A Systematic Review of the Effects of Project Interventions on Girls' Education in Northern Nigeria

*ADEDIGBA Chris Gbade *Ph.D*[1,4]; EDUNGBOLA Andrew Adeyemi *Ph.D*[2,4];
AKPAN Mercy Godwin[3]

[1]Preston Associates International Development, Nigeria.
[2]United State Agency for International Development/Nigeria Monitoring, Evaluation and Learning (MEL) Support Activity
[3]Department of Business Education, University of Uyo, Uyo, Nigeria
[4]Department of Health Promotion and Environmental Health Education, University of Ilorin, Ilorin, Nigeria.

Abstract
Education is a basic human right for all people, and it assumes special importance for girls and women within the current global context which is characterized by gender inequality. Promoting girls' education is a value-based process that entails multisectoral efforts through different interventions. This paper reviewed the effect of intervention projects on girls' education in Northern Nigeria. This paper reports a secondary analysis of nine documents on education project interventions in Northern Nigeria from the year 2010 to 2019 identified through the internet. Analysis was conducted using Human Rights Approach and Human Capacities Framework Models to guide thematic analysis for the direct effects of intervention projects on girls' education. Most of the reviewed documents focused on the effects of interventions on girls' education. However, interventions and reports varied widely in nature, period, methodological approach, targets, and location. A systematic review of the documents showed that intervention projects had effects on girls' education in the areas of enrolment, attendance, retention, performance, and completion. Intervention projects also improved the financial literacy, life skills, and empowerment of girls. Despite the effect of intervention projects on girls' education in Northern Nigeria, socio-cultural and economic factors remain a limitation to girls' education in Northern Nigeria hence, the need for specific intervention projects to address socio-cultural and economic issues.

Keywords: Project interventions, girls' education, systematic review, Northern Nigeria.

Introduction

The United Nations Millennium Development Goals (MDGs) 2 and 3 on achieving universal basic education and gender equality, were planned to be achieved through early childhood care and education for infants and young children, and a learning programme for adolescents and adults. This initiative was to improve the quality of education. The Dakar Framework for Action in response to the MDGs included a time-bound target of the year 2015 for the achievement of the Education For All (EFA) goal (United Nations, 2000; United Nations Educational, Scientific, and Cultural Organization (UNESCO), 2000).

Similarly, the United Nations Girls' Education Initiative (UNGEI) was launched at the 2000 World Education Forum held in Dakar, Senegal for the promotion of girls' education and gender equality in education through a network of partners in the global, regional, national and sub-national levels (UNESCO, 2000). According to UNIGEI (2010), education is a basic human right of people, and it assumes special importance for girls and women within the current global context, which is characterized by gender inequality. Furthermore, education provides girls access to tools with the potential to transform their quality of life. Girls' education plays a critical role in contributing to the social development and economic growth of a nation and reduces gender inequalities (Somani, 2017; Future of Education Summit, 2019).

The year 2016 ushered in the 2030 agenda of United Nations Sustainable Development Goals (SDGs) based on the rounding up of the MDGs in 2015. SDGs 4 and 5 are focused on achieving Education for All (EFA) and Gender Equality with the target that a high percentage of youths and a substantial proportion of adults, both men and women achieve a fixed level of proficiency in functional literacy and numeracy skills by the year 2030. This is in furtherance of MDGs 2 and 3 (United Nations, 2015).

In order to achieve gender equality in Nigeria following identified regional and gender variations in education. Several interventions on girls' education were commissioned and implemented to address the poor level of girls' education in Northern Nigeria. Some of the interventions include the Girls' Education Project (GEP, 1, 2 and 3), Transforming Education for Girls in Nigeria (TEGINT), Adolescent Girls Initiative for Learning and Empowerment (AGILE), Educating Nigerian Girls in New Enterprises (ENGINE) among others (ActionAid, 2011; GEARN, 2019; Bolton, 2019).

