An Analysis of State-Level Financing of Girl-Child Education in Nigeria: Ten (10) States

A Policy Paper on Girls-Child Education

By

System Strategy and Policy Lab

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Foreword by Malala Fund

Every child deserves the chance to learn and to shape her own future. Yet across Nigeria, millions of girls still face daunting barriers that keep them out of the classroom. Such barriers include but are not limited to poverty, insecurity, early marriage, and a chronic lack of targeted resources. At Malala Fund we believe that investing in girls' education is the single most powerful way to unlock sustainable progress. When a girl learns, her family prospers, her community thrives, her nation transforms.

This timely and rigorous analysis– and the clear, state-by-state financing profile it presents– illuminates both the scale of the challenge in the ten focus states and the opportunities we must seize together. Each chapter underscores that no two states are the same, yet the thread that binds them is the unfulfilled promise of millions of young women waiting for their chance.

The evidence compiled here confirms what we see in our own work: targeted budget lines, gender-sensitive facilities, female teacher recruitment, community engagement, and support programs like the Adolescent Girls Initiative for Learning and Empowerment (AGILE), and Better Education Service Delivery for All (BESDA) are not optional add-ons but essential building blocks. Where they exist, girls stay in school, learn better, and go on to shape more prosperous futures. Where they are missing, girls drop out and too often never return.

Through a partnership with Malala Fund and in close collaboration with the Federal Ministry of Education, System Strategy and Policy Lab has produced a thorough and thought-provoking report. Their dedication to data-driven advocacy, and their close engagement with state ministries, EMIS officers, and local stakeholders has yielded insights to guide every policymaker, development partner, and civil society leader committed to gender equity in education.

Our hope is that this analysis will serve not merely as a catalogue of challenges but as a roadmap for action. By committing to gender-responsive budget lines, strengthening the institutions that track and support girls and ensuring every program is informed by robust data and local realities, we can ensure that every girl accesses and completes 12 years of education. This in turn will translate to healthier families, more resilient communities, and a more inclusive economy.

Let us turn these findings into tangible reforms, investments and bold partnerships. Only then can we guarantee that every Nigerian girl is able to access and complete 12 years of education.

Nabila Aguele
Chief Executive, Nigeria,
Malala Fund.

Messages from the System Strategy and Policy Lab (SSPL)

The System Strategy and Policy Lab (SSPL) is proud to present this policy analysis titled "An Analysis of State-Level Financing for Girl-Child Education in Nigeria". This report represents a critical step in advancing evidence-based advocacy for equitable education financing in Nigeria, particularly in addressing the persistent gaps that affect millions of girls across the country.

This analysis, conducted across ten states—Borno, Adamawa, Gombe, Bauchi, Kaduna, Kano, Jigawa, Sokoto, Oyo, and Akwa Ibom—highlights the current financing landscape for girl-child education, identifies key policy and systemic barriers, and proposes actionable recommendations for achieving gender parity in education.

Findings from this review underscore the fact that while progress has been made through initiatives like the Adolescent Girls Initiative for Learning and Empowerment (AGILE), Better Education Service Delivery for All (BESDA), and the Universal Basic Education (UBE) program, more targeted investment is urgently needed. With over 18 million children out of school in Nigeria—most of them girls—strategic financing, inclusive policy implementation, and gender-sensitive programming are no longer optional; they are essential.

At SSPL, we believe that the path to a more just, inclusive, and prosperous Nigeria must begin with education—especially for girls. We also believe that public policy must be driven by credible data, local context, and a commitment to sustainability. This report embodies those principles by providing states and stakeholders with a framework to understand where gaps exist and how they can be bridged through collaborative effort and smarter financing.

We extend our deepest appreciation to the Malala Fund for its unwavering commitment to advancing girls' education and for supporting this timely and strategic inquiry. We also thank the Federal Ministry of Education and the respective State Ministries of Education for their cooperation, as well as the dedicated officials and experts who contributed to the analysis.

We hope this report will serve not only as a diagnostic tool but also as a strategic guide for policymakers, development partners, and civil society to renew their commitment and investment in girl-child education. At SSPL, we remain steadfast in our mission to drive policy and deliver impact—because the future of Nigeria depends on the education of its girls today.

Murtala Adogi Mohammed PhD
Futurist and Policy Extrapreneur
Founder/Lead Strategist

Acknowledgement

TThe System Strategy and Policy Lab (SSPL) extends its sincere appreciation to all individuals and institutions whose invaluable support and collaboration contributed to the successful development of this policy report, "An Analysis of State-Level Financing for Girl-Child Education in Nigeria."

We are especially grateful to the Honourable Minister of Education, Dr. Maruf Tunji Alausa, and the Honourable Minister of State for Education, Professor Suwaiba Said Ahmad, for their exemplary leadership and unwavering dedication to advancing girls' education in Nigeria. Their strategic vision and policy direction continue to shape the national agenda for achieving gender equity in education.

Our deep appreciation also goes to the Federal Ministry of Education (FMoE), particularly Mrs. Obianuju Anigbogu, Director of Educational Planning, Research, and Development (EPR&D), and her team, whose guidance has been pivotal in aligning this effort with national priorities and education sector reforms.

We acknowledge with gratitude the support of Hajiya Binta Abdulkadir, Director of Senior Secondary Education, for her insightful contributions in ensuring that the report is well aligned with the Ministry's current reform agenda in secondary education.

We are particularly thankful to Ms. Nabila Aguele, Chief Executive, Nigeria, Malala Fund, for her thought leadership, strategic partnership, and continued advocacy for gender-responsive research and financing in girls' education. Her contribution has been instrumental in shaping the direction and relevance of this work.

We are also deeply appreciative of the collaboration extended by the Governments of the ten participating states—Borno, Adamawa, Gombe, Bauchi, Kaduna, Kano, Jigawa, Sokoto, Oyo, and Akwa Ibom. This review would not have been possible without their cooperation and support.

