Girls have the right to education, skill acquisition and self-actualization. Girl-child education becomes an imperative for the attainment of National development.

Research demonstrates clearly that a strong focus on education is capable of transforming society in the long term. Education for the female, within the family unit, is key to the development of the whole, and by extension the community. The human capital of a Nation is underscored by the potential of its people being healthier, more educated, empowered and productive citizens, so investing in educating half of the population must become a priority for us. Our current realities are that:

- Over 70.8% of women aged 20-29 in the North West are unable to read and write compared to 9.7% in the South-East zone.
- More than 2/3 of 15-19 year old girls in the North are unable to read a sentence compared to less than 10% in the South.
- In 8 Northern States, over 80% of women are unable to read and write compared with 54% of men. In Jigawa State, 94% of women and 42% of men are illiterate.
- Only 4% of females complete secondary school in Northern Nigeria.
- The children of educated mothers are 50% more likely to survive past the age of 5 years, while educated mothers are also more likely to send their own children to school.
- Almost 9 in 10 women with higher education and 2/3 of women with secondary education give birth in a health facility; but only 1 in 10 uneducated women do so.
- 80% of children whose mothers are educated are well nourished, compared to less than 50% of children whose mothers are uneducated.
Education for the Girl Child in Northern Nigeria

GIRL CHILD MARRIAGE SITUATION, NORTHERN NIGERIAN

- The rate of child marriage in Nigeria may be lower than in some other countries, but the size of the population makes Nigeria a large contributor to the incidence globally. Some 2.7 million girls in Nigeria (between 2003-04) married before the age of 18, making the country the fourth largest contributor of girl-child marriages, well below India (24.2 million), but not too far behind Bangladesh and Brazil.
- Nigeria’s female population of ages 15-19 is 8,605,910, of which 28.7% is currently married.
- 76% of adolescent girls are in marriages in the NW, 66% in the NE and 35% in the NC, incidentally where poverty is highest in Nigeria. Whereas the statistics for other zones are: SS 18%, SW 17% & 10% SE.
- Over half of all women in the NE & NW are married off before the age of 16 and expected to bear children within the first year of marriage.

PRODUCTIVITY OF WOMEN DUE TO EDUCATION

Child marriage is often a strategy for economic survival: it generally means one less person to cater for. Although child marriage is seen as an immediate strategy of escaping the cycle of poverty, it in fact, entrenches and reinforces the cycle of intergenerational poverty.

Research has demonstrated the following:

- An extra year of a girl’s primary, secondary, or tertiary education may boost her eventual wages by about 11.7% (average value across countries). The returns for each year of primary education for girls are at 10.9 %, versus 8.7 % for secondary education, and 18.8% for tertiary

- On the average, only 70% of girls with 28 hours or more of household chores attend school. When that chore burden is reduced to less than 14 hours, 90% attend school. This suggests that a very high work burden leads to dropping out, although a more detailed analysis is needed to establish this as a fact, and at which threshold this happens.
- Women in the rural areas provide 60-70% of the rural workforce, and women tend to work longer hours than men due to the combination of domestic and productive work.
- As of 2012, women occupy less than 30% of all posts in the public sector and only 17% of senior positions.
- As at December 2014, only 7 of 109 Senators and 19 of 360 Members of the House of Representatives were female.
- Only 7.2% of women own the land they farm, which limits their access to credit and constrains entrepreneurship and business activity.
- About 42.1 million Nigerian children are eligible for primary school, but only 23.3 million are in school.
- About 33.9 million adolescent are eligible for secondary school but only 6.4 million are in school.
- Children of educated mothers are 50% more likely to survive past age of 5 years, while educated mothers are more likely to send their own children to school.
- Each year of child marriage below the age of 18 can lead to a decrease of up to 6% points in the probability of literacy and secondary school completion for girls. In some cases the impact is lower, but it is often statistically significant.
- According to household survey data from Nigeria that provide perceptions by parents of the reasons why girls drop out of school, child marriage accounts for 15% - 20% of school drop-outs by adolescent girls.
**Education for the Girl Child In Northern Nigeria**

**Child Malnutrition and Mortality**

- Poverty restricts accessibility to basic services like health. Being deprived of an education, the female is unable to access critical information in respect of modern health facilities, food and a balanced diet. Such limitations cause malnutrition, stunting and wasting, and lead to high mortality rates (USAID) in childbirth. Improving the nutritional status and awareness of girls and women would result in quantifiable nutrition and health benefits for children in Nigeria. 69

