



Comparative Relationships Between Early Marriage, Family Status and ... Ojeleye, C. I. (2026)

Comparative Relationships Between Early Marriage, Family Status and Insecurity on Girl-Child Education among Government Secondary Schools in Zamfara State, Nigeria

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Abstract

The study examines the influence of early marriage, family status and insecurity on girl-child education among government secondary school in Zamfara state. The study employed cross-sectional and survey research methods. The population of the study comprised of 2,365 students of Zamfara state-owned selected Government Secondary Schools in Gusau township. The sample size of 342 were derived using Taro Yamane formula for finite population. Structural equation model was utilised to test the hypothesised relationships. The study found that early marriage and insecurity have negative and significant effect on girl-child education among government secondary school in Zamfara state. While, family status has positive and significant effect on girl-child education among government secondary school in Zamfara state. The study recommends that the government enforce laws against early marriage to keep girls in school. This should be supported by awareness campaigns that educate communities on the benefits of girl-child education and the legal consequences of early marriages. Partnering with local NGOs and religious leaders could enhance the effectiveness of these campaigns, ensuring the message is culturally sensitive and widely accepted.

Keywords: Early marriage, Family status, Insecurity, Girl-child education

Introduction

In Africa, the importance of the girl-child is paramount, as girls represent the future pillars of their societies. Educating girls not only empowers them individually but also has a ripple effect on families, communities, and nations as a whole. Research shows that investing in girls' education leads to improved health outcomes, reduced poverty, and enhanced economic growth (UNESCO, 2016). Moreover, educating girls promotes gender equality and helps break the cycle of intergenerational poverty (World Bank, 2018). Regrettably, in Nigeria, the girl-child dream is dashed owing to numerous challenges they suffer ranging from economic backwardness, cultural barriers, gender discrimination, female infanticide, rape, incest, sex trafficking, prenatal sex selection, female genital mutilation and poor subjective psychological well-being (Abdulkadir, Funtuwa, & Ibrahim, 2021). Despite these challenges, Nigerian girl-child possesses immense potential to contribute positively to their society, making it imperative to provide them with equal opportunities for education and empowerment (Ibrahim, 2020). Therefore, investing in the education and well-being of the girl-child in Nigeria is essential for achieving broader developmental goals and fostering a more equitable and prosperous future for all. One of the major problem that have been explored in plethora of studies adversely affecting the girl-child education is the pandemic of early marriage (Abdulkadir et al., 2021; Adamu, Umar, & Abdulkadir, 2017; Usman & Musa, 2021). It is common to find a prevalence of such practices widespread in several parts of the world particularly in Africa, Asia, and South America (Chukwuemeke, Ugwu, & Radietu, 2018). Globally, as reported by United Nations Children's Fund (UNICEF, 2023) over 650 million girl-child are forced into early marriage. The breakdown of the figures showed that nearly half of child brides live in South Asia (45 per cent) with the next largest share in sub-Saharan Africa (20 per cent), followed by East Asia and the Pacific (15 per cent) and Latin America and the Caribbean (9 per cent). Sadly, Nigeria is ranked number one in sub-Saharan Africa with the highest cases of early marriage and number seventh globally (UNICEF, 2023). In another statistics, 21% of adolescents mostly girls in Nigeria are kept away from education by marriage and pregnancy (Girls Not Brides, 2022). This practice is a common occurrence in northern part of Nigeria possibly owing to the socio-cultural and religious practices in Northern Nigeria (Adamu et al., 2017).

Early marriage is defined as a formal marriages or customary and statutory unions recognised as a marriage before the age of 18 (Gimba, Muhammad, Alabe, & Paga, 2019). To Adamu, Umar and Abdulkadir (2017) it is either marriage of an adolescent girl/boy or marriage of an adolescent girl to a matured man or vice-versa and this happens at puberty when the individual is getting matured. Early marriage is a custom all over the world, whereby children are given into marriage well



