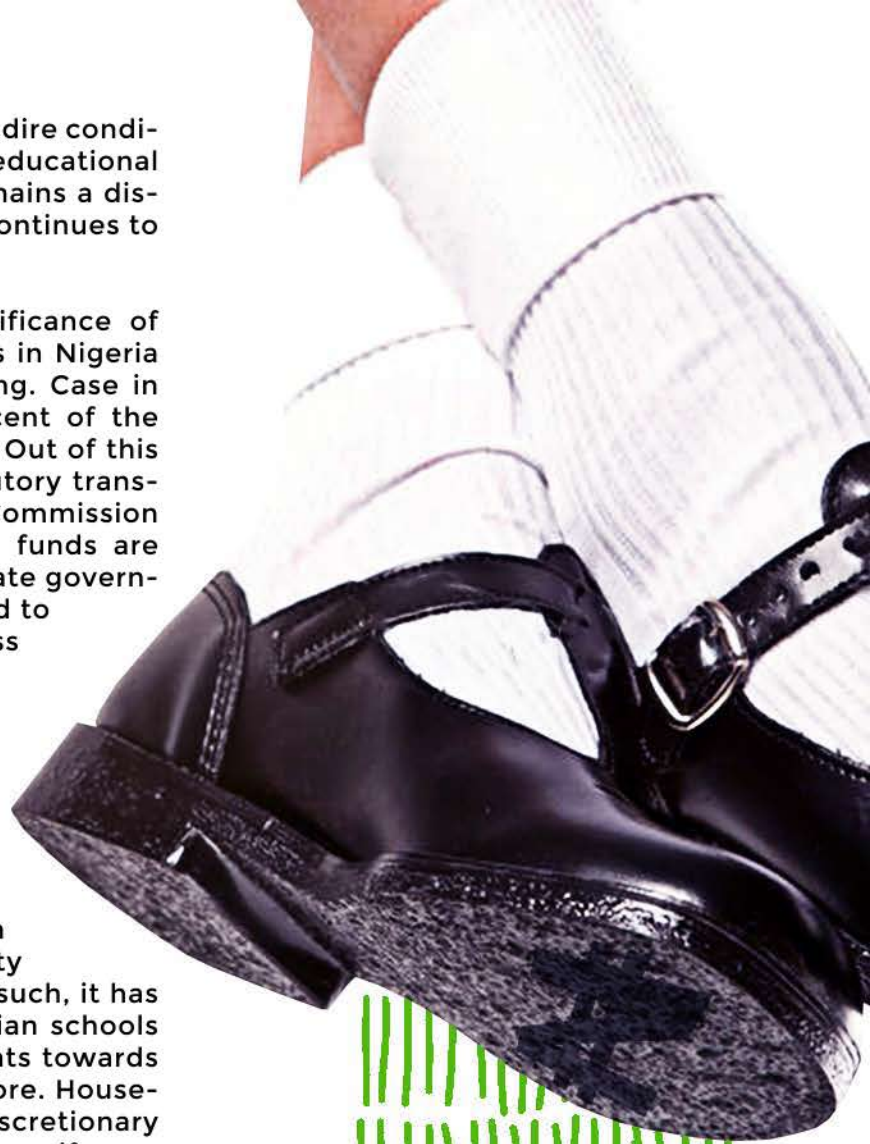
Of those who are in schools, many learn in dire conditions: under trees, with poor sanitary and educational facilities. Quality education in Nigeria remains a distant reality because inadequate funding continues to be a major challenge.

A quick background check on the significance of funding to improved education outcomes in Nigeria shows one thing: continuous poor funding. Case in point: in 2020, N671.07 billion—6.7 per cent of the total budget—was allocated to education. Out of this amount, N111.79 billion was billed as statutory transfer to the Universal Basic Education Commission (UBEC) as UBEC intervention funds. The funds are aimed at providing financial support to state governments through grants. States are expected to provide “matching grant” in order to access the funds. Once UBEC confirms a state government has the counterpart funds in its designated account, it disburses the funds to such states. Even with the UBEC funds, for the states that are able to access them, the state of education in Nigeria is undesirable.