Special recognition goes to the State Commissioners of Education, Permanent Secretaries, and Directors of Planning, Research, and Statistics (DPRS) across these states for their invaluable input, facilitation, and engagement throughout the process. Your openness and commitment provided access to critical documents and insights that enriched the depth and credibility of this report.

We also acknowledge the vital contributions of the Education Management Information System (EMIS) Officers across the ten states, whose provision of reliable data and technical support greatly enhanced the evidence base for this report's findings and recommendations.

Finally, we commend the dedication and professionalism of our Monitoring and Evaluation Consultant, Mr. Salisu Muhammad, for his expert guidance throughout the data analysis, synthesis, and interpretation stages.

To every stakeholder, partner, and contributor, we express our heartfelt thanks. Your collaborative spirit and shared commitment to promoting quality, inclusive education for girls have been central to the success of this initiative. At SSPL, we remain committed to driving research-informed policy action that advances gender equity and strengthens education systems across Nigeria.

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Acronyms

AGILE	Adolescent Girls Initiative for Learning and Empowerment
BESDA	Better Education Service Delivery for All
DPRS	Directors of Planning, Research, and Statistics
EMIS	Education Management Information System
EPR&D	Educational Planning, Research, and Development
FMoE	Federal Ministry of Education
GDP	Gross Domestic Product
GPE	Global Partnership for Education
GPI	Gender Parity Index
MICS	Multiple Indicator Cluster Survey(s)
NBS	National Bureau of Statistics
NSESIF	Nigeria Secondary Education Strategic Intervention Fund
OOSC	Out-of-school children
SDG	Sustainable Development Goals
SSPL	System Strategy and Policy Lab
STEM	Science, Technology, Engineering, and Mathematics
UBE	Universal Basic Education
UNESCO	United Nations Educational, Scientific and Cultural Organization
UNICEF	United Nations Children's Fund
WASH	Water, Sanitation and Hygiene
WHO	World Health Organization

Executive Summary

The analysis of girls' education highlights critical indicators in girl-child education across the ten focus states in Nigeria, emphasising persistent challenges and the need for strategic investment. Key indicators show that enrolment rates remain low, with approximately 18.3 million children, primarily girls, out of school, reflecting socio-economic and cultural barriers (Nigeria Governors' Forum, 2024, p.1). Completion rates for girls are similarly concerning, with only 50.5% finishing senior secondary school, often hindered by factors like poverty and early marriage (MICS, 2022). The Gender Parity Index (GPI) also reveals disparities, with many rural areas showing a GPI below 0.8, underscoring gender-based access inequities (UNESCO, 2022). Gender-friendly facilities are lacking, causing absenteeism among adolescent girls due to inadequate sanitation (WaterAid, 2019), and long distances to schools increase safety concerns, especially in rural regions (UNICEF, 2022).

Female teacher representation is low, further impacting girls' engagement and confidence in educational settings (UNESCO, 2022). A curriculum that does not fully integrate gender-sensitive content limits girls' interest and growth potential. Supportive initiatives, including the Universal Basic Education (UBE) and Better Education Service Delivery for All (BESDA), need to expand funding to be effective for girl-child education. Learning outcomes for girls remain below average in literacy and numeracy, highlighting broader educational inequalities (UNESCO, 2021). Training and empowerment programs targeting out-of-school girls are essential for providing life skills and economic independence yet require significant budget allocation to address the needs of over 12 million girls currently out of school (Nigeria Governors' Forum, 2024, pp. 56-57).

This policy paper presents a comprehensive analysis of girl-child education across ten states in Nigeria, supported by the Malala Fund. The analysis aims to assess public investment and policy commitment to girls' education in the selected states, focusing on financing patterns, policy effectiveness, and contextual barriers such as poverty and insecurity. A qualitative research approach was adopted, synthesizing existing literature and data from various sources, including education policies and budget documents.

Significantly, the AGILE (Adolescent Girls Initiative for Learning and

Empowerment) program has been instrumental in addressing some of these challenges by providing targeted support and resources aimed at improving educational access and retention for girls. This initiative focuses on creating safe learning environments, enhancing female teacher recruitment, and developing gender-responsive curricula.

This review encompasses ten strategically selected states—Borno, Kano, Katsina, Jigawa, Kaduna, Sokoto, Zamfara, Niger, Oyo, and Akwa Ibom—representing diverse challenges and opportunities in girl-child education across Nigeria's geopolitical landscape. The selected indicators for analysis include enrollment rates, completion rates, GPI, female teacher representation, availability of gender-sensitive facilities, distance to schools, gender-responsive budgeting, curriculum inclusiveness, and the presence of support programs.

The findings underline the urgent need for targeted investments and policy interventions to enhance educational access and equity for girls, aligning with national and global commitments to gender parity and sustainable development. Recommendations for policymakers and stakeholders are provided to strengthen the framework for girl-child education in Nigeria, fostering an inclusive and supportive educational environment.

Section 1: Introduction

Background

This policy paper aims to examine the unique challenges that hinder girls' education financing across ten focus states using an evidence-based approach across ten indicators. The analysis seeks to inform budgeting, policy development, and community engagement to enhance girl-child education, reduce dropout rates and increase completion. Each indicator will include current challenges, their impact on girls, and specific budget justifications to highlight actionable steps for improving access and quality in education. Ultimately, the paper serves as a roadmap for policymakers to create a supportive educational environment for girls, promoting social and economic growth.

Girl-child education in Nigeria faces a range of systemic challenges that vary significantly across states, influenced by socio-political, cultural, and economic contexts. Despite global commitments to achieving gender parity in education, Nigeria continues to grapple with one of the highest rates of out-of-school children (OOSC) globally, with approximately 15 million children of school-going age not enrolled in school, 50% never enrolled, 25% dropouts and 25% Almajiri and 6 million are adolescent girls. These challenges are especially pronounced in rural and conflict-affected regions, such as the northern states, where cultural norms, poverty, and insecurity exacerbate barriers to education.

