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Analysis of Gender Disparity in Out-Of-School Children in Nigeria

Edward Agbai: *Emmanuel University, Raleigh, NC, USA.*

♣***Ayima Lott***: *Emmanuel University, Raleigh, NC, USA.*

ABSTRACT: *As such, this study examines the gender gap in out-of-school children in Nigeria, its scope, regional variation, drivers, consequences and current policy responses and research to build on evidence-based interventions for girls' educational inclusion. The study is based on secondary data from the Universal Basic Education Commission, UNICEF, UNESCO and academic literature and a systematic review of secondary data from secondary schools. The literature synthesises quantitative data on out-of-school children, regional attendance rates and policy documents to examine the structural issues that create gender disparities in the Nigerian education system. Girls make up about 60 percent of Nigeria's estimated 17 to 20 million out-of-school children, with over 7.6 million girls without access to school. Between 73 and 80 percent of out-of-school children are concentrated in northern states where female primary net attendance rates are less than 48 percent. The main reasons are poverty, child marriage, socio-cultural norms, insecurity, and policy gaps, with economic losses of $229 billion from women's workforce exclusion. This study has relevance to education policy making, international development programmes, gender equality advocacy and curriculum planning in Nigeria and other sub-Saharan African contexts in which challenges are also significant. The findings can be applied to government agencies, NGOs and international organisations in the education sector that deal with girls' education. This study provides a comprehensive, multi-dimensional look at gender disparity in Nigeria's out-of-school children crisis and combines quantitative data and regional patterns, socio-cultural drivers and policy gaps in policy implementation with a comprehensive and multi-faceted analysis of gender inequality. It is also a step forward in understanding the intersectional barriers to girls' education and provides evidence-based recommendations for targeted retention strategies to help girls' education.*

Key words*: Child marriage, educational policy, gender disparity, girls' education, Nigeria, out-of-school children.*

1. Introduction

Nigeria's educational crisis is one of the most pressing developmental problems in sub-Saharan Africa. Nigeria holds the world's largest share of the population of out-of-school children (15 percent) (Adeleke, 2024). The United Nations Children's Fund estimates 10.2 million kids of primary school age are not in school, while UNESCO estimates the figure rises to 18.3 million when adolescents are included (Ndanusa et al., 2021). In other words, one in five out-of-school children in the world is Nigerian. This crisis is not a statistical anomaly; it is a fundamental failure of policy, governance, and societal commitment to the nation's future.

The paradox at the center of this crisis is profound. The Compulsory, Free Universal Basic Education Act of 2004 guarantees free, compulsory basic education for every Nigerian child of primary and junior secondary school age. But two decades after its enactment, the number of out-of-school children has grown from about five million in the early 90s when the Act was signed to between 18.5 million and 20 million today (Ndanusa et al., 2021). Such a gap between law and reality has highlighted the systemic deficiencies in implementation, accountability, and resource allocation that have come to define Nigeria's basic education system. Okoh et al.

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♣*Corresponding Author: Ayima Lott*

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(2020) identified the importance of improving factors such as poverty, cultural practices, and inadequate school infrastructure as barriers to achieving universal basic education.

The demographic problem is compounded by Nigeria's demographics. Nigeria will have around 126 million children and adolescents by 2030, which will be the largest youth population in Africa (Adeleke & Alabede, 2022). This demographic dividend is a great opportunity and also a grave threat. "This can be our greatest strength or our biggest crisis," as UNICEF warned (Oyekan et al., 2023). How Nigeria can distinguish these two outcomes depends on how it equips young people with the education and skills necessary to thrive in an ever-more knowledge-based economy.

The gender focus in this crisis is particularly pronounced. Girls account for 60 percent of Nigeria's out-of-school children, with some 7.6 million girls still denied education (Adeleke, 2024). Girls' primary net attendance rates in north-eastern and north-western states are only 47.7 percent and 47.3 percent, respectively, and more than half of all girls in those areas are not in school (Idoko, 2021). This gender gap is not a mere coincidence, but is an outcome of poverty, socio-cultural norms that devalue education, child marriage, and insecurity (Oritsema, 2021; Sambo & Gyang, 2019). In order to properly address the geography, drivers, and consequences of this gap in gender inequality, we need to understand its impact and how it affects the development of interventions to close it. This article considers the gender disparity in out-of-school children in Nigeria and how regional patterns, underlying causes, and opportunities for Nigeria's development are reflected in the way policy responses are being taken and how to improve the level of education for all.

2. Literature Review

Nigeria's out-of-school children crisis is a global crisis that is worrying and instructive. The country is the one that has the greatest percentage of out-of-school children in the world (about 15 percent of total children) (Adeleke, 2024). According to the United Nations Children's Fund (2025), 10.2 million children in primary school are not in school, and UNESCO (2021) says 18.3 million children are out of school when adolescents are included. The UBEC (Universal Basic Education Commission) defines out-of-school children as those who have never been in school, dropped out before they are 14 years old, or attend irregularly without achieving basic learning outcomes. This definition has been criticized for excluding adolescents aged 15–17 years at the secondary level, which constitute a large share of educational exclusion, especially among girls in northern Nigeria (Adeleke, 2024).

The paradox of Nigeria's education crisis is the mismatch between legislative intent and reality. Nigeria's Compulsory, Free Universal Basic Education Act 2004 stipulates free, compulsory basic education for every Nigerian child; however, at the time of implementation, it is still far from perfect. By 2024, states had allocated N2.4 trillion for education and the federal government had allocated N2.2 trillion, so the total amount was N4.6 trillion (Oyekan et al., 2023). However, the UBEC funds remained unaccessed on the basis that states do not fund their counterpart. Hence, insecurity, poor infrastructure, lack of teaching materials, and shortage of qualified educators have been identified as key implementation barriers (Okoh et al., 2020; Ndanusa et al., 2021).

