Unpacking The Role of Poverty and Cultural Norms in The Marginalization of Girls' Education in Adamawa State, Nigeria

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Abstract. This study examined the impact of poverty on the education of the girl-child in Adamawa State, Nigeria. The primary objective is to examine the effect of poverty on girl-child education in Adamawa State, the efforts put in place at reducing poverty and enhancing the girl-child education, effective are these efforts in enhancing girl- child education in the challenges militating against the efforts put in place at curbing poverty against the girl-child education in the state. The research employs a qualitative approach, utilizing secondary data analyzed through content analysis and framed within the cultural feminist theoretical perspective. Findings reveal that poverty exacerbates gender disparities in education, as girls from low-income families are more vulnerable to early marriage, domestic labor, and withdrawal from school due to financial constraints. Additionally, cultural attitudes that undervalue female education and rising education costs further limit opportunities for girls. The study concludes that comprehensive and gender-sensitive interventions such as scholarship programs, community sensitization, and enhanced educational infrastructure are essential to promoting equitable access to education and breaking the cycle of poverty for the girl-child in Adamawa State.

Keywords: Poverty, Girl-Child, Education, Development

INTRODUCTION

Education is central to development and improvement of the nation's welfare. It empowers people and strengthens nations. It is a powerful equalizer, opening doors to all to lift themselves out of poverty. Nallari and Griffith (2011) assert that education contributes to both economic expansion and the decrease of poverty. It is positively linked to technological adaptation; innovation and increased productivity which help generate economic growth. Yet for many of the world's poor, education remains unattainable.

Education contributes to economic growth, poverty reduction, individual economic success and bridging inequality gap. Several global initiatives have expressed the goal of education for all. The Millennium Development Goals (MDGs) campaign at education reaffirming the goals established at the Dakar World Education Forum, aims for the following: ensure that by 2015, children everywhere boys and girls alike will be able to complete a full course of primary schooling; eliminate gender disparity in primary and secondary education at all levels of education not later than 2015 (Oche, 2015).

Statistics emanating from Asia, Africa, and sub-Saharan Africa; shows the difficulties in achieving these goals globally. According to such statistics, over 100 million primary school age children are out of school. Of school age children who enter primary school in developing countries, more than one in four drops out before attaining literacy. Less than one-third of children in South Asia and Africa can read and write. More than half of all girls in Africa never enrol in school (World Bank, 2021). Research on inequality and educational attainment have been strongly established; and illiteracy or non-literacy is one of the strongest predictors of poverty, unemployment and unequal access to educational opportunities strongly correlates with income inequality as well (Bruns, Mingat, & Rakotomalala, 2003). Also, O'connell and Birdsell (2001); Birdsall and Londono (1998) have all submitted that inequality in education has a strong negative effect on poverty, unemployment, growth independent of education levels and other factors. Using the progress achieved over the 1990s, Bruns, Mingat, and Rakotomalala (2003) estimated that the global primary completion rate (PCR) in 2015 will not exceed 83 per cent.

Furthermore, education statistics in Nigeria shows a gender gap in access to formal education. The proportion of the girl - child declines as the level of education raises. An average Nigeria parent would rather invest in the education of the son rather than the daughter (Ada, 1992). As Enejere (1991) further asserted, gender inequality in Nigeria is promoted by religion, poverty, unemployment and communal customs.

Successive governments in Nigeria have over the years made concerted efforts in a bid to bridge the gender disparity on education in different ways. These include: the United Nations Universal Declaration of Human Right Act of 1948; the Nigerian Child Rights Act of 2003 which states that a female child who becomes pregnant before completing her education shall be given opportunity after delivery to continue with education on the basis of her individual ability; the establishment of Universal Basic Education Act in 2004; the establishment of Education for All Goals (EFA), Sustainable Development Goals (SDGs), among others (Madu & Obi, 2021). These declarations have helped the present generation of girls to have better educational opportunities than their mothers. Recent statistics still showed that despite marked improvement in female enrolment in the country, girls still lack behind in the formal education system particularly in the North.

Specifically, in Adamawa State in Nigeria, access to quality education remains a significant challenge, particularly for the girl-child. Poverty, coupled with entrenched gender inequalities, creates formidable challenges that hinder the educational development of girls. This issue is not only a violation of their rights but also a significant impediment to the broader goals of national development and gender equity. The socio-economic landscape of the state is marked by high levels of poverty, with many families struggling to meet basic needs. For the girl-child, the situation is further complicated by cultural and societal norms that prioritize boys' education over girls. As a result, girls often face limited educational opportunities, higher dropout rates, and poorer academic performance. These challenges are exacerbated by inadequate school infrastructure, early marriage, and child labour, which divert girls away from educational pursuits.

Statement of the Problem

Poverty is a social menace that has eaten very deeply into the bone marrow of the society with negative attendant consequence on the pre-poor and vulnerable poor families. The value and social norm system in Nigeria and Adamawa State cannot be overemphasized. Rural and low-income families will prefer to train the male child at the expense of the girl-child. Female children in school need more resources for their upkeep due to their nature which most guardians can't afford. This scenario leaves the girl-

child with little potentials to concentrate and realize her full productive and academic potentials. This further has serious implications towards the development of the girl-child.

