

Chapter One

Introduction

1.1 Background to the Study

Girl-child education is crucial for the economic and social advancement of both individuals and nations. Educating girls leads to **economic empowerment, social development, and poverty reduction**, as educated women are more likely to contribute meaningfully to their families and society. It helps break cycles of **poverty, early marriage, and gender inequality**, ensuring that women can actively participate in nation-building. Moreover, education provides girls with the **skills, knowledge, and confidence** needed to improve their well-being and that of their communities. A report showed that, investing in girl-child education promotes sustainable development and empowers future generations¹.

In many regions, especially in sub-Saharan Africa, socio-cultural beliefs, economic hardships, and gender discrimination hinder her access to quality education, leading to high attrition rates, early marriages, and economic dependence². Education for the girl-child is crucial for societal progress, as it empowers women, promotes health outcomes, reduces poverty, and promotes economic growth. However, millions of girls remain out of school due to cultural constraints, poverty, and inadequate government interventions, particularly in Nigeria³. Additionally, girl-child education in Nigeria is crucial for social and economic development, yet it faces numerous challenges. Factors such as poverty, early marriage, inadequate school facilities, long distances to schools, and negative parental attitudes hinder girls' access to education. Educating girl-child leads to better health outcomes, economic

stability, and societal progress, ultimately reducing poverty and promoting national development³. All these attest to the need to take girl-child education more seriously.

In Nigeria, even if all women completed grade six, female illiteracy would only decrease marginally from 58% to 53%, highlighting the inadequacy of mere school enrollment without quality learning⁴. This trend is common across many developing nations, where weak learning profiles result in persistently high illiteracy rates among women. In contrast, countries like Ethiopia, where more effective learning takes place, could see a sharper decline in illiteracy from 82% to 25% with universal primary education⁵. Addressing female illiteracy thus requires universal schooling and substantial improvements in learning quality⁵. Therefore, girl-child education maybe seen from the perspective of attrition rates, enrollment , retention, completion of formal schooling, transition rate, literacy, and so on

Literacy is primarily viewed as the ability to decode and encode written text, often approached as an individual, cognitive, and neurological process. However, within the cognitive tradition this understanding may be extended to include socio-cognitive reading perspectives⁶. Illiteracy therefore, is the inability to decode and encode written.

Literacy rate can be described as the proportion of both male and female children who can read and write. However, in this study it is the proportion of female children who can read and write, which among girls in Nigeria remains a significant challenge, largely influenced by early marriage in some part of the country by limiting educational opportunities. Studies indicated a strong statistical relationship between early marriage and illiteracy, as young brides are often forced to leave school, reducing their ability to attain

literacy⁷. Research findings also suggest that as early marriage rates rise, so does female illiteracy, amplifying gender disparities in education⁹. In northern Nigeria and any northern settlement, where child marriage is prevalent, literacy rates among women are particularly low, contributing to broader socio-economic disadvantages⁷.

Relatedly, the literacy rate among girls remains alarmingly low, where deep-rooted cultural and religious beliefs prioritise early marriage over education. Reports indicated that in states like Kebbi, Sokoto, and Bauchi, female literacy rates are as low as 20%, with many girls denied access to formal schooling⁸. Societal norms often relegate girls to domestic roles, while financial constraints push families to invest in boys' education instead⁴. This gender disparity, driven by patriarchal traditions and economic hardships, continues to hinder national development by limiting the potential of millions of young girls.

School transition rate is defined as the ratio of the number of children graduating from primary school each year to the population of official graduating age⁹. It is revealed that girl child completion rates are influenced by economic and school-related factors, as major barriers to female students finishing secondary school. This emphasises the urgent need to address both financial and institutional obstacles to improve girls' school retention and ensure a safe, supportive educational setting⁸.

With 20.1% of out-of-school children in Oyo State, Nigeria, the disproportionate number of children not enrolled in formal education systems is a tangible indicator of a deficiency in the accessibility of education within the state¹⁰. Many families, struggling with financial hardship, prioritise boys' education over girls, leading to early school withdrawals

for domestic work, street hawking, or early marriage in less developed areas like Sabo in Oyo State. The high cost of schooling, coupled with inadequate educational infrastructure and a lack of proper policy implementation, further exacerbates the issue. As a result, many girls in Oyo State miss out on the lifelong benefits of education, perpetuating cycles of poverty and limiting opportunities for socio-economic advancement¹¹.

The Attrition rate denotes the proportion of students who exit school or an educational programme before finishing it. A high Attrition rate is often seen as a critical indicator of an institutions or programmes inability to retain and support students effectively. It reflects broader issues in student engagement, guidance, and the overall learning environment¹².

In Nigeria, attrition rates among girl-child learners remain a persistent challenge, because female learners often face exclusion from primary education due to a combination of cultural, economic, environmental, and personal factors. Factors such as cultural norms, economic hardships, and inadequate school infrastructure contribute to the high attrition rates among girls. Additionally, the lack of resources further escalates the situation. Even as female learners expressed positive views towards their education, these factors still prevent many from completing their primary education¹³.

Economic factors refer to the financial conditions and market forces that influence an individual's ability to access education, particularly during economic crises¹⁴. These factors include reductions in household income, increased reliance on child labour, decreased public and private funding for schools, and shifts in labour market opportunities. Economic

constraints often lead to lower school enrollment, reduced academic performance, and higher attrition rates, especially among children from low-income families¹⁴. Higher-income families can afford better educational resources and extracurricular learning opportunities, which contribute to improved academic achievement¹⁵.

Economic factors play a crucial role in determining girl-child participation in secondary education, as financial constraints often lead to high attrition rates¹⁶. Three economic factors are considered for this study, namely, parental occupation, cost of education and poverty rate. An occupation is what one does to earn a living. For this study, parental occupation refers to what parents do to earn a living. Parental occupation is a crucial determinant of children's education¹⁶. Similarly, parental occupation has a positive and significant relationship with parental involvement in education¹². Moreover, parental occupation can positively shape girls academic confidence and performance¹⁷.

Meanwhile, many parents from rural areas in Oyo communities do not have viable occupations, experience high unemployment rates, especially being in the middle and lower-income brackets, thus perceive education as an uncertain investment. Their expectation that education will guarantee a white-collar job is no longer a reality, further discouraging investment in girls education¹⁸. The cost can be described as all the expenditures that go into educating a girl-child. It extends beyond mere monetary expenses to include opportunity costs, representing the income forgone by individuals who choose schooling over immediate economic activities such as business, artisan work, or apprenticeships¹⁹. Despite policy reforms and constitutional commitments to free education, financial constraints and lost

earning opportunities continue to make basic education a significant economic sacrifice for many families in Nigeria¹⁹.

The high cost of education in Oyo State significantly impacts school enrollment and retention, aggravating the out-of-school crisis (the girl child not left behind)²⁰. Despite the promise of free primary education, hidden costs such as enrollment, examination fees, and school materials place a heavy financial burden on low-income families, preventing many children from accessing education. Economic hardship, expected to worsen with a projected poverty rate of 38.9% by 2025, forces many parents to prioritise immediate survival over schooling²⁰.

Many girls from low-income backgrounds struggle with school fees, lack of uniforms, and insufficient learning materials, making it difficult for them to remain in school. Additionally, financial hardships push families to prioritise boys' education over girls, leading to early marriages or child labour as alternative survival strategies. Moreover, high education costs contribute to lower female enrollment and higher attrition rates. Economic gaps remain a significant barrier to achieving gender equality in education²¹. Many girls are forced to abandon their education, perpetuating cycles of poverty and limiting their future opportunities²².

However, poverty is not merely a lack of material possessions, but also social, political, and psychological dimensions²³. It is a lack of resources to meet basic human needs, such as food, shelter, clothing, healthcare, and education. Poverty includes income deprivation to include poor health, low education, lack of job opportunities, and inadequate

housing. Despite the countrys rich natural and human resources, over half of the population remains multi-dimensionally poor, significantly affecting vulnerable groups such as the girl-child. Economic hardship forces many families to prioritise boys' education over girls, often pushing young girls into early marriage, child-labour, or domestic responsibilities instead of schooling. The lack of access to quality education further entrenches gender inequality, limiting girls future employment opportunities and perpetuating the cycle of poverty²⁴.

Poverty in Oyo State significantly impacts education by limiting access to quality learning opportunities and resources. About 61% of many households struggle to afford school fees, educational materials, and even daily necessities, leading to high attrition rates²⁵. In response to financial hardship, households resort to withdrawing their wards from school, further magnifying the cycle of poverty. The economic vulnerability of families also affects students concentration and academic performance due to malnutrition and poor living conditions. Additionally, inadequate government intervention and poor infrastructure in educational institutions hinder effective learning²⁵.

Educational infrastructure encompasses the physical facilities necessary for effective learning, including classrooms, laboratories, dormitories, and administrative buildings. These facilities significantly impact students academic performance, as modern and well-maintained infrastructure creates an environment conducive to learning²⁶. Inadequate infrastructure and the scarcity of well-equipped schools have negative implications for girl-child education, and this informs understanding of its significance, particularly in Oyo State²⁷.

The indices for educational infrastructure are availability of adequate infrastructure, quality teachers, and quality of school facilities.

The availability of adequate educational infrastructure is crucial for quality education, as it directly impacts students learning experiences and outcomes²⁸. Also, essential are facilities such as school buildings, teaching aids, and laboratory equipment that enhance the teaching process, yet many schools in Nigeria suffer from dilapidation or a complete lack of these resources. Without proper infrastructure, students struggle to gain meaningful education, emphasising the urgent need for increased investment in school facilities to improve educational quality and accessibility²⁶.

Furthermore, research has shown that school infrastructure accounts for 16% of the variation in students academic achievement, emphasising the need for proper design, ventilation, lighting, and flexible learning spaces. Schools with renovated or new facilities tend to yield better student performance, highlighting the importance of continuous investment in educational infrastructure to optimise learning outcomes²⁸. All these portend negative implications for girl-child education, as poor school conditions, including inadequate sanitation and security, often discourage parents from enrolling their daughters in school.

The absence of boundary walls and gated school premises poses security risks, often leading to high attrition rates among adolescent girls due to parental concerns over their safety posing harm to girl-child education. Additionally, inadequate service infrastructure, such as the lack of security personnel in schools within insecure regions, further discourages

girl-child education. Another major barrier is the non-availability or dysfunctionality of toilets in post-primary schools, forcing girls to either use unsafe alternatives or miss school, particularly during their menstrual cycle. This lack of proper facilities not only disrupts learning but also reinforces societal barriers that limit educational opportunities for girls, emphasising the urgent need for improved infrastructure to support their continued enrollment and academic success²⁹.

The availability of educational infrastructure in Oyo State faces significant challenges due to the overstretched capacity of existing school facilities, which may affect girl-child education. For instance, the rapid increase in student population has led to overcrowded classrooms, many of which are dilapidated, uncompleted, or structurally inadequate, with dusty floors, holes from rodents, and insufficient furniture³⁰. Despite the governments interventions through the Universal Basic Education (UBE) programme, the supply of school facilities remains inadequate to meet the growing demand, affecting the overall learning environment. Many students lack proper seating arrangements, with some forced to sit on the floor or near windows, further diminishing the quality of education. While school facilities are strong predictors of student enrollment in junior secondary education, their poor condition hinders effective learning and threatens the sustainability of the UBE initiative³⁰.

While urban areas when compared to rural areas had better access to classrooms, furniture, and learning materials, the rural schools suffer from severe shortages, including a lack of functional toilets, perimeter fences, and ICT facilities. Poor infrastructure, such as

dilapidated classrooms, the absence of potable water, and non-functional laboratories, negatively impact student engagement and learning outcomes³¹.

Regarding the quality of school infrastructure, public schools often face challenges like insufficient funding, political interference in staffing, and neglect in maintenance, all of which contribute to deteriorate. Students from rural and impoverished backgrounds were more likely to attend lower-quality schools, perform poorly in examinations, and achieve a lower educational level³². The implications of the poor quality of infrastructures will have negative impacts on girl-child education. Qualified teachers are a fundamental condition for guaranteeing quality education, therefore, teachers and educators should be empowered, adequately recruited and remunerated, motivated, professionally qualified³³. This explains why the availability of qualified teachers is considered one of the variables for this study. The availability of teachers refers to the adequacy of the number of teachers required to man the many classrooms in Nigerias educational institutions³⁴.

For instance, it is reported that having qualified female teachers in primary schools impacts positive on the girl-child and that female teachers have a significant impact on the enrollment, retention and academic performance of girls in primary schools in the study area. Further, these qualified teachers play serve as mentors in delivering a sound holistic education³⁵. Conversely, the pathetic condition of teaching and teachers in Nigeria is such that “most good secondary school graduates generally select teaching as a last alternative in their choice of vocations. In the absence of first rate or good quality prospective student

teachers for admission into teacher education programmes, poor quality materials are admitted into our teacher education institutions to be trained as teachers³⁶.

Despite the significance of qualified teachers for girl-child education Oyo State is still found wanting in this regard. For instance, a shortage of 123 science teachers was found³⁶. Moreover, the transfer of science teachers without replacement was a major factor affecting the rural public schools, while an increase in student enrolment stands as the major factor of science teachers shortage in the urban areas of the State³⁶.

Religion significantly influences girl-child education in Nigeria, often acting as a factor that influences parental attitudes and community norms regarding female schooling. In predominantly Muslim regions, particularly in Northern Nigeria, certain interpretations of Islamic teachings emphasise female modesty and domestic roles, leading to the belief that formal education may conflict with religious values. This perception results in practices such as early marriage and the preference for Quranic over Western education for girls, thereby limiting their access to formal schooling³⁷. Similarly, in some Christian communities, concerns about the moral implications of Western education and fears of teenage pregnancy contribute to the withdrawal of girls from school³⁸. These religiously influenced cultural norms often prioritize boys education over girls, viewing investment in female education as less beneficial due to traditional gender roles³⁸.

However, religion can also serve as a catalyst for promoting girl-child education when religious leaders advocate for it. Studies have shown that when religious leaders in communities, such as those in Ilorin metropolis, express positive attitudes toward female

education, it can lead to increased support and enrollment of girls in schools³⁷. Engaging religious leaders in educational advocacy helps to challenge and change prevailing misconceptions that formal education contradicts religious teachings³⁸. This shows that the influential positions of these leaders and communities can be encouraged to support girls' education, aligning religious values with educational advancement and thereby improving enrollment and retention rates for girls across Nigeria³⁹.

Despite numerous governmental and non-governmental efforts to improve access to education in Nigeria, significant gaps remain in understanding how economic hardship and inadequate educational infrastructure specifically affect girl-child education. Existing studies have broadly examined poverty and school access, but many fail to disaggregate the gender-specific impact of these barriers, particularly in rural and underserved regions. For instance, while research highlights economic deprivation as a general deterrent to schooling, fewer studies explore how household income limitations intersect with gender norms to prioritize boys education over girls. Although, infrastructural deficits such as lack of toilets, inadequate classroom space, and distant school locations are well-documented, there is limited empirical focus on how these issues uniquely discourage girls from attending or remaining in school. This study therefore seeks to fill this critical gap by investigating the combined and gender-specific effects of economic conditions and infrastructural inadequacies on girl-child education in Nigeria, and especially Oyo State. Hence, this study investigated economic factors and availability of educational infrastructure as determinants of girl-child education in Oyo Township.

1.2 Statement of the Problem

Despite growing recognition of the importance of girl-child education in Nigeria, many girls continue to face significant barriers that limit their access to and retention in school. Economic factors such as poverty, household income constraints, and the opportunity costs of schooling have been widely identified by researchers as major obstacles to girls education⁴. Likewise, the availability and quality of educational infrastructure, including safe school environments, sanitation facilities, and proximity to schools have been shown to influence educational outcomes⁸. However, much of the existing research tends to examine these factors in isolation or at a general population level, with limited attention to how the intersection of economic hardship and infrastructural inadequacies uniquely impacts girl-child education, especially in rural and marginalized communities. Moreover, few studies have comprehensively explored how these determinants interact with socio-cultural dynamics to either hinder or facilitate girls schooling^{22, 26}. This study aims to fill this gap by providing an integrated analysis of the economic and infrastructural determinants of girl-child education, thereby offering deeper insights that can inform more targeted policies and interventions. Hence, this study investigated economic factors and availability of infrastructure as determinants of girl-child education in Oyo Township.

1.3 Aim and Objectives of the Study

This study investigated economic factors and availability of educational infrastructure as determinants of girl-child education in Oyo Township, Oyo State. The objectives were to:

- i. Identity the level of girl-child education (literacy rate, transition rate and attrition rate) in Oyo Township;
- ii. examine the level of economic factors (parental occupation, cost of education and poverty rate) on girl-child education in Oyo Township;
- iii. determine the level of availability of educational infrastructure (number of schools, quality of school facilities and availability of qualified teachers) on girl-child education in Oyo Township;
- iv. examine the joint influence of economic factors and availability of educational infrastructure on girl-child education in Oyo Township; and
- v. ascertain the relative influence of economic factors and availability of educational infrastructure on girl-child education in Oyo Township;
- vi. determine the significant influence of religion on girl-child education in Oyo Township.

1.4 Research Questions

The following research questions were answered in this study:

1. What is the level of girl-child education in Oyo Township?
2. What is the level of economic factors on girl-child education in Oyo Township?

3. What is the level of availability of educational infrastructure on girl-child education in Oyo Township?

1.5 Hypotheses

The following hypotheses were raised and tested at 0.05 level of significance in this study:

- H₀₁:** There will be no significant joint influence of economic factors and availability of educational infrastructure on girl-child education in Oyo Township.
- H₀₂:** There will be no significant relative influence of economic factors and availability of educational infrastructure on girl-child education in Oyo Township.
- H₀₃:** There will be no significant influence of religion on girl-child education in Oyo Township.

1.6 Significance of the Study

The results of this study would be of significant to all the stakeholders: girl-child, teachers, parents, society government and the policy makers. To the girl-child (students) the findings of this study would reveal the current state of girl-child education in Oyo Township which would help the girl-child to be aware of the importance and gain in their being educated.

The result of the findings of this study would be of importance to the teachers. It would show the level of girl-child education. This would help the teachers to improve the quality of school facilities and their own qualification to help in the education of the girl-child. The findings would be useful for teachers as it would generate accurate information that will aid teachers decision regarding how best to educate the girl-child.

The result of the findings of this study would be of importance to the parents. It would show the extent to which economic factors such as: parental occupation, cost of education, and poverty rates determines girl-child education. This would help the parents to be more involved and deliberate in the education of the girl-child.

The result of the findings of this study would provide insights to government agencies, non-governmental organisations and policymakers. The results would show them the current state of girl-child education in Oyo Township. This will help them to develop policies that will favour girl-child and improve school infrastructures, which would give rise to strategies that can enhance educational opportunities for girls, thereby promoting gender equality and sustainable community development. It would also, help in formulating targeted interventions that can improve school accessibility, reduce economic loads on families, and enhance learning environments. Finally, the result would serve as a foundation for implementing policies that promoting inclusive education, empowering girls with knowledge and skills that contribute to personal growth, economic advancement, and societal progress.

1.6 Scope of the Study

This study was delimited to economic factors and availability of educational infrastructure as determinants of girl-child education in Oyo Township. The **geographical scope** was delimited to Oyo Township in Oyo State. This is because Oyo Township is an ancient town in Oyo State. The first **independent variable was:** economic factors with the following indices parental occupation, cost of education and poverty rate, and the second independent variable was availability of educational infrastructure with the indices as number of schools, quality of school infrastructure and availability of qualified teachers. The dependent variable was girl-child education with the following indices: literacy rate, transition rate and attrition rate. The respondents for this study were junior secondary **school girls in six public secondary schools in Oyo Township, two schools were selected from three local government out of the four existing local government areas; while the fourth local government was used for pilot study in Oyo Township.** The selected schools for this study were: St. Bernard Girls Grammar School, and Community High School, Ajagba, Oyo (Oyo East); Isale-Oyo Community Grammar School 2, and Oranyan Grammar School, Junior 1, Oyo (Atiba); and Army Children School, and Community Secondary School, Idi Ope (Oyo West). Therefore, this study adopted the descriptive research methodology.

1.7 Limitations of the Study

During the fieldwork, one major limitation encountered was difficulty in accessing some respondents due to school schedules and examination periods. Many girls were engaged in preparations for tests, which initially affected the response rate. This was resolved

by rescheduling data collection to less busy periods and seeking the cooperation of teachers to create time slots for the exercise.

A further challenge was language and comprehension barriers among the respondents, some of them found the question items difficult to understand. This was managed by simplifying and interpreting the questions, using local language explanations where necessary, and providing guided assistance without influencing the answers.

1.8 Operational Definition of Terms

Girl-child: This refers to a female from birth to 18 years, who is often vulnerable due to societal norms and gender biases that limit her opportunities for growth and development.

Girl-child Education: This refers to the formal process through which female children acquire knowledge, skills, and values through structured schooling within Oyo Township. It captures the extent to which girls are enrolled, retained, and able to progress through successive levels of education. Although, it was measured in this study using attrition rate, literacy rate and transition rate as indices.

Literacy Rate: This refers to the percentage of girls within adolescents age group who possess the basic ability to read and write in any language, indicating their access to and retention in formal education in **Oyo Township**.

Transition Rate: This means the percentage of girls who successfully move from one educational level (for example, primary) to the next (for example, secondary), indicating progression and retention within the formal school system in **Oyo Township**.

Attrition Rate: This refers to the proportion of girls who discontinue schooling at any educational level before completion, reflecting barriers to sustained educational access and progression in **Oyo Township**.

Economic Factors: This refers to the financial and occupational conditions, and resources of the households of a girl-child within Oyo Township, such as income level, parental occupation, cost of education, and poverty level that affect girl-child ability to access and sustain formal education. The indices considered were parental occupation, cost of education, and poverty rate.

Parental Occupation: This refers to the type and stability of employment engaged in by a girls parents or guardians, which influences the households financial capacity to support her education in Oyo Township.

Cost of Education: This refers to the total financial expenses associated with a girls schooling, such as tuition, uniforms, books, transportation, and other fees which may affect girl-childrens access to and continuation in formal education.

Poverty Rate: This refers to the proportion of households living below the nationally defined poverty line, which limits their ability to afford and sustain the educational needs of the girl-child in Oyo Township.

Educational Infrastructure: This refers to the availability and accessibility of essential physical, human and instructional facilities, such as classrooms, furniture, toilets, libraries, and nearby schools that support effective teaching and learning for the girl-child education in Oyo Township. The indices considered were **number of schools, quality of school infrastructure and availability of qualified teachers.**

Number of Schools: This refers to the total count of functional and accessible primary and secondary schools within a community or region, which determines the ease with which the girl-child can enroll in and attend school in Oyo Township.

Quality of School Infrastructure: This refers to the condition, adequacy, and functionality of school facilities, such as classrooms, sanitation, furniture, and learning materials that directly impact the learning environment and the girl-children's willingness and ability to stay in school in Oyo Township.

Availability of Qualified Teachers: This refers to the presence of professionally trained and certified educators in sufficient numbers within schools, which influences the quality of instruction and the girl-children's academic engagement and success in Oyo Township.

Religion: This refers to the influence of religious beliefs, values, and institutional teachings that can either strengthen or weaken the relationship between economic factors, availability of educational infrastructure, and girl-child education in Oyo Township.

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Chapter Two

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2.1 Conceptual Review

2.1.1 Girl-Child Education

Girl child education is an aspect of human development that promotes social, economic, and cultural progress. It entails the formal and informal knowledge imparted to girls, which equips them with the skills and attitudes needed for personal growth and national development. Education provides girls with the ability to make informed decisions, contribute to society, and achieve self-sufficiency. However, cultural norms, poverty, early marriage, and domestic responsibilities remain challenges to access to education, particularly in many African communities¹.

