

An Assessment of the Educational Attainment and Formal Employment Status of Mothers Who Married Before Age 18 in Zaria Local Government Area, Kaduna State, Nigeria

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Abstract

The paper assessed and quantified the educational attainment and employment status of mothers who got married before age 18 in Zaria Local Government Area, Kaduna State, Nigeria, with the view to generating data for policy and planning. The study relied on area level data obtained through the administration of 300 questionnaires in the study area of which, 276 questionnaires were returned and found adequate for the analysis indicating a completion rate of 92.0%. Descriptive statistics were used in analyzing the questionnaires. The concepts of education, early child marriage, the role of female education and formal employment access to both the mother, household and immediate community are well articulated. The result shows that less than one-fifth of mothers continued with their educational pursuits on getting married, and mothers who got married before age 18 have both alarmingly low levels of education attainment as more than half do not have any formal education, as well as limited access to formal employment as less than one-tenth is engaged in wage employment. The paper recommends the need for government to creating the awareness among parents that girls who marry before they turn 18 are less educated and hence, less empowered for formal sector job and concludes that any government initiative at widening the educational attainment and formal employment status of the female folk in the study area would be partially successful if early female child marriage endemic is not comprehensively tackled.

Keywords

Female Child Marriage, Female Educational Attainment, Female Formal Employment Status

1. Introduction

Teenage marriage child motherhood is a culturally acceptable phenomenon in northern Nigeria that has attracted the attention of development partners and all stakeholders across Nigeria because of the debilitating consequences, lifetime of disadvantages and deprivation associated with it. It in fact entrenches and reinforces the cycle of intergenerational poverty [1]. Child marriage often compromises a girl's development by resulting in early pregnancy and social isolation, interrupting her schooling, limiting her opportunities for career and vocational advancement among others [2]. Women who become

mothers in their teens are more likely to curtail their education [2]. It has been posited that over half of all women in the North East and North West regions were married off before age 16 and were expected to bear children within the first year of marriage [3].

Most Girls in the Nigeria's northern region are expected to obey their parents and marry older men some 30 to 40 years their senior [2]. Inadequate legislative framework and poverty are among factors that interact to place a girl at the risk of early marriage. Child marriage is defined as a formal marriage or informal union before age 18 [2].

In Northern Nigeria household poverty is higher than in the south [4]. Infant and Child Mortality and Vesico Virginal Fistula (VVF) condition are equally higher in the north than

in the south [5]. Female educational attainment and employment outside the home are equally lower in the north than in the south [6]. Girl-child-out-of-school syndrome is rampant in the region partly because the female child lacks an educated mother who would act as a role model for her in the home [3]. Early marriage of girls in part contributes to worsening of the situation in that it makes the women to be less empowered and by extension have lower socio-economic status.

Governments at various levels are not folding their hands and watch the situation degenerate. Data on the educational credentials and employment status of mothers who got married as teens from various contexts within the region would be instrumental in helping government to take evidence-based decisions in the planning and implementation of welfare and development programs for this category of mothers so as to put the region once more on the path of progress and development. Girls' education is a critical development issue – both because of its inherent value to individual girls, and for its wider societal benefits. Numerous studies have shown that female education is a pre-requisite for greater social autonomy for women and for improving the socio-economic status of their families [7]. It has been argued that increase in girls' education is associated with increase in female participation in the labour force and their contribution to household and nation-building [6]; and that a woman's level of education determines how well she can access high wage jobs and move out of poverty [9]. Women who have access to meaningful, income-producing work are more likely to increase their families' standards of living, leading children out of poverty [10].

The context under study is plagued by dearth of reliable data on the employment and educational status of mothers who got married before age 18. This study is therefore carried out to fill this gap with the intention to generating baseline data that would be useful for policy and planning. The data generated, would in addition form a data base for consultation in subsequent similar studies and may stimulate related studies.

