

Girl-Child Education, Benefits and Impact in Contemporary Nigeria: A Barriers and Transformative Outcomes

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Abstract

Girl-child education remains a critical component of human capital development, gender equality and sustainable national development in contemporary Nigeria. Despite policy commitments and substantial interventions, millions of Nigerian girls continue to experience barriers to school enrolment, retention, completion and meaningful learning. Drawing on Human Capital Theory and the Capability Perspective, this study examined the benefits and impacts of girl-child education in Nigeria, with particular attention to educational, socioeconomic, health, empowerment and intergenerational outcomes. A qualitative documentary research design was adopted. Data were drawn from selected Nigerian government policy documents, national and international development reports, programme evaluations and peer-reviewed studies published between 2021 and 2026. The documents were purposively selected based on their relevance, recency, credibility and direct connection to girls' education in Nigeria, and were analysed thematically to identify recurring patterns across the reviewed evidence. Five major themes emerged: (1) education as a pathway to individual empowerment and agency; (2) education as protection against child marriage and early pregnancy; (3) education as a mechanism for improved economic participation and poverty reduction; (4) education as a foundation for health, wellbeing and intergenerational development; and (5) education as a pathway to digital inclusion and participation in the contemporary economy. The analysis also identified persistent barriers, including poverty, gender norms, insecurity, child marriage, inadequate school infrastructure, poor sanitation, geographical inequality and digital exclusion. Evidence from programmes such as the Girls' Education Project and the Adolescent Girls Initiative for Learning and Empowerment indicates that targeted interventions can substantially improve girls' participation in education. The study concludes that girl-child education should be treated not merely as an educational-sector issue but as a strategic investment in Nigeria's human capital, economic transformation, social stability and sustainable development. It recommends integrated interventions combining financial support, safe-school infrastructure, gender-responsive pedagogy, community engagement, digital inclusion, reproductive health education and stronger implementation of gender-related education policies.

Keywords: *girl-child education, gender equality, empowerment, human capital, sustainable development*

1. Introduction

Education is widely recognised as one of the most important instruments for human development, social mobility and national transformation. For girls, access to quality education has implications that extend considerably beyond the classroom. Educated girls are more likely to participate in economic activities, make informed decisions, delay marriage and childbearing, exercise greater agency and contribute to the wellbeing and education of their own children (UNICEF, 2024b; World Bank, 2024). Consequently, investment in girl-child education constitutes an investment in individuals, families, communities and the broader economy.

In Nigeria, the importance of girl-child education has become increasingly significant because of the country's rapidly growing population, persistent poverty, gender inequalities and substantial human-capital deficits. Nigeria's children and adolescents constitute almost half of its population, making investments in their education particularly important to the country's future development (Federal Ministry of Budget and Economic Planning & UNICEF Nigeria, 2024; UNICEF Nigeria, 2026). The World Bank (2026) similarly reports that existing deficits in health, education and workforce skills are imposing substantial losses on Nigeria's future earnings potential. These conditions make educational inclusion, especially for disadvantaged girls, a strategic development priority rather than simply a matter of social justice.

Although Nigeria has made progress in educational access, considerable inequalities remain. UNICEF Nigeria reports that approximately 10.5 million children aged 5–14 are out of school and that gender, poverty and geographical location significantly influence educational exclusion. The situation is particularly concerning in the North-East and North-West, where female primary-school attendance remains substantially below national levels (UNICEF Nigeria, 2024a). MICS 2021 data further demonstrate that girls' educational participation varies considerably between regions and levels of education. For example, UNICEF reported a national net attendance rate of 48.8% for girls at lower secondary level, with substantially lower rates in states such as Sokoto and Katsina (UNICEF Nigeria, 2025).

The challenge is not simply whether girls enter school. Increasingly, attention must also be given to whether girls remain in school, acquire foundational and digital skills, complete relevant levels of education and transition successfully into further education, employment and productive adulthood. The Federal Ministry of Education's National Policy on Gender in Education and its Implementation Guide recognises gender-responsive education as an institutional and policy priority and provides an implementation framework extending from basic to tertiary education (Federal Ministry of Education, 2021).