These challenges notwithstanding, an educated girl is an asset capable of uplifting her family, community, and nation. This aligns with the saying, "Educate a woman, and you educate a nation," the transformative power of girl-child education in shaping future leaders and promoting sustainable development².

It helps break cycles of **poverty, early marriage, and gender inequality**, ensuring that women can actively participate in nation-building. Additionally, it provides girls with the **skills, knowledge, and confidence** needed to improve their well-being and that of their communities³. Education provides girls with the knowledge and skills necessary to make informed life choices, enhancing their autonomy and economic opportunities. Studies have shown that girls who receive secondary education are less likely to marry before 18, reducing

their risk of early pregnancies, which are often linked to under-nutrition and adverse health outcomes⁴.

Additionally, higher educational attainment leads to improved labour opportunities, elevating socioeconomic status and enabling better access to nutrition and healthcare. In Sub-Saharan Africa, where early marriage remains prevalent, investing in girl-child education serves as a protective measure, promoting empowerment and breaking cycles of poverty. Education also equips girls with better decision-making abilities regarding family planning and diet, further contributing to improve maternal and child health⁴.

Factors that hinder girls' access to education include socio-cultural norms, gender stereotypes and patriarchal structures that often relegate girls to domestic roles, limiting their educational opportunities. More so, economic constraints further escalate the issue, as families facing financial difficulties tend to prioritise boys education over girls. Also, there are geographical barriers, health-related challenges, and religious perceptions which that influence enrollment rates, especially in rural and underserved areas. Despite global commitments to gender equality in education, disparities persist, with the northern regions of Nigeria experiencing notably low female literacy rates⁵.

Nigerian girl-child education has many obstacles, such as outdated educational systems that do not give females the tools they need to be self-sufficient and entrepreneurs. Data show that many girls find it difficult to access and finish their education, even in the face of government programmes like the Universal Basic Education (UBE) programme, which promises to provide free and compulsory education⁶. High attrition rates, often linked

to child labour and societal expectations, hinder their transition to higher education and limit their opportunities in a competitive, market-driven economy. Furthermore, the lack of adequate support structures and the impact of insecurity, particularly in the North-East, further aggravate the problem⁶.

Girl child education remains a critical focus for policymakers and development practitioners due to persistent socio-cultural and economic barriers. Programmes like CAMFEDs education support scheme have significantly improved school enrollment, retention, and progression for girls. However, deep-rooted gender-based perceptions continue to hinder sustained progress. Addressing these challenges requires policy interventions that tackle socio-cultural bottlenecks, ensuring long-term educational opportunities for girls⁷.

Girl-child education is a fundamental driver of empowerment and societal progress, particularly in Africa, where gender disparities in education persist due to socioeconomic and cultural barriers⁸. Despite legal frameworks advocating for equal access to education, factors such as poverty, early marriage, and migration continue to hinder girls' educational opportunities. While interventions have primarily targeted rural areas, urban centres also require attention as the number of uneducated girls rises⁸.

In Kenya for example, disparities in primary school enrollment persist due to poverty, cultural biases, and inadequate school infrastructure, limiting girls' access to quality education. Despite global initiatives such as Education for All (EFA) and commitments to gender parity, many girls remain disadvantaged, which in turn affects their progression to higher education and employment opportunities⁹.

In South Asia where over half of all girl-child marriages occur advancements in education have not always translated into substantial reductions in early marriage rates. While primary education alone has proven insufficient in preventing early marriages in Bangladesh and Pakistan, secondary education has shown a more significant protective effect in countries like India and Nepal¹⁰. The persistence of child marriage in the region, despite legal frameworks setting the minimum marriage age at 18 (16 in Pakistan), highlights the deep-rooted sociocultural and economic influences that prioritise marriage over education for girls. In many cases, families view marriage as a means of social and financial security, limiting girls' autonomy and educational opportunities¹⁰.

Attrition rates among girls remain a significant challenge to girl-child education, driven by poverty, economic instability, and limited access to quality education. With 20.1% percent of out-of-school children in Oyo State, Nigeria the disproportionate number of children not enrolled in formal education systems is a tangible indicator of a deficiency in the accessibility of education within the state¹⁰. Many families, struggling with financial hardship, prioritise boys' education over girls, leading to early school withdrawals for domestic work, street hawking, or early marriage. The high cost of schooling, coupled with inadequate educational infrastructure and a lack of proper policy implementation, further exacerbates the issue. As a result, many girls in Oyo State miss out on the lifelong benefits of education, perpetuating cycles of poverty and limiting opportunities for socio-economic advancement¹¹.

Similarly, conflict-affected areas, where child marriage remains a significant barrier to girls education, leads to increased risks of violence, poverty, and poor health outcomes.

Girls who marry early are more likely to Drop out of school due to pregnancy, household obligations, or restrictive gender norms, perpetuating a cycle of poverty and limited opportunities. Education serves as a powerful tool for preventing child marriage by equipping girls with knowledge, critical thinking skills, and economic independence¹³.

Attending school also gives girls more self-worth, which empowers them to make wise decisions in life. In areas where armed conflict worsens gender inequality, promoting girls' education is crucial to severing the connection between poverty, violence, and child marriage. Girls must be able to fulfill their potential and make significant contributions to society, which requires policies that increase educational opportunities, establish legal protections, and address sociocultural norms¹².

Despite global efforts to promote gender equality in education, girls remain disadvantaged due to socio-economic constraints, cultural norms, and institutional challenges. Many societies prioritise boys' education, viewing them as future providers, while girls are often burdened with household responsibilities or forced into early marriage, limiting their educational opportunities¹⁸. Additionally, financial hardships, inadequate school infrastructure, and unsafe learning environments further discourage girls from continuing their studies. Studies indicate that educating girls yields substantial non-monetary benefits, such as improved child health, lower fertility rates, and enhanced economic stability for families. High poverty levels, cultural traditions, and systemic inequalities contribute to high attrition rates among girls. Addressing these challenges requires targeted interventions, including policies that ensure safe school environments, enforce laws against early marriage,

and provide financial support to families to keep girls in school. Investing in girl-child education is not just a moral imperative but a fundamental strategy for sustainable development and gender equity¹³.

Across various societies, traditions such as early marriage, initiation ceremonies, and gender stereotyping significantly impact girls' access to and retention in school¹². In Zambia, for instance, initiation ceremonies and early child marriages disrupt girls' education by prioritising cultural obligations over academic progress. These practices, often justified as essential to cultural identity, lead to high attrition rates, limiting girls' opportunities for economic independence and reinforcing cycles of poverty. Despite policies aimed at increasing female enrolment, disparities persist, particularly in rural areas where traditional expectations outweigh legal frameworks. Education is a crucial tool for empowerment, equipping girls with skills necessary for economic participation, decision-making, and social mobility¹⁴.

Traditionally, girls are often perceived as secondary to boys, with parents giving preferential treatment to boys when resources are limited. This bias stems from entrenched beliefs that girls are primarily destined for domestic roles as wives and mothers, rather than as educated individuals capable of contributing economically²². These perceptions often result in girls being withdrawn from school for cultural practices such as initiation ceremonies, or due to poverty, where they are expected to help support the household¹⁵.

In many homes, traditional gender biases favour male children over female children, which often results in limited opportunities for girls to pursue education, particularly in male-

dominated fields like science¹⁷. The patriarchal values embedded in the family structure contribute to this inequality, as girls are often perceived as less capable in subjects like science and are expected to prioritise domestic roles over academic ambitions. Girls' access to education may also be hampered by cultural norms and financial limitations; some may be pulled out of school to help support their families or married off at a young age. These behaviours restrict females' chances for social mobility and job progress in professions requiring scientific literacy, in addition to lowering their self-esteem and goals¹⁶.

Girl-child education is a crucial catalyst for social, economic, and political development, playing a fundamental role in poverty eradication and gender equality²⁰. Education empowers girls with knowledge, skills, and confidence to participate meaningfully in society, improving overall human resource development¹⁹. However, despite its significance, access to quality education for girls remains a challenge, particularly in rural and economically disadvantaged areas. Cultural norms, early marriage, poverty, and inadequate school infrastructure continue to hinder girls' educational opportunities. In many societies, traditional gender roles prioritise boys' education over girls', perpetuating disparities in literacy and employment opportunities. Governments and non-governmental organisations have introduced various policies and programmes to address these barriers, yet implementation challenges, funding irregularities, and societal attitudes often limit their effectiveness. Investing in girl-child education not only enhances individual well-being but also strengthens communities, leading to improved health, economic stability, and sustainable development¹⁷.

Historically, societies have devalued female education, believing a girl's place is in the home, leading to systemic exclusion and gender disparities in schooling. Factors such as child marriage, adolescent pregnancy, poverty, and entrenched patriarchal norms continue to derail girls education, especially in Africa. While enrolment figures have improved, attrition rates remain high due to financial constraints, family responsibilities, and gender-based discrimination. Education, however, is a proven catalyst for womens empowerment, economic independence, and societal progress¹⁸.

Girl-child education in Nigeria faces significant challenges despite various legal frameworks and international commitments to promote education for all children¹⁸. The high population of children in Nigeria, coupled with economic hardship, has led to an alarming number of out-of-school children, many of whom are girls. Consequently, poor households often prioritise survival over education, forcing girls into alternative jobs such as street vending, begging, and domestic labour to support their families. While the Nigerian government has ratified several international conventions and enacted the Child Rights Act to ensure free and compulsory education, implementation remains weak due to inadequate political will and economic constraints. The global economic crisis has further exacerbated the situation, limiting government resources and increasing reliance on child labour¹⁹.

Reports from UNICEF and other agencies indicate that millions of Nigerian children, particularly girls, are deprived of formal education, restricting their future opportunities and reinforcing cycles of poverty and gender inequality²⁸. Girl-child education is significantly hindered by child labour, which disproportionately affects girls due to traditional gender

roles and economic hardships²⁰. Rural area girls begin working at a younger age than boys, engaging in domestic labour, agricultural work, and other forms of employment that prevent them from attending school consistently²¹. While child labour violates the rights of all children, girls often face a triple burden balancing housework, schoolwork, and external labour, whether paid or unpaid. Reports indicate that in Africa and Asia, where child labour is most prevalent, girls are more likely to be employed in domestic work, making them vulnerable to exploitation and abuse²¹.

Gender norms push girls into specific labour sectors such as agriculture and domestic service, which affects their ability to attain secondary education. Additionally, economic pressures force many families to rely on their daughters' labour to supplement household income, leading to high attrition rates. Despite efforts by governments and international organisations to eliminate child labour, gender-based disparities continue to hinder girls' access to education, perpetuating cycles of poverty and limiting their future opportunities. Addressing these challenges requires targeted policies and interventions that ensure girls are protected from exploitative labour and have equal access to quality education²².

Girl-child education in West and Central Africa faces significant challenges, particularly due to early marriage, which remains a deeply entrenched practice. In Nigeria alone, 23.6 million girls are married before the age of 18, with 10.3 million before 15²⁴. This phenomenon is driven by poverty, cultural norms, and weak enforcement of legal protections. . In Mali, for instance, 61% of girls aged six and above have never attended school, with only 1% reaching higher education. Similarly, in Nigeria, only 47% of girls aged

12 to 18 regularly attend secondary school, compared to 52% of boys. The theoretical framework of human capital development suggests that early marriage negatively impacts not only women's education but also that of their children, perpetuating intergenerational cycles of poverty and limited opportunities²³.

Educating girls leads to improved economic productivity, reduced infant and maternal mortality, better nutrition, and enhanced public health, including disease prevention²⁴. Studies consistently show that women with higher education levels are more likely to make informed health decisions, reducing the spread of diseases such as HIV/AIDS and improving child survival rates. However, in low- and middle-income countries (LMICs), cultural barriers, financial instability, and health crises often hinder girls' education. Epidemics like Ebola and COVID-19 have escalated these challenges, leading to school closures and increased attrition rates, leaving young girls vulnerable to poverty, gender-based violence, and exploitation. To mitigate these issues, sustainable educational models that prioritise community engagement, financial independence, and health-centric curricula are essential. Programmes like Cocoa360 in Ghana demonstrate how local revenue generation can support education without relying solely on external funding²⁵.

Higher education is essential for enhancing women's participation in national development, but socio-cultural barriers continue to limit women's access to education. Universities play a significant role in breaking these barriers by increasing female enrollment, ensuring gender-sensitive curricula, promoting women to leadership positions, and promoting a supportive and inclusive campus climate²⁶. Furthermore, addressing the gender

disparity in fields such as science, engineering, and technology is crucial for women's full participation in knowledge-driven economies. In this context, universities have the responsibility to not only provide access to education but also actively promote gender equality, which can significantly contribute to the empowerment of women and the transformation of society³⁹.

The ongoing insecurity in Nigeria, particularly in the northeastern states, has had a devastating impact on girl-child education. The Boko Haram insurgency and other violent groups have disrupted the education system, with frequent abductions, killings, and attacks on schools. This has particularly affected girls, as Boko Haram has shown a strong aversion to girls' education, often targeting them for kidnapping and forced involvement in violent activities. As a result, many girls have been kept out of school, further magnifying the gender disparity in education. The insecurity has also created a climate of fear, making families reluctant to send their daughters to school, which in turn hinders their educational development²⁷. The situation highlights the need for a safe and secure environment for learning, which is essential for the educational and socio-economic empowerment of girls in Nigeria. Despite various government initiatives, the continued violence undermines efforts to achieve gender parity in education, leaving many girls without access to quality learning opportunities and affecting the nation's overall development⁴¹.

Literacy Rate

Illiteracy among girls in Nigeria remains a significant challenge, largely influenced by early marriage, which limits educational opportunities. Studies indicate a strong statistical

relationship between early marriage and illiteracy, as young brides are often forced to leave school, reducing their ability to attain literacy. Research findings also suggest that as early marriage rates rise, so does female illiteracy, amplifying gender disparities in education. In northern Nigeria, where child marriage is prevalent, literacy rates among women are particularly low, contributing to broader socio-economic disadvantages²⁸. Relatedly, the literacy rate among girls remains alarmingly low, where deep-rooted cultural and religious beliefs prioritise early marriage over education. Societal norms often relegate girls to domestic roles, while financial constraints push families to invest in boys' education instead²⁹.

The significance of literacy in the empowerment of girls cannot be overstated, as it serves as a vital bridge from poverty to opportunity, providing an essential foundation for personal and societal development. For girls, literacy is not just a tool for academic growth, but also a means to improve health, family nutrition, and overall well-being. It equips them with the skills to actively participate in social, political, and economic spheres, ultimately contributing to the realisation of gender equality and women's empowerment. In countries like India, where disparities in education and literacy still exist, particularly for women, the gap between male and female literacy remains a critical issue, especially in rural and underdeveloped regions²⁶.

Literacy directly influences a girl's ability to make informed choices regarding her health, marriage, and career, thus reducing the likelihood of early marriage and school Attrition. The Sustainable Development Goals emphasise the need for equitable education for all, with a focus on closing the gender gap in education. Empowering girls through education,

particularly literacy, not only contributes to individual and familial well-being but also strengthens society as a whole, laying the foundation for broader development in the long term³⁰. Challenges persist, such as child labour, adolescent marriage, and the economic constraints of poor families, which continue to hinder girls' access to education²⁶.

Although, the literacy rate among women has improved, it remains significantly lower than that of men. Educating girls is crucial for addressing these disparities, as it not only empowers women but also enhances the economic and social status of entire communities. Education leads to later marriage, improved health outcomes, and better economic opportunities for women, breaking the cycle of poverty and contributing to broader national development³¹.

Attrition rate

The practice of child marriage often directly leads to school Attrition, with married girls far less likely to attend school than their unmarried counterparts. This perpetuates a cycle of limited educational attainment, which curtails their livelihood opportunities and adversely affects their health and well-being. So, education is a key factor in delaying marriage, as girls with access to secondary education are significantly less likely to marry early. However, once girls are no longer in school, societal pressures increase, making them more susceptible to early marriage. Moreover, factors such as poor access to quality education, security concerns, and economic pressures exacerbate this situation. The tipping point for school Attrition due to marriage often occurs during secondary school, marking a

crucial period where educational policies must address both the barriers to continued schooling and the social norms that sustain child marriage³².

Teenage pregnancy is a significant barrier to girl-child education, particularly in countries like Uganda, where the prevalence is alarmingly high. These pregnancies lead to severe consequences for adolescent girls, including school Attrition²⁹. Studies reveal that girls in conflict-affected areas are 2.5 times more likely to Drop out of school than boys, highlighting the gender disparity in educational attainment. Additionally, the fear of violence and harassment discourages many families from sending their daughters to school, reinforcing cycles of illiteracy and economic dependence. Addressing these challenges requires legal reforms, policy interventions, and societal awareness to promote safe learning environments and equal educational opportunities for girls, aligning with the Sustainable Development Goals (SDGs) aimed at eradicating gender discrimination and enhancing female empowerment³³.

Transition Rate

The transition rate in education refers to the proportion of pupils who successfully move from one educational level or grade to the next within a given period. It is usually calculated as the percentage of students enrolled in the final grade of one level (for example, primary school) who proceed to the first grade of the next level (for example, junior secondary school) in the following academic year. Transition rates are widely used as indicators of internal efficiency within the education system. In the context of girl-child education, transition rate specifically measures the extent to which girls are able to progress

from one level of schooling to the next. A high transition rate indicates that girls are not only accessing education but are also being retained and supported to advance to higher levels. Conversely, a low transition rate may suggest challenges such as Attrition, early marriage, household poverty, cultural barriers, or lack of educational infrastructure. For example, if 1,000 girls complete Primary Six in Oyo Township in a given year and 850 of them enroll in Junior Secondary One the next year, the transition rate from primary to secondary education for girls is 85%.

This concept is crucial in assessing girl-child education because it goes beyond enrollment figures to show whether educational access is sustained over time. It also provides policymakers and stakeholders with evidence on where interventions are needed, such as reducing Attrition due to financial constraints, providing scholarships, improving school infrastructure, or addressing socio-cultural practices that discourage girls from further schooling.

2.1.2 Economic Factors

Economic factors such as poverty, income inequality, and high employment rates persistently affect access to quality education. Regions with complicated economic environments are marked by disparities in economic opportunities, which hinder the capacity of many families to afford educational costs, leading to high attrition rates and low school enrollment. Additionally, the lack of infrastructure, coupled with insufficient educational resources, particularly in rural areas, further wide the education gap. The interconnection

between economic status and educational achievement is clear families with limited financial resources often struggle to provide their children with the necessary support for academic success³⁴.

The extent and durability of sustainability initiatives in education are determined by the financial resources allocated to this field. Implementing green practices and technology, which require large upfront investments, requires enough funding. Furthermore, as they increase institutional resilience, encourage innovation, and contribute to long-term sustainable results, efficient finance strategies and resource allocation are required for incorporating sustainability into educational institutions. Therefore, economic factors such as the distribution of resources, investments, and incentives are important forces behind sustainability in higher education and have an impact on institutions' ability to meet their environmental and educational goals³⁵.

Economic factors such as income levels, work prospects, financial resources, and economic stability have a direct impact on people's capacity to pursue education. Higher income levels, for instance, allow families to spend money on religious instruction and other forms of education since they see it as a means of achieving better possibilities and living standards. While access to financial resources, such as credit and assets, might identify whether families can afford schooling or essential educational supplies, employment possibilities and job growth can have an impact on people's capacity to fund their education.

Furthermore, economic stability ensures consistent growth, which promotes an environment where communities are more likely to prioritise education. Additionally, wealth

distribution impacts social equity, meaning that more equal wealth distribution can lead to greater educational opportunities for marginalised groups. Lastly, overall economic development is essential, as a thriving economy encourages investment in education, contributing to long-term improvements in educational outcomes and quality of life^{36, 37}.

Parental Occupation

Parental occupation significantly influences children's educational and employment opportunities, particularly in socio-religious contexts such as India. Fathers' occupational and educational status is crucial in determining their sons' chances of securing stable employment and attaining higher education. This is because sons are more likely to obtain jobs where their fathers are already employed, reinforcing intergenerational occupational persistence. Furthermore, disparities in access to these jobs vary across socio-religious communities, magnifying existing social inequalities³⁸.

Parental occupation is a critical determinant of family income, social status, and access to resources, all of which significantly shape a child's academic development. Occupations with higher prestige (for example, professionals like doctors or engineers) typically offer greater financial stability, enabling investments in quality education, tutoring, and learning materials, while also promoting aspirational role models for children. Conversely, low-skilled or informal occupations (for example, manual labour) often correlate with economic constraints, limiting educational opportunities and perpetuating cycles of disadvantage³⁹.

Beyond income, parental occupation influences a child's academic performance through psychosocial mechanisms, such as parental involvement, exposure to intellectually stimulating environments, and social networks that reinforce educational aspirations. Where socioeconomic disparities intersect with regional challenges, understanding this link is vital for addressing inequities in academic achievement. Thus, parental occupation serves as both an economic and sociocultural lever, directly and indirectly shaping educational outcomes⁵⁴.

Parental occupation is a key determinant of children's academic performance by shaping both economic resources and psychosocial support systems. Occupations with higher income levels (for example, professionals, skilled workers) enable parents to invest in quality education, tutoring, and learning materials, while also promoting aspirational environments that motivate children. Conversely, low-income or unstable occupations (e.g., informal labour) often limit access to educational resources and reduce parental availability for academic supervision due to longer working hours. The structural inequality due to parental occupation necessitates policy interventions to mitigate educational inequities linked to occupational stratification⁴⁰.

Research consistently demonstrates that parents with higher-status occupations (typically requiring advanced education) not only provide greater financial support for schooling but also cultivate achievement-oriented values, directly influencing their children's academic motivation and success. Conversely, parents in low-income or unstable occupations often lack the means to invest in educational resources (for example, tutoring, and enrichment activities) and may prioritise immediate economic survival over long-term

educational goals. This disparity is highlighted by social mobility barriers, where occupational status perpetuates intergenerational cycles of educational advantage or disadvantage. Thus, parental occupation functions as both an economic and cultural lever, structuring access to opportunities and reinforcing class-based educational inequalities⁴¹.

Parental occupation significantly shapes adolescents' education through achievement motivation with both socioeconomic and psychosocial pathways. Higher occupational levels (professional/stable jobs) correlate with greater achievement motivation in children, as these parents typically provide more educational resources, intellectual stimulation, and aspirational role models. Conversely, parents in unstable/low-wage occupations (for example, daily labourers) often face economic constraints that limit their capacity to invest in their children's education, resulting in lower motivation scores. Notably, mothers' occupational status exerts a distinct influence, with working mothers in skilled roles promoting higher motivation compared to daily wage earners or homemakers. These emphasise how parental occupation structures access to opportunities and transmits values that either reinforce or hinder educational aspirations⁴².

Relatedly, parental STEM occupations (both learned and current) particularly enhance children's numerical competencies, as these parents likely engage in more math-related interactions and model positive attitudes toward quantitative reasoning. The distinction between learned versus current occupations is critical, as even non-STEM professionals working in STEM fields may influence children's numeracy skills through workplace-transferred knowledge. Parental occupation serves as a key mediator of

educational resources and aspirational modelling. Longitudinal studies (for example, PISA data) consistently show that children of professionals, especially in STEM fields, outperform peers whose parents hold elementary occupations, highlighting the occupation's role in perpetuating intergenerational academic advantages⁴³.

