

The role of sustainable education financing and local resource mobilization in reducing out-of-school children in Nigeria

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Abstract

The explores the role of sustainable education financing and local resource mobilization in reducing out-of-school children in Nigeria. It adopted systematic literature review (SLR) and used the PRISMA framework in identification of data from three databases (ERIC, JSTOR and Scopus) which returned total of 28 articles. In the end, 11 articles were critically reviewed. The study found that the financial system increases the chances of enrolment into primary education but not necessarily the attainment of education or completion of primary ladder or equity without supportive policies. Other community funding sources and cooperation with non-governmental institutions are useful, but they are also risky because they need effective oversight to ensure fairness. Some governance reforms such as performance-based teacher contracts have been introduced and this seems to have led to better educational outcomes, but only accountability and engagement at the community level. The research recommends that there is need for equal focus on the reforms in the modes of governance alongside the funding mechanisms which are integrated with local culture to increase the chances of dealing with the rise in the number of children who have no access to school education in Nigeria which is more likely to increase and therefore call for a more comprehensive, equitable and durable educational system.

Key Words: out-of-school children, Sustainable education, Nigeria

Introduction

Formal education, as enshrined in Nigeria's National Policy on Education refers to the systematic process of teaching and learning that takes place in a structured environment such as schools, universities, and colleges.² This type of education focuses mainly on its practical applications and deliberate attempt to use such learning in the development of individuals and the society.³ Countries around the world have prioritized investment in education as a means of narrowing inequalities, fuelling innovation, and achieving sustainable development goals. For instance, in order to catch up with the changing

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²Federal Government of Nigeria, "National Policy on Education" (Nigerian Educational Research and Development Council, 2013).

³Olufemi Ajayi and Dauda Sikiru, "Evaluation of the Primary School Component of Universal Basic Education in Lagos East Senatorial District of Nigeria," *Interdisciplinary Journal of Education* 4, no. 1 (May 31, 2021): 64–77, <https://doi.org/10.53449/ije.v4i1.145>.



demands of the global workforce, many countries in the Organisation for Economic Co-operation and Development (OECD) invest 3-4% of their Gross Domestic Product (GDP) in primary and secondary education with Colombia and Israel allocating 5% of GDP.⁴ In the same vein, many African countries such as Tunisia invest as much as 6.52% of its GDP on education; South Africa 6.5% of GDP, Kenya 5.2% of GDP and Ghana 4.51% of GDP. In contrast, the investment to GDP ratio in Nigeria was 2.28% in 2017.⁵ This points towards a funding crisis in the Nigerian education sector that correlates with incessant teacher strikes,⁶ poor school infrastructure,⁷ low school attendance,⁸ poor learning outcome and out-of-school children.⁹

Nigeria is facing a major educational crisis with the record highest number of out-of-school children (OOSC) in the world. The United Nations Children's Fund (UNICEF)¹⁰ estimated that about 18.5 million children are out of school in Nigeria suggestive of 1 out of every 3 children in Nigeria not attending school. This problem is more severe in the northern states of Nigeria where the percentage of out-of-school children highest in Kebbi state at 67.6% and lowest in Adamawa state at 21.7%.¹¹ In the southern states of Nigeria, Oyo state has the highest percentage of out of school children at 20.9%, while Anambra state recorded 2.9%.¹² In Kano alone, a staggering 1,497,766 school-age children are estimated to be out of school.¹³ There are several factors that scholars have

⁴OECD, "Education at a Glance 2024," OECD, September 10, 2024, https://www.oecd.org/en/publications/education-at-a-glance-2024_c00cad36-en.html.

⁵Onwioduokit Emmanuel, "Education, Inclusive Growth and Development in Nigeria: Empirical Examination," *Bullion: Publication Of The Central Bank Of Nigeria* 44, no. 2 (2020): 3-31.

⁶Chinecherem Johnbosco Obiekwe et al., "A Cross-Sectional Study on Perceptions of Nigerian Secondary School Students towards Persistent Teacher Strikes: Analyzing Causes, Government Actions, and Teachers' Engagement," *Archives of Current Research International* 23, no. 6 (June 23, 2023): 66-72, <https://doi.org/10.9734/acri/2023/v23i6581>.

⁷Niyi Jacob Ogunode, Inuwa Azarema, and Conrad Ugochukwu Ukozor, "Adequate Funding Panacea for the Development of Teachers' Education in Nigeria," *American Journal of Education and Evaluation Studies* 1, no. 1 (April 14, 2024): 1-7.

⁸Chibuike Innocent Agu et al., "An Appraisal of the Implementation of the National School Feeding Programme and Its Effect on Enrolment and Attendance in Public Primary Schools in Southeast, Nigeria: Perception of Heads of Schools," *BMC Nutrition* 9, no. 1 (March 2, 2023): 37, <https://doi.org/10.1186/s40795-023-00695-z>.

⁹Ogunode, Azarema, and Ukozor, "Adequate Funding Panacea for the Development of Teachers' Education in Nigeria."

¹⁰United Nations Children's Fund (UNICEF), "Immediate Action Needed to Protect Nigeria's Children and Schools," 2014, <https://www.unicef.org/nigeria/press-releases/immediate-action-needed-protect-nigerias-children-and-schools>.