Despite the interventions across the Northern Nigeria States on girls' education with notable successes and challenges, evidence of joint effects of the interventions remains limited. Therefore, to support future interventions in girls' education in Nigeria and other countries, the authors conducted a systematic review of girls' education through the review of materials on education intervention projects in Northern Nigeria. The analysis focused on intervention reports and empirical studies from 2010-2020.

Methodology

This paper reports the findings of a secondary analysis of nine documents which included papers, reports and other materials on the effects of girls' education intervention projects in Northern Nigeria. The focus of this review was on enrolment, attendance, retention, performance and completion rates of girls in school and financial literacy and empowerment. The review included four reports on girls' education intervention projects in Northern Nigeria and five papers on the effects of girls' education intervention projects in Northern Nigeria.

For the findings presented in this paper, a narrative synthesis of qualitative information was conducted. The human rights approach and human capacities framework models were adopted to guide the extraction of relevant information from the documents. The human rights model developed by UNICEF and UNESCO stated that every human being is entitled to receive education, even when it is not certain that the education will pay off in human capital

terms (UNICEF & UNESCO, 2007). The human capabilities approach however supports individuals to live lives of value with sufficient life choices (Andrés & Chavez, 2015).

Results

Characteristics of Reviewed Documents
Table 1 shows the characteristics of reviewed documents.

S/N	Author(s)	Intervention/Date	Document type/ Study Design	Setting	Description of Intervention/study
1	Mercy Corps (2020)	Educating Nigerian Girls in New Enterprises (ENGINE) (2015 - 2020)	Endline Report/ *Randomized Control Trial (RCT) design*	Kano and Kaduna States and FCT	**Aim:** To increase opportunities for marginalized In-School Girls (ISG), aged 16-19 years, to reinforce academic learning, financial education, and life skills; encourage marginalized out-of-school girls to benefit from income-generating and asset-building opportunities, and change gatekeepers' perceptions and actions linked to girls participating in school and economic opportunities. **Main Findings:** ENGINE intervention had positive effects on literacy and numeracy skills levels of ISG as well as their financial education and life skills. ENGINE also improved ISG's confidence and esteem at home and in school. The intervention also had a positive effect on the perception of gatekeepers on learning new skills by girls and completing their education.
2	Pellens *et al*, (2018)	GEP 3 (2012-2020)	Midline Report/ Mixed intervention and evaluation approaches.	Katsina, Sokoto, Bauchi, Niger, and Zamfara States	**Aim:** To improve access, retention, and learning outcomes for girls, and to reduce the disparities between girls' and boys' education outcomes. Also, to contribute to improved social and economic opportunities for girls in Northern Nigeria. Provide meaningful and relevant quality basic education for integrated Qur'anic education as well as increase the capacity of teachers. **Main Findings:** At midline, GEP 3 intervention improved

					girls' enrolment, increased teachers' capacity, integrated formal education into Qur'anic schools and improved school management committee support however, there was no significant effect on retention and learning outcomes.
3	Para-Mallam, (2012)	Transforming Education for Girls in Nigeria and Tanzania (TEGINT) (2007-2012)	Endline Report/ Quantitative survey-based research	FCT, Niger, Plateau, Nassarawa, Bauchi, Gombe, Kaduna and Katsina States	**Aim:** To increase girls' enrolment, attendance, performance, progression, and completion rates; empower school girls to identify obstacles to girls' education and possible solutions; improve girls' confidence to challenge inequality and violence and improve girls' knowledge and attitude towards HIV/AIDS and gender-related issues. **Main Findings:** TEGINT intervention had a positive effect on girls' enrolment, progression, attendance, performance and completion. The intervention also empowered girls to identify obstacles to their education and proffer solutions. Girls also demonstrated improved confidence to challenge inequality and violence, and the knowledge and attitude of girls toward HIV and gender-related issues was improved.
4	Capra International (2017)	**GEP 3 Cash Transfer Programme (CTP) (2012-2016)**	Evaluation Report/ Quasi-experimental research	Niger and Sokoto States	**Aim:** To assess the impact of GEP 3 CTP on household consumption and welfare; to provide lessons for government, donors and other stakeholders on closing the knowledge gap in terms of what works and to identify enabling and risk factors associated with the Cash Transfer programme in Niger and Sokoto States. **Main Findings:** The CTP had a positive impact on household consumption and welfare; increased the income of poor households which influenced household