- 41% of our children under the age of 5 are stunted, 23% of them are underweight and 14% are wasted. More alarmingly, stunting levels that are over 53% have been reported in some rural parts of the country, especially in the North East and North West zones. 69

- These realities predispose particularly those children to poor health, low cognitive ability and low school performance, all of which can adversely affect future employment opportunities and income-earning potential. 73

- Infant and under-five mortality rates in Nigeria from 2008-2013 are 69 and 128 deaths per 1000 live births respectively. 73

- The North-East has 77, 160 and North-West has 89, 185 mortality rates respectively. At these mortality levels, 1 in every 15 Nigerian children in those jurisdictions dies before reaching age 1. One in every 8 does not survive to his or her fifth birthday.

**Vesico Vaginal Fistula (VVF/RVF)**

The 12 existing surgical repair centres can only handle less than 4,000 cases annually so at least 16,000 may not be able to access professional treatment.

- Nigeria has 40% global prevalence rate of obstetric fistula, which experts have agreed has a direct co-relation to early childbirth, due mainly to the unusually high percentages of under-16 girls who are victim to this incidence.

- Between 400,000-800,000 are living with obstetric fistula, with between 12,000-20,000 fresh cases reported annually.

- With Nigeria’s demographics and the endemic poverty in our communities, child marriages increase the chances of VVF/RVF; as early deliveries by these young girls often leads to obstructed labour, due mainly to that fact that their pelvises are not fully developed and prepared for childbirth.

**Maternal Mortality**

![Maternal Mortality Image]

- Nigeria has 2% of the world’s population but 10% of global maternal deaths.
- The maternal mortality rate in Nigeria in 2013 was 560 per 1000 live births. 77
- 1 Nigerian woman dies in childbirth every 10 minutes. 77
- The North East zone has the worst maternal rate of 1,549 per 100,000 live births, 5 times over the global average ratio. 77
- Mothers giving birth before age 15 are more likely to die in childbirth than women over 18 years of age. 77
- A baby born to a young bride under 16 years is 50 times more likely to die in its first year of life than a baby born to a woman just 2 years older.
- Mothers in the poorest quintile are 6.5 times more likely to die at child birth than those in the wealthiest quintile.

**Poverty**

![Poverty Image]

- Poverty plays a critical role in causing and perpetuating child marriage. Poor countries and families often have few resources to support healthy alternatives for girls, such as schooling. In such families with limited resources, child marriage is often seen as a way to provide for their daughter’s future. However, girls who marry young have an increased chance of getting divorced, being poor and remaining poor.

- Using the official national poverty line and per adult equivalent consumption 77 the poverty rate declined from 48% in 2004 to 48% in 2010.

- The use of the internationally comparable $1.25 per capita per day poverty line renders an even more worrisome picture. From 2004 to 2010 the percentage of people living in extreme poverty remained at 63%. Due to population variation, this implies that the number of absolute poor increased from 86 million in 2004 to 100 million in 2010. 77

- Poverty rates are particularly high in North East and North West macro-regions: on average above 50% and in some cases above 70% with a tendency to stagnation. In Southern States poverty rates are much lower, in general below 40%.
Education for the Girl Child In Northern Nigeria

### Importance of Girl Child Education to the Family, Community and Nation

- Reduces inequality
- Increases productivity and earnings
- Drives economic competitiveness
- Reduces poverty, severely breaking the cycle
- Improves health and nutrition
- Lowers infant and child mortality rates
- Lowers maternal mortality rates
- Protects against HIV/AIDS infection
- Increases women’s labor force participation rates and earnings
- Creates multiple inter-generational education benefits
- Promotes peace building, stability, reconciliation and security, while enhancing cohesion and harmony within the communities and the larger society.

<table>
<thead>
<tr>
<th>Children's Health</th>
<th>Women's Health</th>
<th>Violence Against Women</th>
<th>Education</th>
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<tbody>
<tr>
<td>If all women completed primary education in low and lower-middle income countries, the under-5 mortality rate would fall by 15%. If all women completed secondary education, it would fall by 49%. Around 2.8 million lives would be saved every year.</td>
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<tr>
<td>Full women completed primary education, there would be 50% fewer maternal deaths, saving 189,000 lives per year.</td>
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<td>Full girls completed primary school in sub-Saharan Africa and South and West Asia, the number of girls getting married by age 15 would fall by 14%. With secondary education, 64% fewer girls would get married</td>
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<tr>
<td>For each additional year of mothers’ education, a child spends an extra 0.32 years in school. For girls, the benefit is slightly larger.</td>
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</table>

