Improving the Choices and Opportunities for Adolescent Girls

A toolkit for Faith Leaders
Poverty is an outrage against humanity. It robs people of dignity, freedom and hope, of power over their own lives.

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Improving the Choices and Opportunities for Adolescent Girls
A toolkit for faith leaders

January 2017
Christian Aid is an international development agency that insists the world can and must be swiftly changed to one where everyone can live a full life, free from poverty.

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Authors:
This toolkit was compiled by Umar Kawu with support from Temitope Fashola, Theresa Adah, Talatu Aliyu and Mercy Okeke and funding from Christian Aid.

Recommended citation:
Christian Aid, 2016. Improving the Choices and Opportunities for Adolescent Girls: A toolkit for faith leaders. Abuja: Christian Aid

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Printed in Nigeria
Acknowledgement

This toolkit was made possible through the support, hard work and contributions of the Governance and Gender team of Christian Aid Nigeria. Particular thanks go to Theresa Adah, Talatu Aliyu, Adebola Fatilewa, Mercy Okeke and the consultant, Umar Kawu for their dedication to ensuring the success of this process.

Our special and sincere appreciation goes to the religious leaders and scholars who graciously participated in the process – the leadership of the Christian Association of Nigeria (CAN) in Kaduna, Jama’atu Nasir Islam, the Catholic and Anglican Dioceses, the Izalla youth group and religious leaders from Makarfi, Chikun, Zonkwa, Kujama and Zangon Kataf communities. Others include the Women Wing of CAN, Women Interfaith Council, Catholic Women Organisation, Federation of Muslim Women’s Associations in Nigeria, Global Peace Foundation and Interfaith Mediation Centre.

Our sincere appreciation also goes to our partners, Development and Peace Initiative (DPI) and Gender and Awareness Trust (GAT) for mobilising the faith leaders and scholars, as well as for their time, commitment and support during the process.

Finally, we sincerely acknowledge the support of Charles Usie, the Christian Aid Nigeria Country Manager for his leadership and continued support and mentorship.

Temitope Fashola
Programme Manager, Governance and Gender
Christian Aid, Nigeria Country Programme
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<th>Acronym</th>
<th>Description</th>
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<tbody>
<tr>
<td>CAN</td>
<td>Christian Association of Nigeria</td>
</tr>
<tr>
<td>CWO</td>
<td>Catholic Women Organisation</td>
</tr>
<tr>
<td>DPI</td>
<td>Development and Peace Initiative</td>
</tr>
<tr>
<td>FOMWAN</td>
<td>Federation of Muslim Women’s Associations in Nigeria</td>
</tr>
<tr>
<td>GAT</td>
<td>Gender Awareness Trust</td>
</tr>
<tr>
<td>IMC</td>
<td>Interfaith Mediation Centre</td>
</tr>
<tr>
<td>JIBWIS</td>
<td>Jama’at Izalat al Bid’a Wa Iqamat as Sunna</td>
</tr>
<tr>
<td>JNI</td>
<td>Jama’atu Nasrīl Islam</td>
</tr>
<tr>
<td>NDHS</td>
<td>Nigeria Demographic and Health Survey</td>
</tr>
<tr>
<td>WOWICAN</td>
<td>Women Wing, Christian Association of Nigeria</td>
</tr>
<tr>
<td>WIC</td>
<td>Women Interfaith Council</td>
</tr>
</tbody>
</table>
Foreword

The foundation for every building usually tells what will become of the building. If the foundation is faulty, then the building might collapse, but if it is right and strong, it will stand the test of time.

Human development is in various stages and among these is the adolescent stage, which is very critical and delicate, and if not well formed and moulded could lead to a faulty development. In the adolescent stage of growth, girls are the most vulnerable, therefore the need to handle with care.

In ‘Improving the Choices and Opportunities for Adolescent Girls’ it is expected that all hands must be on deck to see to the formation and development of this delicate species of human beings.

Therefore, the approach you have towards improving the choices and opportunities for adolescent girls that came your way as your work, your way through life is what determines whether they can stand in the face of challenges or the challenges will crush them. A wrong approach will mean a wrong result. Applying a wrong solution to a problem may worsen the case than solve it. In Where There is no Doctor, I read a story of a child that was sick. The mother gave him a capsule of Chloramphenicol and the child died. This is because the mother gave a wrong drug.

Christian Aid is timely with this noble objective and indeed it is a step in the right direction. God is interested in our successes and He wants to help us achieve our goals, but we have disappointed him several times.

We have left our part for Him to play, but when we play our part, God honours His words. We have a part to play. We ought to discover our role and be willing to play it vigorously by His grace.
'For I know the thoughts that I think towards you, said the Lord, thoughts of peace and not of evil, to give you an expected end' (Jer 29: 11) In NIV, the rendering is God will 'give you a future and a hope'

We are therefore to fix our eyes on the author and perfecter of our faith.

Mary M. Sawok (MRS)
Permanent Secretary,
Ministry of Women Affairs and Social Development,
Kaduna State
Foreword

The importance of educating and empowering the child cannot be overemphasized. In the adolescent year, girls especially those from relatively poor families have to choose between school and productive work or combine both. Young boys have better opportunities, the girls face a lot of restrictions including economic exclusions. This development leads to developmental difficulties for the girl child. To address this disparity, girls need to be equipped with tools to empower them economically.