					decisions positively about sending girls to school in Niger and Sokoto States.
5	Bakwai & Yusuf, 2016.	School-Based Management Committee (SBMC) grant (2008-2012)	Journal article/Descriptive survey of correlational type	Zamfara State	**Aim:** To examine School-Based Management Committee (SBMC) strategies in relation to infrastructural development and girls' enrolment. **Main Findings:** There was a significant relationship between SBMC advocacy strategies and infrastructural development and girls' enrolment.
6	Mohammed, Agboola & Olugbenle (2018)	SBMC GEP 3 (2012-2020)	Edited Report/Descriptive survey of qualitative and quantitative	Bauchi State	**Aim:** To examine the impact of SBMC grants on girls' enrolment, completion and performance among Junior Secondary School students. **Main Findings:** The study revealed that SBMC grants were effective in increasing enrolment, performance and completion rates of girls in Junior Secondary School.
7	Ahmad, Idris, & Danjanie, (2018)	ESSPIN & TPD (2008-2017)	Edited Report/Descriptive survey of qualitative and quantitative	Jigawa State	**Aim:** To assess the impact of the Education Sector Support Programme in Nigeria (ESSPIN) and Teacher Development Project (TDP) on the development of girls' education. **Main Findings:** Teachers, students and parents agreed that the projects helped to improve girls' performance. Data showed improvement in girls' enrolment in schools. Training also improved the teaching and management skills of teachers to promote girls' education.
8	Dikko, Ndatsu & Suleiman (2018).	SBMC & GEP (2008-2020)	Edited Report/Descriptive survey of qualitative and quantitative	Niger State	**Aim:** To examine the effectiveness of SBMCs and the impact of the GEP intervention projects on promoting girls' enrolment and retention in schools. **Main Findings:** There was an increase in girls' enrolment, retention and Gender Parity

					Index from 2005 to 2015. SBMCs' activities also improved women's perception of girls' education.
9	Gusau, Buba & Gusau (2018)	GEP 3 (2012-2020)	Edited Report/Descript ive survey of qualitative and quantitative	Zamfara State	**Aim:** To examine the impact of school grants (GEP 3) on girls' enrolment in schools that were beneficiaries of the GEP **Main Findings:** There was increased enrolment, attendance and retention of girls.

Table 2 shows the effects of project interventions on girls' education

S/N	Intervention	Donor	Effects of Intervention
1	ENGINE	The Coca-Cola Company (TCCC) & DFID	Increased retention and performance rate of marginalised ISG. Marginalized ISG and out-of-school girls were empowered with financial education and life skills. Improved confidence and esteem of marginalized ISGs at home and in school.
2	GEP 3	UKAid	Increased access to and demand for girls' education. Improved capacity of teachers to deliver effective learning for girls. Improved government commitment to girls' education. Integration of formal education in 412 unregistered Islamic and Quranic Schools.
3	TEGINT	Comic Relief and Tubney Charitable Trust, UK	Increased girls' enrolment, attendance, performance, progression, and completion rates. School girls were empowered to identify obstacles to education and solutions. Improved girls' confidence to challenge inequality and violence. Improved girls' knowledge and attitudes towards HIV and gender-related issues.
4	SBMC Grants	UNICEF	Increased infrastructural development in basic schools. Increased girls' enrolment and performance in Junior Secondary Schools. Increased girls' completion rate in Junior Secondary School. Improved SBMC activities on girls' education.
5	ESSPIN & TPD	DFID	The capacity of teachers was built on girls' education. Increased girls' enrolment and performance in school. Increased girls' completion rate.
6	GEP 3 CTP	UNICEF/DFID	Improved household consumption and welfare, Increased income of poor households which influence household decision positively on girls' education.