Key assumptions made in this study are that teenage mothers and those who got married in their teens have lower educational attainment and lower access to formal sector jobs. Education here depicts individuals' involvement in formal training for the purpose of acquiring basic knowledge, skills and expertise necessary for living a meaningful and impactful life.

2. Aim and Objectives of Study

The aim of this study is to examine education and employment data of mothers who got married before age 18 in Zaria Local Government Area, Kaduna State, Nigeria, with the view to generating data for ascertaining the educational attainment and employment status of these mothers for policy and planning. To achieve this, the following objectives were set out to:

- i. Establish the nature of educational attainment and

employment status of mothers who got married before age 18 in Zaria Local Government Area, Kaduna State, Nigeria;

- ii Determine enhancement/changes in mother educational attainment within Marriage.

- iii Identify the person or group of persons who encourage and are responsible for enhancement/changes in mother educational attainment within marriage;

- iv Identify the factors that shape the educational attainment and employment status of mothers who got married before age 18 in Zaria Local Government Area, (LGA) Kaduna State, Nigeria.

3. The Study Area

The study area encompasses Zaria Local Government Area, (LGA) Kaduna State, Nigeria. The LGA is an indigenous urban area and almost all parts of it exhibit slum characteristics. It is mainly inhabited by the Hausa-Fulani ethnic stock. Islam is the major religion of the inhabitants and a way of life.

4. Materials and Methodology

For this study, the data needs were data that supplied information on mothers who got married before age 18 with respect to their area identification- compound name, village, autonomous community/town and local Government; employment status educational attainment. These data were selected from primary sources using structured questionnaire and interview schedules. Secondary data that have relevance to the study were also gathered to complement the primary data.

A reconnaissance survey was made in the area to identify the mothers who got married before age 18 and their location /residence. This exercise took place within two days: February 19th and 20th, 2016. The exercise offered us the opportunity to acquaint ourselves with the mothers and was also used to notify them of our intention (aim) and to solicit for their support when we come calling. From the reconnaissance survey, we were able to arrive at the numerical strength of the respondents which stood at around 1200. A 25% proportion of this figure or 300 was adopted for this study as sample size. Eight research assistants, all women, were recruited and trained for questionnaire administration and associated interviews of respondents which took place in one day, March, 16th, 2016. Questionnaire administration commenced at 9.30 am and ended at 6 pm same day. The assistants are proficient in Hausa language. This enabled them to fill the questionnaire as answered by the respondents and simultaneously interviewed them accordingly. At the end of the questionnaire administration exercise, 276 or 92% of the total questionnaires administered were returned. The streets/roads constitute the sampling units. The questionnaires and interview schedules were conducted and administered respectively using the purposive sampling technique, which targets only those mothers who got married before age 18 and who were equally willing to be part of the study This

revealed information on their educational attainment and employment status. Descriptive statistical methods were used to analyse data and some of the data were presented in tables and percentages.

5. Literature Review

5.1. The Central Role of Women Education

Research on the role that education plays in development emphasizes its capacity to transform the long-term position of women in society [11]. Its centrality to women's empowerment is underscored by the adoption of a target in the MDGs that seeks to eliminate gender disparity in primary and secondary education preferably by 2005 and in all levels of education no later than 2015. Apart from the moral question of equality of opportunity, a growing body of evidence suggests that providing equal access to education, and specifically providing education to girls, is good economics, because it makes labour markets more efficient, enhances growth rates and helps reduce social disparities [12]. Education has a profound effect on girls' and women's ability to claim other rights and achieve status in society, such as economic independence and political representation [11]. As the following examples demonstrate, having an education can make an enormous difference to a woman's chances of finding well-paid work, raising a healthy family and preventing the spread of diseases such as HIV and AIDS. If educated girls become mothers they are much more likely to send their children to school [11]. Additionally, education of girls has a wider positive social impact in terms of lower birth rates, improvements in maternal and child health and enhanced economic development. On the other hand, a lack of access to education can deepen poverty, widen inequity and take away the opportunity to live [12]. Education increases workers' average earnings and social productivity. More educated girls and women are likely to have fewer children leading, society-wide, to a fertility decline and its associated 'demographic dividend' [13]. More highly educated women have been shown to have greater power in exacting their legal rights and in making choices which affect their own health and reproductive outcomes [14]. Better-educated girls and women can undertake higher-value economic activity. Increasing educational opportunities for women allows for a greater accumulation of skills and expertise in the labour force and thus raises the growth potential of the economy. Taken together, those econometric studies indicate that increasing educational opportunities for females can lead to higher economic growth. The results using the largest sample, including the most recent data, can be found in [15]. Increasing the amount of education received by women could increase income and help to eradicate poverty [15]. Education can increase the level and the growth rate of income regardless of the gender of those receiving it. But because women are generally less educated than men, there is greater scope for increases in income through the education of females, particularly in developing countries.