Poverty has no religious or ethnic boundary, it cuts across all people. I therefore call on both Muslim and Christian leaders to know that the development of the girl child is development of the entire society.

The presentation of toolkit for the Collective Action for Adolescent Girls Initiative (CAAGI) project in Kaduna is apt. We therefore commend the effort of the Development and Peace Initiative Kaduna (DPI), Gender Awareness Trust (GAT) and Christian Aid for the launching of the Faith Leaders’ tool kit. The Kaduna state government will partner with CAAGI for the success of the programme.

Engr. Namadi M. Musa

Director General, Interfaith
For Secretary to the State Government
Introduction

This toolkit was designed as a guide for religious leaders of both Christian and Islamic faiths in Nigeria as they address the challenges faced by adolescent girls on the issues of early marriage, education, reproductive health services and economic empowerment.

It is an initiative of Christian Aid Nigeria, working in partnership with Gender Awareness Trust (GAT) and Development and Peace Initiative (DPI) as part of the Collective Action for Adolescent Girls Initiative (CAAGI). CAAGI seeks to improve the choices and opportunities available to adolescent girls in Northern Nigeria to enable them reach their full potential.

The toolkit will guide faith leaders as they provide training and share messages/sermons on the accurate Christian and Islamic perspectives on issues of early marriage, education, reproductive health and economic empowerment of adolescent girls.

How to use this toolkit

The recommended key messages presented in this toolkit are referenced from Christian and Islamic scriptural texts as appropriate.

Faith leaders can use this toolkit as a training and messaging resource for delivering sermons on the above-mentioned issues of adolescent girls. Key scriptural texts and factual information relevant to the issues of early marriage, education, reproductive health and economic empowerment of adolescent girls are highlighted and should be used to back up messages disseminated to adolescent girls, parents, other faith leaders and members of congregations and communities.
Key Terms and Definitions

Section 1 Objectives

Define and discuss important terms related to adolescent girls’ early marriage, access to education and economic empowerment in Nigeria.
There are some key terms and definitions frequently used when discussing key issues affecting adolescent girls as it relates to education, early marriage and economic empowerment. It is important for all to have a common understanding of them.

Title of table: Key terms frequently used in discussions on issues of religion and adolescent girls

<table>
<thead>
<tr>
<th>Key Terms</th>
<th>Definition</th>
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<tbody>
<tr>
<td>Adolescent Girls</td>
<td>Girls between the ages of 13 and 19</td>
</tr>
<tr>
<td>Faith Leader</td>
<td>Any person (male or female) recognised by community or congregation as a spiritual leader</td>
</tr>
<tr>
<td>Faith Actors</td>
<td>Those involved in spread and teaching of religious instructions</td>
</tr>
<tr>
<td>Faith Based Organisations</td>
<td>Organisations founded on or linked to specific religion(s)</td>
</tr>
<tr>
<td>Religious and Traditional Leaders</td>
<td>Leaders of a particular faith or community</td>
</tr>
<tr>
<td>Policy Makers</td>
<td>Those who make policies, especially in government</td>
</tr>
<tr>
<td>Social/Cultural Norms/Practices</td>
<td>Customary rules (usually unwritten) that govern behaviour in (ethnic) groups and societies</td>
</tr>
<tr>
<td>Scriptures</td>
<td>A sacred book or writing</td>
</tr>
<tr>
<td>Early Marriage</td>
<td>Marriage before the age of 18. It can also be defined as any marriage carried out before the girl is physically, physiologically and psychologically ready to shoulder the responsibilities of marriage and child bearing</td>
</tr>
<tr>
<td>Forced marriage</td>
<td>This is a marriage where the consent of both the girl and her parents are not sought. There are some opinions that the consent of the girl alone should suffice</td>
</tr>
</tbody>
</table>
Global and National State of Adolescent Girl Issues of Early Marriage, Education and Economic Empowerment

Section 2 Objectives

- Discuss issues of early marriage, education and economic empowerment as relates to adolescent girls in Nigeria.
- Describe the differences in the status of adolescent girls across different regions of Nigeria.
- Discuss the importance of education and economic empowerment to the growth of the adolescent girls.
Access to education and the opportunity to delay marriage are tools that can be used to address the developmental gap that exist between boys and girls of the same social status.

The Federal Republic of Nigeria is the most populated country in Africa with over 177 million people in 2016. About half of the population – at 49.1% - are women and a larger proportion are young people. It is therefore clear that for the country to develop effectively, issues that concern women, especially adolescent girls must be adequately addressed.

Policy makers and leaders at various levels of the society must create the right environment for the adolescent girl to overcome barriers to her growth and development especially as it relates to issues of education, age of marriage, access to reproductive health services and economic empowerment.

In the recent past, some conferences and fora have emphasised the importance of education for women and girls. The 1990 World Conference on Education For All (EFA) identified provision of improved access to education for women and girls as “the most urgent priority” This fact was reaffirmed by more than one hundred countries, including Nigeria in April 2000 at the World Education Forum that held in Dakar, Senegal.