Consequently, many schools struggle with insufficient finances, impacting their ability to run, and provide quality education. As such, it has become common practice in many Nigerian schools to collect additional finances from students towards furniture, school buildings, sports, and more. Households are also expected to provide non-discretionary items such as school uniforms, sports uniforms, books, stationery, and more. We have called these “hidden fees” because while education is supposed to be free, inability to pay these fees keep many students locked out of schools.

In Borno and Kaduna states, in Northern Nigeria, poverty is a major barrier to education, which is further exacerbated by the additional financial burden of hidden fees. Unable to afford the costs for running their households, some families are forced to prioritise survival over their children’s education. For those who have many children in school, they have to keep some in school, while the others stay out of school. Due to social norms and preference for the boy-child in these states, this sometimes leads to the prioritisation of boys’ education over girls’. This results in children, particularly girls, having inconsistent access to school, and often having to drop out altogether. If a Nigeria where the Sustainable Development Goal 4 were to be a reality, a Nigeria that provides “inclusive and equitable quality education and promote lifelong learning opportunities for all” then, more efforts should be exerted on removing hidden fees.

With the situation direr in northern Nigeria, this policy brief shines light on “hidden fees” as one of the factors keeping students locked out of schools. It answers three main questions: what are the forms of hidden fees? What are the costs of hidden fees on access to education in Borno and Kaduna states? What is the impact of hidden fees on girl-child education?

