



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.

Christian Aid has a vision – an end to poverty – and we believe that vision can become a reality. We urge you to join us.

**[christianaid.org.uk](http://christianaid.org.uk)**

**Cover photo:**

Adolescent girls should be given the opportunity to thrive through choices that are available to them

**Photo credit:** Christian Aid/Sarah Malia

Christian Aid is a member of

**actalliance**



**Reviewed edition**, January 2019

**Reprinted**, April 2023

**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

© 2019 Christian Aid Nigeria Country Office

*Any part of this publication may be photocopied without permission from the publisher provided that copies are distributed without charge and that full source citation is provided. Christian Aid would appreciate receiving a copy of any materials in which the text is used.*

Published in Nigeria

**ISBN:** 978-978-798-017-0



## Table Content

Acknowledgements	05
Foreword	06
Preface	07
Introduction	08
How to use this toolkit	08
Key Terms and Definitions	09
Global and National State of Adolescent Girl Issues of Early Marriage, Education and Economic Empowerment	
Nigerian Statistics	10
Major Issues Affecting Adolescent Girls in Nigeria	12
Factors That May Influence Puberty in Girls	14
Early Marriage – Sociological, Cultural and Religious Considerations	16
Girl Child Education – Sociological and Cultural Considerations	20
Current Laws and Policies on Girl Child Education	25
The United Nations Convention on the Rights of the Child (1989)	26
The Child's Rights Act of 2003	26
The Children and Young Persons Act 1958	28
Importance of Economic Empowerment to the Development of Adolescent Girl	29
Key Messages	32
Appendices	39

## List of Acronyms

<b>CAN</b>	Christian Association of Nigeria
<b>CWO</b>	Catholic Women Organisation
<b>DPI</b>	Development and Peace Initiative
<b>FADF</b>	Faith Actors Dialogue Forum
<b>FOMWAN</b>	Federation of Muslim Women's Associations in Nigeria
<b>GAT</b>	Gender Awareness Trust
<b>IMC</b>	Interfaith Mediation Centre
<b>JIBWIS</b>	Jama'at Izalat al Bid'a Wa Iqamat as Sunna
<b>JNI</b>	Jama'atu Nasril Islam
<b>NDHS</b>	Nigeria Demographic and Health Survey
<b>WOWICAN</b>	Women Wing, Christian Association of Nigeria
<b>WIC</b>	Women Interfaith Council



## Acknowledgements

**T**his toolkit was made possible through the support, hard work and contributions of the Governance and Gender team of Christian Aid Nigeria. Thanks 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.

Our special thanks to members of Faith Actors Dialogue Forum (FADF-Kaduna) who graciously took time and reviewed this toolkit with valuable inputs that enriched this document.

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

## Foreword

**T**he 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

## Preface

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 the development of the entire society.

The presentation of the 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

**T**his 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 to 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.

# Section 1:

## Key Terms and Definitions



### 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 that everyone has a common understanding.

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

Key Terms	Definition
Adolescent Girl	Girls between the ages of 13 and 19
Faith Leader	Any person (male or female) recognised by community or congregation as a spiritual leader
Faith Actors	Those involved in the spread and teaching of religious instructions
Faith -Based Organisations	Organisations founded on or linked to a specific religion(s)
Religious and Traditional Leaders	Leaders of a particular faith or community
Policy Makers	Those who make policies, especially in government
Social/Cultural Norms/Practices	Customary rules (usually unwritten) that govern behaviour in (ethnic) groups and societies
Scriptures	A sacred book or writing
Early Marriage	Marriage before the age of 18. It can also be defined as any marriage carried out before the a girl is physically, physiologically and psychologically ready to shoulder the responsibilities of marriage and childbearing
Forced marriage	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



# Section 2:

## Global and National Issues on Adolescent Girls, Early Marriage, Education and Economic Empowerment



### 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 exists 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 females, 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, the 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 the 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 girls.

## 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 geopolitical 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 society (Adedokun et al 2012)

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.

When the girl is given an opportunity to develop her potentials and have choices, there are benefits to the society at large and the girl, including good health and quality of life.

# Section 3:

## Major Issues Affecting Adolescent Girls in Nigeria



### 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 North Central, 9.2% in the South-South and 8.6% in the South East. Approximately half of Nigeria's the 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 educational opportunities, and access to health care services poverty makes parents 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.

# Section 4:

## Factors that may Influence Puberty in Girls



Describe and discuss factors that could influence puberty in girls

### OBJECTIVES

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 the 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 the onset and development of puberty.

