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HARNESSING GIRL CHILD EDUCATION TO REDUCE THE INCIDENCE OF POVERTY IN NIGERIA

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Abstract

Poverty remains a persistent challenge in Nigeria, driven by structural inequalities, limited access to quality education, and gender disparities. This study investigates the impact of girl-child education on poverty reduction in Nigeria from 2000 to 2023 using the Autoregressive Distributed Lag (ARDL) approach. Guided by the Structural Theory of Poverty, the analysis draws on data from UNESCO, WDI, NBS, and CBN. Findings reveal that a 1% increase in female enrolment at the tertiary level reduces poverty by 3.8%, while improvements in human capital and government effectiveness further enhance this relationship. The study concludes that expanding access to girl-child education is a critical policy lever for breaking intergenerational cycles of poverty and achieving sustainable development. It recommends gender-inclusive education reforms, enhanced governance, and targeted investments in rural and conflict-affected regions.

Keywords: Girl-child education, poverty reduction, human capital, ARDL, Nigeria, structural inequality
JEL Classification Codes: I25, I32, J16, O15

1.0 Introduction

Poverty is a socio-economic condition characterised by the inability of individuals or households to meet basic necessities such as food, shelter, clean water, clothing, and healthcare. It represents a lack of financial and social resources required for a minimum standard of living. Poverty can be absolute, involving a severe deprivation of resources for survival, or relative, when individuals possess fewer resources compared to societal standards (World Bank, 2025). It is both an individual and societal concern as high poverty rates slow economic growth and are linked to crime, unemployment, poor health, and inadequate education (Hazra, 2020). Although often associated with low income (Dos-Santos, 2017), poverty is multidimensional, shaped by factors such as gender, ethnicity, geography, and access to education. Children growing up in poverty face higher mortality rates, limited nutrition, and

restricted access to education (World Bank, 2025).

Reducing poverty requires multifaceted approaches combining education, welfare programs, and targeted interventions that address barriers to girl-child education, notably early marriage, socio-cultural norms, and geographic constraints. Globally, about 700.6 million people live in extreme poverty (below $2.15/day) as of 2023 (World Bank, 2023).

The Universal Declaration on Human Rights (1948) established education as a global right, while the Convention on the Rights of the Child (1989) mandates free primary education for all (UNICEF, 2007). Similarly, CEDAW (1979), ratified by Nigeria in 1985, requires equal access to education for women. Yet, millions of Nigerian girls remain out of school, especially in rural and conflict-affected regions (Koris et al., 2022; Ahmed et al., 2024). Educating girls enhances economic productivity, improves public health, and fosters social inclusion (World Bank, 2024).

The World Bank (2012) reports a positive correlation between girls' primary school enrolment, life expectancy, and national income. Education forms the largest component of human capital investment (Schultz, 2002) and has been identified as a critical driver of socio-economic progress (Nussbaum, 2003). It instils confidence, independence, and lifelong learning (Aliu, 2001). Educated women contribute to better maternal and child health, reduced mortality, and greater intergenerational literacy (UNICEF, 2024; Oluwole & Taiwo, 2025). Therefore, educating the girl child is an effective economic strategy for reducing poverty and achieving sustainable growth.

In Nigeria, poverty remains multidimensional and persistent. One underutilized pathway for sustainable poverty reduction is girl-child education, which promotes economic participation, family welfare, and intergenerational progress (UNICEF, 2024). Despite global commitments such as the UDHR (1948), CEDAW (1979), and the SDGs (2015), gender disparities in education persist, especially in northern and rural Nigeria (Koris et al., 2022; Ahmed et al., 2024). Recognizing that structural poverty cannot be eradicated without addressing educational inequality, this study empirically examines how girl-child education influences poverty reduction in Nigeria using national data from 2000–2023.

2.0 Literature Review

2.1 Theoretical Framework

The Cultural Theory of Poverty (Lewis, 1958) views poverty as a cycle sustained by cultural norms such as fatalism, dependency, and low aspirations that are passed across generations. Critics (Bradshaw, 2006; Addae, 2019) argue that it ignores structural causes. The Structural Theory of Poverty (Brady, 2009) instead attributes poverty to systemic inequalities in economic, political, and institutional structures that restrict access to resources and opportunities (Calnitsky, 2018). It emphasises reforms in education, welfare, and equitable policies. This study adopts the structural theory, positing that poverty in Nigeria persists due to systemic inequalities and that expanding girl-child education can dismantle these barriers and promote sustainable development.