Comparative Relationships Between Early Marriage, Family Status and ... Ojeleye, C. I. (2026)

before they attain puberty in most cases or even the age to get married as defined by several laws in Nigeria and other countries of the world (Chukwuemeke et al., 2018). Early marriage can be a violation of children's basic right to a childhood, to an education, to good health and to make decisions about their physical, emotional and social well-being (Gimba et al., 2019; Abdulkadir et al., 2021). Moreover, early marriage also has physical implications for young girl's notably pre-matured pregnancy and child birth, which entails vastly increased risk of maternal and neonatal mortality (Usman & Musa, 2021). Statistically, in each year, around 70,000 girls die in labour since their bodies are not mature for child bearing (Fareo & Kutunda, 2018). Another construct that has been explored in previous studies that adversely affect girl-child education is family status (Okesina, 2018; Muhammad, Danjuma, Jega, & Samaila, 2021; Nwakwesiri & Onebunne, 2017). Family status refers to all the conditions and combination of occupational status and income level in the family which influence the child physically, intellectually and emotionally (Okesina, 2018). To Muhammad et al. (2021) it is the combination of a family's income, occupation, educational attainment and other socio-economic factors that commands respect and social cadre in the society. It is the social position of the parents in question as well as the type of financial standing, trade and industry related income of the parents within their environment (Nwakwesiri & Onebunne, 2017). It is commonly conceptualized as the social standing or class of a family (Ali, Musa, Zakar, & Bello, 2021). Family status of girl-child determines how the child views himself and the way he views others (Okesina, 2018). This because parents of different occupational classes often have different styles of child rearing, different ways of disciplining their children and different ways of reacting to their children (Henriett & Odozi, 2014). Moreover, according to reported released by Girls Not Brides (2022) in Nigeria, 35% of children and adolescents from the poorest families complete primary and 15% secondary education, compared to 97% and 88% of those from the wealthiest socio-economic groups.

Meanwhile, plethora of studies have been conducted have shown insecurity is a significant predictor of girl-child educational performance (e.g., Tanko & Linus, 2023; Ubong, 2016; Williams & Istifanus, 2017; Gloria & Rwang, 2022). This owing to the fact that the situations of insecurity traumatize and trigger disorder and toxic stress that impacts learning negatively (Ibrahim, Garba, & Malam, 2023). Insecurity in Nigeria has been very alarming since independence and has recently grown into a large scale, penetrating various facets of the lives of the girl-child alarmingly (Tanko & Linus, 2023). Insecurity is the state of being alarmed and insecure (Ojeleye, Kaura, Gusau, & Abdullahi, 2022). It is a state in which members of a society are unable to go about their regular lives due to threats to and destructive disruptions of their lives and possessions (Umaru, Pate, & Haruna, 2015). Insecurity has assumed a dangerous dimensions leading to the kidnapping and abduction of predominantly the girl-child in Government Girls Secondary School Jangebe Zamfara, Federal Government College Yauri Kebbi, and the Chibok girls in Borno State among others (Voice of America, 2021). Although plethora of studies have been conducted to ascertain the influence of early marriage, family status and insecurity on education of the girl-child e.g., Gloria & Rwang, 2022; Tanko & Linus, 2023; Muhammad et al., 2021; Nwakwesiri & Onebunne, 2017, none of these studies comprehensively to the best of the researcher's knowledge examined the influences of early marriage, family status and insecurity on education of the girl-child education in the context of Zamfara state; the epic centre of kidnapping, abduction, insecurity and poverty in Nigeria. As a consequence, this study explored the influence of early marriage, family status and insecurity on education of the girl-child education among government secondary schools in Zamfara state, Nigeria.

Null Hypothesis

Based on the above objectives, the study hypothesised that:

- Ho₁: Early marriage does not have significant effect on education of the girl-child education among government secondary schools in Zamfara state, Nigeria.
- Ho₂: Family status does not have significant effect on education of the girl-child education among government secondary schools in Zamfara state, Nigeria.
- Ho₃: Insecurity does not have significant effect on education of the girl-child education among government secondary schools in Zamfara state, Nigeria.

Theoretical Framework

This study is underpinned by the Social Learning Theory and Ecological System Theory.

Social-Learning Theory



Comparative Relationships Between Early Marriage, Family Status and ... Ojeleye, C. I. (2026)

According to Albert Bandura's social learning theory, humans learn by observing, imitating, and modelling. This method emphasises watching others, especially role models, to learn new behaviours and their consequences. Bandura (1977) says that vicarious reinforcement and watching others be rewarded enhances people's likelihood of doing the same. Cognitive aspects suggest that learning from social experiences rely on internal processes including attention, retention, reproduction, and motivation. Bandura (1986) added self-efficacy, which enhances the likelihood of engaging in and maintaining a behaviour. Social learning theory has explained violence, prosocial behaviour, education, and media influences. Social learning theory helps Zamfara State analyse how early marriage, family status, and instability affect girl-child schooling. Early marriage is a major problem in this area, causing females to stop school. Social learning theory states that copying others helps people learn (Bandura, 1977). Early marriage is widespread in some countries, hence young girls see older women marrying early and abandoning their schooling, which encourages them to accept these behaviours as expected and normal. As a result, these girls' educational ambitions decline, consequently continuing a cycle of low educational success.