Gender disparity is an issue with significance and patterns that are well known in Nigeria's out-of-school child crisis. Girls constitute approximately 60 percent of Nigeria's estimated 17 million out-of-school children (Adeleke, 2024). Currently, 7.6 million girls in Nigeria are out of school, including 3.9 million in primary school and 3.7 million in junior secondary school. The dropout rate is also disturbing; 1 million girls drop out between the first and the last year of primary school and 0.6 million between the first and third year of secondary school (Adeleke & Alabede, 2022). More than 66 percent of Nigerian girls drop out before junior secondary school (Idoko, 2021). The gender gap widens as children progress through education levels, and girls are disproportionately lost at critical transition points (Oritsema, 2021).

The implications go beyond enrollment numbers. As of 2015, 14 out of 100 Nigerian girls are not in school, learning a trade, or employed—a trend that the World Bank (2022) has identified as indicative of a widening gender divide in education and economic opportunity. The gender parity index at the primary school level (0.99) suggests near parity in access, but this ignores regional variation and is insufficient to explain the higher dropout rates for girls at the secondary level (Adeleke, 2024).

Gender disparities in education access are regionally concentrated, and northern Nigeria is bearing the brunt of these. In north-western Nigeria, between 73 and 80 percent of out-of-school children are in northern states (Adeleke & Alabede, 2022). Girls make up up to 60 percent of out-of-school children, and 48 percent of

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out-of-school girls are in the North-East (Adeleke, 2024). In state-based data, Bauchi State records the highest non-attendance of male school children, while Sokoto, Kebbi, and Niger states are the top three for non-attendance of female students (Adeleke, 2024). Kano State alone has nearly 900,000 out-of-school children, Jigawa more than 330,000, and Katsina over 300,000 (Adeleke, 2024). Together, these three states account for 16 percent of Nigeria's 10.2 million out-of-school children.

The urban-rural divide only compounds regional inequality. In the areas studied, 86 percent of out-of-school children are from rural areas, and 65 percent are from the poorest households (Okoh et al., 2020). Ethnic groups like Kanuri and Fulani face the hardest challenges (Adeleke et al., 2022). There is a significant difference ($p < 0.001$) between Northern and Southern Nigeria regarding the accessibility of boys and girls to education (Adeleke, 2024).

This study identifies numerous intersecting causes of gender inequality in educational access. Poverty is the most potent driver; for low-income families, school costs are in conflict with daily living, and when difficult decisions are necessary, girls are often at the bottom (Iddrisu, 2014; Flouri & Midouhas, 2016). Babatunde et al. (2018) have shown that gender inequality in education among children is critical to the livelihood of farming families and creates intergenerational cycles of deprivation. Child marriage is both a cause and consequence of educational exclusion. Almost 80 percent of girls in northern Nigeria are married before 18 (Sambo & Gyang, 2019). Girls with no education marry at a median age of 16.6 years, as opposed to 21.7 years for those who complete secondary education (United Nations Development Programme, 2018). The relationship is bidirectional: child marriage forces girls out of school, and when girls complete their education, marriage is delayed (Oritsema, 2021).

Socio-cultural norms and patriarchal systems place greater value on educating boys over girls (Oritsema, 2021). In northern communities, fathers, brothers, and male relatives play key roles in deciding whether girls attend school (Abubakar, 2023). Insecurity, particularly the Boko Haram insurgency in the North-East, has caused mass internal displacement and disrupted education (United Nations Development Programme, 2018). Girls have been particularly targeted, exacerbating out-of-school figures (Ndanusa et al., 2021). Inadequate school infrastructure, including lack of water, sanitation, and hygiene facilities, disproportionately affects girls, especially menstruating students (Okoh et al., 2020). Policy and governance gaps further compound these challenges; ineffective education policies, lack of retention-focused interventions, and limited accountability in resource deployment have widened gender inequality (Ewoh-Odoyi, 2021; Oyekan et al., 2023).

Several policy and programmatic responses have been initiated to address gender disparity. The Adolescent Girls Initiative for Learning and Empowerment (AGILE), a World Bank-supported initiative, aims to expand access to quality secondary education for girls aged 10 to 20 (Oyekan et al., 2023). Early results show a 40 percent increase in girls' enrollment, a 30 percent improvement in learning outcomes in Mathematics and English, and a 20 percent reduction in dropout rates (World Bank, 2022). The Girls' Education Project Phase 3 (GEP3), with an investment of GBP79 million (approximately US$109.1 million), aims to improve basic education and reduce disparities in learning outcomes between girls and boys in northern Nigeria (United Nations Children's Fund, 2025). The LUMINAH 2030 initiative, launched by the Federal Government in March 2025, aims to empower one million underserved girls and women by 2030 (Oyekan et al., 2023). The literature shows that gender disparity in Nigeria's out-of-school children crisis is not just a numerical problem but rather an institutional failure which is based on interrelated factors: poverty, cultural norms, insecurity, child marriage and policy gaps (Adeleke, 2024; Oritsema, 2021; Ndanusa et al., 2021). Policy responses are needed, but implementation gaps and the absence of retention-focused interventions are hindering progress (Ewoh-Odoyi, 2021; Oyekan et al., 2023). Data collection should also focus on disaggregated data at sub-national levels, long-term tracking of cohorts, and cost-effectiveness of interventions to inform evidence-based policy (Adeleke & Alabede, 2022; Okoh et al., 2020).

3. Methodology

This study utilized a systematic literature review approach to examine gender disparity in out-of-school children in Nigeria. The study employed the systematic review approach as this method allows the compilation of evidence from existing studies, the identification of trends in studies, and a thorough assessment of the current state of knowledge on the subject.

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3.1. Study Design and Research Questions

This study was a qualitative systematic review based on the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) guidelines to ensure methodological rigour and transparency. The review was guided by the following research questions:

(1) What is the magnitude and regional distribution of gender disparity among out-of-school children in Nigeria? (2) What are the main drivers of gender disparity in educational access? (3) What are the consequences of gender disparity in education? and (4) What policy responses exist and what are their implementation gaps?