There is evidence that well-designed interventions can produce substantial improvements. The Girls' Education Project Phase 3 (GEP3), implemented in six northern states, reportedly contributed to an additional 1.5 million girls entering school. Female primary-school attendance in the participating states increased from 43% to 70%, while gender parity improved from 0.73 to 0.97 (UNICEF Nigeria, 2022, 2023b). More recently, the World Bank-supported Adolescent Girls Initiative for Learning and Empowerment (AGILE) has expanded interventions involving scholarships, safer schools, life skills, digital literacy and reproductive-health education (World Bank, 2024).

These developments raise an important research question: **What are the wider benefits and impacts of educating girls in contemporary Nigeria, and what conditions determine whether those benefits are realised?**

This article therefore examines girl-child education not only as access to schooling but as a multidimensional process through which girls develop knowledge, capabilities, agency and

opportunities that can influence their health, economic participation, family life and contribution to national development.

2. Statement of the Problem

Despite constitutional and policy commitments to education and gender equality, educational exclusion remains a major challenge in Nigeria. The problem is particularly pronounced among girls affected by poverty, rural residence, insecurity, child marriage, disability, displacement and restrictive social norms. The persistence of these barriers creates a paradox. On one hand, Nigeria has developed policies and programmes designed to promote girls' education. On the other hand, many girls continue to leave school prematurely or fail to acquire the knowledge and skills necessary for productive participation in society. UNICEF's assessment of Nigeria's education sector indicates that economic barriers and sociocultural norms continue to discourage girls' participation, especially in northern Nigeria (UNICEF Nigeria, 2024a).

Child marriage represents another significant challenge. UNICEF reported in 2024 that approximately four in ten Nigerian girls are married before age 18, although the national prevalence has declined from earlier estimates. The problem is particularly concentrated among poorer households, rural populations and girls with limited education (UNICEF Nigeria, 2024c). Research also demonstrates an important relationship between legal restrictions on child marriage and female educational attainment, suggesting that delaying marriage can increase girls' educational and labour-market opportunities (Wilson, 2022); comparable patterns of early marriage and its association with reduced schooling have also been documented across West Africa more broadly (Fatusi et al., 2021).

Security concerns have added another layer of complexity. Conflict, terrorism, banditry and school kidnappings have contributed to fear, displacement and interrupted schooling. Nigeria's Minimum Standards for Safe Schools monitoring report notes that conflict in the North-East, insecurity in the North-West and other environmental pressures continue to threaten children's safety and ability to learn (UNICEF Nigeria, 2024b).

Furthermore, educational access without educational quality is insufficient. Nigeria continues to face serious learning deficits. UNICEF reported in 2023 that approximately 75% of Nigerian children aged 7–14 could not read a simple sentence or solve a basic mathematics problem (UNICEF Nigeria, 2023c). Thus, increasing girls' enrolment without ensuring foundational literacy, numeracy, digital competence and relevant employability skills may not generate the transformative benefits expected from education.

The problem, therefore, is multidimensional. Nigeria needs not only to increase the number of girls attending school but also to ensure that education is **accessible, safe, inclusive, relevant, high-quality, gender-responsive and connected to opportunities beyond school**.

3. Purpose of the Study

The purpose of this study was to qualitatively examine the benefits and impacts of girl-child education in contemporary Nigeria and identify the major barriers that constrain its transformative potential.

3.1 Objectives of the Study

The study sought to:

1. examine the educational and personal benefits of girl-child education in Nigeria;
2. analyse the contribution of girls' education to economic empowerment and poverty reduction;

3. examine the relationship between girls' education, child marriage and early pregnancy;
4. explore the contribution of education to girls' health, wellbeing and decision-making;
5. examine the emerging importance of digital education for Nigerian girls; and
6. identify major barriers limiting the benefits of girl-child education in contemporary Nigeria.

3.2 Research Questions

The study was guided by the following questions:

1. What educational and personal benefits do Nigerian girls derive from education?
2. How does girl-child education contribute to economic empowerment and poverty reduction?
3. How can education reduce vulnerability to child marriage and early pregnancy?
4. What contribution does education make to girls' health, wellbeing and agency?
5. What role does education play in preparing Nigerian girls for the digital economy?
6. What barriers continue to limit the educational participation and development of Nigerian girls?

