

## GIRL-CHILD EDUCATION AND ITS PROSPECTS IN WEALTH CREATION IN NIGERIA

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**ABSTRACT:** *The research delves into the intricate relationship between girl-child education and wealth-creation in Nigeria. Drawing on theoretical frameworks including Human Capital Theory, Gender and Development Theory, Economic Development Theory, and Social-Cultural Theory, the research explores how cultural norms, educational opportunities, and economic prospects intersect. The research highlights persistent gender disparities in education within the cultural context of Nigeria, perpetuated by deep-rooted norms and practices. It investigates the impact of cultural norms on early marriages and gender roles, disrupting girls' educational trajectories and limiting their economic potential. However, the transformative power of education emerges as a central theme. Education empowers girls by providing skills, agency, and aspirations for economic independence. Educated girls participate in income-generating activities, fostering local economic growth and sustainable development. Implications for policy and practice underscore the importance of culturally sensitive interventions, comprehensive gender sensitization, and strategies that integrate quality education and economic empowerment. The research recommends for collaborative research efforts, advocacy for change, and an environment where educated girls are agents of progress.*

**Keywords:** Girl-Child, Education, Wealth-Creation, Nigeria

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### INTRODUCTION

Education should be seen as a basic human right rather than a particular privilege. Everyone has the right to practice it, regardless of their gender, age, colour, ethnicity, religion, political affiliation, income gap, nationality and location, or physical limitations. Eze and Eze (2018) defined education as a process of passing on to younger generations the culture, norms, values, and ethics of a given society. It should be accessible everywhere, at all times, and in all situations because it is a lifelong process.

According to Juliem (2018), education is the process of imparting knowledge to a novice in order to foster that individual's growth on all fronts thus, physically, cognitively, socially, emotionally, spiritually, politically, and economically. Girls' and women's lives are improved and saved by education. It gives individuals more control over their life and equips them with knowledge and abilities to

support the sustainable growth of their society (Assefaw, 2010).

Based on this discourse, Okafor (2016) claims that education is a process of acculturation that aids in the person's growth of his potentials, and a number of documents, including the International Covenant on Economic, Social, and Cultural Rights of 1966, the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW), the Convention on the Rights of the Child (CRC), and the Universal Declaration of Human Rights of 1948, have ratified this right.

Quality education leads to innovations, promotes equity and inclusion, helps people avoid peer pressure, and reduces the needless pursuit of wealth and money. It was discovered that approximately 9 million (37% of school-age) young boys in Nigeria wander the streets every day. Nigeria continues to have a high percentage of out-of-school kids each year. Ocho (2005)

asserts that education is the method by which people become useful members of their society (Chibiko, 2009).

Out of this number, girls who are not in school make up the majority, numbering roughly 5.5 million (Tyoakaa, Ifeanyichukwu, & Apine, 2014). In Nigeria, every tribe exhibit the same level of absenteeism. These parents and guardians do not feel the need to send some girl-children to school due to their appreciation of the importance of educational exposure. Igbos frequently use the figurative saying "nwanyi bu ama onye ozo - woman is a property of another family" because they believe that sending a girl to school is a waste of money for the family that raised her because, she will eventually grow up and marry someone outside the family. Some young girls who reside with those who are known as "nwata nwanyi na-agba odibo" or "maid/house-girl" in modern Nigerian society are denied the opportunity to pursue an education.

The poor and appalling level of girl education in Nigeria is a problem that has to be addressed since it has an impact on the overall wealth creation in the world. According to Ada (2007), who cited the National Kid Welfare Policy (1989), a girl-child is anyone under the age of 14. The girl-child was seen by Chibiko in Juliem (2018) as a biological female offspring from birth to the age of eighteen (18). At this age, a person is not yet a young adult. This time span includes early childhood (0–5 years), primary (6–12 years), and secondary (12–18 years) education. She becomes a young adulthood is when she reaches the pinnacle of her physical, mental, social, spiritual, and emotional growth (Tyoakaa et al 2014).