3.2. Data Sources and Search Strategy

Secondary data were collected from a wide variety of sources to ensure the research questions were fully covered. The main sources of data included Universal Basic Education Commission (UBEC), United Nations Children's Fund (UNICEF), United Nations Educational, Scientific and Cultural Organization (UNESCO), World Bank, National Bureau of Statistics, and Federal Ministry of Education publications (Adeleke, 2024; Ndanusa et al., 2021; Okoh et al., 2020; Oyekan et al., 2023; United Nations Children's Fund, 2025; World Bank, 2022). Google Scholar, Scopus, Web of Science, and Web of Science were searched in terms of the keywords "gender disparity", "out-of-school children", "girls' education", "Nigeria," and "child marriage" and "educational policy". All papers in peer-reviewed journals, government reports and organisational publications published between 2015 and 2025 were considered as reference papers (Adeleke & Alabede, 2022; Oritsema, 2021; Sambo & Gyang, 2019). We also searched reference lists of the known studies to include that were relevant to the research to find more relevant papers.

3.3. Inclusion and Exclusion Criteria

The studies were included if they (a) were relevant for Nigeria or Sub-Saharan Africa and were relevant to Nigeria; (b) dealt with gender disparity, out-of-school children and girls' education;

(c) were based on real data, quantitative statistics, or qualitative analysis; (d) published in English; and (e) were published from 2015 onwards. Exclusion criteria included opinion pieces, conference abstracts without full text and studies focused only on other regions without relevance to Nigeria.

3.4. Data Extraction and Analysis

Data were extracted using a standardised template that captures the author(s), publication year, study objectives, methodology and key findings about gender disparity, drivers, consequences and policy responses. Data were also meshed thematically using Braun and Clarke (2006) six-phase thematic analysis: familiarisation with the data, generating initial codes, searching for themes, reviewing themes, naming and defining themes, and writing the report. Themes were made inductively from the data and then organized around the research questions. The analysis was conducted in order to identify gender disparity in regions and drivers, consequences and implementation gaps in policy (Adeleke, 2024; Adeleke & Alabede, 2022; Idoko, 2021; Oritsema, 2021). They were then used to present national and state-level statistics on out-of-school children, attendance rates and gender parity. The qualitative data was analysed using content analysis to identify thematic patterns in the literature and policy documents.

3.5. Quality Assessment

The quality of the included studies was verified according to established criteria for systematic reviews. Peer-reviewed journal articles were assessed on the basis of their methodological rigour, research design clarity, validity of research and relevance to the research questions. Government and organisational reports were evaluated based on the quality and accuracy of the report, the currency of the report, and the coverage of relevant topics. Studies with significant methodological limitations or lack of relevance were excluded from the final synthesis.

4. The Magnitude of Gender Disparity: Data and Trends

4.1. National-Level Statistics

Nigeria's out-of-school children crisis is one of the most severe in the world. According to the Universal Basic Education Commission and UNESCO, the total number of out-of-school children is between 17 and 20

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million. Girls constitute about 60 percent of this population, and UNICEF estimates between 7.6 and 8.9 million girls are presently denied access to education (Adeleke, 2024). According to disaggregated data, 3.9 million girls of primary school age are out of school, and 3.7 million girls at junior secondary are also out of school (United Nations Children's Fund, 2025). This distribution indicates that the gender gap increases as children progress through education, and girls are disproportionately lost at critical education transition points in primary and secondary education (Adeleke & Alabede, 2022). These statistics reflect the systemic exclusion of girls from Nigeria's education system.

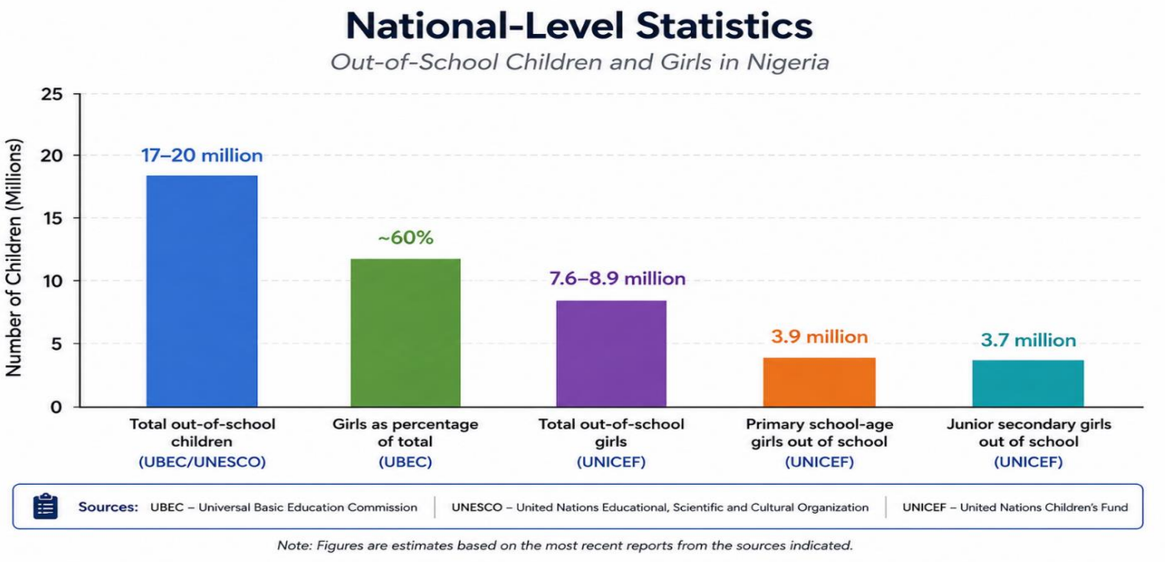


Figure 1. Nigeria's out-of-school children.

4.1.1. Dropout Patterns

The dropout rate for girls in Nigeria shows a systematic disconnect from education as they progress through schooling. One million girls drop out in the first and last year of primary school; hence, retention is more than just enrollment (Adeleke, 2024). An additional 0.6 million girls are also lost during the transition from primary six to junior secondary school (Adeleke & Alabede, 2022), at which time many families no longer send their daughters to school. Most alarmingly, 63 percent of girls never complete secondary school and this indicates that the education system has not been able to retain female students through to graduation (Idoko, 2021). These trends show that girls are more likely to be lost at the most crucial stage of transition and poverty, child marriage and social norms contribute to this (Oritsema, 2021; Sambo & Gyang, 2019).