# Section 5:

## Early Marriage – Sociological, Cultural and Religious Considerations



### 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

- Even though the Bible does not specify any particular age requirement for a female to be married, the account of creation said God instituted marriage for a man and woman not for boys and girls in the Garden of Eden. This implies that both Adam and Eve were mature and responsible to take care of the garden (Genesis 1:26-28).
- 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 story of Rebecca's marriage to Isaac the son of Abraham and the request for her consent before the marriage further confirms that the girl was mature enough to take a decision and give her opinion in the process. (Gen 24:4 and 57).
- It speaks in general terms that marriage should be for those who have "grown up." Ruth is another example of a woman who entered into marriage, not as a small and Immature girl (Ruth 1:12-13).

- The marriage between Jacob, one of the sons of Isaac to Leah and her younger sister Rachael also shows that marriage was for grown-up adults. If we considered the numbers of years Jacob served Laban for Rachael though he was given Leah after the first seven years because she was Rachael's elder sister and he had to serve for another Seven years to marry Rachael the woman, he truly loves. The total numbers of years he served to marry were fourteen years. These further prove that none of these ladies married early. Leah and Rachael were old enough to take care of their father's flock, yet they had to wait for another seven and fourteen years to be married.
- 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 fulfills 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 your spouses from yourselves so that you might find repose with them. And He has placed between your 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)

Title of the table : Perspectives on Early Marriage

Perspectives	Christian	Islamic
Historical and Cultural Underpinnings	<ul style="list-style-type: none"> <li>• Age was rarely known as stones were used to mark ages and parents gave them out for marriage.</li> <li>• Lack of education meant girls married as soon as they reached puberty.</li> <li>• Physiological features developed quite late so girls married as soon as features developed.</li> </ul>	<ul style="list-style-type: none"> <li>• Early marriage was mostly practised in time passed because they usually do not go to school.</li> <li>• 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.</li> <li>• Culture also served as the basis for early marriage e.g. in Fulani culture of betrothing the girl at birth</li> </ul>

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

**Title of the table:** Hazards of early marriage on the adolescent girl

Physical	Emotional	Sexual	Health
Age faster	<ul style="list-style-type: none"> <li>• High divorce rates</li> <li>• Trauma</li> <li>• Resentment of parents</li> <li>• Domestic violence</li> <li>• A home devoid of love</li> </ul>	Infidelity	<ul style="list-style-type: none"> <li>• Shorter life span</li> <li>• Vesico Vaginal Fistula (VVF) which leads to neglect, deterioration of health and trauma</li> <li>• Murder/suicide</li> </ul>



# Section 6:

## Girl Child Education – Sociological and Cultural Considerations



### 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 the knowledge and without knowing 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.
- The bible does not discriminate the girl child. Apostle Paul's in his epistles to the church in Galatians (3:26-28) said in the sight of God there is no male or female, all are one. This teaches that all children need spiritual and moral knowledge to grow and be good and godly people.
- The Bible (in Proverbs 22:6) says "Parents should train their children in the way they should go" these applies to children both male and females.

- When Moses instructed the people of Israel that are parents to teach their children about God every time and everywhere he did not say teach the male child alone but children which apply to boys and girls (Deut 6:6-9)
- Bible support education so much so that it equates it with life in Prov 4:10-14; 'Listen to me, my child. Take seriously what I am telling you, and you will live a long life. I have taught you wisdom and the right way to live. Nothing will stand in your way if you walk wisely, and you will not stumble when you run. Always remember what you have learned. Your education is your lifeguards it well.
- The Bible says (Hosea 4:6) "My people perish for lack of knowledge". During Jesus's earthly ministry, females too came and sat to listen to him teach just as Mary and Martha sat at the feet of Jesus listening to him (Luke 10:39). This shows how normal it is for a girl child to be educated.
- The Bible emphatically said it is the responsibility of parents to educate their children. This is seen in the verse quoted above (Deut 6:6-9)
- Apostle Paul acknowledges the importance of knowledge in a female when he praised Lois the grandmother of Timothy for educating Eunice her daughter the mother of Timothy who also trained her son Timothy to become a godly and responsible person (2 Tim 1:5, 3:14-17).
- Miriam, Moses sister displayed great knowledge and wisdom that saved Moses from destruction in Egypt by Pharaoh's daughter at the bank of river Nile. She was well tutored by her mother on how to take care of the baby Moses by the side of the river (Exodus 2:7).