¹¹Sandra Nwaokolo, "FULL LIST: Top Three States with Highest Number of out-of-School Children in Nigeria," *Tribune Online* (blog), March 20, 2024, <https://tribuneonlineng.com/full-list-top-three-states-with-highest-number-of-out-of-school-children-in-nigeria/>.

¹²Punch Newspapers, "UNICEF Decries High Out-of-School Children Rate in Kano, Jigawa, Katsina," *Punch Newspapers* (blog), January 24, 2025, <https://punchng.com/unicef-decries-high-out-of-school-children-rate-in-kano-jigawa-katsina/>.

¹³Daily Post Nigeria, "UNICEF Identifies Education Crisis in Kano, Katsina, Jigawa," 2025, <https://dailypost.ng/2025/01/27/unicef-identifies-education-crisis-in-kano-katsina-jigawa/>.

identified as the factors driving the increase in the number of out of school children.

Scholars have paid significant attention to understanding the various determinants contributing to the out-of-school children (OOSC) crisis in Nigeria.¹⁴ They contend that the factors driving out of school children cover individual, household, systemic, and socio-political determinants. For instance, at the child level, absence of early childhood education programs as well as malnutrition, and preschool deficiency constrain school readiness.¹⁵ The World Bank posits that household poverty coupled with direct education costs along with opportunity costs also worsen the situation.¹⁶ Ndanusa observe that traditions is another factor as boys are frequently shifted towards household chores or Islamic education while girls undergo early marriage and constant childbearing.¹⁷ At the same time, lack of teachers, out-dated curricula, and poor or non-existing school infrastructure which is devoid of basic WASH, electricity, and safety infrastructure also inhibits school attendance.¹⁸ Such issues are made worse due to low planning capacity, poor accountability systems, and weak education funding. At the same time, systemic factors such as population growth, fragility, conflict, and the remaining impacts of the COVID 19 pandemic have increased pressure on an already over-strained economic education sector.¹⁹

Efforts to address these challenges have been multifaceted. For instance, the Nigerian government launched the Renewed-Hope National Home-Grown School Feeding Programme in 2005 by President Olusegun Obasanjo to improve the health and educational outcomes of public primary school pupils through the provision of meals on every school day.²⁰ In their evaluation of the programme, Chibuike *et al.*,²¹ found that it did encourage in-school attendance.

¹⁴Mohammed Manzuma-Ndaaba Ndanusa, Kolapo Quadri Abayomi, and Yoshifumi Harada, "Examining the Fragments and Causes of Increasing Out-of-School Children in Nigeria," 2021, <http://localhost:8080/xmlui/handle/123456789/411>; Nwaokolo, "FULL LIST"; Gever Verlumen Celestine *et al.*, "Learning through Interaction: Impact of Interactive Radio Instructions in Improving Literacy Skills of out-of-School Children in IDP Camps in Nigeria," *Interactive Learning Environments* 32, no. 3 (March 15, 2024): 1058–67, <https://doi.org/10.1080/10494820.2022.2110124>.

¹⁵Grace Otinwa *et al.*, "Eating Habits and Nutrition Status of Nigerian School Children in Rural and Urban Areas (NigeriaLINX Pilot Project)," *Heliyon* 9, no. 7 (2023), [https://www.cell.com/heliyon/fulltext/S2405-8440\(23\)04772-2](https://www.cell.com/heliyon/fulltext/S2405-8440(23)04772-2).

¹⁶World Bank, "Out of School Children in Nigeria," World Bank, 2020, <https://documents1.worldbank.org/curated/en/099062424122074168/pdf/P1768901a.c38d501192f8178181b7f73f2.pdf>.

¹⁷Ndanusa, Abayomi, and Harada, "Examining the Fragments and Causes of Increasing Out-of-School Children in Nigeria."

¹⁸Prosper Adogu *et al.*, "Sexual Health Knowledge, Attitude and Risk Perception among in-School and out-of-School Female Adolescents in Onitsha, Anambra State, Nigeria," *South Eastern European Journal of Public Health*, 2023, <http://seejph.com/index.php/seejph/article/view/36>.

¹⁹World Bank, "Out of School Children in Nigeria."

²⁰NHGSFP, "Lets Make Nigeria Work Again...", 2005, <http://nhgsfp.gov.ng/>.

²¹Chibuike Innocent Agu *et al.*, "An Appraisal of the Implementation of the National School Feeding Programme and Its Effect on Enrolment and Attendance in Public Primary Schools in Southeast, Nigeria: Perception of Heads of Schools," *BMC Nutrition* 9, no. 1 (March 2, 2023): 37, <https://doi.org/10.1186/s40795-023-00695-z>.