The Objectives

The overarching goal of this desk review is to assess the level of public investment and policy commitment to girls' education across ten Malala-funded states in Nigeria. Specifically, the objectives are:

1. To analyze public financing patterns for girls' education, highlighting gaps, challenges, and opportunities in state-level budgetary allocations and expenditures.
2. To examine the policy environment and how effectively gender-responsive policies are being implemented to improve girls' access, retention, and completion of basic education.
3. To assess state-specific disparities and contextual barriers—such as poverty, insecurity, and cultural norms—that affect girls' education.
4. To identify strategic indicators that offer insights into the

performance and inclusiveness of girls' education systems.

5. To provide actionable recommendations for policymakers, development partners, and civil society organizations on how to strengthen investments in girls' education in line with global and national frameworks.

Methodology

This desk review employed a qualitative research approach rooted in the systematic analysis of secondary data sources. The primary aim of the methodology was to synthesize existing literature, budget documents, education policies, and program reports that pertain to the financing and implementation of girls' education across ten states in Nigeria. The review began with the identification and collation of relevant materials, including state education sector plans, gender policies, public budget documents, and evaluation reports from national and international agencies such as UNICEF, UNESCO, World Bank, and Nigeria's National Bureau of Statistics. Additional documents reviewed included program implementation reports from the Adolescent Girls Initiative for Learning and Empowerment (AGILE), Better Education Service Delivery for All (BESDA), and Universal Basic Education (UBE) scheme.

The analysis was guided by ten pre-defined indicators, which served as the thematic framework for evaluating state performance and investment in girls' education. Each document was assessed using a thematic coding approach, enabling the identification of patterns, gaps, and best practices across the selected states. Data triangulation was applied to ensure the credibility and reliability of findings—cross-validating budget data, enrolment statistics, and program impact reports from multiple sources. The methodology accounted for both the policy environment and contextual realities of each state, such as security challenges, sociocultural norms, and regional disparities in access to education. However, the review was limited by the uneven availability and accessibility of state-level disaggregated data, and the absence of primary field-level validation, which could have provided more nuanced insights into implementation dynamics.

Scope

The scope of this desk review is both geographically and thematically defined. Geographically, the review focuses on ten states in Nigeria that are currently supported by the Malala Fund and have shown varying levels of progress and challenges in girls' education. The states—

Adamawa, Borno, Bauchi, Yobe, Kano, Kaduna, Sokoto, Akwa Ibom, Oyo and Gombe —were strategically selected to provide a diverse representation across Nigeria's six geopolitical zones, with particular emphasis on the northern regions, which exhibit the highest levels of gender disparity in education. This spread allows the review to assess both common systemic challenges and region-specific barriers that influence educational outcomes for girls.

Thematically, the review is anchored on ten strategic indicators that span across access, equity, infrastructure, financing, and policy implementation. These indicators were selected based on their relevance to the education policy discourse and their usefulness in tracking progress on national and international commitments such as the Sustainable Development Goals (particularly SDG 4 and SDG 5), the Safe School Declaration, and the National Gender in Education Policy. The analysis thus provides a comparative view of how each state is performing across these indicators, the level of state investment, and the effectiveness of interventions in place to support girls' education.

Indicators and Justification

In Nigeria, advancing girl-child education requires a multidimensional approach informed by key indicators that reflect both access and quality. Enrolment and completion rates at the primary and junior secondary levels offer a snapshot of how well girls are entering and progressing through the education system. However, access alone is not enough. The Gender Parity Index (GPI) helps measure equity in enrolment between boys and girls, while the representation of female teachers is crucial for creating safe, relatable learning environments—especially in conservative communities. Equally important is the availability of gender-sensitive WASH (Water, Sanitation, and Hygiene) facilities, as inadequate hygiene infrastructure often leads to absenteeism and dropout among adolescent girls. Physical distance and safety concerns, particularly in rural and conflict-prone areas, remain significant barriers to attendance. Budget allocations must also be gender-responsive to ensure that policies and resources directly address the unique challenges girls face. An inclusive, gender-sensitive curriculum further reinforces positive gender norms and supports long-term empowerment. The high proportion of out-of-school girls signals the need for reintegration initiatives. Lastly, state-level support programs like AGILE, BESDA, scholarships, and mentorships are vital in demonstrating political will and sustaining progress. These indicators collectively serve as a strong foundation for targeted advocacy and policy reform.

1. **Enrolment Rate**
   This indicator reflects the effectiveness of outreach initiatives and education policies. High enrolment suggests successful engagement, whereas low rates may point to obstacles such as poverty, insecurity, or restrictive cultural norms.

2. **Completion Rates (Junior and Senior Secondary)**
   These rates go beyond access, serving as a measure of the education system's ability to retain and support girls through the entire basic education cycle.

3. **Gender Parity Index (GPI)**
   GPI offers a clear measure of gender equity in education by showing the ratio of girls to boys enrolled at various levels, thereby indicating the extent of balanced access.

4. **Female Teacher Representation**
   This indicator was selected due to its association with improved learning outcomes and the creation of safer, more supportive environments for girls—especially in conservative settings where female role models are crucial.

5. **Gender-Sensitive WASH Facilities**
   The availability of appropriate water, sanitation, and hygiene infrastructure is critical, as the absence of girl-friendly toilets and hygiene facilities often leads to absenteeism and dropout, particularly during menstruation.

6. **Distance to School and Safety**
   This indicator addresses geographical and security-related challenges that affect girls' attendance, particularly in rural or conflict-prone areas where physical access and personal safety are major concerns.

7. **Gender-Responsive Budgeting**
   This assesses whether government budgets include specific provisions and targeted interventions aimed at addressing the unique needs of girls, reflecting commitment to reducing gender disparities in education.