4. Conceptualising Girl-Child Education

Girl-child education refers to the process of providing girls with equitable opportunities to access, participate in and complete quality education while acquiring knowledge, competencies, values and capabilities necessary for personal development and productive participation in society.

The concept should not be reduced to school enrolment. A girl may technically have access to school while remaining educationally disadvantaged because of poor teaching, unsafe facilities, inadequate sanitation, discrimination, poverty, disability, language barriers or limited access to learning technologies. The Federal Ministry of Education's National Policy on Gender in Education places emphasis on mainstreaming gender equality throughout Nigeria's education system (Federal Ministry of Education, 2021). Similarly, UNESCO's 2024 Gender Report emphasises that gender equality in education increasingly involves not only access and attainment but also technology, digital skills, safety and opportunities to participate in emerging fields (Global Education Monitoring Report Team, 2024).

Therefore, contemporary girl-child education should be understood through at least five dimensions:

- **access** – the opportunity to enter school;
- **retention** – the ability to remain in school;
- **completion** – successful progression through relevant levels;
- **learning** – acquisition of meaningful knowledge and skills; and
- **transition** – movement from education into further education, employment, entrepreneurship and responsible citizenship.

5. Theoretical Perspective

5.1 Human Capital Theory

Human Capital Theory provides an appropriate theoretical foundation for understanding the economic benefits of girl-child education. The theory conceptualises education as an investment that develops knowledge, skills and capabilities that increase productivity and future economic returns. From this perspective, educating girls increases the stock of human capital available to families and the national economy. When girls acquire quality education, they are better positioned to participate in formal employment, entrepreneurship, professional occupations and emerging digital industries.

The contemporary relevance of this argument is particularly strong in Nigeria. The World Bank (2026) estimates that current deficits in health, education and workforce skills are imposing exceptionally large costs on Nigeria's future earnings. Investing in girls therefore represents a mechanism for expanding the country's productive human-capital base.

5.2 Capability Perspective

The Capability Perspective complements Human Capital Theory by emphasising what individuals are actually able to **be and do** as a result of education. Girl-child education is therefore valuable not simply because it increases future earnings but because it expands girls' freedom, agency, decision-making capacity and ability to shape their own lives.

This perspective is particularly relevant in contexts where girls face restrictive gender norms, early marriage and limited participation in household and community decision-making. Together, the two frameworks allow this study to interpret the reviewed evidence both in terms of measurable economic returns and in terms of the less easily quantified expansion of girls' agency and life choices.

6. Methodology

6.1 Research Design

The study adopted a qualitative documentary research design. Documentary research is appropriate when the researcher seeks to interpret existing textual evidence in order to understand social phenomena, policy developments, institutional practices and emerging patterns.

Rather than generating artificial primary data, the study synthesised existing evidence concerning girls' education in Nigeria between 2021 and 2026.

6.2 Sources of Data

Documents were purposively selected from:

- Federal Government of Nigeria education policy documents;
- UNICEF Nigeria reports and programme evaluations;
- World Bank reports and programme documentation;
- UNESCO reports;
- peer-reviewed journal articles;
- scholarly publications indexed in recognised academic databases; and
- relevant evidence concerning girls' education, child marriage, gender equality, digital inclusion and educational outcomes.

Priority was given to documents published between 2021 and 2026, consistent with the study's stated evidence period.

Important sources included the National Policy on Gender in Education and its Implementation Guide (Federal Ministry of Education, 2021), the 2021 Multiple Indicator Cluster Survey (National Bureau of Statistics & UNICEF Nigeria, 2022), the GEP3 evaluation and related programme evidence (UNICEF Nigeria, 2022, 2023b), the 2024 Nigeria Situation Analysis (Federal Ministry of Budget and Economic Planning & UNICEF Nigeria, 2024; UNICEF Nigeria, 2026), and recent peer-reviewed research on child marriage and educational attainment.

Documents were included when they:

1. addressed girls' or women's education;
2. contained evidence relevant to Nigeria or comparable low- and middle-income contexts;

3. were published between 2021 and 2026;
4. were produced by credible governmental, intergovernmental or academic institutions; and
5. provided evidence relevant to one or more study objectives.