## 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 a 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, etc. 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 a 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 hydroelectric 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, "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
- "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 the table:** Perspectives on Girl Child Education

Perspectives	Christian	Islamic
<ul style="list-style-type: none"> <li>Historical and Cultural Underpinnings</li> </ul>	<ul style="list-style-type: none"> <li>There was discrimination against the girl child education initially but much later they were restricted to learning courses like nursing, teaching and home economics</li> <li>Education among the girl child was mostly reserved for the girls living with disabilities</li> <li>Christian missionaries influenced the education of the girl child in Northern Kaduna, especially in places like Wusasa in Zaria and other Christian dominated areas</li> </ul>	<ul style="list-style-type: none"> <li>Islamic education was already in existence before Western education was introduced in Northern Nigeria, and priority is given to boys over the girls in both Islamic and Western education</li> <li>There is also discrimination in the Islamic education as the male child is preferred</li> <li>The Girl child was deprived Western education as she is not given the opportunity</li> <li>The myth that Western education is the only form of education is misleading.</li> </ul>
Perspectives	Christian	Islamic
<p>Early ageing</p> <p>Slow pace of development</p>	<p>Threats/ abuse</p> <p>Lack of fair accessibility to health care services</p> <p>The high rate of teenage pregnancy</p> <p>Infidelity</p> <p>Early marriage</p>	<p>Gender inequality</p>



## Current Laws and Policies on Girl Child Education

The Legislations we will rely on include:

- The Constitution of the Federal Republic of Nigeria, 1999
- The United Nations Convention on the Rights of the Child, 1989
- African Union Charter on the Rights and Welfare of the African Child, 1990
- The Child's Rights Act of 2003
- The Children and Young Persons Act 1958

## The Constitution of the Federal Republic of Nigeria (CFRN), 1999



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 the same as the 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.

## The United Nations Convention on the Rights of the Child (1989)

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 into 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 has been a lot of emphases, 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 5 years 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 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.

# Section 7:

## Importance of Economic Empowerment to the Development of Adolescent Girl



### 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?

- i. Identify the problem
- ii. Select the focus community
- iii. Identify the girls – names, family, location, economic status and educational background
- iv. Develop an empowerment programme – plan and budget
- v. Assess the skills of the girls
- vi. Access funds
- vii. Implementation and supervision of the empowerment programme
- viii. Educate them on the importance of empowering themselves economically (formal/informal education)
- ix. Encourage them to acquire skills like tailoring, catering, craft and other trades
- x. Teach them entrepreneurship skills
- xi. Provide access to grants
- xii. Capacity building
- xiii. Organize seminars
- xiv. Sensitizations through workshops for Adolescent Girls
- xv. Government financial support to Adolescent Girls
- xvi. 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)
- The Bible teaches that God is the root/source of all wealth Mathew 7:1, Deuteronomy 8:8.

- He created wealth and empowered people to create wealth Deuteronomy 8:18.
- Wealth creation is rooted in God who created a world that flourishes with abundance and diversity.
- The Bible recorded that women too can create wealth and be rich.
- The Shunammite woman who gave Elisha and his servant shelter was wealthy and influential (2 Kings 4:8).
- The lady Dorcas/Tabitha who God used Apostle Peter to bring her back to life as an entrepreneur made and sew clothes to sell and earn a living (Acts 9:36, 39).
- Lydia the lady that opened her home to Apostle Paul to stay and preached was an importer and a dealer in purple cloths from Thyatira (Acts 16:14-15)
- Paul commanded the church to work hard and earn a living (both male and female). He commanded that anyone that will not work to earn a living should not eat.... (1 Corinthians 4:12, 1 Thessalonians, 2:9; 2:11-13; 2 Thessalonians 3:10)
- God always shows his approval of our diligence by blessing the labour of our hands.
- This is on women who work hard to earn a living. (Rom 16:12) Greet Tryphaena and Tryphosa women who are working hard for the Lord. Greet my dear friend Persis, another woman who has done a lot of hard work for the Lord.

### **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



# Section 8:

## Key Messages on Adolescent Girls Education, Early Marriage, Reproductive Health and Economic Empowerment



### OBJECTIVES

- Describe and discuss key messages on adolescent girls 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 the table:** Key Messages to Parents, Girl Child and Faith Leaders – Christian Perspectives

Group	Message on Adolescent Girl's Education	Message on Adolescent Girl's Early Marriage	Message on Adolescent Girl's Economic Empowerment	Message on Adolescent Girl's Reproductive Health
Parents (Mothers & Fathers)	<p>When you make a girl child's rights to education a priority, everyone benefits.</p> <p>The wisdom of Moses sister saved him from being killed (Exodus 2: 7-8)</p>	<ul style="list-style-type: none"> <li>▪ Early marriage is child abuse</li> <li>▪ Early marriage is an enemy to a happy home</li> <li>▪ Early marriage denies proper parenting</li> <li>▪ Early marriage creates a generational gap</li> <li>▪ Early marriage makes the child feel inferior</li> </ul>	<ul style="list-style-type: none"> <li>▪ Early marriage leads to domestic violence.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Empowering adolescent girls takes poverty away from the family (e.g. Dorcas Acts 9: 36 - 42)</li> <li>▪ Empowering adolescent girls to make them good managers of families</li> <li>▪ Empowering adolescent girls makes them self-reliant</li> </ul>