8. **Inclusive and Gender-Sensitive Curriculum**
   A curriculum that is not only free of gender bias but also actively promotes gender equality is essential for shaping equitable mindsets and empowering both girls and boys.

9. **Proportion of Out-of-School Girls (OOSG)**
    This indicator highlights the scale of educational exclusion among girls and underscores the urgent need for reintegration strategies and alternative learning pathways.

10. **State-Level Support Programs**
    The existence of initiatives such as scholarships, mentorship schemes, AGILE, BESDA, and other empowerment programs signals strong political will and strategic investment in improving education outcomes for girls.

Selected States and Rationale

The ten states selected for this desk review are those directly supported by the Malala Fund under its 2020-2025 strategic plan and represent a strategic cross-section of Nigeria's geopolitical and educational landscape. These states include Adamawa, Borno, Jigawa Kano, Kaduna, Akwa Ibom, Oyo, Bauchi, Gombe, Sokoto The selection captures states from the Northeast, Northwest, South-South, and Southwest geopolitical zones, with a strong emphasis on regions with high levels of educational exclusion among girls, gender disparity, and conflict-related vulnerabilities.

Borno and Adamawa, both in the Northeast, are deeply affected by the Boko Haram insurgency, which has had a devastating impact on education infrastructure and access,   particularly for girls. These states offer critical insights into the intersection between conflict, displacement, and educational marginalization, making them vital to understanding education recovery and resilience efforts.

Gombe and Bauchi, also in the Northeast, face   persistent challenges related to poverty, cultural norms, and weak education financing, especially for girls. They serve as examples of states working to address systemic barriers through targeted programs and external support.

Kaduna, in the Northwest, stands out as a relatively reform-driven state that has made notable progress in education financing, planning, and implementation. The state's focus on gender equity, transparency, and data-driven education reform makes it a model for comparative analysis.

Kano, Jigawa, and Sokoto are also in the Northwest and reflect the region's entrenched gender norms, high numbers of out-of-school children, and socioeconomic conditions that hinder girls' access to

quality education. These states are important to study due to their unique approaches—such as community-based learning and Islamic education integration.

Oyo State, the only state from the Southwest included in the   cohort, provides a contrasting lens where educational access is relatively better, but socioeconomic and rural-urban disparities still impact girls' education. Oyo offers the opportunity to analyze what lessons from Southern Nigeria might be transferable to the North, particularly around inclusive policy design and resource mobilization.

Akwa Ibom, representing the South-South region, brings a unique dimension to the review. Despite its relatively better infrastructure and resource availability, the state still contends with significant challenges in girls' education, particularly in coastal and rural areas. Including Akwa Ibom allows the review to examine how resource-rich states can leverage their advantages to improve girls' education in education through innovative financing strategies.

This diverse selection of states allows the review to explore a wide range of challenges, responses, and innovations in the financing of girls' education, contributing to a more holistic understanding of what works and what gaps remain in Nigeria's efforts toward gender-equitable education.

Findings

The desk review reveals persistent underfunding of girls' education across all ten states   despite varying degrees of policy commitment. Whilst states like Kaduna and Oyo have shown proactive measures in budgeting and planning for gender-responsive education, most states lack a consistent framework for tracking and allocating funds specifically targeted at improving girls' education. There is widespread absence of budget lines that prioritize gender equity, with most states integrating girls' education within general basic education spending, making it difficult to monitor actual investments. Insecurity, especially in the Northeast, continues to undermine funding effectiveness, as resources are often diverted to security or humanitarian needs.

Also, the analysis found that inter-agency coordination and data-driven planning are weak in most states, resulting in duplication, inefficiencies, and misallocation of resources. While donor support and civil society interventions have helped plug some gaps, these efforts remain fragmented and unsustainable without structured government-led

financing mechanisms.

The findings highlight the urgent need for institutionalized funding models, better transparency, and a dedicated financing framework—such as the proposed Nigeria Secondary Education Strategic Intervention Fund (NSESIF)—to ensure that investments in girls' education are not only increased but also effectively utilized.

Northern Region: Conflict and Cultural Barriers in Borno

In Borno State, the Boko Haram insurgency has devastated the educational system. Schools have been destroyed or closed due to insecurity, forcing families to prioritise safety over education. As of 2023, over 200,000 children in Borno lacked access to formal education due to displacement and school closures (UNICEF, 2023). For girls, the risks are even greater; the fear of abduction and violence discourages parents from sending their daughters to school. Additionally, entrenched cultural norms in Borno often favour early marriage over education, with 65% of girls in the state married before the age of 18 (National Bureau of Statistics, 2022).

Southwest Region: Socio-Economic Disparities in Oyo

In contrast, Oyo State in the southwest faces different challenges rooted in socio-economic disparities and urban-rural divides. While urban areas like Ibadan benefit from better infrastructure and higher female enrolment rates, rural communities lag significantly behind. In Oyo, 1 in 3 girls in rural areas does not complete secondary education due to poverty and child labour.

Cultural perceptions of girls as caregivers further reinforce these disparities, with families often pulling girls out of school to support household responsibilities. Despite these barriers, Oyo's relative stability has allowed government-led initiatives like the free education programme to make some progress. However, such programs still face funding gaps and inconsistent implementation.

Northwest Region: Poverty and Policy Gaps in Kano

In Kano State, a combination of poverty and policy gaps continues to undermine girl-child education. Kano has one of the highest populations of OOSC in Nigeria, with over 989,234 thousand children out of school, nearly 65% of whom are girls (MICS 2021). The Almajiri system, a traditional Islamic education model, remains prevalent, and many families see no value in formal education, particularly for girls. Government programs have attempted to integrate Western and Islamic education systems, but these efforts often fail to address deeply

ingrained gender biases.

South-South Region: Resource Gaps in Akwa Ibom

In Akwa Ibom State, located in the oil-rich south-south region, resource allocation is a significant challenge. Despite the state's wealth, rural schools remain underfunded and lack basic infrastructure, including separate sanitation facilities for girls. This has led to increased absenteeism among adolescent girls, particularly during menstruation. In addition, many families struggle with economic pressures and pull their daughters out of school to support informal economic activities.