Similarly, the passed the Universal Basic Education (UBE) Act of 2004 to make primary education free and compulsory for children.²² In their review of UBE implementation, the Centre for Public Impact found that the while the UBE led to increase in the number of enrolment in schools across the six geological zones of Nigeria, the programme faced the problem of funding with some state governments not matching the funds with that of the federal government.²³ While existing studies have extensively explored these determinants and evaluated the effectiveness of standalone interventions, there is limited literature examining how the synergy of sustainable education financing and local resource mobilization could holistically address the OOSC crisis. The aim of this study is to address this problem through the analysis of the core question: How can the synergy between sustainable education financing and local resource mobilization mitigate the out-of-school children crisis in Nigeria?

Conceptual Framework

The current approach to addressing the problem of out of school children in Nigeria is represented in figure 1, where the crisis is fuelled by multifaceted challenges, including household poverty, systemic underfunding, poor infrastructure, and socio-political barriers like cultural norms and insecurity. The framework identifies the implementation of the Universal Basic Education, school feeding programmes, and conditional cash transfers as intervention strategies which have collectively produced relative results in school enrolment but poor completion rate which stood at 59 percent in 2020 for boys and 51 percent for girls.²⁴ The gap shows that current efforts have been found to lack coordination,²⁵ failed to address systemic resource constraints,²⁶ and overlooked community engagement.²⁷ A reference point relates to funding of primary education which rely on direct fiscal transfers from the federal government, state governments and local governments. Rather than have community-driven funding, individual stakeholders and organisations rather

²²Rosemary Hannah Egu, Ememe Ogbonna Nwuju, and Njoku Ngozi Chionye, "Teacher Attrition in Nigerian Schools : A Case for the UBE," *Journal of Emerging Trends in Educational Research and Policy Studies* 2, no. 2 (April 2011): 108–12, <https://doi.org/10.10520/EJC135710>.

²³Centre for Public Impact, "Universal Basic Education in Nigeria," *Centre for Public Impact* (blog), May 17, 2017, <https://centreforpublicimpact.org/public-impact-fundamentals/universal-basic-education-in-nigeria/>.

²⁴UNESCO, "Nigeria: Education Country Brief | International Institute for Capacity Building in Africa," 2024, <https://www.iicba.unesco.org/en/nigeria>.

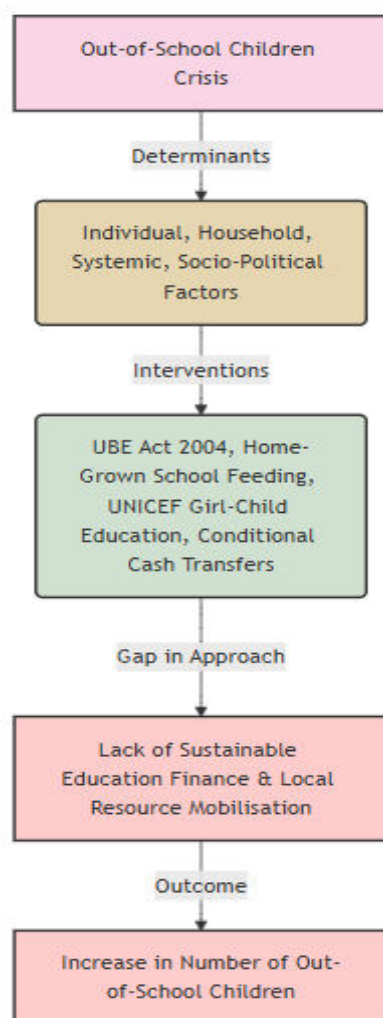
²⁵Amenawo Ikpa Offiong et al., "Primary School Enrolment Rate, Completion Rate and Gender Balancing in Nigeria; the Financial Inclusion Perspective," *International Journal of Social Economics* 48, no. 4 (2021): 602–21.

²⁶Edward Agbai, Anthony Okafor, and Funminiyi Egbedoyin, "Comparative Study of Education Funding in Nigeria," SSRN Scholarly Paper (Rochester, NY: Social Science Research Network, February 28, 2021), <https://papers.ssrn.com/abstract=3798642>.

²⁷Charles Ogwo, "Kebbi, Sokoto Top List of States with Highest Number of out-of-School Children," *Businessday NG*, March 22, 2024, <https://businessday.ng/education/article/kebbi-sokoto-top-list-of-states-with-highest-number-of-out-of-school-children/>.

established their private schools than resort to local resource mobilisation for school funding.²⁸

Diagram 1: **Determinants and Interventions in the Out-of-School Children Crisis**