Girl-child education is highly influenced by family status as well. Bandura (1986) noted that people are more prone to engage in activities considered successful in their social settings. In lower socioeconomic households, immediate financial contributions from marriage or job could come first over long-term educational expenses. Girls from such conditions could replicate their family members' aspirations when they place rapid financial relief above schooling. Furthermore, the absence of educational role models in their homes reduces their ambition to seek education since they barely see the clear advantages of it in their surroundings. Insecurity includes social unrest and safety issues, add to the difficulties girls have in trying to pursue an education. Based on Bandura's social learning theory, environmental variables definitely influence behaviour (Bandura, 1977). Because parents and guardians may keep females at home to ensure their protection, insecure surroundings constitute considerable impediments to entry to school. The persistent potential of attack or kidnapping discourages attendance and diminishes the apparent value of education since the immediate hazards exceed the probable long-term gains. This insecure setting makes one feel powerless and minimises the potential that women will give education top priority or even conceive of it as a realistic route of employment. Applying social learning theory to the setting of early marriage, family status, and insecurity in Zamfara State underlines how deeply environmental and social factors affect girl-child schooling overall. Girls' educational trajectories are significantly impacted by observational learning and the internalisation of social expectations on marriage and education, thereby continuing cycles of poverty and poor educational achievement

Ecological System Theory

This study is underpinned by Ecological Systems Theory. The theory was developed by Urie Bronfenbrenner, provides a comprehensive framework for understanding how various environmental systems influence human development. According to this theory, individual development is the result of interactions within and between five nested environmental systems: the microsystem (immediate environments such as family and school), the mesosystem (interactions between microsystems), the exosystem (external environments that indirectly influence development, such as parents' workplaces), the macrosystem (cultural and societal contexts), and the chronosystem (changes over time in these environments). This theory highlights that development is a complex process influenced by multiple layers of environments, each interacting with and affecting the others (Bronfenbrenner, 1979). It emphasizes that understanding a child's development, particularly educational outcomes, requires considering both direct and indirect environmental influences.

Applying Bronfenbrenner's Ecological Systems Theory to the study of the influence of early marriage, family status, and insecurity on girl-child education allows for a nuanced understanding of the multifaceted environmental factors affecting educational outcomes. This theory suggests that a girl's ability to access and benefit from education is shaped by interactions at different systemic levels: the microsystem (immediate family and community attitudes toward gender roles), the mesosystem (interactions between home life and educational institutions), the exosystem (broader social and economic policies affecting her living conditions), and the macrosystem (cultural norms and national laws regarding education and child marriage). Additionally, the chronosystem provides insight into how changes over time, such as evolving policies on education and gender equality, impact these interactions. This framework emphasizes that interventions aimed at improving educational outcomes for girls need to address not only the personal and immediate contexts but also broader societal structures and historical shifts.



Comparative Relationships Between Early Marriage, Family Status and ... Ojeleye, C. I. (2026)

Research Methodology

The study employed both survey and cross-sectional research designs. A survey research design collects data from respondents using structured questionnaires or interviews to provide measurable information on attitudes, behaviours, and opinions, allowing researchers to identify trends and make informed judgements (Sekaran & Bougie, 2016). The study is survey because a sample was taken from the entire population using structure questionnaire. In addition, the study is cross-sectional as data were collected from respondents at a point-in-time. According to Wang and Cheng (2020), a cross-sectional study is an observational research that examines data from a population at a certain point in time. The domain of the study is three selected stated-owned government girls' secondary school namely; Government Girls Secondary Schools Samaru, Government Girls Arabic Secondary Schools Low-cost Tudun Wada and Sarikin Kudu Secondary School Mortgage Area. The population of the study was 2,365 students. The sample was derived using Taro Yamane sample size for formula, which yielded a sample size of 342 students from the target population. Israel (2013) recommended increasing the sample size by 10% to 30% to cover for inappropriate filling of questionnaire and non-response from the respondents. Consequently, this study increased the sample size by 10% ($1.10 \times 342 = 356$) to 356. Hence, a total of 356 copies of questionnaire were distributed to the respondents. Furthermore, the study employed proportionate stratified sampling techniques to distribute the questionnaire among the selected school based on the proportion of each school's population. Pondent (2017) proposed that proportional sampling provides equal representativeness by producing sample sizes that are real members of the population. Table 1 below showed the proportionate sampling technique. Additionally, the copies of questionnaire were distributed to the respondents using simple random sampling technique to ensure that each respondent has an equal chance of being selected. Lastly, out of 356 copies of questionnaire distributed on 312 (87.6%) were returned and utilised for analysis.

