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to restore the dignity of man

Improvement of Access to Basic Service Delivery through Voice for the Most Marginalised Groups in Anambra and Kaduna States, Nigeria

A literature review, written by Institute of Development Studies (IDS), Nigeria
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Introduction

Nigeria is the country with the highest population in Africa with over 200 million people in 2020 and estimated 400 million people by 2050 (Nwanze, 2019). About 23% of Nigeria's population are adolescents depicting a young population, high fertility rate and dependency with huge implications for the labour force and increase in unemployment in the event of any shock in revenue which is dominated by receipts from oil sales (Nwanze, 2019).

Statistics from the World Health Organization in her World Disability Report of 2011 (WHO, 2011) noted that about 15% of Nigeria's population or at least 25 million people have one form of disability. The report inferred that many people with disabilities (PWDs) lack access to basic facilities including healthcare, education, and water. PWDs face several human rights abuses including discrimination, stigma, violence, lack of sanitation and hygiene, housing and others.

Similarly, some authors have found that poverty is becoming the second name of rural women in Nigeria especially those living in hard-to-reach areas with most of them surviving on a mere N150 a day, which is slightly lower than 0.5 dollar (Adepoju, 2015; Amakom, 2020; Kazeem, 2018; Nwaobi, 2003).



The ECID project focuses on increasing access to essential services for marginalised people in Nigeria. The project seeks to understand the complexities of how systems exclude people and ways in which data can be used to inform better decision making. Understanding such ways will help to support target stakeholders to generate and use data from the most marginalised in an interactive, cyclical process that will amplify their voices in decision making at all levels. By engaging with the target groups directly to identify their needs, especially in relation to access to health, education and water, etc., it is expected to foster connections and collaboration among a wide range of stakeholders to increase accountability, responsiveness, and effectiveness so that sustainable growth and development is realized for all.

ECID works to empower these individuals to raise their collective voices to engage with decision makers at all levels on these issues and equally provide reliable data for effective advocacy with policy makers. In Nigeria, the project specifically seeks to improve the wellbeing of three groups that have been identified as the most marginalized: a) Adolescents (boys and girls between the age of 13 and 19), b) People living with disability c) Poor rural women (19 and above living in hard-to-reach communities).

ECID targets these groups in Anambra and Kaduna as the focal states for its intervention; within these states, eight Local Government Areas (LGAs) have been participatorily selected as the focal Local Governments. They include: Awka North, Anambra West, Ayamelum and Ogbaru LGAs (for Anambra), and Jaba, Kauru, Kubau and Makarfi LGAs (for Kaduna). These focal LGAs were chosen based on the situational analysis of exclusion of the focal groups found out in ECID's baseline study (Amakom, 2020).

With regards to access to services, key informant interviews and focused group discussions findings from the baseline study showed that both states still had a lot of work to do in ensuring access to services (especially in education and health) for the marginalized groups. Anambra State had more spaces for the participation of the



marginalized groups in decision making than Kaduna State. Findings further suggested that in Anambra State, civil society organisations engaged more with the target groups at the rural communities but in Kaduna, it seems that most of the civil society organisations work in urban centres rather than in rural communities.

The summary findings from the perception survey which was equally part of the baseline study showed that 33.5% of the respondents considered that they had social, political, and economic power, meaning that they could influence people and meet their basic needs. Amongst the female respondents, only 26.5% were satisfied with their social, political and economic power (against 39.4% of the male respondents). A similar disparity was observed between the States with 26.5% of the respondents from Anambra being satisfied with their social, political and economic power versus 42.7% in Kaduna.

Following from a critical analysis of the context in relation to the issues ECID hopes to address in Nigeria, some factors largely due to poor governance pose challenges to the delivery of the ECID objectives, key among these include:

Absence of a dedicated data platform for the project for all stakeholders to make use of.

Government's restrictions on making data available to the public. This poses a threat to our research work because we rely on the availability of these data.

Government viewing development partners as opposition groups rather than as development partners remains widespread in Nigeria, and this usually limits the level of cooperation enjoyed when engaging government on data.

Cultural and religious beliefs which differ across the focal States which might not allow the same theoretical underpinning to be applied across both.

Some stakeholders not having enough conviction that they can be change agents due to long time of misrule and neglect.



The major research objective of this study is to understand the process of using data to improve access to basic services of the most marginalized groups at all levels (local, state and national) through amplifying their voices. Other objectives include: (1) To identify the key issues hindering government responsiveness to the needs of the most marginalised groups in the target states; (2) To contribute to building a reliable database of key indicators around exclusion and vulnerability that will be accepted and utilised by State and non-State actors across the focal States.

The main research question is: “What process(es) should be taken to ensure the generation and use of data to inform effective engagement and participation of most marginalised groups – adolescent boys and girls (13-19), PWDs, and rural women aged 19 and above in hard-to-reach communities – in decision making with regards to access to the public services addressed in ECID (education, healthcare, agriculture and water, sanitation & hygiene -WASH-) in Anambra and Kaduna states?”

Other research questions which are expected to be answered in the two cited states are:

What is needed in building a reliable database with relevant indicators around the most marginalised groups that is acceptable and be utilised by both government and non-government stakeholders (civil society organisations and private sector)?

What major issues inhibit government alertness to the needs of the marginalised groups?

How can data be used by the marginalized groups and other stakeholders in decision making that results to better access to the cited public services?

The database is expected to be built and used by all stakeholders both government and non-government actors. The government institutions as well as non-government actors



including civil society organisations working in ECID will be part of building and usage of the database. The database will be housed by the government but owned by all stakeholders in terms of usage.

The study is timely because the two States Anambra and Kaduna have relevant Laws and Policies in place such as the Child Right Law, the Disability Law, the Gender Policy, the Girl Child Education Policy, the Policy on *Alimajiri* in Kaduna State, the policy to curb high level of boys dropout rate in Anambra State, and the policy that abolished harsh practices against women and widows. The existence of these policies potentially enables the inclusion of marginalised groups especially the three focal groups in this study.

1. Conceptual Literature

The literature presented for the study is grouped under different headings including conceptual approaches, empirical approaches, policy approaches to the topic. This section covers several approaches to the topic from a conceptual perspective.

1.1. The Social Exclusion Approach

Social Exclusion as a discourse and framework for policy analysis originated in Europe, but that has been applied in developing countries, including Middle Eastern Countries. The following characteristics of social exclusion pertinent to this study are excerpted from Silver (2007):

Social exclusion is a process, not just a condition that is the outcome of a process.

Social exclusion is multidimensional, so policies to address it need to be comprehensive, multi-pronged, tailored to individual sets of needs, and 'joined-up' across agencies,



Mechanisms of social exclusion carry a cumulative disadvantage, or the accumulation of multiple dimensions of disadvantage.

