



Empower Her Journey, Leave None Behind

A Policy Memo For State-Driven
Girls' Education Reform

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About BudgIT

BudgIT is a civic organisation that uses creative technology to simplify public information, stimulating a community of active citizens and enabling their right to demand accountability, institutional reforms, efficient service delivery, and an equitable society.

Acting Country Director: Joseph Amenaghawon

Research and Policy Advisory Team: Ibukunolu James, Adejoke Akinbode

Data Visualisation/Creative Development:

Editor: Vahyala Kwaga

The Education Champions Network (ECN) project is being implemented by the BudgIT Foundation with support from the Malala Fund to strengthen advocacy for increased financing and policy attention to girls' education in Nigeria. This initiative focuses on Adamawa, Bauchi, Borno, Kaduna, Kano, and Oyo States.

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“Empower Her Journey, Leave None Behind”.

Over the years, discussions on girls’ education have long been central to development agendas, yet significant gaps in access and learning persist in Nigeria. Despite ongoing advocacy, girls remain disproportionately affected by structural barriers such as poverty, insecurity, and socio-cultural norms. These challenges often result in early marriage, household responsibilities, and limited infrastructure, all of which contribute to higher dropout rates. The absence of adequate funding for girls’ education carries measurable economic and social costs. Low levels of educational attainment among girls are consistently linked to child marriage, reduced female labor force participation, poorer health outcomes, and diminished economic productivity.

This policy memo outlines a framework for state-level financing and reform aimed at increasing capital expenditure allocations for girls’ education in Adamawa, Bauchi, Borno, Kano, Kaduna, and Oyo. The proposed framework emphasizes state-driven reforms and targeted investments in school infrastructure and gender-responsive planning. It also highlights the importance of robust monitoring mechanisms to ensure effective use of resources and measurable improvements in access, retention, and learning outcomes between 2026 and 2028. In essence, this memo positions capital investment in girls’ education not only as a response to immediate access challenges but also as a strategic lever for long-term human capital development and inclusive growth.

1.1 Purpose of Memo

The primary purpose of this memo is to advocate for increased spending on girl-child education across six Nigerian states: Adamawa, Bauchi, Borno, Kaduna, Kano, and Oyo, emphasizing its transformative potential for social development, gender equity, and poverty reduction. The rationale for increased funding is to provide sufficient resources that ensure girls have consistent access to education, thereby reducing the number of children out of school. Sustained enrollment directly correlates with lower rates of child marriage, as education delays early marriage and empowers girls with life skills.¹ Re-entry opportunities for girls who have experienced pregnancy involve investing in policies and programmes that allow girls who dropped out of school, whether due to financial difficulties or pregnancy, to return and continue their education without disruption. These initiatives help ensure that girls are not permanently excluded from the education system, and they can complete their schooling. In providing girls with safe learning environments, funding is critical for creating secure, hygienic, and inclusive school settings. This includes the provision of sanitary facilities, adequate classrooms, and training for teachers on the sensitivity and unique needs of female students. Closing these funding gaps is essential to achieving equitable education outcomes. By prioritizing girl child education, these states can reduce child marriage, improve literacy rates, and foster inclusive economic growth. Investment in this sector is not only a moral imperative but also a strategic pathway to sustainable development.

1.2 Background

Over the years, girls in Nigeria have remained disproportionately exposed to socioeconomic and cultural constraints that undermine their educational opportunities. Prevailing norms often cast the girl child as unsuitable for “western education,” reinforcing expectations that her primary role is domestic, bearing children, and managing households. This perception, combined with structural barriers, contributes to Nigeria’s high out-of-school rates for girls and consistently lower enrolment compared to boys.² Despite the existence of governance frameworks such as the Universal Basic Education Act (2004), the Child Rights Act (2003), and the State Universal Basic Education Boards (SUBEB) that channel UBEC matching funds to states, outcomes remain poor. In northern states, girls’ education indicators are among the weakest globally: the Gender Parity Index (GPI) at the primary level falls below 0.75 in Borno, Bauchi, and Kano, meaning fewer than three girls are enrolled for every four boys, with disparities widening at the junior secondary level.³ The six states under review, Adamawa, Bauchi, Borno, Kano, Kaduna, and Oyo, were selected based on three convergent criteria: critically low funding for girls’ education; state-specific structural barriers such as conflict, poverty, cultural norms, and distance; and varying degrees of political will for reform, (UNICEF, 2022; World Bank, 2018; Malala Fund, 2023)^{4,5,6}. Oyo serves as a comparator, demonstrating how stronger baseline outcomes can be achieved through sustained investment, though it still suffers from the absence of dedicated allocations for girls’ education. Collectively, these dynamics reveal a persistent gap between policy frameworks and fiscal practice, perpetuating inequities and slowing progress toward gender parity in education.