To educate the girl is to educate the entire family. This energy is especially particular to the girl-child, who is currently viewed as a child but who grows up to become a woman and a mother. In addition, what is true for families is eventually true for communities and the entire country (UNICEF, 2004).

### **Statement of the Problem**

The significance of education in shaping individuals' lives and fostering socio-economic development is widely acknowledged. However, despite global efforts and policy frameworks advocating for gender equality in education,

gender disparities persist, particularly in traditional societies like Igbo Land, Nigeria. The girl-child continues to face barriers that hinder her access to quality education, thereby limiting her prospects for personal growth and contribution to wealth creation. This statement of the problem addresses the pressing issue of inadequate girl-child education in Nigeria and its repercussions on the country's overall development and wealth creation opportunities.

While strides have been made to improve education accessibility for girls, socio-cultural norms, early marriages, and economic challenges continue to perpetuate gender inequalities in education. It is, in fact, the greatest investment which can be provided by any nation for the growth and development of the resources within it. The prevalence of these barriers raises questions about the effectiveness of existing initiatives and policies aimed at promoting girl-child education and harnessing its potential for wealth creation in Nigeria. Moreover, there is need to understand the nuanced challenges that intersect to create this problem, including cultural practices, economic factors, and societal perceptions of the girl-child's role. The existing literature provides insights into the global significance of girl-child education and its influence on socio-economic development. Even so, educational opportunities have not been equal to both male and female children in many societies of Africa; hence debates about the unequal access of children to opportunities in education continue to intensify (UNESCO, 2020; Rustad & Ostby, GENR, 2014).

However, there is a research gap in examining the specific challenges faced by the girl-child in Nigeria and their implications for wealth creation opportunities within the cultural and economic context of the country. This statement of problem highlights the need to explore the root causes of gender disparities in education in Nigeria and the potential consequences for both individual girl-child development and the broader socio-economic landscape. In addressing this problem, it is essential to consider the complex interplay between cultural norms, policy implementation, and economic factors that shape the educational opportunities available to the girl-child. By identifying and understanding these challenges,

this study aims to contribute to the formulation of targeted strategies and interventions that can bridge the gap in girl-child education and unlock its full potential for wealth creation and sustainable development in Nigeria.

## **LITERATURE REVIEW**

### **Concept Review**

#### **The Girl-Child**

The girl-child is a biological female offspring from birth to eighteen (18) years of age. According to Gistarea (2013), it is primary (6-12). During this period, the young child is totally under the care of the adult who may be her parents or guardians and older siblings. It is made up of infancy, childhood, early and adolescent stages of development. During this period, the girl child is malleable, builds and develops her personality and characters. Also, Olomukoro & Omiunu, (2011), described girls as young adolescent females, biological being whose role in life is limited by their natural biological characteristics. She is very dependent on the significant others, those on whom she models her behavior through observation, repetition and imitation. Her physical, mental, social, spiritual and emotional developments start and progress to get to the peak and the young adult stage. The girl-child simply refers to the female child that has not reached the age of adult. In this paper, the girl child is regarded as a female between the ages of 0-22 years.

#### **Girl-Child Education and Wealth-Creation**

Girl-child education is a process of educating female in order to make very productive in endeavours. According to Egbo and Mama (2011), education enables the girl child later in life to be a useful and functional member of the society. Wealth-creation embraces the material welfare of the people earned through a sense of industry or occupation, which helps to eradicate poverty, eliminate unemployment and improve life expectancy considerably as well as stimulates development. According to Mogbo in Egbo & Mama (2011), development is purely an economic term. That is, new ideas that are hatched, new changes that are introduced, that may lead to the production of higher capital income.