Primary indicators of social exclusion go beyond material and economic dimensions to include exclusion from social relations, social support, and civic engagement.

Social exclusion is a situated, socially embedded concept that differs across national and cultural contexts, as well as across regional and local conditions.

The risk of exclusion may be based upon personal characteristics that include health, disability, gender, age, place of birth, language, religion, sect, and spatial distances. Ineligibility for services due to citizenship status, gender prohibitions, and social isolation also carry risks of exclusion.

In contrast to the focus on distribution of resources inherent in poverty and inequality, social exclusion focuses on social relationships involving two parties: excluders and excluded.

Social exclusion literature focuses on relations between included and excluded groups, such as unfavourable public attitudes, segregation of minority groups and harassment of women. Much of the literature on exclusion focuses on the excluded. The Nigerian context will readily lend itself to this approach.

The social exclusion approach: “restricts excluded groups’ economic mobility and prevents them from receiving the social rights and protections meant to be extended to all citizens” (Meerman in Lewis and Lockheed, 2006: 49).

1.2. Accountable Governance and Citizens Voice

The dominant approach on the notion of governance is grounded on how the State relates with citizens around the performance of the reasons why government exists.



Although this is a narrow notion of the concept as its wider implication transcends the institutional performance of governments to include, according to Sachs (2015), what the private sector or citizens do about issues of societal concern. However, it is commonly used in the narrow sense earlier noted for the convenience of tracking measurable indicators.

In this regard, Fukuyama (2013) conceives governance as the government's ability to make and enforce rules and to deliver services to the people. He goes further to add that governance is about the performance of agents in carrying out the wishes of the principals, hence, it is about execution or what can be taken to lie within the domain of public administration. The nuanced dimension that Fukuyama brings into his discussion on governance is the rejection of the claim that democratic governance is equal to good governance. He is perhaps driven by the accomplishments of regimes that used to be qualified as authoritarian in the improvement of the quality of lives of their citizens.

While Fukuyama may be correct on this score, it may not be possible to separate democratic government with accountable government. If power flows from the demos or people, it follows that those who exercise their power on behalf of the people must account to them and reinvent the legitimacy of the power they exercise by transparently and honestly presenting the account of their conducts in office. In fact, a government is democratic to the extent that it is accountable to the people. Indeed, the power of the people lies in the capacity to hold them accountable.

Pulling together the ideas of a few writers, Boven (2009, p. 3) defined accountability as “a social relationship in which an actor feels an obligation to explain and to justify his or her conduct to some significant other.” This relationship contains the actor or *accountor* who can be either an individual or an agency while the significant other or the *accountee* can be a specific person or agency or even a virtual entity such as God for devout believers.



Boven further drew attention to the root of the contemporary usage of accountability to Dubnick's (2002) tracing of the concept to the Norman conquest of England. In 1085 William the conqueror of England required all property holders in his realm to render a count of all their holdings. Their possessions were valued and listed in the Domesday Books to establish what was in the king's realm and the foundation of royal governance. In early twelfth century, this evolved into a centralized administrative kingship which ruled through centralized auditing and periodic account giving.

But accountability has moved far above its origins in bookkeeping and has become a symbol for good governance both in the public and in the private sector (Boven, 2006). The greater thing about the transition of the concept is that it is no longer the sovereigns that hold the subjects to account. Rather, it is the citizens holding the sovereigns to account. It is this reversal of who renders account that makes accountability important to the subject of contemporary democratic governance.

Accountability is quite important to modern public governance for several reasons. The first is that democracy is almost synonymous with good governance. In fact, it is with the movement towards the generalization of democratic governance that peoples power trumped monarchical power. So, instead of looking up to the king as the source of power, the demos or people now constitute the source of power. Democracy warrants participation and part of this participation is taking the State to account based on what it owes the citizen as a duty. In fact, in democratic systems where power is expected from below and responsibility from above, government legitimates itself through the ability to maintain the social contract obligations of the State. This contract by which citizens are bound by loyalty to the State also binds the State to the duty of protection to the citizen.

Bertocci and Strozzi (2010, p.2) makes this clearer with a concept of citizenship which notes that: "it is the legal institution that designates full membership in a State and the associated rights and duties. It provides benefits as right to vote, better employment opportunities, ability to travel without restrictions, legal protection in case of criminal



charges...” Essentially, citizens are members of a State and rights-bearing agents. By virtue of being entitled to certain responsibilities of the State, the citizen maintains the power to make demands on the State to fulfil its duties.

Unfortunately, as Kessy (2020) notes, most scholarship on accountability focuses on the supply side of it which comes from government in the form of public administration. This skewed emphasis is at the expense of the demand side of accountability, which is about how the authentic aspirations are articulated and expressed by the citizens themselves. While the supply side retains its technical usefulness, the essential nexus it should maintain with the demand side is usually absent in most cases as Kessy reports in the experience of Tanzania. What he finds to be the effective mechanism of accountability is the conventional framework of controlling elected members through the ballot box. This mechanism is surely inadequate as the author notes because it reduces local people to mere periodic voters rather than citizens who have to hold their representative accountable beyond periodic elections. An effective demand side of accountability warrants those citizens the right to ask and be informed of what their government is doing and how it does it. But this is usually not the case in several restored democracies that mostly face the crisis of institution building and non-participatory citizens.

The tension between the demand and supply side of accountability according to Khemani (2017) shows that the political market is one in which actors on the demand-side are separated from the supply-side based on the degree of direct power they exercise over public policy. Demand side actors are the countless ‘ordinary’ citizens who are not well organized, who hold no powerful positions nor command significant economic resources and have little direct influence on the policy process. Supply side actors consist of that sub-set of citizens who are selected into government bureaucracy and political contestation for power – for leadership positions in government or as organized groups that exert direct influence over leaders and policy making. This group constitute the ‘producers’ of public policy while the powerless others are deemed as the ‘consumers’ of policy making. It is needful to note that the actors on the supply side of policy are also



citizens but distinguished from the demand side citizens by the virtue of wielding power and influence over the policy process.

In a representative democracy, while participation is power, there is the necessity to be sure that such participation is accompanied by inclusiveness. This means that all stakeholders in the system have the opportunity to participate. Usually, the main framework for participation is voice. If power relations within a system ensure that only the educated elites and urban dwellers are the focus of government interaction for policy purposes, then the uneducated rural dwellers and the poor and in the fringes of power relations are neglected and ignored. It must be seen that mechanisms exist to capture the voices of persons with low social and economic power.