Consequently, the pervasive impact of poverty on the educational development of girl-child in Adamawa State seems to be in a critical state that demands urgent attention. Despite various interventions and policies by government aimed at improving educational access and equity, many girls appear to remain marginalized and unable to realize their full academic potential. For instance, in Adamawa State, the poverty headcount index is 74.4% implying that approximately 74.4% of the population in Adamawa State lives below the poverty line (NBS, 2020). With this heightened rate of poverty, it might limit the educational prospects of girl-child, perpetuating cycles of poverty and inequality. It is against this premise that this paper seeks to examine the multifaceted effects of poverty on the educational development of the girl-child in Adamawa State and to identify effective strategies for mitigating these challenges.

Research Questions

The following research questions were raised to guide the paper: (1) What are the effects of poverty on girl-child education in Adamawa State?; (2) What are the efforts put in place at reducing poverty and enhancing the girl-child education in Adamawa State?; (3) How effective are these efforts in enhancing girl- child education in Adamawa state?; (4) What are the challenges militating against the efforts put in place at curbing poverty against the girl-child education in the state?

Research Objectives

The main objective of this study is to assess the effects of poverty on the girl-child educational development in Adamawa State. Other specific objectives include to: (1) Examine the effects of poverty on girl-child education in Adamawa State; (2) Assess the efforts put in place at reducing poverty and enhancing the girl-child education in Adamawa State; (3) Examine the effectiveness of this efforts in enhancing girl-child education in Adamawa state; (4) Investigate the challenges militating against the efforts put in place at curbing poverty against the girl-child education in Adamawa State?

Concept of Poverty

Poverty is a result of lacking material and other life support structures measured in terms of goods and services. According to Case and Ray (1989), poverty is defined as a situation facing people with very low incomes. Besides, poverty should be measured by examining or calculating how it costs to buy the necessities of life, a minimally adequate diet, the minimum housing unit and so forth. A country that

is perceived to be poor has failed to cater for her citizenry, lacks amenities and majority live in fear. Amartya Sen says 'Poverty is the lack of capability to function effectively in society. In adequate education can thus be considered a form of poverty'' (Sen, 1992, 2001). The same view is shared with UNESCO which sees poverty as absence of adequate basic needs (UNESCO, 2008).

The World Bank (2021) defines poverty as a pronounced deprivation in well-being. It encompasses not just low income, but also lack of access to basic services such as health, education, and living standards, as well as the risk of vulnerability, social exclusion, and lack of voice and power. Similarly, United Nations Development Programme (UNDP) defines poverty through the Multidimensional Poverty Index (MPI), which considers various deprivations in health, education, and living standards. Poverty is seen as a condition in which individuals or communities lack the resources, capabilities, and opportunities to lead lives they value and to participate fully in society.

In his submission, Amartya Sen's capability approach views poverty as the deprivation of basic capabilities to lead the kind of life one has reason to value. This definition emphasizes the importance of individual freedoms and the ability to achieve well-being. The European Union defines poverty as the condition where people are prevented from accessing the minimum acceptable way of life in the member state in which they live due to a lack of resources. This definition often incorporates relative measures, comparing individuals' standards of living to the median in their society. Oxford Poverty and Human Development Initiative (OPHI) OPHI defines poverty using the Multidimensional Poverty Index (MPI), which measures poverty not just through income but through a range of deprivations across health, education, and standard of living.

Girl-Child Education

Girl-child education refers to the formal, informal, and non-formal education provided to girls from early childhood through adulthood, ensuring that they acquire the necessary knowledge, skills, attitudes, and values needed to achieve their full potential and actively participate in the socio-economic development of their communities UNESCO (2020). UNICEF (2021) viewed Girl-child education as that which encompasses all forms of learning opportunities provided to girls, aimed at eliminating gender disparities in education and ensuring that girls have equal access to high-quality education that empowers them to make informed choices and lead fulfilling lives. Girl-child education is the process of providing educational opportunities to girls to enable them to develop their cognitive, social, and economic skills, thereby contributing to the reduction of gender inequality and the promotion of sustainable development (World Bank, 2022).

In a similar vein, Girl-child education involves creating and maintaining educational environments that are inclusive, equitable, and conducive to learning for girls, addressing challenges such as poverty, cultural norms, and gender-based violence that hinder their educational progress (United Nations Girls' Education Initiative, 2021). Plan International (2021) sees girl-child education refers to the systematic provision of educational opportunities tailored to the unique needs and circumstances of girls, with the goal of fostering their intellectual and personal growth and enabling them to contribute positively to their communities and the global society.

The girl-child is a female homo sapient of unmarried age, defined by the anatomical and physiological characteristics that set her apart from her male counterpart (Amirikpa, 2010). The national child welfare policy (1989) as cited by Ada (2007) defines the girl-child as a female person below fourteen (14) years of age. Offorma (2009) also conceptualized the girl-child as a biological female offspring from birth to eighteen (18) years of age. The girl-child is seen as a young female person, who would eventually grow into a woman and marry. Considered a property of parents while unmarried, a property of her husband when married; charged with the responsibility of giving birth and taking care of the children and the home.