Table 1: *Proportionate Sampling Technique*

Serial Number	Names of Institution	Number of Students	Proportionate Sampling
1	Government Girls Secondary Schools Samaru	816	123
2	Government Girls Arabic Secondary Schools	784	118
3	Sarikin Kudu Secondary School	768	115
Total		2,365	356

Instrumentations

Insecurity was measured using the eight-item personal human insecurity scale of Ojeleye, Kaura, Gusau and Abdullahi (2022). The scale is a 4-point Likert scale, and its stated Cronbach alpha coefficient of 0.853 indicates that it has a good level of internal consistency. Sample of item is "I work alone in the community without feeling threatened". In this study the Cronbach's alpha is 0.793. Early marriage was measured using self-developed 5-item scale assessed on 4-point Likert scale. The reported Cronbach's alpha employed to ascertain the internal consistency and reliability is 0.916. Sample of research item is "Early marriage is a common practice in my community". Family status was measured using five-item self-developed questionnaire. Sample of item is "My family has sufficient resources to meet my needs". The reported Cronbach's alpha for the construct is 0.794 showing that the developed questionnaire is appropriate for the study. Girl-child education was also measured using six-item self-developed questionnaire with reported Cronbach's alpha of 0.853 depicting the reliability of the instrument. Sample of item is "Girl-children have equal access to educational opportunities as boys' children in my area".

Data Analysis

The study used structural equation model (SEM) to analyse the collected data. The SEM comprised of measurement model and structural model. The measurement model is often employed to ascertain the item loadings, coefficient of determination (R^2), effect size (f^2), construct reliability and validity while structural model is utilised to measure the hypothesised relationship of both the direct and mediating relationship. In addition, predictive relevance (Q^2) was also checked to assess the practical utility of the instrument.

Comparative Relationships Between Early Marriage, Family Status and ... Ojeleye, C. I. (2026)

Measurement Model

The measuring model includes an investigation of item loading for the reflective construct, Cronbach's alpha and composite reliability assessments, and convergent and discriminant validity tests. For an item loading to be retained, Hair et al. (2021) recommended retention of loadings of 0.70 and above. However, Hulland (1999) and Ojeleye, Ojeleye, Karem and Abdullahi (2023) recommended the retention of items that loaded 0.5 and above and deletion of those below 0.5. as a consequence, items FS5, IS7 and IS8 were deleted owing to loading below 0.5 threshold (*See: Figure 2*).