1. UNICEF. (2020). *Child marriage and education: A major challenge*. UNICEF. <https://www.unicef.org>

2. UNICEF. (2024). *Education in Nigeria*. <https://www.unicef.org/nigeria/education>

3. UNICEF Nigeria. (2023). *Nigeria education*. UNICEF. <https://www.unicef.org/nigeria/media/9211/file/Nigeria%20Education>

4. UNICEF. (2022). *Girls' education in Nigeria: Barriers and opportunities*. UNICEF Nigeria. <https://www.unicef.org/nigeria/education>

5. World Bank. (2018). *Missed opportunities: The high cost of not educating girls*. World Bank.

6. Malala Fund. (2023). *Girls' education and advocacy priorities in Nigeria*. Malala Fund.



2

Context and Rationale for Girl Child Education Funding

The context for girl child education funding is rooted in persistent gender disparities, socio-economic barriers, and unfulfilled human rights.

2.1 Context: Global Status of Girl Child Education

Persistent Gender Gaps in Education

Despite decades of advocacy, policy reforms, and increased investment, persistent gender gaps in education remain a major global developmental challenge. According to UNICEF, about 119 million⁷ girls worldwide are out of school due to factors like poverty, child marriage, early pregnancy, conflict, and discriminatory social norms that favour boys' education. Financial hardship, safety concerns, and school disruptions in fragile and humanitarian settings disproportionately push girls out of education, creating cycles of exclusion that are difficult to reverse once they drop out. Although around 49%⁸ of countries have achieved gender parity in primary education, this progress declines sharply at secondary and upper secondary levels, dropping to 24%⁹ due to increasing social, economic, and cultural pressures on girls. Lack of resources, sexual exploitation and abuse, and adolescent pregnancies contribute to higher dropout rates, preventing many girls from completing the education needed for empowerment and decent work¹⁰.

Barriers to Girls' Education

Girls' education is hindered by interlinked socio-economic and cultural barriers that limit access, retention, and completion. Poverty often forces families to prioritize boys' schooling, while child marriage and early childbearing lead to school dropout due to stigma, domestic responsibilities, and lack of support. Safety risks, long travel distances, and inadequate gender-sensitive facilities, including toilets and menstrual hygiene management, further discourage attendance. Additionally, gender norms and biased curricula restrict girls' participation, confidence, and aspirations, especially in

leadership and STEM fields. Addressing these challenges through financial support, enforcement of child marriage laws, safe and inclusive school infrastructure, and gender-responsive curricula is essential to enable girls to complete their education and contribute fully to social and economic development¹¹.

2.2 Rationale for Girl Child Education Funding

Investing in girls' education is not merely an act of charity but a fulfillment of fundamental human rights, as every child has the right to access quality education regardless of gender. It also has a strong economic justification, since educating girls contributes to higher productivity, increased household incomes, reduced poverty, and stronger national economic growth. Likewise, supporting girls' education drives social transformation by promoting gender equality, improving health outcomes, reducing child marriage, and empowering women to participate meaningfully in decision-making within their communities and societies.

Human Rights Obligations

Education is widely recognized as a fundamental human right, enshrined in global frameworks such as Article 26 of the Universal Declaration of Human Rights¹² and reinforced through international development agendas that promote equal access to quality education regardless of gender. Hence, investing in girls' education is fundamentally grounded in international human rights principles. However, despite these commitments, millions of girls worldwide are still denied the opportunity to attend school due to discrimination, poverty, and cultural barriers. Ensuring girls' education therefore fulfills governments' legal and moral obligations to protect equality,

7. Unicef (n.d.). Girls' education. Retrieved January 27, 2026, from <https://www.unicef.org/education/girls-education>

8. Unicef (n.d.). Girls' education. Retrieved January 27, 2026, from <https://www.unicef.org/education/girls-education>

9. Unicef (n.d.). Girls' education. Retrieved January 27, 2026, from <https://www.unicef.org/education/girls-education>

10. Lema Plan International (2021, March 16). Girls' Education. Retrieved March 12, 2026, from <https://lemaplaninternational.org/girls-education>

11. Unicef (n.d.). Girls' education. Retrieved January 27, 2026, from <https://www.unicef.org/education/girls-education>

12. United Nations (n.d.). Universal Declaration of Human Rights. Retrieved March 5, 2026, from <https://www.un.org/en/about-us/universal-declaration-of-human-rights>

dignity, and the right to development for every child. Education equips girls with knowledge about their social, political, and economic rights, enabling them to participate meaningfully in decision-making processes within their families and communities.

Economic Rationale

Funding girls' education is also justified by strong economic evidence that shows that educating girls significantly contributes to national and global economic growth. Education equips girls with skills, knowledge, and competencies that enhance productivity and expand the skilled workforce. Studies have shown that each additional year of schooling for girls can increase their future wages by up to 20%¹³, while also improving labour force participation and entrepreneurship opportunities. Educated women are more likely to secure better-paying jobs, contribute to economic output, and stimulate innovation within their communities and countries. These economic benefits indicate that investing in girls' education yields high returns for individuals and national economies alike.