In the Nigerian context, the rural farmer without electricity, safe water, good roads, education, access to markets for fair economic exchange of their produce is powerless. The urban lumpen worker who merely works to reproduce themselves and lacks opportunity to mention their needs to the government or to express such need as an area of governance priority represents a gap in inclusiveness. The elderly who lacks access to healthcare facilities and suffers from old age poverty is equally in the bracket of the powerless. Very importantly, the Nigerian population is a youthful one. Hence, the young people ought to be of special interest regarding the opportunities that prepare them for a productive and happy future. The youth ranges from the age of 16 to 35 by some definitions, but the teenage group, that lies between childhood and early youth in the bracket of 13 to 19 years just like the aged are not given sufficient participatory space (Amakom, 2020). The lack of participatory space means a lack of voice and power by this component of citizenry that ought to be active in the demand side of governance.

While the weak lack the power to actuate the demand side of accountability, the supply side of it often assumes that technical knowledge of policy processes is enough. Thus, the gap in most of the literature on accountable governance is the inability to take the



stakeholders within the society in their various strata and indicate the sense of representativeness, voice, or inclusion by the various groups. It is often assumed, albeit wrongly that when elders of a community contribute to decision making, they represent their families and communities. But a slight view of the opportunities available to the age group 13 - 19 years, rural women, aged in Anambra and Kaduna States in a recent study by Christian Aid (Amakom, 2020) in relation to other members of the society, does not suggest that policy participation takes their fundamental needs into account. A better approach to the study of good governance and accountability would be to disaggregate the population strata that appear unrepresented and powerless to study them around the various ways in which their ability to make demands and or influence the system bears on governance.

1.3. Marginalisation, Data Accessibility and Quality for Inclusive Development

Marginalisation has been defined as a process by which some groups of people are being pushed or kept out of the system or maintained in the peripheral, disadvantaged position within that system (Walsh, 2006). The *United Nations Education and Scientific Cooperation Organisation* (UNESCO) has defined marginalization as occurring 'when people are systematically excluded from meaningful participation in the economic, social, political, cultural or other forms of human activities in their society and thus are denied their opportunity to fulfil themselves as human beings' (UNESCO, 2016).

The exclusion of these people is mainly because they are either not seen or heard –or both– in the system that they live in. They are not captured in the data, and so not provided for in the polity of things. It is therefore a systemic and systematic exclusion. To participate meaningfully, the different voices must be captured in the data for planning. All the activities around this goal boils down to having a comprehensive, effective, and accessible data system. Such data must work for the state, development organizations, media, civil society organizations and individuals, and must equally be reliable, accessible and utilised.



A reliable and accessible data system is crucial in the planning, implementing, monitoring and evaluation of development projects. Such data will reveal the included and the excluded, the heard and the unheard, the seen and the unseen. According to the *United Nations* (UN), without data, the existing framework could perpetuate and even aggravate marginalization. On the other hand, reliable and accessible data will make for understanding the varied characteristics of the marginalized and excluded populations groups, facilitating the formulation of effective and targeted interventions to address the specific forms of marginalization (UNU Macau, 2019).

According to UNU Macau (2019), there are five possible ways that voices can be excluded or marginalized, or maintained in the periphery in the data process, and therefore the planning of a society. These voices are the unknown, the silent, the muted, the unheard and the ignored. The “unknown voices” include those that are invisible to the mainstream of society and are therefore unknown to the collectors of data. They are simply not captured in the population. They include slave-workers, and illegal migrants who are indeed, and not without good reason, concealing themselves from data collectors. The “silent voices” are those that due to personal and restricted agencies, lack the capacity to vocalize. They include those with intellectual and mental challenges, who cannot engage with the conventional tool for data collection. The “muted voices” include those that the socially constructed systems of classification devalue and discredit them in particular contexts, and so are further marginalized. These include the lowest caste in some countries, the stigmatized of various forms in the various countries. The “unheard voices” are those that are excluded from data collection due to the low capacity of the data collection, limitation of resources, limitations of sampling procedure, data collecting methods, and data infrastructures. This includes those not living on households – like those living in mobile households,



difficult to reach places, the homeless and some institutionalized homes. In some cases, it may also include those that are not digitally covered. The “ignored voices” are those that are marginalized and excluded during the analysis of the collected data either through traditional statistical analyses, such as aggregate bias and ecological fallacy, or new data approaches, such as Big Data analytics.

The lack of reliability of data can occur at any stage of data processing: from the conceptualization to the designing of the instrument, the budgeting for the data, the collection of data, the entering of the data, and the analysis of data. Hence it is pertinent that the conceptualization for data collection be thorough in catching the different cohorts or segments of the population. Those who are not captured are not planned for. To ensure that the data captures these voices, the instrument should be robust, designed in such a way as to be able to identify the unknown voices that fall within the data set. This will enable the data collectors to identify how to reach them and where to reach them. The data process should also include means to collect the data of the silent, muted and unheard voices. Care should be taken to include the ignored voices during the analyses. This process will allow that the data used is reliable, and if actions are based on it, there will be impact.

According to Pratt (2019), the engagement of marginalized groups and communities is a core component of equity-oriented health research priority-setting. Such engagements help address epistemic injustice and provide a path for making their voices heard. However, there is the need to consciously move from voice to influence. In order that health programs bring about social justice, the policy should be designed to achieve the inclusion of the marginalized. Pratt (2019) argues that amplifying unheard voices most times results in policy change. This data will be both quantitative and qualitative. While the quantitative uncovers absolute numbers, the qualitative data will serve to identify the



underlying normative values behind people’s opinions and then assess whether there were reasons that made those values difficult to support or not.

It is also important that the members of the specific marginalized group are strongly emphasized (Blacksher et al, 2012; O’Doherty et al, 2012). For instance, in the case of education marginalization, it is important that the voice of the young people (adolescent boys and girls) who are so marginalized be heard. Or that the voice of the women who are excluded from adult literacy classes be heard. To achieve this, the survey design must ensure that for an individual to be a respondent in the study, the person must be a true representative of the group, sharing the lived experience of those being represented (Kahane et al, 2013). Homeless people for instance live in a polarized state of privacy—on the one hand, they live their lives in public; on the other hand, they are pushed to the margins of public spaces and often treated as invisible passers-by.

1.4. The Dangers of the Data Gap

According to one of the famous 70 quotes of Kierkegaard, Life can only be understood backwards, but it must be lived forwards. The importance of data, and the huge development gap in poor data management cannot be overemphasized. Data tells us if development strategies are working – for example, education performance, if only we reliably know how many people we are aiming to educate, if they got the education, and the impact of the education to their wellbeing. Data therefore answers questions about development process (OECD, 2017).

The “data gap” can be described as the gap in capturing certain groups of people in such a way that they become out of sight for the government. Ironically, some of these people, especially the unknown or marginalised voices, are constantly under the scrutiny of the government, in such a way that they are further marginalized.