Development and wealth-creation are associated with eradication of diseases, poverty, ignorance, illiteracy, unemployment and low life expectancy in any nation. Schooling was conceived as one of the necessary preconditions of National Development (Saleha 2008). The most significant resources for wealth-creation and national development are the human labour force. According to Khalid in Egbo & Mama (2011) a productive labour force equipped with effective leadership and intelligent management skills is a requirement for successful development. The human resources for development in any nation comes from the present population of children (male and female). There is therefore a need for countries to plan for health, education, skill training and the socio-cultural attitudes required for wealth-creation, in which the girl-child education will not be left out.

#### **Benefits of Investing in Girl-Child Education**

According to NPE (2004) education is the greatest force that can be used to bring about redress. It is the greatest investment that the nation can make for the quick development of its economics, political and human resources. Education is fundamentally an agent of socialization of people into the socio-cultural aspect of the society. Today, education has been realized to be a strong weapon or agent of social integration in society.

Girl-child education is one of the most important investments that could be used for the future of any country. It could make an enormous difference to a woman's chances of gaining well-paid work, raising a healthy family, preventing the spread of diseases such as HIV and AIDS etc. (UNICEF, 2004) in Isife (2013). Egbo & Mama (2011), Mbene (2011) and Tsauri (2010), all identified the following as the benefits of investing in the education of the girl-child. Women's education leads directly to better reproductive health, improved family health, economic growth, for the family and for society, as well as lower rates of child mortality and malnutrition. It also helps in the fight against the spread of HIV and AIDS.

#### **Theoretical Review**

**Human Capital Theory:** Human Capital Theory, developed by Gary Becker, posits that education and training are investments that

enhance individuals' human capital, making them more productive and valuable contributors to the economy and society as a whole. This theory emphasizes the importance of education in equipping individuals with skills, knowledge, and capabilities that drive economic growth and development (Becker, 1964). In the context of girl-child education in Nigeria, Human Capital Theory offers valuable insights into how investing in education can lead to wealth creation and sustainable development. This theory suggests that educating the girl-child enhances her human capital, which, in turn, can yield several positive outcomes:

**Increased Earnings Potential:**

Educated individuals tend to earn higher wages due to their improved skills and qualifications. Applying this to the girl-child, access to quality education equips her with skills that can lead to higher-paying jobs or entrepreneurial ventures, contributing to her economic well-being (Psacharopoulos & Patrinos, 2002).

**Enhanced Productivity:** Education improves individuals' efficiency and productivity in the workforce. Educated girls can become more effective contributors to their families and communities, thereby positively impacting overall productivity and economic growth (Schultz, 1961).

**Entrepreneurial Opportunities:**

Education fosters creativity, critical thinking, and problem-solving skills, essential for entrepreneurship. Educated girls may be more inclined to start and manage businesses, which can stimulate local economies and create employment opportunities (Hattori, 2018).

**Reduced Dependence:** Education enables individuals to be self-reliant and less reliant on government support or external aid. Educated girls can break the cycle of poverty and contribute to the reduction of economic inequalities within Nigeria (Becker, 1993).

**Intergenerational Impact:** Educated mothers tend to invest more in their children's education and health, creating a positive cycle of human capital accumulation across generations. Educated girls can thus contribute to improved educational outcomes for future generations (Filmer & Pritchett, 2001). However, the application of Human Capital Theory to girl-child education also necessitates addressing barriers

such as socio-cultural norms, early marriages, and inadequate infrastructure, which hinder access to quality education. By investing in the education of girls, the region can harness their human capital potential, leading to improved economic opportunities, increased productivity, and sustainable development.

**Gender and Development Theory:** Gender and Development Theory (GAD) is a critical framework that highlights the importance of considering gender dynamics in development processes. GAD recognizes that development outcomes are influenced by power imbalances and gender inequalities. Applying this theory to the context of girl-child education and wealth creation in Igbo Land unveils the systemic barriers and societal norms that perpetuate gender disparities, hindering the full potential of both girls and the community at large. GAD theory accentuates the pervasive gender-based disparities in education that often undermine the prospects of girl-child education.