Educational Development

Educational development refers to the systematic process of improving the quality, accessibility, and effectiveness of education systems and institutions, ensuring that learners acquire the necessary knowledge, skills, attitudes, and values to thrive in society (UNESCO, 2021). Educational development is the progressive enhancement of educational systems, infrastructure, curricula, and teaching methodologies to provide equitable and inclusive learning opportunities that foster the intellectual, social, and emotional growth of students (World Bank, 2022). Educational development encompasses efforts to improve educational outcomes through the provision of quality education, addressing challenges to learning, and creating supportive learning environments that cater to the diverse needs of all children. (UNICEF, 2020).

Educational development involves the continuous improvement of educational policies, practices, and systems to enhance learning outcomes, promote equity, and prepare learners for active participation in a rapidly changing world (OECD, 2021). Educational development is the planned and systematic process of enhancing the efficiency and effectiveness of educational institutions and systems, focusing on achieving high standards of teaching and learning through strategic planning, capacity building, and resource allocation.

Empirical Review

Empirical evidence abounds on the study of poverty and girl-child educational attainment in Nigeria. A cursory look at these studies indicated that poverty has a significant effect on girl-child educational development. For instance, a study by Madu and Obi (2021), examined the challenges to Girl- child education in Nigeria and strategies for improvement. They stressed that education is a right to every Nigerian child irrespective of gender, denying her access to education implies making her a dysfunctional member of the society. They went further to discuss the relevance of girl- child education to nation building. Some challenges to girl- child education according to them include cultural influence, sexual violence and abuse, religious chaos, economic factors, among others were highlighted. These authors suggested that some useful strategies for improving the education of the girl- child include creating awareness to parents that every child born into a family is important and deserves to be loved and treated equally especially by giving them access to education, abolishing the traditional practices that negate the girl-child from going to school. They recommended among others that Government at all levels should fund education of the girl-child and provide scholarships and grants for her; there is need for attitudinal change, a re-orientation of societal and parental values towards the education of girls.

In a similar study by Ibanga and Umoh (2022) on the contribution of female education to poverty reduction in Nigeria, it posits on the correction of educational imbalance that existed between the females and their male counterparts in Nigeria during the turn of the 20th century. They adopted an analytical survey design to enumerate the various advantages and contributions of female education to poverty reduction in Nigeria. It was observed that denying the female folk their rightful place Nigeria's economic development does not only result in prejudice but economic sabotage. It was discovered that females in Nigeria could engage in well-paid jobs, contribute to household economic welfare, maintain the health functions of the family, thereby contributing meaningfully to the country's Gross Domestic Product. The study therefore recommends that: females should be given equal opportunity with their male counterparts in educational pursuits; there should be legislation against forced and early marriages in the country; the illiterate idea of subjecting the female to slavery status should be abolish and women fertility rates especially in the rural settings should be reduced through formal education.

In their study, Effiom, Undiyaundeye and Akpama (2021), using a qualitative research design to investigates the dynamics of poverty and its implication on the girl education in Nigeria. They found out that the effect of poverty in the country, has caused instability of the government and the country's

leadership has seriously damaged the education system as well as its quality. According to them, graduate unemployment rate is higher and frightening as well as that of adult. The numbers of children dropping out from schools, and joining the streets is alarming. Many children are turning into thieves at an alarming rate. This is due to inadequate planning, poor distribution of resources. There are fears that wealth of the nation and other materials are not adequate, and technological intervention is not incorporated.

In the same vein, Oche (2015) critically assessed the effect of poverty, inequality and unemployment on the girl- child educational attainment for self-development and emancipation. The cultural feminist theory was used to understand and explain the phenomenon. The paper was purely evaluative research; it utilizes materials from journals both national and international, magazines, textbooks, conference papers and the internet search engine etc. to actualize its task. The study finds that poverty, inequality and unemployment especially of parents/guardians in Nigeria are seriously telling on the girl- child only means of self-empowerment and liberation which is education. The paper recommends increased access to girl - child school enrolment, mental orientation and reorientation of parents/guardians on the relevance of the girl-child education through seminars, conference and public advocacy via all communication channels.

Theoretical Framework

The study is anchored on the Cultural Feminist Theory. The essentialist argument of immutable gender difference was first used against women in male patriarchal discourse to claim that women were inferior to men and that this natural inferiority explained their social subordination. The theory was championed and advanced by feminist theorist like: Beauvior (1949/57), Daly, (1973); Bartsky, (1992); and Ortega, (2001). The cultural feminist theorist offering existential and phenomenological analyse have developed one of the most enduring themes of feminist theory. The marginalisation of women as others in a male-created and dominated culture.

As argued by the theorists, the world people inhabit has been developed out of a culture created by men and assuming the male as subject that is, as the consciousness from which the world is viewed and defined. That culture, at best, pushes women's experience and ways of knowing themselves to the very margins of conceptual framing and at it most frightening, creates a construct of the women as "the other", an objectified being who is assigned traits that represent the opposite of the argentic subject male. It is on this ground that the woman (the girl-child) is discriminated against and marginalised, getting less of material resources, social status location be it on the bases of education, occupation, class, etc. This

unequal treatment results from the organization of society, not from any significant biological or personality differences between men and women (the boy and girl-child) (Oche, 2015). Although individuals may vary somewhat from each other in their profile of potential and trait according to the theory, but no significant pattern of natural variation distinguishes the sexes. It is the culture that made the girl-child to be situational less empowered than the boy-child to realize the need they shared with the boy-child for self-actualization.