Parental occupation significantly influences a child's educational development through multiple pathways beyond financial provision. For instance, occupational demands (for example, overseas work, irregular schedules) can strain parent-child relationships by limiting quality time and emotional availability, potentially leading to communication gaps or rebellion. Notably, professions requiring physical absence (for example, seafarers, overseas workers) or high-stress environments (for example, military, law enforcement) may inadvertently reduce parental involvement in education⁴⁵. Conversely, stable occupations with predictable hours (for example, teachers, and government workers) may promote stronger educational support. Furthermore, occupational characteristics, including time constraints, stress levels, and work locations, shape parenting styles, home learning environments, and children's academic engagement⁴⁴. These findings suggest that educators should consider occupational contexts when addressing family dynamics affecting student performance.

Parental occupation significantly influences child nutritional outcomes, with stable, non-agricultural jobs (for example, services, trade) correlating with lower risks of stunting, and underweight. Children of fathers in skilled occupations (employers, traders) and mothers as homemakers exhibit better nutritional status, particularly when coupled with higher

parental education. Rural-urban disparities persist, with agricultural labour, often unstable and low-paying, linked to poorer child growth metrics. These emphasise that occupational stability and income adequacy, mediated by parental education⁴⁵.

Parental occupation significantly influences children's educational outcomes through both socioeconomic and psychosocial pathways. Occupations with higher status and income levels enable parents to provide better learning resources, academic support, and motivational environments, directly enhancing achievement in subjects like Physical Education (PE). Conversely, lower-status or unstable jobs often correlate with limited educational investment and reduced parental involvement due to economic stress or time constraints. The social prestige associated with parental occupations also shapes children's aspirations and self-efficacy, particularly in skill-based subjects. In Indonesia, disparities in PE learning outcomes among high school students reflect these occupational divides, underlining the need for equitable educational policies that address socioeconomic barriers to motivation and achievement⁴⁶.

Cost of Education

The costs of attaining education encompass both direct and indirect expenditures. Higher education for instance, directs costs include tuition fees, departmental fees, and costs for textbooks and supplies, such as stationery. Indirect costs, on the other hand, cover living expenses like room and board, which, although not directly linked to the educational process, are necessary for sustaining a student's daily life⁴⁸.

Other indirect costs include university-related expenditures such as administrative fees, scholarships, hostel charges, and maintenance of facilities like libraries and sports associations. Additionally, there are opportunity costs, notably the potential earnings a student sacrifices while studying, which often accounts for a significant portion of education costs. Social costs, which arise from government subsidies, private donations, and other financial support, also contribute to the overall cost structure, although they form a smaller proportion of the total cost⁴⁷.

The cost of education refers to the resources required for the production and delivery of educational services, which can be expressed in monetary terms. These costs are incurred by both producers (governments, institutions, or families) and consumers (students and their families). The distinction between real cost and money cost is important, as real cost refers to the opportunity cost, which represents the resources sacrificed or foregone when education is pursued instead of using those resources for alternative purposes. Educational costs are influenced by various factors, including teacher salaries, pupil-teacher ratios, non-salary expenses, and capital costs for buildings and equipment. Additionally, costs can be categorised into recurring expenditures, such as salaries and operational expenses, and capital expenditures for infrastructure. Unit costs, which measure cost per student, teacher, or institution, can vary based on factors like student enrollment, educational standards, and the demand for education^{48, 49}. The total cost of education reflects both direct financial expenditures and the broader societal investments required to maintain and improve the educational system.

The cost of education in Nigeria has seen a significant rise over the past decade, largely due to the proliferation of private institutions and the increasing cost of tuition and associated fees⁵¹. As private institutions charge higher fees to cover operational costs, such as paying teachers and providing facilities, there has been a notable shift in the quality of education offered, with private institutions often outperforming public ones. However, the rising costs have not translated into a proportional increase in the quality of education, as many students continue to face financial barriers, leading to higher attrition rates and a continued reliance on government schools. Nevertheless, the rising costs have not necessarily led to more employable graduates, as systemic issues at the primary and secondary levels, coupled with inadequate resources, continue to hamper the overall effectiveness of the educational system in Nigeria⁴⁹.

The rising cost of education can be understood as a calculated investment by individuals and society in future productivity and economic gains. Originating from the human capital theory of Schultz & Becker, it posits that individuals are willing to bear both the direct and opportunity costs of education, such as tuition, books, and forgone income, if the anticipated long-term financial returns outweigh these expenses⁵². These returns typically manifest as higher lifetime earnings and increased employability. However, education also yields significant social benefits, including improved public health, reduced crime, and enhanced civic participation, which justify public investment through state subsidies. From this perspective, while individuals may hesitate to invest in costly education due to perceived financial burdens, society stands to gain even if not all its members do. Therefore, the cost of education should not only be viewed in terms of immediate expenditure but also in terms of

long-term societal and economic returns, emphasising the need for sustained public support and equitable access to educational opportunities⁵⁰.

The cost of education encompasses inefficiencies, lost human capital, and unrealised potential. Despite a constitutional commitment to free and compulsory basic education under the Universal Basic Education (UBE) Act of 2004, Nigeria faces persistent challenges in ensuring equitable access and quality. While enrollment has increased, an estimated 11 to 18 million children remain out of school, and stark regional disparities highlight deeper systemic issues. Low survival, completion, and transition rates, particularly from primary to junior secondary school, reflect both access barriers and inefficiencies, leading to an estimated 14% wastage of public education funds in 2018 alone⁵³.

Poor infrastructure, under qualified teachers, and a lack of essential learning materials further diminish the effectiveness of education spending. Most critically, low learning outcomes mean that children may attend school without acquiring foundational literacy and numeracy, evidenced by Nigerias Human Capital Index of just 0.34 and a learning-adjusted schooling estimate of only 4.2 years out of a potential 8.2. Thus, the real cost of education in Nigeria is not just monetary, it is the compounded loss of individual and national development potential⁵¹.

Understanding the cost of education is crucial for making informed, efficient decisions in educational planning and policy implementation. This is because the cost analysis framework of educational programmes requires comprehensive resource evaluation, including personnel, materials, facilities, and training. Decision-makers must weigh not only

the effectiveness of interventions but also their financial sustainability and feasibility within limited budgets. For instance, choosing between programmes like pull-out versus after-school literacy initiatives involves comparing factors such as frequency, group size, and infrastructure needs, all of which significantly affect costs⁵⁴.

Cost metrics like total programme expenses, per-student costs, and fixed versus variable expenditures help identify resource gaps and optimise implementation. Without such analysis, even well-designed programmes may fail due to poor execution or resource misalignment. Additionally, understanding who bears each portion of the cost, whether its the school, district, or external stakeholders, can guide more equitable and realistic planning. Cost analysis ensures that educational investments deliver maximum impact, enabling schools to provide quality learning while managing resources effectively⁵².

The rising cost of education presents a multifaceted challenge with far-reaching consequences for individuals and society. As tuition, fees, and living expenses continue to outpace wage growth and inflation, students increasingly rely on loans, leading to a national student debt burden. This debt often delays key life milestones such as homeownership, savings, and career choices, particularly pushing graduates toward higher-paying jobs over passion-driven careers⁵⁵.

The financial strain is especially acute for students from low-income backgrounds, further entrenching socioeconomic disparities and limiting upward mobility. Beyond the economic toll, the psychological impact of financial stress, including heightened anxiety, depression, and reduced academic performance, underscores the urgent need for systemic

reforms. Addressing this crisis calls for equitable solutions such as increased public funding, innovative financial models, and widespread financial literacy initiatives to ensure that higher education remains a viable path to opportunity for all⁵³.

The rising cost of education is not merely a financial concern, it represents a broader crisis of accessibility, equity, and purpose. As highlighted in both statistical studies and personal narratives, such as the journey of the Institute of Education at the Higher School of Economics in Moscow, education has the potential to drive innovation, societal advancement, and international collaboration. Yet, increasing tuition, student debt, and shrinking support for academic freedom threaten to unravel this progress. Students burdened by debt often sacrifice career passions for financial stability, while political shifts can erode hard-won institutional gains and restrict the scope of evidence-based policy and global integration. Education's true cost, therefore, lies not only in dollars but in lost opportunities, constrained futures, and compromised intellectual freedom. If education is to remain a vehicle for transformation and social mobility, systemic reforms in funding, policy, and values are essential, not only to ease financial pressures but to protect education's role as a resilient force for positive change⁵⁴.

The cost of education, particularly in the context of financial literacy, has become increasingly significant due to the growing need for individuals to make informed financial decisions in a volatile economic environment⁵⁷. As traditional welfare systems and pension structures continue to shrink, the responsibility for managing financial risks is increasingly shifted to individuals. Financial literacy, which encompasses skills beyond typical

educational curricula, plays a crucial role in enhancing households' ability to allocate savings, invest wisely, and make sound financial choices. However, financial education comes at a cost, which includes both the direct expenses of acquiring financial knowledge and the transaction costs associated with accessing relevant programs. While the returns from such education, in terms of improved financial decision-making and wealth-building, are substantial, the investment remains reversible, meaning that the skills gained can also benefit individuals in non-financial areas of life, such as participating in public life or evaluating economic policies⁵⁵.

The relationship between health and education stresses the importance of considering the costs of education in health economics. Poor health can lead to lower academic achievement and attainment, creating a cyclical relationship between education and health. As a result, interventions aimed at improving health, such as healthy school meals or health insurance coverage, have the potential to enhance educational outcomes. However, the cost of education, particularly when addressing the additional educational support required for children with health conditions like ADHD, can be substantial. This often leads to economic implications for the education sector, highlighting the need for more robust cost evaluations in health economics. Despite this, many health economics studies overlook education costs, largely due to a focus on healthcare and the lack of standardised valuation methods for education services⁵⁶.

The cost of education plays a pivotal role in shaping the educational process, as financial support is essential for its continuity. Education costs encompass a wide range of

expenses that students or their parents incur throughout the course of education, including registration fees, semester credits, building donations, student welfare, and tuition fees, all of which contribute to the operational and academic needs of the institution. Various studies have highlighted the significant impact of education costs on students' decisions, with factors such as academic reputation, teaching quality, and career prospects often weighed against the financial burden of tuition fees. Research shows that perceived tuition fees strongly influence students' choices regarding higher education institutions, as they often prioritise cost alongside academic reputation when making enrollment decisions. As such, education costs are not only a financial consideration but also a determinant in shaping the educational path of students, impacting their choice of institution and, ultimately, their academic and professional futures⁵⁷.

The cost of education is a critical factor influencing child labour, particularly in developing countries where financial constraints often lead families to prioritise immediate income over long-term educational benefits. The direct costs of education, such as school fees and materials, combined with indirect costs like the opportunity cost of schooling (e.g., lost income from child labour), often drive families to send children to work rather than school. This is especially true in rural and low-income households where access to free or affordable education is limited. Additionally, cultural norms and gender disparities can further impact education choices, as girls, in particular, face higher opportunity costs due to domestic responsibilities. The lack of government implementation of child labour laws and insufficient educational reforms exacerbate the situation, making it crucial to address these

barriers to reduce child labor and increase school enrollment, especially in poverty-stricken regions⁵⁸.

The cost of education has risen consistently across prosperous economies, contributing to a phenomenon known as the "cost disease." This continual increase in spending poses significant challenges, particularly in terms of affordability. Governments and individuals face mounting pressure to provide adequate funding for public education. However, this financial burden is part of a broader virtuous cycle, where education fuels productivity growth and technical progress, which in turn generates the funding necessary to sustain educational systems. Still, rising costs remain a concern, but the positive economic effects of education, such as boosting purchasing power and promoting innovation, can help mitigate these financial pressures. With potential solutions like the increasing role of technology in education, it is possible to manage rising costs while improving the quality and accessibility of education, although challenges remain⁵⁹.

Poverty Rate

Poverty is a complex, multidimensional phenomenon that defies a universally accepted definition due to its impact on various aspects of human life, including physical, psychological, and moral well-being. It is commonly viewed as a condition of inadequate income to access basic necessities such as food, shelter, education, and healthcare, but broader definitions also consider non-material aspects like participation and social identity. Poverty can arise from structural factors such as lack of access to productive resources, inefficient use of common resources, and systemic exclusion, or be transient, caused by

temporary shocks or disasters. Theoretical perspectives range from classical economic theories emphasizing resource scarcity and population pressures, to Marxian views of systemic exploitation and modern theories highlighting income distribution and equity. Ultimately, poverty encompasses both the inability to meet basic material needs and the deprivation of opportunities necessary for a meaningful and dignified life⁶⁰.

Poverty is among the leading causes of girl-child Attrition from school. To arrest the situation there is a need for the engagement of social workers and other human rights professionals to lead advocacy and social action activities to effect a change through constant and vigorous public sensitisation on the importance of girl-child education and the promotion of girl-child rights to education⁶¹.

Poverty, as conceptualised in various studies is an issue that extends beyond a simple income deficiency, encompassing dimensions such as consumption poverty, material hardship, and overall economic deprivation. For instance, the debates surrounding the poverty line, as discussed by reflect the complexity of defining poverty in a way that accounts for the diverse economic conditions across different populations. A recent development in poverty measurement includes the 'TIP' curves which capture the incidence, intensity, and inequality dimensions of poverty in a more nuanced way. Moreover, the evolution of poverty over the past two decades has shown varied trends when using alternative income definitions and poverty indexes. Notably, while the official poverty rate has seen a decline, deeper forms of poverty, have remained stagnant or worsened, highlighting the limitations of traditional poverty measures. These findings emphasise the

importance of considering alternative measures and a more comprehensive approach to understanding poverty, especially in light of changes like welfare reform and the increasing reliance on imputed income in surveys⁶².

Considering the prevalence of poverty in Nigeria, it is pertinent to consider the cost of education in Nigeria and its implications, particularly for girl-child education. Connectedly, the cost of education extends beyond mere monetary expenses to include opportunity costs, representing the income forgone by individuals who choose schooling over immediate economic activities such as business, artisan work, or apprenticeships. Additionally, basic education, rooted in global initiatives like the Millennium Development Goals (MDGs) and the *Education for All* (EFA) conference, aims to provide free and accessible education for all children. Despite policy reforms, and constitutional commitments to free education, financial constraints and lost earning opportunities continue to make basic education a significant economic sacrifice for many families in Nigeria⁶³.

Poverty significantly impacts education by limiting access to quality learning opportunities and resources. With a poverty headcount of 61%, many households struggle to afford school fees, educational materials, and even daily necessities in Oyo State, leading to high attrition rates, especially among children from low-income families. In response to financial hardship, some households resort to withdrawing their wards from school, further magnifying the cycle of poverty. The economic vulnerability of families also affects students' concentration and academic performance due to malnutrition and poor living conditions. Additionally, inadequate government intervention and poor infrastructure in educational

institutions hinder effective learning. Addressing poverty through targeted economic empowerment programmes, skill acquisition training, and improved educational funding could enhance access to quality education, ultimately breaking the cycle of poverty in Oyo State^{16, 64}. The high poverty rate in Oyo State as evident in the submission above could disproportionately affect girl-child education, as struggling households often prioritise boys' schooling over girls, leading to higher attrition rates among female students. This limited access to education for girls perpetuates gender inequality, reduces future economic opportunities, and increases vulnerability to early marriage and exploitation.

Poverty in Nigeria is a multidimensional issue that extends beyond income deprivation to include poor health, low education, lack of job opportunities, and inadequate housing. Despite the country's rich natural and human resources, over half of the population remains multidimensionally poor, significantly affecting vulnerable groups such as the girl-child. Economic hardship forces many families to prioritise boys' education over girls', often pushing young girls into early marriage, child labour, or domestic responsibilities instead of schooling. The lack of access to quality education further entrenches gender inequality, limiting girls' future employment opportunities and perpetuating the cycle of poverty. Additionally, poor infrastructure, high unemployment, and inadequate government interventions make it even more difficult for girls from low-income families to receive a proper education⁶⁵.

Poverty in Nigeria remains a pervasive and complex issue, despite numerous government initiatives aimed at addressing it through national development plans and

educational reforms⁷⁹. With over 40% of the population living below the poverty line and youth unemployment exceeding 33%, poverty has become deeply entrenched, particularly in the northern regions of the country where rates soar above 70%⁸⁰. Contributing factors include widespread illiteracy, inadequate educational infrastructure, income inequality, underemployment, corruption, and poor policy implementation. Although Nigeria is rich in natural and human resources and ranks among the world's top oil producers, the wealth remains unevenly distributed, leaving the majority of citizens, especially those in rural and conflict-affected areas, without access to quality education, health services, or economic opportunities. Education, which has been proven to reduce poverty by improving income levels and living standards, is underfunded and poorly managed, with over 10 million children currently out of school. Political instability, corruption, and ineffective governance have further deepened the socio-economic divide, particularly in the North, where poverty fuels insecurity, crime, and insurgency⁶⁶.

Contemporary economic studies emphasise that human capital development, particularly through education, is a foundational driver of economic growth and social advancement. Sound education, especially among the poor, promotes self-awareness, improves productivity, and enhances income-generating potential by equipping individuals with relevant skills and innovative capacities⁸¹. It bridges the inequality gap and increases access to better opportunities. However, despite a high number of schools and graduates in Nigeria, there is disconnect between educational policies and economic realities, such as job availability and skill relevance, has hindered education's impact on poverty reduction. While studies confirm that quality education, especially at secondary and tertiary levels,

significantly improves earnings and reduces income inequality, the effectiveness of government education spending in Nigeria remains limited due to poor implementation and inadequate policy alignment. Therefore, to meaningfully combat poverty, Nigeria must not only expand educational access but also prioritize quality, vocational relevance, and robust policy integration across sectors⁶⁷.

Poverty in Nigeria remains deeply rooted in educational inequality and weak institutional frameworks. Despite early optimism that poverty could be eradicated by it has proven far more resistant to global efforts, with new targets set for 2030. Scholars have long recognised the crucial role education plays in economic growth and poverty alleviation, yet unequal access to education, especially among women and marginalised regions, continues to entrench poverty. In Nigeria, the situation is escalated by factors such as out-of-school children, regional disparities, and poor governance, all of which contribute to a cycle of poverty that education, if made equitable and inclusive, could potentially disrupt⁶⁸.

Poverty is not only by income deprivation but also by a broad lack of access to essential services and quality-of-life indicators⁶⁹. Despite impressive economic growth, averaging over 6% for more than a decade, this growth has not translated into meaningful poverty reduction for the majority of Nigerians. Using both income-based and multidimensional measures, scholars and institutions reveal that poverty in Nigeria is neither pro-poor nor inclusive. A significant portion of the population continues to live in deprivation, with limited access to clean water, electricity, sanitation, and education. The prevalent money-metric approach, while widely used by official bodies like the National

Bureau of Statistics and the World Bank, often fails to capture regional disparities and the broader human development challenges. In response, multidimensional approaches, such as the fuzzy sets method employed by Cerioli and Zani, offer a more nuanced perspective, weighting poverty indicators according to local realities and symptom frequency. These approaches highlight how non-income factors contribute significantly to deprivation, offering valuable insights for targeted, data-driven poverty reduction strategies at national, state, and geopolitical levels⁸³.

Poverty encompasses not only material deprivation but also systemic exclusion from opportunities, security, and basic rights. As highlighted by the *World Development Report* and the *United Nations*, poverty manifests as a denial of dignity, agency, and access to essentials like food, education, and healthcare⁷⁰. In Nigeria, this reality is magnified by structural factors such as unemployment, corruption, an oil-dependent economy, and income inequality, which perpetuate cycles of deprivation. Previous studies stress how economic volatility, political exploitation, and globalisation deepen poverty, leaving marginalised groups, particularly in regions like the Niger Delta, trapped in vulnerability. Ultimately, poverty in Nigeria reflects both systemic failures and the erosion of human capabilities, demanding holistic policy interventions to address its root causes and multidimensional effects⁷¹.

Poverty in Nigeria is a complex and pervasive issue that severely impacts the educational development of its citizens⁸⁵. It is often characterised by both absolute and relative poverty, with absolute poverty representing severe deprivation of basic human needs,

including food, water, shelter, and education, while relative poverty reflects deprivation compared to the living standards of others in society. Over the years, poverty levels in Nigeria have steadily risen, with a significant portion of the population, especially in rural areas, living below the poverty line. This socio-economic disadvantage creates barriers to education, as impoverished households struggle to provide the necessary resources for their childrens education, perpetuating a cycle of poverty. Consequently, poverty not only limits access to education but also hinders educational attainment, as children in such households often face nutritional, health, and emotional challenges that impede their learning and prospects⁷².

Nigeria, despite having the largest economy and population in Africa, faces a significant poverty burden, with 37% of its population, approximately 84 million people, living below the poverty line. Although the Multidimensional Poverty Index improved from 0.25 in 2022 to 0.17 in 2023, 33% of Nigerians remain multidimensionally poor, and 18% live in severe poverty. Children and youth are particularly affected, with 63% of the population under 25 and a high prevalence of stunting, malnutrition and low school completion rates. Widespread displacement due to conflict and natural disasters, inadequate access to health services, and ongoing gender inequality further compound the poverty crisis, especially in the country's northern regions⁷³.

Poverty remains a pervasive and debilitating force, dictating access to education and shaping the future of millions of children in Nigeria. With a significant portion of the population living below the poverty line and surviving on less than \$1 a day, poverty has

become a determining factor in who receives an education and who does not. Its grip has led to increased school Attritions, particularly among boys who turn to crime, and girls who are forced into early pregnancies or survival sex. The lack of government support, rampant corruption, and inadequate infrastructure further worsen the situation, making it difficult for students to pursue quality education or find employment post-graduation. As a result, poverty not only persists but continues to reproduce itself, undermining the nation's development and human capital⁷⁴.

Despite decades of increasing government expenditure in critical sectors like education, healthcare, agriculture, and infrastructure, poverty in Nigeria has continued to rise, creating a troubling paradox. From a poverty rate of 13.5% in 1990, the figure soared to 63% by 2021, despite total government expenditure increasing from \$60.26 billion to \$12.164 trillion in the same period. Numerous poverty alleviation programmes, including the National Health Insurance Scheme, free basic education, and agricultural development initiatives, have been implemented, yet their impact has been undermined by poor policy coordination, corruption, and inefficiency. This trend suggests a significant disconnect between spending and outcomes, challenging the effectiveness of government efforts in reducing poverty⁷⁵.

Nigeria is one of the poorest and most unequal societies globally, with a significant portion of its population living in poverty⁷⁸. This is supported by reports indicating that the percentage of Nigerians living in both moderate and extreme poverty has consistently increased. From 1980 to 2010, the proportion of moderately poor individuals rose from 21% to 30.3%, while the extremely poor increased from 6.2% to 38.7%⁷⁸. The number of people

living in absolute poverty surged from 17.1 million in 1980 to approximately 112.47 million in 2010, although it slightly declined to 84 million by 2019. Furthermore, Nigeria's Multidimensional Poverty Index (MPI) places over 51% of the population in multidimensional poverty, indicating severe deprivations across various non-income dimensions such as health, education, and living standards. These are indications of ongoing poverty challenges despite various government interventions aimed at poverty alleviation⁷⁶.

As of recent data, poverty in Nigeria remains a critical concern, with approximately 43% of the population, about 89.8 million people, living in extreme poverty, defined as surviving on less than \$1.90 per day. Additionally, around 47.3% of Nigerians, or roughly 97 million individuals, experience multidimensional poverty, which include deprivations in education, healthcare, and access to basic infrastructure. Rural areas are disproportionately affected, with 71.9% of rural residents living in poverty compared to 25.2% in urban areas. These statistics highlight the urgent need for effective and well-implemented social policies to address the complex and widespread nature of poverty in Nigeria⁷⁷.