The characteristics of reviewed documents as shown in Tables 1 and 2, varied widely in nature, period, methodological approach, target populations and locations. Four of the documents reviewed were project evaluation reports (midline and end-line), with five other articles on the effects of interventions on girls' education. The research design employed for studies in the reviewed documents was a descriptive survey of qualitative and quantitative design (Para-Mallam, 2012; Bakwai & Yusuf, 2016; Mohammed, Agboola & Olugbenle, 2018;

Ahmad, Idris, & Danjanie, 2018; Dikko, Ndatsu & Suleiman, 2018; Gusau, Buba & Gusau, 2018), quasi-experimental design (Capra International, 2017), mixed intervention and evaluation approaches (Pellens *et al*, 2018) and Randomized Control Trial (RCT) design (Mercy Corps, 2020). From the documents reviewed, girls' education intervention was reported in several Northern Nigeria States of FCT, Niger, Plateau and Nassarawa in the North Central, Kano, Kaduna, Katsina, Zamfara and Jigawa States in the North West, and in the North East were Gombe and Bauchi States. Girls Education Project (GEP) supported by Department for International Development (*DFID*) was reported in most of the documents reviewed while ENGINE and TEGINT were reported in only one document each.

Effect of Interventions on Girls' Education

Most of the interventions involved girls and other stakeholders such as teachers, parents, school management, SBMC, gatekeepers and the community. The descriptive studies exclusively evaluated the effects of interventions on girls' education (Mohammed et al, 2018; Ahmad et al, 2018; Dikko et al, 2018; Gusau et al, 2018) with the exception of Bakwai and Yusuf (2016) which focused on infrastructural development. The ENGINE, TEGINT and GEP intervention reports were more extensive as they reported other effects of the interventions.

Intervention Projects on girls' Enrolment and Attendance

Most of the reviewed documents reported an increase in girls' enrolment and attendance in both primary and secondary schools as a result of project interventions. Similarly, an increase in gender parity was reported in some studies as the proportion of girls' enrolment relative to the boys improved. In Niger, Plateau, Nassarawa, Bauchi, Gombe, Kaduna and Katsina States and FCT, Para-Mallam (2012) reported an improvement in girls' enrolment and attendance at both primary and secondary schools from a mean score of 0.908 in 2008 to 1.016 in 2012. However, there are variations in enrolment between states, urban and rural areas, and primary and secondary schools. Para-Mallam (2012) concluded that the improvement in girls' enrolment and attendance was attributed to TEGINT intervention through consistent advocacy, sensitization and responsiveness to the importance of girls' education and women's empowerment.

Also, Capra International (2017) and Pellens *et al* (2018) reported that GEP 3 intervention improved access, enrolment and attendance of girls as well as reducing inequality in school enrolment between girls and boys in Northern Nigeria. Similarly, Mohammed (2018); Ahmad *et al* (2018); Dikko *et al* (2018) and Gusau *et al* (2018) noted that girls' enrolment and attendance rates witnessed a significant increase in Bauchi, Jigawa, Niger and Zamfara State between the year 2010 and 2018 due to project interventions such as SBMC school grants, ESSPIN-support, TDP, GEP and TEGINT and in some cases, the observed enrolment and attendance rates were higher than the state average. However, variations were observed in the increase between and within the states.

The ENGINE intervention recorded a high attendance rate of marginalized ISG similar to the increase in enrolment recorded in order intervention within the school. The benchmark

of 75% set for attendance by ENGINE intervention was met both in the treatment and control groups (Mercy Corps (2020). World Bank (2017a) emphasized the importance of girls' access to education because education is a catalyst for wider development outcomes which result in improved family health, civic/social participation, increased productivity and economic prosperity. Similarly, educated women tend to be healthier and participate more in the formal labour market, earn higher incomes, marry at a later age and have fewer children which enables better health care and education for children (United Nations Women, 2018).