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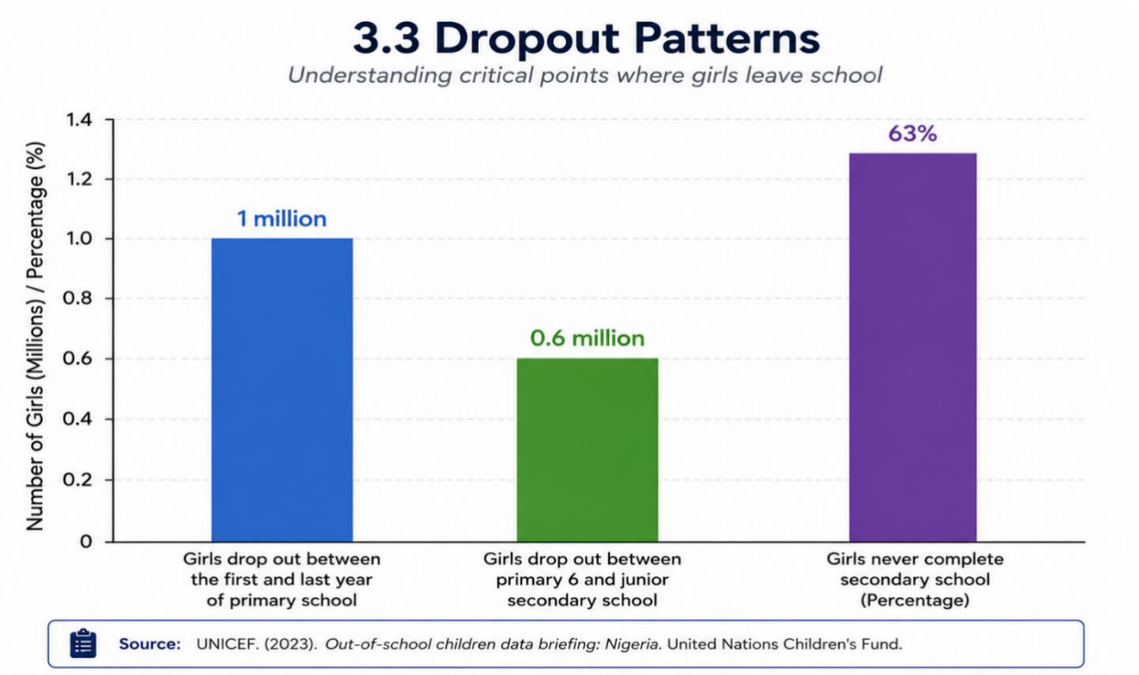


Figure 2. School Dropout Rate in Nigeria.

4.1.2. Literacy and Learning Outcomes

Nigeria's literacy rate is 60.9 percent, and gender parity is a concern: 65.8 percent of males and only 56 percent of females are literate (World Bank, 2022). The gender parity index for educational attainment is 84.2 percent, indicating progress has been made but not yet achieved (United Nations Children's Fund, 2025). The regional one is even more dire: over two-thirds of girls in northern Nigeria are unable to read, reflecting the impact of the dropout crisis on basic literacy skills on their whole society (Universal Basic Education Commission, 2018). These literacy trends are in service to this intergenerational cycle of educational deprivation (as educated mothers are less inclined to prioritize their daughters' schooling).

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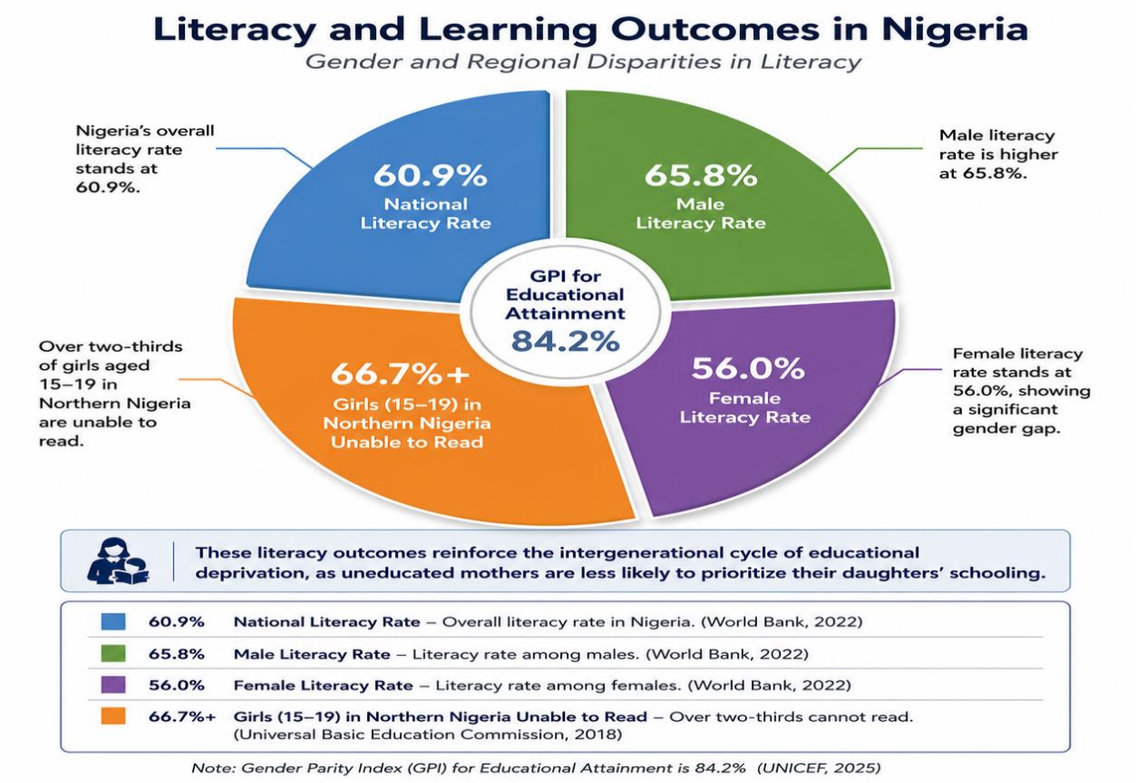


Figure 3. Literacy Rate in Nigeria.