A report on the Adolescent Girl Initiative by the World Bank indicates that a third of the young girls in developing countries are jobless and out-of-school. While young boys have better opportunities and choices, girls, especially those from relatively poor families often have to choose between school and productive work or combine both. Girls face many restrictions including economic exclusion, which leads to developmental difficulties for the girl child.
Nigerian Statistics

The Nigeria Demographic and Health Survey (NDHS), 2013 indicates that 37.8% of women/girls have no education at all. This percentage is higher than that of men/boys put at 21.2%. In terms of geo – political zones, The Northeast and Northwest have the highest proportions of women with no education (64% and 69%, respectively), and the Southeast and South-South have the lowest proportions (5% each).

Some ethnic groups in Nigeria and other parts of the world still practice early marriage despite studies showing that early marriage has negative consequences on the children, families and the society (Adedokun et al 2012)\(^6\)

This practice is more pronounced in Northern Nigeria as the NDHS (2008) data indicates that young women in the Northwest and the Northeast marry for the first time about four years earlier than their peers from the southern part of the country\(^7\).

When the girl child is given an opportunity to develop her potentials and have choices, there are benefits to the society at large and the girl child, including good health and quality of life.
Major Issues Affecting Adolescent Girls in Nigeria

Section 3 Objectives

- Discuss in detail the issues related to adolescent girls’ early marriage, education and economic empowerment in Nigeria
- Describe statistics associated with adolescent girls’ early marriage, education and economic empowerment in Nigeria.
Understanding the key issues affecting adolescent girls as it relates to education, early marriage and economic empowerment is crucial to helping faith leaders influence behaviours and attitudes towards these practices.

- **Education**

Nigeria accounts for about 47% of the world’s out-of-school children. NDHS (2008) data shows that there are significant variations in terms of the spread of out-of-school children across the geo-political zones in Nigeria; ranging from 52.5% in the North East to 8.2% in the South West. Other figures are 50.9% in the North West, 23.5% in the North Central, 9.2% in the South South and 8.6% in the South East. Approximately half of Nigeria’s population is female, therefore it could be inferred that half of the statistics stated above involves the female child.

**Note**: When discussing issues of education, enrolment, retention, completion and transition are all important.

- **Early marriage**

UNICEF (2013) data shows that the prevalence rate of child marriage – marriage before the age of 18 – in Nigeria is 39%. This high rate of early marriage is not unconnected to the girl child education and economic standing of a family as sometimes the girl child is married off to reduce the cost of living. In other cases, it could be as a result of parental desire to prevent sexual relations outside marriage and the fear of rape, a lack of educational or employment opportunities for girls, and traditional notions of the primary role of women and girls as wives and mothers (UNICEF, 2008). Paradoxically some parents are more comfortable with female teachers for female students but they may not willingly let their own daughters go to school and become teachers.
Note: Opportunities should be provided for the girl child married off early to return to school. Provision of childcare for mothers returning to school is also important.

- Economic Empowerment

In Nigeria women constitute about half of the total population and are the most vulnerable group to diseases and economic frustration (FGN/UNICEF 2001). Family wealth affects equity in education opportunities; and access to health care services poverty makes parents to push the girl child to go and hawk and girls leave school due to inability to pay cost among other reasons. But all should remember that educated girls could lift their families out of poverty.
Factors That May Influence Puberty in Girls

Section 4 Objectives

**Describe** and **discuss** factors that could influence puberty in girls
The attainment of puberty by adolescent girls does influence the issues that affect them in terms of early marriage, education, reproductive health and economic empowerment, thus it is important to understand some of the factors that may influence puberty in girls.

These issues include, but are not limited to the following:

- **Social factors**: A young female who interacts and or is socially exposed to adult males will enter puberty earlier than peers who are not so exposed.

- **Genetic factors**: Genes influence the attainment of puberty.

- **Nutritional factors**: This is the strongest external factor that affects puberty. Surplus calories are reflected in the amount of body fat an individual has which sends signals to the brain to initiate puberty and fertility. Malnourishment extends age of menarche, while overfed girls/those exposed to chemicals in the food chain have early menstruation. Similarly, low protein and high dietary fibre are associated with late onset/slow progression of female puberty.

- **Environmental factors**: Girls living in high altitude regions have delayed menstruation.

- **Health factors**: Chronic parasitic and other diseases affect nutritional status and could delay puberty.

- **Physical Activity or Hard Manual Labour**: These factors reduce energy calories for reproduction and slow puberty.

- **Psychological factors**: Stress could delay onset and development of puberty.
Early Marriage – Sociological, Cultural and Religious Considerations

Section 5 Objectives

- Discuss the sociological, cultural and religious considerations of early marriage
- Describe Christian and Islamic perspectives of early marriage in Nigeria
- Discuss the differences and similarities in Christian and Islamic Perspectives of early marriage in Nigeria.
It is important to understand the perspectives of both religions on early marriage

Christian Perspectives

- There are no biblical scriptures that prescribe age of marriage. The bible only prescribes in Genesis 2: 18 – 25 that marriage is to be between a man and a woman, which indicates that both must be mature. The man and the woman should therefore be physically, emotionally and psychologically ready to go into the institution of marriage.
- The church frowns at early marriage.