[16] reviewed the global evidence on the rate of return to education and conclude that, on average across all studies, an additional year of schooling increases wages by 10 per cent and that the average return for women is slightly higher than that for men. The rate of return to education is the incremental increase in earnings that would be expected if a worker completed an additional year of schooling. It is also proven that educated women have a profound effect on future generations. A key strategy behind continuing women's education is encouraging females in professional positions, such as teaching. The success of these women will provide young girls with role models of their same sex who will motivate and excite these girls to educate themselves [17].

In addition to income, education levels of the parents are also important in the household production process. As Robert Michael 1973 argues, education increases the efficiency in household production: Better educated custodial parents are likely to have better ability to combine the available resources to make productive investments in children. This could work through either more and or better quality time spent with the child or better ability to make the best decisions on how to spend money for the child's development [see 18]. It is axiomatic that parent's education may be both direct inputs into the production function that generates child quality and may indirectly facilitate a higher quantity of other inputs through the effects of education levels on household income [18].

5.2. Importance of Female Employment Outside the Home [Formal Employment]

Increasing the proportion of women in the non-agricultural sector will also enhance poverty reduction by increasing the return women receive from education. The findings of [19] support this. Women experience higher returns in the formal wage sector than in the agricultural sector, and thus reducing gender inequality in employment will increase the incentive for females to acquire an education and result in them having a higher income [19]. Most formal sector organizations in Nigeria have registered their employees with the National Health Insurance Scheme [NHIS] which tends to reduce health expenditures and at the same time ensures that employees and their children are in good health. Moreover, some organizations have cooperatives that buy food items and condiments and sell to employees at subsidized rates and withdraw money at piece meal rate. This ensures stability in household nutrition and overall household wellbeing [3].

Employment of women in economic activity has several beneficial effects for women and their families, not the least of which is the associated increased access to and control of income and employment is most likely to lead to increased engagement with the wider world when women's work takes them outside the home [20]. Women will also receive higher wages from (entering the) formal sector than from the agricultural sector, implying that expanding these opportunities for women will further alleviate poverty [20].

A fourth argument relates to the importance of female employment and earnings for their bargaining power within

families. There is a sizable literature that demonstrates that female employment and earnings increase their bargaining power in the home (e.g. [21]; [22]; [23]; [24]; and [25]. This not only benefits the women concerned, but their greater bargaining power can have a range of growth-enhancing effects. These could include higher savings as women and men differ in their savings behaviour (e.g. [26]), more productive investments and use and repayment of credit (see [27], and higher investments in the health and education of their children, thus promoting human capital of the next generation and therefore economic growth (e.g. [22] and [24]).