Social Transformation Imperatives

Investing in girls' education is also essential for driving broader social transformation and

sustainable development. Educated girls are more likely to make informed decisions about health, family planning, and community participation.¹⁴ Girls' education has a multiplier effect that improves not only individual lives but also society. Girls who receive education are less likely to marry early, more likely to lead healthier lives, and better equipped to raise healthier and better-educated children. These outcomes contribute to reduced maternal and child mortality rates, improved public health, and stronger community resilience.¹⁵ When girls have equal access to education, they are more likely to participate in leadership roles, civic engagement, and community decision-making processes. This increased participation helps reshape societal norms, promote gender equality, and strengthen democratic governance.

Additionally, girls' education helps challenge deeply rooted gender inequalities and promotes inclusive social development. Education empowers girls to become change agents who challenge discrimination and advocate for social justice. In this way, investing in girls' education becomes a transformative strategy for building more equitable, stable, and prosperous societies.¹⁶

13. World Bank Group (2011, September 22). *Getting to Equal: How Educating Every Girl Can Help Break the Cycle of Poverty*. Retrieved March 5, 2026, from <https://www.worldbank.org/en/news/feature/2011/09/22/getting-to-equal-how-educating-every-girl-can-help-break-the-cycle-of-poverty>

14. Pradhan, E. (2015, November 24). *Female Education and Childbearing: A Closer Look at the Data*. World Bank Blogs. Retrieved March 12, 2026, from <https://blogs.worldbank.org/en/health/female-education-and-childbearing-closer-look-data>

15. Population Reference Bureau (n.d.). *The Effect of Girls' Education on Health Outcomes: Fact Sheet*. Retrieved March 12, 2026, from <https://www.prb.org/resource/the-effect-of-girls-education-on-health-outcomes-fact-sheet>

16. Population Reference Bureau (2010, April 1). *Despite Wide-Ranging Benefits, Girls' Education and Empowerment Overlooked in Developing Countries*. Retrieved March 12, 2026, from <https://www.prb.org/news/despite-wide-ranging-benefits-girls-education-and-empowerment-overlooked-in-developing-countries>



3

Impact of Girl Child Education Funding

Investment in girl child education is widely recognized as one of the most effective strategies for promoting sustainable development, gender equality, and economic growth. Adequate funding directed toward girls' education plays a crucial role in removing barriers that prevent girls from accessing and completing quality education. Such funding may come from governments, international organizations, non-governmental organizations, and private sector partners, and it often supports scholarships, school infrastructure, educational materials, and targeted social programs. The impact of these investments extends beyond individual beneficiaries, influencing families, communities, and national development outcomes.

Increase in Access to Education

Funding for girl child education helps reduce the direct and indirect costs associated with schooling, including tuition fees, uniforms, textbooks, and transportation. In many low-income households, these costs represent a significant barrier, which often leads families to prioritize the education of boys over girls.¹⁷ Funding initiatives such as scholarships, free education programs, provision of school materials, uniforms, and transportation support can alleviate these financial burdens and encourage families to enroll and retain their daughters in school. This type of intervention has been done in Kenya¹⁸ and Nepal¹⁹, to mention a few, as a result, enrollment, attendance, and completion rates among girls will significantly increase, particularly in marginalized and rural communities.

Reduction in Child Marriage and Early Pregnancy

Investing in girls' education often leads to a decline in child marriage and early childbearing. When girls have access to financial support that enables them to stay in school, they are less likely to be married off at an early age²⁰. Education empowers girls with knowledge about their rights, reproductive health, and life opportunities, which enables them to make informed decisions about their lives. As girls stay longer in school, they are more likely to delay marriage and childbirth, which improves their health outcomes and future opportunities.

Improved Economic Opportunities

Funding girls' education contributes to better economic prospects for women in the future. As educated girls transition into adulthood,

they are more likely to secure gainful employment, start businesses, and contribute productively to the economy. Also, educated women tend to reinvest a significant portion of their earnings in their families, particularly in the education and health of their children, thereby creating a multiplier effect that benefits future generations.²¹

Improved Health and Social Outcomes

Education increases girls' awareness of health-related issues such as nutrition, hygiene, disease prevention, and maternal healthcare. With adequate funding, schools can provide better learning environments, health education programs, and sanitation facilities that support girls' well-being. Educated women are more likely to seek medical care during pregnancy, ensure their children receive vaccinations, and adopt healthier lifestyles. This leads to lower maternal and child mortality rates, improved family health, and stronger community well-being.²²

Promotion of Gender Equality and Empowerment

Funding girl child education plays a critical role in promoting gender equality. When girls have equal access to quality education, they gain confidence, leadership skills, and the ability to participate actively in social, political, and economic decision-making. Education empowers girls to challenge discriminatory cultural norms and advocate for their rights and equal opportunities. Over time, this contributes to more inclusive societies where women and men have equal opportunities to succeed.²³

17. Sampa, M., Musukuma, M., Fisa, R., Musonda, P., & Young, T. (2021, February 8). Interventions for Keeping Adolescent Girls in School in Low- and Middle-Income Countries: A Scoping Review. Retrieved March 12, 2026, from <https://www.frontiersin.org/journals/education/articles/10.3389/educ.2020.614297>

18. Innovations for Poverty Action (2013, March 7). Girls Scholarship Program in Kenya. Retrieved March 12, 2026, from <https://poverty-action.org/study/girls-scholarship-program-kenya>