4.2. The Geographical Dimensions of Gender Inequity

4.2.1. The North-South Divide

The gender gap in out-of-school children is regional, and northern Nigeria is heavily impacted (Adeleke, 2024). In the North-East and North-West, 48 per cent of out-of-school girls are concentrated, and the female primary net attendance rate is 47.7 per cent and 47.3 per cent, meaning that more than half of out-of-school girls are not in school in these regions (Adeleke & Alabede, 2022). Northern Nigeria had 5 to 7 million out-of-school girls from 2020 to 2025, so there is still a crisis in Northern Nigeria (Ndanusa et al., 2021). In North-West and North-East, girls account for up to 60 percent of out-of-school children, and between 73 percent and 80 percent of Nigeria's total out-of-school children are concentrated in northern states (Adeleke, 2024). This regional distribution also reflects poverty, insecurity, and socio-cultural norms that devalue girls' education (Oritsema, 2021).

Southern Nigeria has a different but substantial trend. Economic hardship, climate shocks, and urban poverty scare girls out of classrooms (Okoh et al., 2020). Even in the South-West, which performs better than the North, UNICEF reports an 8 to 15 percent dropout rate among adolescents (United Nations Children's Fund, 2025), which indicates gender disparity is not only a northern phenomenon.

4.2.2. State-Level Variations

State-level data show wide variation in educational exclusion rates. Kebbi State has the highest out-of-school children rate at 64.8 percent, and Kano State has approximately 989,000 out-of-school children (Adeleke, 2024). The gender parity index for net attendance ratio drops below 1.0 in 10 states in the North; boys are less likely to attend school in these states (Universal Basic Education Commission, 2018).

4.2.3. Urban vs Rural Disparities

The urban-rural divide compounds regional inequality. In the areas studied, 86 per cent of children out of school are from rural areas and 65 per cent are from the poorest households (Okoh et al., 2020). Ethnic groups like Kanuri and Fulani are among the most impacted by the disparities that are the most profound, as ethnicity,

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geography, and poverty influence educational access (Adeleke et al., 2022). These inequalities highlight the need for targeted interventions to address the specific barriers faced by rural, poor, and ethnic minority girls.

5. Drivers of Gender Disparity

5.1. Poverty and Economic Factors

Poverty is still the biggest driver of educational exclusion for Nigerian girls. For low-income families, school expenses are at odds with everyday survival costs, and when children are forced to make tough choices, girls are the first to be taken out of school. Only 15.9% of girls from the poorest families are in school compared to 62.2% from the richest families, and 59.3% of poor girls are out of school and not working (Adeleke, 2024). In Nigeria, only 9% of the poorest girls go to secondary school, whereas 81% of the richest girls do (World Bank, 2022). When money is tight, families prioritize boys' education because they think this will be more favorable (Babatunde et al., 2018). In northern Nigeria, men are breadwinners in over 70% of families, concentrating decision-making power and perpetuating gendered educational exclusion.

5.2. Child Marriage

As such, child marriage is both a cause and consequence of educational exclusion. Nationally, one in three (33.4%) young women are married prior to 18 years of age, with rates close to 50% in the Northeast and Northwest (United Nations Children's Fund, 2025). Child marriage reduces a girl's chances of completing secondary and higher education by 22.98% (Idoko, 2021). The median age of first marriage is 16.6 years for girls without education and 21.7 years for girls who are in secondary school (United Nations Development Programme, 2018). In northern Nigeria, almost 80% of girls are married before 18 years of age (Sambo & Gyang, 2019). In many cases, child marriage is the end of formal education, and the rise in child marriage is directly linked with rising numbers of out-of-school girls (Oritsema, 2021).

5.3. Socio-Cultural Norms and Patriarchal Systems

Patriarchal systems value boys more than girls (Oritsema, 2021). In northern communities, fathers, brothers, and other male relatives make the major decisions on whether girls go to school (Abubakar, 2023). Persistent patriarchal norms dictate decision-making and limit women's opportunities (Idoko, 2021). Cultural norms and rigid gender roles demand that women take care of all the housework and childcare at home, and men are more likely to be educated than women as a result of parental bias (Babatunde et al., 2018). These established patriarchal norms, economic hardship, and longstanding cultural expectations often push girls out of school (Oritsema, 2021).

5.4. Insecurity and Gender-Based Violence

The Boko Haram insurgency in the North-East has severely disrupted girls' education (United Nations Development Programme, 2018). Over the last decade, violent extremism has resulted in the destruction of schools, mass displacement, and heightened fear, all of which have disproportionately affected girls' access to education (Ndanusa et al., 2021). The abduction of 276 schoolgirls from Chibok in 2014 and 112 girls from Dapchi in 2018 exemplify the targeting of girls (Okoh et al., 2020). In the face of school attacks, parents have kept their daughters away from schools (Adeleke & Alabede, 2022). Insecurity exacerbates pre-existing cultural and socio-economic barriers such as early marriage, gender biases, and poverty (Ndanusa et al., 2021).

5.5. Inadequate Education Financing and Infrastructure

Low investment in education, inadequate school infrastructure, and teacher shortages compound the problem (Okoh et al., 2020). Only 30% of schools in Nigeria have basic sanitation services, and only 37% have basic water supply services (United Nations Children's Fund, 2025). Only 8% of schools have girls' toilet compartments with menstrual hygiene facilities (Universal Basic Education Commission, 2018). Poor water and sanitation facilities directly affect girls' school attendance, participation, privacy, and dignity, exposing them to health risks and quietly pushing many out of the classroom (Okoh et al., 2020). In many communities, girls who are forced to leave school early due to pregnancy or marriage face stigma or policies that keep them from returning to the classroom (Oritsema, 2021).

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5.6. Policy and Governance Gaps

Despite the Universal Basic Education Act 2004, implementation is poor (Ewoh-Odoyi, 2021). As of March 2026, over ₦97 billion in UBEC funds remained unaccessed due to states' failure to meet the 50% counterpart funding requirement (Oyekan et al., 2023). Only 27 of Nigeria's 36 states were able to access UBEC matching grants in 2024 (Universal Basic Education Commission, 2018). There is a concurrent legislative system for education, so the responses are fragmented (Ewoh-Odoyi, 2021). Ineffective education policies, lack of retention-focused interventions, and limited accountability in disbursement and distribution of resources have further exacerbated gender inequality in education access (Oyekan et al., 2023).