The nation's economic growth, largely driven by oil, has not translated into inclusive development, with over 40% of the population living in extreme poverty as of 2019⁷⁸. Contributing factors include high unemployment, especially among youth; policy failures marred by corruption and poor implementation; underinvestment in human capital; insecurity from insurgency and violence; and poor economic diversification. The effects are far-reaching: generational poverty, rising crime, disease, malnutrition, and hunger, particularly in

rural and northern regions. Malnutrition alone is responsible for nearly half of deaths among children under five, reflecting the dire consequences of poverty and food insecurity⁹².

2.1.3 Availability of Educational Infrastructures

Educational infrastructure encompasses the physical and organisational components that support effective learning environments, including school buildings, water and sanitation facilities, ICT, electricity, playgrounds, and furniture. It plays a vital role in promoting universal access to education, ensuring safety and comfort, and supporting long-term educational outcomes. Effective educational infrastructure projects are inclusive, resilient, and developed through partnerships with diverse stakeholders such as school communities, management bodies, various levels of government, the private sector, and civil society. These actors contribute through planning, funding, construction, maintenance, and ensuring infrastructure is context-appropriate and sustainable⁷⁹.

Educational infrastructure encompasses the physical facilities necessary for effective learning, including classrooms, laboratories, dormitories, and administrative buildings. These facilities significantly impact students' academic performance, as modern and well-maintained infrastructure creates an environment conducive to learning. Furthermore, research has shown that school infrastructure accounts for 16% of the variation in primary school students' academic achievement, emphasising the need for proper design, ventilation, lighting, and flexible learning spaces. Schools with renovated or new facilities tend to yield

better student performance, highlighting the importance of continuous investment in educational infrastructure to optimise learning outcomes⁸⁰.

The absence of boundary walls and gated school premises poses security risks, often leading to high attrition rates among adolescent girls due to parental concerns over their safety posing harm to girl-child education. Additionally, inadequate service infrastructure, such as the lack of security personnel in schools within insecure regions, further discourages girl-child education. Another major barrier is the non-availability or dysfunctionality of toilets in post-primary schools, forcing girls to either use unsafe alternatives or miss school, particularly during their menstrual cycle. This lack of proper facilities not only disrupts learning but also reinforces societal barriers that limit educational opportunities for girls, emphasising the urgent need for improved infrastructure to support their continued enrollment and academic success⁸¹.

Despite government initiatives like the Universal Basic Education (UBE) programme, which aims to provide free and compulsory education, data indicate that many girls, especially in northern Nigeria, struggle to access and complete their schooling. High attrition rates, often linked to child labour and societal expectations, hinder their transition to higher education and limit their opportunities in a competitive, market-driven economy. Furthermore, the lack of adequate support structures and the impact of insecurity, particularly in the North-East, further aggravate the problem. To reverse gender discrimination and empower women, educational reforms must focus on providing equal access, promoting

entrepreneurial skills, and ensuring that schools prepare girls to participate fully in economic and social development⁸².

The availability of educational infrastructure in Oyo State faces significant challenges due to the overstretched capacity of existing school facilities which may affect girl-child education. For instance, the rapid increase in student population has led to overcrowded classrooms, many of which are dilapidated, uncompleted, or structurally inadequate, with dusty floors, holes from rodents, and insufficient furniture. Despite the governments interventions through the Universal Basic Education (UBE) programme, the supply of school facilities remains inadequate to meet the growing demand, affecting the overall learning environment. Many students lack proper seating arrangements, with some forced to sit on the floor or near windows, further diminishing the quality of education. While school facilities are strong predictors of student enrollment in junior secondary education, their poor condition hinders effective learning and threatens the sustainability of the UBE initiative⁸³.

Educational infrastructure is a critical driver of both quality education and economic development. Investments in school facilities, such as classrooms, electricity, clean water, toilets, computers, and internet access, enhance learning environments and increase enrollment, especially among girls. Studies have shown that improved infrastructure directly impacts educational outcomes like the Gross Enrollment Ratio (GER) and contributes to overall economic growth. Government initiative, emphasise the importance of safe, inclusive, and well-equipped schools. Therefore public spending on education infrastructure has significantly influenced the state's economic progress, highlighting the need for continued

investment and collaboration with private sectors to meet the evolving educational needs of the population⁸⁴.

Educational infrastructure plays a crucial role in shaping academic performance. It is found that district-level academic performance significantly varies depending on infrastructure inequality, highlighting how unequal distribution of resources like classrooms, sanitation, electricity, and learning materials can hinder educational outcomes. This is an indication that beyond increasing access to education, ensuring equitable and quality educational infrastructure is essential for improving student achievement. Infrastructure supports consistent learning and motivates students by providing conducive environments, ultimately contributing to long-term academic success and equitable educational development across regions⁸⁵.

Educational infrastructure encompasses not just physical facilities like classrooms, laboratories, and libraries, but also resources such as textbooks, technology, and digital tools that enhance the learning experience. Well-designed and adequately equipped facilities provide students with a conducive environment for academic engagement, creativity, and collaboration. Policies and governance structures further support the effective operation of educational systems, ensuring accountability and equity⁸⁶. The impact of these infrastructures extends beyond academics, influencing students' behaviour and overall well-being. Studies have shown that inadequate infrastructure can dampen student motivation, engagement, and enthusiasm for learning, as poor or dilapidated facilities often create demotivating atmospheres. Conversely, improved infrastructure positively correlates with higher student

engagement, academic achievement, and overall satisfaction, highlighting the essential role of well-maintained educational environments in promoting both academic and behavioural success⁸⁷.

A well-designed school environment with adequate space and modern facilities creates a welcoming, motivating atmosphere that encourages regular attendance and active participation in learning⁸⁸. Beyond physical structures, educational infrastructure includes mental and physical wellness provisions, making schools feel like a second home where students grow socially, emotionally, and intellectually. Importantly, digital infrastructure has become essential in today's learning landscape. The COVID-19 pandemic highlighted the urgent need for schools to adopt and invest in smart classrooms and reliable internet connectivity to continue education remotely. Proper utilisation of digital tools not only bridges gaps in access but also enhances the quality and flexibility of education. Overcrowded, under-resourced settings hinder learning and comprehension, while well-maintained, technologically equipped environments promote student engagement and holistic development. Thus, physical and digital infrastructure is foundational to quality education and the personal growth of every student¹⁰².

Quality education hinges on several factors: learners' physical and mental readiness, safe and inclusive environments, relevant curricula, student-centered pedagogy, and robust outcome assessments⁸⁹. All of these are underpinned by adequate infrastructure, classrooms, sanitation, internet, libraries, and laboratories. While developed nations show mixed results on how infrastructure affects learning, evidence from countries like the Philippines, Ghana,

and Pakistan reveals that a lack of basic facilities directly hinders enrollment, attendance, and academic achievement⁹⁰. In Ecuador, significant investments since 2007, especially through programs like the Millennium Educational Units, sought to address infrastructure gaps in underserved areas by building modern, high-capacity schools. Despite over a billion dollars invested over a decade, a 2020 assessment revealed that nearly half of Ecuadorian schools still lack essential water, sanitation, and hygiene facilities, impacting millions of students. Thus, while infrastructure alone may not guarantee improved outcomes, in contexts where basic needs are unmet, it forms the essential foundation for learning and equitable access to education⁹¹.

Educational infrastructure encompasses all resources, such as buildings, classrooms, furniture, and instructional media that directly facilitate the learning process⁹². These facilities are categorised based on durability, mobility, and their role in education. Meanwhile, educational infrastructure includes indirect supports like school grounds, roads, utilities, and sanitation systems, which enhance the overall learning environment. Proper maintenance of these resources is essential to prolong their usability, ensure operational readiness, and guarantee safety. Effective management involves routine and periodic upkeep, awareness campaigns, structured organisation, and systematic data collection to evaluate and replace outdated or damaged items. Without proper maintenance, educational infrastructure failures can disrupt education and even endanger safety. Thus, a well-planned maintenance strategy, supported by adequate budgeting and stakeholder involvement, is vital for sustaining functional and safe educational environments⁹³.

Educational infrastructure plays a pivotal role in promoting an effective learning environment, as demonstrated by a qualitative study at SMP Negeri 10 Jember. The research highlighted that the thoughtful management of facilities and infrastructure, including their procurement, maintenance, utilisation, and development, significantly impacts students' motivation, particularly in religious education. The presence of a clean, well-organised campus and accessible religious spaces, such as the school mosque, provided a conducive environment that not only supported learning but also aligned with students' spiritual and emotional needs. This atmosphere enhanced intrinsic motivation through relevance and comfort, while extrinsic motivation was promoted via structured activities like prayer routines, assessments, rewards, and communal events. Ultimately, the study emphasises that well-managed educational infrastructure is not just a logistical necessity, but a strategic tool in cultivating student engagement and motivation⁹⁴.

Educational infrastructure is a fundamental element in achieving quality learning, as it directly supports the effectiveness of the educational process. Education aims to develop students holistically, spiritually, intellectually, and socially, which requires well-managed facilities and infrastructure. These resources are one of the eight national education standards and are crucial for translating educational goals into practice. However, without proper management, even well-equipped schools can quickly experience deterioration, leading to inefficiency and wasted resources. Sustainable infrastructure management is therefore essential to maintain quality, ensure long-term usability, and support the continuous improvement of education in Indonesia⁹⁵.

The state of educational infrastructure plays a pivotal role in the overall performance of public schools, as it directly impacts student motivation, enrollment, and learning outcomes⁹⁶. In many developing nations, including Pakistan and South Africa, poor physical infrastructure such as dilapidated buildings, lack of essential facilities like clean water, proper sanitation, and electricity, along with inadequate maintenance, hinders educational progress. The absence of these basic amenities leads to a demotivating environment for both students and teachers, contributing to low enrollment rates and subpar academic performance⁹⁷.

Effective management of educational facilities and infrastructure is critical to ensuring the quality of education in schools. Despite the government's efforts to set minimum standards for school facilities including classrooms, libraries, laboratories, places of worship, and canteens, many schools still struggle with poor management, which leads to disparities in the quality of education⁹⁸. Infrastructure management must be approached strategically, with a focus on proper procurement, planning, utilisation, maintenance, and reporting to ensure that resources are not wasted or mismanaged. The appointment of skilled professionals to oversee these processes is crucial to maintaining a conducive learning environment. Poorly managed facilities, such as inadequate sanitation, lack of libraries, or unprotected school property, can lead to a decline in educational standards and student morale. Moreover, despite substantial government funding allocated to support educational infrastructure, challenges remain, particularly in rural and underfunded schools where basic facilities like toilets or libraries are still lacking. Proper management and continuous improvement of

facilities not only enhance the physical learning environment but also contribute to achieving the nations educational goals of promoting an intelligent and capable population⁹⁹.

Effective management of educational infrastructure is critical to enhancing school learning quality. In regions like Southwest Aceh Regency, where many schools face challenges in meeting the Minimum Service Standards (MSS), it becomes evident that the adequacy of school facilities is directly tied to academic performance. The state of educational infrastructure, including physical buildings, utilities, and technological resources, plays a key role in promoting a conducive learning environment. A well-maintained and modern infrastructure not only supports traditional teaching methods but also facilitates digital-based learning, which is increasingly important in the 21st century. Collaborative efforts among school leaders, educators, and students are essential for ensuring that these facilities remain functional and supportive of various educational activities. Targeted interventions to improve infrastructure management, such as investing in modern resources and ensuring regular maintenance, are necessary to boost student outcomes and contribute to the overall development of the education sector¹⁰⁰.

Educational infrastructure encompasses the physical buildings and facilities and the systems, resources, and environments that support effective teaching and learning. It directly influences classroom dynamics, affecting both teaching quality and student engagement. A comprehensive understanding of educational infrastructure includes elements such as classrooms, laboratories, libraries, and digital technologies, as well as support services like electricity, water, and internet connectivity. These foundational structures, often capital-

intensive, are vital for promoting conducive learning spaces and ensuring institutional efficiency. Educational infrastructure should align with the functional needs of its users. This emphasises that well-designed environments can enhance productivity, teamwork, and knowledge exchange. Therefore, quality educational infrastructure, combined with strategic resource allocation, is not merely a support system but a catalyst for educational excellence and institutional development¹⁰¹.

Educational infrastructure comprises curricular materials, student assessments, teacher training, and critically, the organisational structures that support teaching and learning. While traditional understandings focus on the visible elements of schooling recent scholars highlight the importance of both obvious and less obvious components. These less visible elements, routines, formal roles, norms, and shared beliefs, shape and are shaped by everyday educational practice. Importantly, these organisational aspects, though often overlooked, play a crucial role in shaping teachers' instructional practices, particularly in contexts where educational outcomes lag. Teaching and learning are deeply influenced by the infrastructure that supports professional interaction and informal learning opportunities among teachers¹⁰². Thus, a well-developed educational infrastructure should not only provide materials and training but also promote collaborative environments and embedded learning experiences that inform and improve practice, especially in underperforming schools.

Effective infrastructure management involves planning, acquisition, utilisation, and systematic inventory of resources, ranging from land and furniture to advanced learning technologies like WiFi and computer labs. The quality and availability of these resources

directly affect educational delivery, especially in bridging disparities between urban and rural institutions. Proper management, guided by legal and regulatory frameworks, is critical for ensuring infrastructure sustainability and educational programme success. Without creative and accountable oversight, particularly by school leaders, facilities risk underuse or deterioration, compromising the learning environment. Thus, educational infrastructure must be redefined to include sustainable, data-informed, and inclusive management practices that maximise educational outcomes¹⁰³.

Investments in educational infrastructure yield substantial economic and social returns, such as poverty reduction, improved public health, and increased individual earnings. Globally, efforts to improve education, especially in developing regions, emphasise equitable access to facilities such as spacious classrooms, adequate sanitation, and modern instructional resources¹⁰⁴.

Yet, disparities persist; for instance, Sub-Saharan Africa faces alarming student-teacher ratios often exceeding 40:1, with countries like Ethiopia and Malawi reaching as high as 70:1. These imbalances lead to overcrowded classrooms, under-utilisation or over-utilisation of infrastructure, and ultimately hinder academic achievement. Furthermore, high-quality education hinges not just on educational infrastructure but also on qualified educators, inclusive policies, and balanced resourcing, factors critical to the successful implementation of education reforms, such as Kenyas 100% transition policy. Addressing these infrastructural challenges is therefore essential for meeting global educational standards and Sustainable Development Goal 4¹⁰⁵.

In developing countries, despite significant gains in expanding access to education, disparities in the provision and distribution of educational infrastructure persist, particularly between rural and urban areas, leading to uneven academic outcomes. Infrastructure supports two essential channels for enhancing academic performance: it enables uninterrupted learning and promotes student motivation by providing a secure and supportive environment. Where infrastructure is poor, learning becomes inconsistent, and students are less likely to perform well academically. Hence, equitable and quality educational infrastructure is a critical prerequisite for achieving inclusive and high-standard education, as emphasised in the Sustainable Development Goals. This framing not only highlights infrastructure as a resource but also as a determinant of academic equity, efficiency, and effectiveness across regions and socio-economic divides¹⁰⁶.

Tools like the School Infrastructure Performance Indicator System (SIPIS) have been developed to evaluate components such as safety, comfort, and operational efficiency for investment decision-making. However, implementing infrastructure improvement programmes often faces challenges due to high costs, bureaucratic complexity, and stakeholder misalignment. Factors such as political will, community involvement, decentralisation, and maintenance are critical to success, as shown by cases like Nigeria and Ghana. The integration of stakeholder preferences and multi-criteria decision-making frameworks, common in sectors like water and transportation, offers valuable insights that education infrastructure projects could benefit from. Therefore, conceptualising educational infrastructure requires a multidimensional approach that considers both technical adequacy and governance dynamics to support quality education¹⁰⁷.

2.1.4 Concept of Religion

Religion can be defined as a system of beliefs, practices, and values through which individuals and groups relate to what they consider sacred, divine, or ultimate reality. It usually provides guiding principles for life, moral conduct, rituals of worship, and a sense of belonging to a community. Scholars approach religion from different perspectives:

- Sociological Perspective: Religion is seen as a social institution that binds people together through shared beliefs, norms, and rituals, shaping identity and influencing social order.
- Anthropological Perspective: Religion is viewed as a cultural system of symbols and practices that gives meaning to human existence and interprets life events.
- Psychological Perspective: Religion is understood as meeting individual needs for security, hope, and meaning, especially in times of uncertainty¹⁰⁸.

In simple terms, religion is not just about worship or belief in God(s); it also influences everyday life, education, politics, family structures, and gender roles. In the context of girl-child education, religion can either promote schooling (by encouraging moral development and empowerment) or limit it (when conservative interpretations restrict girls participation in formal education).

Religion interacts with girl-child education in complex, context-specific ways: it can both enable and inhibit girls schooling depending on doctrine interpretation, institutional action, and local socio-economic conditions. Recent empirical work shows that religious

affiliation correlates with educational mobility and attainment in Africa, with marked differences across religious groups and contexts that are shaped by parental education, community norms, and institutional histories. In Nigeria, for example, Muslim—Christian differentials in schooling outcomes have been documented, but these differences are strongly mediated by parental literacy and poverty rather than religion alone¹⁰⁹.

Religion acts through multiple mechanisms. Faith-based schools, religious curricula, and religious actors (clergy, imams, pastors, and traditional/religious leaders) influence access to education by creating schools, shaping parental attitudes, and mobilizing community support for girls schooling. Several studies document that mission and faith schools historically expanded girls access to schooling; conversely, conservative interpretations or socio-religious practices sometimes reinforce early marriage, household labor expectations, or gendered schooling preferences that reduce girls retention¹¹⁰.

In Northern Nigeria, for instance, studies show religion interacts with culture, poverty, and insecurity to produce low enrollment or high Attrition in some places, while in other communities religious leaders have been instrumental in reversing resistance to girls education through advocacy and local programming. Programmes engaging traditional and religious leaders have shown promise in improving uptake of girls schooling when leaders publicly endorse education and when community interventions mitigate economic barriers.

There are two research-relevant implications for Oyo Township (Southwest Nigeria). First, religion should be treated as a mediating social institution: its influence will vary by denomination, local leadership, and socio-economic structure rather than being uniformly

positive or negative. Second, programmatic responses should partner with faith actors by leveraging their legitimacy to promote girls schooling, while also addressing poverty and school quality, since religious advocacy alone does not fully offset economic constraints. Empirical studies that disaggregate religion by practice, leadership, and household context provide the strongest guidance for local policy¹⁰⁸.

2.2 Theoretical Framework

2.2.1 Human Capital Theory by Adams Smith

Human Capital Theory emphasises the critical role of individuals education, skills, knowledge, and abilities as assets that contribute directly to economic productivity and organisational performance¹¹⁰. The theory suggests that investments in human capital, through education, training, and health, lead to higher individual productivity and better employment outcomes¹⁰⁸. It is argued that individuals and organisations invest in human capital with the expectation of future returns, such as higher wages or improved business performance¹⁰⁹. Human capital development was categorised into knowledge, skills, talent, behaviour, effort, and time, reinforcing its complexity and multi-dimensional nature in contributing to workplace effectiveness¹¹⁰.

Modern perspectives of human capital have shifted significantly from traditional views, evolving from seeing employees as mere costs to viewing them as strategic assets and sources of value creation¹¹¹. This shift aligns human resource (HR) functions more closely

with organisational strategy, emphasising outcomes, ROI, and performance impact rather than just activities and inputs¹²³. Measurement practices have also become more sophisticated, using workforce analytics and dashboards to assess everything from employee engagement and turnover to financial performance¹²³. As human capital underpins key HR practices, like recruitment, training, compensation, and performance management, it plays a foundational role in human resource development, aligning individual growth with organisational success¹²³.

Human Capital (HC) Theory has evolved significantly from its early philosophical and economic roots to its current role as a central pillar of economic and organisational theory. Classical economists like Petty, Smith, and Ricardo laid the groundwork by acknowledging the importance of labour and human abilities in national wealth, though these were not initially viewed as capital. The formalisation of HC began in the mid-20th century with scholars like Theodore Schultz and later Gary Becker, who framed HC as a form of investment that yields returns in productivity and income. L. Thurow emphasised that HC is not innate but built upon natural inclinations through education, training, and health, attributes that increase an individual's capacity to produce goods and services¹¹².

Further developments by thinkers like Simkina, Abalkin, and Dobrynin expanded HC to include creativity, mental and physical health, motivation, and the ability to act in uncertain environments, marking its transition into a dynamic, socio-economic resource critical to innovation and sustainable development. This progression highlights HC not just

as an economic asset, but as a multifaceted contributor to societal advancement and organisational growth¹

Relevance of the Theory to this Study

Human Capital Theory (HC) is highly relevant to this current study of economic factors, availability of educational infrastructure, and girl-child education in Oyo Township, as it highlights education and skill acquisition as critical investments that yield long-term returns in productivity and income. The theory, particularly through Beckers framework, supports the idea that individual and societal investments in education, especially for underrepresented groups like girls, can drive economic growth and development. When girls gain access to quality education, they are better equipped with the knowledge and capabilities to participate in the workforce, earn higher incomes, and contribute to national productivity¹¹³. This demonstrates the direct link between economic advancement and the strategic development of human capital through inclusive education policies.

Furthermore, the availability of educational infrastructure plays a foundational role in realising the potential of Human Capital Theory¹¹⁴. Adequate schools, trained teachers, and accessible learning environments are essential for transforming natural abilities into productive capacities¹¹⁵. In contexts where educational infrastructure is lacking, particularly in rural or impoverished areas, girls face heightened barriers to developing their human capital. Investing in educational infrastructure not only facilitates access but also ensures the quality of education that underpins long-term socio-economic benefits¹¹⁷. Thus, HC Theory supports prioritising educational infrastructure and inclusive access, especially for the girl-

child, as a strategy for promoting equity, reducing poverty, and accelerating sustainable development.

2.2.2 Social Reproduction Theory

Social Reproduction Theory remains a crucial lens for understanding how educational systems perpetuate social inequalities, particularly in the context of globalisation. Rooted in the works of Bourdieu, Passeron, Bowles, and Gintis, the theory originally argued that schools do not simply offer equal opportunities but instead mirror and reinforce existing class, cultural, and linguistic hierarchies. Classic reproductionists highlighted how classroom practices, curricular structures, and dominant linguistic norms served to advantage middle- and upper-class students while marginalising those from working-class or minority backgrounds. However, this early formulation emerged during a relatively stable period in Western capitalist societies, what is often termed the "Fordist" era, characterised by stable jobs and social mobility paths¹¹⁶.

Contemporary adaptations of Social Reproduction Theory acknowledge that reproduction now operates within a more volatile and fragmented social order shaped by neoliberal globalisation, mass migration, and intensified sociolinguistic inequality. The shifting global economy has restructured labour markets and education systems, producing more precarious futures and new lines of social division, not only along class lines, but also racial, ethnic, and linguistic lines. Schools have become key battlegrounds where these divisions play out, as seen in how migrant students multilingual competencies are often devalued in monolingual-centred schooling. As suggested, contemporary reproduction must

account for both vertical polarisations (between elite cosmopolitanism and vernacular resistance) and horizontal polarisations (between diasporic minorities and nationalising majorities), all of which shape how language and identity are negotiated in education. Thus, Social Reproduction Theory still offers powerful insights, but must now be deployed with an awareness of global scale, migration flows, and the evolving nature of inequality in the 21st century¹²⁸.

