

Influence of Girls Education Empowerment Program on the Economic Wellbeing of Katsina Rural Society in Nigeria.

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ABSTRACT: Girls Education Empowerment Programme (GEEP) in Rural areas to empower girls through education have increased the economic wellbeing of their family. The wellbeing status of the low-income rural family which is a great concern had initiated this study. This study aimed to identify the backgrounds of GEEP participants, their empowerment, and their wellbeing level, as well as to measure the impact of GEEP on their economic wellbeing. The significant indicators as empowerment elements in determining the economic wellbeing were used in the measurement. A structured questionnaire was adapted and used in this study for data collection from the population of the study derived from three geopolitical zones of Katsina state. Analyses were conducted with the list of indicator variables in the correlation and regression for the best predictor. The correlation between empowerment elements and economic wellbeing indicates positive correlation (r=0.5-0.7). Finally, the awareness variable was found to have the most significant (p<0.005) contribution (β =0.351) for the regression Model on economic wellbeing. In conclusion, it revealed that the data from this study may be useful in the implementation of empowerment policies for the rural community in northern Nigeria. Indeed, the findings can assist the development of current GEEP programme for future usage.

KEYWORDS: Education Empowerment, Economic Wellbeing Rural Society Katsina, Nigeria.

I. INTRODUCTION

Education empowerment efforts embarked by various governments and non-governmental organisations (NGOs) have become a tool for poverty eradication. This leads to most developing countries to strive for meeting "Education for all children-SDGs3 targets" (UNDP, 2017). Under this statement, both girls and boys in any society are entitled to have equal access to educational opportunity. In Nigeria, such opportunity from NGOs and other development partners come through the Universal Basic Education Commission (UBEC). Some states, such as Bauchi, Jigawa, Kano, Katsina, Kebbi, Sokoto and Zamfara in northern Nigeria have improved their admission intake of girls at the primary, secondary and tertiary levels of education through this opportunity. In Katsina State, the effort for girls' education empowerment focuses on the rural areas with the hope of increasing girls' attendance to teacher education at tertiary level. This would be helpful in various ways; increasing female teachers in rural schools, eradicating poverty among rural girls that participated in the program and improving economic wellbeing among rural families in the future. The empowering girls and young women through education, aimed at improving the rural girls access to tertiary education. The history shows that, before the GEEP program, getting access to participate in high education program was a serious challenge among rural girls and young women. However, nowadays the GEEP assisted a large number of girls from rural Katsina to attend tertiary level of education to acquire the National Certificate in Education (NCE) as the minimum primary teaching qualification in Nigeria.

GIRLS EDUCATION EMPOWERMENT PROGRAM

The GEEP offers new hope for girls and young women in Katsina State to combat feminist poverty. Through knowledge and skills, the girls acquired they were empowered, and this can be linked to their family members economic wellbeing increase. Thus, the main aim of the GEEP is empowering rural girls, whom after participation and graduation will be employed as trained female schoolteachers in their villages. Therefore also, the train girls are assumed to be an important social agent to increase awareness of the rural families concerning the importance of education. These educationally empowered young women do increase the economic wellbeing of the household as well as their society at large (Sultana, 2006). If the empowering rural girls with education

sustained, the provision of female teachers in rural schools will be improved. In the long run, the rural poor would be educated, and be able to deal with their economic problems (Atkinson & Willis, 2006). The education empowerment promotes the acquisition of skills and building the capacity of the person to generate income and improve economic wellbeing. Sultana (2006) found that attainment of a higher level of education was strongly related to a positive outcome and good achievement in life. Therefore, acquiring the NCE through GEEP by rural girls is a getting qualification for obtaining teaching appointment at the basic education level in Nigeria. Therefore the trained empowered girls and young women are expected to be employed by governments to serve as female teachers in various primary and junior secondary schools in their localities. The GEEP considered lack of female teachers in rural schools as barriers to girl-child education in rural families. They would also be expected to serve as mentors to parents as well as the school children to curtail the frequent girl-child drop out of schools. The presence of female teachers would encourage high enrolment (especially for girl-children), retention and completion of school. However, in Katsina State, the GEEP aims at the long-term effects to improve through access to tertiary education by rural girls to improve the wellbeing of the rural family. The GEEP is not just empowering the trained and empowered girls, but, indirectly, is targeting rural communities. For example, the participating and mentoring efforts by rural girls have increased the enrolment of girl-children into schools (GEEP, 2011; and Akunga, 2010). The United Nations Girls' Education Initiative (UNGEI, 2012) reported that the enrolment and retention of girls in rural schools have increased by 28% and the dropout rate decreased by 64% in the 22 pilot primary schools. The gender gap in the enrolment has also reduced from 41% to 38%, accordingly. Considering the report of the Girls Education Program (GEP), were more than 60% of girlchildren, are not in schools in the wider geography of rural area, there is a remarkable achievement. The program has also helped to increase awareness on the importance of education empowerment, educational values to increase economic wellbeing among the family members.