The Girl Child	<p>Economically gives her confidence.</p> <p>A girl without education is a liability to the society</p> <p>Ignorance is not a disease but a compound inconvenience</p> <p>Your education is your right and not a privilege.</p>	<ul style="list-style-type: none"> <li>▪ Early marriage traumatizes the girl</li> <li>▪ As parents, you should speak to your daughters on family life education</li> <li>▪ Parents should educate their daughters about the use of sanitary towels (Proverbs 22: 6)</li> </ul> <p>Early marriage will destroy your self - esteem</p> <p>Early marriage is a dream killer</p> <p>Early marriage leads to domestic violence and probably divorce (and God hate it Malachi 2: 16)</p> <p>Early marriage will make you age faster</p> <p>Early marriage leads to dependency</p>	<p>Empowering you economically gives confidence</p> <p>Empowering you makes you self-reliant</p> <p>Empowering you makes you hardworking. (example of Tabitha in Lydda Acts 9: 36)</p>	<ul style="list-style-type: none"> <li>▪ Empowering adolescent girl</li> </ul> <p>Cleanliness is next to Godliness. (2 Corinthians 7: 1)</p> <p>Adolescents girls should learn to listen to their mothers.</p> <p>Faith leaders should not shy away from speaking to their congregation about sex education. (Proverbs 22:6)</p>
----------------	---	---	--	--

Faith Leaders	<p>Education; the pride of womanhood</p> <p><b>Adolescent girl's</b> education is the pride of the future generation (Exodus 2: 7 – 8).</p> <p><b>Adolescent girl's</b> education should be the priority of the community</p> <p>Adolescent girl's education is a in pride her future husband (Proverbs 31: 10–31).</p>	<p>Early marriage leads to infidelity.</p> <p>Early marriage leads to high rates of divorce. (Malachi 2:16)</p> <p>Early marriage leads to dependency Early marriage leads to infidelity. (Hebrews 13: 4)</p> <p>Early marriage leads to inconsistency in Followership</p> <p>Early marriage leads to poor understanding and poor representation of faith.</p>	<p>Empowering adolescent girls lead to better societies.</p> <p>Empowering adolescent girls makes them future leaders and good home managers. (Exodus 2: 7)</p> <p>Empowering adolescent girls makes them confident</p> <p>Empowering adolescent girls leads to healthy competition.</p>	
---------------	---	--	--	--

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

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

Group	Message on Adolescent Girl's Education	Message on Adolescent Girl's Early Marriage	Message on Adolescent Girl's Economic Empowerment	Message on Adolescent Girl's Reproductive Health
Parents	Educate the Girl child	Quran 4: 6, Suratul	It is the duty of	All of you are

<p>(Mothers &amp; Fathers)</p>	<p>to save oneself from hell fire (Taharim 66:6)</p> <p>Whoever happens to be under the trial in respect for 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)</p> <p>If a man fosters two (2) of his daughters till they attain maturity, the Prophet says that man will enter Paradise</p> <p>(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.</p>	<p>An-Nisaa: 6 (Women) Make provision for orphans until they reach the age of marriage if then you find sound judgment in them release their <b>property to them...</b></p> <p>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-akhbar:</p>	<p>parents to empower their children (Hadith)</p> <p>Educate a girl, educate a nation, example Khadijat as the first wife of the Holy Prophet (S.A.W.) was empowered</p>	<p>shepherds and all of you shall be responsible for your shepherdship/ stewardship</p> <p>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.</p>
--------------------------------	---	--	--	--

<p>The Girl Child</p>	<p>righteous child who was rightly brought up by his parents</p> <p>Hadith All of you are a shepherd and will give an account of what you shepherd. God will question you on how you govern your family as a shepherd. A woman is also a manager in her house so Allah will also ask her to give an account</p> <p>Seek knowledge as an obligatory duty for both male and female (Hadith)</p> <p>The acquisition of knowledge is the duty of every Muslim man and woman (Hadith)</p> <p>Only those of Allah's servant who are learned truly fear him (Quran Suratul faatir 35:28)</p> <p>Quran Al - Alaq (clot of blood) chapter 96: 15 say - Read in the</p>	<p>The right of a girl to seek to uphold or annul the marriage contract (Islamic jurisprudence).</p>	<p>People marry on account of four (4) things; beauty, wealth, intelligence and religion. The Prophet said you should select religion above all</p> <p>The best source of livelihood is the one earned by the sweat of one's labour (Hadith)</p>	<p><b>Don't expose/risk</b> yourself to the danger of destruction</p> <p>A woman should not have intercourse with her husband until after her menstruation (Quran Al - Baqara 2:222)...</p> <p>Don't come nearer to fornication as this is an abomination and deviation from the right path (Quran)</p>
-----------------------	---	--	--	---