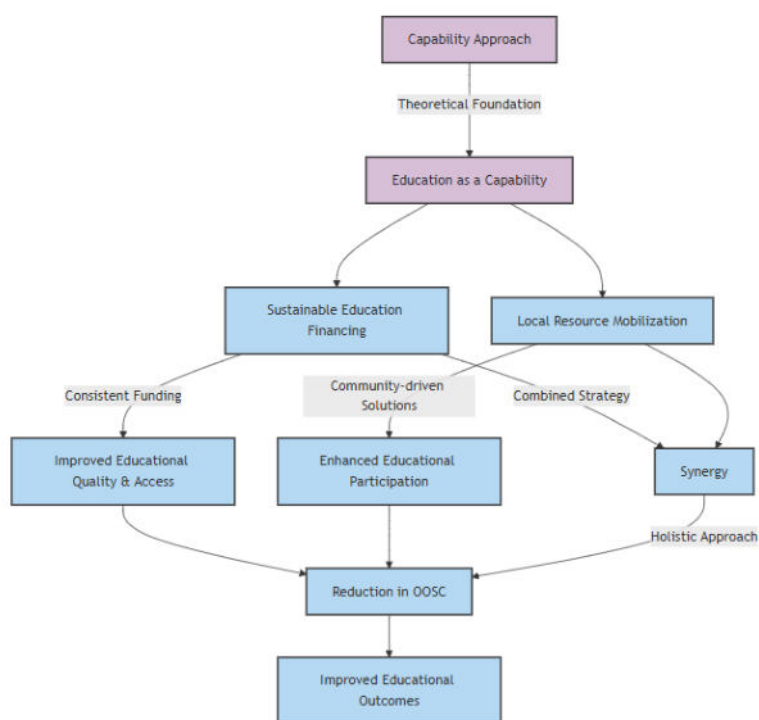
Source: Researcher

In order to address this gap, this study proposes a holistic approach that combines sustainable educating funding with local resource mobilisation where the funding and education of children is community-driven. It argues that having local people and organizations engage with OOSC would greatly

²⁸Ogunode, Azarema, and Ukozor, "Adequate Funding Panacea for the Development of Teachers' Education in Nigeria."

increases the effectiveness of the funding provided by the government. This is represented in figure 2:

Diagram 2: Holistic Approach to Mitigating Out-of-School Children



Source: Researcher

The combination of sustainable education financing and local resource mobilization is crucial in addressing both educational and socio-economic challenges. The central benefit of this approach is that sustainable education financing fixes the supply side issues while local resource mobilization fixes the demand and participation engagement. Sustainable education financing is defined as the strategic allocation, mobilisation, and use of financial resources to ensure equitable, consistent, and long-term support for educational systems.²⁹This type of financing takes into consideration environmental, social and governance (ESG).³⁰This concept goes beyond simply increasing funding; it entails ensuring that financial resources are effectively managed to improve educational quality, accessibility, and equity, while also protecting the system

²⁹UNESCO, "Education Financing | #LeadingSDG4 | Education2030," 2024, <https://www.unesco.org/sdg4education2030/en/knowledge-hub/education-financing>.

³⁰European Investment Bank, "What Is Sustainable Finance," European Investment Bank, 2024, <https://www.eib.org/en/stories/what-is-sustainable-finance>.

from future economic or social disruptions.³¹ It incorporates principles of efficiency, equity, and resilience, emphasising the importance of adequate, equitable funding that is adaptable to changing educational needs and priorities. On the other hand, local resource mobilization refers to the process of harnessing community-level assets—including financial, material, human, and social resources—to support and sustain educational initiatives.³² It involves empowering communities to participate, influence and take decisions on policies that affect their resilience.³³ The combination of both sustainable education financing and local resource mobilization creates a comprehensive framework that address the different perspectives of educational exclusion in OOSC, and increases the opportunities for inclusion and equity. For example, building a well-resourced school in an isolated location is only beneficial when the surrounding community actively supports and ensures the children take advantage of the facility.

Theoretical Framework

The core principle of combining sustainable education financing and local resource mobilisation is derived from Amartya Sen's theory of capability approach which posit that public participation in generating valued capabilities is vital to educational development base on equity.³⁴ The Capability Approach is utilized in this study as it holds that expansion of people's lives should be at the core of the development process.³⁵ Here, education is defined as a capability enhancing input which allows individuals to gain freedom, power, and equity in society.³⁶ Thus Sustainable Financing supports the cradle-to-grave provision of quality education.³⁷ This entails child-focused infrastructure investment, teacher education, and supply of learning materials so as to allow children to reach their educational goals. Local Mobilization crafts education to fit the local context by integrating the cultural and socio-economic factors at play. The above mechanisms are brought together under the Capability Approach, which emphasizes that education must be relevant, available, and of good quality if it is to enhance the wellbeing of individuals and communities. This approach does not only transform education for the better, but its efficacy also impacts the fight against poverty, gender inequality, and women economic empowerment issues.³⁸

³¹KPMG, "Defining Sustainable Finance," 2023,

<https://kpmg.com/us/en/articles/2023/defining-sustainable-finance.html>.

³²USAID Learning Lab, "Local Resource Mobilization: A Case Study from USAID/Serbia Local Works | USAID Learning Lab," 2021, <https://usaidelearninglab.org/resources/local-resource-mobilization-case-study-usaidserbia-local-works>.

³³GNDR, "Local Resource Mobilisation | Resources at GNDR," *GNDR* (blog), 2023, <https://www.gndr.org/resource/fundraising/local-resource-mobilisation-a-how-to-guide/>.

³⁴Melanie Walker, "Amartya Sen's Capability Approach and Education," *Educational Action Research*, March 1, 2005, <https://doi.org/10.1080/09650790500200279>.

³⁵Walker.

³⁶Ingrid Robeyns, "The Capability Approach: A Theoretical Survey," *Journal of Human Development*, March 1, 2005, <https://doi.org/10.1080/146498805200034266>.