Relevance of the Social Reproduction Theory to this Study

Social Reproduction Theory is highly relevant to the current study of economic factors and the availability of educational infrastructure as determinants of girl-child education in Oyo Township, Oyo State, as it provides a powerful framework for understanding how systemic inequalities are maintained through educational processes. Rooted in the foundational work of Bourdieu, Passeron, Bowles, and Gintis, the theory argues that schools often reflect and reinforce the existing socio-economic structure, rather than disrupt it¹²⁸. In a context like where poverty and infrastructural deficits are pronounced, the theory helps illuminate how limited economic resources and inadequate educational facilities disproportionately affect girls. These disadvantages are not just incidental but are part of a broader system where social class, gender norms, and rural underdevelopment combine to restrict educational access and outcomes for marginalised groups, particularly girls.

Contemporary adaptations of Social Reproduction Theory are especially useful for capturing the dynamic forces influencing girl-child education today. In the era of

globalisation and neoliberal reforms, economic pressures have intensified, while public investment in rural education often remains inadequate. In these global and national trends manifest in local realities, such as overcrowded classrooms, insufficient teaching staff, poor sanitation, and long travel distances to school, which discourage girl-child attendance and retention. Moreover, cultural norms that undervalue girls education intersect with these structural barriers, reinforcing cycles of gendered inequality. Social Reproduction Theory, especially when expanded to consider how educational experiences are shaped by both economic infrastructure and social expectations, offers a critical lens for analysing the persistent educational marginalisation of girls in this rural Nigerian context.

2.3 Review of Empirical Studies

2.3.1 Girl-child Education

Recent studies have highlighted the critical challenges affecting girl-child education in Nigeria, particularly concerning literacy rates, transition rates, and attrition rates. These factors are influenced by a complex interplay of socioeconomic, cultural, and infrastructural elements. Regarding literacy, Nigeria's overall literacy rate reached 69% in 2022; however, significant disparities persist, especially among girls in rural and conflict-affected regions¹³⁸. A 2024 UNICEF report reveals that only 26% of Nigerian children and adolescents aged 7—14 possess basic reading and math skills, underscoring a deep-rooted education crisis that disproportionately affects girls due to factors like poverty, insecurity, and inadequate educational infrastructure¹³⁸.

Transition rates from primary to junior secondary school also reflect gender disparities. Data from the Universal Basic Education Commission (UBEC) indicate that the female transition rate stands at 57.96%, slightly lower than the male rate of 58.91%¹³⁹. This gap is more pronounced in certain states, where cultural norms and economic constraints hinder girls' progression to higher educational levels¹⁴⁰.

Attrition rates among girls are alarmingly high. A 2025 report by the World Bank states that over two-thirds of Nigerian girls drop out before reaching junior secondary school, with early marriage and teenage pregnancy being significant contributing factors¹⁴⁰. Further, a 2024 study identifies early marriage, high schooling costs, and low household income as primary reasons for girls dropping out in rural areas of Kwara and Osun States¹⁴⁰. These findings underscore the urgent need for targeted interventions that address the multifaceted barriers to girl-child education in Nigeria, focusing on improving literacy, facilitating smooth educational transitions, and reducing attrition rates through socioeconomic support and cultural sensitization.

2.3.2 Economic Factors and Girl-child Education

Recent studies have highlighted the significant impact of economic factors on girl-child education in Nigeria. For instance, identified that low household income and high schooling costs are major contributors to high attrition rates among girls in rural areas of

Kwara and Osun States¹⁴⁰. Similarly, another study emphasized that inadequate financial resources hinder girls' access to education in Yobe State, suggesting that increased government investment is essential to address these challenges¹⁴². In Akoko, Ondo State, a study revealed that poverty-related issues, such as low parental income and large family sizes, impede girls' educational opportunities¹⁴³. Additionally, a poll conducted found that 28% of Nigerians perceive poverty as the primary barrier to girl-child education, often leading families to prioritize boys' education over girls'¹⁴⁴. These findings underscore the need for targeted interventions to alleviate economic constraints and promote equitable access to education for girls in Nigeria.

2.3.2.1 Parental Occupation and Girl-child Education

A study conducted in Moyale Sub-County, Marsabit County, investigated the influence of parental occupation on parental involvement in education among students in public day secondary schools¹¹⁸. Employing a descriptive cross-sectional design, the study targeted 10 public day schools with a total enrollment of 1,861 students, from which a sample of 329 students was randomly selected. The findings revealed a positive and significant relationship between parental occupation and parental involvement in education, suggesting that the nature of parents jobs directly influences the extent of their participation in their children's schooling. The study concluded that parental occupation plays a crucial role in shaping educational engagement and recommended that schools create greater awareness among parents regarding how their work commitments impact their children's

academic experiences. Additionally, it emphasised the need for parents to find a balance between their occupational responsibilities and active involvement in their children's education¹¹⁷.

A qualitative case study conducted in the Tolon District explored the parental factors that motivate female students to complete formal education. The study targeted females who had completed formal education and were currently working in the district. Using purposive sampling, ten participants were selected, and data were collected through in-depth interviews. The Interpretive Method was employed to analyse the data, with themes emerging from participants responses and aligned with the research questions. Findings revealed that financial support from parents was a critical factor in the enrolment, retention, and completion of girls' education. Additionally, non-material support such as parental guidance, counselling, and moral encouragement significantly contributed to the educational success of the female students. The study recommended increased advocacy to sensitise parents on the importance of girl-child education (irrespective of their occupation) and advised that early marriages be discouraged to allow girls the opportunity to complete their formal education¹¹⁸.

A study conducted in Kaduna State, Nigeria, investigated the influence of parental occupation and income level on the academic performance of primary school pupils in Home Economics¹²¹. Utilising a correlational research design, the study targeted a population of 152,649 primary 6 pupils and their parents from public primary schools, from which 384 respondents were selected using a multistage sampling technique. Data were collected through a structured questionnaire developed by the researcher. The findings revealed a

significant positive correlation between parental occupation and pupils' academic performance ($r = 0.551$, $p < 0.05$), as well as a significant, though weaker, correlation between high family income and academic performance ($r = 0.153$, $p < 0.05$). The study concluded that both parental occupation and income levels have a notable influence on children's academic achievement in Home Economics. It is recommended that parents strive to improve their occupational and financial standing to support their children's educational outcomes better¹¹⁹.

A study conducted in Anambra State examined the effects of parents occupation and educational background on students academic performance in secondary schools. Employing a descriptive survey design, the research sampled 884 senior secondary school two (SS2) students from a population of 2,945 using proportionate stratified random sampling. Simple random sampling was used to select participating schools, and data were collected through a validated questionnaire. Analysis using percentages and mean statistics revealed that students whose parents were educated performed better academically than those with little or no formal education. Additionally, students from high-income families demonstrated stronger academic performance compared to peers from low-income households. The study concluded that both parental education and occupational status significantly influence students' academic success. It is recommended that parents diversify their income sources to ensure adequate support for their childrens educational needs¹²⁰.

A study examined the influence of parental occupation and education on the academic performance of accounting students. Using a descriptive survey design and structured

questionnaires, data were collected from 60 purposively selected final-year accounting students. The study applied chi-square and t-test statistical tools, which showed that students whose parents had higher occupational and educational statuses tended to perform better academically. Specifically, the chi-square result ($\chi^2 = 15.72$, $p < 0.05$) indicated a strong link between parental occupation and academic performance, while the t-test ($t = 6.324$, $p < 0.05$) affirmed a similar relationship for parental education level. These findings underscore the pivotal role that parental socio-economic background plays in shaping students academic success, particularly in professional fields like accounting¹²¹.

The present study, conducted in Osogbo metropolis, Osun State, Nigeria, provides empirical evidence. Using a descriptive survey approach, the researchers sampled 200 secondary school students across four high schools, utilising a structured questionnaire and students academic results in 11th-grade state-conducted promotion examinations¹²⁴. The findings of the study revealed that students whose parents were employed, particularly in office environments and within educational institutions, showed higher academic achievement. Specifically, 66.7% of the students who passed had working parents, and 87.8% of these working parents were office employees. Students whose parents had regular incomes also performed better, with 61.1% of successful students coming from such backgrounds. Hypothesis testing showed a significant relationship between parental occupational background and students academic performance ($r = 0.644$, $p < 0.05$), as well as between the nature of parental income and academic performance ($r = 0.280$, $p < 0.05$). These findings align with previous research that emphasises the role of socio-economic and environmental factors in educational outcomes¹²².

Another empirical study conducted in Anambra State, Nigeria, investigated the influence of parental occupation and educational level on the academic achievement of Senior Secondary Two (SS2) students in English language and Mathematics¹²⁵. Drawing from a population of 16,886 students, a sample of 800 students from ten randomly selected public secondary schools in Ogidi and Otuocha Education Zones was used. Utilising an ex post facto design, data on students academic performance were gathered from school records, while parental occupational and educational information was extracted from student files. The findings revealed a significant impact of both parental occupation and education on students achievement in the two core subjects. Statistical analyses, including t-tests and Two-Way ANOVA, confirmed that students whose parents held more stable and educated backgrounds tended to perform better academically. These results emphasise the broader socioeconomic dynamics influencing educational success and lead to recommendations that the government and private sectors should create better job opportunities and provide accessible loans to empower parents economically and educationally¹²³.

An additional study explored the influence of parental education levels and occupations on students examination integrity and academic performance, grounded in the Theory of Planned Behaviour¹²⁶. Employing both ex post facto and survey research designs, data were gathered from 3,214 secondary school students using an Academic Integrity Measurement Instrument, alongside school-recorded academic performance data. Using two-way ANOVA for analysis, the study found that students whose fathers held masters degrees and mothers held bachelors degrees or HNDs demonstrated the highest levels of examination integrity. Interestingly, students with fathers in military or police service and unemployed

mothers showed the greatest integrity, while those whose parents were civil servants or in the military/police performed best academically. These findings stress the significant role of both parental occupation and education in shaping not only students academic success but also their ethical conduct in examinations¹²⁴.

A study explored the contribution of parents' occupation to students' academic achievement in public secondary schools, using Maslow's Hierarchy of Needs as the theoretical framework. Employing an embedded research design with both quantitative and qualitative data from 192 participants including students, teachers, parents, and school heads the findings revealed that parental occupation significantly affects academic outcomes through factors such as learning morale, absenteeism, child labour, and home environment. The study highlighted that parents' roles in monitoring and supporting their children's education are shaped by their occupational status, calling for policy reforms in education financing and increased support for students from economically disadvantaged backgrounds to ensure equitable and sustainable educational success¹²⁵.

A study conducted in Kebbi State investigated the influence of parents' occupation and income on the career choices of senior secondary school students, recognising career selection as a complex decision-making process affected by various socio-economic factors. Using a mixed-method approach, the study involved 250 SS2 students from 130 schools and employed a modified Family Influence Scale (FIS) with strong reliability ($\alpha = 0.82$). Findings revealed that both parental occupation and income significantly influenced students' career choices, with grand mean scores (2.8 and 2.7) exceeding the decision threshold of 2.5.

Additionally, a significant gender-based difference was observed in parental influence ($t = .19, p = 0.03$). The study recommended parental collaboration with professional career counsellors to ensure informed career decisions among students¹²⁶.

2.3.2.2 Cost of Education and Girl-child Education

A study conducted in Kiharu Division, Muranga East District, Kenya, examined the factors affecting the academic performance of the girl child in selected secondary schools¹²⁹. Focusing on access, participation, and completion rates, the study highlighted the significant impact of socio-economic, socio-cultural, and political factors on girls education. Specifically, issues such as poverty, the direct and opportunity costs of schooling, early marriages, and societal expectations of girls future roles as mothers were found to hinder academic progress. Using survey research methods, data were collected from 25 head teachers and 150 students through questionnaires, and analysed using descriptive statistics and qualitative analysis. The findings emphasised that improving girls' academic outcomes requires targeted interventions that address not only economic barriers but also cultural and policy-related obstacles¹²⁷.

2.3.2.3 Poverty Rate and Girl-child Education

A study investigated the impact of poverty on students performance in final examinations in Kaduna State, Nigeria. Utilising a questionnaire, data were collected on the socioeconomic backgrounds of parents and students, along with students academic performance, using Mock and SSCE results as benchmarks¹³⁰. The study adopted a multi-

stage sampling method to select local government areas across the three senatorial zones, ensuring representative coverage. Analytical methods included the Pearson Product-Moment Correlation Coefficient and Chi-square tests. Findings revealed a significant correlation between parental income and student academic performance, with notable differences observed between public and private school students, and between students from educated versus uneducated parental backgrounds. The research concluded that poverty exerts a significantly negative influence on academic outcomes. It is recommended that the states poverty alleviation programs be targeted effectively and integrated with educational support measures, such as scholarships, to mitigate the effects of poverty and enhance student focus and success¹²⁸.

Another study examined the influence of poverty on students academic performance in public secondary schools in Enugu East local government area¹³¹. Adopting a survey design and analysing responses from teachers and principals using descriptive and inferential statistics, the study revealed that poverty significantly impairs students' classroom participation, internal and external examination outcomes, and completion of take-home assignments. Key findings indicated that poverty forces students into street hawking, limits access to educational materials, causes absenteeism, promotes early marriages, and increases attrition rates. It also contributes to poor performance in oral and written exams due to inadequate preparation and lack of guidance in key subjects, and disrupts engagement with take-home assignments due to lack of resources and motivation. The study concluded that poverty has a deep-rooted and widespread negative impact on education, recommending the

introduction of sustainable scholarship schemes to assist underprivileged students in fulfilling their academic potential¹²⁹.

The study conducted in Emohua Local Government Area of Rivers State examined the effects of poverty on the educational attainment of secondary school students. Using a descriptive survey design, the researchers sampled 865 youths from a population of 8,560 members of youth clubs and associations. Data were collected using a structured questionnaire targeting the influence of parental poverty on students academic performance, the quality of schools attended, and their eventual level of education. Findings from the study, analysed using mean and chi-square statistics, demonstrated a significant negative effect of poverty on all assessed educational outcomes. Specifically, students from impoverished backgrounds were more likely to attend lower-quality schools, perform poorly in examinations, and achieve lower educational levels. The study concluded that poverty remains a substantial barrier to educational advancement and recommended the establishment of social welfare programmes to support underprivileged families and enhance educational access and outcomes¹³⁰.

Further, a study conducted at Nwafor Orizu College of Education, Nsugbe, explored the effects of poverty on the academic performance of undergraduate students¹³³. With a focus on second-year, third-year, and final-year B.Ed students, the study employed a proportionate random sampling technique to select a representative sample of 300 students across the institutions six schools. The findings revealed that poverty significantly hampers students academic performance by limiting access to essential educational resources and

creating socio-economic challenges that affect learning outcomes. The study stressed that the government's intervention in alleviating poverty through adequate support in social, political, and economic domains is vital for improving students academic performance and overall well-being. It recommended targeted policies and the provision of necessary academic materials to enhance students educational experiences and contribute to the broader development of the state¹³¹.

2.3.3 Availability of Educational Infrastructure and Girl-child Education

Recent studies have underscored the critical role that educational infrastructure plays in shaping girl-child education outcomes in Nigeria^{149, 152}. Inadequate facilities such as classrooms, sanitation, and access to Information and Communication Technology (ICT) resources have been identified as significant barriers to girls' education, particularly in rural and underserved regions. For instance, a study conducted in Adamawa State, revealed disparities in ICT access between urban and rural schools, which adversely affect girls' educational experiences¹⁴⁹. The study emphasizes the need for improved infrastructure and reliable electricity to enhance equitable access to ICT facilities.

Similarly, another study examined the impact of government funding on infrastructure improvement and educational performance in rural schools¹⁵⁰. The findings indicated that increased governmental investment is essential for fostering educational equity and improving learning conditions in underserved areas.

Furthermore, a study highlighted the prevalence of out-of-school children in North-Eastern Nigeria, attributing it to factors such as poverty, cultural norms, and inadequate educational infrastructure¹⁵¹. The study calls for a multifaceted approach involving increased investment in education and improved infrastructure to address these challenges. These studies collectively underscore the pressing need for targeted interventions to enhance educational infrastructure, thereby promoting equitable access to quality education for girls across Nigeria.

2.3.3.1 Number of Schools and Girl-child Education

Recent studies have emphasized the significant impact of the number and accessibility of schools on girl-child education in Nigeria¹⁴⁹. The availability of educational institutions, especially in rural and underserved areas, plays a crucial role in determining girls' enrollment, attendance, and completion rates.

In Yobe State, a study highlighted that the scarcity of schools, particularly in remote areas, poses a substantial barrier to girls' education¹⁵⁰. The long distances to the nearest schools discourage parents from sending their daughters to school due to safety concerns and cultural norms that restrict girls' mobility¹⁵⁰. Similarly, research in Northern Nigeria identified that inadequate school infrastructure and the limited number of schools contributes to low enrollment rates among girls. The study emphasized that increasing the number of schools and improving facilities are essential steps toward enhancing girls' access to education¹⁵⁰.

Furthermore, a study focusing on the socioeconomic implications of excluding girls from education pointed out that the lack of nearby schools disproportionately affects girls, leading to higher attrition rates and limiting their future economic opportunities¹⁵¹. These findings underscore the need for targeted interventions to increase the number of schools and improve their accessibility, thereby promoting equitable educational opportunities for girls across Nigeria.

2.3.3.2 Quality of School Facilities and Girl-child Education

Recent studies have underscored the critical role that the quality of school facilities plays in influencing girl-child education in Nigeria. Inadequate infrastructure, such as poorly ventilated classrooms, insufficient desks, and lack of separate sanitation facilities, has been identified as a significant barrier to girls' enrollment and retention in schools. For instance, research in Yobe State revealed that the absence of basic amenities like toilets, furniture, and electricity adversely affects girls' educational experiences, leading to higher attrition rates and diminished academic performance¹⁵². Similarly, a study in Northern Nigeria highlighted that schools lacking proper sanitation and water facilities disproportionately impact girls, particularly during menstruation, resulting in increased absenteeism and reduced participation in academic activities¹⁵³.

Further, emphasizing this issue, a study conducted in Lagos State found that the presence of well-equipped libraries, functional laboratories, and adequate classroom spaces significantly enhances students' academic achievements¹⁵⁴. In Ogun State, research

demonstrated that the integration of Information and Communication Technology (ICT) resources and well-structured classroom buildings positively influences students' learning outcomes, suggesting that modern and conducive learning environments are essential for effective education¹⁵⁵. These findings collectively indicated that improving the quality of school facilities is paramount to advancing girl-child education in Nigeria.

2.3.3.3 Qualified Teachers and Girl-child Education

A study was conducted that investigated the factors preventing girl-child education in rural areas of the Federal Capital Territory, Abuja, Nigeria¹³⁴. The research employed a descriptive survey design, sampling 300 primary school teachers across 30 public primary schools using a combination of simple random, proportionate stratified, and purposive sampling techniques. The instrument used for data collection was a structured questionnaire with high reliability ($r = 0.86$) and internal consistency (Cronbach's alpha = 0.88). The study identified multiple factors that hinder girls' continuation in education, including economic hardship, cultural and religious norms, early marriage, and insecurity. Critically, the study highlighted inadequate infrastructural facilities, such as lack of schools, poor road access, and insufficient sanitary facilities, as key barriers to girl-child education. The research further revealed that poor implementation of the Girl-Child Right Bill, insufficient funding, and systemic corruption significantly contribute to the problem. This study underscores the urgent need for infrastructural development, especially in rural areas, to improve the retention and progression of the girl-child in education¹³².

An empirical study conducted in South-Eastern Nigeria examined the participation of female students in Information and Communication Technologies (ICTs) across tertiary institutions, highlighting the persistent gender divide in technology-related fields¹³⁵. Utilising a structured questionnaire and a multi-stage random sampling method, the study gathered data from 136 undergraduate female students. Descriptive statistical analysis revealed that the low participation of females in ICT is largely driven by the high cost of ICT tools and a prevailing perception of ICT as a male-dominated field. These factors collectively contribute to the underrepresentation of women in technology-driven disciplines. The study emphasised that bridging this gender divide is critical, as continued marginalisation could deepen existing educational and economic disparities. Recommendations included reducing the cost of ICT access and encouraging parental involvement in guiding girls' educational and career choices. The findings underline the importance of not only economic and cultural interventions but also institutional support to promote gender equity in ICT education and participation¹³³.

The study emphasises that education is a fundamental right of every Nigerian child, and the exclusion of girls from educational opportunities renders them socially and economically disadvantaged. Key impediments identified include cultural practices, sexual violence, religious unrest, and financial hardships. The paper study further highlights the role of societal and parental attitudes in perpetuating gender disparities in education. To address these barriers, the study recommends increased government funding, scholarships, and grants tailored to girls, alongside public sensitization campaigns and policy interventions aimed at abolishing harmful traditional practices. Such strategies are vital for national development, as educating the girl-child enhances their potential contribution to nation-building¹³⁴.

A quantitative study targeting 108 teachers across three official secondary schools in the Kinshasa-Ngaliema education division utilised a structured questionnaire to examine this relationship. The instrument was developed based on existing literature addressing school facilities and academic performance. Employing convenience sampling as a non-probability method, the researchers focused on an accessible population that aligned with their research interests. The findings revealed a significant correlation between the quality of school infrastructure and student learning outcomes. This study concluded that sustained investment in improving school facilities is essential not only for optimising student achievement but also for enhancing teaching effectiveness. These insights reinforce the broader consensus within the literature that physical learning environments play a critical role in shaping educational outcomes¹³⁵.

An empirical study conducted in Arusha District assessed the availability of physical infrastructure and its impact on the quality of education in public secondary schools. The research employed a mixed-methods approach and a descriptive research design. Data were collected through questionnaires and interviews from a sample of 98 respondents, comprising students, teachers, school heads, and ward education officers, selected from four schools using simple random, stratified, and purposive sampling techniques. Quantitative data were analyzed through descriptive statistics, while qualitative data were thematically analysed. Findings revealed significant infrastructural deficiencies, including the absence of designated teachers offices and inadequate classroom space. These findings align with existing literature emphasising that adequate school facilities are a fundamental component of delivering quality education and ensuring effective teaching and learning environments¹³⁶.

2.3.4 Religion and Girl-child Education

Empirical research over the last decade shows that religion is an important, but contextually mediated, correlate of girls schooling outcomes¹⁰⁸. Large-scale quantitative analyses indicate that interreligious differences in educational attainment are real and persistent in many African settings, but much of the observed association is shaped by historical, economic, and geographic factors rather than theology alone. A landmark cross-country analysis using district-level census data, for example, demonstrates that children from Christian backgrounds exhibit higher intergenerational educational mobility than those from Muslim or traditional-religion backgrounds across many African countries; however, this gap narrows substantially once researchers control for parental literacy, occupation, and settlement patterns¹⁰⁹. The implication is that religion often proxies for broader structural inequalities — mission schooling legacies, urban concentration, and differential access to schooling resources — rather than serving as a direct causal force in all contexts.

Country-level and subnational studies in Nigeria corroborate the conditional nature of religions influence. Mixed-methods work from northern Nigeria finds that religious beliefs and leader pronouncements intersect with poverty, security, and gender norms to shape girls school participation¹¹⁰. In communities where religious leaders publicly endorse girls schooling and where faith-based organisations actively sponsor schools, enrolment and transition rates for girls tend to be higher. Conversely, in localities where conservative readings of religion are combined with economic hardship and patriarchal norms, families

are more likely to withdraw girls from school or prioritise boys for scarce educational resources¹¹¹.

Qualitative case studies provide texture to these statistical patterns by unpacking the mechanisms linking religion to education. Field surveys and interview-based projects in multiple Nigerian states report three common pathways. First, **institutional provision**: faith-based organisations have historically supplied schooling infrastructure (mission schools, welfare scholarships, girls hostels), which in some areas remains a principal source of access for girls. Studies show that where such institutions are active, girls primary enrollment and primary-to-secondary transitions improve¹⁰⁸. Second, **norms and socialisation**: religious teachings and local leaders influence parental expectations about gender roles. Where leaders reinterpret tradition to privilege female schooling, uptake improves; where leaders adopt conservative stances, girls progression is curtailed¹¹². Third, **interaction effects**: religions impact is strongly moderated by household poverty, parental education, and rural—urban location — so that religion alone explains only a portion of variance in schooling outcomes¹⁰⁸.