Islamic Perspectives

- There are basic requirements for marriage in Islam. First, a couple must mutually consent to the marriage. This requires both a clear proposal and acceptance. A woman also must have a wali or legal guardian present during the process. If a wali is not present a woman must be past puberty and competent to make the decision to marry.
- The Hadith of the Prophet says that all young men if they have the capability (both economically and health wise) should get married else they should fast.
- Marriage in Islam is viewed as an important and sacred union between a man and woman that fulfils half of one’s religious obligations. (Sahih ul-Jaami Hadith: Anas bin Malik, a companion of the Prophet Muhammad, reported that the Prophet Mohammad said,” Any man whom Allah provides with a virtuous wife has been helped to half his Deen (religion), so he should fear Allah regarding the other half”).
- A well-known passage in the Quran discusses marriage as follows: “Among His signs is that He created for you spouses from yourselves so that you might find repose with them. And He has placed between you affection and mercy. In that there are certainly signs for people who reflect.” (Quran 30:21).
Marriage in Islam is often referred to in a poetic manner describing the love and mutual rights that exist between men and women. Islam puts a strong emphasis on mutual love and respect between a husband and wife.

Men are also specifically commanded to treat their wives with kindness and respect. The Prophet Muhammad is reported to have said: “The most perfect in faith amongst believers is he who is best in manners and kindest to his wife.” (Hadith reported by Abu Dawoud, a companion of the Prophet Muhammad). Marriage is also viewed as an act of worship to Allah.

There are no requirements regarding who can propose marriage. One historical event in the Prophet Muhammad’s life reflecting this principle is the proposal of Khadija bint Khuwaylid, the first wife of the Prophet Muhammad. Khadija was the Prophet Muhammad’s employer, and through working with him she grew to respect his honesty and integrity and proposed marriage to him. Khadija was 15 years older than the Prophet Muhammad and in a much better financial position at the time of the proposal. He accepted her proposal and their marriage is known for the love and compassion they had for one another. This proposal illustrates the ability of Muslim men and women to marry whomever they choose, and highlights the fact that marriages arranged without the consent or involvement of Muslim women is completely contrary to the Islamic tradition.

A woman has the right to accept or reject marriage proposals. Her consent is a prerequisite to the validity of the marital contract, according to the Prophet’s teaching. It follows that if an "arranged marriage" means the marrying of a female without her consent, then such a marriage may be annulled if the female so wishes: Ibn Abbas reported that a girl came to the Messenger of Allah, and she reported that her father had forced her to marry without her consent. The Messenger of Allah gave her the choice (between accepting the marriage or invalidating it) (Ahmad, Hadith no. 2469). Another version of the report states that “the girl said: ‘Actually, I accept this marriage, but I wanted to let women know that parents have no right to force a husband on them.’” (Ibn-Majah)
### Perspectives on Early Marriage

<table>
<thead>
<tr>
<th>Perspectives</th>
<th>Christian</th>
</tr>
</thead>
</table>
| Historical and Cultural Underpinnings | - Age was rarely known as stones were used to mark ages and parents gave them out for marriage.  
- Lack of education meant girls married as soon as they reached puberty.  
- Physiological features developed quite late so girls married as soon as features developed. |
| | - Early marriage was mostly practiced in time passed because they usually do not go to school.  
- Historically, some of these men, even when they marry the girls early, they usually let the girls mature before they are engaged in sexual activities and child bearing.  
- Culture also served as the basis for early marriage e.g. in Fulani culture of betrothing the girl at birth |

### Physical, Emotional, Sexual and Health Hazards of Early Marriage

<table>
<thead>
<tr>
<th>Physical</th>
<th>Emotional</th>
<th>Sexual</th>
<th>Health</th>
</tr>
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</table>
| Age faster | - High divorce rates  
- Trauma  
- Resentment of parents  
- Domestic violence  
- Home devoid of love | Infidelity | - Shorter life span  
- Vesico Vaginal Fistula (VVF) which leads to neglect, deterioration of health and trauma  
- Murder/suicide |
Girl Child Education - Sociological and Cultural Considerations

Section 6 Objectives

- Discuss the sociological, cultural and religious considerations to educating an adolescent girl in Nigeria.
- Describe Christian and Islamic perspectives of educating adolescent girls in Nigeria
- Discuss the differences and similarities in Christian and Islamic Perspectives of educating adolescent girls in Nigeria
It is important to understand the perspectives of both religions on girl child education

Christian Perspectives

- Education is a process of which one acquires knowledge, which means learning. The Bible is in full support of girl child education for there is no discrimination in acquiring knowledge. The Bible itself emphasises the importance of having knowledge and without knowledge it will be difficult for one to know what the entire Bible is all about. Today, there are women who are Ministers of the Gospel and some are serving in many perspectives. Some are specialists in education, health and teaching professionals.

Islamic Perspectives

- Iqra the first (Quranic verse) revealed to the Holy Prophet (S.A.W) was a commandment to him to read. This shows the importance of knowledge in Islam.
- Seeking for knowledge (i.e. education) is a compulsory duty for male and female as this is the first commandment.
- In Islam, there is a belief that “there is no poverty after knowledge i.e. education”
- The Quran also states: “Can there be comparison between the educated and the uneducated?”
- Knowledge in Islam includes knowledge of the religion of Islam and all other useful knowledge such as Islamic law (Shariah), Science, language, mathematics, agriculture, medicine, art and craft, e.t.c. Knowledge (education) has many uses for humankind:
  - It helps him/her to understand his/her religion correctly
  - By studying Allah’s creation, humankind feels a deeper sense of wonder and respect for Allah as the creator
  - True knowledge helps a person to avoid wrong beliefs and superstition
Knowledge also helps man make use of the things Allah has created so as to make his life easier; such as improvement of crops and farm animals, building dams for irrigation and hydro-electric power, developing medicine to cure diseases.