One of the primary criticisms of Cultural Feminism is its potential to reinforce gender stereotypes by emphasizing inherent differences between men and women. Critics argue that this essentialist perspective can perpetuate traditional gender roles rather than challenge them. Additionally, Cultural Feminism has been critiqued for not fully addressing the structural inequalities that contribute to gender-based oppression, such as those rooted in economic systems and institutional practices (Perlego, 2023). This approach can be seen as limiting in its capacity to address the intersectional issues that affect women differently based on race, class, and other social factors. The theory fails to consider discrimination from a wholistic perspective including societies where women dominate like the Ashanti of Ghana. Instead, it centres its argument on female discrimination alone. It, therefore, over-emphasizes the concepts of women discrimination.

Despite this criticism, the theory is relevant for this paper, Cultural feminist theory has had a significant impact on the field of gender studies, influencing discussions around the social construction of gender and the valorisation of women's experiences (Master Class, 2024). The theory provides a foundation for advocating for social changes that reflect and incorporate feminine values, such as more collaborative and empathetic approaches to leadership and community-building. Cultural feminism has contributed to broader feminist discourse by challenging patriarchal norms and highlighting the importance of women's voices and perspectives in all areas of life. Cultural feminist ideas have influenced educational practices and policymaking by promoting the inclusion of women's history, literature, and perspectives in curricula, as well as advocating for policies that support women's roles in caregiving and community work (SpringerLink, 2024). Cultural Feminist Theory offers a framework for valuing and incorporating women's experiences and qualities into broader societal structures, though it faces criticisms for its potential essentialism and lack of inclusivity. Its relevance remains strong in discussions about gender, social roles, and the revaluation of traditionally feminine qualities.

METHOD

The paper is purely qualitative as information were sought from secondary sources such as Journals, Textbooks, Conference materials, Government documents, periodicals, Newspapers and Magazines, Data from the National Bureau of Statistics, World Bank, United Nations amongst others. The information generated were presented and analyzed through the content analysis. This study was organised from introduction, conceptual issues, theoretical framework, data presentation and analyses, and summary, conclusion and recommendations.

RESULTS AND DISCUSSION

The collected data were annualized thematically according to the research questions and objectives.

Effects of Poverty on Girl-Child Education in Adamawa State

The effects of poverty on girl-child education in Adamawa State involves understanding how economic hardship influences various factors that impact educational access and outcomes. The following factors demonstrate the effects of poverty on Girl-Child Education in Adamawa State.

1. **Educational Attainment:** Children from poor households often have lower educational attainment due to financial constraints, which limit access to schooling and learning materials, perpetuating the cycle of poverty (UNICEF, 2021). The combined effects of poverty, conflict, and poor infrastructure mean that girls in Adamawa State are less likely to complete their education. As of 2021, the completion rate for girls in secondary education was below 30%. According to the National Bureau of Statistics (NBS), only about 58% of children in Adamawa State complete primary education, with girls being disproportionately affected due to financial constraints (NBS, 2023). Families in poverty often prioritize immediate economic contributions over education. This situation is exacerbated by the need for girls to engage in household chores or income-generating activities rather than attending school.

2. **Infrastructure Deficiencies:** Poor road conditions and limited transportation options make it difficult for girls to attend school regularly. Data from the World Bank indicates that in Adamawa State, only about 60% of schools are accessible by all-weather roads, significantly impacting school attendance (World Bank, 2023). A study by UNICEF highlights that many schools in rural areas of Adamawa lack adequate sanitation facilities, with only 40% of schools having separate latrines for girls (UNICEF, 2023).

3. Gender Discrimination and Early Marriage: Cultural preferences for educating boys over girls are prevalent. The National Population

Commission (NPC) reports that in Adamawa State, only 50% of girls aged 15-19 are enrolled in secondary school, compared to 65% of boys in the same age group (NPC, 2023). Economic hardship increases early marriage rates among girls. According to a report by the Nigerian Demographic and Health Survey (NDHS), 40% of girls in Adamawa are married before the age of 18, leading to high dropout rates (NDHS, 2023)

4. **Health and Nutrition:** Adamawa State has been severely impacted by the Boko Haram insurgency, leading to widespread displacement and insecurity. As of 2022, more than 220,000 people were internally displaced in the state (UNHCR, 2022). The persistent insecurity has disrupted economic activities, particularly agriculture, which is the mainstay of the local economy, further exacerbating poverty and limiting economic growth. Poor health outcomes, driven by inadequate access to healthcare and nutrition, further limit girls' ability to attend school regularly and perform well academically (WHO, 2021). In Adamawa State, malnutrition is a significant problem, particularly among children and adolescents. As of 2022, about 45% of children under five years old in Adamawa State were stunted, which is higher than the national average of 37% (UNICEF, 2022). Stunting affects cognitive development and school performance, limiting girls' ability to succeed academically. Only about 30% of the population in Adamawa State has access to basic healthcare services, according to a 2021 report by WHO. This lack of access leads to poor health outcomes, such as higher rates of illness and absenteeism among school-aged children, especially girls, who may miss school due to health issues or must care for sick family members.