³⁷Ai-Thu Dang, "Amartya Sen's Capability Approach: A Framework for Well-Being Evaluation and Policy Analysis?," *Review of Social Economy* 72, no. 4 (October 2, 2014): 460–84, <https://doi.org/10.1080/00346764.2014.958903>.

³⁸Walker, "Amartya Sen's Capability Approach and Education."

Methodology

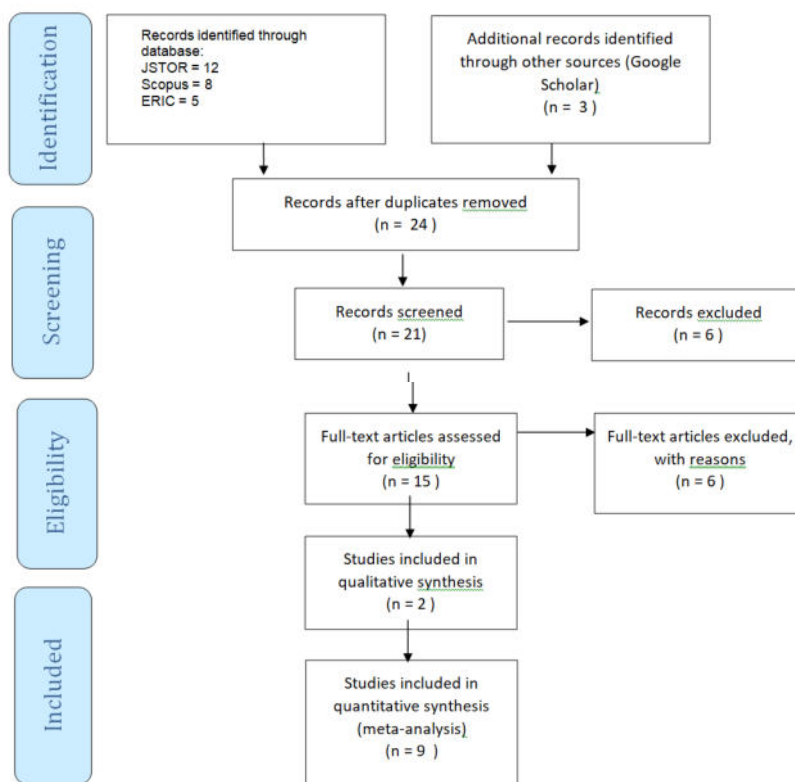
This qualitative research employs a systematic literature review methodology (SLR) to explore the role of sustainable education financing and local resource mobilization on reducing the number of out-of-school children in Nigeria. Mukhles describe SLR as a structured research approach that involves identification of data through inclusion and exclusion criteria; analysis of data and synthesis of research evidence to answer the research questions.³⁹ In this study, the structured approach is based on the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) framework.⁴⁰ The review seeks to answer the following research question: How can the synergy of sustainable education financing and local resource mobilization effectively reduce the number of out-of-school children in Nigeria? The sources of data are mainly from education databases particularly ERIC, Scopus and JSTOR. The search term involves combinations of keywords such as "sustainable education financing," "local resource mobilization," "out-of-school children," "Africa," "educational access," and "educational equity." Boolean operators such as AND and OR were used to refine searches for this study, which focused on sustainable education financing and local resource mobilisation in addressing Nigeria's out-of-school children (OOSC) crisis. For example, queries like "sustainable education financing" AND "local resource mobilisation" AND "out-of-school children in Nigeria" yielded targeted results, whereas OR expanded searches to include synonyms and related terms (e.g., "educational exclusion" OR "school dropouts"). The review is limited to the years 2015-2025, which corresponds to the adoption of the Sustainable Development Goals (SDGs) in 2015 and post-COVID-19 developments, ensuring relevance to recent interventions and strategies addressing the OOSC crisis in Nigeria.

To ensure that the data analysis was useful and of superior quality, the inclusion and exclusion criteria were meticulously planned. Inclusion criteria included the following: (1) articles, reports, and policy papers published between 2015 and 2025 which are peer-reviewed; (2) literature on sustainable financing of education, local resource mobilization, or both in relation to out-of-school children; (3) literature examining Nigeria or other lower and middle income countries with educationally comparable issues and (4) publications in English. The exclusion criteria were: (1) literature published outside the labelled timeline; (2) literature solely on unrelated educational issues such as higher education; (3) literature which is lacking in empirical evidence or lacking in opinion-based analytical leaning; (4) incomplete studies lacking important method or result information or (5) duplicates. Such criteria were necessary to maintain a tighter and help in the data extraction using PRISMA framework.

³⁹Mukhles M. Al-Ababneh, "Linking Ontology, Epistemology and Research Methodology," *Science & Philosophy* 8, no. 1 (June 1, 2020): 75–91.

⁴⁰Martin Westgate & Neal Haddaway, "PRISMA2020," Evidence Synthesis Hackathon, June 19, 2022, <https://www.eshackathon.org/software/PRISMA2020.html>.