Intervention Projects on Girls' Retention and School Completion

Most of the documents reviewed reported a positive effect of intervention projects on girls' retention and completion rates in both primary and secondary schools across the Northern Nigeria States. Intervention strategies employed include training of teachers, enabling environment through the construction of classroom buildings that promotes learning, gender equality and empowerment activities, effective educational policies, advocacy on girls' education, monitoring of instructional activities, provision of stationaries, and establishment of girls' clubs and societies to motivate girls (Para-Mallam, 2012; Mercy Corps, 2020; Mohammed et al, 2018; Ahmad et al, 2018; Dikko et al, 2018; Gusau et al, 2018; Bolton, 2019).

Para-Mallam (2012) reported an increase in retention and school performance among girls in Junior Secondary Schools on the TEGINT intervention project compared to the project baseline report. A decline in progression and completion rates was however recorded among girls in Senior Secondary Schools. These possibly suggest that the withdrawal of girls from school due to factors such as early marriage, teenage pregnancy and domestic labour still persists. The decline also reflects the influence of insecurity in several parts of Northern Nigeria. Similarly, Mercy Corps (2020) reported a noteworthy and significant improvement in retention and performance of marginalized ISG in Kano and Kaduna States and the FCT on the ENGINE intervention compared to the baseline performance.

Furthermore, Pellens *et al* (2018) noted that at the midline survey of GEP 3 project, there was a significant increase in girls' retention and completion rates which was a result of the training of teachers, integration of formal education into Qur'anic schools and improved management committee support. In addition, studies (Mohammed *et al,* 2018; Gusau *et al*, 2018) showed a positive effect of interventions on girls' retention, performance and completion rate in Bauchi and Zamfara States. In Jigawa State, Ahmad *et al* (2018) reported a positive effect of the ESSPIN and TDP interventions on the retention and performance of girls in schools.

According to World Bank (2017b), girls' education goes beyond enrolling girls into school but ensuring that girls learn and feel safe while in school; complete all levels of education with skills to effectively compete in the labour market; learn the socio-emotional and life skills necessary to navigate and adapt to a changing world; make decisions about their own lives and contribute to their communities and society at large.

Intervention Projects on Financial Literacy and life Skills

Only ENGINE intervention focused on financial literacy which is the ability to understand and effectively use various financial skills, including personal financial management, budgeting, and investing (Fernando, 2020) and life skills, the abilities for adaptive and positive behaviour that enable humans to deal effectively with the demands and challenges of life (UNICEF, 2012) among marginalised ISG and out-of-school girls, aged 16-19 years (Mercy Corps, 2020). The goal of financial literacy and life skills education is to provide the girls with the tools to raise themselves out of poverty and control their finances and improve their knowledge and confidence to pursue healthy lifestyles (Asante Africa Foundation, 2015).

Mercy Corps (2020) reported significant improvement in the financial literacy and life skills of marginalized ISG on the ENGINE project intervention. This resulted in increased savings among the treatment group compared to the control group, with more girls in Kano State and FCT involved in a savings group or owning a savings account.

Interventions on Girls' Empowerment

Only a few of the documents reviewed assessed the effect of project interventions on direct empowerment on girls. The effect of intervention projects on girls' empowerment affect both in-school and out-of-school girls (Para-Malama, 2012; Mercy Corps, 2020). Mercy Corps (2020) reported an improvement in confidence and esteem exhibited by girls at home and in school at the endline compared to the baseline. Similarly, Para-Mallam (2012) reported that TEGINT intervention empowered girls, especially those who participated in club activities and were able to identify obstacles to their education and the solutions. The empowered girls demonstrated more confidence to challenge inequality and violence, with improved knowledge and attitude towards HIV and gender-related issues.