Documents were excluded where they duplicated the substantive content of an already-included, more recent report from the same institution, where authorship or provenance could not be established, or where the evidence was not specific to girls' or women's education.

6.1 Data Analysis

The selected documents were subjected to thematic analysis. The process involved:

1. familiarisation with the documents;
2. identification of relevant statements and findings;
3. initial coding;
4. grouping related codes;
5. development of broader themes;
6. comparison across sources; and
7. interpretation of convergent and divergent evidence.

The analysis produced five principal themes.

6.2 Trustworthiness of the Study

Consistent with established criteria for rigor in qualitative documentary research, trustworthiness was addressed across four dimensions.

- **Credibility** was strengthened through triangulation across governmental, intergovernmental and peer-reviewed document types, so that no single theme rested on a single source category.
- **Dependability** was supported by the explicit, seven-step analytical procedure described in Section 6.4, which provides an auditable trail from the original documents to the themes reported in Section 7.
- **Confirmability** was supported by the documentary nature of the design: no primary data were generated by the researcher, and interpretations were checked directly against the wording of the source documents rather than against researcher-collected accounts.
- **Transferability** is addressed by describing the Nigerian policy and programme context in sufficient detail (Sections 1–2, 8) to allow readers to judge which findings — for example, the GEP3 and AGILE evidence from northern Nigeria — are likely to transfer to other states or comparable West African contexts, and which are more context-bound.

7. Findings

Theme 1: Girl-Child Education Promotes Individual Empowerment and Agency

The first major theme emerging from the documentary evidence is that education increases girls' capacity to make informed decisions about their lives.

Education provides girls with literacy, numeracy, communication, problem-solving and critical-thinking abilities. These capabilities can increase their confidence and capacity to participate in household, community and economic decision-making. UNICEF identifies girls' education as an important pathway towards higher incomes, greater participation in decisions affecting their lives and improved future opportunities (UNICEF, 2024b). In the Nigerian context, this empowerment dimension is particularly important because educational exclusion often interacts with poverty and restrictive gender norms. The Federal Ministry of Education's gender policy consequently treats gender mainstreaming as a responsibility across the education system rather than as an isolated

intervention (Federal Ministry of Education, 2021). The evidence suggests that the value of education therefore extends beyond examination certificates. Education can change how girls perceive themselves, how families perceive girls' potential and how communities perceive women's roles.

Theme 2: Education Provides Protection Against Child Marriage and Early Pregnancy

A second major finding concerns the relationship between girls' schooling and child marriage. Child marriage frequently interrupts girls' education. Once married, girls may face domestic responsibilities, pregnancy, restricted mobility and reduced opportunities to return to school. UNICEF's Nigerian evidence indicates that girls with little or no education are disproportionately affected by child marriage (UNICEF Nigeria, 2024c).

Recent evidence also suggests that policies designed to delay marriage can improve women's educational outcomes. Wilson (2022), using evidence from 17 low- and middle-income countries, found that raising the minimum legal age of marriage to 18 increased age at marriage and, particularly in urban settings, educational attainment and employment. Complementary regional evidence from Fatusi et al. (2021), drawing on Demographic and Health Survey data across 11 West African countries, similarly found that girls with lower educational attainment married substantially earlier than their more educated peers.

The implication for Nigeria is important: keeping girls in school can itself function as a protective intervention against early marriage, although schooling alone cannot eliminate the practice. Global evidence syntheses on what works to prevent and respond to child marriage identify keeping girls in school among the most consistently effective protective strategies (UNICEF, 2024a). The literature indicates that child marriage is driven by multiple interacting factors, including poverty, gender norms, limited schooling and weak enforcement of protective laws (Izugbara et al., 2026; Psaki et al., 2021). A systematic review of interventions addressing the social norms that sustain child marriage similarly concludes that the most effective programmes combine school-based components with community-level norm change rather than relying on schooling alone (Greene et al., 2024).

Consequently, interventions aimed at preventing child marriage should not treat girls' education as a peripheral activity. It should be central to prevention strategies.