Cross-Cutting Challenges and Opportunities

Across all ten states, common barriers include the lack of female teachers, gender-insensitive curricula, and inadequate monitoring and evaluation systems to track progress. However, there are also opportunities for positive change. States like Jigawa and Kaduna (the only two states with budget lines for girls' education in their state's annual budget) have made notable progress by introducing gender-responsive budgeting and scholarships for girls, demonstrating that targeted interventions can yield measurable results.

This nuanced understanding of the state-specific challenges and opportunities provides a foundation for designing tailored interventions that address the unique needs of each region. By leveraging the Malala Fund's support and aligning state-level initiatives with national and global education goals, Nigeria can make significant strides toward achieving gender parity in education.

Section 2: The Indicators

1. Enrolment (Basic)

Enrolment figures indicate that Nigeria faces a significant challenge with Out-of-School Children (OOSC), particularly among girls. A recent review of the Education Sector Expenditure by the Nigerian Governor's Forum states that approximately 18.3 million children of school-going age are not enrolled in primary and basic secondary school, underscoring systemic barriers to access (Nigeria Governors' Forum, 2024, p. 1). The factors influencing low enrolment include socio-economic conditions, cultural norms, and inadequate school infrastructure, particularly in rural regions (Nigeria Governors' Forum, 2024, pp. 4-5).

The National Bureau of Statistics reported that approximately 60% of Nigeria's out-of-school children are girls. Girls' enrolment lags due to cultural expectations, poverty, and the belief that girls' education is secondary to boys. For every ten boys enrolled in primary school, only seven girls join in rural areas. The disparity is even starker in northern states, where traditional values strongly influence family decisions.

This highlights the urgent need for targeted spending to bring these girls back into the educational fold (p. 54). The increase in rates of OOSC calls for increased allocation towards interventions aimed specifically at improving access and retention of girls in schools.

Impact on Girls: Limited enrolment options mean that many girls never enter formal education, missing out on critical developmental years (World Bank, 2020). This leads to restricted future employment opportunities and lower lifetime earnings. States are encouraged to implement strategies such as community awareness campaigns and financial incentives to enhance enrolment rates among girls (Nigeria Governors' Forum, 2024, p. 6).

Budget Justification: Funding awareness campaigns and community engagement are crucial to changing perceptions and creating a path for more girls to enrol in school (UNICEF, 2021).

2. Completion Rate

Completion rates for girls in secondary education remain a concern. According to the report, while enrolment rates may be improving, completion rates do not reflect similar progress, often impacted by early

marriage and economic pressures (Nigeria Governors' Forum, 2024, p. 4). The difference in completion rates between boys and girls is particularly pronounced in states with high poverty levels (Nigeria Governors' Forum, 2024, pp. 10-11). Even when girls enrol, many drop out early due to poverty, household responsibilities, or early marriage. Nationally, only 50.5% of girls complete senior secondary school (MICS, 2022). Engaging communities and providing financial support to families can help improve completion rates.
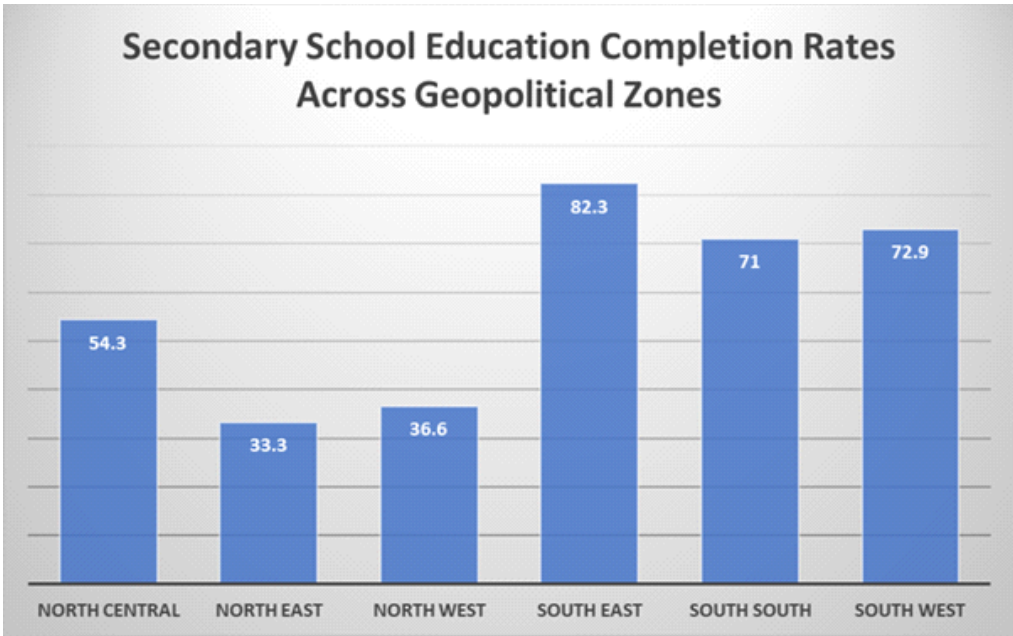

Fig 1. Secondary School Education Completion Rates Across Geopolitical Zones

The completion rates for senior secondary school education in Nigeria vary significantly by region, with the South East region having the highest completion rate at 82.3%, followed by the South West at 72.9% and the South South at 71%. On the other hand, the Northern regions of the country have much lower completion rates, with the North Central region having a rate of 54.3%, the North West at 36.6%, and the North East at just 33.3%.