Source: UN Women

### Education & Marriage Under the Sharia

"Education is so important under the Sharia that the very first verse in the Qur'an revealed to Prophet Mohammed (SAW) commanded that he, 'Read, in the name of our Lord, who created you'. Indeed, the Prophet himself had stressed the significance of education by urging Muslims to, 'seek knowledge, even if the search were to take you to China'. Neither the verses nor the Hadith under the Sharia are gender specific, and the directive to search for knowledge appears to be emphasised, over marriage, the latter being permitted only subject to certain conditions."

Marriage is a contract and the Quran in Surah al-Nisa', describes the institution, in relation to divorce, as a "strong solemn pledge", with contractual implications, which would suggest the prerequisite of capacity and informed consent of both parties, at the point of entry. The Quran does not provide any specification for age of marriage, but jurisprudence suggests that an individual must be of sufficient judgment and maturity to marry, and therefore, possessing physical attributes alone cannot be the sole determinant for capacity to marry. Indeed, justice, for the woman, within marriage and in the event of divorce are stated to be mandatory in the

### The Khadijah Choice

Attempts to set a minimum age of marriage for both men and women have often met with resistance from many in the North East and North West regions, in the mistaken belief that such an idea is 'un-Islamic'. The example of the Prophet Muhammad's (SAW) marriage to Aishah is used to justify child marriage. Reportedly, Aishah was six years old when she was betrothed and nine when the marriage was consummated; but serious research has since raised valid questions about the authenticity of the claim that she was betrothed to the Prophet at 6 or 7, and thereafter moved in with him at 9 years of age. On the other hand, the Prophet's marriage to Khadija, a widow 15 years older than him, or his marriage to other widows and divorcees, also exist as possible practices to be emulated, thereby indicating that neither practice is mandatory, even if practiced by the Prophet in those times.
Justifications of Faith Against Child Marriage

A girl that is harmed in any manner, through injustice and especially in relation to her health, is categorically entitled to dignity, repair, restoration and rehabilitation, under the Sharia.

As far as Sharia is concerned, the issue is not so much marrying a woman of a particular age, as it is the fact of marriage to a woman. If there is a valid reason under the Sharia for delaying marriage to a minimum age, this does not in any way impact the issue of marriage, as there will still be available a large pool of women above that minimum age. The consensus argument is, therefore, that a person must be endowed with the capacity to observe marital rites and discharge its responsibilities prior to entering the union.

The ‘haqq’ (entitlements) of the girl child (as a vulnerable human being) is an important consideration that is often overlooked. Having been deprived of an education and sundry opportunities, thrown into a new environment with the overwhelming responsibilities that come with being a wife and mother at such an early age, the psycho-social and emotional implications of having no networks, access to information or justice to cope, should all be matters that attract the compassion and empathy of devout Muslims.

Given the stark evidence of the negative consequences of child marriage and early childbirth, coupled with consideration for the ‘haqq’ of the girl child, as well as the poverty that ensues from the incidence of child marriage, it is time Muslims began to reflect on their duties. Clearly, the statistics indicate that delaying marriage until the girl matures sufficiently has multiple benefits for her, her family and for her community; it ultimately only improves her chances of being a better wife, mother and citizen.

Child marriage in this day and age, on the other hand, is clearly harmful to the girl, her family and her community. Muslim jurisprudence (usul al fiqh) clearly establishes that one of the primary necessities (charuniyyat) that the Sharia seeks to protect is life (nafs). Where it is evident that early marriage poses a risk to the life of, or even a serious health risk to the child bride or her child, legislation to protect against such harm (dharar) becomes imperative under the Sharia.

In consonance with the fact that Muslims are enjoined to protect the vulnerable, as well as to encourage good while preventing evil, many Muslim majority countries have in fact ensured that girls achieve some measure of maturity (and therefore capacity to give informed consent for marriage), before entering into that sacred union.

Steps have been taken in many Islamic majority countries such as The Gambia, Tunisia, Egypt and Malaysia in the public interest, using the Doctrines of Hibaah (accountability; preventing harm and encouraging evil), to peg the minimum age for marriage, for this purpose. Indeed, where an issue is merely permissible (and not mandatory) in Islam, Islamic jurists agree that laws can be enacted in the areas where there is concrete evidence of harm being inflicted.