Several empirical papers also examine policy shocks and institutional change to test causality. Research on the postcolonial takeover and reorganisation of mission schools in Nigeria shows how state actions altered the religious composition of school governance and affected educational quality and access¹¹². Such historical and policy-oriented analyses are important because they show that institutional arrangements — who runs schools, how they

are financed, and which curricula they adopt — mediate religious contemporary effects on girls schooling.

Empirical work focused specifically on the girl-child highlights particular vulnerabilities. Studies of exclusion and Attrition in northern Nigeria link higher rates of female exclusion to a constellation of poverty, child labour, early marriage, and localised cultural-religious practices¹⁰⁹. Where poverty is severe and alternative livelihoods depend on girls domestic labour or early marriage, religious justification may be mobilised to legitimise these practices; where poverty is lower and religious leadership supports schooling, religion operates as an enabling force.

Methodologically, the strongest studies combine large-N quantitative analysis with community-level qualitative inquiry. The continent-level mobility study offers powerful generalisability; region-specific mixed-methods pieces which provides causal insight and local interpretation¹¹². A recurring empirical gap, however, is the scarcity of longitudinal cohort studies that follow girls over time across diverse religious communities to disentangle life-course causal pathways (for example, the direct effect of leader advocacy vs. economic shocks)¹¹¹. The literature therefore recommends more cohort and intervention evaluations that explicitly measure leader-level engagement and the content of religious instruction as independent variables.

For policy and practice, empirical evidence supports a twin strategy: engage religious and traditional leaders as partners in advocacy and programme delivery while simultaneously addressing material constraints (poverty alleviation, school quality improvements, gender-

sensitive infrastructure, and female teacher recruitment). Interventions that combined leader advocacy with conditional cash transfers or schooling subsidies produced larger and more sustained enrolment gains in evaluated programmes^{108, 111}. In practical terms for Oyo Township, the empirical literature suggests treating religion not as a barrier per se but as a social institution whose effect depends on leadership, economic context, and institutional schooling arrangements; local strategies should therefore integrate faith engagement with economic and infrastructural reforms.

2.4 Conceptual Model

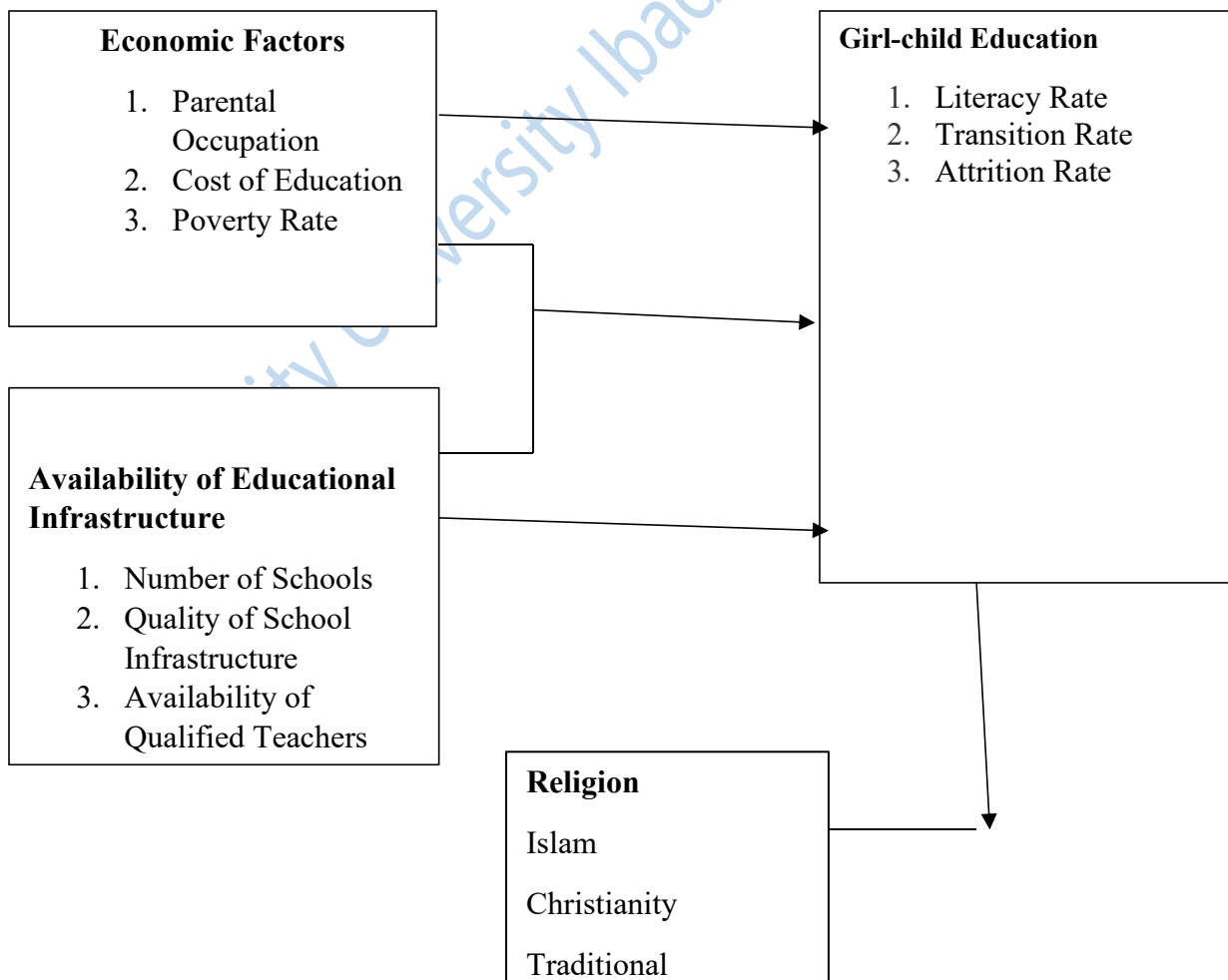


Figure 2.1: Conceptual Model of Economic Factors and Availability of Educational Infrastructure on Girl-child Education

The above model shows that **economic factors and availability of educational infrastructure as determinants of girl-child education**, all the identified variables and their indices interact in a dynamic way to influence the educational outcomes of the girl-child. This model demonstrates how **economic factors** and **educational infrastructure** jointly and relatively influence the **literacy rate, attrition rate, and transition rate** which is the key indicators of girl-child education; while **religion** serves as a significant **moderating variable**. The **economic** factors indices are:

- **Parental Occupation:** This determines the household income and the likelihood of investing in girls education.

- **Cost of Education:** This includes tuition, uniforms, books, and transport, which can be prohibitive for low-income families.
- **Poverty Rate:** This is the high poverty levels reduce educational access and increase the risk of early marriage or child labour.

These economic indices have a **direct influence** on whether a girl is enrolled in school, stays in school, or drops out. Families with limited economic resources often prioritise boys education, perpetuating gender inequality in education.

Also, the availability of Educational Infrastructure and their Indices are:

- **Number of Schools:** This affects physical accessibility—fewer schools mean longer distances, which is particularly discouraging for girls due to safety concerns.
- **Quality of School Infrastructure:** This impacts learning environments; poor conditions demotivate students and parents alike.
- **Availability of Qualified Teachers:** This influences the effectiveness of instruction and student academic performance.

These factors collectively have a **joint influence** on school attendance, retention, and performance of girls. High-quality, accessible, and safe schools can significantly improve enrollment and reduce attrition rates among girls. **Further, the girl-child education indices are: literacy rate; attrition rate and transition rate; these are outcome variables** influenced by both economic factors and infrastructural conditions. For instance, low

economic status may increase attrition rates, while high-quality schools may improve transition rates from primary to secondary school.

Religion plays a **significant moderating role** in this model. It can either **enhance or weaken** the relationship between the independent variables (economic and infrastructural factors) and the outcome (girl-child education); in some Nigerian communities, especially in Oyo Township. The **conservative religious beliefs** discourage female education, promoting early marriage and domestic roles instead. In contrast, **progressive religious communities** may promote inclusive education and encourage parents to educate both boys and girls equally. Thus, religion influences **how economic constraints or infrastructure availability are interpreted and acted upon** by families and communities.

This framework therefore, reveals that **improving economic conditions and educational infrastructure is not enough without addressing the moderating cultural and religious norms** that influence perceptions about girl-child education. The model underscores the **multi-dimensional nature** of educational access and achievement for girls in Nigeria especially in Oyo State.

2.5 Summary of Gaps in Literature Reviewed

Despite extensive global and regional efforts, the literature reveals persistent gaps in achieving equitable girl-child education. Major barriers such as cultural norms, early marriage, poverty, gender stereotypes, and inadequate school infrastructure continue to hinder access, enrollment, and retention of girls in education, particularly in Sub-Saharan

Africa. While various policies and programs exist, implementation remains inconsistent, and interventions often overlook deeper socio-cultural dynamics and urban-rural disparities. Moreover, there is limited focus on the quality of education and long-term academic progression beyond primary levels. These gaps highlight the urgent need for context-specific, sustained, and multi-sectoral strategies that address both systemic and cultural obstacles to girl-child education.

Research reviewed identified a strong link between poverty, economic factors, and girl-child education, but key gaps persist. While studies acknowledge how poverty, high education costs, and parental occupation affect educational access and outcomes, there is limited exploration of intersectional issues, such as how economic factors combine with cultural norms, gender roles, and rural-urban disparities to further marginalise girls. Additionally, most researches focused on access and enrollment, with insufficient attention to long-term academic performance, psychosocial impacts, and the effectiveness of policy interventions. These gaps call for more holistic, context-sensitive studies that integrate economic, cultural, and structural dimensions to better address educational inequality.

Additionally, despite extensive acknowledgement of the importance of educational infrastructure, significant gaps remain in the literature. These include limited focus on regional disparities, especially in underrepresented or conflict-affected areas; insufficient analysis of the long-term impacts of infrastructure on gender equity and holistic student development; and a lack of emphasis on digital infrastructure in the post-COVID context. Additionally, while many studies highlight the role of infrastructure in learning outcomes,

few address the sustainability, maintenance strategies, or the role of local governance and community involvement in ensuring lasting improvements.

Human Capital Theory and Social Reproduction Theory together provide a comprehensive framework for understanding the dynamics of girl-child education in Oyo Township. Human Capital Theory underscores the long-term economic benefits of investing in girls education and the essential role of infrastructure in unlocking their productive potential. In contrast, Social Reproduction Theory reveals how structural inequalities, such as poverty, inadequate infrastructure, and gender norms, perpetuate educational disadvantage. Together, these theories highlight that improving girl-child education requires both enhancing access and quality (as a strategic investment) and dismantling systemic barriers that reproduce inequality, thereby ensuring more equitable and sustainable educational outcomes.

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Chapter Three

Methodology

This chapter contains the methods and techniques that were used in this study. Specifically, presented in this chapter were the research design adopted, the population of the study, sample and sampling techniques, instruments for data collection, validity and reliability of the instruments, administration of research instruments and method of data collection, and method of data analysis.

3.1 Research Design

This study adopted a descriptive survey research design. This design was adopted because it helped the researcher to make a proper investigation for description, drawing inferences and making generalisation; while determining how the independent variables

determines the dependent variable. This design was also adopted because the variables of the study were not manipulated since the variables had already occurred.

3.2 Population of the Study

The population for this study comprised of all female junior secondary school students in selected schools in Oyo Township. The population is provided in the table below:

Table 3.1: Total Population of Girl-students in Junior Secondary Schools in Oyo Township

S/N	Local Governments	S/N	Secondary Schools	Class	Female Enrolments
1.	Oyo East	1	St. Bernard Girls Grammar School, Oyo	JSS 1 & 2	198
		2	Community High School, Ajagba, Oyo	JSS 1 & 2	195
2.	Atiba	1	Isale-Oyo Community Grammar School 2, Oke Oroki	JSS 1 & 2	197

		2	Oranyan Grammar School, Junior 1, Oyo	JSS 1 & 2	200
3.	Oyo West	1	Army Children Secondary School	JSS 1 & 2	210
		2	Community Secondary School, Idi Ope	JSS 1 & 2	170
Total					1,170
Source¹					

3.3 Sample and Sampling Techniques

The sample size for this study was one thousand, one hundred and seventy (1170) girl-child students. To arrive at the sample size a purposive sampling technique was used to select Oyo Township. This is due to the fact Oyo Township is an ancient town and anecdotal evidences showed that young girls in major areas in Oyo Township are usually seen begging for alms, pregnant and roaming the streets especially during school hours. Also, a purposive sampling technique was used to select girl-child in three selected local government areas out of the four existing local governments in Oyo Township. A purposive sampling technique was also used to select two (2) secondary schools from each of the selected local government in Oyo Township which were: St. Bernard Girls Grammar School, and Community High School, Ajagba, Oyo (Oyo East); Isale-Oyo Community Grammar School 2, and Oranyan Grammar School, Junior 1, Oyo (Atiba); and Army Children School, and Community Secondary School, Idi Ope (Oyo West). The purposive sampling technique was also used to

select JSS 1 and 2 students (girls). JSS 3 was exempted from this study because it was an examination class; which means the students may not be free or available to participate in this study. Total enumeration was therefore used to select all the JSS1 and 2 female students in the selected schools.

3.4 Research Instrument

A self-developed questionnaire titled: “Economic Factors, Availability of Educational Infrastructure, and Girl-child Education Questionnaire (EFAEIGEQ)” was developed to suit the specific purpose of gathering information for this study. The questionnaire was divided into five sections namely sections: A, B, C, D and E. Section A contained question items on respondents demographic information such as age, parents occupation, family type, number of children in the family, and religion.

Section B contained question items on the level of girl-child education (literacy rate, transition rate and attrition rate) in Oyo Township. This section of the questionnaire has three (3) different parts to cover literacy rate, transition rate, and attrition rate. The rating technique used was four point Likert rating scale with responses varying from: Strongly Agreed (SA) = 4 points, Agreed (A) = 3 points, Disagreed (D) = 2 points, and Strongly Disagreed (SD) = 1 point.

Further, Section C contained question items that measured the extent of economic factors (parental occupation, cost of education and poverty rate) on girl-child education in Oyo Township. This section of the questionnaire has three (3) different parts that covered

parental occupation, cost of education and poverty rate. The rating technique used was four point Likert rating scale with responses varying from: Strongly Agreed (SA) = 4 points, Agreed (A) = 3 points, Disagreed (D) = 2 points, and Strongly Disagreed (SD) = 1 point.

Section D contained question items that measured the level of availability of educational infrastructure (number of schools, quality of school facilities and availability of qualified teachers) in Oyo Township. This section of the questionnaire has three (3) different parts that covered number of schools, quality of school facilities and availability of qualified teachers. The rating technique used was four point Likert rating scale with responses varying from: Strongly Agreed (SA) = 4 points, Agreed (A) = 3 points, Disagreed (D) = 2 points, and Strongly Disagreed (SD) = 1 point.

Section E will contain question items that measured the significant influence of religion on girl-child education in Oyo Township. The rating technique used was four point Likert rating scale with responses varying from: Strongly Agreed (SA) = 4 points, Agreed (A) = 3 points, Disagreed (D) = 2 points, and Strongly Disagreed (SD) = 1 point.

3.5 Validity of the Instrument

The validity of the instrument was ascertained through face and content validity. To ascertain the face and content validity of the instruments, the instrument was given to experts in Adult Education, experts in Test and Measurement, and the researchers supervisor. The corrections and opinions were studied carefully and incorporated into the final draft copy which was trial-tested in a pilot study.

3.6 Reliability of Research Instrument

The reliability was to ascertain the internal consistency and stability of the questionnaires. The reliability of the instrument was determined through test and re-test method within two weeks. The instrument was tested among 50 respondents of girl-child in Community Secondary School, Jobele, in Afijio local government, which was not part of the study area. The result of the test and re-test was computed using Cronbachs Alpha. The result of the reliability was 0.79.

3.7 Administration of Research Instrument and Method of Data Collection

The researcher obtained due authorization letter of introduction from the Department before conducting the fieldwork. Thereafter, three (3) research assistants were recruited and trained on the questionnaire administration. Thereafter, courtesy visit was paid to the three selected schools in Oyo Township in order to notify them about the aim of the study and the need for the cooperation of the students with the research staff within a period of one month to administer the instrument to the respondents. The researcher with the assistance of the three research assistants explained all aspects of the instrument to the respondents. The respondents were assured of the confidentiality of the information supplied. All administered questionnaire were collated within the time frame for data analysis.

3.8 Method of Data Analysis

The descriptive statistical tool of frequency counts and percentages was used to analyse demographic data of the respondents. Mean, standard deviation and ranking were used for research question one to three. While the hypotheses one to three was tested at 0.05 level of significance. The hypotheses 1 and 2 was analysed using Multiple Regression and Pearsons Product Moment Correlation (PPMC) analysis was used for hypothesis 3.

3.9 Ethical Considerations

Ethical standards were strictly observed throughout the conduct of this study to protect the rights, dignity, and welfare of all respondents. First, **informed consent** was obtained from all respondents. The purpose of this research, its procedures, and its potential benefits were clearly explained in simple terms before the administration of questionnaires. **Confidentiality and anonymity** were also guaranteed. Respondents were not required to provide names or personal identifiers, and all information collected was treated with the highest degree of privacy. Data were used solely for academic purposes, and the findings were presented in aggregate form without linking responses to specific individuals.

Additionally, **voluntary participation** was ensured. Respondents were informed that they had the right to decline participation or withdraw from the study at any stage without any consequences. This was particularly important in building trust among the participants and their families. Given the involvement of junior secondary students, the study adhered to **child protection principles** by ensuring that no harm, discomfort, or undue pressure was

placed on participants. Where respondents encountered difficulties in understanding some items, clarifications were offered in a non-leading manner, and questions were simplified to match their comprehension level and in some cases the question items were interpreted in the local language.

Endnotes

1. Oyo State Ministry of Education, Science & Technology in Collaboration with Oyo State Universal Basic Education Board with Support from UNICEF, *2022/2023 Annual School Census Report*. 2025

Chapter Four

Results and Discussions of Findings

This chapter presented the results and discussion of findings of the research. Sub-headings in this chapter include: Presentation of Data (Demographic Data Analysis, Research Questions and Hypotheses) and Discussion of Findings.

4.1 Presentation of Data

4.1.1 Analysis of Demographic Data

Table 4.1: Demographical Characteristics of Respondents

s/n	Variables	Labels	Frequency	Percentage
1	Age	10 years and below	54	5.5
		11-13 years	635	65.1
		14-16 years	278	28.5
		17 years and above	9	0.9
2	Religion	Christianity	340	34.8
		Islam	598	61.3
		Others	38	3.9
3	Family type	Nuclear family	758	77.7
		Polygamous family	139	14.2
		Single-parent family	70	7.2
		Intact family	9	0.9
4	Number of children in the family	2 and below	150	15.4
		3-5	567	58.1
		6-8	177	18.1
		9 and above	82	8.4

Source: Fieldwork, 2025

Table 4.1 showed that majority of respondents 65.1% were aged 11—13 years, followed by 28.5% of aged 14—16 years, few respondents within 10 years and below were 5.5%, while 17 years and above 0.9%. In terms of religion, most respondents were Muslims 61.3%, while 34.8% were Christians and 3.9% practiced other religions. The predominant family type was nuclear 77.7%, with polygamous families 14.2%, single-parent families

7.2%, and intact families 0.9% making up smaller proportions. In addition, regarding family size, the majority of the respondents came from households with 3—5 children which was 58.1%, followed by those with 6—8 children which was 18.1%, 2 children or fewer was 15.4%, while 9 or more children was 8.4%.

4.1.2 Presentation of the Research Questions Analysis

Research Question One: What is the level of girl-child education in Oyo Township?

Table 4.2: Distribution of Respondents on the Level of Girl-child Education in Oyo Township

S/N	Question Items	SD	D	A	SA	$\bar{x}$	S.D.
<i>Literacy Rate</i>							
1	I can read and write fluently in school	4 0.4%	110 11.3%	293 30.0%	569 58.3%	3.46	0.706
2	I feel I am improving in reading and writing compared to last year	33 3.4%	180 18.4%	274 28.1%	489 50.1%	3.25	0.871
<i>Transition Rate</i>							
3	I want to continue to the next class every year	34 3.5%	95 9.7%	288 29.5%	559 57.3%	3.41	0.803
4	I know girls in my school who stopped school after primary	108 11.1%	274 28.1%	304 31.1%	290 29.7%	2.80	0.990
5	Completing each level of school will help me achieve my goals in the future	40 4.1%	149 15.3%	301 30.8%	486 49.8%	3.26	0.864
<i>Attrition Rate</i>							
6	Some girls in my school do not finish their classes or leave school early	81 8.3%	141 14.4%	346 35.5%	408 41.8%	3.11	0.940

7	When girls leave school early, it makes it harder for other girls to do well in school	65 6.7%	171 17.5%	353 36.2%	387 39.7%	3.09	0.912
8	I know girls who left school because of early pregnancy or early marriage	48 4.9%	165 16.9%	329 33.7%	434 44.5%	3.18	0.883
9	I think it is important to stay in school until I finish my education	47 4.8%	101 10.3%	219 22.4%	609 62.4%	3.42	0.861

Weighted Mean =3.22, Criterion Mean = 2.50

Decision Rule: If mean is 3.1-4.0 = Very high level, 2.1-3.0 = High level, 1.1-2.0 = Low level, 0-1.0 = Very low level

Source: Fieldwork, 2025

Table 4.2 showed that the level of girl-child education in Oyo Township is generally very high, with a weighted mean score of 3.22, indicating agreement among respondents on positive literacy, transition, and Attrition trends. Literacy rates were particularly encouraging, as majority 88.3% (Mean=3.46) agreed that most girls in their schools can read and write fluently, while 78.2% (Mean=3.25) of the respondents agreed that literacy among girls is improving in the community. Transition rates were also strong, with most respondents 86.8% (Mean=3.41) agreeing that girls were encouraged to proceed to higher classes, while 80.6% (Mean= 3.26) agreed that such progression improves the overall level of girl-child education, although some concern remains about those who discontinue after primary school (Mean = 2.80). Attrition-related factors revealed that early marriage, pregnancy, and other challenges still hinder education, as many respondents acknowledged the prevalence of these issues (Mean=3.18) and their negative impact (Mean=3.09). Nevertheless, the overwhelming agreement that reducing attrition rates was essential (84.8%, Mean=3.42) revealed the need

for targeted interventions to sustain and further improve girl-child education in Oyo Township.

Research Question Two: What is the level of economic factors in Oyo Township?