According to Gilman and Green (2017), the data gap can range from benign neglect to administrative systems that purposefully exclude certain people. Moreover, those who fall within the surveillance gap are not included within big data streams that ultimately shape public policy, thus leaving out their experiences and needs from the calculus that goes into creating policy. These people also lose out on potential sources of economic and social support because those who seek to provide services to disadvantaged members of our society often find it nearly impossible to reach them, since they are not captured in the system. Frustratingly, the challenges facing these groups remain invisible, further entrenching these groups' marginalization.

On the effects of data gap on education, Suárez-Orozco et al (2011), opined that “the effects... are uniformly negative, with millions of... children and youth at risk of lower educational performance, economic stagnation, blocked mobility, and ambiguous belonging”. Similar challenges are faced in health and other livelihood sectors. The result is that they are not in the mainstream data, and therefore are not captured in the planning and development models of their society.

1.5. Innovative Methods for More Reliable and Accessible Data

While there has been an increase in the availability and quality of data from developing countries, it remains limited in sub-Saharan Africa. According to the OECD (2017), this is due to limitations in technical know-how and qualified human resources. It is also due to the barriers created by misaligned political and institutional incentives among governments and donors. To circumvent this, it is necessary to create innovative ways that are cheap, require less technical skills, and still achieve the desired results. Research



by the Sustainable Development Solutions Network (SDSN) (2015) revealed that using mobile phones could bring down the cost of surveys by up to 60%.

Blumenstock et al (2015) noted that an analysis of billions of texts messages and calls from of 1.5 million subscribers to Rwanda’s largest mobile phone network revealed the same wealth and poverty maps of Rwandan population as generated by Rwandan population census conducted in person by the Rwandan government. One may argue that using such big data analysis will limit the capacity building of enumerators, and deny the job of enumeration to the people, further deepening poverty. This argument falls outside the scope of this work.

Other innovative gathering-collection technologies include remote-sensing and satellite imagery, biometric data, GIS tracking, social media, and crowd sourcing. These have the potential of integrating different data sources. These can also amplify voices that may elude the traditional paper-based data capturing. It can certainly feed into decision making, planning, monitoring, evaluation, and policy development.

1.6. Closing the Data Gap: Digital technology

Digital technologies have proved to be not just an easier-to-access alternative to the traditional mass communication media, but also found “to be inexpensive, powerful tools” for circumventing the limitations of traditional media (Lievrouw, 2011). Digital technologies provide a platform for surfacing points of view that would otherwise “be invisible, silenced, or squelched in general debate” (Sunstein, 2002).

Digital technologies such as the Internet have made many social movements possible and, thus, given previously excluded people an opportunity to express their voice and



coordinate their campaigns to spur change. In Nigeria for instance, it has proved to be a rallying point of especially the youths. They form social networks, discuss ideas, and execute plans. The recent #EndSars movement in 2020 (ACLED, 2021), whose planning was intense but outside the scrutiny of the government, is a case in point. The limitation here is that while digital technologies offer voice to some marginalized group, it still does not answer for all. Typically, the unknown and the silent voices may, even with digital technologies, remain outside the mainstream of the polity.

According to the OECD (2017), the quality, availability, timelessness and use of basic economic and demographic data remain deficient in many parts of the developing world. At the same time, completely new sources of data are emerging through the social media, telecommunication, and e-commerce. These new sources offer the opportunity to let questions determine the data obtained, instead of the data determining the questions that can be asked (Duflo, 2006). Moreover, the new sources are already to the emergence of new policy-oriented analytics (Dum and Johnson, 2016). When all is said and done, data is more than just of the people, it is above all, for the people.

2. Empirical literature

Several studies have looked at issues around marginalisation, access and voice with different findings across different spheres of society and across developed, developing and underdeveloped economies. Reviewed studies with respect to exclusion, voice, marginalised groups and minorities are enumerated below.

Silver (2007) identified three paradigms of social exclusion and social solidarity: specialisation, solidarity and monopoly. These paradigms have conflicting meanings of social exclusion. The study noted that social exclusion has become a socially constructed



concept and that it can depend on an idea of what is considered 'normal'. However, this has made the concept contested because of the difficulty in identifying objectively who actually is socially excluded.

Barry (1998) looked at social exclusion, social isolation and income distribution in developing countries. However, it drew its underpinnings from the relationships between social exclusion, justice, and solidarity, with a focus on class systems, on the USA and Britain. Using correlation analysis, the paper found that although social exclusion is closely related to poverty, it also holds specific features. The study found that despite the volatility in income distribution, government policies favouring equality and social solidarity can promote an integrated society.

Gacitua-Mario and Wodon (2001) combined quantitative and qualitative methods in analysing poverty and social exclusion in Argentina, Chile and Uruguay. The study found some policy implications related to urban poverty and development in Uruguay that could apply to most Latin American countries. The study found that policies which prioritize improvements in access to quality basic services could help provide an important link to jobs and human capital development and reduce some of the facets of social exclusion. These basic services include education, health, transportation, social assistance, more flexible land use policies, and public information for those in marginal areas. The study recommended new community-based programmes designed and implemented by neighbourhood members based on specific needs, and the expansion of existing community programmes to reverse the process of marginalization.

Camara et al (2001) mapped social exclusion and inclusion in developing countries including Nigeria applying spatial analysis of socio-economic indicators. The study found



a lack of homogeneity among some administrative divisions, which reflects historical and political forces, rather than a logical approach to tackling inequality. Also, the study found that rich areas are increasingly witnessing higher crime levels.

Verner and Alda (2004) developed a new survey instrument that extracted information on poverty with respect to hunger, early pregnancy and fatherhood, violence, crime, drug use, low levels of social capital, and low educational attainment in Brazil. Results from the survey revealed that the youth often face substantial environmental challenges and therefore require innovative measures in raising public awareness of social exclusion.

DFID (2005) used cross-country analysis to understand how to reduce poverty by tackling social exclusion. The paper found that poverty reduction policies often fail to reach socially excluded groups unless they are specifically designed to do so. Strategies to eliminate exclusion include creating legal, regulatory and policy frameworks that promote social inclusion; ensuring that socially excluded groups benefit from public expenditure as much as other groups; promoting their political participation in society, and their capacity to organise and mobilise themselves; as well as increasing accountability to protect citizens' basic human rights.

Saith (2007) worked not just on the concept but also on the application of social exclusion in developing countries using deep review and analysis. The study found that across developing countries including Nigeria the concept of social exclusion is being seen as part of Sen's capability approach, that is based on the two major ideas of 'functionings' and 'capabilities'. While functions are those things that an individual can do or be in a life, capabilities are a combination of various functionings which allow an individual to lead the kind of life she or he likes or values. The study concluded that social exclusion can be a



process leading to a state in which it is more difficult for certain individuals and groups to achieve certain 'functionings'.