6. Consequences of Gender Disparity in Education

6.1. The Consequences of Gender Inequality in Education

The denial of education to millions of Nigerian girls is clearly a violation of their rights to safety, health, and future opportunities. Out-of-school girls are among the most vulnerable persons and face a high risk of forced child marriage, child labour and recruitment into armed groups. Women without schooling marry earlier, with a median age of 16.6 years for girls without education compared to 21.7 years for secondary school students, with greater rates of violence against their partners, less decision-making power and higher risk of maternal complications and death. They are also more likely to have stunted or malnourished children (Adeleke, 2024). Lack of education is a huge barrier to economic independence and personal growth for girls and traps them in the cycle of dependency and poverty (Okoh et al., 2020).

6.2. Family and Community-Level Effects

Educated girls are much less likely to marry young and much more likely to lead healthy and productive lives. In fact, each additional year of schooling increases a woman's eaming potential by 10 to 20 percent (World Bank, 2022). Women who marry in childhood are 12 percent less likely to have the same income as if they didn't marry. Uneducated mothers perpetuate the cycle of educational deprivation; research shows that mothers who do not prioritize their daughters' education (Oritsema, 2021) are more likely to foster intergenerational poverty and inequality. Children of educated mothers have better health outcomes, as investing in girls' education has been shown to prevent 35,675 under-five child deaths.

6.3. National-Level Consequences

The economic impact of gender disparities in education is immense. Gender parity in primary school enrollment is a major driver for output growth, and gender inequality in education is a major barrier for economic growth and stability (Adeleke, 2024). If all women were in the Nigerian economy at the same rate as men, GDP would increase by $229 billion (Tuggar, 2025). Investing in adolescent girls is estimated to generate an additional $400 billion in GDP by 2040 at a cost of around $37 billion (World Bank, 2026). And closing gender gaps means Nigeria's Gross Domestic Product per year could be up to two and three percent more. In contrast, a failure to educate girls costs countries $15 trillion in lost productivity annually. The social impacts are widespread poverty, insecurity and loss of global competitiveness. As Nigeria's Health and Social Welfare Minister warned us, every child who is denied education is not only a personal loss but also a material loss for the nation. Nigeria has 126 million children and adolescents in 2026—the largest youth population in Africa—and if girls continue to be excluded from education, this demographic dividend will be worse than it is good for Nigeria.

6.4. The "NEET" Crisis

Fifteen out of every 100 Nigerian girls are not in school, nor learning a trade, nor employed— evidence of a growing gender divide in education and access to economic opportunity. The NEET (Not in Education, Employment, or Training) rate among youth aged 15 to 24 is 14.4 percent, while females are on average 15.9 percent and male's 13.0 percent in this population. This gap shows the cumulative effects of educational exclusion on young women's economic participation and highlights the need for specific solutions to address gender inequality in education and employment (Oritsema, 2021; Oyekan et al., 2023).

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7. Policy and Programmatic Responses

7.1. Government Initiatives. LUMINAH 2030

LUMINAH 2030 was launched in March 2025 with World Bank funding and is a flagship programme that aims to educate and economically empower over one million underserved Nigerian girls and women by 2030. LUMINAH 2030 integrates the teaching of formal education with vocational education and vocational training, digital education, as well as financial empowerment for adolescent girls and their parents and community involvement to address the barriers to education for girls (Oyekan et al., 2023). It also encourages safe and flexible learning centres and gender-equitable education policies. LUMINAH 2030 is in 12 pilot states as well as the Federal Capital Territory: Yobe, Taraba, Kano, Jigawa, Benue, Ebonyi, Anambra, Bayelsa and Akwa Ibom (Universal Basic Education Commission, 2025). In August 2025, UBEC became the primary body in charge of LUMINAH 2030 within the Federal Ministry of Education to guarantee institutionalisation, sustainability and alignment with Nigeria's education priorities. As UBEC Executive Secretary Dr. Aisha Garba said, "Embedding LUMINAH within UBEC ensures its institutionalisation, aligns it with national education priorities and ensures it leaves a lasting legacy". In addition, UBEC has established a special unit on Alternative Education for Girls with a budget line, in line with the Commission's position of inclusive education and targeted interventions for the girl child.

7.2. Adolescent Girls Initiative for Learning and Empowerment (AGILE)

The Adolescent Girls Initiative for Leaming and Empowerment is a World Bank-supported initiative for improving secondary education for adolescent girls aged 10 to 20 (World Bank, 2022). Since it was launched, the Federal Government has enrolled 3.9 million girls in secondary schools in 18 states (Federal Ministry of Education, 2026). It uses conditional cash transfers to reduce economic barriers to schooling. Sokoto State has introduced a programme to provide ₦40,000 per academic term to 41,825 students, and Kwara State's programme of ₦40,000 per academic term to 32,420 female students. AGILE has also been able to build and complete 200 junior and senior secondary schools, 8,800 WASH and toilet facilities with boreholes and solar facilities, laid out more than 460,949 pieces of furniture, recruited and deployed 16,232 teachers (50 percent female) and distributed 53,491 teaching and learning materials (World Bank, 2026). Also, one million girls have graduated from life skills and digital literacy training under the programme. AGILE spent ₦8.456 billion on Sokoto State alone, renovated 749 classrooms, built 214 solar-powered boreholes, 1,652 toilet units, and enrolled 16,528 adolescent girls in 2025.

7.3. National Policy on Gender Education

The National Policy on Gender Education is a means of eliminating gender gaps in educational opportunities and access for boys and girls and the need for girls to access, participate in and benefit from education. The Federal Ministry of Education is committed to implementing the policy aimed at eliminating the inequalities between the access, participation and completion rates of boys and girls in basic education (Ewoh-Odoyi, 2021). Stakeholder workshops in states like Bauchi have made decisions for adaptation, law enactment and implementation in state educational institutions and communities. The policy aims to translate commitments into actionable work plans, budgets and activities to make it not just a "paper exercise".