19. (2011). A Study on Effectiveness of Girls' Scholarship Program (p. 62). Educational Resource and Development Centre Nepal. <https://www.doe.gov.np/assets/uploads/files/774ae34419b94d75d219689a027df687.pdf>

20. Giacobino, H., Huillery, E., Michel, B., & Sage, M. (n.d.). The Effects of Middle School Scholarships on Child Marriage in Niger. Retrieved March 12, 2026, from <https://www.povertyactionlab.org/evaluation/effects-middle-school-scholarships-child-marriage-niger>

21. Fast Company (n.d.). From local to global economies: Why women hold the key to economic security. Retrieved March 12, 2026, from <https://fastcompany.co.za/business/from-local-to-global-economies-why-women-hold-the-key-to-economic-security>

22. Makoka, D., & Masibo, P. K. (2015, August 22). Is there a threshold level of maternal education sufficient to reduce child undernutrition? Evidence from Malawi, Tanzania and Zimbabwe. Retrieved March 12, 2026, from <https://link.springer.com/article/10.1186/s12887-015-0406-8>

23. Educate Soyahota (2025, November 13). Girls' education and its global impact. Retrieved March 12, 2026, from <https://educate.soyahota.gov.bd/gender-equality-and-empowerment-education/girls-education-and-its-global-impact/>

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Current Realities in Girl Child Education Funding

Limited Awareness

The limited awareness of gender issues among budget officers and Ministry of Education staff constrains the effective integration of gender priorities into education financing²⁴. While state-level officials may recognize the National Gender Policy, its lack of domestication within the education sector reflects a gap between policy recognition and practical implementation. This disconnect weakens the mainstreaming of gender-sensitive budgeting and perpetuates structural barriers to achieving equity in girls' education.

Lack of Mainstreaming and Collaboration

The absence of mainstreaming and collaboration in policy implementation is evident in the limited coordination between the Ministries of Education, Ministries of Budget, and the Ministries of Women's Affairs on funding for girls' education. This institutional disconnect weakens resource mobilization, reduces efficiency, and undermines the potential for integrated strategies that could more effectively address gender disparities in schooling.

Limited Agency Participation

Limited participation of agencies such as SUBEB (State Universal Basic Education Board) and SBMCs (School-Based Management Committees) weakens the governance and accountability structures necessary for advancing girls' education²⁵. Their marginal involvement reduces opportunities for community engagement, oversight, and localized decision-making, thereby constraining the effectiveness of resource allocation and policy implementation.

Dependence on Counterpart or Donor Funds

An overreliance on counterpart or donor funding, rather than mobilizing internal resources, creates financial vulnerability in sustaining girls' education initiatives. This dependence undermines ownership, weakens long-term planning, and exposes programs to volatility when external support diminishes.

24. NASA Journal. (2011). Gender budgeting in the education sector: Implications for the girl-child education in Nigeria (Vol. 9, Paper 9). Nigerian Academy of Social Sciences. https://www.nasajournal.com.ng/journal_articles/vol_9/paper_9.pdf

25. World Bank. (2021). Nigeria education sector analysis: Governance and accountability challenges. World Bank.



5

Gaps in Girl Child Education Funding

Girls' education in Nigeria continues to face systemic neglect at both federal and state levels, with funding patterns in the focus states revealing deep structural weaknesses. In Adamawa, Bauchi, Borno, Kano, Kaduna, and Oyo, allocations for girl child education remain critically low, often falling below meaningful thresholds and lacking dedicated, gender-responsive budget lines. In terms of budget allocations for girl child education within education capital expenditure, in 2025, Adamawa State dedicated 0.95% (N679m out of N70.57bn), while Bauchi State allocated 0.69% (N255m out of N37.15bn). Borno State relies heavily on international grants and counterpart funding, with no direct state allocation for girl child education. Similarly, Kaduna State, also dependent on counterpart funding, allocated just 0.01%. Kano State, with support from counterpart funding, devoted N2.49bn of N121.42bn, representing 2.05%. In Oyo State, there were no specific allocations for girl child education from the education capital expenditure of N36.73bn.

Even where overall education budgets appear nominally sufficient, they consistently fail to deliver targeted interventions for girls, leaving barriers such as poverty, insecurity, and poor infrastructure unaddressed. The absence of gender-disaggregated expenditure tracking further obscures accountability, making it impossible to measure or evaluate the impact of spending on girls' education. These gaps include:

Underfunding of girl child education

Between 2021 and 2025, the focus states allocated less than 1% of their education capital expenditure budgets to girls' education, underscoring the absence of dedicated capital expenditure lines and the marginalization of gender priorities in fiscal planning. As a result, spending remains misaligned with the structural barriers girls face, such as poverty, inadequate infrastructure, and cultural constraints, leaving significant gender gaps unaddressed.