Adato et al (2006) explored poverty traps and social exclusion using both qualitative and quantitative data from South Africa. They found that social relationships are most helpful for non-poor households but for the poorer households, social capital at best can only help stabilise livelihoods and does little or nothing to promote voice and upward mobility.

Hickey and du Toit (2007) studied how social exclusion underpins chronic poverty by using a correlation approach. They found that reducing chronic poverty in most cases involved a shift from policy to politics and from specific anti-poverty interventions to longer-term development strategies. In other words, attention should move towards developmental states and supporting shifts from clientelism to citizenship.

Another study by the Human Rights in China (2007) focused on minority groups like Mongols, Tibetans and Uygurs living in autonomous regions. They analyzed the obstacles that these populations face, major sources of tension, and potential causes of conflict to understand minority exclusion, marginalisation and rising tensions. The study found barriers to minorities from exercising their rights to include limited political participation, inequitable development, and inadequate protection of minority cultural identity. Also, highly inequitable development policies, benefiting China's political and geographic centre, were found to have neglected minorities' basic needs irrespective of the fact that their land and resources have been used without consultation. These issues were therefore responsible for the growing social unrest, not only among minorities living in autonomous regions, but among the Han majority throughout China.



A background paper by Peters (2009) prepared for the *Education for All Global Monitoring* meeting of 2010 utilized desk review and relied on the social exclusion conceptual framework. The review noted that characteristics of PWDs which are prevalent in studies include the causes from early childhood through secondary education in Lebanon, Syria and Jordan.

Fischer (2011) focused on reconceiving social exclusion. The author notes that social exclusion should be differentiated from poverty. Social exclusion is not seen as static, but as ‘structural, institutional or agentive processes of repulsion or obstruction’. This new definition encompasses processes occurring vertically throughout social hierarchies, not just in their lower strata. It enables social exclusion to inform analyses of stratification, segregation, and subordination, especially within contexts of high or rising inequality.

Mcloughlin (2014) studied applied the *Poverty and Social Impact Assessment* Technique utilising a Political Economy Approach that focused on impact of policy reforms on different stakeholder groups including the poor and vulnerable across the globe including Nigeria. The findings suggest varying impacts across the world with regards to access to service delivery, disaster risk management, and growth and extractives.

Khan et al (2015) synthesised available literature on social exclusion and introduced some of the best literature on the definitions, understandings, causes, and impact of social exclusion, as well as how exclusion can be measured and addressed by governments, civil society actors and international organisations. The synthesis highlighted insights towards building on activities already carried out by DFID on fostering partnerships with governments and civil society groups across countries of intervention.



McCleary-Sills et al (2015) analyzed the Demographic and Health Survey (DHS) data for fifty-eight countries including Nigeria to understand the critical barriers to girls' schooling and gender equality in education with respect to child marriage. The study found that sexual autonomy is influenced positively or negatively based on marital status and educational background of respondents from different countries. Findings further suggest that women with higher educational background are likely to have more sexual autonomy than women and girls with less education.

Berafe (2017) assessed the causes and effects of social exclusion using the case of 'pot makers' in Ethiopia. The study employed a cross-sectional survey research design with both secondary and primary data and non-probability sampling and purposive sampling techniques. In terms of the causes of social exclusion, respondents suggested that the norms, belief and the way of life that defines the pot makers and the roles they undertake in the society were crucial factors. In terms of the effects of social exclusion, there was limited access to social services such as education and health services, low self-esteem, severe poverty, lack of genuine interaction with the rest of peoples of the study area, and low level of motivation to enhance their level of wellbeing.

LeVan et al (2018) studied marginalized groups with reference to official identification in Nigeria. The desk study explored where, how, and among whom marginalization could take place presenting a typology of vulnerabilities. The study focused at large populations at risk of exclusion as well as small and less-known communities. It found that relationships between host communities and internally displaced persons affect women, PWDs and young people differently. This also has different effects on access to basic public services, especially access to healthcare, education, and water and sanitation.



Birchall (2019) utilised a rapid desk-based review of published literature and consultation with subject specialists on social exclusion in Nigeria. The study found that women, girls, children, and PWDs face a range of formal and informal barriers to social inclusion, including ethnic and religious ones.

Atumah and Ekele (2019) worked on a study that looked at social exclusion of the Nigerian elderly population and the strategies and innovative tools that would enable their inclusion. It found that Nigerian elderly people are excluded from healthcare access, education and information technology, financial services, economic resources, as well as civic and societal participation.

3. Policy Ecosystem on the Focal Groups

The study reviewed all laws and policies that affect the three focal groups from global level, to country level, down to the two focal States of Anambra and Kaduna.

UN Convention on the Rights of Persons with Disabilities (2006)

It is estimated that one billion people, or 15% of the world's population, experience some form of disability globally (WHO, 2011). PWDs, on average as a group, are more likely to experience adverse socioeconomic outcomes than persons without disabilities. According to records, this Convention had the highest number of signatories in history to a United Nations (UN) Convention on its opening day and represented the first comprehensive human rights treaty of the 21st century. It also was the first human rights Convention to be open for signature by regional integration organizations. The Convention was also the fastest negotiated human rights treaty. It was adopted by African countries and Nigeria. It followed decades of work by the UN to change attitudes and approaches to PWDs, from viewing them as “objects” of charity, medical treatment and



social protection towards viewing them as “subjects” with rights, capable of claiming those rights and making decisions for their lives based on their free and informed consent as well as being active members of society. The Convention adopted a broad categorization of PWDs and reaffirmed that all persons with all types of disabilities must enjoy all human rights and fundamental freedoms.

UN Convention on the Elimination of All Forms of Discrimination against Women (1979)

The Nigerian Government ratified this Convention, known as the CEDAW, in 1985 without any reservation. CEDAW has been described by the UN Division for the Advancement of Women (UN-DAW) as ‘a Bill of Rights for women’ due to its front runner status in bringing the female half of humanity into the focus of human rights concerns. CEDAW consists of a preamble and thirty articles that defines what constitutes discrimination against women as well as setting up an agenda for national action to end such discrimination. The Convention provides the basis for realizing equality between men and women through ensuring women’s access to equal opportunities in all spheres of life – political, economic, social, and cultural. Despite the laudable provisions of CEDAW, the widely spread abortion right interpretation given to the provisions of reproductive rights under Article 16(e) of CEDAW found incompatibility with that of Nigeria, a country with a restrictive abortion law. There are equally other assertions that are difficult to domesticate given Nigeria’s cultural contexts despite its ratification of the CEDAW. These include domestic rape, marriageable age at 17 years, as well as other religious and socio-cultural practices.