### Scriptural Reflections:

- “Only those of Allah’s servants who are learned truly fear Allah”. – Quran 35:28
- “The ink of the scholar is more precious than the blood of the martyr”
- “One learned person is harder on the devil than a thousand ignorant worshippers”
- “Whoever travels in search of knowledge is on Jihad until he returns”
- The very first revelation Prophet Muhammad (S.A.W) received from Allah was a commandment - “Read, in the name of your Lord and Sustainer who creates, created man out of a more congealed blood, read and your Lord is most generous, Who taught man the use of the pen, Who taught man what he knew not” – Quran 96: 1- 5
- “Seek Knowledge from cradle to grave” – Hadith
- “Ignorance and disbelief dwell in the same house”
- “He who understands the language of a people is free from their evil” – Hadith
- “He who desires to have this world let him acquire knowledge. He who desires the hereafter, let him have knowledge, virtue of imparting knowledge. People will come to you to acquire knowledge from all directions; teach them good morals” – Hadith Tirmidhi
- “Acquire knowledge and teach it to other people” – Hadith
- “The acquisition of knowledge is the duty of every Muslim, man and woman” – Hadith
- “Knowledge is of two types; one that goes straight from the tongue to the heart i.e. beneficial and useful knowledge. The other stays upon the tongue and will testify against man in the court of God” – Darmi
Title of table: Perspectives on Girl Child Education

<table>
<thead>
<tr>
<th>Perspectives</th>
<th>Christian</th>
<th>Islamic</th>
</tr>
</thead>
</table>
| Historical and Cultural Underpinnings | • There was discrimination against girl child education initially but much later they were restricted to learning courses like nursing, teaching and home economics  
• Education among the girl child was mostly reserved for the girls living with disabilities  
• Christian missionaries influenced the education of the girl child in Northern Kaduna, especially in places like Wusasa in Zaria and other Christian dominated areas. | • Islamic education was already in existence before the Western education was introduced in Northern Nigeria. And priority is given to boys over the girls in both Islamic and Western education  
• There is also discrimination in the Islamic education as the male child is preferred  
• The Girl child was deprived Western education as she is not given the opportunity  
• The myth that Western education is the only form of education is misleading. |

Title of table: Socio-economic Impact of Lack of Education for Adolescent Girls

<table>
<thead>
<tr>
<th>Physical &amp; Emotional</th>
<th>Health</th>
<th>Sexual</th>
<th>Economic</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Affects dressing and appearance</td>
<td>• Challenges of choice of food</td>
<td>• Lack of knowledge on sexual rights/harassment</td>
<td>• Overdependence on parents/husband</td>
</tr>
<tr>
<td>• Inferiority complex</td>
<td>• Not able to maintain basic hygiene</td>
<td>• Inability to detect</td>
<td>• Poverty</td>
</tr>
<tr>
<td>• Generational gaps</td>
<td></td>
<td></td>
<td>• Mismanagement of resources</td>
</tr>
<tr>
<td>• Early aging</td>
<td>• Threats/ abuse</td>
<td>• Gender inequality</td>
<td></td>
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<tr>
<td>---------------</td>
<td>-----------------</td>
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<td></td>
</tr>
<tr>
<td>• Slow pace of development</td>
<td>• Lack of fair accessibility to health care services</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>• High rate of teenage pregnancy</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Infidelity</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Early marriage</td>
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<td></td>
</tr>
</tbody>
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Current Laws and Policies on Girl Child Education

The Legislations we will rely on include:

- The Child’s Rights Act of 2003
- The Children and Young Persons Act 1958


The CFRN does not explicitly specify any child or young persons’ right under caps II and IV. The constitutional provision which relates to the young person is basically on juvenile justice administration, and this is not exactly same as child’s rights and responsibilities. Therefore, there exists a vacuum as regards child’s rights, and it is against this backdrop that the Childs Rights Act was passed by the National Assembly after heated debates in 2003. Issues of Childs Rights Act are on the residual list of the CFRN, i.e. States have the exclusive responsibility of adopting and adapting Childs Rights Act. The States also have jurisdiction to make laws relevant to their specific situations. This is putting into account multi ethnic and multi-cultural society. The disadvantage of this is that it could be abused.

S.17(3) (f) of the Constitution provides that “children, young persons should be protected against any exploitation whatsoever, and against moral and material neglect.” Likewise, in section 18, the government is required to direct its policy towards ensuring equal and adequate educational opportunities at all levels. S. 42 CFRN guarantees the right to freedom from discrimination based on sex.

This convention (CRC) was adopted by the forty-fourth UN General Assembly in 1989 and this represented a very significant milestone in the movement towards the entrenchment of the rights of children. Articulating these rights in a multilateral convention served to highlight basic but universally acceptable standards, which all signatories became obliged to incorporate in their national laws and policies. These standards extend to the protection of the child’s life, the promotion of health and educational opportunities and the prevention of exploitation, physical and sexual abuse.