Table 4.3: Distribution of the Respondents on Level of Economic Factors in Oyo Township

S/N	Question Items	SD	D	A	SA	$\bar{x}$	S.D.
<i>Parental Occupation</i>							
1	My parents or guardians have jobs that help me pay for school	35 3.6%	176 18.0%	180 18.4%	585 59.9%	3.35	0.896
2	The type of job my parents/guardians do affects how much they can support my education	221 22.6%	302 30.9%	184 18.9%	269 27.6%	2.51	1.120
3	I know some parents in my community who work as farmers or artisans who cannot pay much attention to girls schooling	64 6.6%	151 15.5%	477 48.9%	284 29.1%	3.01	0.842
<i>Cost of Education</i>							
4	The cost of books, uniforms, and school fees sometimes makes it hard for girls to attend school	80 8.2%	144 14.8%	373 38.2%	379 38.8%	3.08	0.927
5	My family sometimes finds it hard to pay for my school needs	165 16.9%	178 18.2%	261 26.7%	372 38.1%	2.86	1.105
6	If school costs were lower, more girls in my community would be able to stay in school.	55 5.6%	151 15.5%	305 31.3%	465 47.6%	3.21	0.902
7	I know girls who left school	44	114	340	478	3.28	0.841

because their families could not afford basic needs for schooling 4.5% 11.7% 34.8% 49.0%

Poverty Rate

8	Some girls in my community stop going to school because their families do not have enough money	30 3.1%	63 6.5%	347 35.6%	536 54.9%	3.42	0.747
9	Girls from poor families are sometimes kept at home instead of going to school.	30 3.1%	138 14.1%	325 33.3%	483 49.5%	3.29	0.821
10	Sometimes, money problems in my family make it hard for me to come to school regularly or concentrate in class	119 12.2%	248 25.4%	253 25.9%	356 36.5%	2.87	1.044

Weighted Mean =3.09, Criterion Mean = 2.50

Decision Rule: If mean is 3.1-4.0 = Very high level, 2.1-3.0 = High level, 1.1-2.0 = Low level, 0-1.0 = Very low level

Source: Fieldwork, 2025

Table 4.3 showed that the level of economic factors influencing girl-child education in Oyo Township is very high, with a weighted mean score of 3.09. The result showed that while some households can provide adequate educational support, economic challenges remain significant. Under parental occupation, most respondents 78.3% (Mean= 3.35) agreed that their parents/guardians have stable jobs enabling them to support their education, although there is strong agreement that job type influences financial capacity (Mean=2.51) and that farmers or artisans often deprioritize girls education (Mean=3.01). Regarding the cost of education, a majority agreed that expenses like books, uniforms, and fees affect girls attendance (Mean=3.08) and that financial difficulties sometimes hinder families from meeting school-related needs (Mean=2.86). Many respondents also linked high attrition rates

to families inability to afford basic necessities (Mean= 3.28) and stressed that reducing costs could boost enrollment (Mean= 3.21). Poverty rate indicators further highlighted the problem, with strong agreement that poor families were more likely to keep girls at home (Mean=3.29) and that financial hardship affects school attendance and concentration (Mean=2.87). Hence, this study revealed that while some parents can sustain educational support, poverty and educational costs posed considerable barriers to girl-child education in Oyo Township.

Research Question Three: What is the level of availability of educational infrastructure in Oyo Township?

Table 4.4: Distribution of the Respondents on the Level of Availability of Educational Infrastructure

S/N	Question Items	SD	D	A	SA	$\bar{x}$	S.D.
<i>Number of Schools and Distribution</i>							
1	There are enough schools within and near my community	25 2.6%	106 10.9%	337 34.5%	508 52.0%	3.36	0.776
2	The long distance to school sometimes makes it hard for me or other girls to attend regularly	140 14.3%	190 19.5%	270 27.7%	376 38.5%	2.90	1.070
3	If there were more schools nearby,	76 7.8%	135 13.8%	369 37.8%	396 40.6%	3.11	0.919

more girls would enroll

Quality of School Infrastructure

4	My school has good classrooms, desks, and toilets	173 17.7%	178 18.2%	201 20.6%	424 43.4%	2.90	1.147
5	Poor school facilities sometimes make it hard for girls to attend school	136 13.9%	211 21.6%	276 28.3%	353 36.2%	2.87	1.058
6	Girls feel safer and more comfortable in schools that are well-maintained	113 11.6%	127 13.0%	327 33.5%	409 41.9%	3.06	1.005
7	Schools with dirty classrooms or broken facilities make it harder for girls to stay in school	78 8.0%	118 12.1%	403 41.3%	377 38.6%	3.11	0.904

Availability of Qualified Teachers

8	My school has teachers who are qualified and do their work well	39 4.0%	101 10.3%	298 30.5%	538 55.1%	3.37	0.825
9	Having female teachers in school makes girls want to stay and learn	68 7.0%	65 6.7%	337 34.5%	506 51.8%	3.31	0.876
10	When schools have few or unqualified teachers, the quality of education for girls goes down	90 9.2%	111 11.4%	375 38.4%	400 41.0%	3.11	0.939
11	Schools with many experienced and good teachers encourage girls to participate more and perform better	92 9.4%	159 16.3%	336 34.4%	389 39.9%	3.05	0.968

Weighted Mean =3.10; Criterion Mean = 2.50

Decision Rule: If mean is 3.1-4.0 = Very high level, 2.1-3.0 = High level, 1.1-2.0 = Low level, 0-1.0 = Very low level

Source: Fieldwork, 2025

Table 4.4 showed that the level of availability of educational infrastructure in Oyo Township is very high, with a weighted mean score of 3.10, indicating that while certain facilities and resources were available. In terms of the number of schools and their distribution, most respondents 86.5% (Mean=3.36) agreed that there were enough schools close to their communities and that having more schools would encourage enrollment (Mean=3.11), although distance still discourages regular attendance for some girls (Mean=2.90). Regarding the quality of school infrastructure, opinions were more divided, with lower mean scores showing that while some schools have good classrooms, furniture, and toilets (Mean=2.90), poor facilities remain a barrier (Mean=2.87), and well-maintained buildings positively influence girls safety and comfort (Mean =3.06). On teacher availability, there was a strong agreement that schools have qualified and committed teachers (Mean=3.37) and that the presence of female teachers boosts retention (Mean =3.31), though concerns remain that a lack of qualified staff diminishes education quality (Mean =3.11). Hence, this study revealed that improving infrastructure quality, addressing distance challenges, and ensuring sufficient qualified teachers especially female teachers could significantly enhance girl-child education in the area.

4.2 Test of Hypotheses

H₀₁: There will be no significant joint influence of economic factors and availability of educational infrastructure on girl-child education in Oyo Township.

Table 4.5: Summary of Regression Analysis Showing Joint Contribution of Economic Factors and Availability of Educational Infrastructure on Girl-child Education in Oyo Township

R	R Square	Adjusted R Square	Std. Error of the Estimate			
.629	.396	.392	3.26953			
A N O V A						
Model	Sum of Squares	df	Mean Square	F	Sig.	Remark
Regression	6785.810	6	1130.968	105.799	.001	Sig.
Residual	10358.443	969	10.690			
Total	17144.253	975				

Source: Fieldwork, 2025

Table 4.5 showed that the joint contribution of economic factors and availability of educational infrastructure on girl-child education in Oyo Township was significant. The result also shows a coefficient of multiple correlation ($R = .629$ and a multiple R^2 of .396. This means that 62.9% of the variance was accounted for by six predictor variables when taken together. The significance of the composite contribution was tested at $\alpha = 0.05$. The result also showed that the analysis of variance for the regression yielded F-ratio of 105.799

(significant at 0.05 level). This implies that the joint contribution of the independent variables to the dependent variable was significant and that other variables not included in this model may have accounted for the remaining variance. Therefore, the hypothesis was rejected.

H₀₂: There will be no significant relative influence of economic factors and availability of educational infrastructure on girl-child education in Oyo Township.

Table 4.6: Summary of Regression Analysis Showing Relative Contribution of Economic Factors and Availability of Educational Infrastructure on Girl-child Education in Oyo Township

Model	Unstandardized Coefficient		Standardized Coefficient Beta Contribution	t	Sig.
	B	Std. Error			
(Constant)	11.838	.716		16.533	.001
Economic Factors					
Parental occupation	.219	.070	.098	3.119	.002
Cost of education	.276	.064	.165	4.289	.001
Poverty rate	.424	.081	.183	5.210	.001
Educational Infrastructure					
Number of schools & distribution	.006	.078	.003	0.077	.939
Quality of school infrastructure	.243	.058	.153	4.193	.001
Availability of qualified teachers	.369	.057	.210	6.433	.001

Source: Fieldwork, 2025

Table 4.6 revealed the relative contribution of the two independent variables to the dependent variable, expressed as beta weights, viz: parental occupation ($\beta = .098$, $p < .05$), cost of education ($\beta = .165$, $p < .05$), poverty rate ($\beta = .183$, $p < .05$), number of schools & distribution ($\beta = .003$, $p > .05$), quality of school infrastructure ($\beta = .153$, $p < .05$), and availability of qualified teachers ($\beta = .210$, $p < .05$) respectively. Hence, parental occupation, cost of education, poverty rate, quality of school infrastructure, and availability of qualified teachers were significant, that is, could independently and significantly predict girl-child education in the study.

H₀₃: There will be no significant influence of religion on girl-child education in Oyo Township.

Table 4.7: Pearson Product Moment Correlation (PPMC) Showing the Relationship between Religion and Girl-child Education in Oyo Township

Variables	Mean	Std. Dev.	n	r	p-value	Remarks
Girl-child Education	28.9723	4.19331	976	.390*	.001	Sig.
Religion	12.8822	2.15584				

* Correlation is significant at the 0.05 level (2-tailed).

Source: Fieldwork, 2025

Table 4.7 showed the findings of a Pearson Product Moment Correlation (PPMC) analysis investigating the relationship between religion and girl-child education in Oyo Township. The result showed that there was a statistical significant relationship between religion and girl-child education ($r = .390$, $n = 976$, $p(.001) < .05$). Hence, religion positively influenced enhanced girl-child education in this study. The hypothesis was therefore rejected.

4.3 Discussion of Findings

The result showed that majority of respondents 65.1% were aged 11—13 years, followed by 28.5% of aged 14—16 years, few respondents within 10 years and below were 5.5%, while 17 years and above 0.9%. This indicates that most respondents were in early to mid-adolescence, which aligns with the typical age range of students in junior secondary school. The low representation of older girls (17 years and above) suggests a possible decline in female school participation at higher levels of education, often due to early marriage, economic challenges, or cultural expectations, as highlighted in previous studies on girl-child education in Nigeria¹.

In terms of religion, most respondents were Muslims 61.3%, while 34.8% were Christians and 3.9% practiced other religions. This reflected the religious diversity of Oyo Township, but also points to the predominance of Islam in the region. Religious orientation

may influence parental attitudes towards female education, especially where conservative interpretations of religion affect decisions about school continuation for girls. However, recent evidence suggested that both Muslim and Christian communities in Southwest, Nigeria increasingly recognize the socio-economic benefits of girl-child education, although traditional biases still persist in some households².

The predominant family type was nuclear 77.7%, with polygamous families 14.2%, single-parent families 7.2%, and intact families 0.9% making up smaller proportions. The predominance of nuclear family structures suggests a growing shift from extended and polygamous family systems, traditionally common in Yoruba culture, towards smaller family units. This has implications for educational investment, as nuclear families may have fewer financial obligations compared to polygamous households, thereby allocating more resources to childrens education, especially girls. Conversely, single-parent households, though fewer in number, may struggle to provide consistent support due to economic constraints, which can hinder the educational attainment of girls³.

Regarding family size, the majority of the respondents came from households with 3—5 children which was 58.1%, followed by those with 6—8 children which was 18.1%, 2 children or fewer was 15.4%, while 9 or more children was 8.4%. This distribution reflects the common trend of moderately large family sizes in Nigeria, which often influence the allocation of educational resources among children. Larger family sizes may place economic pressure on households, forcing parents to prioritize the education of male children over female children due to cultural norms and limited resources. Studies have consistently shown

that in households with higher numbers of dependents, girls are more likely to face interruptions in schooling or early withdrawal compared to boys⁴. Taken together, these findings suggested that girl-child education in Oyo Township is influenced not only by economic conditions but also by family structure, household size, and religious orientation. While nuclear families and moderate household sizes may facilitate access to education, polygamous and large households tend to reduce the chances of sustained educational participation for girls. Similarly, although religion plays a central role in shaping community norms, socio-economic realities remain a more decisive factor in determining whether girls remain in school.

In addition, the findings showed that the level of girl-child education in Oyo Township is generally very high, with a weighted mean score of 3.22, indicating agreement among respondents on positive literacy, transition, and Attrition trends. Literacy rates were particularly encouraging, as majority 88.3% (Mean=3.46) agreed that most girls in their schools can read and write fluently, while 78.2% (Mean=3.25) of the respondents agreed that literacy among girls is improving in the community. Transition rates were also strong, with most respondents 86.8% (Mean=3.41) agreeing that girls were encouraged to proceed to higher classes, while 80.6% (Mean= 3.26) agreed that such progression improves the overall level of girl-child education, although some concern remains about those who discontinue after primary school (Mean = 2.80). Attrition-related factors revealed that early marriage, pregnancy, and other challenges still hinder education, as many respondents acknowledged the prevalence of these issues (Mean=3.18) and their negative impact (Mean=3.09).

Nevertheless, the overwhelming agreement that reducing attrition rates was essential (84.8%,

Mean=3.42) revealed the need for targeted interventions to sustain and further improve girl-child education in Oyo Township.

The findings from this study revealed that the level of girl-child education in Oyo Township is generally high, as reflected in the overall weighted mean score of 3.22. This indicates that respondents agreed on positive literacy outcomes, encouraging transition rates, and gradual improvements in addressing Attrition challenges. The high level of educational participation among girls in the township suggests the effectiveness of community, government, and non-governmental interventions aimed at enhancing female education in Nigeria. Literacy rates were particularly encouraging. A majority of respondents (88.3%, Mean = 3.46) agreed that most girls in their schools can read and write fluently, while 78.2% (Mean = 3.25) agreed that literacy among girls is improving in the community. This finding aligns with recent national statistics showing improvements in basic literacy skills among Nigerian girls, particularly in the Southwest where cultural and institutional support for education is relatively strong^{5, 6}. The steady improvement in literacy suggests that government initiatives such as the Universal Basic Education (UBE) programme and community sensitization campaigns are yielding positive results. However, it is important to note that literacy gains at the primary level must be sustained through continued support at the secondary level to prevent reversals in progress.

Further, transition rates also emerged as a strong indicator of educational improvement. Most respondents (86.8%, Mean = 3.41) agreed that girls were encouraged to proceed to higher classes, while 80.6% (Mean = 3.26) agreed that such progression

contributes to the overall advancement of girl-child education. These findings are consistent with earlier studies indicating that parental encouragement and community support play pivotal roles in sustaining girls education beyond the foundational levels⁷. Nonetheless, concern remains regarding those who discontinue after primary school, as reflected in the relatively lower mean score (Mean = 2.80). This suggested that while most girls successfully transition, barriers such as financial constraints, cultural attitudes, and lack of educational infrastructure still prevent some from progressing to secondary or tertiary levels. Attrition-related factors remain a persistent challenge. Respondents acknowledged that early marriage, teenage pregnancy, and socio-economic difficulties continue to hinder the educational attainment of some girls (Mean = 3.18). They further recognized the negative impacts of these challenges on girl-child education (Mean = 3.09). These findings corroborate existing literature highlighting how early marriage and adolescent pregnancy remain major contributors to female school Attrition in Nigeria, especially in low-income households^{2,3}. Despite these setbacks, the overwhelming agreement (84.8%, Mean = 3.42) that reducing attrition rates is essential demonstrates community recognition of the importance of sustained educational participation for girls.

Overall, the findings suggested that while Oyo Township has achieved significant progress in girl-child education, sustained efforts are required to address lingering socio-cultural and economic challenges. Strengthening policies to curb early marriage and teenage pregnancy, alongside expanding educational infrastructure and providing targeted support for disadvantaged families, will be critical to consolidating the gains already made. The finding showed that the level of economic factors influencing girl-child education in Oyo Township

is very high, with a weighted mean score of 3.09. This suggests that while a considerable proportion of households are able to provide educational support for their daughters, economic constraints continue to pose challenges that affect enrollment, attendance, and retention. The findings align with broader literature which emphasizes that economic stability is a critical determinant of access to education in developing contexts, particularly for girls who are often more vulnerable to financial constraints than boys^{8,9}.

The result showed that while some households can provide adequate educational support, economic challenges remain significant. Under parental occupation, most respondents 78.3% (Mean= 3.35) agreed that their parents/guardians have stable jobs enabling them to support their education, although there is strong agreement that job type influences financial capacity (Mean=2.51) and that farmers or artisans often deprioritize girls education (Mean=3.01).

Regarding the cost of education, a majority agreed that expenses like books, uniforms, and fees affect girls attendance (Mean=3.08) and that financial difficulties sometimes hinder families from meeting school-related needs (Mean=2.86). Many respondents also linked high attrition rates to families inability to afford basic necessities (Mean= 3.28) and stressed that reducing costs could boost enrollment (Mean= 3.21). The cost of education was another key barrier. Respondents acknowledged that expenses such as books, uniforms, and fees affect girls attendance (Mean = 3.08), while financial difficulties hinder families from consistently meeting school-related needs (Mean = 2.86). Many respondents also linked attrition rates to families inability to afford basic necessities (Mean = 3.28). These results underscore the

financial burden of schooling, even within public education systems where tuition may be subsidized, but indirect costs remain substantial. Evidence from prior studies supports this finding, indicating that the hidden costs of education are often more prohibitive for low-income families and disproportionately affect the educational prospects of girls⁷.

Poverty rate indicators further highlighted the problem, with strong agreement that poor families were more likely to keep girls at home (Mean=3.29) and that financial hardship affects school attendance and concentration (Mean=2.87). Parental occupation emerged as a significant determinant of girl-child education. Most respondents (78.3%, Mean = 3.35) indicated that their parents or guardians had stable jobs enabling them to support their education. However, the data also showed that job type directly influences financial capacity (Mean = 2.51), with many agreeing that households where parents are farmers or artisans often deprioritize girls education (Mean = 3.01). This finding is consistent with existing evidence suggesting that informal and low-income occupations reduce household capacity to invest in girls schooling, often resulting in early withdrawal from school or lower prioritization compared to male siblings⁴. These results emphasize the cyclical nature of poverty and education, where financial deprivation reduces girls opportunities for learning, which in turn limits their future socio-economic empowerment. This finding aligns with a study which emphasizes that poverty remains one of the strongest predictors of female educational disadvantage in sub-Saharan Africa¹⁰.

Overall, these findings suggest that while some households in Oyo Township demonstrate economic resilience in supporting girl-child education, persistent financial

challenges continue to moderate overall educational outcomes. Addressing the hidden costs of education, providing economic support to vulnerable households, and promoting income-generating opportunities for parents could enhance the capacity of families to sustain girls schooling. Strengthening social protection programmes, such as conditional cash transfers targeted at girls education, could also play a pivotal role in mitigating the negative influence of economic hardship on educational participation.

The findings revealed that the level of availability of educational infrastructure in Oyo Township is very high, with a weighted mean score of 3.10. This suggests that while educational facilities and resources are available and accessible in many communities, infrastructural gaps still persist, creating barriers to the sustained participation of girls in school. The results reflect a common trend in many Nigerian communities where progress has been made in school expansion but challenges of quality and adequacy of infrastructure remain^{11, 12}.

In terms of school distribution, most respondents (86.5%, Mean = 3.36) agreed that there were sufficient schools located near their communities, and many also acknowledged that increased school availability would encourage greater enrollment (Mean = 3.11). However, distance was still reported as a factor discouraging attendance for some girls (Mean = 2.90). This finding is consistent with earlier studies showing that proximity to schools is one of the strongest determinants of girls educational participation in sub-Saharan Africa, as long distances increase absenteeism and attrition rates, particularly for adolescent girls due to safety concerns¹⁰.

Regarding the quality of infrastructure, responses indicated more mixed perceptions. While some schools were reported to have good classrooms, furniture, and toilet facilities (Mean = 2.90), others continued to struggle with poor facilities (Mean = 2.87). Importantly, well-maintained school buildings were seen as having a positive influence on girls safety and comfort (Mean = 3.06). This highlights the importance of adequate school environments in sustaining girl-child education. Poor sanitation and lack of gender-sensitive facilities such as separate toilets for girls have been identified in prior studies as significant barriers to girls attendance, especially during menstruation⁸.

Teacher availability emerged as a strong positive factor. Respondents strongly agreed that schools in the township had qualified and committed teachers (Mean = 3.37). Additionally, the presence of female teachers was perceived as a significant factor boosting retention among girls (Mean = 3.31). These findings corroborate evidence that teacher quality and gender representation play vital roles in ensuring inclusive learning environments. Female teachers, in particular, serve as role models and create a sense of security for girls, thereby reducing attrition rates^{4, 9}. Nonetheless, concerns were expressed that in some cases, a lack of qualified staff diminished the quality of education (Mean = 3.11), which underscores the need for more equitable distribution of trained teachers across schools.

Taken together, these findings suggest that while Oyo Township has made progress in expanding educational infrastructure and improving teacher quality, gaps in the adequacy and maintenance of school facilities, as well as uneven teacher distribution, continue to hinder optimal educational outcomes for girls. Addressing these gaps through investment in school

facilities, provision of gender-sensitive infrastructure, and recruitment of more qualified teachers will be critical to consolidating the gains already made in girl-child education.

The findings from this study revealed that the joint contribution of economic factors and the availability of educational infrastructure on girl-child education in Oyo Township was statistically significant. The coefficient of multiple correlation ($R = 0.629$) indicated a moderately strong positive relationship between the predictor variables (economic factors and educational infrastructure) and the dependent variable (girl-child education). The multiple coefficient of determination ($R^2 = 0.396$) further shows that approximately 39.6% of the variance in girl-child education was explained by the combined effect of the predictor variables. This implies that while economic stability and infrastructural availability are critical in shaping girl-child education, other factors outside the scope of this model account for the remaining 60.4% of variance.

The analysis of variance (ANOVA) result, which yielded an F-ratio of 105.799 significant at the 0.05 level, confirms the robustness of this model and the reliability of the joint contribution of the independent variables. This finding emphasizes that both economic and infrastructural factors are significant determinants of educational participation, retention, and transition for girls in Oyo Township. The implication is that any intervention aimed at improving girl-child education must take a dual approach enhancing household economic capacity while simultaneously strengthening educational facilities and teacher availability.

This result is consistent with findings in prior research, which underscore the multidimensional nature of barriers to girl-child education. Studies in Nigeria and across sub-

Saharan Africa have shown that while poverty limits families ability to finance education, inadequate school infrastructure also discourages attendance and retention, especially for girls who require safe and gender-sensitive learning environments^{4, 10}. The relatively high correlation coefficient found in this study reflects the interdependence of these factors: families with limited economic means may be further discouraged from investing in education when schools lack adequate infrastructure, while even families with some resources may find their efforts undermined by poor school facilities.

At the same time, the fact that 60.4% of the variance in girl-child education was explained by other factors not included in the model highlights the complexity of the issue. Cultural practices such as early marriage, gender norms that prioritize male education, parental attitudes, peer influences, and policy implementation gaps are likely contributors to this unexplained variance. This aligns with evidence from previous studies which emphasize that socio-cultural dynamics and policy enforcement play as much of a role as economic and infrastructural factors in shaping educational outcomes for girls^{7, 9}.

In addition, the results demonstrated that economic factors and educational infrastructure significantly and jointly influence girl-child education in Oyo Township. However, the unexplained variance underscores the need for a more holistic approach to interventions that incorporate economic empowerment, infrastructural development, cultural reorientation, and policy enforcement in order to achieve sustainable progress in female education.

The findings revealed that the relative contribution of the two categories of independent variables - economic factors and availability of educational infrastructure - varied in their predictive power on girl-child education in Oyo Township. The standardized beta weights indicate the extent to which each factor independently and significantly influenced the dependent variable.