Faith Leaders	<p>name of your Lord and Sustainer, who created man out of a mere clot of congealed blood.....</p> <p>Can they be the same, the learned and the unlearned (Suratul Az - Zumar verse 9)</p> <p>Lukman Al-Hakim the wise - (Knowledge is light) advice to son to keep close to the learned because of give life to the heart with the light of wisdom as Allah gives life to the dead earth with abundant rain of the sky (AL - Muwata Malik in the book of knowledge page 505).</p> <p>Acquire and Impact Knowledge to others: Acquire knowledge and teach it to other people. (Hadith).</p> <p>Whoever wants to get the best out of this the world should seek knowledge. Whoever wants to seek the best in the hereafter let him</p>		<p>That Prophet Dawud does not eat anything except that which he rightly earned</p> <p>All of you are shepherds and all of you shall be responsible for your stewardship</p> <p>Leaders should engage in business It is better for one to take an axe to fetch firewood and sell than to beg</p>	
---------------	---	--	--	--

	<p>seek knowledge. Whoever wants both let him acquire knowledge</p> <p>The ink of the scholar is more precious than the blood of the martyr (Hadith)</p> <p>Knowledge precedes utterances and actions.</p> <p>Acquire knowledge and impart to others</p> <p>Those who truly fear Allah are the learned</p> <p>Religious leaders are the heirs of the Prophets</p>			
--	---	--	--	--

## 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 the 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



## Endnotes

*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*

*The World Bank, 2016. World Development Indicators. <http://databank.worldbank.org/data/reports.aspx?source=2&series=SP.POP.0014.TO.ZS&country=NGA#> (accessed 22nd October 2016)*

*Kyari and Ayodele, 2004. Implications of Early Marriage in Northern Nigeria: Options for Policy Making by Simbine and Aluko accessed at [http://www.drpcngr.org/attachments/article/67/Simbine\\_Aluko%20Consortium%20paper.pdf](http://www.drpcngr.org/attachments/article/67/Simbine_Aluko%20Consortium%20paper.pdf) on October 15, 2016*

*Simbine and Aluko "Implications of Early Marriage In Northern Nigeria: Options for Policy Making" accessed at [http://www.drpcngr.org/attachments/article/67/Simbine\\_Aluko%20Consortium%20paper.pdf](http://www.drpcngr.org/attachments/article/67/Simbine_Aluko%20Consortium%20paper.pdf) on October 15, 2016*

*Kyari, V.A and J. Ayodele (2014) The Socio-Economic Effect of Early Marriage in North-Western Nigeria. Mediterranean Journal of Social Sciences. Vol 5 No 14. Pp. 582–592 accessed at <http://www.mcser.org/journal/index.php/mjss/article/viewFile/3190/3145> on October 16, 2016*

*Matan Kwarai "Insights into Early Marriage and Girls' Education in Northern Nigeria" Edited by Paulina Makinwa Adebuseye accessed at <http://www.ungei.org/files/innovators.pdf> on October 16, 2016*

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



---

*Christian Aid is an international organisation that insists the world can and must be swiftly changed to one where everyone can live a full life, free from poverty. We work globally for profound change that eradicates the causes of poverty, striving to achieve equality, dignity and freedom for all, regardless of faith or nationality. We are part of a wider movement for social justice. We provide urgent, practical and effective assistance where need is great, tackling the effects of poverty as well as its root causes.*

---

### **Contact us**

Christian Aid, Nigeria Country Programme

Plot 802, Ebitu Ukiwe Street, Off Mike Akhigbe Street, Jabi, Abuja

T: +234 (0) 703 255 9282

E: [nigeria-info@christian-aid.org](mailto:nigeria-info@christian-aid.org)

W: [christianaid.org.uk/nigeria](http://christianaid.org.uk/nigeria)

UK registered charity no. 1105851 Company no. 5171525 Scot charity no. SC039150 NI charity no. XR94639  
Company no. NI059154 ROI charity no. CHY 6998 Company no. 426928 The Christian Aid name and logo are  
trademarks of Christian Aid © Christian Aid Third edition, September 2021