Discussion of Findings

Across the documents, there were effects of intervention projects on girls' education in the areas of school enrolment, attendance, retention, performance and completion, financial literacy and life skills, and empowerment. These were achieved through advocacy on girls' education in Northern Nigeria which improved community perception of the girl child and education, early and forced marriage, and male preference among others (Para-Mallam, 2012; Pellens *et al*, 2018).   Community involvement also played a major role in supporting girls' education through community dialogue, interviews with key community leaders and gatekeepers, school administrators, teachers, parents and community members (Para-Mallam, 2012; Mercy Corps, 2020; Pellens et al, 2018). In addition, the establishment of SBMC and selection of trusted community volunteers, gender balance, familiarity with the local context and strong relationship linking the community to education were also facilitated for community involvement (Bakwai & Yusuf, 2016; Capra International, 2017; Mohammed et al, 2018). Working with the existing community education committees, women's societies, and Non-Governmental Organisations (NGOs) was also critical for project intervention (Para-Mallam,

2012; Pellens et al, 2018). Teachers and school management capacity were built to improve girls' enrolment, retention, performance and completion, promotion of gender equality and tolerance environment and receiving feedback were all significant for the overall improvement of girls' education (Para-Mallam, 2012; Mohammed *et al,* 2018; Ahmad *et al,* 2018; Pellens *et al*, 2018). According to World Bank (2017b), girls' education is beyond enrolling girls into school but ensuring that girls learn and feel safe while in school; complete all levels of education with the skills to effectively compete in the labour market, hence, teachers and school management capacity building included training on interpersonal skills, teaching skills, classroom management skills, gender equality promotional skills and data management skills.

Government support also played a significant role in achieving progress in girls' education in Northern Nigeria. In most cases, collaboration with the government especially at the federal and state level was key to the achievement of intervention objectives (Capra International, 2017; Pellens *et al*, 2018). Some government supports in achieving and sustaining girls' education are:

1. the creation of girls' friendly educational policies,
2. the establishment of girls-only schools,
3. the creation of scholarship trust fund for girls,
4. integration of formal education into Qur'anic schools,
5. improved management committee support,
6. creation of enabling school environment through the construction of girls only toilets, and
7. employment and training of female teachers among others (Para-Mallam, 2012; Pellens *et al*, 2018; Gusau *et al,* 2018).

In addition, intervention projects were implemented using a multisectoral approach which included a wide range of stakeholders such as the Ministry, Department and Agencies (MDAs) local and international NGOs, development research organizations and private sectors.

Strength of the Study

One major strength of this systematic review is the concerted effort to triangulate potential sources of information on girls' education projects such as evaluation reports (midline and endline) and published research articles. This helped to overcome the quality of information challenges on intervention outcomes.

Limitations of the Study

The following limitations were observed in this systematic review;

i.   The variable quality of the reviewed documents revealed an over-reliance on few available studies and reports on the effects of project intervention on girls' education in Northern Nigeria.

ii. The different nature of project interventions in terms of concept, contexts, location and targets in the review affected the wholistic conclusion. For example, ENGINE intervention focused on selected marginalized ISG of 16 – 19 years in FCT (North Central), Kano and Kaduna States (North West) with the total exclusion of North East geo-political zone. It also excluded girls below and above the age range of 16-19 (Mercy Corps, 2020).

iii. Over-reliance of the review on limited available documents may not show the true effect of intervention projects on girls' education in Northern Nigeria.

Conclusion

Project intervention on the girls' education is a major drive to the achievement of SDGs 4 and 5 in meeting gender equality and education for all goals as well as gender and regional education disparity in Nigeria. Enrolment, attendance, retention, performance and completion, financial literacy and life skills, and empowerment of girls in Northern Nigeria were enhanced through the various intervention projects on girls' education. Despite the positive effect of intervention projects on girls' education in Northern Nigeria, socio-cultural and economic factors remain a limitation to girls' education in Northern Nigeria hence, the need for specific intervention projects to address socio-cultural and economic issues.

Recommendations

Based on the findings, the following recommendations were made:

1. Future interventions should focus on addressing socio-cultural and economic issues affecting girls' education in Northern Nigeria.
2. Consistent advocacy/sensitization should be provided for members of the public in Northern Nigeria on the importance of girls' education.
3. Project intervention on girls' education should prioritise pre-and in-service teacher training with the integration of gender.
4. Innovative approaches such as Social and Behavioral Communication Change (SBCC) should be embedded in girls' education interventions.
5. There should be more and independent studies to ascertain definite effects of project intervention on girls' education among different groups of school-age girls.