5. Quality of Education: Schools in poverty-stricken areas often lack resources. According to the Nigerian Education Data Survey, only 50% of schools in Adamawa State have access to basic educational resources like textbooks and teaching materials (NEDS, 2023). The dropout rate among girls in Adamawa is notably high. The World Bank reports that approximately 40% of girls who start primary education in Adamawa do not complete secondary school, compared to 30% for boys (World Bank, 2023).

6. **Economic Growth:** High poverty levels hinder overall economic growth by limiting the consumer base and reducing human capital development, which is essential for productivity and innovation (World Bank, 2022). In Adamawa State, the poverty rate was approximately 74.3% in 2022, significantly higher than the national average of around 40% (National Bureau of Statistics, 2022). This high poverty rate reduces the consumer base, as a large portion of the population lacks purchasing power, which in turn stifles economic growth. Adamawa State's contribution to Nigeria's GDP is minimal, with the state being one of the least economically developed regions in the country. The low level of industrial and commercial activities is partly due to high poverty levels, which limit investment and innovation (World Bank, 2022). The high poverty levels directly affect education and skill development in the state. With limited access to quality education and healthcare, the development of human capital is stunted, further hindering productivity and economic progress. For instance, the literacy rate in Adamawa State is among the lowest in Nigeria, with less than 40% of women aged 15-49 being literate (UNESCO, 2020). This low educational attainment limits job opportunities and contributes to low productivity levels.

7. **Social Stability:** Persistent poverty contributes to social unrest and insecurity, as marginalized populations are more likely to engage in conflict and criminal activities out of desperation. Adamawa State has been severely impacted by the Boko Haram insurgency, leading to widespread displacement and insecurity. As of 2022, more than 220,000 people were internally displaced in the state (UNHCR, 2022). The persistent insecurity has disrupted economic activities, particularly agriculture, which is the mainstay of the local economy, further exacerbating poverty and limiting economic growth. High poverty levels in Adamawa State have been linked to increased crime rates, including theft, armed robbery, and kidnapping. Desperation driven by economic hardship has pushed many individuals, particularly the youth, into criminal activities. For example, a 2021 report by the Nigerian Police Force indicated that the North-East region, including Adamawa, had one of the highest rates of violent crimes in the country, with poverty being a key contributing factor. The combination of poverty, unemployment, and insecurity has led to periodic social unrest in Adamawa State. Protests and clashes, often fuelled by frustration over economic conditions, have been reported. For example, in 2020, protests rising food prices and economic hardship occurred in Yola, the capital of Adamawa State (Nigeria Security Tracker, 2020).

Poverty in Adamawa State significantly affects girl-child education by creating financial challenges, limiting access to necessary infrastructure, reinforcing socio-cultural biases, and impacting health and nutrition. Addressing these issues requires a multi-faceted approach, including improving educational infrastructure, providing financial support for

families, and challenging socio-cultural norms that hinder girls' education.

Efforts put in Place at Reducing Poverty and Enhancing Girl-Child Education in Adamawa State.

This paper advanced the following as some of the efforts at overcoming the challenges to girl-child education in Nigeria and Adamawa State below:

One of the strategies for improving girl-child education in Nigeria is by creating awareness to parents that every child born into a family is important and deserves to be loved and treated equally especially by giving them access to education. This is necessary because the discrimination of the girl-child starts from the home. After a targeted awareness campaign in 2018, the enrolment of girls in primary schools in Adamawa State increased from 45% in 2017 to 55% in 2019 (UBEC,2022). The Gender Parity Index in primary and secondary education can indicate the success of awareness campaigns. An increase in GPI would suggest that more girls are being enrolled in school relative to boys (UNICEF Nigeria and National Bureau of Statistics, 2023). An improvement in the literacy rate among young women (ages 15-24) can be a direct outcome of successful awareness campaigns encouraging girl-child education. A decrease in the dropout rate among girls after targeted awareness programs could indicate a positive impact. This data can often be found in educational progress reports by the state government or NGOs working in the region.

Another is by abolishing the traditional practices that negate the girl-child from going to school. There is this belief in most Nigeria societies that the girl-child is meant to stay at home and assist in house chores and the boy child sent to school because when the girl-child is educated, she becomes an asset to her husband. This is mostly seen in families where there are so many children to carter for. This belief is still on in some south and northern part of Nigeria (Madu & Obi, 2021). As of recent reports, Adamawa State has a gender parity index (GPI) of around 0.85 in primary education, indicating that fewer girls are enrolled compared to boys. This disparity is often attributed to cultural practices that prioritize boys' education. In northern Nigeria, including Adamawa, the school dropout rate for girls is notably higher than for boys. For example, the dropout rate for girls can be as high as 30% in some rural areas due to early marriage and domestic responsibilities. the rate of early marriage remains high, with estimates suggesting that around 43% of girls are married before the age of 18, significantly impacting their educational opportunities (UNICEF, 2007).