They also emphasised that every child is entitled to opportunities and facilities which guarantee healthy and normal development. Article 3(1) of the CRC provide that, ‘in every action concerning a child, whether undertaken by an individual, public or private body, institutions or service, court of law, or administrative or legislative authority, the best interest of the child shall be the primary consideration. This convention was ratified by Nigeria in 1991.

Charter on the Rights and Welfare of the African Child

This Charter came about in response to the call by the forty-fourth United Nations General Assembly in 1989. The African continent adopted the Charter on the Rights and Welfare of the African Child in the Summit of the Heads of State of the Organisation of African Unity in 1990. The Charter stresses particularly the preservation and strengthening of positive African values, which are complementary to the development of the African child. In addition, it seeks to discourage those values that are harmful to the health and status of children.

The Child’s Rights Act of 2003

This came into being as a result of the domestication of these international charters (i.e. United Nations Convention on the rights of the Child and African Union Charter). The CRA has been passed in over 23 States of the Federation, but most of the States still battle with the problem of enforcement. Kaduna State is one of the states yet to domesticate the CRA.
S.1 CRA stipulates that "In every action concerning a child, whether undertaken by an individual, public or private body, institutions or service, court of law, or administrative or legislative authority, the best interest of the child shall be the primary consideration".

S.10(1) CRA stipulates that "a child shall not be subjected to any form of discrimination merely by reason of his belonging to a particular community or ethnic group or by reason of his place of origin, sex, religion or political opinion." This replicates S.42 of the CFRN.

S.3 CRA went on to state that the "provisions in cap IV CFRN or any successive constitutional provisions relating to fundamental rights shall apply as if expressly stated in the Act.

S.15 (1) CRA provides that, "Every child has the right to free, compulsory and universal basic education and it shall be the duty of the Government in Nigeria to provide such education." Subsections 2-4 provide that parents ensure their children complete their secondary school and where the child is unable to complete his/her senior secondary school; the child must be taught an appropriate trade and provided everything necessary to learn the trade. Failure to enforce this right attracts punishments. 1st conviction: parents reprimanded and ordered to undertake community service. 2nd conviction: fine of N2,000/ 1 month imprisonment or both. Subsequent convictions: not more N5,000/ 2months or both.

In S. 21 CRA, "No person under the age of 18 years is capable of contracting a valid marriage, and accordingly, a marriage so contracted is null and void and of no effect whatsoever." Any marriage contracted by anyone less than 18 years old is invalid. This is why there have been a lot of emphasis, particularly in recent times, for all citizens to have access to basic education.

S. 22 CRA: 22.—(1) No parent, guardian or any other person shall betroth a child to any person. (2) A betrothal in contravention of Subsection (1) of this section is null and void.
S. 23. A person— (a) who marries a child; or (b) to whom a child is betrothed; or (c) who promotes the marriage of a child; or (d) who betroths a child commits an offence and is liable on conviction to a fine of N500,000 (five hundred thousand Naira) or imprisonment for a term of five years or to both such fine and imprisonment.

S. 33 CRA: Where you fail to send a child to school and subject him/her to exploitative labour- punishment is N500,000.00 or 5years or both.

S.32 CRA: Unlawful sex, sex abuse - 14 years imprisonment.

The Children and Young Persons Act 1958

This Act is still operational in states where the Child's Rights Act is yet to be domesticated. It deals with the rights and welfare of children. S.2 of the Act defines the term child as a person under the age of fourteen years, while a young person is between the ages of fourteen to seventeen years.

It can be authoritatively said that, providing the girl child with an education helps to break the cycle of poverty. As an educated girl is less likely to marry early and against her will, and also less likely to die in childbirth and more likely to have healthy babies and send her own daughters to school.

Early marriage leads to the loss of 'manpower' as most girls that marry at that age do not complete education and do not work, but depend solely on the man and their families. This ultimately affects women empowerment and the economic development of the nation at large. When a girl is given out in marriage at a tender age, her right to education has been contravened.

When a girl is educated, there will be better health for the future generation. When a girl is uneducated, she remains dependent on parents, husband and eventually her children, in the event of the death of her husband.
Importance of Economic Empowerment to the Development of Adolescent Girl

Section 7

Section 7 Objectives

- Discuss the importance of economic empowerment to the development of adolescent girls
- Describe key steps to be taken to achieve economic empowerment of adolescent girl in Nigeria (from the Christian and Islamic Perspectives)
In discussing the importance of economic empowerment to the development of adolescent girl it is important to start with the question “What is Economic Empowerment?”

- **Women’s economic empowerment**: defined by the International Centre for Research on Women (ICRW) as the capacity of women to bring about economic change for themselves is increasingly viewed as the most important contributing factor to achieving equality between women and men.
- However, economically strengthening women – who are half the world’s workforce – is not only a means by which to spur economic growth, but also a matter of advancing women's human rights.
- When governments, businesses and communities invest in women, and when they work to eliminate inequalities, developing countries are less likely to be plagued by poverty.
- Entire nations can also better their chance of becoming stronger players in the global marketplace.”

“What steps should be taken to empower adolescent girls economically?”

- Identify the problem
- Select the focus community
- Identify the girls – names, family, location, economic status and educational background
- Develop an empowerment programme – plan and budget
- Assess the skills of the girls
- Access funds
- Implementation and supervision of the empowerment programme
Educate them on the importance of empowering themselves economically (formal/informal education)
Encourage them to acquire skills like tailoring, catering, craft and other trades
Teach them entrepreneurship skills
Provide access to grants
Capacity building
Organize seminars
Sensitizations through workshops for Adolescent Girls
Government financial support to Adolescent Girls
Advocacy and Consultation to/with relevant stakeholders e.g. Parents, Community/Religious Leaders.