High out-of-school rates due to lack of adequate funding

One of the most visible indicators of insufficient investment in girls' education across Adamawa, Bauchi, Borno, Kano, Kaduna, and Oyo states is the persistently high proportion of children who remain out of school. In these states, on average, 35% of girls are out of primary school, while out-of-school rates rise to 33% in lower secondary and 44% in upper secondary education.²⁶

Lack of Specific Line Items targeted towards girl child education

The absence of clearly defined budget line items for girls' education reflects a critical weakness in fiscal planning. Where limited

capital allocations exist, they are often vague and non-specific, making it difficult to assess their relevance or impact. This lack of precision subjects the already limited resources to ambiguity. As a result, the allocations fail to translate into targeted interventions, perpetuating gender gaps and reinforcing the systemic neglect of girls' education.

Infrastructural deficit

The limited investment in girls' education has produced systemic infrastructural deficiencies, particularly in rural, marginalized, and conflict-affected regions. These gaps manifest in several critical ways: the absence of secure and adequately equipped classrooms, the scarcity of sanitation facilities designed to meet the needs of female pupils and students, and the burden of long commutes due to the lack of nearby schools.²⁷

Insufficient data and evidence

The absence of reliable and disaggregated data, particularly in the number of girls in schools from primary to upper secondary levels. This constrains effective access to information, leaving critical gaps.

26. UNICEF Nigeria. (2023). Nigeria education. UNICEF. <https://www.unicef.org/nigeria/media/9211/file/Nigeria%20Education>

27. Connected Development (CODE). (2024). State of basic education in Nigeria: A review of education financing, governance, and learning outcomes. Connected Development. <https://www.connecteddevelopment.org/wp-content/uploads/2024/01/State-of-Basic-Education-in-Nigeria-R.pdf>

6

Policy Alignment of Girl Child Education Funding

Investing in girl child education is not only a social priority, but it also aligns with the nation's development strategies and global commitments. Scaling up capital expenditure on girls' education in states such as Adamawa, Bauchi, Borno, Kano, Kaduna, and Oyo represents a strategic alignment with both international and national policy frameworks. In Nigeria, the National Policy on Gender in Basic Education underscores the principle of equality in schooling and sets out measures to eliminate gender disparities at the primary and secondary levels.²⁸ By framing education as a fundamental right, the policy highlights the urgency of dismantling structural barriers that hinder girls' participation and calls for systemic reforms to ensure equitable access and outcomes across genders.

On the global scale, increasing funding for girls' education contributes directly to the achievement of the United Nations Sustainable Development Goals, particularly SDG4, which emphasises universal access to primary and secondary education, alongside improved learning outcomes and the removal of disparities affecting vulnerable groups, forming the foundation of global education commitments²⁹. Complementing this, SDG 5 emphasizes dismantling structural barriers, such as poverty, discrimination, and harmful social practices, that restrict girls' participation in schooling. By strategically directing resources toward girls' education infrastructure, scholarships, safe learning environments, and gender-responsive facilities, state governments can not only address immediate inequities but also accelerate progress toward fulfilling both national priorities and international obligations for inclusive and equitable education.³⁰

By aligning with national and global policy frameworks, state governments can institutionalize clear performance benchmarks and establish monitoring mechanisms linked to measurable outcomes. These include tangible improvements in girls' enrollment rates, higher transition levels from primary to secondary education, reduced dropout rates, and enhanced learning achievements. Such alignment transforms policy commitments into actionable indicators, setting the stage for accountability and sustained progress toward gender equity in education.

28. Federal Ministry of Education. (2006). *National policy on gender in basic education*. Abuja: Federal Ministry of Education. Retrieved from NATIONAL POLICY ON GENDER IN BASIC EDUCATION IN NIGERIA

29. United Nations. Sustainable Development Goal 4: Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.

30. United Nations. (2015). Sustainable Development Goal 5: Achieve gender equality and empower all women and girls. United Nations. <https://sdgs.un.org/goals/goal5>



7

Expected Benefits of Increased Capital Budget Towards Girls' Education

Strategic capital investments, including the construction of schools, expansion of classrooms, and provision of gender-sensitive facilities, are central to improving access, retention, and learning outcomes for girls. From an analytical perspective, these investments serve dual functions: they close immediate educational gaps by addressing infrastructure shortages, while simultaneously laying the groundwork for long-term human capital development.



Increasing capital budget allocations for girls' education in states such as Adamawa, Bauchi, Borno, Kano, Kaduna, and Oyo has the potential to drive profound social, economic, and developmental change. Strategic capital investments, including the construction of schools, expansion of classrooms, and provision of gender-sensitive facilities, are central to improving access, retention, and learning outcomes for girls. From an analytical perspective, these investments serve dual functions: they close immediate educational gaps by addressing infrastructure shortages, while simultaneously laying the groundwork for long-term human capital development. By creating safer, more inclusive learning environments, governments not only enhance enrolment and reduce dropout rates but also strengthen the pipeline of educated girls who can contribute to workforce participation, innovation, and inclusive economic growth.