These regional disparities can be attributed to a variety of factors, including differences in access to educational resources, poverty levels, and cultural norms. In the Northern regions, for example, early marriage, child labour, and insecurity due to conflict and terrorism can all impede access to education

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[2]MICS 2021/2022: https://www.unicef.org/nigeria/media/6316/file/2021%20MICS%20full%20report%20.pdf

Impact on Girls: Early dropout traps girls in cycles of dependency, limiting their ability to make independent life choices and reducing their self-confidence (International Labour Organization, 2019).

Budget Justification: There is evidence that allocating funds to support programmes that address economic barriers - such as scholarships or conditional cash transfers - can keep girls in school longer (World Bank, 2020).

3. Gender Parity Index (GPI)

The Gender Parity Index (GPI) is a crucial indicator of equity in education. The report indicates that many states have a GPI of less than 1, reflecting significant disparities in educational access between boys and girls (Nigeria Governors' Forum, 2024, p. 6). For example, areas with traditional gender roles show more pronounced inequities in the GPI, highlighting the need for targeted monitoring and interventions to achieve gender parity (Nigeria Governors' Forum, 2024, pp. 51-52). Policy reforms

aimed at promoting gender-equitable access to education are essential to addressing these disparities (Nigeria Governors' Forum, 2024, p. 8).
The Gender Parity Index in many rural areas remains below 0.8, reflecting an imbalance favouring boys in school attendance (UNESCO, 2022). This indicates that girls are consistently left out of educational opportunities.

Impact on Girls: Low GPI reflects systemic inequities, reinforcing the notion that boys are more deserving of education than girls, perpetuating gender inequalities in adulthood (UNESCO, 2021).

Budget Justification: Funding interventions to reduce this gap, such as community sensitisation and promoting gender equality in school policies, helps balance the GPI and provides equal educational opportunities (UNESCO, 2020).

4. Representation of Female Teachers

The percentage of female teachers is crucial for creating an inclusive educational environment. The report highlights that states with a higher ratio of female teachers tend to have better educational outcomes for girls (Nigeria Governors' Forum, 2024, p. 8). Additionally, female educators can serve as role models, positively influencing girls' aspirations and confidence. Recruitment initiatives to increase the number of qualified female teachers should be prioritised.
Schools in rural areas often lack female teachers, who serve as role models and create a supportive environment for girl students (UNESCO, 2022).

Impact on Girls: Without female teachers, girls may feel uncomfortable, lack mentorship, and have fewer female figures to emulate in professional roles (World Bank, 2021).

Budget Justification: By funding targeted recruitment and training of female teachers, schools can create a more inclusive environment that supports girls' attendance and engagement (UNICEF, 2021).

5. Gender-friendly Facilities

Gender-friendly facilities, such as private toilets and sanitation services tailored for girls, play a significant role in promoting attendance. The report emphasizes that many schools lack adequate facilities, which deter girls from attending, especially during menstruation (Nigeria Governors' Forum, 2024, pp. 10-11). Improvements should be made in school infrastructure to create a more conducive learning environment for girls, as a lack of proper facilities is directly linked to lower enrolment and retention rates (Nigeria Governors' Forum, 2024, p. 11).
The lack of separate toilets and hygiene facilities in many schools makes attendance difficult for adolescent girls, especially during menstruation (WaterAid, 2019).

Impact on Girls: The absence of gender-friendly facilities leads to increased absenteeism, as girls miss school during menstruation, eventually leading to higher dropout rates (WHO, 2021).

Budget Justification: Funding to construct separate toilets, hygiene facilities and dignity kits will enable consistent school attendance for girls, especially in rural areas (WaterAid, 2019).

6. Distance from School

Distance to educational institutions significantly affects girls' access to education. The report notes that girls in rural areas often must travel far to attend school, which poses safety risks and can deter attendance (Nigeria Governors' Forum, 2024, pp. 4-5). States are encouraged to establish more schools within communities to reduce travel distances and improve safety for female students (Nigeria Governors' Forum, 2024, p. 6).
For many girls, long distances to school pose a security risk, especially in rural and conflict-prone areas (UNICEF, 2022).

Impact on Girls: The threat of harassment or violence while commuting deters parents from sending their daughters to school, and those who do attend are often exhausted and distracted (UNESCO, 2021).

Budget Justification: Investment in building local schools or safe transportation options can help alleviate these risks, ensuring girls can attend school without endangering their safety (World Bank, 2020).

7. Gender Responsive Budget

Despite progress in basic and secondary education enrollment, girls continue to face systemic barriers that limit their access to and completion of secondary education. One of the critical challenges is the lack of gender-responsive budgeting at the sub-national level, which results in insufficient allocation of resources tailored to the unique needs of adolescent girls. Only a few states, such as Jigawa and Kaduna, have begun to institutionalize gender-responsive budgeting, dedicating specific budget lines for girls' education in their annual financial plans (Nigeria Governors' Forum, 2024, p. 12). This limited adoption has stifled the scale and impact of interventions aimed at addressing the multifaceted obstacles girls face in pursuing secondary education.

The absence of deliberate, gender-sensitive financial planning has a profound impact on adolescent girls. Inadequate sanitation facilities, lack of menstrual hygiene support, insecurity in school environments, and insufficient provision of scholarships disproportionately affect girls, often leading to absenteeism and eventual dropout. Furthermore, the lack of budget allocations for recruiting female teachers or providing safe transportation exacerbates girls' vulnerability, especially in northern states where gender norms may already restrict their mobility and participation (UNESCO, 2022; World Bank, 2021). Without these crucial investments, girls are left without the support systems needed to remain and thrive in school.

Impact on Girls: The absence of gender-responsive budgeting in education planning directly undermines the participation, retention, and academic success of adolescent girls in secondary schools across Nigeria. Without tailored investments, girls are more likely to face structural and cultural barriers that discourage consistent school attendance and completion. For instance, the lack of female teachers—particularly in rural and northern communities—means that many girls lack relatable role models and feel unsafe or unsupported in male-dominated school environments (UNESCO, 2022). This often leads to lower self-esteem, reduced classroom engagement, and increased dropout rates

Budget Justification: Investing in gender-responsive budgeting for girls' secondary education is both strategic and impactful. A targeted annual

allocation of ₦10 billion per state can fund critical interventions such as scholarships for girls, recruitment of female teachers, construction of gender-sensitive school facilities, and menstrual hygiene management. Evidence from Kaduna and Jigawa States demonstrates that such investments significantly improve enrolment and retention rates, while promoting community support for girls' education (Nigeria Governors' Forum, 2024; UNICEF, 2021).