2.2 Empirical Literature

Poverty and Its Determinants

The World Bank (2025), using the latest NBS household survey, reports that 30.9% of Nigerians live in extreme poverty. NISER (2025) attributes 21% of state-level variations in multidimensional poverty to insecurity, showing that conflict and violence impede poverty reduction. Diwakar and Brzezinska (2023) found high levels of chronic and transient poverty, especially in conflict- and climate-affected northern regions, noting that exposure to violence heightens the likelihood of remaining poor. Haushofer and Fehr (2014) revealed that deprivation fosters short-term thinking and poor decision-making, trapping individuals in persistent poverty. Brady (2023) argued that poverty is primarily structural and political, rooted in inequality and poor policy design rather than individual failure.

Poverty as a Limitation to Girl-Child Education

Empirical studies show that poverty remains a major barrier to girls' education. Agaba (2007) and Mercy (2017) found that poor socioeconomic conditions reduce enrolment and completion rates among girls. Nmadu et al. (2010) observed that impoverished families rarely prioritise girls' education, perpetuating low participation. Tyokaa et al. (2014) identified poverty, cultural, and religious beliefs as major obstacles and recommended integrated poverty alleviation initiatives. Similarly, Adam (2016) and Amadi (2013) reported that family income strongly influences girls' access to education, while Saka-Olokungboye et al. (2022) emphasised that education empowers girls to make informed economic decisions and escape poverty.

Girl Child Education as a Pathway to Poverty Reduction

Evidence shows that educating girls is a powerful tool for eradicating poverty. The World Bank (2024) and UNICEF (2020) highlight that educated women contribute to higher household income, better health, and lower fertility, all of which are key factors in poverty reduction. Ahmed and Yola (2021) and Ogunbanjo (2024) found that girl-child education enhances labour participation, family welfare, and sustainable development. Makai et al. (2024) and Binuomote (2023) linked girls' education to improved family income and reproductive health, while Aregbesola (2023) stressed inclusive education as essential for poverty alleviation. Pal (2024) added that higher education is vital for sustained poverty reduction.

3. Research Methods and Variable Description

This study employs secondary time-series data (2000–2023) from the UNESCO Institute for Statistics, the World Development Indicators (WDI), the National Bureau of Statistics (NBS), and the Central Bank of Nigeria (CBN). The variables include poverty rate, female school enrolment at different levels, human capital index, per capita income, and government effectiveness. The Autoregressive Distributed Lag (ARDL) Bounds Testing Approach (Pesaran et al., 2001) will be used to estimate both short- and long-run relationships between girl-child education and poverty reduction, as the model effectively handles mixed integration orders and small sample sizes.

Poverty (POV): The national poverty headcount ratio, representing the percentage of people living below the poverty line (World Bank, 2025).

Per Capita Income (PCI): The average income per person in a given year, reflecting living standards and economic well-being.

Human Capital (HC): A composite indicator of education, health, and skills measured by the Human Development Index (HDI).

Government Effectiveness (GEM): World Bank measure of the quality of public services, policy formulation, and institutional credibility.

Female Primary School Enrolment: The proportion of girls enrolled in primary school relative to the official school-age female population.

Female Secondary School Enrolment: The percentage of school-age girls enrolled in secondary education.

Female Tertiary Enrolment: The ratio of young women enrolled in universities,

colleges, or vocational institutions to the relevant age group.

3.1 Model Specification

The general functional representation of the relationship between the variables, as adapted from the Non- Linear ARDL model of Pal (2024), is expressed econometrically as follows:

$$POv = \alpha_0 + \beta_1 PSErF + \beta_2 SSErF + \beta_3 TEErF + \beta_4 HC + \beta_5 INCpc + \beta_6 GEM + \mu \quad (3.1)$$

Equation (3.1) estimates the girl-child education as a tool for reducing the incidence of poverty in Nigeria.

Pov = Poverty (Poverty head count ratio)
PSErF = Primary School enrolment rate (Female gross primary school enrolment rate)
SSErF = Secondary School enrolment rate (Female gross secondary school enrolment rate)
TEErF = Tertiary Education enrolment rate (Female gross tertiary education enrolment rate)
HC = Human capital (Human Development Index)
INCpc = Income Per Capita
GEM = Government effectiveness measure

α is the intercept of the function, β1, β2, β3, β4, β5, and β6 are the regression coefficients, while μ is the error term, which represents other variables not accounted for in the study, either because they are irrelevant or they are not estimates of the dependent variables.

A priori Expectations

The expected sign of coefficients $\beta_1, \beta_2, \beta_3 < 0$, since higher enrolment should reduce poverty. Also, $\beta_4, \beta_5, \beta_6 < 0$.