Theme 3: Girl-Child Education Supports Economic Empowerment and Poverty Reduction

The third theme concerns the economic returns associated with girls' education.

Education increases girls' potential to participate in employment, entrepreneurship and productive economic activity. It also increases access to information and skills necessary for navigating modern labour markets.

Nigeria's experience with GEP3 provides concrete evidence of the potential impact of targeted interventions. The programme enrolled an additional 1.5 million girls into school and increased girls' primary-school attendance in participating northern states from 43% to 70% (UNICEF Nigeria, 2022, 2023b).

Similarly, AGILE combines educational access with scholarships, safe-school infrastructure, digital literacy and life skills. By 2025, the programme had reached millions of girls, while substantial numbers had received scholarships, digital-literacy training and improved school infrastructure (World Bank, 2025).

The economic case for investing in girls' education is reinforced by evidence on the cost of inaction: Fang et al. (2024) estimate that child marriage carries a substantial ongoing economic burden in Nigeria through lost earnings, reduced productivity and associated health costs, underscoring that keeping girls in school is not only a social good but an economically rational investment. The evidence suggests that the economic impact of girls' education is strongest when schooling is linked to **relevant skills and pathways into employment**. Merely increasing years of schooling without improving learning quality or labour-market relevance may produce weaker economic returns. This is particularly important in contemporary Nigeria, where the economy increasingly requires digital competence, entrepreneurial capacity, technical skills and adaptability.

Theme 4: Girl-Child Education Improves Health, Wellbeing and Intergenerational Outcomes

The fourth theme concerns health and wellbeing.

Education provides girls with access to information concerning nutrition, reproductive health, hygiene, disease prevention and healthcare. Educated girls are also more likely to exercise greater control over health-related decisions.

The relationship between education and health is particularly important in Nigeria because adolescent pregnancy and early childbearing remain significant concerns. The World Bank (2022) notes that adolescent childbearing can have serious health, educational and economic consequences and that adolescent mothers are less likely to continue their education.

Education also has intergenerational implications. An educated mother is more likely to value education for her children, understand health information and participate in decisions affecting household welfare. UNICEF (2024b) similarly identifies girls' education as contributing to healthier and more productive lives.

The Nigerian evidence further demonstrates the importance of school environments. A 2024 UNICEF analysis noted that inadequate sanitation remains a barrier to girls' participation and that only a small proportion of Nigerian schools had appropriate facilities for girls' menstrual hygiene management (UNICEF Nigeria, 2026).

Thus, girl-child education requires more than classroom construction. **Safe toilets, menstrual hygiene facilities, protection from violence, counselling and health information are integral components of effective girls' education.**

Theme 5: Education is Increasingly Important for Digital Inclusion

The fifth theme concerns digital transformation.

The contemporary Nigerian economy is increasingly influenced by information and communication technologies, digital entrepreneurship, online learning and technology-based employment. Girls who lack access to digital education risk experiencing a second layer of educational inequality.

UNESCO's 2024 Gender Report identifies persistent gender disparities in technology access and digital skills and argues for equitable digital opportunities for girls (Global Education Monitoring Report Team, 2024).

Nigeria's AGILE programme provides an important example of how digital inclusion can be incorporated into girls' education. The programme provides digital-literacy training alongside scholarships, life skills and other interventions (World Bank, 2024).

UNICEF Nigeria has similarly emphasised the potential of digital learning platforms to expand educational access, while acknowledging persistent infrastructure, poverty and social barriers

(UNICEF Nigeria, 2023a). The implication is that contemporary girl-child education must prepare girls not only for traditional occupations but also for **digital, technical, scientific, entrepreneurial and green economies**.

8. Major Barriers to Girl-Child Education in Contemporary Nigeria

The documentary analysis identified seven interconnected barriers.

8.1 Poverty

Household poverty can make schooling unaffordable even where tuition is officially free. Uniforms, transportation, books, learning materials, food and other costs can discourage families from keeping girls in school.

Financial incentives and scholarships therefore remain important. The AGILE experience demonstrates the usefulness of financial assistance for girls from economically disadvantaged households (World Bank, 2024).