References

ActionAid International. (2011). *Transforming education for girls in Nigeria (TEGINT); baseline research summary report.* Abuja: ActionAid Nigeria.

Adediran, S. (2010). *Assessment of effectiveness of the SBM system in Bauchi, Katsina, Sokoto and Niger, Nigeria (2008–2010).* Abuja: UNICEF.

Ahmad, S. S; Idris, A. & Danjanie, L. (2018). A study of the contribution of Education Sector Support Programme and Teacher Development Programme towards girls' education initiative in Jigawa State. In; *Girls' Education Advocacy and Research Network (Ed): Assessing girls' education in northern Nigeria: Studies from selected communities in*

six   states, 46-65. Nigeria: Girls' Education Advocacy and Research Network. Retrieved https://www.britishcouncil.org.ng/sites/default/files/ new_assessing_girls_education_in_n orthe   rn_nigeria.pdf.

Andrés, A., & Chavez, E. (2015). Which way out of poverty? The human capital versus human capabilities approaches. *Maskana*, 6:19–25. Retrieved from http://uide.edu.ec/media/1401/maskana-6102.pdf.

Asante Africa Foundation. (2015). *Vulnerable girls' to entrepreneurial women: financial literacy,savings, and life skills: 2014 Final Outcomes Report*. Asante Africa Foundation. Retrieved from https://asanteafrica.org/wp-content/uploads/2018/03/KEWezesha-Vijana_FinalOutcomesReport_2014Program.pdf.

Bakwai, B. & Yusuf, A. (2016). School-based management committee strategies and infrastructural development in Zamfara State basic schools. *International Journal of Tropical Educational Issues*, 1(1): 96-115.

Bolton. L. (2019). *Evaluation learning review for DFID Nigeria. K4D Helpdesk Report*. Brighton, UK: Institute of Development Studies. Retrieved from https://assets.publishing.service.gov.uk/media/5d309cb3e5274a14f6df1b21/559_Nige ria_Education_Evaluation_Review.pdf.

Capra International. (2017). 2017 Nigeria: Impact evaluation of UNICEF Nigeria Girls' Education Project Phase 3 (GEP3) Cash Transfer Programme (CTP) in Niger and Sokoto   States.   Nigeria: UNICEF.   Retrieved   from https://www.unicef.org/evaldatabase/index_102653.html.

Dikko, H; Ndatsu, A. & Suleiman H. (2018). The effectiveness of SBMC School grants in promoting girl's Enrolment and retention in Niger State. In; *Girls' Education Advocacy and Research Network (Ed): Assessing girls' education in northern Nigeria: Studies from selected communities in six states*, 87-110. Nigeria: Girls' Education Advocacy and Research Network. Retrieved from https://www.britishcouncil.org.ng/sites/ default/files/new_assessing_girls_education_in_n   orthe   rn_nigeria.pdf.

Fernando, J. (2020). *Financial Literacy*. Investopedia. Retrieved from https://www.investopedia.com/terms/f/financial/literacy.asp#:~:text=Financial%20lite racy%20is%20the%20ability,skills%20is%20called%20financial%20illiteracy. Future of Education Summit (2019). *The importance of Education in Nigeria*. Ibadan: Future of Education summit. Retrieved from http://www.summitexpo.com.ng/edu/2019/08/03/importance-education-nigeria.html.

Gusau, Z.A; Buba, H. & Gusau, S. A. (2018). A study of the impact of SBMC school grants on girls' enrolment in Zamfara State. In; *Girls' Education Advocacy and Research Network (Ed): Assessing girls' education in northern Nigeria: Studies from selected communities in six states*, 140-157. Nigeria: Girls' Education Advocacy and Research Network.Retrievedhttps://www.britishcouncil.org.ng/sites/default/files/new_assessing _girls_education_in_northe   rn_nigeria.pdf.