Diagram 3: PRISMA Framework



Source: Adapted And modified from Liberati *et al.*

The progress of the search conducted within the three databases is well detailed according to the PRISMA framework. Articles were obtained from JSTOR (12), Scopus (8), and ERIC (5) respectively. These were combined together with the other records to provide a total of 25 records from the first search. The total was increased to 28 after 3 records from Google Scholar were added. After subtracting duplicate entries, there were 24 unique records left for screening, however, only 21 records were screened based on the exclusion and inclusion criteria. 6 out of the 21 screened records did not meet criteria and were rejected. Thus, 2 papers that fell outside of the timeframe, 1 non-English paper, and 3 papers with no empirical evidence were removed. Full text review of 15 articles resulted in the rejection of 6 papers. 2 non-peer reviewed, 2 unrelated studies, and 2 papers without empirical evidence were removed. In the end 2 qualitative and 9 quantitative syntheses (meta-analysis) studies were included in the systematic literature review. To ensure the reliability and credibility of the selected articles, a thorough evaluation for quality assessment was conducted using the McMaster's research assessment checklist. Data analysis made use of thematic synthesis to identify recurring patterns and

themes in sustainable education financing, local resource mobilisation, and their combined impact on reducing OOSC.

Analysis

Total of eleven articles were reviewed to answer the research question, how can the synergy between sustainable education financing and local resource mobilization mitigate the out-of-school children crisis in Nigeria? In answering the question, three themes emerged

Table 1: Outcome of Reviewed Articles

Study	Aim	Methodology	Findings	Application
Sohn et al ⁴¹	Assess effect of extra school funding on student achievement.	Regression Discontinuity Design (RDD) using administrative cutoff.	20% funding increase reduced underperforming students' failure by up to 20%.	Advocates extra funding for underperforming schools to enhance academic performance.
Offiong et al ⁴²	Assess impact of financial inclusion on primary education.	Vector Error Correction Model (VECM).	Positive effect on enrollment, negative on completion and gender balance.	Suggests targeted financial inclusion strategies to improve enrollment but address completion and equity.
Edwards Jr et al. ⁴³	Explore community participation in marginalized contexts.	Qualitative research in Ciudad Juarez, Mexico.	Combining parental involvement, adult education, and social justice leadership	Calls for a comprehensive approach combining leadership, education, and community

⁴¹Jiyoung Sohn, "Apple's iPhones Winning Over Gen Z—and the World's Premium Market," *Wall Street Journal*, February 27, 2023, sec. Tech, <https://www.wsj.com/articles/apples-iphones-are-winning-over-gen-z-and-the-worlds-premium-market-7611bd38>.

⁴²Offiong et al., "Primary School Enrolment Rate, Completion Rate and Gender Balancing in Nigeria; the Financial Inclusion Perspective."

⁴³D. Brent Edwards Jr et al., "Community Participation and Empowerment in Marginalised Contexts: Leveraging Parental Involvement, Adult Education, and Community Organising through Social Justice Leadership," *Compare: A Journal of Comparative and International Education* 51, no. 8 (November 17, 2021): 1190–1207, <https://doi.org/10.1080/03057925.2020.1717927>.

			empowers communities.	organizing for empowerment.
Shaturae v ⁴⁴	Explore financing and management of Islamic education in Indonesia.	Field surveys and data analysis.	Infrastructure issues and teacher shortages hinder education quality.	Recommends educational reforms to improve teacher training and infrastructure.
Meki Kombe & Herman ⁴⁵	Assess sustainability of donor-funded educational innovations.	Case study of Zambia's Primary Reading Programme.	Donor withdrawal led to poor sustainability due to lack of local resources.	Encourages designing innovations within beneficiaries' socio-economic capacity for sustainability.
Duflo et al. ⁴⁶	Evaluate governance and teacher incentives in Kenyan schools.	Experimental study on contract teachers and governance reforms.	Contract teachers improved performance; governance reforms reduced inefficiency.	Recommends locally-hired teachers and governance reforms for better education outcomes.
WhiteMan & Maiden ⁴⁷	Investigate alternative funding for secondary education.	Survey of school principals in Ebonyi State, Nigeria.	Alumni, community, and NGOs are crucial for funding.	Suggests engaging communities and NGOs to reduce dependency on government

⁴⁴Jakhongir Shaturae, "Financing and Management of Islamic (Madrasah) Education in Indonesia," *Zeszyty Naukowe Politechniki Częstochowskiej. Zarządzanie*, no. 42 (2021): 57–65, <https://doi.org/10.17512/znpcz.2021.2.05>.

⁴⁵Charity Lengwe Meki Kombe and Chaya Herman, "Can Education Innovations Be Sustained after the End of Donor Funding? The Case of a Reading Intervention Programme in Zambia," *Educational Review* 69, no. 5 (October 20, 2017): 533–53, <https://doi.org/10.1080/00131911.2016.1265917>.

⁴⁶Esther Duflo, Pascaline Dupas, and Michael Kremer, "School Governance, Teacher Incentives, and Pupil–Teacher Ratios: Experimental Evidence from Kenyan Primary Schools," *Journal of Public Economics* 123 (March 1, 2015): 92–110, <https://doi.org/10.1016/j.jpubeco.2014.11.008>.