8. Curriculum Inclusivity

A gender-inclusive curriculum plays a pivotal role in fostering girls' interest and sustained participation in education. However, Nigeria's education system often lacks gender-sensitive content that addresses the unique needs and aspirations of girls. For instance, a 2023 study by the National Bureau of Statistics revealed that only 35% of primary and secondary school curricula include gender-sensitive materials explicitly addressing topics like gender equity, girls' empowerment, or the contributions of women in history and STEM fields.

Examples of gaps in gender-sensitive content include, Textbooks used in primary and secondary schools predominantly feature male figures in leadership, science, and technology, with fewer than 15% of examples showcasing women in professional roles (UNESCO, 2022). This imbalance perpetuates stereotypes and diminishes aspirations among girls.

Few schools incorporate topics such as menstrual health management, gender-based violence awareness, or financial literacy into their curriculum. This absence leaves girls ill-equipped to navigate personal and social challenges.

A review by the Federal Ministry of Education (2023) found that 90% of STEM-related illustrations and exercises in secondary school textbooks feature boys as protagonists in problem-solving scenarios, further reinforcing the misconception that these fields are unsuitable for girls.

Impact on Girls: The lack of a relatable and inclusive curriculum diminishes girls' engagement in education. Girls often feel disconnected from learning materials, which reduces classroom participation and contributes to high dropout rates. For example, in Kano State, where traditional roles dominate, 45% of girls aged 12-16 reported disengagement from subjects they perceived as irrelevant to their future aspirations (Nigeria Governors' Forum, 2024). Without inclusive content, girls are less likely to develop critical thinking skills or see themselves in

professional or leadership roles, perpetuating cycles of gender inequality.

Budget Justification: Investing in curriculum reform to ensure inclusivity is essential for fostering girls' engagement and academic success. The development and integration of gender-sensitive content in textbooks and teacher training programs could bridge this gap. An estimated ₦500 million annually would enable the Federal Ministry of Education to revise textbooks, conduct gender-sensitivity training for curriculum developers, and implement life skills education modules in schools nationwide (World Bank, 2023). Such reforms would promote gender equity in education and empower girls to envision broader career opportunities.

9. Proposition on Out-of-School Girls in Nigeria (Secondary School Age)

Nigeria faces a critical challenge with the growing number of out-of-school children, particularly adolescent girls of secondary school age. According to the Nigeria Governors' Forum (2024), over 12 million girls are currently out of school (pre-primary to secondary school), representing a significant barrier to national development and gender equity. The majority of these girls are located in northern Nigeria, where deep-rooted socio-cultural norms and economic constraints intersect to limit girls' access to education and skill acquisition programs.

Cultural perceptions that prioritize early marriage and domestic roles for girls over formal education persist in many communities, especially in rural and semi-urban areas (UNESCO, 2021). These beliefs not only undermine girls' rights but also systematically exclude them from opportunities that could enhance their economic independence and social agency.

The impact of this exclusion is profound. Girls who remain out of school and are unskilled are more likely to experience early marriage, economic dependency, and cycles of poverty and vulnerability. Conversely, research by UNICEF (2022) demonstrates that girls who receive education or vocational training are more likely to delay marriage, earn higher incomes, invest in their children's health and education, and contribute meaningfully to economic development.

Impact on Girls: Without education or skills training, these girls face a high risk of exploitation, poverty, and limited life choices. Girls who acquire vocational skills are more likely to delay marriage, invest in their children's education, and contribute to economic growth (UNICEF, 2022).

Budget Justification: Investing in the training and empowerment of out-of-school girls is essential for creating long-term social and economic benefits. A targeted investment of ₦1.5 billion annually could support the expansion of vocational training centres, the provision of start-up grants, and partnerships with NGOs for community outreach. Evidence from Kaduna's initiative shows that scaling successful programs can lead to measurable improvements in girls' economic participation and social status, with the potential to reduce poverty rates in targeted areas by up to 10% over five years (World Bank, 2023).

10. State-level Supports Initiatives for Girls Education

Several government initiatives are designed to support girl-child education, including the Universal Basic Education (UBE) program and the Better Education Service Delivery for All (BESDA). However, the report calls for improved implementation and funding to ensure that these initiatives effectively reach girls in underserved areas (Nigeria Governors' Forum, 2024, pp. 47-48). Monitoring the impact of these initiatives on girls' education specifically is crucial for measuring effectiveness (Nigeria Governors' Forum, 2024, p. 51).

Initiatives targeting girl-child education, like the Adolescent Girls Initiative for Learning and Empowerment (AGILE), need more widespread implementation across Nigeria to meet the needs of underserved areas (World Bank, 2020).

Impact on Girls: Girls without access to supportive initiatives lack the safety nets that encourage retention, and they face barriers like family economic hardship and early marriage pressures (UNICEF, 2021)

Budget Justification: Expanding successful initiatives with adequate funding ensures that these support systems reach more girls and have a sustained impact (UNICEF, 2022).

Section 3: Making the Case for Girl-Child Education Budgeting

Investing in girl-child education is not only a moral imperative but a strategic economic decision that can yield significant social and economic returns. Allocating funds specifically for girl-child education can transform entire communities, break the cycle of poverty, and contribute to the overall development of the nation. Below, we outline why dedicated budgeting for girl-child education is essential and how it can generate long-term benefits:

1. Economic Growth and Productivity

Educating girls is one of the most effective ways to boost economic productivity. Studies show that each additional year of schooling for girls can increase their future income by up to 20% (World Bank, 2020). This, in turn, enhances household income and contributes to national GDP growth. When girls are educated, they are more likely to enter the workforce, become entrepreneurs, and contribute to economic diversification. This has a direct positive impact on poverty reduction, as educated women are more likely to invest in their families' health and well-being.