UN Convention on the Rights of the Child (1989)

This Convention had a long history behind. The need to extend particular care to the child had been stated in the Geneva Declaration of the Rights of the Child in 1924, in the



Declaration of the Rights of the Child adopted by the General Assembly in 1959 and recognized in the Universal Declaration of Human Rights. It had also been present in the International Covenant on Civil and Political Rights (in particular in articles 23 and 24), in the International Covenant on Economic, Social and Cultural Rights (in particular in article 10) and in the statutes and relevant instruments of specialized agencies and international organizations concerned with the welfare of children. The Convention became more relevant because of the coverage of children and adolescents below the age of eighteen years. It recognized that the child should be allowed and aided to develop their personality fully and harmoniously by growing up in a family environment where there is happiness, love and good understanding.

Africa Policy Ecosystem on the Focal Groups

The African human rights approach is traditionally perceived to be premised on a communitarian understanding of humanity, human society and the individual human being (van Reenen and Combrinck, 2011). To the extent that they are recognised, the interests and rights of the individual are subsumed under the interests and well-being of the community or society. The notions of community or society are sometimes used interchangeably. These collective units or groups range from the individual family group at the one end, through the clan, the tribe, the ‘people’, the nation, and the state right up to the Pan-African Community at the other end.

At the suspension of the *Organisation of African Unity* in 2000 and replacing with the *African Union*, its Constitutive Act emphasised the common need to build a partnership between governments and all segments of civil society, in particular “women, youth including adolescent boys and girls and the private sector” in order to strengthen solidarity and cohesion among their peoples and to promote and protect human and peoples’ rights,



consolidate democratic institutions and culture, and to ensure good governance and the rule of law. The functioning of the African Union has been guided by the principles in her Article 4 with a number of these principles directly referring to human rights: the right of the Union to intervene in a member state pursuant to a decision of the Assembly in respect of grave circumstances (namely war crimes, genocide and crimes against humanity); the promotion of gender equality; and respect for democratic principles, human rights, the rule of law and good governance. In relation to Article 13.1 of the African Union, it mandates the Executive Council to coordinate and take decisions on policies in areas of common interest to the Member States including social security, which incorporates “policies relating to the disabled and the handicapped”.

To further strengthen the quality of life among the focal groups, the African Union raised the Protocol on Amendments to the Constitutive Act in 2003 (art.3) and injected a new subparagraph under the Objectives that requires the effective participation of women in decision-making. This failure to explicitly enumerate PWDs in the same way represented a lost opportunity for inclusion. However, the major objective of the Economic, Social and Cultural Council (ECOSOCC), established by the African Union in 2004 was to promote popular participation in the activities of the African Union, as enunciated in the African Charter for Popular Participation in Development and Transformation.

Though an advisory organ of the African Union, ECOSOCC have different social and professional groups of the Member States of the African Union in its composition. Civil society organisations include, but are not limited to, the following: groups such as those representing women, children, the youth, the elderly and people with disability and special needs. This body provides an important opportunity for civil society organisations to participate in and gain insight into the work of the African Union. ECOSOCC’s major role is to eliminate all forms of discrimination, especially those based on political opinion,



gender, ethnic, religious and racial grounds, and “any other form of intolerance”; and adopt legislative and administrative measures to guarantee the rights of women, ethnic minorities, migrants, PWDs, refugees, displaced persons and other marginalised groups.

Nigeria Policy Ecosystem on the Focal Groups

The 1999 Constitution of the Federal Republic of Nigeria laid some groundwork that relates to the subject. Such groundwork can be seen in Section 17, Section 34, the Penal Code that covers the entire Northern Nigeria including Kaduna State and the Criminal Code that covers the entire southern Nigeria including Anambra State. Other legislations and policies that lay credence to the focal groups include the CEDAW; Violence Against Persons Prohibition Act; the Child Rights Act; the National Health Act; the National Gender Policy; the National Gender Policy Strategic Framework (Implementation Plan) 2008 – 2013; the Gender Policy for the Nigeria Police Force, Community Level Advocacy and Social Mobilization on all Forms of Violence against Women; Vision 20:2020; Rehabilitation of Perpetrators of Violence Against Women; Trafficking in Persons (Prohibition) Law Enforcement and Administration Act; Trafficking in Persons Act; the National Health Policy as well as the Universal Basic Education. Details of selected National legislations and policies are presented below.

Universal Basic Education (1999)

The UBE Policy is a 9-year education programme comprising 6 years of primary education and 3 years of junior secondary education. It also includes adult and non-formal education programmes at primary and junior secondary education levels for the adults and out-of-school youths. It was designed to be provided by the government and shall be compulsory, free, universal, and of quality. The UBE policy was developed with the



following objectives: (a) develop a strong consciousness for education and a strong commitment to its vigorous promotion in the entire citizenry; (b) provide compulsory, free and Universal Basic Education for every Nigerian child of school going age; (c) reduce the incidence of drop-out from the formal school system drastically, through improved relevance, quality and efficiency; (d) cater to the promotion of basic education through appropriate forms of complementary approaches, for the learning needs of young persons who for one reason or another, have had to interrupt their schooling; and (e) ensure the acquisition of appropriate levels of literacy, numeracy, communicative and life skills, as well as the ethical, moral, security and civic values needed for laying a solid foundation for life-long learning.

The Child Rights Act (2003)

This Act is the domesticated version of the UN Convention on the Rights of the Child. It protects the girl-child against forced marriage and places minimum legal age for marriage at 18 years. However, this only applies to marriages within the country's civil legal system. The Act has been passed into law by over 23 out of the 36 states of the Federation including Anambra and Kaduna States. The Act makes extensive provisions for the rights, welfare and the lives of children and adolescents in the following four categories: (a) *Survival rights*: the right to life and to have the most basic needs met (e.g., adequate standard of living, shelter, nutrition, medical treatment); (b) *Development rights*: the rights enabling children and adolescents to reach their fullest potential (e.g., education, play and leisure, cultural activities, access to information and freedom of thought, conscience and religion); (c) *Participation rights*: rights that allow children and adolescents to take an active role in their communities (e.g., the freedom to express opinions; to have a say in matters affecting their lives; to join associations); and (d) *Protection rights*: rights that are essential for safeguarding children and adolescents from all forms of abuse, neglect and



exploitation (e.g., special care for refugee children; protection against involvement in armed conflict).

The National Gender Policy (2006)

This Policy seeks to “build a just society devoid of discrimination, harness the full potentials of all social groups regardless of sex or circumstance.” Some of the key principles of the policy are: (a) commitment to gender mainstreaming as a development approach and tools for achieving the economic reform agenda, evidence-based planning, value re-orientation and social transformation; (b) recognition of gender issues as central to and critical to the achievement of national development goals and objectives and a requirement for all policies to be reviewed to reflect gender implications and strategies as contained in the gender policy and implementation modalities specified in the National Gender Strategic Framework; (c) realisation that effective and results focused policy implementation demands a cooperative interaction of all stakeholders; and (d) promotion and protection of human rights, social justice and equity. The policy also seeks to combat all forms of violence against women and girls.