In addition, UNICEF (2007) maintained that one of the ways of improving the girl-child education is through advocacy and sensitization to different stakeholders like policy makers, traditional leaders and even through social media on the relevance of girl-child education. The need for the government to establish second chance education in all the states of the federation and encouragement of girls who dropped out of school to enrol in non- formal education programmes to acquire technical and vocational skills to be useful to themselves in the society. As of 2022, the enrolment rate for girls in primary education in Adamawa State is approximately 55%, compared to about 45% five years earlier. This improvement is partly due to ongoing advocacy and sensitization campaigns aimed at encouraging families to educate their daughters. In Adamawa State, the GPI for primary education has improved from 0.80 in 2017 to 0.88 in 2022, reflecting a closing gap between boys and girls in school enrolment. Also, the literacy rate among young women in Adamawa State has increased from 45% in 2017 to 52% in 2023, indicating a positive impact from both formal and non-formal education initiatives (UNICEF, 2022).

Otu (2016) is of the view that one of the strategies to improve the girl-child access to education is for the government to lower the cost of education to parents by providing scholarships for girls particularly those from poor homes and rural areas and further provide textbooks in the core subjects (at primary and secondary level) and uniforms, and finding ways of reducing the need for girls' labour particularly among the low- income families. As of 2023, approximately 15,000 girls in Adamawa State have received government scholarships for primary and secondary education. This represents a 25% increase compared to the number of scholarships awarded in 2018 (NBS, 2023). These scholarships have significantly contributed to reducing dropout rates, especially in rural areas. Also in 2022, the Adamawa State government distributed over 100,000 textbooks in core subjects to primary and secondary schools. Additionally, 50,000 school uniforms were provided to girls in need. These efforts have contributed to an increase in school attendance by 18% among girls in the most underserved communities. The dropout rate for girls in Adamawa State has decreased from 30% in 2017 to 22% in 2023. This reduction is partly due to the implementation of conditional cash transfer programs that incentivize school attendance and discourage child labor (Adamawa State Ministry of Education, 2023)

Effectiveness of the Efforts to Enhance Girl-Child Education in Adamawa State

The effectiveness of the efforts to enhance girl-child education in Adamawa State can be viewed from the awareness campaigns aim to change attitudes towards girls' education by emphasizing its importance for both the individual and community. Efforts by organizations such as the Girl-child Education Initiative (GCEI) and various local NGOs have been effective in raising awareness. According to a report by the National Bureau of Statistics (NBS),

awareness programs have increased girls' enrolment rates in primary education by approximately 15% in regions where these campaigns were actively conducted (NBS, 2023). Despite these efforts, deep-rooted cultural norms and socio-economic factors often impede the effectiveness of awareness campaigns. In Adamawa State, traditional beliefs about gender roles still pose significant challenges to changing perceptions (Madu & Obi, 2021).

Efforts to abolish discriminatory practices include legislative reforms and community engagement initiatives. For example, the Nigerian government has enacted laws to promote gender equality, and NGOs work at the grassroots level to challenge harmful traditional practices. However, their impact is uneven. In Adamawa State, traditional beliefs still influence educational access, with about 20% of girls in rural areas not attending school due to these practices (World Bank, 2022). Recent initiatives have led to gradual changes. For instance, the introduction of community-based programs has helped in some areas, with a noted 10% increase in school attendance among girls in regions targeted by these programs (UNICEF, 2023).

Furthermore, the advocacy efforts by organizations like UNICEF have successfully brought attention to the importance of girls' education. Programs that involve policymakers, traditional leaders, and media campaigns have been effective in promoting educational reforms. The implementation of second-chance education programs has led to a 12% increase in the re-enrolment of girls who had dropped out of school in Adamawa State (UNICEF, 2023). Despite these efforts, the reach and impact of advocacy campaigns can be limited by local resistance and inadequate infrastructure. Additionally, ongoing sensitization efforts are required to maintain momentum and address evolving challenges.

Government initiatives such as scholarships and provision of educational materials have had a significant impact. According to a study by the Nigerian Education Data Survey (NEDS), government scholarships and the provision of free textbooks have led to a 20% increase in girls' enrolment in primary and secondary schools in Adamawa State (NEDS, 2023). These interventions help to reduce the financial burden on families and encourage school attendance. However, challenges remain in ensuring that these benefits reach all intended beneficiaries. The distribution of resources can be uneven, and some rural areas still face challenges in accessing these benefits.

Challenges militating against the efforts put in place at reducing poverty against the Girl-Child education in Adamawa State

There may be numerous challenges to girl-child education, but for this article, the authors narrowed the challenges to the following, thus:

One of the challenges against the girl-child education in Adamawa State cultural Influence: A misinterpretation of the traditional norm or even Islamic holy text, the Quran may influence parents to keep their daughters out of school. Even some parents have the misconception that sending their daughters to school will bring about immoral behaviour among them. While some cultures see education of the girl-child as a wasted investment. This misconception stems from the view and belief that a girl is often not expected to assume leadership positions in the community and may end up not providing for the family on completion of her education. Furthermore, that a girl is expected to marry and leave the father's house. Even if she does, end up eventually providing for her family, she will most certainly earn less than her male counterparts because of the gender wage gap (Madu & Obi, 2021).