Enrolment and Retention

Increased capital investment in girls' education infrastructure has the potential to significantly expand access to schooling, particularly in rural and underserved communities where opportunities remain scarce. By increasing the number of schools, classrooms, and learning facilities, education is brought closer to girls, reducing both travel distance and safety risks. This proximity directly boosts enrolment and participation across all levels of basic education. Furthermore, improved infrastructure strengthens retention and supports smoother transitions to secondary school, addressing one of the most critical dropout points caused by inadequate facilities or limited availability of secondary schools.³¹ Capital expenditure directed toward constructing and rehabilitating secondary schools, hostels, and sanitation facilities ensures continuity of learning. Importantly, gender-responsive infrastructure, such as the provision of adequate classrooms and separate toilets for girls, has been shown to enhance attendance and retention during adolescence, thereby securing long-term educational outcomes.³²

Improved Learning Outcomes and Educational Equality

Capital investments that improve school infrastructure, such as better classrooms, learning materials, laboratories, and digital learning resources, enhance the overall quality of education. A better learning environment enables girls to engage more effectively in academic activities, which can enhance their literacy, numeracy, and critical thinking skills. Over time, this contributes to stronger human capital development and increases the future productivity of the

31. Africa-Press. (2026, February 10). Lack of sanitation facilities forces girls out of school. Africa-Press – Nigeria. <https://www.africa-press.net/nigeria/policy/lack-of-sanitation-facilities-forces-girls-out-of-school>

32. World Bank. (2022). Investing in girls' education: School infrastructure and learning outcomes. World Bank. <https://www.worldbank.org/en/topic/education/brief/girls-education>

workforce. Prioritizing girls in education financing is a strategic move that dismantles systemic barriers to learning and creates pathways for equity. When governments channel resources into gender-responsive infrastructure and programs, they not only expand access but also reinforce commitments to international development agendas. Specifically, such investments advance Sustainable Development Goal 4 (quality education) by ensuring inclusive and equitable learning opportunities, and Sustainable Development Goal 5 (gender equality) by empowering girls and women through education.

Socioeconomic Advantages

Investing in girls' education and supporting their academic journey is a powerful driver of both economic empowerment and social transformation. Girls who complete secondary school are more likely to enter the labor market, earn sustainable incomes, and contribute meaningfully to economic growth. Education also plays a critical role in reducing poverty and improving health outcomes, as educated women are more inclined to seek healthcare services and prioritize the education and well-being of their children. Access to schooling helps curb harmful practices such as early marriage, child labour, and gender-based violence, while extended years in education equip girls with the knowledge, skills, and

opportunities needed to make informed life decisions³³. Beyond economic and health benefits, education fosters confidence, leadership capacity, and civic engagement, enabling girls to become active contributors to their communities and society as a whole.

Reinforced Oversight and System Efficiency

Increased capital investment in girls' education is closely linked to stronger planning, monitoring, and accountability within the education sector. When governments channel resources into targeted infrastructure and gender-responsive initiatives, they create mechanisms to systematically track key outcomes such as enrolment, completion, and learning achievement. This not only enhances transparency in resource use but also reinforces evidence-based decision-making. As a result, the overall performance of the education system improves, ensuring that investments translate into measurable gains in both access and quality. In essence, capital expenditure becomes more than a financial commitment; it evolves into a governance tool that strengthens accountability, drives institutional efficiency, and guarantees that educational reforms deliver tangible results.

33. World Bank. (2022). *Girls' education: Unlocking the power of education for girls*. World Bank. <https://www.worldbank.org/en/topic/education/brief/girls-education>

8

Recommendations

Improving and changing the narrative surrounding girl child education, gender disparities, inequality, and so on requires deliberate and dedicated financing strategies that address all the areas where challenges are found. In states such as Adamawa, Bauchi, Borno, Kano, Kaduna, and Oyo, targeted funding interventions can significantly increase girls' participation in education by addressing the structural challenges that limit access.

Increased budgetary allocations

1



Increasing capital expenditure allocations allows governments to invest in gender-responsive infrastructure. One approach is for states to establish a standardized policy that dedicates a portion, such as 15%, of education capital budgets to girls' basic education. These funds can be directed toward classrooms, water and sanitation facilities, initiatives to reduce dropout rates, and the creation of safer learning environments, particularly in rural and underserved communities. These allocations can also be targeted towards recruiting and deploying trained female teachers, which can also help address cultural barriers in conservative areas and encourage families to support girls' schooling. Sustained funding is essential to ensure these measures are implemented effectively. By adopting such allocations, states can finance girls' education independently, without relying on counterpart funding. This positions capital investment not only as infrastructure development but also as a framework for equity, enabling states to institutionalize gender-responsive education financing and achieve long-term improvements in access, retention, and empowerment.

Dedicated Clear Budget Lines for Girls' Education

2



State governments need to establish clearly defined budget line items dedicated to girls' education. Currently, education spending in Nigeria is largely gender-neutral, with funds allocated to schools, teachers, and infrastructure without mechanisms to ensure that girls, who face the greatest structural disadvantages, receive targeted support. Introducing a specific budget line for girls' education, for instance, as a program code under the National Chart of Account Program code classification, serves as a financial tool but also as a policy mechanism that signals government commitment to equity in education.