Rehabilitation of Perpetrators of Violence against Women (2011)

This is a perpetrators programme targeted at reducing violence against women and girls. The prison system in Nigeria including those in Anambra and Kaduna States are currently undergoing positive reforms especially in the rehabilitation of offenders to ensure that they do not return to their previous way of life after serving their term. Currently, this process encourages that once released from prison, offenders are counselled, empowered by way of capacity building, and assisted to acquire the right skills that will facilitate their reintegration into the society.



The National Health Act (2014)

This Act establishes a Basic Health Care Provision Fund with a government annual grant of not less than one percent of the Consolidated Revenue Fund which is to be used *inter alia*; 20 per cent for essential drugs, vaccines, and consumables for eligible primary health care facilities; 15 per cent for the provision and maintenance of facilities, equipment and transport for eligible primary health care facilities and 10 per cent to be used for the development of human resources for primary health care. It also makes provisions for grants to states and local government who will be required to provide counterpart funding of 25 per cent of the total cost of the project. It strengthens the authority of the National Primary Health Care Development Agency over Local Government Health Authorities and it can withhold funds due to the later if it is not satisfied that the money earlier disbursed was applied in accordance with the provisions of the Act. At the federal level, these one per cent deductions have been met in the 2018-2021 approved budgets of the Federal Government of Nigeria and have been distributed across health facilities in the 36 States, including Anambra and Kaduna States, to boost access to basic healthcare services.

The National Health Policy (2018)

Nigeria formulated her first National health policy targeted at achieving quality health for all Nigerians in 1988. As a result of emerging issues and the need to focus on realities and trends, a review of the policy became necessary. The new policy, referred to as the Revised National Health Policy launched in 2004. It outlined the goals, structure, strategy, and policy direction of the health care delivery system in Nigeria. Roles and responsibilities of different tiers of government, including non-governmental organisations, were defined. The policy's long-term goal is to provide adequate access to primary, secondary, and tertiary health care services for the entire Nigerian population through a functional referral system. The latest National health policy identifies primary



health care as the framework to achieve improved health for the population. Primary Health Centre services include health education; adequate nutrition; safe water and sanitation; reproductive health, including family planning; immunisation against five major infectious diseases; provision of essential drugs; and disease control. According to the policy, a comprehensive health care system delivered through Primary Health Centres must incorporate maternal and child health care, including family planning services. These are currently in existence in both Anambra and Kaduna States.

Anambra and Kaduna States Educational Policy Ecosystem on the Focal Groups

Education policies of Anambra and Kaduna States are a microcosm of the Universal Basic Education at the federal level with the first nine years of education (primary and junior secondary school) free from any form of tuition fee. Unlike Kaduna State where education is controlled by the government, which also regulate private schools, Anambra State education administration involves Missions (churches) especially at the secondary level. According to a study by Obi, Okpala and Ezemba (2019), there is an added value for having most schools in the State controlled by the Missions as they instill higher discipline and promote good habits among students. In turn, government administrations establish and provide welfare for teachers, adequate policies, and have more qualified teachers. The mixed ownership and administration of education by both missions and government in Anambra State is enhancing access to those in hinter lands and hard-to-reach communities because the missions complement the government by providing schools in such hard-to-reach areas and communities.

For Kaduna state, a more institutional approach involving a consistent Annual School Census has been adopted for planning and policy implementation. In Anambra, state planning and implementation is largely driven by proactivity and preferences of the state



government and specifically, the Governor. In both states, connections had not been made regarding measuring progress and performance of universal basic education provisions, with the global Sustainable Development Goals (SDGs) indicators. This is a lost opportunity, either to leverage on global investments in SDGs or to enhance data gathering and use.

According to Nigeria's Multi Indicator Cluster Survey 2016-2017 (NBS and UNICEF, 2018), children out of school in Kaduna state represent 29.7%, with boys out of school at 27.5% and girls at 32%. Some of the statutory policies meant to increase opportunities for basic education and reduce the number of out-of-school children in the state include: 1) the Kaduna State Inclusive Education Policy in 2012 (KSIEP), which serves to create an enabling environment that ensures every child has access to education that supports self-reliance and sustainable development. 2) the Street Begging and Hawking (Prohibition) Law, 2016, which outlawed the Al-Majiri culture of street begging, a habit that keeps children out of school. 3) the Violence against Persons Prohibition Law in 2018, which protects children from abandonment and establishes that victims of violence are entitled to formal education. Major issue areas include girl child education, education for children with disabilities, human power gaps, and poor budget performance.

Anambra State is one of the educationally advanced states in Nigeria going by official statistics. The literacy rate in the state is high compared to other states in the north. Primary and secondary school enrollment in the state is one of the highest in the country. The State has 1038 public primary schools in addition to many private schools. There are about 588 junior secondary schools – 229 (38.95%) public and 359 (61.05%) private, out of which 265 (35.07%) are in rural areas. The State also has 618 senior secondary schools comprising 259 (41.91%) public and 359 (58.09%) private. Of these, 76.05% are in the urban areas while 23.95% are in rural areas. As good as the picture seems, there are still major challenges. For instance, evidence shows that there is reduction in post primary schools' attendance by boys as well as the increasing exclusion of rural or so-called 'hard-to-reach' populations from access to education facilities.



Anambra and Kaduna States Health and WASH Policy Ecosystems on the Focal Groups

On the health front, the two States have adopted the primary healthcare development approach in their policies and on the path of strengthening not just the authority of the State's Primary Health Care Development Agency and Local Government Health Authorities but the health centres, health posts and cottage hospitals. Both States have health insurance policies that not only promote but equally supervise, regulate and ensure effective administration of the insurance schemes.

Although both States health insurance scheme started with civil servants and extended to private sector actors, they are yet to be extended to those not on any formal (public and private) payrolls. This still poses problems to an equitable distribution or universal healthcare coverage towards achieving the SDGs. While Anambra targets to have about 90 percent of her citizens enrolled by 2030, Kaduna State have not come up with a target for all citizens.

Water, Sanitation and Hygiene (WASH) in Kaduna State is seen as the vehicle for the State's integrated water resources management. It is expected to contribute optimally to the socio-economic activities of the State and the entire country. This includes comprehensive planning, and the facilitation and creation of an enabling environment for integrated conservation, development, management of various water uses for preservation of freshwater ecosystem, adequate access to safe water and sanitation, production of sufficient food, and provision of employment opportunities.