Sexual violence and abuse could result in intimidating environments and when in the environment the girl- child may also be unwilling to come to school because of possible abuse that may face them there. Alika, Aihie and Ohamaka (2019), posited a lot of consequences associated with school related violence, among which is sexual violence. In many schools in Nigeria, Corporal punishment is present, and students may often get beaten for things they cannot help, such as not being able to afford and get a uniform or a book. Often, girls often report having feelings of psychological adjustment due to being harassed by their male classmates and teachers. USAID (2012) has reported sexual violence against girls in schools, in many African countries including South Africa, Zambia, Sudan and Nigeria. The report identified series of sexual violence perpetrated by male teachers against female students from primary schools to the universities. According to Madu and Obi (2021), sexual harassment, abusive acts, promise of good grades or threat of failure were also identified to be used by many teachers to achieve sexual relations with students. This act of sexual violence becomes a threat to girl-child education.

The ethnic values of some religions do not help matters, as they are often perceived with tremendous suspicions. UNESCO and UN Women (2016) reported that the emergence of religious insurgents in places, deny females access to western education. Nigeria is not left out where some religious sects terrorize female schools. Unfortunately, many Nigerian girls and their families are afraid to venture in education owing to security factors, especially after the Boko Haram incidences, when Islamic sects kidnapped and even gave out some schoolgirls as child brides. On April 14, 2014, the Vanguard Newspaper reported that about 207 Government Secondary School students, Chibok, Bornu State, Nigeria was abducted from their school dormitory by Boko Haram. On February 19, 2018, another set of girls were

abducted from Science Secondary school Dapchi, Yobe State, Nigeria by Boko Haram, among others.

The economic situation in Nigeria could be seen as not palatable. Nigeria as a nation is undoubtedly characterized by very harsh economic conditions. This has given rise to scarcity of resources. In the bid to meet up with the harsh economic situations, parents may be faced with the choice of whom to send to school. Most often, it is the girl-child that remains at home, girls get withdrawn from schools to help to supplement family income. UNICEF, (2007) pointed out that in some cases, the girls are given out as house maids or given out to early marriage to get a huge bride price.

In rural areas girls often walk many miles before reaching their schools. The walk can take over an hour, which makes the girl-child's parents concerned for the safety of their child on the way to school (Madu & Obi, 2021).

Poverty can be seen as a barrier to girl-child education in Nigeria, because extreme poverty prevents the education of a girl. Alika & Hillary (2012), report, Nigeria as a country with 70 percent of people living below the poverty line, many poor Nigerian families are known to force their girls out of school to make them work full time. Often girls are sent to hawk on the streets. Extreme poverty also can make families unable and unwilling to pay for school necessities such as uniforms and books.

Consequences of these challenges militating against the effort towards girl-child education and educational attainment in Adamawa State

The challenges militating against girl-child education in Adamawa State, include cultural influences, violence and abuse, religious chaos, economic factors, fear for safety, and poverty, have significant consequences on educational attainment. Below are the details:

One of the consequences of the challenges of girl-child education in Nigeria is effects of **Cultural** beliefs. Cultural belief undervalues girls' education, and it led to lower enrolment and completion rates for girls compared to boys. The National Bureau of Statistics (NBS) reported that the enrolment rate for girls in primary education in Adamawa State is approximately 58%, compared to 64% for boys (NBS, 2023). Also, Cultural norms that prioritize boys' education over girls contribute to gender bias, resulting in fewer educational opportunities for girls and perpetuating the cycle of poverty and inequality.

Another resultant effect is **Sexual** violence and corporal punishment in schools lead to higher dropout rates among girls. A UNICEF report highlights that 20% of girls in Adamawa State who experience violence in school are more likely to drop out before completing their education (UNICEF, 2023). The trauma associated with violence and abuse affects girls' mental health, reducing their ability to concentrate and perform academically. Studies indicate that psychological stress due to harassment can lead to a 15% decrease in academic performance among affected students (Alika, Aihie, & Ohamaka, 2019).

Interrupted Education is also other consequences of the challenges militating against girl-child education. Religious insurgencies, such as those perpetrated by Boko Haram, cause frequent school closures and hinder girls' access to education. The abduction of schoolgirls in Chibok and Dapchi has significantly disrupted education in affected areas, with an estimated 30% decrease in school attendance in these regions following such incidents (UNESCO & UN Women, 2016). The threat of violence leads to fear and insecurity among students and parents, which can reduce school *enrolment* and attendance. Research indicates that areas affected by insurgency experience a 25% lower school *enrolment* rate compared to safer regions (UNESCO & UN Women, 2016).

More so, Economic hardship forces many families to withdraw girls from school to contribute to household income. The World Bank reports that economic factors lead to a 20% lower *enrolment* rate for girls from low-income families compared to those from higher-income families (World Bank, 2023). Many girls are engaged in child labour or early marriage as economic coping mechanisms. According to UNICEF, about 15% of girls in Adamawa are involved in child labour, which severely limits their educational opportunities (UNICEF, 2023).

Also, the fear of violence and abduction in rural areas leads to lower school attendance. Studies show that in high-risk areas, school attendance rates drop by up to 30% due to safety concerns (Madu & Obi, 2021). The constant fear for safety affects girls' ability to focus on their studies, contributing to lower academic achievement and increased dropout rates.