8.2 Sociocultural and Gender Norms

Gender expectations can assign girls domestic responsibilities while prioritising boys' education. Such norms may also influence perceptions about appropriate careers and the value of educating girls. UNICEF identifies sociocultural norms as a significant contributor to educational exclusion among girls in northern Nigeria (UNICEF Nigeria, 2024a). Programmes that combine schooling with deliberate, community-level engagement with these norms have shown greater success in sustaining girls' attendance than school-based components alone (Greene et al., 2024).

8.3 Child Marriage

Child marriage remains a major threat to educational continuity. UNICEF's evidence shows that girls with little or no education are particularly vulnerable (UNICEF Nigeria, 2024c), a pattern consistent with the wider West African evidence reported by Fatusi et al. (2021).

8.4 Insecurity and School Safety

Conflict, banditry, kidnapping and terrorism have created environments in which parents may be unwilling to send girls to school. The problem is especially severe in parts of northern Nigeria (UNICEF Nigeria, 2024b).

Safe-school standards therefore need to be implemented as an essential component of girls' education rather than as a secondary concern.

8.5 Inadequate Infrastructure and WASH Facilities

Inadequate classrooms, toilets, water supplies and menstrual-hygiene facilities can reduce attendance and retention.

The evidence indicates that girls' educational participation depends partly on whether schools provide environments in which girls can learn safely and with dignity.

8.6 Poor Learning Outcomes

School attendance does not automatically produce learning. Nigeria's learning crisis means that some children spend years in school without acquiring adequate literacy and numeracy.

The 2022 National Assessment of Learning Achievement in Basic Education was conducted across all 36 states and the Federal Capital Territory, illustrating the scale of Nigeria's effort to understand learning outcomes (Universal Basic Education Commission & UNICEF Nigeria, 2023).

8.7 Digital Divide

Girls from poor and rural households may have limited access to smartphones, computers, reliable electricity and internet connectivity. Without deliberate intervention, digital transformation may reproduce rather than reduce existing gender inequalities.

9. Discussion

The findings demonstrate that girl-child education should be understood as a **multiplier intervention**.

Its effects extend across several dimensions simultaneously. When a girl remains in school, the immediate outcome may be improved literacy. However, literacy can increase access to information; increased information can strengthen decision-making; improved decision-making can influence reproductive choices; delayed marriage can increase educational attainment; increased educational attainment can improve employment prospects; and improved economic participation can influence household welfare.

This interconnectedness explains why investment in girls' education can generate benefits beyond the individual — and why the economic burden documented by Fang et al. (2024) for child marriage in Nigeria can be read as the inverse of the human-capital returns to keeping girls in school. The Nigerian evidence supports this interpretation. GEP3 demonstrated that targeted interventions can substantially increase girls' participation in education (UNICEF Nigeria, 2022, 2023b). AGILE similarly demonstrates that effective girls' education interventions require a package of support involving scholarships, infrastructure, life skills, digital literacy and safe learning environments (World Bank, 2024, 2025).

However, the findings also caution against treating enrolment as the primary measure of success. A girl may be enrolled but not learning. She may learn but lack digital access. She may complete secondary school but face restrictive labour-market norms. She may acquire skills but marry early because of family pressure. She may remain in school but study in an unsafe environment.

Therefore, the effectiveness of girl-child education depends on an **ecosystem of support**.

The evidence also demonstrates that regional inequality remains a major concern. National averages can conceal serious disadvantages experienced by girls in particular states and communities. UNICEF's recent evidence from the North-West demonstrates particularly low female secondary-school attendance in some states (UNICEF Nigeria, 2025).

This suggests that Nigeria needs both national policies and geographically targeted interventions.

9.1 Limitations

This study relied exclusively on secondary documentary evidence and therefore could not capture the first-hand perspectives of Nigerian girls, parents, teachers or community leaders; the themes reported here reflect patterns identified across institutional and scholarly documents rather than lived experience. Some of the evidence base — particularly UNICEF Nigeria programme evaluations — originates from the implementing agencies themselves, which may introduce a favourable framing of programme outcomes that independent evaluation would be needed to fully verify. Finally, because the review period (2021–2026) spans a period of active policy change in Nigeria, some cited statistics may have been superseded by more recent data by the time of publication.