Mercy Corps. (2020). *Educating Nigerian Girls in New Enterprises (ENGINE): A summary of findings from the programme's evaluations*. Nigeria: Mercy Corps.

Mohammed, K; Agboola, M. & Olugbenle, I. O. (2018). The impact of School Based Management Committee grants on girls' enrolment, completion and performance in Bauchi state junior secondary schools. In; *Girls' Education Advocacy and Research Network (Ed): Assessing girls' education in northern Nigeria: Studies from selected communities in six states*, 21-45. Nigeria: Girls' Education Advocacy and Research Network. Retrieved from https://www.britishcouncil.org.ng/sites/default/files/new_assessing_girls_education_in_n orthe rn_nigeria.pdf.

Para-Mallam, O. J. (2012). *Transforming Education for Girls in Nigeria and Tanzania: Nigeria Endline Research Report*. Jos, Nigeria: Nigeria TEGINT. Retrieved from https://nipsskuru.gov.ng/journals/FULL%20TEGINT%20ACTION%20REPORT%20 BY%20NIPSS%202012.pdf.

Pellens, T; Binci, M; Majeed, Z; Keck, K; Kveder, A; Kelleher, F; Wallin, J; Bischler, J; Beavis,A; De, S; Cameron, S; Tesfay, N; Emmott, S; Adediran, S; Buba, M. & Pugh, T. (2018). *Midline Evaluation of UNICEF's DFID-funded Girls' Education Project Phase 3: Technical Report*. Nigeria: EDOREN, UKAid and UNICEF GEP3. Retrieved from: http://www.nigeria-education.org/edoren/wp-content/uploads/2019/03/OPM-GEP3- Midline-Evaluation-Technical-Report.pdf.

Somani, T. (2017). Importance of educating girls for the overall development of society: a global perspective. *Journal of Educational Research and Practice*, 7 (1): 125–139.

Sen, A. (1997). Human capital and human capability. *World Development*, 25:1959–1961.

United Nations. (2015). *Sustainable Development Goals*. United Nations. Retrieved from https://sustainabledevelopment.un.org/topics/sustainabledevelopmentgoals.

United Nations. (2000). *Millennium Development Goals (MDGs)*. Geneva: United Nations retrieved from https://www.un.org/en/africa/osaa/peace/mdgs.shtml#:~: text=Millennium%20Development%20Goals%20(MDGs)%3A,To%20reduce %20child%20mortality.

United Nations Children's Fund. (2012). Global evaluation of life skills education programmes: Evaluation Report. New York: United Nations Children's Fund. Retrieved from: *www.unicef.org*.

United Nations Children's Fund (UNICEF) and United Nations Education, Scientific, and Cultural Organization (UNESCO). (2007). *A human rights-based approach to education for all.* New York, USA: UNICEF and UNESCO. Retrieved from

https://www.unicef.org/publications/files/A_Human_Rights_Based_Approach_to_Ed ucat ion_f or_All.pdf.

United Nations Educational, Scientific, and Cultural Organization (2000). *Education for All: Meeting our Collective Commitments; expanded commentary on the Dakar Framework for Action*. UNESCO. Retrieved from https://unesdoc.unesco.org/ark:/48223/pf0000120240.

United Nations Girls Education Initiative. (2010). *UNGEI AT 10: A Journey to Gender Equality in Education*. New York, USA: UNGEI AT. Retrieved from https://www.unicef.org/publications/files/UNGEI_at_10_EN_050510.pdf.

United Nations Women (2018). *Facts and figures: Economic empowerment*. UN Women. Retrieved from https://www.unwomen.org/en/what-we-do/economic-empowerment/facts-and-figures.

World Bank (2017). *Girls' education*: World Bank. Retrieved from https://www.worldbank.org/en/topic/girlseducation.

World Bank. (2017). *Educating girls, ending child marriage*. World Bank. Retrieved from https://www.worldbank.org/en/news/immersive-story/2017/08/22/educating-girls-ending-child-marriage.