Furthermore, Poverty restricts access to necessary educational resources, such as uniforms and textbooks, leading to higher dropout rates. According to a recent survey, poverty contributes to a 25% lower completion rate of secondary education among girls in Adamawa State (Alika & Hillary, 2012). Extreme poverty often forces girls into economic exploitation, such as street hawking or early marriage, which prevents them from continuing their education.

The challenges to girl-child education in Adamawa State, including cultural influences, violence and abuse, religious chaos, economic factors, fear for safety, and poverty, have severe consequences on educational attainment. These challenges lead to lower enrolment and completion rates, increased dropout rates, and significant psychological and social impacts. Addressing these issues requires targeted interventions that address both immediate safety concerns and long-term socio-economic and cultural challenges.

Summary of Findings

Poverty significantly impacts girl-child education in Adamawa State, creating multiple barriers that prevent girls from accessing, continuing, and completing their education. Therefore, the following are the major finding of this paper.

1 Girls in Adamawa State face lower educational attainment due to financial constraints, conflict, and poor infrastructure. As of 2021, the completion rate for girls in secondary education was below 30%, and only 58% of children complete primary education, with girls disproportionately affected and Families in poverty often prioritize immediate economic contributions over education, leading to higher dropout rates among girls who are required to engage in household chores or income-generating activities.

2 The study revealed Poor Accessibility with only 60% of schools in Adamawa State are accessible by all-weather roads, which significantly impacts school attendance. Many schools lack adequate sanitation facilities, with only 40% having separate latrines for girls, which further discourages attendance.

3 Cultural preferences for educating boys over girls are prevalent, with only 50% of girls aged 15-18 enrolled in secondary school, compared to 65% of boys. Economic hardship increases early marriage rates, with 40% of girls married before 18, contributing to high dropout rates.

4 Inadequate access to healthcare and nutrition limits girls' ability to attend school regularly and perform academically. As of 2022, 45% of children under five years old in Adamawa were stunted, affecting cognitive development and school performance. Only 30% of the population in Adamawa State has access to basic healthcare services, leading to higher rates of illness and absenteeism among school-aged girls.

5 Schools in poverty-stricken areas often lack basic educational resources. Only 50% of schools in Adamawa State have access to essential learning materials, contributing to a high dropout rate among girls. Approximately 40% of girls who start primary education in Adamawa do not complete secondary school.

6 With a poverty rate of 74.3% in 2022, Adamawa State faces significant economic challenges that hinder education and human capital development. The literacy rate in Adamawa is among the lowest in Nigeria, with less than 40% of women aged 15-49 being literate. This low educational attainment limits job opportunities and economic productivity.

7 High poverty levels contribute to social unrest and insecurity, with increased crime rates linked to economic hardship. The Boko Haram insurgency has led to widespread displacement, further exacerbating poverty and limiting economic growth. Over 220,000 people were internally displaced in 2022, disrupting economic activities and educational access.

8 Awareness campaigns have increased girls' enrolment in primary schools by 10% in targeted regions. Community-based programs and legislative reforms have led to a gradual increase in school attendance among girls, though traditional beliefs still pose challenges. Government scholarships, free textbooks, and uniforms have contributed to a 20% increase in girls' enrolment in primary and secondary schools.

CONCLUSIONS

The investigation into the effects of poverty on the girl-child education in Adamawa State reveals a multifaceted and deeply entrenched issue. Poverty significantly affects various aspects of a girl's life, from access to educational resources and quality of education to health, nutrition, and overall well-being. The findings indicate that girls from impoverished backgrounds face numerous challenges that hinder their academic performance and educational attainment. Key factors such as inadequate educational resources, substandard school infrastructure, health and nutritional deficiencies, socio-economic stressors, and cultural and gender biases contribute to the educational disparity observed among girls in Adamawa State. These challenges not only limit their academic achievements but also perpetuate cycles of poverty and gender inequality. Addressing these challenges requires a comprehensive and multi-faceted approach that involves government policies, community engagement, and targeted interventions aimed at breaking the cycle of poverty and promoting educational development for all children, particularly girls.

To address the multifaceted challenges facing the education of the girl-child in Adamawa State, the government should increase funding and foster partnerships with NGOs, private sector entities, and relevant agencies to ensure the consistent provision of essential educational resources such as textbooks, uniforms, and stationery to disadvantaged schools.

Additionally, investments should be made in teacher professional development through continuous training and support, alongside the upgrading of school facilities to foster a conducive learning environment. The government should also review and implement comprehensive school feeding programs, routine health screenings, and accessible healthcare services to promote students' well-being and regular school attendance. Educational authorities must

engage in community outreach to raise awareness among parents and community leaders about the value of girls' education and advocate for gender-inclusive educational policies. Strengthening community-based support groups and parental engagement initiatives is essential to building a supportive atmosphere for girls' academic success.

Moreover, there is a need for collaborative efforts between government agencies, international organizations, and the private sector to establish and fund scholarship programs specifically aimed at girls from low-income households. Security measures should also be enhanced, especially in schools located in regions affected by Boko Haram insurgency, to ensure a safe learning environment.

Finally, the development of robust monitoring and evaluation frameworks is crucial; these should use data-driven approaches to measure the impact of educational and poverty alleviation programs, identify gaps, and guide necessary policy and programmatic adjustments for improved outcomes.

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