⁴⁷Funston WhiteMan and Jeffrey Maiden, "An Exploratory Case Analysis of the Relationship Between American Indian Education Funding and Achievement," *Journal of Education Finance* 46, no. 1 (2020): 1–19.

				funding.
Lewallen et al. ⁴⁸	Propose a model to align health and education outcomes.	Review of Coordinated School Health and Whole Child models.	The Whole School, Whole Community, Whole Child model improves both health and education outcomes.	Promotes integrated health and education programs to enhance student development.
Christian et al. ⁴⁹	Explore implementation of health interventions in schools.	Thematic analysis of interviews with school leaders.	Lack of resources, autonomy, and support hinder health interventions.	Recommends adaptable, collaborative approaches for successful school health programs.

Enhancing Educational Access through Financial Inclusion and Alternative Funding

The main approach to tackling the issue of out-of-school children in Nigeria should emphasize enhancing educational opportunities through new financial strategies. It is important to recognize that while Offiong et al. provides insightful analysis on how financial inclusion affects primary school attendance rates, they also point out the problem of inclusion not necessarily leading to educational attainment nor closing the gender gap.⁵⁰ This findings runs counter to a more naive pursuit which assumes that financial inclusion is a magic wand to the dearth of education systems. There is a need for an interconnected strategy which includes funding mechanisms and policies for retention and gender equity. Oke et al. and WhiteMan & Maiden support the use of alternative funding mechanisms.⁵¹ Their studies demonstrate that in areas like Plateau North and Abakaliki in Nigeria, resource communities, NYSC members and non-

⁴⁸Theresa C. Lewallen et al., "The Whole School, Whole Community, Whole Child Model: A New Approach for Improving Educational Attainment and Healthy Development for Students," *Journal of School Health* 85, no. 11 (2015): 729–39, <https://doi.org/10.1111/josh.12310>.

⁴⁹Danielle Christian et al., "Community Led Active Schools Programme (CLASP) Exploring the Implementation of Health Interventions in Primary Schools: Headteachers' Perspectives," *BMC Public Health* 15, no. 1 (March 13, 2015): 238, <https://doi.org/10.1186/s12889-015-1557-0>.

⁵⁰Offiong et al., "Primary School Enrolment Rate, Completion Rate and Gender Balancing in Nigeria; the Financial Inclusion Perspective."

⁵¹Tolutope Idowu Oke, Hauwa'u Muhammad Mainoma, and Ibrahim Bulama Bukar, "Exploring Alternative Sources of Funding Universal Basic Education for Sustainable Development in Nigeria," 2017, <http://irepos.unijos.edu.ng/jspui/handle/123456789/3156>.

governmental organizations have greatly aided the school system.⁵² Nonetheless, this approach has its weaknesses. The targeting of local funding may not always result in positive outcomes due to potential abuse from shifting local political powers which may limit educational opportunities. In order to respond to the research question, these other sources need to be handled in an open and fair manner in so that they reinforce both enrollment and the standard of education at all social levels.

The Role of Governance, Community Involvement, and Teacher Incentives

The problem of out-of-school crisis in Nigeria that goes beyond funds allocation. To tackle this problem, Duflo et al. suggests that there is need for performance-based system where teachers focused on outcome increments through utility maximizing of microeconomic outlooks in education.⁵³ This model can be adapted in Nigeria, though with cultural and administrative changes. This model, if successful, could be beneficial, with the loans and funds only being the productive forcing mechanism. The multi-dimensional adaptational could break away traditional educational models.⁵⁴ The most important question that address the issue of effective financing and local resource mobilization is how to sustain educational initiatives. Meki & Herman used Zambian experience to show that post-donor interventions frequently do not work because of a lack of socio-economic fit.⁵⁵ This finding applies to Nigeria perfectly where there is a danger of reliance on subsistence aid instead of developed educational systems. The complex issue of health interventions in schools which Christian et al.⁵⁶ Similarly, ⁵⁷ say parallel educational projects can be undertaken with more adaptability and local collaboration in program design. The assumption is therefore that in Nigeria, educational programs will be planned in such a way that they will not require donor funding and will be able to function independently. The implementation of sustainable finances and local mobilization must go beyond the theoretical concepts provided and focus on practical solutions to create educational systems that are sustainable within the socio-economic framework existent in Nigeria.

Discussion of Findings

Results of the systematic literature rests on several cores of knowledge on the application of sustainable education financing and local resource mobilization strategies in addressing the crisis of out-of-school children in Nigeria. First, financial inclusion tends to increase the primary school enrollment ratio as

⁵²WhiteMan and Maiden, "An Exploratory Case Analysis of the Relationship Between American Indian Education Funding and Achievement."

⁵³Duflo, Dupas, and Kremer, "School Governance, Teacher Incentives, and Pupil-Teacher Ratios."

⁵⁴Edwards Jr et al., "Community Participation and Empowerment in Marginalised Contexts."

⁵⁵Meki Kombe and Herman, "Can Education Innovations Be Sustained after the End of Donor Funding?"

⁵⁶Christian et al., "Community Led Active Schools Programme (CLASP) Exploring the Implementation of Health Interventions in Primary Schools."