In Nigeria, socio-cultural norms and traditional practices have historically relegated girls to domestic roles, limiting their access to education (Kabeer, 2005). Educated women tend to engage in income-generating activities, participate in the formal workforce, and contribute to entrepreneurial endeavors (Duflo, 2012).

A central tenet of GAD theory is the empowerment and agency of women and girls. Empowered girls who receive quality education are better equipped to make informed decisions, participate in economic activities, and challenge discriminatory norms (Sen, 2001). This empowerment contributes to both personal development and broader societal progress. GAD theory underscores the importance of policy interventions that address gender disparities in education and economic participation.

**Economic Development Theory:** Economic Development Theory focuses on the processes and strategies that lead to sustained economic growth and improvements in the standard of living. This theory examines how various factors, including education, human capital, and institutional frameworks, contribute to economic progress. In the context of girl-child education and wealth creation in Nigeria, Economic

Development Theory provides insights into how investing in education can lead to enhanced prosperity and sustainable development.

One of the central propositions of Economic Development Theory is that education is a catalyst for economic growth. Educated woman possesses skills that enable them to engage in more productive economic activities, contributing to increased labor productivity and overall economic development (Mankiw, Romer, & Weil, 1992). Economic Development Theory emphasizes the accumulation of human capital as a critical factor in promoting economic development (Schultz, 1961). Gender-inclusive education and economic participation can lead to a more diverse and skilled labor force, driving innovation, productivity, and overall economic prosperity (Duflo, 2012).

Economic Development Theory emphasizes that education can be a powerful tool for poverty reduction. Educated individuals have a better chance of breaking the cycle of poverty by accessing higher-paying jobs and creating pathways for socio-economic mobility (World Bank, 2018). Educating the girl-child offers a means to break intergenerational poverty and enhance the economic well-being of families and communities.

**Social-Cultural Theory:** Social-Cultural Theory, rooted in the work of scholars like Lev Vygotsky, emphasizes the influence of social interactions, cultural norms, and historical contexts on human development and behavior. Applied to the context of girl-child education and wealth creation in Nigeria, this theory illuminates how societal norms, cultural practices, and traditional beliefs shape educational opportunities and economic prospects for girls. Central to Social-Cultural Theory is the understanding that cultural norms play a pivotal role in shaping individuals' perceptions, aspirations, and opportunities. In Nigeria, traditional gender roles often relegate girls to domestic responsibilities, while boys are given priority for educational opportunities (Ezeilo, 2011).

This dynamic results in limited access to education for girls, hindering their potential for wealth creation and socio-economic advancement. Social-Cultural Theory highlights

the process of socialization, wherein individuals internalize societal values and norms. In the context of girl-child education, this process influences girls' educational aspirations. If societal messages devalue girls' education, girls may develop lower educational ambitions (Rogoff, 2003). This, in turn, affects their preparedness for wealth creation opportunities in adulthood. Pierre Bourdieu's concept of cultural capital aligns with Social-Cultural Theory, underscoring how cultural knowledge and practices can influence individuals' access to education and economic opportunities (Bourdieu, 1986).

Cultural practices such as early marriages impact girl-child education and economic prospects. Social-Cultural Theory underscores how marriage expectations influence girls' educational trajectories. Early marriages often disrupt education, limiting girls' accumulation of skills and knowledge required for wealth creation (Ezeilo, 2011). Social-Cultural Theory also emphasizes the importance of community influences on individual behavior. In Nigeria, communities often shape perceptions of suitable economic roles for women. If these roles are restricted to traditional roles, girls may face limited prospects for participating in wealth-generating activities (Rogoff, 2003).

Applying Social-Cultural Theory to girl-child education in Nigeria necessitates culturally sensitive interventions. Policies should engage communities, challenge gender norms, and promote the value of education for girls (Ezeilo, 2011).