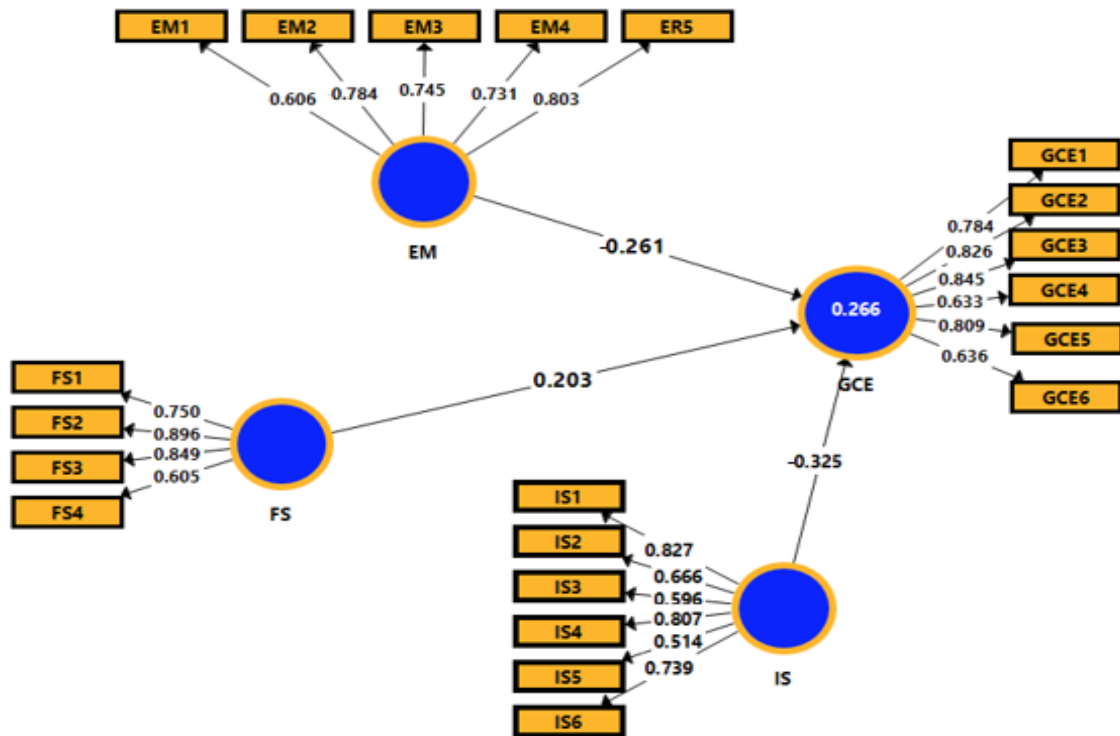


Figure 2. Measurement Model

Author's systemisation of SEM output

Furthermore, the study conducted test of reliability using composite reliability and Cronbach's alpha to ascertain the internal consistency of the research instruments. Sekaran and Bougie (2016) argued that for research to be considered reliable, the composite reliable or Cronbach's alpha coefficient must be 0.7 and above. Hence, composite reliability for Early Marriage (EM) was 0.925, Family Status (FS) was 0.861, Girl-Child Education (GCE) was 0.890 and Insecurity (IS) was 0.849. While that of the Cronbach's alpha coefficients of 0.916, 0.794, 0.853 and 0.793 represent Early Marriage EM), Family Status (FS), Girl-Child Education (GCE) and Insecurity (IS) respectively. The study concludes that the research instrument is reliable (*See: Table 2*). Additionally, study checked the convergent validity of the research construct. Convergent validity is a concept used in the field of psychology and social sciences to assess the degree to which two or more items that are supposed to be measuring the same construct are actually related (Hair et al., 2020). Fornell and Larcker (1981) recommended the use of Average variance Extracted (AVE) value 0.5 and above to confirm that a research construct has convergent validity. EM has AVE of 0.543 while FS, GCE and IS have AVE values of 0.613, 0.579 and 0.502 respectively. Hence since the AVE values are greater than 0.5, convergent validity is confirmed (*See: Table 2*).

Table 2. Item Loadings, Cronbach's Alpha, Composite Reliability and Convergent Validity

Constructs	Indicators	Loadings	Cronbach's Alpha	Composite Reliability	AVE
Early Marriage	EM1	0.606	0.916	0.925	0.543
	EM2	0.784			
	EM3	0.745			



Comparative Relationships Between Early Marriage, Family Status and ... Ojeleye, C. I. (2026)

	EM4	0.731			
	ER5	0.803	0.794	0.861	0.613
Family Status	FS1	0.750			
	FS2	0.896			
	FS3	0.849			
	FS4	0.605			
Girl-Child Education	GCE1	0.784	0.853	0.890	0.579
	GCE2	0.826			
	GCE3	0.845			
	GCE4	0.633			
	GCE5	0.809			
	GCE6	0.636			
Insecurity	IS1	0.827	0.793	0.849	0.502
	IS2	0.666			
	IS3	0.596			
	IS4	0.807			
	IS5	0.514			
	IS6	0.739			

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In addition, the discriminant validity of the study was determined using Henseler, Ringle and Sarstedt (2015) Heterotrait-Monotrait (HTMT) ratio. According to Ojeleye, Kareem, Chimezie and Abdullahi (2022), the HTMT ratio for empirically distinct terms is 0.85, which is comparatively lower than the conservative value of 0.90 assigned to conceptually equivalent constructions. The intercorrelation values are found to be below the specified criterion, as shown in Table 3. As a result, the research findings offer support for the notion that discriminant validity can be demonstrated through the application of any criterion.