“The foundation of the Shari’ah is wisdom and the safeguarding of people’s welfare in this life and the next. In its entirety it is about justice, mercy, wisdom, and good. Every rule which replaces justice with injustice, mercy with its opposite, the common good with mischief, and wisdom with folly, is a ruling that does not belong to the Shari’ah, even though it might have been claimed to be according to some interpretation…” (See Muhammad bin Abubakr bin Qayyim al-Jawziyyah, Fitan al-Muwaqqat’In, Dar al-Sirr, Beirut, 1977, Vol.3, p.14)"
CONSEQUENCES OF CHILD MARRIAGE

Marriage at a young age has lifelong consequences. Child marriage thwarts the girl’s chances at education, endangers her health and cuts short her personal growth and development. It impacts directly (adversely) on her community, as she often remains unskilled and unproductive, most often resorting to ‘talla’ (hawking) in the rural communities. The incidence of girls hawking severely exposes underage girls to pedophilia. It further encourages the acceptability of adolescent girls as mature and eligible for marriage, while keeping them out of school. Quranic or otherwise, Islam is unequivocal on its stand against pedophilia and for education, yet there appears to be a general conspiratorial silence about the concept. The ‘talla’ industry appears to be gradually taken over by rural communities that send young girls to urban areas to hawk.

Getting married (and divorced repeatedly) becomes a means of survival for the girl child, irrespective of the negative implications for her, her children and the dysfunction that ensues from the disruptions in the spheres of health and her children’s welfare, especially. Very few child brides in our rural areas can continue school in view of the onerous burden of combining all the functions of wife, motherhood and studying, without the support of outside help and the use of modern gadgets and facilities like fridges, ovens, etc. which are obviously non-existent in poorer communities. Indeed, the fact that she is not literate only results in her lack of appreciation for the value of education for her children, and the cycle of ignorance becomes perpetuated. Indeed, child marriage has robbed the North of sorely needed professionals and field workers, such as female teachers, doctors and nurses.

Maternal health risks are particularly troubling as the risk of death in pregnancy and delivery for girls under the age of 15 is five times higher than for women above 18 years of age. Malnutrition and stunting permanently affect her children, whose cognitive ability remains impaired for life.

Immaturity in marriage only increases the chances of multiple divorces, which in turn leads to the sheer number of uncared-for (compromised and abandoned) children and the seeming never-ending supply of ‘almajiri’, their welfare concerns and increasing incidence of drug abuse amongst our youth. Indeed, child marriage is known to have resulted in murder, suicide and prostitution, as perceived feasible alternatives to the unwanted marriage.

Current realities are that more and more girls are staying out of school in Northern Nigeria, thereby exacerbating an already dismal situation. Violent conflict has had a severe impact on the education of the girl-child, as girls have been known to suffer abduction and the disruption of their education because parents are afraid. With over 300 school buildings having been damaged, destroyed or otherwise closed as a result of being targeted by the insurgents in this region, parents prefer to keep their daughters at home, rather than let them attend school. In addition to physical injury, abuse or psychological distress, family disintegration and the displacement of whole populations only make the girl child even more vulnerable.

Ultimately, the costs of this practice of child marriage are too high to be ignored, as has been the case so far. Because young girls are innocent, voiceless and helpless in the face of such far-reaching decisions being taken by their own immediate families (who only seem to focus on their self-serving, short term financial interests) compounded by the fact that our political leaders consider the prohibition of child/forced marriage taboo, communities in Northern Nigeria have remained bedeviled by abject indices in so many spheres of endeavour, with barely any prospects for transformation in human capital development. Societies cannot progress when the common practice of child marriage condemns girls and women to a lifetime of unhappiness, needless deaths, diminished opportunities, shortchanged futures, ill health, dysfunctional and disrupted family units, which sundry challenges translate into poverty and helplessness in the communities and the society where the practice is prevalent.
Consequences & Suggestions On The Way Forward

**SUGGESTIONS ON THE WAY FORWARD**

- Co-opt and train selected male and female broadminded and well-read religious and community leaders into advocacy programs, highlighting aspects of the faith that encourage and feature education, health and maturity, as well as the concept of preventing harm, as preconditions for a successful marriage;

- Structure tangible and short-term incentives for (both adults and girls) in pursuance of girl-child education;

- Government policy frameworks to clearly define roles and responsibilities and provide adequate resources and synergy across relevant Ministries, Departments & Agencies; women and children, justice, education, health, water, social protection, community development, agriculture and security;

- The implementation of the UBEC Act (domesticated by all states in the SUBEB laws) which emphasizes free and compulsory basic education of ALL school AGED CHILDREN. The law prescribes punishment for parents or wards (and in this case husbands) who do not send school aged children to school. Communities can be mobilized to hold government accountable for poor implementation. Gate keepers (traditional rulers) can also be persuaded to support the efforts in ensuring that all girls and boys from their communities are enrolled in and attend school.