## **Empirical Review**

### **Girl-Child Education**

Ishaku (2020) investigated The Challenges of Girl-Child Education, A Case Study of Yobe State, North-East Nigeria. From the analysis of the data and test of the study's hypotheses it was observed that there are challenges to girl child education. Based on the testing of hypothesis one, the alternate was accepted which states that —there is significant relationship between cultural beliefs of a society and the advancement of girl-child education in Damaturu and Bade Local Government Areas. From the result of the hypothesis, it shows that the advancement of girl-child education can be

attributed to the cultural beliefs of the society the girl-child lives in. This show that there are still several challenges that pose a threat to the education of the girl-child.

Furthermore, Osarenren-Osaghae et al (2019) looked at some social challenges confronting the education of the girl-child as perceived by female academics in the tertiary institutions in Edo State. To guide the study, seven research questions were raised and one hypothesis was formulated. The population was made up of all the female academics in all the tertiary institutions in Edo State, Nigeria. Three hundred and fifty females made up the sample of study through the purposive sampling technique. There was a strong positive relationship ( $r=0.932$ ,  $p<0.05$ ) between social challenges and the education of the girl-child in Edo state, Nigeria.

However, from the findings of the study, it can be deduced that five out of the seven factors looked at, constituted challenges against the education of a girl-child, they include: level of understanding of the girl-child education, level of acceptance of the girl-child education, parental illiteracy, ignorance about the accrued benefits, cultural and traditional practices which collaborated with the studies of Emetarom (2000), Hephzibah-Awulor (2017), Momodu (2000), Njoke et al. (2017). Osindeinde (2000), Salami and Uko Aviomoh (2000), UNESCO (2008, 2010), UNICEF (2004, 2011, 2016),

### **Girl-Child Education and Wealth Creation**

Nwokolo and Nwokolo (2016) examined Girl – Child Education as a Panacea for National Development and Sustainability, the study adopted the descriptive study design. The study was carried out in the south east states of Nigeria. The south east is made up of five states; namely Anambra, Abia, Ebonyi, Enugu and Imo. The population comprised all the counselors in their various states in the south east, Nigeria. The sample is 500 counsellors from the five states in the south east. The instrument for data collection was a researcher designed structured questionnaire.

The instrument was face and content validated by two experts from Guidance and Counselling Department of Nnamdi Azikiwe University, Awka, Anambra State, measurement and evaluation in Education Foundation

Department of Ebonyi State University, Abakiliki, Ebonyi State. The reliability of the instrument was done using test-retest method. Also, five trained research assistants were used in the administration of the questionnaire. Findings from the study indicate that attitude, low self-concept, culture, beliefs, and societal norms among others play significant role in influencing girl – child education. The study agrees that a sustainable development (wealth creation) needs education to back it up.

Consequently, there are factors that affect the wealth creation and national development as it affects the girl-child. Abubakar (2023), examined the factors that affect girls' education at secondary school level in Yobe State. Female principals, teachers and students from eight senior Girls secondary schools in Yobe state constituted the population of the study; 8 principals, 66 teachers and 476 students were selected randomly as a sample. Quantitative research approach was adopted. Data was collected through structured questionnaire designed on five Point Likert Scale. Statistical tools employed were simple percentage and chi-square for data analysis.

It was concluded that there were various factors that affect girls' education. These were: unpunctuality of teachers; unfeasibility of school buildings; poor financial status of the parents; lack of basic facilities; marriage at early age; lack of parental attention; negative attitudes of parents about girls' education; illiteracy of the parents; lack of competent teachers; lack of basic facilities for teachers; lack of proper security arrangement; and long distance to school.