When a woman brings assets and income into the household, she is more likely to be included in decisions on how the resources will be distributed [28]. Historically, when women hold decision-making power, they see to it that their children eat well, receive adequate medical care, finish school and have opportunities for recreation and play. Women who have access to meaningful, income-producing work are more likely to increase their families' standards of living, leading children out of poverty" [28]. Employment is most likely to lead to increased engagement with the wider world when women's work takes them outside the home. This will be particularly true for work identified as the most likely candidate for empowering women-wage work- that takes women outside the home [29]. From a woman's perspective, employment can satisfy a whole range of needs—achievement, challenge, variety, and power—that may not be fully satisfied in a homemaker role. A woman's employment can enhance her self-esteem and emotional wellbeing, especially if her job provides opportunities for challenging, interesting work [29]. A rewarding, satisfying job can contribute to the richness of a woman's life. Moreover, the pursuit of a career can promote independence and self-sufficiency that is healthy in its own right and critical if the marriage ends through divorce or death of the partner [29]. The two-career lifestyle can also benefit the quality of the relationship between the two partners. Two-career relationships provide opportunities for a more egalitarian sharing of participation in family roles. Moreover, the employment of both partners can increase their mutual respect as equals, bring them closer together, and make for a more interesting, compatible couple [30]. The two-career lifestyle can also benefit the quality of the relationship between the two partners [30].

Greater opportunities for women in the wage sector have a negative effect on fertility and offer other benefits as well. When women work, parents may decide they need fewer boys to support them in old age, and if mothers work for reasonable wages, the opportunity cost of bearing an additional child is relatively high [30]. An independent source of income also serves a strong position for married women in the household, reducing their dependence on other family members, particularly male offspring, for economic security. An additional benefit of employment outside the home is that it reduces women's isolation, which is often an impediment to the provision of family planning services [31]. It is argued that access to employment outside the home and

by extension outside sources of income offers women genuine alternative to frequent child bearing which is often motivated by their lack of resources [31]. Access to employment gives regularity and predictability to income streams for individuals. Formal employment permits families to develop income- or consumption-smoothing strategies, especially in urban settings, and opens up access to other assets like bank finance that often depend on having a regular job. The ability to accumulate an old age pension relies on regular wage employment as do access to social security (health insurance), union representation, communications and other education benefits [32].

6. Result and Discussion

6.1. Result

6.1.1. Educational Attainment of Mothers Prior to Marriage

Table 1. Distribution of Educational Attainment of Mothers who married before age 18 (Prior to marriage).

S/N	Educational Attainment before Marriage	Number / Percentage
1	No formal education	134 (48.7%)
2	Attempted Primary	52 (18.8%)
3	Completed Primary	45 (16.3%)
4	Attempted Secondary	29 (10.5%)
5	Completed Secondary	16 (5.8%)
6	Post Secondary(OND; HND; BSc; Nursing etc)	00 (00%)
	Total	276 (100%)

Source: Fieldwork, 2016

Table 1 indicates that nearly half of the mothers have no formal education while none of them has a post-secondary education. Their education attainment must have been truncated by early marriage. This implies that girls who marry before they turn 18 are less educated.

6.1.2. Additional Educational Qualification Within (Since) Marriage

Mothers were asked whether they have gotten additional educational qualifications since they got married. Of the 276, only 44 or 16% or less than one-fifth have acquired additional educational qualifications since they got married (Table 2). This shows that early marriage of girls is much demanding that it produces inertia for women to complete their educational cycle.

Table 2. Distribution of Enhancement in Mother Educational Attainment within Marriage.

Educational achievement within Marriage	Number	%
Completed primary school	06	2.2
In secondary school	12	4.3
Completed secondary	11	3.9
In post-secondary	05	1.8
Completed post-secondary	13	4.7
No change in educational status since marriage	232	84.0
Total	276	100

Source: Fieldwork, 2016

Table 2 indicates that over four-fifths of mothers made no attempt to enhance their education since marriage while less than one-fifth did. This might be due to inertia not to enhance education associated with the high demand of early marriage and the indifference of most husbands in the area for western education for their wives. The implication of this is that one way of ensuring that larger proportion of female children acquires education is by ensuring that they do not marry early in their lives.

6.1.3. Person/Group Who Encourage Mothers Education in Marriage

Table 3. Person/Group of Persons who encourage and are responsible for mother education enhancement/advancement within marriage.