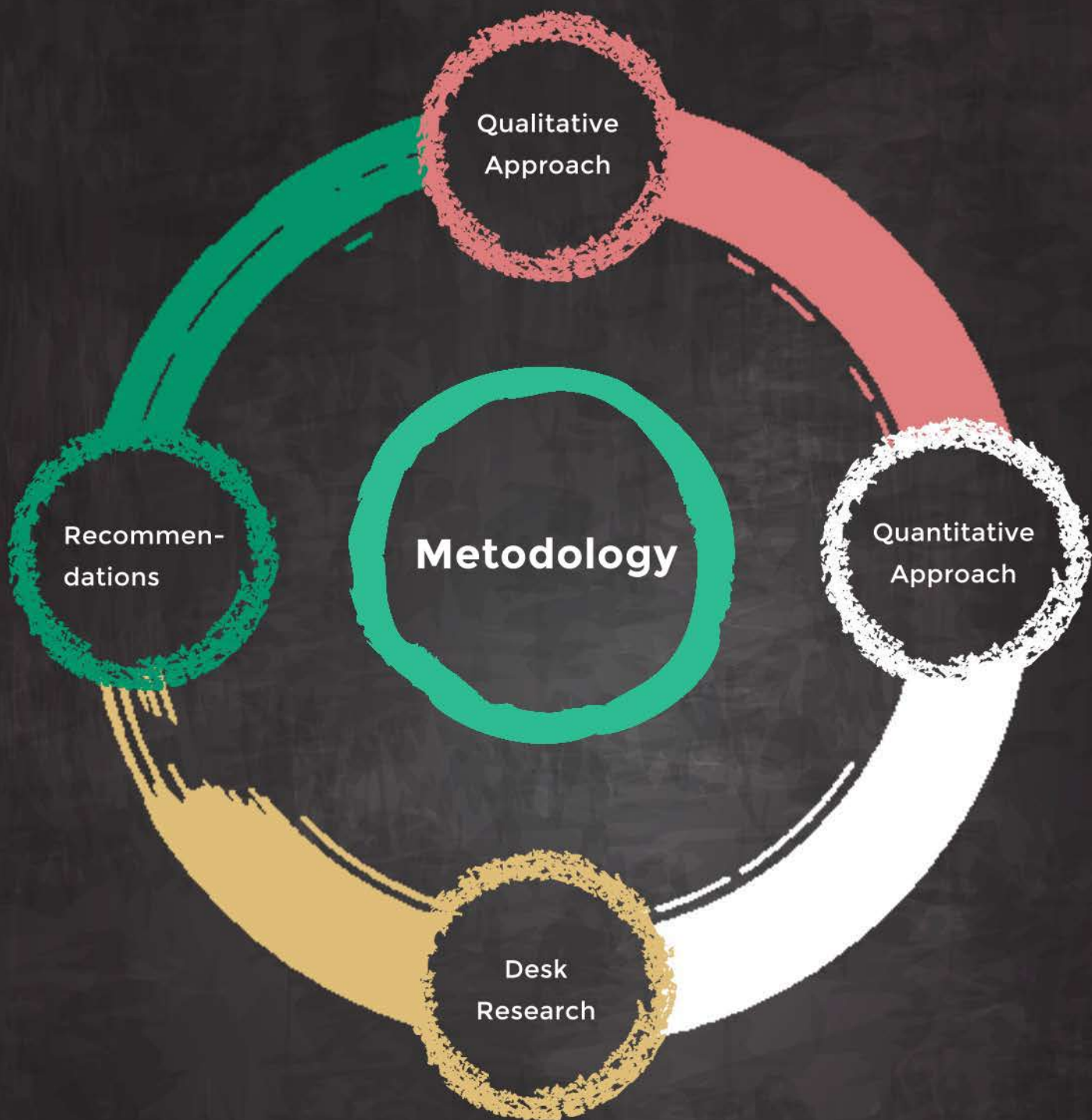


Methodology:



The study adopted a cross-sectional survey design and focused on the core objectives of the study. A multi-faceted approach was adopted and both primary and secondary data were used drawing from a mixed-method approach. Conducted in both Borno and Kaduna states, the major stakeholders in the sector—households, traditional, and religious leaders, women groups, and members of the Parent-Teachers Association (PTAs)—were engaged on different forms of hidden fees and the cost implications on education. In addition to these, we also carried out key informant interviews (KIIs) and Focus Group Discussions.







Findings:

While we established from preliminary research that many parents pay different kinds of hidden fees to their wards' schools when education is supposed to be free, our fieldwork showed an overwhelming response from parents who pay such fees: 74% and 66% for Kaduna and Borno state respectively. It became important to know what these fees are called, the amounts paid and other cost implications for families.

"They collected 20 naira for building blocks from us when we were entering JSS 1; then when we got to JSS2, they collected 50 naira for repairs of mosque."
–Buhari Mustapha, Student, Government Secondary School Giwa LGA Kaduna state

I: Forms of Hidden Fees

While fees exist in different forms, the top three forms of fees paid in schools are Parent-Teachers' Association levy (48%), examination fee (35%), and other miscellaneous fees (35%). We have called the third category "miscellaneous" because while the other fees are specific and more common, these fees are more irregular and can be for anything, from buying brooms, blocks, furniture, sports, to security. The table below provides more detail on how often these fees are paid at the primary and junior secondary school.

Category of school	Forms of Fees/ Levies/Charges	Frequency of Citation
Primary	Parent Teachers Association (PTA)	***
	Report card	***
	Craft/broom	***
	Examination	***
	Tuition	**
	Uniform	**
	Medical	*
	Sport	*
	Furniture	*
Junior Secondary	Report card	***
	Craft	***
	Tuition	***
	Examination	***
	Maintenance	**
	Book charges	**
	Sport	**
	Medical	**
	Security	*

* Occasionally cited

**Frequently cited

***Every time



A majority (75%) of our respondents reported paying PTA fees at the resumption of a new session. This was followed by examination fees, paid both at the beginning of a new term 45% and during resumption for a new session 58%; maintenance fees, mostly paid on monthly bases 50%); and tuition fee paid both at the resumption of a new term and new session. Considering the frequency of these fees, they have cost implication—actual and implied—on many students’ families. In the following section, we review these costs.