Table 3. Heterotrait-Monotrait Ratio for Discriminant Validity

Constructs	EM	FS	GCE	IS
EM				
FS	0.147			
GCE	0.309	0.287		
IS	0.243	0.257	0.436	

Author's systemisation of SEM output

Structural Model

The structural model was utilised to calculate the hypothesised relationship. Furthermore, the effect size (f^2), predictive relevance (Q^2) and coefficient of determination (R^2) were also analysed and discussed.

Comparative Relationships Between Early Marriage, Family Status and ... Ojeleye, C. I. (2026)

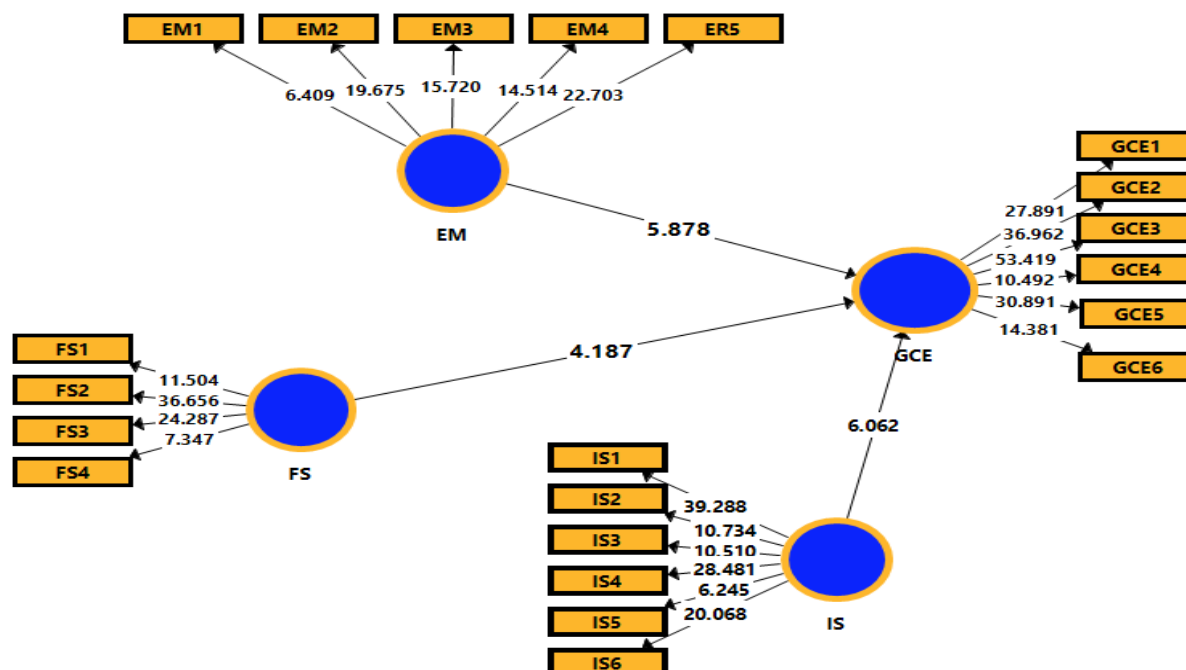


Figure 2. Measurement Model
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Table 4: Hypotheses Testing

Hypotheses	Relationship	Beta	STDEV	T Statistics	P Values	Decision
H_{01}	EM → GCE	-0.261	0.044	5.878	0.000	Rejected
H_{02}	FS → GCE	0.203	0.048	4.187	0.000	Rejected
H_{03}	IS → GCE	-0.325	0.054	6.062	0.000	Rejected
		$R^2=0.226$	$Q^2=0.138$			

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Table 4 provides statistical analysis of the relationship between EM, FS, IS and girl-child education (GCE). Each hypothesis examines different variables influencing GCE.

Hypothesis H_{01} explores the relationship between early marriage (EM) and GCE, finding a negative beta coefficient of -0.261. This suggests that an increase in early marriages correlates with a decrease in girl-child education. The t-statistic of 5.878 and a p-value of 0.000 strongly support this finding, leading to the rejection of the null hypothesis which state that early marriage does not have significant influence on girl-child education among government secondary school in Zamfara state.