2. Social and Health Benefits

Educated girls are more likely to make informed decisions about their health, leading to better outcomes in family planning, maternal health, and child nutrition. For instance, research has shown that a mother's education level is directly linked to lower child mortality rates and improved health outcomes for children (UNICEF, 2021). By investing in girl-child education, states and the nation at large can expect significant improvements in public health and reduced healthcare costs.

3. Breaking the Cycle of Poverty

Investing in girls' education can help break intergenerational cycles of poverty. Girls who are educated are more likely to become financially independent, delay marriage, and ensure that their own children receive an education. This cycle of empowerment creates a ripple effect that benefits entire communities. For example, communities with higher female education levels report lower rates of child marriage and better economic stability (UNESCO, 2022).

4. Advancing Gender Equity and Social Inclusion

Educating girls fosters gender equity and contributes to more inclusive

societies. When girls are given the same educational opportunities as boys, they are more likely to take on leadership roles, advocate for their communities, and participate in decision-making processes. This strengthens democratic institutions and ensures that all voices are represented in the development process. Gender equity in education can also help to dismantle harmful stereotypes and norms that perpetuate discrimination and inequality.

5. Improved Educational Outcomes for Future Generations

Investments in girl-child education lead to better educational outcomes for future generations. Educated mothers are more likely to prioritize their children's education, creating a positive cycle of academic success. According to the World Bank (2020), an educated female population can increase national literacy rates and improve the quality of the workforce, contributing to a more skilled and competitive economy.

6. Cost-Effectiveness and Long-Term Savings

Allocating funds to girl-child education is cost-effective in the long term. The benefits of an educated population—such as higher employment rates, improved economic productivity, and better health outcomes—far outweigh the initial costs of investment. For example, the United Nations estimates that closing the gender gap in education could lead to a $112 billion increase in Africa's GDP annually (UNESCO, 2022).

Section 4: Policy Recommendations for Effective Budgeting

To effectively address the persistent barriers that limit girls' access to and success in secondary education, **state governments** across Nigeria must adopt deliberate, well-resourced strategies that prioritize gender equity in education. The following policy recommendations outline practical steps state governments should take to enhance budgeting effectiveness:

1. **State Governments Should Increase Allocations for Gender-Responsive Programs**
   States must institutionalize dedicated budget lines for girl-child education within their annual education budgets. This includes consistent funding for initiatives that tackle specific barriers such as inadequate infrastructure, lack of qualified female teachers, and unaffordable school costs. These allocations should be guided by gender-disaggregated data and aligned with state education sector operational plans (SESOPs) to ensure long-term impact and sustainability.

2. **State Governments Should Support Community-Based Interventions through SBMCs and Local Stakeholders**
   Recognizing the central role of communities in influencing girls' educational outcomes, state governments should actively support and fund community-based interventions that promote girls' enrollment , retention, and learning. This includes working through School-Based Management Committees (SBMCs), traditional and religious leaders, and community-based organizations (CBOs) to implement mentorship programs, girl-focused clubs, safe spaces, and after-school academic support. SBMCs, in particular, serve as critical platforms for mobilizing local ownership, monitoring school-level interventions, and advocating for gender-responsive priorities. State Ministries of Education should institutionalize capacity-building and provide grants to SBMCs, ensuring they are empowered to champion inclusive and gender-sensitive education at the grassroots level.

3. **State Governments Should Implement Conditional Cash Transfer Programs**
   To address the economic factors that keep girls out of school, states should develop and scale Conditional Cash Transfer (CCT)

schemes. These programs should offer financial incentives to families who enroll and keep their daughters in secondary school, particularly in rural and underserved areas. CCTs have proven effective in other regions and should be integrated with monitoring systems to track attendance, academic progress, and behavioral outcomes.

4. **State Governments Should Invest in Infrastructure and Gender-Sensitive School Facilities**
   A critical aspect of girls' participation in school is the presence of safe and dignified learning environments. State governments must ensure that all public secondary schools are equipped with separate toilets for girls, access to water, sanitary materials, and secure classroom spaces. Infrastructure investment should be guided by gender audits and community feedback to ensure they meet the needs of adolescent girls. In doing so, states will reduce absenteeism, particularly during menstruation, and create a more enabling environment for academic success.

Section 5: Conclusion

Investing in girl-child education is not merely a moral obligation; it is a transformative strategy with far-reaching implications for Nigeria's socio-economic development. The challenges outlined in this policy paper—ranging from low enrolment and completion rates to inadequate gender-sensitive facilities and curriculum—are systemic and deeply entrenched. Yet, they are not insurmountable. Evidence from successful interventions in states like Kaduna and Oyo demonstrates that with targeted policies, sufficient funding, and a commitment to equity, significant progress is achievable.

Education is the cornerstone of empowerment. An educated girl is more likely to delay marriage, contribute to her community, and break intergenerational cycles of poverty. Conversely, the cost of inaction—perpetuate inequality, economic stagnation, and societal instability—far outweighs the investment required to address these barriers.

This policy paper underscores the urgency of a coordinated approach, aligning state and federal priorities with global goals such as SDG 4. It advocates for gender-responsive education budgeting, community engagement, and the scaling of best practices across all ten Malala-funded supported states. By prioritising education for girls, Nigeria not only fulfils its responsibility to its young citizens but also sets the stage for sustainable growth and prosperity.

The time for action is now. Policymakers, stakeholders, and communities must come together to ensure that every girl has the opportunity to learn, thrive, and contribute to the nation's future. An investment in girl-child education is an investment in Nigeria's collective potential—one that will yield dividends for generations to come.

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