- Proper training of head teachers and class teachers on gender and social inclusion practices.

- Make learning attractive in schools by creating spaces for networking and sharing experiences, and for acquiring life skills, vocations, leadership and entrepreneurship, as well as information relating to nutrition, hygiene, creativity, integrated with religious education. This would also include establishing School Based Management Committees for close oversight, improved planning and community mapping; ensuring the availability of female teachers, female role models and mentors, which strategies clearly demonstrate the advantages of girl-child education and debunk negative myths;

- Make the school environment safer and more conducive for learning (by eliminating bullying and violence), improve on the quality of teaching, ease difficulties of transportation to and fro the premises and provide infrastructure such as safe water, nutritional meals, instructional material, separate toilets bearing in mind gender considerations;

- Create safe spaces where women and girls have autonomy, to ensure that they are less likely to become victims of gender-based violence (GBV) and in turn are more likely to participate in public life. Informal safe learning spaces should be encouraged in areas of violent conflict, including the provision of teaching aids and basic education materials, as a priority component of humanitarian assistance;

- Abolish hidden user fees that prohibit poor parents from sending their daughters to school, such as levies for parent teacher associations, uniform and chalk fees;

- Provide scholarships and conditional cash transfers for poor parents who educate the girl-child, thereby enabling her to attain maturity before marriage, to cater for the opportunity costs of the diminished income as a consequence of this decision. Mechanisms and a definite framework must be put in place, to ensure transparency and accountability, thereby safeguarding against abuse;

- Remedies (life skills, vocations, health education, hygiene, nutrition, entrepreneurship, literacy and numeracy; integrated with religious education) should be designed specifically for married adolescents who have not been to school, with their usual schedules in mind;

- Create income-generation options for married adolescents with structured skills and vocations to be prioritized, providing opportunities to develop competencies;

- Attitudinal change relating to laws and policies and their relevance in the lives of the community is critical for compliance, but legal and regulatory mechanisms and strategies are necessary to provide a backdrop for improvement, and act as deterrent. Incentivizing and rewarding compliance may serve as an effective initial step, but devising systems to monitor implementation and enforcement are imperative. Laws to be enacted include those that serve as formidable protections to women's and
Consequences 
& Suggestions On 
The Way Forward

children’s rights (maintenance & custody), property rights, access to justice, health services (and to sanctions and remedies, protections from violence, strengthened civil registrations systems for birth, marriage and divorce).

- Birth and marriage registration must be made compulsory, with protective clauses inserted in marriage contracts that prohibit the reckless abuse of divorce, while providing recourse for arbitration with sanctions for breach;

- Establish sustained dialogue and scholarship through a Special Committee of Islamic Jurists and Scholars, Doctors (psychologists, pediatrics, obstetricians), traditional rulers, influential community leaders, teachers and relevant partners to reflect and examine the diverse principles and concepts (including the justification for similar laws in other Muslim countries), with a view to agreeing on a consensus for the minimum statutory age for marriage as an issue of public interest, with practical strategies on how to proceed on enabling implementation. This consensus must be adopted by our male religious leaders, and then accompanied by strategic and visible advocacy, publicity and the enactment of the Child Rights/Protection Law in the jurisdictions where there has been the reluctance to, including the agreed minimum age for marriage, taking all the considerations into account.

NOTE

It must be clarified that most of these laws do exist under the Sharia, but are unknown, ignored or manipulated by those in the system who benefit from non-compliance. The inaccessibility of the jurisprudential arguments, many of which are in Arabic language, only compounds the situation.

Copious protective and enabling laws do exist in our books of faith but the ad hoc approach to implementation that currently exists (due mainly to the fact that many of our judges cannot access the pertinent, legitimate opinions and provisions that are supportive of women’s and children’s rights) is to the detriment of these vulnerable groups in our society. This ad hoc and often times subjective, unpredictable approach to implementation that currently exists will persist unless the laws and precedents are reduced into one, comprehensive book and enacted as Law.

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