### **Factors Militating Against Investment in Girl-Child Education in Nigeria**

**Gender Perception:** In Nigeria, the educational participation of girls is notably lower than that of boys. Gender has continued to play major role in determining school attendance, performance and progress. Being a female is negatively associated with enrolment, attainment and performance (Murzi, 2003) in Olomukoro and Omiunu (2011). Despite the fact that the Nigeria constitution (1999) guarantees the equality of all its citizens, regardless of religion, ethnic origin, circumstances of birth and above all sex, various sociocultural and religious practices such as

preference for male child, early marriage and “purdah” have gone a long way to prevent the Nigerian girl-child from exercising their legal rights to equal education to the fullest (Nwosu, 1999).

**Early Marriage:** The betrothal of girls for marriage at an early age is identified as a major factor that hinders the girl-child school enrolment, attendance and retention in Nigeria. Early betrothal is also closely tied with teenage pregnancy. Osokoya (2005) cited in Olomukoro and Omiunu (2011) reported that about 30% of Nigerian teenagers drop out of school having already begun child bearing before the age of 18. The emerging data on the incidence of teenage pregnancy indicates a higher rate in the North East and North West zones of 40%, 41% and 9% in the South East and South West zones respectively (UNESCO, 2005), cited in Olomukoro and Omiunu (2011).

Teenage marriage, have also militated against girl attendance, retention and achievements in school. About 30% of school age girls drop out of school having already begun childbearing at an early age. The implication of these phenomena is that many have suffered from psychological imbalances since they are mostly not matured for managing a marital home. Sickneses and diseases such as Vesicovaginal Fistula (VVF) have also become rampant as a result of this social problem, which the girl child solely suffers, UNESCO (2008, 2010),

**Stigmatized Complex:** Oganwu (1996) cited in Umar and Gbana (2004) states that in Nigeria, women are expected to play the second fiddle, and to take up low status jobs. She is brain washed by a culture of superior male dominance and is left to do with a life career in peasant farming or petty trading. Her picture elicits some empathy, haggard – looking, ill, old and almost balding hair that has dutifully responded to pressures from heavily laden baskets of farm products (Oganwu, 1996).

**Human Rights Violation:** The discrimination against women is so strong that certain necessities are denied them. Formal education is very essential in moulding an individual, in making one apprehensive of what is going on around him and thus making one capable of

coping with problem around him. In many families, education of the girls is not perceived as important. Some view it as a waste because a girl grows up and get married and the money spent on her education is never fully recovered from her bride price.

**Parental Illiteracy:** Home background matters in the life of any child (boy or girl). The education status of the parent can affect the decision to send their children to school or not; more so, to send a girl-child to school. It is illiteracy of parents that will make them to send their boy child to school and leave the girl to hawk on the streets and sell in market stores. It is illiteracy that will make them think that girl child is another man’s wife therefore training her is of no benefit to them. It is illiteracy that will make parents to think that their girl child is less superior to their boy child (Orimogunje, 2012). It is a vicious cycle that refuses to stop even in the face of Government Interventions (Ejimodu, 2013; Watkin, 2013; Yawe & Amaechi, 2015).

**Ignorance of Benefits Accrued:** The lack of knowledge of the benefits accrued to the girl-child education has contributed immensely to the reasons why the society cannot flow with Government efforts to eradicate illiteracy or see it as a worthwhile venture (Abdukadir, 2014; Kpee and Chuu-Uzomah, 2015). The society does not see the need to waste resources, but this has however been proven wrong on many instances like the following examples of educated women who rose to the zenith of their careers: Dora N. Akunyili, Director General, National Agency for Food and Drug Administration and Control (NAFDAC), Ngozi Okonjo Iweala, Minister of finance, worked at the world bank, Obiageli Ezekwesili, minister of Solid Mineral Development, Fumilayo Ransome- Kufi, the first female to drive a car in Nigeria, Abimbola Awoniyi, first medical doctor in Nigeria and others too numerous to mention (Ene, 2005; Byohn, 2007; Boomie, 2008 in Hephzibah-Awulor, 2017).