Such clarity in budgeting enhances transparency and accountability by making expenditure tracking more precise and accurate. It also demonstrates a deliberate focus on addressing barriers to girls' education. For example, allocations can be explicitly directed toward constructing schools for girls, providing gender-sensitive sanitation facilities, and supplying learning materials, with details on the specific communities and schools as well as the amounts allocated. This structured approach transforms capital expenditure into a vehicle for equity, ensuring that investments are not diluted within general education spending but instead produce measurable improvements in access, retention, and learning outcomes for girls.

3

Adequate data on Girls Education Indicators



Effective policy design requires comprehensive and reliable data. One of the most persistent weaknesses in Nigeria's education governance is the lack of sex-disaggregated data that captures the full range of girls' education outcomes. Current figures on enrolment and out-of-school children provide only a partial picture. States need to generate and maintain datasets that go beyond these basics to include attendance, learning achievement, dropout rates, transition rates across education levels, completion rates, and the specific reasons why girls leave school. Without such information, governments risk making resource allocation decisions without evidence, undermining the effectiveness of interventions. At present, the State Universal Basic Education Boards and state-level Ministries of Education hold fragmented datasets with limited mandates. These datasets are often outdated, inconsistently collected across states, and rarely harmonized or linked to budget planning cycles. This disconnect prevents decision-makers from directing resources to areas of greatest need.

At the school level, the Annual School Census should be redesigned to capture gender-sensitive indicators such as the ratio of female to male teachers, the availability of girl-friendly sanitation facilities, reported cases of gender-based violence, and dropout rates disaggregated by sex, age, and reason for leaving. Even when states possess this data, it is often not accessible to the public, as it is neither published nor proactively shared with citizens. These school-level data points should then be aggregated at local, state, and national levels in a standardized format, enabling meaningful comparisons and trend analysis over time.

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Interministerial Collaboration



Effective delivery of girls' education requires coordinated action across multiple government ministries. The barriers that keep girls out of school: poverty, child marriage, gender-based violence, poor health, inadequate water and sanitation, food insecurity, and displacement, extend beyond the education sector and cannot be addressed by education policy alone. State governments should therefore ensure that ministries such as Education, Women's Affairs, Social Protection, Budget, and Economic Planning work in synergy to achieve shared goals for girls' education. Collaboration must be institutionalized by embedding joint performance targets into ministerial mandates, ensuring that commissioners across relevant sectors are both empowered and incentivized to deliver results collectively. At the local

government level, technical working groups should be established as the primary coordination mechanism for delivering community-level programs. These groups, comprising officers from education, health, social welfare, and community development, would provide integrated responses to the multifaceted challenges girls face, ensuring that interventions are context-specific and mutually reinforcing. In this way, inter-ministerial collaboration becomes a governance strategy that aligns resources, mandates, and accountability structures to improve girls' access, retention, and learning outcomes.

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Civil Society Organisations and Non-Governmental Partnerships

Strengthening girls' education requires active collaboration between state governments and non-state actors. Civil society organisations (CSOs), community-based organisations, and development partners play a critical role in expanding access and enhancing accountability in education financing and implementation. Partnerships with credible organisations can help bridge capacity gaps within government systems and ensure that interventions reach marginalized girls effectively. States should institutionalize formal partnerships with CSOs to support community mobilization, advocacy, and monitoring of education projects. Civil society organisations, with their strong community networks, are well-positioned to address social barriers such as early marriage, restrictive gender norms, and parental resistance to schooling. In addition, CSOs can contribute to monitoring education budgets and project implementation by tracking capital expenditure on girls' education infrastructure, thereby promoting transparency and efficiency. Community-based accountability mechanisms, such as school-based management committees and parent-teacher associations, should be encouraged to ensure that girls remain enrolled, attend regularly, and transition successfully across education levels. Furthermore, joint program implementation models that involve Non-Governmental Organisations collaborating with ministries of education can deliver targeted interventions such as scholarships, conditional cash transfers, mentorship programs, and safe-school initiatives for girls in vulnerable communities.

In this way, partnerships with civil society and development actors become an integral governance strategy, complementing state-led reforms and ensuring that education financing translates into measurable improvements in access, retention, and learning outcomes for girls.