Linear ARDL Model

Equation (3.1), being a static model, does not capture the dynamic impact of these variables on the incidence of poverty in Nigeria. The equations will therefore be represented as;

$$\Delta POv_{n,t} = \alpha_0 + \sum_{i=1}^{n} \beta_1 \Delta POv_{t-i} + \sum_{i=1}^{n} \beta_6 \Delta \text{PSErF}_{t-i} + \sum_{i=1}^{n} \beta_3 \Delta SSErF_{t-i} + \sum_{i=1}^{n} \beta_4 \Delta TEErF_{t-i} + \sum_{i=1}^{n} \beta_5 \Delta HC_{t-i} + \sum_{i=1}^{n} \beta_6 \Delta INCpc_{t-i} + \sum_{i=1}^{n} \beta_7 \Delta GEM_{t-i} + \alpha_1 PSErF_{t-i} + \alpha_2 SSErF_{t-i} + \alpha_3 TEErF_{t-i} + \alpha_4 HC_{t-i} + \alpha_5 INCpc_{t-i} + \alpha_6 GEM_{t-i} + \varepsilon_t \quad 3.2$$

Results Presentation and Discussion of Findings

4.1. Presentation of Results

Unit Root Test

The random nature of the variables is examined by testing for stationarity using the Philip Perron (PP) test. While adopting the unit root assumption that the variables result in Table 4.1 shows that the variables of study are integrated of order zero I (0) and one I (1).

Table 4.1: Results of Unit Root Test (Phillips–Perron)

	At Level							
		POV	PSERF	SSERF	TEERF	GEM	HDI	INCPC
With Constant	t-Statistic	-1.7677	-0.392	-1.6564	-1.6755	-2.3353	-0.2746	-1.9251
	Prob.	0.386	0.8951	0.439	0.4298	0.1701	0.9146	0.3157
		n0	n0	n0	n0	n0	n0	n0
With Con & Trend	t-Statistic	-1.5476	-0.9328	-2.5705	-3.6966	-2.6962	-2.6804	-1.0695
	Prob.	0.782	0.9344	0.2953	0.0433	0.2467	0.2525	0.9127
		n0	n0	n0	**	n0	n0	n0
	At First Difference							
		d(POV)	d(PSERF)	d(SSERF)	d(TEERF)	d(GEM)	d(HDI)	d(INCPC)
With Constant	t-Statistic	-2.2353	-2.2611	-5.9253	-7.161	-5.3515	-4.619	-3.0896
	Prob.	0.0003	0.0023	0.0001	0	0.0003	0.0015	0.0422
		***	***	***	***	***	***	**
With Cons & Trend	t-Statistic	-2.2016	-2.3155	-5.8282	-6.9836	-5.2329	-4.3691	-3.4431
	Prob.	0.0091	0.0092	0.0005	0.0001	0.0019	0.0116	0.0413
		***	***	***	***	***	**	**

have both an intercept and a slope. The

Notes: (*) Significant at the 10%; (**) Significant at the 5%; (***) Significant at the 1%. and (no) Not Significant.

Source: Researcher's computation (2026) using e-views 10

Co-integration Test: ARDL Bound Test

Having established that the variables in our model are of I (0) and I (1) process, and other assumptions of ARDL Bounds test met, a cointegration test was performed.

Table 4.2: ARDL Bounds Test for Co-integration among Poverty and Education Variables

F-Bounds Test		Null Hypothesis: No levels relationship			
Test Statistic	Value	Signif.	I(0)	I(1)	
			Asymptotic: n=1000		
F-statistic	384.9725	10%	1.99	2.94	
K	6	5%	2.27	3.28	

		2.50%	2.55	3.61	
		1%	2.88	3.99	

Source: Researchers' computation using (2026) E-views 10

Following the decision rule, Table 4.2 shows the existence of a long-run relationship between the variables; the null tend to move together over the long term. It also exceeds the upper bounds critical value of 3.28 at 5% level of significance, implying that all the variables are co-integrated and that there is a statistically significant long-run equilibrium relationship between the incidence of poverty and its fundamentals.

hypothesis cannot be accepted. The computed F-value is large, suggesting that the variables share a common trend and

Table 4.3: Result of the Long-run Estimate

Levels Equation				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
PSERF	-0.75779	0.032591	-23.2515	0.0002
SSERF	-0.21348	0.027670	-7.71566	0.0045
TEERF	-3.87860	0.180975	-21.4316	0.0002
GEM	-0.86472	0.080239	-10.7768	0.0017
HDI	-201.341	5.487033	-36.6939	0
INCPC	-0.00377	0.000445	-8.46223	0.0035
C	178.3401	3.880987	45.95225	0
***GEM -201.3406*HDI -0.0038*INCPC + 178.3401)**				
R-squared	0.999494	Akaike info criterion	-0.38526	
Adjusted R-squared	0.996455	Schwarz criterion	0.557004	
F-statistic	328.9648	Hannan-Quinn criter.	-0.16329	
Prob(F-statistic)	0.00024	Durbin-Watson stat	2.371037	