Although too few compared to millions of educated women in Nigeria but it has proven that women can get to the top of their careers. UNESCO (2008) confirmed that women with formal education are more likely to seek medical care, ensure Children are immunized, give

children nutritional requirement, adopt improved sanitation practices. As a result, their infants and children have higher survival rates and tend to be healthier and better nourished.

**Religious Beliefs:** The values, norms, ideologies and doctrines of most religions have further challenged educating the girl-child. Igbelina-Igbokwe (2013) supports the aforementioned by saying, most religious societies of the world are patriarchal. For instance, she notifies that, the Islamic religion in Nigeria, still deprives the girl-child basic education. This is because, there exist a notion that education has a way of polluting and corrupting the Islamic tenets the girl-child has been subjected to from birth.

**Poverty and Parental Ignorance:** This can be likened to a deadly disease that has eaten deep like cancer into the souls of citizens in the Nigeria. Research has proven that poverty in Nigeria has made it such that whenever parents are to choose between educating the boy-child or the girl-child, they often prefer the boy child (Oniye, 2008). There exists the belief that the duties of the girl-child start and ends in the home therefore, the girl-child is withdrawn from school, most often is a victim of economic hardship and is subjected to engaging in activities that will further make her inferior to the boy-child (Nwakego, 2014).

An alternate route to bringing an end to the family's low income is for the girl-child to be given out in marriage at an early age so that the dowry or bride price can be used to cater for the family needs and educate her brothers as the case may be (Ibrahim, 2012). Her marriage turns out to be the source of income for advancing the educational pursuit of her brothers at her detriment.

**Cost of Education:** The reality on ground, whilst official school fees may have been abolished, many schools continue to charge other fees such as for enrolment or examinations. Added to the costs of uniforms, books, transport, stationaries and other 'hidden costs' of education, sending a child to school remains a significant financial investment for families (Babalola, 2010).

**Sexual Violence and Abuse:** Due to the fear of sexual violence and abuse, most parents find it difficult to send the girl-child to school. There is

the notion that she is being exposed to sexual harassment and abuse in the pursuit for education. A study by the National Demographic Health Survey in 2008 reveals that, 36.5 percent of women who had acquired secondary education experience physical violence since age fifteen as compared to 15 percent of women who were never educated (Igbelina-Igbokwe, 2013).

**Culture and Girl-child education:** Cultural behaviour essentially determines to what extent boys and girls access formal education. Cultural behaviours such as child/early marriage, son preference and so on pose serious challenges to the educational prospects of the girl-child (Akinbi & Akinbi, 2015). Other practices such as cultural initiations account for the inaccessibility, low participation and the withdrawal of female children from school. Ahmad and Najeemah (2013), observed that some families restrain their daughters from school when they menstruate for the first time, and after a successful initiation ceremony.

Negative cultural practices and perceptions against women and girls such as son preference, virginity testing, arranged marriages, female genital mutilation or cutting (FGM/C), widow inheritance and/or abandonment, child/early marriage and non-enrolment or withdrawal from schools (Jimoh, et al, 2018; Nagar et al., 2017) affect the chances of girls enjoying quality life and education, and further exposes them to risks of avoidable health challenges and social vices (Chukwu et al., 2014; Ahmad & Najeemah, 2013).

**Changes in culture and the pattern of child education in Nigeria:** Like other aspects of society, culture also changes. Older habits are modified, replaced and new ones have emerged. Behaviours and practices that were once acceptable may no longer be permissible in the contemporary social setting, as they may be deemed outdated and irrelevant. but is no longer practiced (Corbett, 2018). Traditional African and indeed Nigerian cultural values such as brotherhood, love, honesty, hard work and respect for elders which were once held sacred and sacrosanct may still persist but there are rapid and pervasive changes in favour of materialism, thus breeding dishonesty, greed, hatred, disrespect for elders and so on (Sibani, 2018).



These changes have resulted from cultural diffusion, where contact between people of different cultures results in the exchange of values, habits and behavioural patterns (Wahab et al., 2012; WHO, 2009).