II: The Actual Costs of Hidden Fees

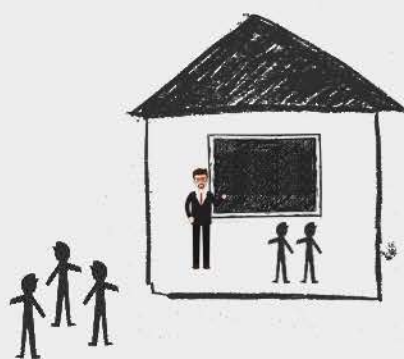
In this section, we assess the actual financial cost of hidden fees; we answer: how much is paid? For what? How often? Overall, there is a varied amount paid on various forms of fees/levies charged for primary education by respondents. **About 8 in 10 respondents report having paid not more than N5,000 (\$13.81)** on each of the various forms of fees/levies identified.

As indicated in the table below, only maintenance fee (100%) and Parent Teachers’ Association levy (100%) are lower than **N5,000 (\$13.81)**. Payments for examination (67%), books (87%), sports (71%), medical care (79%), furniture (75%), tuition (73%), and uniform (55%) have all been paid, at some point, beyond **N5,000 (\$13.81)** and not more than **N10,000 (\$27.62)**, except uniform charges that about 16% reported having paid more than **N10,000 (\$27.62)**.

Weighted average of amount paid on various forms of levies
Charge for primary education

Levies Charged	Less than N5000	N5001 -N10,000	More than N10,000
Tuition Fees	73%	20%	%
Examination Fees	67%	33%	%
Parent Teachers' Association Levy	100%	%	%
Furniture Fee	25%	75%	%
Uniforms Charges	87%	13%	%
Maintenance Fee	55%	30%	%
Sport Fee	100%	%	%
Medical Fee	29%	71%	%
Security Fee	21%	79%	%
Security Fee	%	%	%
Other Fees/Levies Charged	80%	20%	%

On an average, primary school education for a child per term costs ₦13,008.04 (\$35.93) in Borno, and ₦2,458.63 (\$6.79) in Kaduna state. Similarly, it costs an average of ₦14,215.84 (\$39.27) and ₦4,066.63 (\$11.23) for JSS education per term per child in Borno and Kaduna states respectively. Average costs for tuition fees, examination fees, PTA, and maintenance constituted about 70% of the total average cost for both JSS and primary education per term across both states. This suggests that the average cost for a child to attend education per term in Borno is almost twice the cost compared to Kaduna. Thus, by implication, more children are likely to stay in school in Kaduna state than in Borno state. These figures confirm that while the 2004 UBE Act is explicit clear about free and compulsory basic education in Nigeria, this is far from reality in these states.



“There are some fees like registration fee that parents pay at the enrolment of the child into junior secondary school. There is also PTA levy a joint initiative of teachers and parents that the state government is aware of... The fees are mainly requested because sometimes the school falls short of teaching materials like chalk so those fees collected are used to provide the teaching materials pending when the government provides...”

—Usman Jonga, Village Head, Wuyo Village, Borno state

III: Calculating the Financial Burden on Families

In this section, we assess the cumulative costs of hidden fees on families in both focus states, in relation to average household income. In this section, we answer: how easy is it for many families to pay these fees? What are the possible implications of hidden fees on their livelihoods?

As at January 2020, the total average enrolment cost of a child

Borno



JSS



10,870.72



30.03



34.95

Percentage of
Parent's monthly income

Kaduna



JSS



3,499.43



9.66



7.79

Percentage of
Parent's monthly income

These figures do not include other kinds of hidden fees which further eat deep into families' pockets, it is even more for families with many children in these schools.

Second, these costs are an added financial burden on families with already limited resources further affecting their well-being. Third, due to the erratic nature of some of these fees, many families rely on loans which have added costs in the form of interests and having the ability to further drive them into poverty.

“Mostly, it is the girl that suffers when it comes to education. Some parents will prefer to send their male children to further their education instead of sending them both because of the belief that the girl child education will only end up in the kitchen. I have tried to talk to my husband to take the education of both genders serious but he always waves off the idea of educating our daughters up to a higher level. That even if they will get there, it has to be in their husband’s house.”—Aisha Ahmed Parent, Maskawa Village, Lere LGA Kaduna State

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—Aisha Ahmed Parent, Maskawa Village, Lere LGA Kaduna State

IV: Hidden Fees and Poor Girl-Child School Enrolment

Due to the financial strains on many families, when faced with the hard decision of which child to keep out of school, the girl-child is usually chosen. This is not unconnected to some cultural traditions that place more importance on boys than girls—while the value of the girl-child is reduced to home-building, the boy is seen as a nation-builder. Consequently, it makes better financial sense for many families to marry the girl off, even if it is use the proceeds from the early marriage to augment the boy’s education. proceeds from the early marriage to augment the boy’s education.