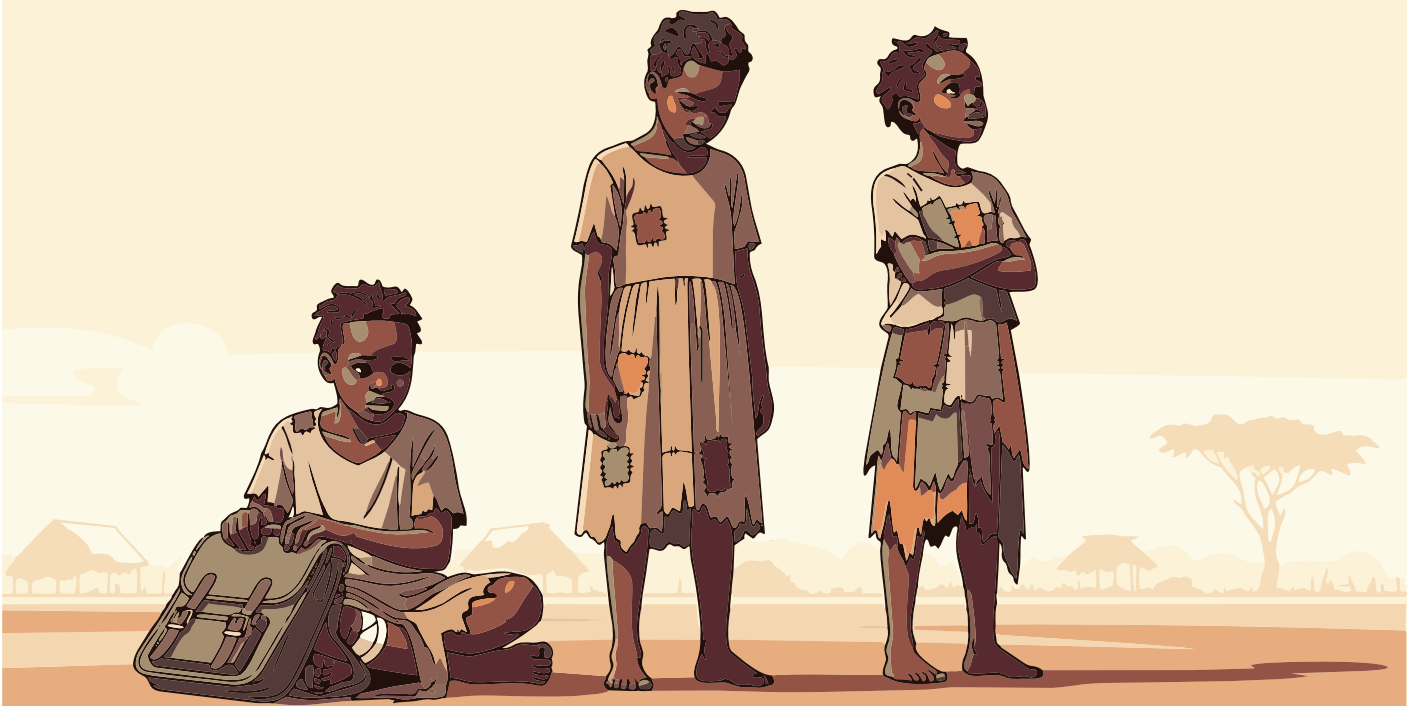
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Call to Action

9.1 Immediate Adoption: Prioritizing Girl Child Education in Budget Allocations and Policy Reforms

Across Adamawa, Bauchi, Borno, Kano, Kaduna, and Oyo states, millions of girls remain locked out of quality education, not because of a lack of potential, but because of a persistent failure of political will and fiscal commitment. Immediate adoption demands that budget processes incorporate gender-disaggregated data as a standard requirement. Policymakers must be able to see, in clear figures, how much of every education naira reaches

girls from school construction and sanitation infrastructure, to teacher training, scholarship programmes. Allocating budgets specifically for girls' education ensures that resources are directly invested in line items that benefit the girl child. State governors, ministries, and agencies should thus be pressed to quickly adopt and institutionalise an increase in girl child education policy to support fair development in education for girls. Civil society, parent-teacher associations, community leaders, and women's organizations must be recognized as essential partners in immediate adoption efforts. The window



for action is now. Every year of delay is another cohort of girls whose potential is squandered.

9.2 Partnership Development: Strengthening interministerial collaboration for Girl Child education funding

Girl child education is not the exclusive responsibility of the Ministry of Education. It is a cross-cutting development imperative that touches the mandates of finance, social welfare, women's affairs, and even security. Yet in most government systems, these ministries operate in silos, duplicating efforts in some areas while leaving critical gaps in others. Addressing the structural barriers that keep girls out of school requires a fundamentally different model of governance, one built on genuine, sustained interministerial collaboration. Interministerial task forces specifically focused on girl child education must be formalized and given real authority, adequate secretariat support, and a mandate that extends beyond annual reporting cycles. These task forces should include not just ministry officials, but representatives from budget offices, planning commissions, statistical agencies, and civil society monitoring bodies. Their terms of reference must include joint needs

assessments, coordinated funding strategies, and shared outcome indicators that cut across sector boundaries. Ultimately, strengthening interministerial collaboration requires a shift in institutional culture.

9.3 Commitment to implementation: Making sure that the discourse goes beyond the budget

Budgets are promises. Implementation is proof. Across the states, the girl child education budget has suffered from a shortage of eloquent policy frameworks, well-crafted strategic plans, or ambitious budget lines. The most urgent challenge in girl child education today is not articulation; it is execution. Commitment to implementation means ensuring that approved budgets translate into real projects, services, and outcomes that improve girls' access to education. Governments must ensure that capital allocations for girls' education, such as classrooms, Water, Sanitation and Hygiene (WASH) facilities, hostels, and security infrastructure, are actually released and spent as planned. Delays in fund releases or partial implementation often weaken the impact of education investments and undermine policy commitments.



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