Persons and group of persons	Number	%
Spouse (husband)	44	100
Parents	00	00
Others	00	00
Total	44	100

Source: Fieldwork, 2016

Table 3 indicates that all the mothers who were able to enhance their education since marriage got the Philip and support from their husbands.

6.1.4. Current Educational Attainment of Mothers Since Marriage

Table 4. Distribution of current educational attainment of mothers since marriage.

Educational Attainment in Marriage	Number	%
No formal education	134	48.5
Attempted Primary	46	16.6
Completed Primary	39	14.1
Attempted Secondary	30	10.9
Completed Secondary	09	3.3
Pursuing Post Secondary	05	1.2
Completed Post Secondary	13	4.7
Total	276	100

Source: Fieldwork, 2016

Table 4 indicates that a little above half of the mothers have no formal education. This has implications for immediate future prospects in terms of access to better employment as well as high probability of perpetuating poverty in the longer term for the family. Less than one-twentieth of mothers have post graduate education. Getting better-paid formal employment could be slim. Evidence from country survey data indicates that higher education attainment/certification significantly enhances women's employability in salaried work, thereby reducing the gender gap in employment in general [33] and [34]. It has been argued that higher educational attainment is associated with better labor market outcomes including higher earnings, lower poverty, and lower unemployment [35]. In addition, education is linked to various other benefits including higher job satisfaction, better fringe benefits, and better health [35]. By implication, those who might not be able to secure formal

employment are most likely to be on lower wages with its ramifications. It has been argued that wage levels are important because they indicate the material support parents can bring to the household. Low wages limit the material resources parents can provide for their children, and low wages can produce feelings of distress that affect parent-child interaction [29].

6.1.5. Reasons Why Most Mothers Never Attended Any Formal Schooling

Table 5. Reasons why most mothers never attended any formal schooling.

Reasons for not attended any formal schooling	Number	%
You were needed by your parents to work (support mother's businesses) or help at home	28	18.2
Your parents/guardian were not having enough money to pay the cost of schooling (poverty)	62	40.3
Your parents did not have the interest of sending you to school	41	26.6
Your parents preferred to train the males than females (because only sons inherit and carry on the family name")	23	14.9
Total	154	100

Source: Fieldwork, 2016

Table 5 indicates that about two-fifths of the women without formal education admitted that their parents/guardians were not having enough money to pay the cost of schooling; in other words household poverty was the main reason for their not having any form of formal education. Since 1976 primary schooling has been free in the region still some parents could not send their children to primary school due to poverty. This is so because the opportunity cost of schooling for children is very high for poor households [36]. Children from poor households whose parents could not afford the school cost find themselves dropping out of school or not enrolling in school at all [37]. To a little above one-fourth, the reason was that that their parents did not have the interest of sending them to school. In the region including the study area, parental disapproval of the secular curriculum is still having weight and hence many parents prefer to send their female children to koranic schools instead of western schools [38]. Some parents believe that girls do not need an education for their roles as wives and mothers, that education undermines cultural practices, and it teaches the girl to reject tradition [38]. Some parents believe that girls do not need an education for their roles as wives and mothers, that education undermines cultural practices, and it teaches the girl to reject tradition. Cultural practice including: the view or belief that women education introduces a lot of bad influences to the girl-child that she would not be obedient to her husband while well over one-tenth admitted that their parents preferred to train the males than females. This might be so since in the Hausa tradition, only sons inherit and carry on the family name. Moreover, some households may also be more dependent on their offspring for greater support in old age and are more likely to invest in sons if customs dictate that it is sons who should provide old age support [39]. A little above one-fifth

admitted the reason to being that they were needed by their parents to work or support mother's businesses or help at home. Girls may be required to support their mothers' businesses rather than go to school.

6.1.6. Employment Status of Mothers

Table 6. Distribution of Employment Status of Mothers.