⁵⁷Christian et al.

suggested by Offiong et al.⁵⁸ However, the same research suggests that such implications do not guarantee the children's complete education or achieve gender balance. This shows that there is a need for financial strategies as part of a more comprehensive educational framework with mechanisms and policies to retain students and promote gender equity. The diversification of funding sources discussed by Oke et al.⁵⁹ and WhiteMan & Maiden argue that community participation, alumni support, and NGO funding could enhance but not replace government funding.⁶⁰ However, the success of these funding streams depends on political context and local governance. This discussion points to the need for a system where these funds are not just supplementary but strategically allocated to address educational disparities.

Duflo et al. suggests that schools may attain positive results from decentralization in educational governance through local recruitment practices that hold teachers accountable.⁶¹ But, this model will have to be approached with caution when applying it to Nigeria due to the consequences of corruption and poor local governance. Incorporation of community participation, as proposed by Edwards Jr et al,⁶² through the engagement of parents, adult education, and community organizing under social justice leadership, can enable the communities to assume responsibility towards their education systems. The challenge remains on how to ensure these approaches are appropriately tailored for application in the complex socio-cultural fabric of Nigeria, where local opposition could prove detrimental.

On the issue of the sustainability of the educational interventions, the accounts provided by Meki & Herman.⁶³ This means for Nigeria, educational intervention strategies must be devised and crafted in a manner that they can be hosted by the local economy after donor support is withdrawn. Christian et al. also make the consideration of ensuring that educational interventions are flexible with these recommendations by the schools themselves. These findings strongly recommend that the strategies formulators in Nigerian context should ensure that they are sustainable to implement and economically feasible to maintain over a long period of time.

Conclusion

This study has systematically analyzed literature to find out how effectively local resource mobilization and sustainable education financing can reduce the challenge of out of school children (OOSC) in Nigeria. The findings demonstrate both the promise and the intricacies of these strategies as a means of changing

⁵⁸Offiong et al., "Primary School Enrolment Rate, Completion Rate and Gender Balancing in Nigeria; the Financial Inclusion Perspective."

⁵⁹Oke, Mainoma, and Bukar, "Exploring Alternative Sources of Funding Universal Basic Education for Sustainable Development in Nigeria."

⁶⁰Duflo, Dupas, and Kremer, "School Governance, Teacher Incentives, and Pupil-Teacher Ratios."

⁶¹Duflo, Dupas, and Kremer.

⁶²Edwards Jr et al, "Community Participation and Empowerment in Marginalised Contexts."

⁶³Meki Kombe and Herman, "Can Education Innovations Be Sustained after the End of Donor Funding?"

the educational situation in Nigeria. Fundamentally, while financial inclusion could greatly increase school attendance, it does not work as a remedy on its own without other actions geared towards ensuring that, for example, students finish their education, and gender inequalities are also addressed. This means there is a need for a much broader educational policy that incorporates financial access within the retention strategies and gender equity initiatives. While these strategies of community participation and non-state actors' partnerships seem to be working, there is still a lot of work needed for proper regulation and impact equity.

As for the governance side, it focuses on the necessity of pursuing a more inclusive form of educational administration in order to achieve accountability and relevance in the provision of education. Yet, these reforms must also contend with issues of local corruption and mismanagement. In essence, they need to ensure that such community involvement that offers empowerment also indeed leads to improved education. Involvement of parents, organizing communities and exercising social justice leadership are very necessary to improve the educational environment but would greatly depend on successfully addressing the socio-cultural and local opposition. Donor dependency fundraising schemes are exposed as unsustainable for Nigeria. Interventions must consider the local socio-economic context for appropriate implementation. Educational gains made will be safeguarded as long as their planning includes community participation, adaptability, and cultural context. Finally, out of school children in Nigeria offer a significant opportunity for the dual implementation of sustainable education financing and local resource mobilization. It is important to note, however, that this will only be possible when active participation within the community and culturally sensitive approaches to governance are put in place, alongside embedding these strategies within existing economic frameworks. Nigeria's journey towards an inclusive, equitable, and sustainable educational system involves moving beyond funding towards policy change, community empowerment, and strategic financial planning within the entire educational ecosystem.

Recommendations

In all these strategies identified above, an integrated one is essential. It is insufficient to view sustainable financing and local resource mobilization in isolation because, there exist modifications to be made in governance, community, and the culture. Below are recommendations for reducing out-of-school children in Nigeria through sustainable financing and local resource mobilization:

1. Expand Financial Inclusion: Implement policies ensuring school completion and gender equity, like conditional cash transfers and targeted scholarships.
2. Diversify Funding Sources: Encourage community, alumni, and NGO contributions with transparent management. Incentivize private sector involvement through tax benefits or recognition.
3. Governance Reforms: Empower schools with hiring autonomy, establish merit-based teacher contracts, and involve communities in school governance through oversight committees.

4. Ensure Sustainability: Design educational programs for local socio-economic contexts, promoting self-sufficiency over donor dependency, and allowing for adaptability.
5. Capacity Building: Train educators, administrators, and community members in sustainable education practices, financial management, and advocacy, while fostering ongoing research for policy refinement.

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