Hypothesis H_{02} tests the effect of family status (FS) on GCE. Here, the beta coefficient is 0.203, indicating a positive relationship: higher family status appears to be associated with better outcomes in girl-child education. The robustness of this relationship is supported by a t-statistic of 4.187 and a p-value of 0.000, which are significant enough to reject the null hypothesis, affirming that family status positive and significant influence on influences girl-child education among government secondary school in Zamfara state. Hence, the second hypothesis which states that family status does not have significant influence on girl-child education among government secondary school in Zamfara state is hereby rejected.



Comparative Relationships Between Early Marriage, Family Status and ... Ojeleye, C. I. (2026)

Lastly, Hypothesis H₀₃ considers the effect of insecurity (IS) on GCE, with a beta coefficient of -0.325. This suggests a strong negative association between insecurity and the level of girl-child education. The significant t-statistic of 6.062 and a p-value of 0.000 decisively reject the null hypothesis, indicating that increased insecurity leads to poorer girl-child education outcomes. Thus, the third hypothesis which states that insecurity does not have significant influence on girl-child education among government secondary school in Zamfara state is also rejected.

Additionally, The R^2 value of 0.226 in the analysis indicates that about 22.6% of the variance in girl-child education (GCE) can be explained by the variables early marriage (EM), family status (FS), and insecurity (IS) included in the model. This suggests that while the model is able to account for a significant portion of the variability in GCE based on these factors, a large percentage 77.4% of the variability remains unexplained by this model. Therefore, this model captures some key influences on GCE but also highlights the presence of other factors or variables not included in this analysis that significantly affect girl-child education. Further research is needed to identify and include these additional factors to enhance the model's explanatory power and provide a more comprehensive understanding of the determinants of girl-child education.

Meanwhile, the Q^2 value of 0.138 reported in the analysis indicates the model's predictive relevance, particularly how well it can predict unseen data points (Hair et al., 2021). A positive Q^2 value suggests that the model has sufficient predictive power. Specifically, Q^2 of 0.138 means that about 13.8% of the variation in the dependent variable, girl-child education (GCE), can be predicted based on the variations in the model's independent variables: early marriage (EM), family status (FS), and insecurity (IS). Although this predictive power is modest, it confirms that the model is statistically significant and useful for making predictions about GCE based on these factors.

Effect Size (f^2).

Hair, Hult, Ringle and Sarstedt (2014) defined effect size as a statistical metric that measures the degree of difference or link between variables in study. It provides critical information on the research's practical importance or real-world impact (Ojeleye, Abu-Abdissamad, Umar, & Usman, 2022). Effect size allows researchers to understand the strength of the relationship or the degree of the difference between groups beyond statistical significance. A larger effect size represents a more significant or important connection or difference, while a lower impact size indicates a weaker or less relevant link or distinction. Cohen (1988) supported minor, medium, and large effects, corresponding to (f^2) values of 0.02, 0.15, and 0.35. As a result, considering Table 5 below, where GCE is the target variable IS has medium effect size while EM and FS have small effect size.

Table 5: *Effect Size (f^2)*

Constructs	GCE(f^2)	Effect Size
EM	0.091	Small
FS	0.054	Small
IS	0.153	Medium

Author's systemisation of SEM output

Discussion of Findings

In Zamfara State, the practice of early marriage has a profoundly negative and significant impact on girl-child education, particularly among students in government secondary schools. This is consistent with the findings of Abdulkadir et al., 2021; Adamu et al., 2017; Usman & Musa, 2021. Early marriage truncates a girl's educational trajectory, often leading to premature withdrawal from school (Adamu et al., 2017). This not only limits her learning opportunities but also restricts her future economic independence and socio-economic advancement. The practice is rooted in traditional cultural norms and economic considerations, where girls are seen more as economic burdens rather than potential economic contributors (Abdulkadir et al., 2021). As a result, young girls are frequently married off to alleviate perceived family economic pressures, thereby closing the door on their educational and personal development prospects. The repercussions of this are not just limited to the individual level but also hinder broader societal progress. The cycle of poverty is perpetuated, and the community as a whole suffers from the reduced economic benefits that educated women can bring to