Category of Employment	Number	%
Wage employment outside the home (Government employment-civil service, the military, police, parastatals agencies etc.	19	6.9
Wage employment outside the home (Private/small scale informal enterprises and Corporate Organizations)	07	2.5
Informal sector self-employments (at home and outside the home-sewing, tailoring; hair dressing; food processing; nanny; etc	192	69.6
No employment	58	21.0
Total	276	100

Source: Fieldwork, 2016

Table 6 indicates that less than one-tenth of the mothers are working in wage (formal) employment; well over two-thirds are with the informal sector; while about one-fifth are not working at all. These mothers are significantly under-represented in secure wage (formal) employment in both the private and public sectors. They have little education and skills and as such find limited employment opportunities leading to the acceptance of informal sector employment that are often considered inferior. The women lack the skills for gainful employment. The implication of this is that many of these mothers would rely on their spouses as family breadwinners for survival; a factor that proponents of the cooperative bargaining theory argue also limits their ability to influence decisions at household level [39]. The public sector, which is often perceived to be more progressive (it is the only area where direct public policy intervention can effect changes in gender composition). Nearly one-fifth admitted that they were needed by their parents to work or support mother's businesses) or help at home.

6.1.7. Reasons Why Some Mothers Are not Working with the Formal Sector

Table 7. Reasons for not working with the formal sector.

Reasons	Number	%
My husband prefers me to do informal sector job at home and does not support me taking up formal employment that does not have time flexibility,	194	70.3
My husband prefers\ purely domestic /child bearing-rearing roles	58	21.0
Perceived they do not have the educational qualification for formal sector job	24	8.7
Total	276	100

Source: Fieldwork, 2016

Table 7 indicates that that well over two-thirds of women are not working in wage employment because their husbands prefers them to do informal sector job at home and does not

support them taking up formal employment that does not have time flexibility; while for about one-fifth the reasons is that their husbands prefer purely domestic /child bearing-rearing roles instead of working at all; yet for about less than one-tenth, the reasons is that they perceived they do not have the educational qualification for formal sector job. In the area, most men believe that women's fundamental role is one of childbearing and child rearing and ideally is expected to be provided for and not look for gainful employment. It is \a patriarchal society where men decide what their wives role would be.

6.2. Discussion

Data has shown that more than half of the mothers have no formal education; and that about four-fifths of the mothers have no more than primary education. The results of the study support mainstream view in the literature that women who become mothers in their teens are more likely to curtail their education (see for example [6]; [1]; [2]; [40]. Child marriage often compromises a girl's development by resulting in early pregnancy and social isolation, interrupting her schooling, limiting her opportunities for career and vocational advancement. Beyond early marriage, contextual issues give support for the low educational attainment of the mothers. The area is subsumed within the core northern region of Nigeria where women education for years has been lagging behind (see [3] and [6]). In the NDHS 2013 for example, 69.4% of the women in the North West had no education, while 2.5% have some secondary education [5]. Moreover, formal sector employment status of the mothers is equally low. A great percentage of mothers in this study have little or no education. Had they gotten the required educational qualification for formal sector job, more of them would have been employed in formal job instead of being concentrated in the informal sector which has low entry barrier requirements. In Nigeria women formal employment is low compared to men. This is more glaring in the north compared with the south (see [6]; [9]; [5] and [3]. The lower educational attainment of women in the north is fingered as the main reason for this. Reasons that explains why women are not adequately represented in formal wage employment in Nigeria are: formal employment requires a level of education and skills which most Nigerian women lack and give men the advantage; most employers believe that available jobs are men's jobs and hence discriminate against the women; quite a number of employers refuse to employ women on the assumption that women are more frequently absent and less productive during pregnancy and also incur more expenses through maternity leaves and the provision of childcare requirements [41]. Within the Zaria context, formal sector job are not easy to come by because many qualified school leavers throng to Zaria to look for the few available jobs that intermittently emerge. These women thus face stiff competition with others for formal sector jobs. Moreover, getting formal sector job in Nigeria is becoming a mirage for young graduates in Nigeria. The low level of education and the limited access to formal sector job might constitute a