**Religious Perspectives on Economic Empowerment of Adolescent Girls**

**Christian Perspectives**
- Empowering adolescent girls takes poverty away from the family (an example is Dorcas Acts 9: 36-42)
- Empowering a girl makes her self-reliant
- Empowering a girl makes her hardworking (an example is Tabitha in Lydda (Acts 9: 36-42)

**Islamic Perspectives**
- It is the duty of parents to empower their children (Hadith)
- Educate a girl, educate a nation, example Khadijat as the first wife of the Holy Prophet (S.A,W) was empowered
Key Messages on Adolescent Girl’s Education, Early Marriage, Reproductive Health and Economic Empowerment

Section 8 Objectives

Describe and discuss key messages on adolescent girl’s education, early marriage, reproductive health and economic empowerment (from the Christian and Islamic Perspectives)
### Key messages on Adolescent Girl’s Education, Early Marriage, Reproductive Health and Economic Empowerment for parents (mothers and fathers), the girl child and faith leaders/congregations

**Title of table:** Key Messages to Parents, Girl Child and Faith Leaders – Christian Perspectives

<table>
<thead>
<tr>
<th>Group</th>
<th>Message on Adolescent Girl’s Education</th>
<th>Message on Adolescent Girl’s Early Marriage</th>
<th>Message on Adolescent Girl’s Economic Empowerment</th>
<th>Message on Adolescent Girl’s Reproductive Health</th>
</tr>
</thead>
<tbody>
<tr>
<td>Parents (Mothers &amp; Fathers)</td>
<td>When you make a girl child’s rights to education a priority, everyone benefits.</td>
<td>• Early marriage is child abuse</td>
<td>• Empowering adolescent girls takes poverty away from the family (e.g Dorcas Acts 9: 36-42)</td>
<td>• As parents, you should speak to your daughters on sex education.</td>
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<td>The wisdom of Moses sister saved him from being killed (Exodus 2: 7-8)</td>
<td>• Early marriage is an enemy to a happy home</td>
<td>• Empowering adolescent girls make them good managers of families</td>
<td>• Parents should educate their daughters on the use of sanitary towels (Proverbs 22: 6)</td>
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<td>• Early marriage denies proper parenting</td>
<td>• Empowering adolescent girls makes them self-reliant</td>
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<td>• Early marriage creates generational gap</td>
<td>• Empowering adolescent girl economically gives</td>
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<td>• Early marriage makes the child feel inferior</td>
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<td>• Early marriage traumatizes the girl</td>
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<td>• Early marriage leads to domestic violence.</td>
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</table>
### The Girl Child
- A girl without education is a liability to the society
- Ignorance is not only a disease but a compounded inconvenience
- Your education is your right and not a privilege.
- Early marriage will destroy your self-esteem
- Early marriage is a dream killer
- Early marriage leads to domestic violence and probably divorce (and God hate it-Malachi 2: 16)
- Early marriage will make you age faster
- Early marriage leads to dependency
- Early marriage leads to infidelity.

### Faith Leaders
- Education; the pride of womanhood
- Adolescent girl’s education is the pride of the future
- Early marriage leads to high rates of divorce. (Malachi 2: 16)
- Early marriage leads to dependency
- Empowering adolescent girls leads to better societies. Empowering adolescent girls makes them future leaders and good

### Her Confidence
- Empowering you economically gives you confidence
- Empowering you makes you self-reliant
- Empowering you makes you hardworking.
  (e. example of Tabitha in Lydda (Acts 9: 36-42)
- Cleanliness is next to Godliness. (2 Corinthians 7: 1)
- Adolescents girls should learn to listen to their mothers.
- Faith leaders should not shy away from speaking to their congregation about sex education.
  (Proverbs 22: 6)
<table>
<thead>
<tr>
<th>Generation (Exodus 2: 7-8)</th>
<th>Early marriage leads to infidelity. (Hebrews 13: 4)</th>
<th>Empowering adolescent girls makes them confident home managers. (Exodus 2: 7)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adolescent girl’s education should be the priority of the community</td>
<td>Early marriage leads to inconsistency in followership</td>
<td>Empowering adolescent girls leads to healthy competition.</td>
</tr>
<tr>
<td>Adolescent girl’s education is a pride to her future husband (Proverbs 31: 10-31).</td>
<td>Early marriage leads to poor understanding and poor representation of faith.</td>
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</tbody>
</table>
**Title of table:** Key Messages to Parents, Girl Child and Faith Leaders – Islamic Perspectives