Similarly, the WASH policy in Anambra State is structured to attend to the high population growth rates and rapid urbanization in the State with one of the highest population density areas in Africa. Anambra's WASH policy targets to stop unsustainable exploitation of water resources for domestic, industrial and agricultural purposes, as well as the continued degradation of freshwater resources through waste discharge.

Anambra and Kaduna States Health and WASH Policy Ecosystems on the Focal Groups

In terms of agriculture, the *Anambra State Agricultural Investment Plan* (SAIP) aims to ensure food security by making food and agriproducts available, accessible, and affordable, providing raw materials to agro-based industries through a gender-balanced, environmentally friendly, and private sector-driven approach. The State agricultural policy covers how to improve agriculture through several areas including Public Private Partnership; Large Scale Commercial Farms; Land Acquisition; Mechanization/Tractorization; Improving the Quality of Rice and other staples; Sustainable off taking of Farm Produce; Youth and rural women Empowerment in Agriculture; Input Support to Small Scale Farmers especially the rural men and women; Revalidation of Co-operatives; Agro Control Centre; as well as Soil, Plant and Water Laboratories.

The *Kaduna Agricultural Development Policy* is applying a statewide process known as the *Funtua Agricultural Development Project* which consist of a package of farm support services and physical infrastructure designed to benefit some 430,000 smallholder farm families throughout the State. The policy has other service components such as extension services provisions, improved seeds, farm input supply and crop protection measures. The component on physical infrastructure includes the construction of feeder roads and small dams for watering cattle while other service components seek an intensification and



unification of extension services, adaptation of research and contract seed production; effort on improving small-scale irrigation; availability and increase in veterinary services; and strengthening the capacity of the State's Ministries of Agriculture and Natural Resources to promote policies that will benefit farmers and citizens at large.

4. Analytical framework

The theoretical underpinnings to this study are drawn from a Political Economy Analysis (PEA) of different actors and their influence that leads to different socio-economic outcomes such as social exclusion, marginalisation, poverty and inequality of the focal groups. Utilising the PEA will help to understand why the focal groups are excluded or have less access to basic services. This is in line with the arguments of Tembo (2012) which notes that enabling citizens to influence government accountability is a complex process involving political dynamics at the citizens' interface with state institutions.

The PEA is a powerful tool bridges the gap between politics and economics (DFID, 2009). It focusses on how power and resources are distributed and contested and its implications in outcomes of development. PEA is crucial in analyzing different influences and power imbalances as it gets beneath the formal structures to reveal the underlying interests, incentives and institutions that enable or frustrate change. Such insights are important if we are to advance challenging agendas around governance, economic growth, and service delivery, which experience has shown do not lend themselves to technical solutions alone (DFID, 2009).

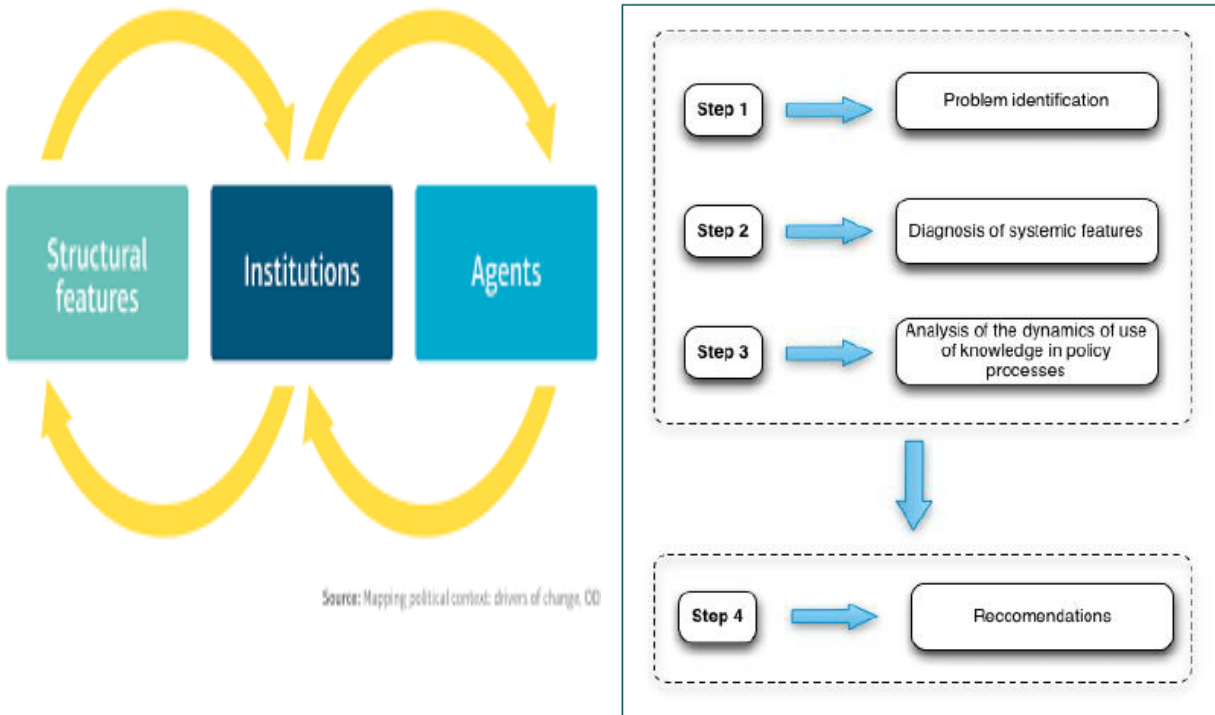
Empirical evidence from different studies that applied PEA shows its ability to contribute to identifying where the main opportunities and barriers for policy reform exist and how the institutions can use their programming and influencing tools to promote positive



change. This understanding is particularly relevant to this study which seeks to amplify the voices of the marginalised in hard-to-reach communities where the challenge of having access to basic services has fundamentally a political undertone.

Diagram 1 below showcases the model the study will adopt. Component A at the left hand-side presents the study focus starting with structural features to institutions and agents that are the drivers of change while Component B showcases the flow of the analysis starting with problem identification to diagnostic of systemic features of issues that have inhibited lack of access to basic services to analysis of dynamics of use of knowledge in policy process. Such analysis will bring in the use of evidence-based data from the very marginalised groups viz – a) adolescents (boys and girls between the age of 13 and 19); b) people living with disabilities; and c) poor rural women (19 and above living in hard-to-reach communities).

Diagram 1: Political Economy Analysis Steps and Contexts



This study aligns with Mcloughlin (2014) who defined PEA as an analysis that “aims to situate development interventions within an understanding of the prevailing political and economic processes in society – specifically, the incentives, relationships, and distribution and contestation of power between different groups and individuals”. This is represented in Diagram 1 above.



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