source of poverty for the families of these women and lower child welfare. Consider the woman's welfare situation and that of her children in the event of the spouse dying. Education has productivity and earning enhancing and poverty reduction effects within the household which would have welfare implications in the intergenerational context. [42] makes it clear that the widespread practice of child marriage makes it increasingly difficult for families to escape poverty in the developing world, thereby undermining critical international efforts to fight poverty, HIV/AIDS and other development challenges, and making billions of dollars in development assistance less effective. It in fact entrenches and reinforces the cycle of intergenerational poverty.

It is glaring in the data that those mother who did not have any form of education before they got married still have inertia to start school even in marriage while 46 out of 52 or more than four-fifth of mothers with attempted primary school fail to complete primary schooling. The few women who did get the fillip or support from their spouses. The understanding and agreement of husbands (spouses) in furthering the education of their wives is glaring. Mothers have the potential to and can improve their education level within marriage given the understanding, agreement and support of their spouses. As a corollary, the view that child marriage inhibits mother education can be reduced if the couples involved can agree to enhance the mother education.

7. Summary and Conclusion

In this study, the educational attainment and formal sector employment status of mothers who got married before age 18 in Angwar-kaya-Gyellesu-Tudun-Wada-Tudun-Jukun-Gaskiya-Magume-Tukur-Danmagaj Area of Zaria Local Government Area, Kaduna State, Nigeria were studied extensively and quantified. This is against the backdrop that the study area has received no attention not only at the level of policy but also at the level of empirical enquiry as far as the educational attainment and formal sector employment status of mothers who got married before age 18 is concerned. This study therefore fills that gap. The result shows that less than one-fifth of mothers continued with their educational pursuits on getting married, and mothers who got married before age 18 have alarmingly low levels of education as more than half do not have any formal education; as well as limited access to formal employment as less than one-tenth is engaged in wage employment. The result supports well-known global stance of gender scholars that early marriage limits girls' future potentials in education and in remunerative work outside the home. This implies that majority of these women could face social exclusion and might not be able to enhance and perform effectively their agency role in society including those connected with childcare. The implication of this for policy is the need for government, in concert with individuals, private and corporate organizations, to take more proactive stance in the fight against the phenomenon of early female child marriage, which tends to engender limited schooling for the women

concerned and their attendant poor empowerment, so as to widen the involvement of these mothers/women in the growth and developmental process effectively. In consideration of this, the role of government in influencing female educational attainment and formal employment access (especially the public sector which is the only area where direct public policy intervention can effect changes in gender composition) is imperative. The conclusion to be drawn from this is that any initiative at widening the educational attainment and formal employment status of the female folk in the study area would be partially successful if early female child marriage endemic is not comprehensively tackled. Addressing the culturally oriented, patriarchal norms of the society and gender biases that tend to inhibit women's educational and wage employment accomplishments, and creating the awareness among parents that girls who marry before they turn 18 are less educated should be the first step in this direction. Sensitization of teenage girls and parents in the study area against early marriage will be highly desirable. The fact that their husbands/spouses are key determinants of women's educational and employment status while in marriage suggests that their husbands/spouses should be a vital constituency in consultation in any government initiative at evolving educational and employment packages for these women.

Recommendations

In line with the findings of this study the following suggestions are hereby made towards a multi-pronged approach to help promote the education and formal employment status of mothers in the study area:

- Sensitizing parents to send their girls to school because an educated mother is an asset to any community. Encourage them to be in school.
- Conditional cash transfer scheme which provides cash to girls and school-going mothers to help defray some school-related costs like textbooks, uniforms and others.
- Government at all levels should open up free child care centres within the schools to enable school-going mothers enough time in school; It is imperative that female children who attended school especially post secondary education are given formal sector employment. This would spur parents to continue to send their female children to school.

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