<table>
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<tr>
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<th>Message on Adolescent Girl’s Reproductive Health</th>
</tr>
</thead>
<tbody>
<tr>
<td>Parents (Mothers &amp; Fathers)</td>
<td>• Educate the Girl child to save oneself from hell fire (Taharim 66: 6)</td>
<td>• Quran 4: 6, Suratul An-Nisaa: 6 (Women) Make trail of orphans until they reach the age of marriage, if then you find sound judgment in them release their property to them…</td>
<td>• It is the duty of parents to empower their children (Hadith)</td>
<td>• All of you are shepherds and all of you shall be responsible for your shepherdship/stewardship</td>
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<td></td>
<td>• Whoever happens to be under the trial in respect of daughters and he willingly fosters them and does good to them will have these acts as the cover for him against the fire of hell (Hadith from Buhari and Muslim)</td>
<td>• There is a provision in Islam in Fathul-Bari. The commentary of the prophetic saying by Imam Al-Buhari. And in the book of Nailul- autar authored by Imam ash-Shau Kani called Mutaqal-akhabar:</td>
<td>• Educate a girl, educate a nation, example Khadijat as the first wife of the Holy Prophet (S.A.W) was empowered</td>
<td>• Al-Baqara 2: 233 - That in the case where a Muslim marry a girl child, it is not permissible and it is forbidden on the husband to meet his wife sexually until when she is physiologically and psychologically able to avoid cases of maternal and child mortality and morbidity.</td>
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<td></td>
<td>• If a man fosters two (2) of his daughters till they attain maturity, the Prophet says that man will enter Paradise</td>
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</table>
Improving the Choices and Opportunities for Adolescent Girls: A toolkit for faith leaders

(Hadith from Muslims)

- Hadith – If a man dies, his record of action is suspended/ended except by three (3) ways: 1. perpetuating charity 2. beneficial knowledge 3. righteous child who was rightly brought up by his parents

- Hadith – All of you are shepherd and will give account of what you shepherd. God will question you on how govern your family as a shepherd. A woman is also a manager in her house so Allah will also ask her to give account

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| The Girl Child | Seek knowledge as an obligatory duty for | Right of a girl to seek uphold or annul | People marry on account of four (4) | Don’t expose/risk yourself to danger of |
both male and female (Hadith)

- The acquisition of knowledge is the duty of every Muslim man and woman (Hadith)

- Only those of Allah’s servant who are learned truly fear him (Quran Suratul faatir 35:28)

- Quran Al-Alaq (clot of blood) chapter 96: 1-5 say – Read in the name of your Lord and sustainer, who created man out of a mere clot of a congealed blood…..

- Can they be the same, the learned and the unlearned (Suratul Az-Zumar verse 9)

- Lukman Al-Hakim the wise- (Knowledge is the marriage contract (Islamic jurisprudence).

- things; beauty, wealth, intelligence and religion. The Prophet said you should select religion above all

- The best source of livelihood is the one earned by the sweat of ones labour (Hadith)

- That Prophet Dawud does not eat anything except that which he rightly earned

- Don’t come nearer to fornication as this is an abomination and deviation from the right path (Quran)

- A woman should not have intercourse with her husband until after her menstruation (Quran Al-Baqara 2:222)…
Improving the Choices and Opportunities for Adolescent Girls: A toolkit for faith leaders

- light) advice to son to keep close to the learned because God give life to the heart with the light of wisdom as Allah give life to the dead earth with abundant rain of the sky (AL-Muwata Malik in the book of knowledge page 505).

- Acquire and Impact Knowledge to others: Acquire knowledge and teach it to other people. (Hadith).

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<thead>
<tr>
<th>Faith Leaders</th>
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<tbody>
<tr>
<td>• Whoever wants to get the best out of this world should seek knowledge.</td>
<td>• All of you are shepherds and all of you shall be responsible</td>
<td>• Leaders should engage in business</td>
</tr>
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<td>Whoever wants to seek the best in the hereafter let him seek knowledge.</td>
<td>for your stewardship</td>
<td>• It is better for one to take an axe to fetch</td>
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<td>Whoever wants both let him acquire</td>
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<tr>
<td>knowledge</td>
<td>firewood and sell than to beg</td>
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<td>• The ink of the scholar is more precious than the blood of the martyr (Hadith)</td>
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<tr>
<td>• Knowledge precedes utterances and actions.</td>
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<tr>
<td>• Acquire knowledge and impart to others</td>
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<tr>
<td>• Those who truly fear Allah are the learned</td>
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<tr>
<td>• That Religious leaders are the heirs of the Prophets</td>
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Appendices

Current Laws and Policies on Early Marriage

- Both Christian and Muslim groups indicated that there are no laws or policies, but proposals like the Child Rights Act are on ground.

Current Programmes (If any) Mitigating the Impact of Early Marriage on Adolescent Girls

- Collective Action for Adolescent Girls Initiative (CAAGI)
- Educating Nigerian Girls in New Enterprises (ENGINE) - (Mercy Corps)
- Women’s Rights Advancement and Protection Alternative (WRAPA)
- Observatory Steering Committee (OBSTEC) – Nigeria Stability and Reconciliation Programme (NSRP)
- UNICEF
- The Church, Preaching from pulpits
- Girl Guides
- WIC
Some faith leaders made the following suggestions as adolescent girls’ age: 9 – 19 years, 12-19 years, 12 – 20 years and 14 – 19 years. Others think for the term “puberty”, 9 years is too small.

Some people suggested that the term “early marriage” should be changed; (the Islamic faith is not comfortable with the phrase). Some faith leaders accept the use of the term “early marriage” but the age range should be clearly defined.


Referenced from The Faith Effect – A Facilitator Manual to Train Muslim Faith Leaders by Centre for Interfaith Action on Global Poverty.
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