Source: Researchers' computation using (2026) E-views 10

Table 4.3 showed that all the independent variables of the study demonstrate an inverse and significant relationship with the dependent variable at 5% level of significance. A unit rise in PSERF, SSERF, TEERF, GEM and INCPC yielded a reduction in the incidence of poverty by about 0.7, 0.2, 3.8, 0.8 and 0.003 percent respectively. While a unit increase in HDI yielded a very large decline in the incidence of poverty in Nigeria. The Durbin-Watson statistics of 2.37 indicates that the model does not have the problem of autocorrelation, while the coefficient of determination (R-squared) which measures

how well a statistical model predicts an actual outcome, is about 99%, suggesting that the identified fundamentals are critical determinants of poverty in Nigeria

Table 4.4: Result of Short-run Error Correction Model (ECM)

Variable	Coefficient	Std. Error	t-Statistic	Probability
ΔPSErF	-0.1065	0.0432	-2.467	0.022
ΔSSErF	-0.1213	0.0517	-2.345	0.028
ΔTEErF	-0.1376	0.0611	-2.252	0.034
ΔHC	-0.2189	0.0837	-2.616	0.017
ΔINCpc	-0.0875	0.0321	-2.725	0.014
ΔGEM	-0.0991	0.0418	-2.370	0.027
ECM(-1)	-0.6821	0.1027	-6.641	0.000

Source: Researchers computation using (2025) E-views 10

The coefficients for ΔPSErF, ΔSSErF, and ΔTEErF are negative and significant, confirming that increased enrolment of girls at all educational levels reduces poverty in the short run.

The error correction term (ECM) is negative and significant, with a value of -0.68, implying that 68% of the short-run disequilibrium is corrected each year toward the long-run equilibrium. This indicates strong convergence and model stability.

Diagnostic Tests

The Breusch-Godfrey, Ramsey RESET, and Jarque-Bera tests confirmed the absence of serial correlation, model misspecification, and non-normality.

4.2. Discussion of Findings

This study examines how girl-child education can be leveraged as a strategic instrument for poverty reduction in Nigeria. The empirical findings provide strong support for this objective. Consistent with the position of the World Bank (2025), which emphasizes the importance of investing in education and social protection as a pathway to poverty reduction, as well as the arguments of Diwakar and Brzezinski (2023) on the need for targeted interventions, this study finds that human capital development, particularly through female education, plays a critical role in alleviating poverty.

Specifically, all key explanatory variables, including female enrolment rates at the primary, secondary, and tertiary levels, as well as broader indicators of human capital

development, exhibit statistically significant inverse relationships with poverty incidence in Nigeria. These results imply that increases in girl-child educational attainment are associated with corresponding reductions in poverty levels. The findings are consistent with human capital theory, which posits that investments in education enhance productivity, employability, and income-generating capacity.

Furthermore, the results suggest that the benefits of girl-child education extend beyond individual outcomes to broader macroeconomic effects, including improved household welfare, intergenerational mobility, and inclusive economic growth. The robustness of both short-run and long-run estimates reinforces the conclusion that female education is a sustainable and effective tool for poverty reduction.

5.0 Conclusion and Policy Implications

5.1. Conclusion

This study provides robust econometric evidence that girl-child education is a significant determinant of poverty reduction in Nigeria. Both short-run and long-run analyses confirm that higher female enrolment at the primary, secondary, and tertiary levels contributes meaningfully to poverty reduction through human capital accumulation and enhanced income-earning potential.

Moreover, the findings highlight the complementary role of effective governance and rising per capita income in strengthening this relationship. Consequently, promoting girl-child education should be viewed not only as a fundamental human right but also as a strategic economic imperative.

In conclusion, harnessing the full potential of girl-child education represents a viable and sustainable pathway toward poverty eradication and inclusive growth in Nigeria. Policymakers must therefore adopt comprehensive, gender-responsive educational policies that prioritise female empowerment as a central component of the country's long-term development agenda.

5.2. Policy Implications

The empirical evidence from this study carries significant policy implications for Nigeria's development strategy. First, there is a clear need for deliberate and sustained investment in girl-child education across all levels. Government policies should prioritise increasing access to and retention in primary, secondary, and tertiary education for girls, particularly in underserved and rural communities.

Second, targeted policy interventions such as scholarships, conditional cash transfers,

and tuition subsidies should be expanded to reduce financial barriers that disproportionately affect female education. In addition, reforms in school curricula, admission policies, and institutional frameworks should be gender-sensitive and designed to encourage female participation in education, especially in science, technology, engineering, and mathematics (STEM) fields.

Third, complementary investments in social infrastructure such as safe transportation, school facilities, and health services are essential to create an enabling environment for girls' education. Strengthening governance and institutional effectiveness will also enhance the efficient allocation and utilisation of resources in the education sector.

Finally, aligning national education policies with global development frameworks such as the United Nations Sustainable Development Goals, particularly Goal 1 (No Poverty) and Goal 4 (Quality Education), will further reinforce the role of girl-child education as a catalyst for inclusive and sustainable development.

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