Among the economic factors, parental occupation ($\beta = .098, p < .05$), cost of education ($\beta = .165, p < .05$), and poverty rate ($\beta = .183, p < .05$) were found to be significant predictors of girl-child education. The result implies that although parental occupation had the smallest significant effect, it remains important since the type of employment directly determines household financial capacity to support schooling. This supports previous findings that families engaged in low-income or informal occupations often struggle to sustain childrens education, with girls more likely to be disadvantaged⁴. The cost of education also exerted a notable influence, as expenditures on uniforms, books, and fees continue to pose barriers for families, even in communities where schooling is officially free. The relatively higher beta weight of poverty rate (.183) highlights the persistent structural challenge of poverty in shaping educational access. As many studies in Nigeria have demonstrated, poverty increases the likelihood of school withdrawal for girls, either to engage in income-generating activities or due to household prioritization of male education¹⁰.

With respect to educational infrastructure, the findings show that the quality of school infrastructure ($\beta = .153, p < .05$) and availability of qualified teachers ($\beta = .210, p < .05$) were both significant predictors, while the number and distribution of schools ($\beta = .003$,

$p > .05$) was not. This suggested that merely increasing the number of schools is insufficient to drive meaningful educational outcomes for girls if the quality of learning environments is not simultaneously addressed. Adequate infrastructure including classrooms, sanitation, and furniture plays a crucial role in sustaining enrollment and ensuring girls safety and comfort, particularly during adolescence⁸. The strongest determinant in this study, availability of qualified teachers ($\beta = .210$), emphasizes the critical role of teacher quality in influencing educational outcomes. Qualified teachers not only ensure effective learning but also create supportive environments that encourage retention. The presence of female teachers, in particular, has been shown to improve attendance and reduce attrition rates among girls⁹.

The insignificance of school number and distribution may be explained by the fact that Oyo Township already has relatively widespread school coverage, as earlier findings indicated. Thus, while school proximity is necessary, it may no longer be the most pressing factor compared to the adequacy of resources and teacher quality within those schools. This underscores a shift in priorities: from quantitative expansion of schools to qualitative improvements that directly influence learning experiences.

In addition, the findings highlighted that both economic and infrastructural factors independently contribute to girl-child education, with poverty rate and teacher availability emerging as the strongest predictors. These results reinforce the argument that sustainable improvements in girl-child education require interventions that go beyond increasing school numbers to focus on reducing poverty, lowering educational costs, and enhancing teacher capacity and school quality.

The Pearson Product Moment Correlation (PPMC) analysis revealed a statistically significant relationship between religion and girl-child education in Oyo Township ($r = .390$, $n = 976$, $p < .05$). This positive correlation suggested that religion plays an influential role in shaping attitudes, values, and practices that enhance educational opportunities for girls in the study area. The finding implies that religious affiliation and beliefs can either serve as enablers or barriers to female education, depending on how they are interpreted and practiced within communities. In this case, the results demonstrate that religion had a positive effect on girl-child education, thereby leading to the rejection of the null hypothesis.

The correlation coefficient ($r = .390$) indicated a moderate relationship, meaning that while religion contributes significantly to explaining variations in girl-child education, other socio-economic and cultural factors remain equally important. This aligns with earlier studies which have shown that religious institutions in Nigeria often act as influential agents of socialization, with the capacity to promote inclusive education through advocacy, moral teachings, and provision of schools^{1,2}. For instance, both Islamic and Christian organizations in Southwest Nigeria have historically established mission and community schools that increase access to education for girls, thereby reinforcing the positive role of religion in this context.

Further, the finding also reflected an evolving trend where religious teachings are increasingly being leveraged to encourage female participation in education. In predominantly Muslim communities, clerics and community leaders have begun to reinterpret traditional beliefs to emphasize the compatibility of female education with Islamic

values. Similarly, Christian denominations have consistently advocated for the empowerment of girls through education as a pathway to breaking cycles of poverty and inequality. This demonstrates the dynamic role of religion as both a cultural and developmental force in the region⁹.

However, it is important to note that the positive influence of religion observed in this study does not negate the existence of pockets of resistance where conservative interpretations still hinder girl-child education. Some families continue to withdraw girls from school prematurely for marriage or domestic responsibilities under the guise of religious justification. This duality reflects findings in previous research which suggested that while religion can enhance education, its impact is context-specific and mediated by socio-economic realities and cultural traditions³.

In summary, the significant positive relationship between religion and girl-child education in Oyo Township underscores the potential of religious institutions and leaders as critical stakeholders in promoting female education. Strengthening collaborations with faith-based organizations to sustain advocacy, reduce misconceptions, and support educational initiatives could therefore play an important role in consolidating the gains already made in advancing girl-child education in the region.

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Chapter Five

Conclusion

5.1 Summary of Findings

The findings of this study showed that majority of respondents 65.1% were aged 11—13 years, followed by 28.5% of aged 14—16 years, few respondents within 10 years and below were 5.5%, while 17 years and above 0.9%. In terms of religion, most respondents were Muslims 61.3%, while 34.8% were Christians and 3.9% practiced other religions. The

predominant family type was nuclear 77.7%, with polygamous families 14.2%, single-parent families 7.2%, and intact families 0.9% making up smaller proportions. Regarding family size, the majority of the respondents came from households with 3—5 children which was 58.1%, followed by those with 6—8 children which was 18.1%, 2 children or fewer was 15.4%, while 9 or more children was 8.4%.

Also, the findings showed that the level of girl-child education in Oyo Township is generally very high, with a weighted mean score of 3.22, indicating agreement among respondents on positive literacy, transition, and Attrition trends. Literacy rates were particularly encouraging, as majority 88.3% (Mean=3.46) agreed that most girls in their schools can read and write fluently, while 78.2% (Mean=3.25) of the respondents agreed that literacy among girls is improving in the community. Transition rates were also strong, with most respondents 86.8% (Mean=3.41) agreeing that girls were encouraged to proceed to higher classes, while 80.6% (Mean= 3.26) agreed that such progression improves the overall level of girl-child education, although some concern remains about those who discontinue after primary school (Mean = 2.80). Attrition-related factors revealed that early marriage, pregnancy, and other challenges still hinder education, as many respondents acknowledged the prevalence of these issues (Mean=3.18) and their negative impact (Mean=3.09). Nevertheless, the overwhelming agreement that reducing attrition rates was essential (84.8%, Mean=3.42) revealed the need for targeted interventions to sustain and further improve girl-child education in Oyo Township.

The findings showed that the level of economic factors influencing girl-child education in Oyo Township is very high, with a weighted mean score of 3.09. The result showed that while some households can provide adequate educational support, economic challenges remain significant. Under parental occupation, most respondents 78.3% (Mean=3.35) agreed that their parents/guardians have stable jobs enabling them to support their education, although there is strong agreement that job type influences financial capacity (Mean=2.51) and that farmers or artisans often deprioritize girls education (Mean=3.01). Regarding the cost of education, a majority agreed that expenses like books, uniforms, and fees affect girls attendance (Mean=3.08) and that financial difficulties sometimes hinder families from meeting school-related needs (Mean=2.86). Many respondents also linked high attrition rates to families inability to afford basic necessities (Mean= 3.28) and stressed that reducing costs could boost enrollment (Mean= 3.21). Poverty rate indicators further highlighted the problem, with strong agreement that poor families were more likely to keep girls at home (Mean=3.29) and that financial hardship affects school attendance and concentration (Mean=2.87).

Also, the findings showed that the level of availability of educational infrastructure in Oyo Township is very high, with a weighted mean score of 3.10, indicating that while certain facilities and resources were available. In terms of the number of schools and their distribution, most respondents 86.5% (Mean=3.36) agreed that there were enough schools close to their communities and that having more schools would encourage enrollment (Mean=3.11), although, distance still discourages regular attendance for some girls (Mean=2.90). Regarding the quality of school infrastructure, opinions were more divided,

with lower mean scores showing that while some schools have good classrooms, furniture, and toilets (Mean=2.90), poor facilities remain a barrier (Mean=2.87), and well-maintained buildings positively influence girls safety and comfort (Mean =3.06). On teacher availability, there was a strong agreement that schools have qualified and committed teachers (Mean=3.37) and that the presence of female teachers boosts retention (Mean =3.31), though concerns remain that a lack of qualified staff diminishes education quality (Mean =3.11).

Further, the findings showed that the joint contribution of economic factors and availability of educational infrastructure on girl-child education in Oyo Township was significant. The result showed a coefficient of multiple correlation ($R = .629$ and a multiple R^2 of .396. This means that 62.9% of the variance was accounted for by six predictor variables when taken together. The significance of the composite contribution was tested at $\alpha = 0.05$. The result also shows that the analysis of variance for the regression yielded F-ratio of 105.799 (significant at 0.05 level). This implies that the joint contribution of the independent variables to the dependent variable was significant and that other variables not included in this model may have accounted for the remaining variance.

The findings revealed the relative contribution of the two independent variables to the dependent variable, expressed as beta weights, viz: parental occupation ($\beta = .098, p < .05$), cost of education ($\beta = .165, p < .05$), poverty rate ($\beta = .183, p < .05$), number of schools & distribution ($\beta = .003, p > .05$), quality of school infrastructure ($\beta = .153, p < .05$), and availability of qualified teachers ($\beta = .210, p < .05$) respectively. Hence, parental occupation, cost of education, poverty rate, quality of school infrastructure, and availability of qualified

teachers were significant that is, could independently and significantly predict girl-child education in the study.

Lastly, the findings showed that there was a statistical significant relationship between religion and girl-child education ($r = .390$, $n = 976$, $p(.001) < .05$). Hence, religion positively influenced enhanced girl-child education in this study. The hypothesis was therefore rejected.

5.2 Conclusion

This study investigated the determinants of girl-child education in Oyo Township with particular attention to socio-economic and infrastructural factors such as parental occupation, cost of education, poverty rate, number and distribution of schools, quality of school infrastructure, availability of qualified teachers, and religion. The findings revealed that parental occupation, cost of education, poverty rate, quality of school infrastructure, and availability of qualified teachers were significant determinants of girl-child education. In contrast, the number and distribution of schools did not significantly contribute, highlighting that physical accessibility alone does not guarantee educational participation unless accompanied by affordability, quality, and household support. Furthermore, the analysis established that religion had a statistically significant and positive relationship with girl-child education. This suggested that when appropriately harnessed, religious institutions and beliefs can serve as powerful motivators for families and communities to support girls

schooling, thereby countering traditional barriers that have historically hindered their education.

Overall, this study concludes that girl-child education in Oyo Township is influenced by a combination of socio-economic conditions, educational resources, and religious values. Improving household economic stability, reducing the financial burden of schooling, enhancing school infrastructure, recruiting qualified teachers, and engaging religious institutions are therefore critical strategies to promote sustained access and retention of girls in school. The findings underscore the need for integrated and multi-stakeholder approaches such as: governmental, community-based, and faith-driven to ensure that every girl in Oyo Township has the opportunity to acquire education, which remains a vital tool for breaking the cycle of poverty and fostering inclusive community development.

5.3 Recommendations

Based on the finding of this study, the following recommendations were made:

1. Government and NGOs should implement targeted poverty-alleviation programmes, such as conditional cash transfers, microcredit schemes, and vocational training for parents. This would improve household income and reduce the likelihood of girls being withdrawn from school due to financial hardship.
2. Policies should be strengthened to reduce the financial burden of schooling on parents by subsidising or providing free essential learning materials such as textbooks,

- uniforms, and writing tools. In addition, school fees should be reduced or eliminated for vulnerable households to encourage retention and minimize attrition rates.
3. Community-based campaigns should be organised to enlighten parents, especially farmers, artisans, and low-income earners on the long-term benefits of educating the girl-child. Awareness programmes should also emphasise that girls education is as valuable as that of boys, challenging cultural practices that deprioritise girls schooling.
 4. Government and private stakeholders should invest in renovating and equipping schools with adequate classrooms, toilets (especially gender-sensitive ones), furniture, and teaching materials. A safe, comfortable, and conducive learning environment would enhance attendance, concentration, and retention of girls in schools.
 5. More qualified teachers, especially female teachers, should be recruited and evenly distributed across schools in Oyo Township. Incentives such as better salaries, housing, and professional development opportunities should be provided to retain skilled educators and strengthen the quality of instruction.
 6. Religious leaders and institutions should be engaged as partners in promoting girl-child education. Since religion showed a significant positive relationship with educational participation, faith-based organisations can help mobilise community support, provide scholarships, and discourage cultural practices that hinder girls schooling.
 7. Community leaders and local education boards should be involved in monitoring school attendance and attrition rates among girls. Localised monitoring ensures early

intervention when girls are at risk of being withdrawn due to financial, cultural, or infrastructural challenges.

8. Educational policies addressing gender equity must be fully implemented and monitored. Collaboration between government agencies, NGOs, community-based organisations, and religious institutions is essential to ensure that interventions are holistic, sustainable, and inclusive.

5.4 Contribution to Knowledge

This study has made significant contributions to the body of knowledge on girl-child education in Nigeria, with specific reference to Oyo Township.

1. This study established that the level of girl-child education in Oyo Township is generally high, with encouraging literacy and transition rates, although Attrition challenges remain. This provides current and contextualised evidence on the status of girl-child education in a Nigerian Township.
2. The disaggregation of economic factors into parental occupation, cost of education, and poverty rate; this study showed how each variable uniquely and significantly influences girl-child education. This adds specificity to existing literature, demonstrating that cost-related factors and poverty have a stronger predictive influence compared to parental occupation alone.

3. The study revealed that availability of schools, quality of infrastructure, and presence of qualified teachers, particularly female teachers are key infrastructural determinants of girls education. This provides fresh evidence that teacher quality and gender representation are more influential than mere school distribution.
4. The regression analysis demonstrated that economic factors and educational infrastructure jointly accounted for 39.6% of the variance in girl-child education; while teacher availability and poverty emerged as the strongest individual predictors. This nuanced finding deepens understanding of the combined and relative effects of multiple factors on educational access and retention.
5. The finding that religion significantly and positively correlates with girl-child education challenges stereotypical assumptions that religion mainly acts as a barrier. This introduces a new dimension to scholarly debates, showing that religious institutions can serve as catalysts for promoting education.
6. The study offers evidence-based insights that can inform government, NGOs, and community stakeholders on where to prioritise interventions namely reducing economic barriers, improving infrastructure, and leveraging religion to sustain girl-child education.

5.5 Suggestion for Further Studies

1. Future research could compare girl-child education determinants in rural and urban parts of Oyo State or other regions of Nigeria to identify whether economic and infrastructural factors vary by location.
2. Since Attrition challenges such as early marriage and teenage pregnancy were identified, longitudinal studies tracking girls educational pathways over time would provide deeper insights into the persistence and long-term impact of these barriers.
3. This study highlighted religion as a positive influence, but future studies could examine cultural practices, traditional beliefs, and gender perceptions in greater detail to understand how they shape educational aspirations.
4. Research could evaluate the effectiveness of current policies and programmes such as Universal Basic Education (UBE), free school feeding, or conditional cash transfers on improving girl-child education in Oyo Township and beyond.
5. Given the growing role of technology in education, further studies could investigate how access to ICT tools, e-learning platforms, and digital literacy training influences girls educational outcomes in resource-limited communities.
6. More research could explore how household decision-making dynamics, especially in polygamous or single-parent families, affect the prioritisation of girl-child education.
7. Since religion showed a significant positive relationship, future research could compare across different faith groups and cultural backgrounds to uncover best practices for faith-based support of girl-child education.

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Appendix A

Department of Arts and Social Science Education,

Faculty of Education,

Lead City University,

Ibadan, Oyo State

**Economic Factors, Availability of Educational Infrastructure, and Girl-child Education
Questionnaire (EFAEIGEQ)**

Dear Respondents,

I am a Postgraduate student of the Department of Arts and Social Science Education (Adult Education Unit), Faculty of Education, Lead City University, Ibadan. I am writing a thesis on “Economic Factors and Availability of Educational Infrastructure as Determinants of Girl-child Education in Oyo Township”. This questionnaire is designed to elicit information from you. I solicit your support by providing answers to all question items in this questionnaire. The information will be treated with utmost confidentiality.

Thank you.

Yours Faithfully,

Olabisi Esther BINUOMOTE

Section A: Demographic Information

Instruction: Kindly tick (✓) your answers to the following question items as appropriate:

1. **Age:** (a) 10 Years and Below () (b) 11 — 13 Years () (c) 14 - 16 Years ()
(d) 17 Years and Above ()
2. **Religion:** (a) Christianity () (b) Islam () (c) Others ()
3. **Family Type:** (a) Nuclear Family () (b) Polygamous Family () (c) Single-parent Family
(d) Intact Family () (e) Others ()
4. **Number of Children in the Family:** (a) 2 and Below () (b) 3 - 5 () (c) 6 - 8 () (d) 9
and Above ()

Section B: Girl-child Education

Instruction: Kindly tick (✓) your answers to the following question items as appropriate.

Key: Strongly Agreed (SA) = 4 points, Agreed (A) = 3 points, Disagreed (D) = 2 points, and Strongly Disagreed (SD) = 1 point

S/N	Question Items	SA	A	D	SD
	<i>Literacy Rate</i>				
1	I can read and write fluently in school				
2	I feel I am improving in reading and writing compared to last year				
	<i>Transition Rate</i>				
3	I want to continue to the next class every year				
4	I know girls in my school who stopped school after primary				
5	Completing each level of school will help me achieve my goals in the future				
	<i>Attrition rate</i>				
6	Some girls in my school do not finish their classes or leave school early				
7	When girls leave school early, it makes it harder for other girls to do well in school				
8	I know girls who left school				

	because of early pregnancy or early marriage				
9	I think it is important to stay in school until I finish my education				

Section C: Economic Factors

Instruction: Kindly tick (✓) your answers to the following question items as appropriate.

Key: Strongly Agreed (SA) = 4 points, Agreed (A) = 3 points, Disagreed (D) = 2 points, and Strongly Disagreed (SD) = 1 point

S/N	Question Items	SA	A	D	SD
	<i>Parental Occupation</i>				
1	My parents or guardians have jobs that help me pay for school				
2	The type of job my parents/guardians do affects how much they can support my education				
3	I know some parents in my community who work as farmers or artisans who cannot pay much attention to girls schooling				
	<i>Cost of Education</i>				
4	The cost of books, uniforms, and school fees sometimes makes it hard for girls to attend school				
5	My family sometimes finds it				

	hard to pay for my school needs				
6	If school costs were lower, more girls in my community would be able to stay in school.				
7	I know girls who left school because their families could not afford basic needs for schooling				
	Poverty Rate				
8	Some girls in my community stop going to school because their families do not have enough money				
9	Girls from poor families are sometimes kept at home instead of going to school.				
10	Sometimes, money problems in my family make it hard for me to come to school regularly or concentrate in class				

Section D: Availability of Educational Infrastructure

Instruction: Kindly tick (✓) your answers to the following question items as appropriate.

Key: Strongly Agreed (SA) = 4 points, Agreed (A) = 3 points, Disagreed (D) = 2 points, and Strongly Disagreed (SD) = 1 point

S/N	Question Items	SA	A	D	SD
	<i>Number of Schools and Distribution</i>				

1	There are enough schools within and near my community				
2	The long distance to school sometimes makes it hard for me or other girls to attend regularly				
3	If there were more schools nearby, more girls would enroll				
	<i>Quality of School Infrastructure</i>				
4	My school has good classrooms, desks, and toilets				
5	Poor school facilities sometimes make it hard for girls to attend school				
6	Girls feel safer and more comfortable in schools that are well-maintained				
7	Schools with dirty classrooms or broken facilities make it harder for girls to stay in school				
	Availability of Qualified Teachers				
8	My school has teachers who are qualified and do their work well				
9	Having female teachers in school makes girls want to stay and learn				

10	When schools have few or unqualified teachers, the quality of education for girls goes down				
11	Schools with many experienced and good teachers encourage girls to participate more and perform better				

Section E: Religion

Instruction: Kindly tick (✓) your answers to the following question items as appropriate.

Key: Strongly Agreed (SA) = 4 points, Agreed (A) = 3 points, Disagreed (D) = 2 points, and Strongly Disagreed (SD) = 1 point

S/N	Question Items	SA	A	D	SD
1	The religious beliefs in my community encourage girls to go to school				
2	Some religious practices in my community make it hard for girls to finish school				
3	Religious leaders in my community encourage girls to continue their education				
4	My own religious beliefs teach that girls should not marry early				

Bio-data

A. Personal Data

- | | | |
|-------|---|--|
| i. | Name: | Olabisi Esther, |
| | BINUOMOTE | |
| ii. | Date of Birth: | March 3, 1985 |
| iii. | State of Origin: | Oyo State |
| iv. | Nationality: | Nigerian |
| v. | Sex: | Female |
| vi. | Marital Status: | Single |
| vii. | Religion: | Christianity |
| viii. | Phone Numbers: | 07037959641 |
| ix. | E-mail Address: | binuomoteolabisiesther33@gmail.com |
| x. | Permanent Home Address: | |
| xi. | Name & Address of Next of Kin: | Mr. G.O. Binuomote
Abusi Odumare Lodge Barracks,
Iseyin, Oyo State |

B. Educational Institutions Attended with Date

- | | | |
|------|---|-----------|
| i. | Amao International Nursery and Primary School,
Barrack, Iseyin | 1988-1996 |
| ii. | Igbojaye High School, Igbojaye, Oyo State | 2007-2008 |
| iii. | Oyo State College of Education, Oyo | 2004-2007 |
| iv. | Ekiti State University, Ado-Ekiti | 2011-2015 |
| v. | Lead City University, Ibadan
2023 till date | |

C. Academic Qualifications, Grades and Dates

- | | | |
|-----|------------------------------------|------|
| i. | Primary School Leaving Certificate | 1996 |
| ii. | West African School Certificate | 2008 |

- | | | |
|------|--------------------------|---------|
| iii. | N.C.E | 2007 |
| iv. | B.Ed in Adult Education, | 2015 |
| v. | M.Ed Adult Education | In view |

D. Work Experience:

Emmanuel Alayande University of Education, Oyo	2016 to Date
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a) Teaching

Assistant Lecturer

2016 to Date

b) Administrative Positions Held

Nil

E. Membership and Registration with Professional Bodies

- i. EAUED, Cooperative Society, ASSU Representative
- ii. Ayetoro Water Side Erelu Oyo, Social Committee

F. Publications

(i) Books Published

Nil

(ii) Chapters in Book

Nil

(iii) Published Journal Articles

1. O. E. Binuomote, *Collection Development as Determinant of Library Users satisfaction*. In the Book of Readings in Honour of Dr. R. A. Adefabi. 2023, 352-358.
2. O. E. Binuomote, *The Interconnectedness of Girl-child Education and Poverty Alleviation: Exploring the Dynamics*. **Lead City University Postgraduate Multidisciplinary Serial (Series 2)**, 2023, 400-408.
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G. Hobbies:

Singing, Reading and Games

H. Referees

1. Dr M. M. Ayantunji,
Department of Social Work Education,
Faculty of Social Sciences Education,
Emmanuel Alayande University of Education, Oyo,
Oyo State, Nigeria.
ayantunjimojirade@gmail.com

2. Dr O. S. Pitan,
Department of Arts and Social Science Education,
Faculty of Education,
Lead City University of Education, Ibadan,
Oyo State, Nigeria.
Pitan.oluyomi@lcu.edu.ng

3. Prof. S. E, Ileuma,
Department of Arts and Social Science Education,
Faculty of Education,
Lead City University of Education, Ibadan,
Oyo State, Nigeria.
ileuma.senimetu@lcu.edu.ng

I. Signature: _____ Date: _____

The University Compliance Certification

This is to certify that this thesis by Olabisi Esther BINUOMOTE in the Department of Arts and Social Science Education, Faculty of Education, Lead City University, Ibadan, Oyo State, is in full compliance with the approved University format and style.

Signature

Date

Lead City University Ibadan DO NOT COPY