7.4. Development Partner Interventions

7.4.1. UNICEF Programming

Based on this, UNICEF has developed and implemented the Girls' Education Project Phase 3 (GEP3) from 2012 to 2022 in partnership with the Government of Nigeria and the UK Foreign, Commonwealth and Development Office. With an investment of GBP79 million (US$109.1 million), GEP3 was a move to improve basic education, enhance social and economic opportunities for girls and reduce the gap in learning outcomes between girls and boys in northern Nigeria. Through 10 years of implementation, GEP3 brought 1.5 million girls into school in Northern Nigeria, ended the gender gap, and increased learning outcomes. Enrolment of girls was up to 2.87 million, representing a 64 percent increase, in the six states from 0.73 to 0.97, and the survival rate for girls from primary 1 to primary 5 rose from 57 percent to 87 percent. UNICEF still supports 2 million out-of-school children in northeast Nigeria through the GPE-AF project and provides training for vocational, entrepreneurial, and life skills for out-of-school adolescent girls.

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7.4.2. Other Interventions

The Oando Foundation has made extensive contributions to girls' education by donating over 1,000 back-to-school kits to newly enrolled out-of-school children in Plateau State. The Foundation's LEARNOVATE-FLIP programme has recruited more than 4,000 children and brought them into formal education. Additionally, the EU-UNICEF partnership provides foundational literacy and numeracy skills to out-of-school children. In total, the Federal Government has enrolled 1 million out-of-school children in 24 months through various programs.

7.5. Proposed Legislative Reforms

A Bill to update the Compulsory, Free Universal Basic Education Act 2004 is currently before the National Assembly. The bill aims to broaden the funding that the Commission is providing to combat the out-of-school population and its repercussions (Oyekan et al., 2023). This amendment also puts gender, regional, and religious balance at the centre of the board of the Commission. The Nigerian Senate is also moving the Basic Education Amendment Bill to its third reading with the objective of strengthening the mandate to teach compulsory education, modernising the curriculum, improving teacher training, and institutionalising gender equality. It will also add accountability mechanisms and significantly reduce dropout rates and absenteeism.

8. Critical Analysis and Gaps

8.1. What the Data Shows

The data on gender disparity in Nigeria's out-of-school children crisis show us several deep insights that challenge simplistic views of Nigeria's out-of-school children crisis, and not only do we find this gap in gender in Nigeria's education sector. The gender gap in education is not uniform across all educational levels, and it is even worse at higher education (Adeleke, 2024). While the gender parity index (0.99) at the primary level indicates that girls have access, this does not address the high dropout rate for girls at the secondary level. As girls progress in education, barriers increase and 66 percent of Nigerian girls drop out before they are in junior secondary school (Idoko, 2021). This shows that only enrollment interventions are not enough to promote retention and progression.

Second, the regionally wide gender disparity shows that cultural and structural factors, not just economic ones, are at play (Adeleke, 2024). About 73 to 80 percent of children who are out of school are in northern states, with girls accounting for up to 60 percent of this population (Adeleke & Alabede, 2022). This spatial inequality mirrors deep-rooted patriarchal practices, the prevalence of child marriage, and the threat of insecurity that together make education systems for girls a systemic barrier against which poverty cannot explain (Oritsema, 2021; Ndanusa et al., 2021).

Third, the gap between policy and practice is still significant. Despite the Compulsory Free Universal Basic Education Act 2004 mandating free basic education, more than ₦97 billion in UBEC funds remain uncirculated as of March 2026 because states are not bringing in the amount required to meet the same obligations (Oyekan et al., 2023). The failure in implementation is representative of wider governance weaknesses such as lack of accountability, fragmented responsibilities due to education being on the same legislative list, and lack of enforcement mechanisms (Ewoh-Odoyi, 2021). The nominal fines under the UBE Act of N2,000–N10,000 can't curb non-compliance, and we are in the midst of a situation in which the laws are not being applied and the teachers are not being able to deliver in terms of quality of education.

8.2. Limitations of Current Responses

Despite decades of policy interventions, data from the past five years shows no visible improvement in access to girl-child education (Adeleke, 2024). The number of out-of-school children has grown from about five million when the UBE Act was enacted to between 18.5 million and 20 million today (Ndanusa et al., 2021). This trend suggests current responses are not up to scale, scope, or implementation effectiveness.

The interventions often fail to tackle the root causes of patriarchal norms and cultural practices which devalue girls' education (Oritsema, 2021). Most programmes focus on supply-side interventions (building schools, providing materials) without addressing demand-side issues that stem from cultural beliefs and gender norms (Abubakar, 2023). Funding gaps persist even with only 2 percent of UBEC consolidated revenue for UBEC, and states are not getting matching grants (Oyekan et al., 2023). In 2024, 27 of Nigeria's

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36 states failed to secure UBEC matching grants, with the resource mobilisation and accountability failures that result from Nigeria's poor performance.

There is also limited participation of men and boys as allies in girls' education (Oritsema, 2021). With fathers, brothers, and male relatives playing a significant role in determining if girls attend school, interventions that do not engage men in education perpetuate the very power structures that are keeping girls out of school (Abubakar, 2023). Programs also tend to be based on enrollment, rather than retention, which does not do anything to address barriers for girls in school, like child marriage, pregnancy, and household labour demands (Okoh et al., 2020).

8.3. Methodological Issues for Future

Research. The existing research on gender disparity in Nigeria's out-of-school children crisis shows methodological gaps that need to be fixed. There is a need for more granular and disaggregated data at the state and local government level (Adeleke, 2024). National averages mask the large sub-national differences of interventions. State-level data shows that Sokoto, Kebbi, and Niger are the hot spots for female school non-attendance, but information at the local government level is limited (Adeleke, 2024).

The importance of qualitative research on community-level barriers is second. Although quantitative data can depict the magnitude of the crisis, qualitative research can elucidate the lived experiences, perceptions, and decision-making processes that shape educational outcomes for girls (Oritsema, 2021). Knowing why families withdraw girls from school, how cultural norms are negotiated, and what interventions are perceived as acceptable to communities is critical to designing culturally appropriate responses.