In a state like Borno where primary education’s cumulative expenditure per child per term (**N13,008.04**) is five times above that of Kaduna (**N2,458.63**), there are likely more female out-of-school children as established from our respondents. While there are no specific statistics on the number of female out-of-school children in the focus states, a majority of our respondents (55%) were of the view that hidden fees will have negative impact on the enrolment of girls in schools.

To achieve SDG 5 “gender equality and empower all women and girls” by 2030, Nigeria needs to understand the complicated nature of the factors—how hidden fees, early child marriage and poor enrolment are interwoven—keeping girls out of school. Consequently, a nuanced approach to solving the challenge of poor girl-child school enrolment is central to improving gender equality.



Conclusion and Recommendations:



This policy brief has highlighted the kinds and actual costs of hidden fees, it has also shown the implicated costs on universal basic education in the focus states. To move beyond these challenges, we recommend different levels of interventions for different actors in the education space in Nigeria.

Government:

The government, at all levels, has a critical role to play in order to eliminate hidden fees and provide quality basic education across Nigeria. First, overall, there should be an increase in budgetary allocation to education. Besides increasing the budgetary allocation to education, the government needs to create synergy among critical stakeholders to ensure efficient utilisation of education budget allocation.

Apart from the budgetary allocation (6.9% in the 2020 budget), 2% of the consolidated revenue of the country from the previous year is also to be allocated to basic education (UBE Act 2004). However, poor planning, lack of strategic implementation framework has led to critical infrastructural deficit in public schools across focus states. It is therefore recommended that the government creates synergy amongst key stakeholders such as the ministries of education, finance, budget, and planning for proper utilisation of funds.

Second, the government at state and local levels should establish a 'Special Task-force' for both the demand and supply side of basic education. The task force will ensure compliance to the provisions of the UBE Act. This can be done by mobilising community members to ensure school-age children are enrolled in schools and defaulters sanctioned accordingly. This task force will also monitor heads of schools, ensuring that they desist from the collection of hidden fees; defaulters should be appropriately dealt with, to serve as deterrence.

Third, it is important for the government to work with the public, civil society, professional bodies, to curtail the rising incidence of hidden fees charged by both primary and junior secondary schools in Nigeria. This can be done by establishing functional strategies through which the different actors can properly engage the government on this as well as other ways to keep Nigerian children in schools.



Civil Society:

The report recommends that civil society organisations develop a strategy aimed at improving grassroots awareness on the provisions of the UBE Act 2004. This will involve partnering with grassroots advocacy platforms to amplify advocacy for full implementation of UBE Act provisions, especially with the potential for ensuring compulsory basic education schooling. This way, parents and community members, especially in rural communities, will have better knowledge and develop more commitment to ensuring better enrolment of school-age children. More than this, they should also work with parents to monitor, track, and routinely recommend measures for the complete removal of hidden fees. Through this, cases of children denied access to school due to inability to pay hidden fees can be reported. Consequently, indirect costs do not become a barrier to access quality education.

Second, to raise national awareness on the significance of girl child education and improve girl-child school enrolment, it is important to engage religious and traditional leaders who are custodians of local customs. To do this, organisations may identify some traditional and religious leaders as 'Champions' for engendering increased opportunity and commitment to girl child education. This way, the champions can be seen as role models for more community and religious leaders to emulate in the project states.

Through this report, we have shone light on how hidden fees keep many Nigerian children out of schools. For education to be truly free and compulsory as recommended by the 2004 UBE Act, hidden fees must be a thing of the past. To make this a reality, everyone—parents, governments, teachers, traditional and religious leaders as well as civil society groups—must constantly monitor and insist on nothing but equal education for all.