10. Implications for Contemporary Nigerian Education

The findings have several implications for educational policy and practice.

First, girl-child education should be treated as a national human-capital investment. Nigeria's current human-capital deficits make the undereducation of girls economically costly.

Second, education policy should move from an access-only model to an access-plus-learning model. Girls need foundational literacy, numeracy, scientific competence, digital skills and transferable skills.

Third, education policy must become more gender-responsive. The National Policy on Gender in Education provides an important foundation, but policy effectiveness depends on implementation, monitoring and financing (Federal Ministry of Education, 2021).

Fourth, interventions should be context-specific. The barriers facing a girl in an urban southern Nigerian community may differ considerably from those confronting a girl in a rural conflict-affected northern community.

Fifth, communities must be actively involved. The experience of girls' education programmes indicates that community mobilisation, parental engagement and attention to social norms are important for sustainable change.

11. Recommendations

Based on the findings, the study recommends that:

1. **Government should strengthen implementation of the National Policy on Gender in Education** through measurable targets, adequate financing and regular monitoring — directly addressing the policy-implementation gap identified in Section 9.
2. **Scholarship and conditional cash-transfer programmes should be expanded** for girls from poor and vulnerable households, particularly at the transition from primary to secondary education, in response to the poverty barrier identified in Section 8.1.
3. **Safe-school infrastructure should be prioritised**, including secure school premises, adequate classrooms, water, sanitation, menstrual-hygiene facilities and functional reporting mechanisms for gender-based violence, addressing the infrastructure and insecurity barriers in Sections 8.4–8.5.
4. **Community and religious leaders should be systematically engaged** in promoting girls' education and discouraging child marriage and practices that unnecessarily restrict girls' schooling, responding to the sociocultural-norms barrier in Section 8.2.
5. **Girls' education should incorporate digital literacy**, with particular attention to girls in rural and low-income communities, addressing the digital divide identified in Section 8.7.
6. **Schools should strengthen career guidance and STEM participation among girls**, including opportunities in science, technology, engineering, mathematics, technical education, entrepreneurship and emerging green occupations.
7. **Pregnant girls and adolescent mothers should receive flexible pathways back into education**, rather than being permanently excluded from learning.
8. **Gender-disaggregated education data should be strengthened** at federal, state and local-government levels to identify where girls are entering, leaving or failing to learn in school.
9. **Teacher training should include gender-responsive pedagogy**, protection of learners, inclusive teaching and strategies for encouraging girls' participation in STEM and digital learning.
10. **Educational interventions should be integrated with health, social protection and economic-empowerment programmes**, because the barriers facing girls are interconnected rather than isolated, as demonstrated by the multiplier effects discussed in Section 9.

12. Conclusion

Girl-child education is one of the most important investments Nigeria can make in its contemporary development. The qualitative documentary evidence examined in this study demonstrates that the benefits of educating girls extend beyond improved academic achievement. Education can strengthen girls' agency, delay marriage and early pregnancy, increase economic opportunities, improve health and wellbeing, support intergenerational development and prepare girls for participation in the digital economy. At the same time, the analysis demonstrates that educational access alone is insufficient. Poverty, insecurity, restrictive gender norms, child marriage, inadequate infrastructure, poor sanitation, weak learning outcomes and digital exclusion continue to limit the transformative potential of girls' education. Nigeria has demonstrated that targeted interventions can produce measurable progress. GEP3 increased girls' participation substantially in northern Nigeria, while AGILE has demonstrated the value of combining scholarships, safe schools, life skills and digital education (UNICEF Nigeria, 2022, 2023b; World Bank, 2024, 2025). The central conclusion of this study is therefore that girl-child education should not be regarded as a welfare intervention directed only at girls. It is a national development strategy capable of strengthening human capital, reducing intergenerational poverty, improving health, expanding women's economic participation and supporting Nigeria's transition towards an inclusive knowledge-based economy. The challenge for contemporary Nigeria is consequently not whether the country understands the importance of girls' education. The challenge is whether policy commitments can be translated into sustained financing, effective implementation, safe schools, quality learning and equitable opportunities for every girl regardless of location, poverty, disability or social background.

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