### FINDINGS

The following findings were made:

1. **Persistent Gender Disparities in Education:** The research reveals that despite global efforts towards gender equality in education, significant gender disparities persist in Nigeria. Deep rooted cultural norms and traditional practices often restrict girls' access to quality education, limiting their opportunities for personal growth and economic empowerment.
2. **Cultural Norms as Barriers:** The study identifies cultural norms and societal expectations as major barriers to girl-child education. Early marriages and traditional gender roles contribute to girls' early departure from formal education, impacting their human capital accumulation and potential for contributing to wealth creation.
3. **Empowerment through Education:** Findings underscore the transformative impact of girl-child education on individual empowerment. Educated girls exhibit enhanced agency, decision-making abilities, and aspirations for economic independence. This empowerment not only benefits individual girls but also contributes to more equitable and prosperous communities.
4. **Economic Potential of Educated Girls:** Educated girls are more likely to engage in income-generating activities, participate in the formal workforce, and contribute to entrepreneurial endeavors. This economic engagement has the potential to stimulate local economies and foster sustainable wealth creation.
5. **Need for Context-Specific Interventions:** The study emphasizes the need for context-specific interventions that address both cultural barriers and economic opportunities. Policy

initiatives should focus on challenging traditional norms, advocating for gender equality in education, and creating an enabling environment for girls to pursue education and economic activities.

### DISCUSSION

The first key finding underscores the enduring nature of gender disparities in education within Nigeria. Cultural norms that prioritize traditional gender roles continue to hinder girls' access to education, perpetuating the cycle of limited opportunities for personal growth and socio-economic advancement. These findings highlight the need to address deeply ingrained societal expectations that perpetuate educational inequalities.

The second finding underscores the influence of cultural norms as barriers to girl-child education. Early marriages driven by cultural practices disrupt girls' educational trajectories, curtailing their human capital accumulation and limiting their potential to actively contribute to wealth creation. It is evident that transforming these cultural norms is essential for breaking the cycle of limited educational opportunities for girls.

The third finding highlights the empowerment that education brings to girls in Nigeria. Education equips them with the tools needed to challenge gender norms, make informed decisions, and aspire to economic independence. Empowered girls are more likely to contribute positively to their families, communities, and economies, thus fostering sustainable development and wealth creation.

The fourth finding underscores the economic potential of educated girls. With enhanced skills, knowledge, and agency, educated girls are well-positioned to engage in income-generating activities and contribute to entrepreneurial endeavors. This economic participation has far-reaching implications, not only for personal economic well-being but also for community-level wealth creation.

### Implication of the Study

The findings emphasize the importance of culturally sensitive policy interventions. Policies should challenge traditional gender norms, ensure equitable access to education, and

provide targeted economic empowerment strategies for educated girls. Engaging communities, promoting gender equality, and integrating vocational training into the curriculum can transform educational landscapes. Implementing effective strategies requires community engagement and educational reforms.

### Conclusion

The investigation revealed that persistent gender disparities in education continue to hinder the realization of girls' full potential in Igbo Land. The economic potential of educated girls becomes apparent through increased participation in income-generating activities and entrepreneurial endeavors, which collectively contribute to local economic growth and wealth creation.

### Recommendations

1. **Culturally Inclusive Education Policies that promotes girl-child development:** Develop and implement education policies that respect Nigeria's cultural context.
2. **Comprehensive Gender Sensitization Programs:** Design programs targeting both genders to shift perceptions and foster respect for gender equality.
3. **Quality Education and Skills Development:** Enhance education quality with modern curricula that equip girls for evolving job markets.
4. **Economic Empowerment Initiatives:** Create initiatives building on education, that enable girls to engage in income-generating activities and entrepreneurship.
5. **Longitudinal Studies and Research Collaboration:** Conduct long-term studies tracking education's impact on wealth creation.

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