Comparative Relationships Between Early Marriage, Family Status and ... Ojeleye, C. I. (2026)

society (Girls Not Brides, 2022). Thus, the practice of early marriage directly contradicts efforts towards achieving educational equality and improving socio-economic conditions in the region. In Zamfara State, family status plays a pivotal and positive role in promoting girl-child education, particularly within government secondary schools. This is in tandem with previous studies of e.g., Gobena, 2018; Ali, Musa, Zakar, & Bello, 2021; Muhammad et al., 2021; Nwakwesiri & Onebunne, 2017. Families with higher socio-economic status are generally more likely to value and support educational pursuits, providing not only the necessary financial resources but also creating an encouraging environment that prioritizes and values education, especially for girls (Okesina, 2018). These families often have better access to educational materials, technology, and environments conducive to learning, which significantly enhance educational outcomes (Muhammad et al., 2021). Additionally, parents with higher educational backgrounds themselves are more likely to understand the importance of education and thus advocate for and support their daughters' schooling (Henriett & Odozi, 2014). This positive influence extends beyond the home, as these families are often engaged with the school community, participate in educational decision-making, and are proactive in addressing educational issues that may arise. The impact of such supportive family contexts results in higher attendance rates, reduced dropout rates, and generally better academic performance among girls, contributing to more equitable educational opportunities and paving the way for greater gender parity in education within the state.

In Zamfara State, insecurity poses a significant barrier to girl-child education, particularly impacting those attending government secondary schools. This is in congruence with previous studies e.g., Tanko & Linus, 2023; Ubong, 2016; Williams & Istifanus, 2017; Gloria & Rwang, 2022; Ojeleye et al., 2022. The pervasive insecurity in the region, characterized by communal clashes, kidnappings, and other forms of violence, directly threatens the safety of girls en route to and from school, as well as within school premises (Ojeleye et al., 2022). This constant threat leads to frequent school closures and discourages parents from sending their daughters to school out of fear for their safety. The psychological impact of this insecurity also cannot be understated, as it creates an environment of fear and anxiety, which is highly conducive to learning disruptions (Ubong, 2016). Girls are particularly vulnerable in such settings, where their education is not just interrupted but often permanently discontinued as families prioritize safety over schooling (Tanko & Linus, 2023). The cumulative effect of these factors is a diminished educational attainment for girls, which further entrenches gender disparities in education and limits future opportunities for women in the workforce and society at large. Thus, insecurity not only deprives girls of their right to education but also undermines social and economic development in Zamfara State.

Conclusion

The study conducted among government secondary schools in Zamfara State conclusively demonstrates that early marriage and insecurity significantly hinder the educational progress of the girl-child, underscoring the critical challenges these factors pose to the attainment of educational equality in the region. In stark contrast, a positive family status emerges as a significant enhancer of educational outcomes for girls, highlighting the pivotal role that supportive family environments play in fostering educational success. These findings call for targeted policy interventions that address these socio-cultural and security-related barriers, reinforcing the need for comprehensive strategies that both mitigate negative influences and bolster positive ones. Such efforts are essential not only for improving educational outcomes for girls in Zamfara State but also for advancing gender equality and development goals more broadly across similar contexts.

Recommendations

- i. Based on the findings of the study that early marriage and insecurity negatively affect girl-child education, while family status has a positive influence in government secondary schools in Rules and legislations on early marriage should be enacted and enforced by the appropriate government agencies to guarantee the girl-child is protected and stay in school. Awareness and orientation programmes informing communities on the merits of female-child education and the legal consequences of early marriages would help to justify this. Working with NGOs and religious institutions can help these initiatives be more successful and guarantee that the message is generally received and sensitive for different cultures.
- ii. Improving school safety is very critical considering how bad insecurity negatively affects girl-child education. Increasing security staff, community security, building safe fences and monitoring systems, and guaranteeing safe transportation for students going to and from the school can help to accomplish this. There will be need for collaboration



Comparative Relationships Between Early Marriage, Family Status and ... Ojeleye, C. I. (2026)

between community members and local law enforcement agencies to enable these security protocols to be properly implemented and reassure parents over the safety of their girls throughout their education.

- iii. Programmes targeted at supporting families economically and socially should be promoted by the government to poor families as family status affects the education of the girl-child. This might include financial incentives for families keeping their daughters in school and scholarships for girls, especially from lower socioeconomic status. Additionally, helping to maintain the favourable influence of family position on education are community-based initiatives teaching parents on the benefits of girl-child education and arming them with resources to assist their daughters academically.

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