Third, tracking cohort progression instead of just enrollment snapshots is essential. Current data tend to provide point-in-time estimates of out-of-school children, but longitudinal tracking of cohorts would reveal dropout patterns, the effectiveness of retention interventions, and the cumulative impact of educational exclusion (Adeleke & Alabede, 2022). Such tracking would also enable analysis of the intergenerational transmission of educational deprivation because children of uneducated mothers are more likely to drop out themselves.

9. For Policymakers

Policymakers should increase education funding and implement a ring-fencing system for girls' education interventions (Oyekan et al., 2023). The current allocation is insufficient, and funds must be safeguarded from diversion. The Federal Government should improve implementation of the Universal Basic Education Act by putting in place accountability mechanisms such as sanctions for states that do not offer equivalent funding (Ewoh-Odoyi, 2021). AGILE and LUMINAH 2030 should now be extended to all states with high gender disparity as well as other successful interventions; successful approaches must be adopted across the. Laws against child marriage must be enforced and strengthened with penalties against non-compliance and measures to prevent girls from getting married.

9.1. For Development Partners

Development partners should prioritise retention over enrollment and track girls' progress and not just enrollments (Adeleke, 2024). Men and boys should be involved as allies to break with patriarchal norms and the systems of power structures that keep girls out of education (Abubakar, 2023; Oritsema, 2021). WASH facilities must be improved to stop menstrual absenteeism, since poor water and sanitation facilities impact participation and attendance among girls (Okoh et al., 2020; United Nations Children's Fund, 2025). Second chance education for married girls and dropouts must also be provided to ensure girls who leave school have a pathway back into school (Oritsema, 2021). 9.3 For communities and civil society. Community sensitisation for girls' education should be reinforced through traditional and religious leaders to change cultural norms (Oritsema, 2021). Mentorship and role model programmes for girls can provide the motivation and guidance to stay in school (Oyekan et al., 2023). Strengthening school-based management committees is needed to give local ownership and accountability for schools to be responsive to the needs of the community (Ewoh-Odoyi, 2021). Media advocacy should amplify success stories and push for gender equality, challenging the narratives that devalue girls' education (Federal Ministry of Education, 2021).

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9.2. For Researchers and Journalists

Researchers must produce disaggregated data at sub-national levels to inform targeted interventions (Adeleke, 2024; Adeleke & Alabede, 2022). Writing about success stories is important to inform evidence-based policy and demonstrate what works (Oyekan et al., 2023). Through tracking the cost-effectiveness of various interventions, resources can be allocated effectively so that the most impactful interventions are funded (World Bank, 2022). Tracking longitudinal outcomes and not just enrolment data will help to understand progress in a better way and to assess the long-term effects of interventions (Adeleke, 2024).

10. Conclusion

Finally, the gender inequality in Nigeria's out-of-school children crisis has been analyzed, and the impact has been seen, which is an enormous and serious issue. Girls constitute approximately 60 percent of Nigeria's estimated 17 to 20 million out-of-school children, with more than 7.6 million girls still denied education. This is a statistical imbalance but a fundamental failure in policy, governance, and society for the future of a country. The gender gap widens as kids move through education as well, with 1 million girls dropping out between the first and last year of primary school and 63 percent of girls never completing secondary school. These patterns show that retention, not just enrolment, is the challenge that needs urgent attention.

The gap is very regional: between 73 percent and 80 percent of out-of-school children are concentrated in northern states, with girls accounting for up to 60 percent of those excluded. In the North-East and North-West, female primary net attendance rates are only 47.7 percent and 47.3 percent, respectively, so more than half of all girls in these areas are not in school. This regional concentration is in accordance with poverty, socio-cultural norms that devalue girls' education, child marriage, insecurity and policy failures that collectively constitute systemic barriers to educational access. The urban-rural divide perpetuates regional inequality, with 86 percent of out-of-school children from rural areas and 65 percent from the poorest households.

The implications are far from the individual girl. At home, uneducated mothers perpetuate cycles of educational deprivation and at the national level, gender inequality in education has serious economic implications. If women participated in the Nigerian economy at the same rate as men, it would raise GDP by $229 billion. If countries fail to educate girls, they lose $15 to $30 trillion in productivity over their lifetime. The NEET crisis, where 15 out of every 100 Nigerian girls are neither educated, employed nor trained, is a huge problem.

While policy responses exist– LUMINAH 2030, the Adolescent Girls Initiative for Learning and Empowerment, and the National Policy on Gender Education are among those frameworks that are being implemented, and targeted retention plans are being implemented in place- implementation gaps and lack of retention strategies hinder progress. More than ₦97 billion in UBEC funds were not accessed because states did not allocate the matching money required for the state-based programs, reflecting systemic governance failures. Many interventions, however, do not address the root causes (e.g., patriarchal norms, and men as allies are not engaged as allies, which is at the heart of the structures that keep girls from getting involved.

Urgent, coordinated action is needed across a number of fronts. Policymakers must increase education financing with specific ring-fencing for girls' education interventions and strengthen implementation of the Universal Basic Education Act through accountability mechanisms. Development partners should emphasise retention over enrolment and track girls through completion rather than celebrating enrolment figures alone. Local communities need to be sensitised about the value of girls' education and have School-Based Management Committees to drive local ownership. Researchers need to collect disaggregated data at sub-national levels and track longitudinal outcomes rather than just enrolment figures.

As UBEC Executive Secretary Aisha Garba said, "We are not just implementing a programme. We are writing a new chapter in Nigeria's education story, one where no girl is left behind." Now the question is whether Nigeria will be able to write that chapter with urgency and conviction or if millions of girls will still be written out of their own futures. The choice before Nigeria is clear: invest in girls' education today or pay the price of exclusion for generations to come.

10.1. Limitations and Study forward

The study is limited by secondary data collection, which has biases on the data collection methodologies among different sources. Moreover, the availability and quality of disaggregated data at the local government

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level is limited and sub-national analysis is not yet available (Adeleke, 2024). This study also acknowledges that the evolving educational policy situation in Nigeria will be subject to change in the future.

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