II. LITERATURE REVIEW

According to Dauda, Asiribo, Akinbode, Saka and Salahu (2009), when the rural youths especially girls gained access to information and other related resources, such as mentoring relationship, they have acquired important attributes for being empowered. Similarly, awakening the rural young women through education empowerment was recommended by Lord & Hutchison, (1993) whose believed that educational empowerment, as in the theory and practice, can increase the awareness and social networking among the rural poor. Towards the importance of education in human lives, young women as the majority in the rural areas, need to have information, awareness, skills and other resources that may increase their living standard (Jariah, 2012). Through education, people improve the value of human capital, which may lead to the rise of economic wellbeing. Accordingly, Samantha (2008) proposed ways to close the gap of education imbalance between men and women, boys and girls as well as the rich and poor by educating girls. Educational empowerment needs to be properly introduced to consider both angles (Sharifah Norazizan, 2011). For example, Akunga (2010) recommend that the trained female teachers in GEEP be preferred to serve in their various rural hometown. This will improve rural schools, make them safer for girls-children and promote the awareness of parents (Abdullahi, 2014), leading to sending their daughters to schools. The participation of girls-children in the education system could make them more informed, enlightened their parents and have the resources that may increase their social capital (Dauda et al., 2009) as well as lead to increase economic wellbeing (Laily, Sharifah, & Ma'rof, 2009 and Joo, 1999).

In the traditional educational empowerment, Aseey (2010) proposed the initiation of income-generating activities through microenterprises for rural girls and boys. They could use the same to supports their school needs; for example, this could reduce the incidence of school dropout on economic problem among girls. When the girls are engaged in some income-generating activities after school hours, this may increase their opportunity and chances to complete schooling. This is because they were able to pay the school fees or school-related need and expenses with easiness. In the human capital development approach, entrepreneur skills are among important ingredient in fighting (Zumilah, 2010). For Kabir (2012), empowering the rural young women with education requires a combination of efforts from government, NGOs, community leaders, teachers, parents and all stakeholders. This is because the rural gender parity in education is certainly complex and influence the family income and economic wellbeing (Ryan & Cassie 2012). This may be the reason for Konna (2010) to recommend making policy related to the education of girls and young women, because it is key to rise family economic wellbeing (Laily et al, 2009), poverty eradication and gender equality Zumilah,2010). Aseey (2010), has pointed a serious need in Kenya to give priority to the education of girls to assist the country to achieve its Vision 2020.

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This maybe is due to several common barriers for the education of girls in African countries, which include poverty, early marriage and pregnancy at a young age. Other barriers include gender favouritism and girl-child unfriendly facilities as well as a lack of female teachers in rural schools (Abdullahi, 2014). These are almost common and similar in all African countries. In northern Nigeria, there is a combination of impacts concerning girls' education and gender-related issues that constrained rural women to have access to educational opportunities. The policymakers need to identify the dynamics need of rural women and related gender issues to develop policy (Dauda et al., 2009), that could be used as a vital tool in reducing rural women poverty and improve their involvement in educational attainment. This can be view form their vital contribution toward the household's economic and general wellbeing of the society. Although there are conservative views on women education which is becoming almost natural and unchangeable in the rural area (Zumilah 2010). This is probably the reason for a growing number of rural girls and young women are poor and lack means for educational empowerment (Lord & Hutchison, 1993). Women's participation in the educational system is facing challenges, which have been identified by Rabi, Mohammed and Wammako (2009); as poor conceptual awareness, sociocultural status, poverty, teachers and curricular issues and sexual harassment. Rabi et al. (2009) elaborate that, the poor conceptual awareness appeared in terms of the ignorance among rural parents, fortunately in the twentyfirst century, the importance of women education is yet to be understood by some rural societies in Nigeria. Western education was viewed as a gateway to hateful westernization. However, the primary function of education is character building, which is yet to be understood in rural society in some parts of the country. Some parents in northern Nigeria are not sending their female children to schools for some reasons include avoiding Western values. This phenomenon negatively affects rural children (girls in particular) more than those born and brought up in the cities of northern Nigeria.

Some rural parents in northern Nigeria view girl-child education as a waste of resources and a gateway to immorality. Most of them believe that the best place for females is at home where she has to cook, nurture children, and look after the elderly and other family members (Mahuta, 2007). This belief, according to Hussain (1992), dictates the roles of women as mothers and housewives that militates against their educational progress. A teacher is a role model, a guidance counsellor for students and parents in any given society. However, some teachers failed to show great concern and encouragement to the needs and aspirations of the female students to remain in school and further their education. They often fail to highlight the importance of both girls and boys education. Moreover, the teachers fail to care for the dire need for equal educational opportunities for girls and boys. They merely ended up in teaching the theoretical aspects of the syllabus, which is generally maledominated, as education curriculum in Nigeria is gender-biased (Njoku, 2000). The biasness is not only in the curriculum but also in the textbook's language and the illustrations used (Erinosho, 1997). The status of educationally empowered women may negatively affect the economic wellbeing of the household as well as their society at large (Sultana, 2006). Furthermore, Sultana (2006) found that a higher level of education was strongly associated with a positive outcome and good achievement in life, and these lead to a rise in economic and general wellbeing.

The theoretical base in this paper lies in the economic wellbeing theory by Joo (1999) and specifically by Laily et al. (2009) as well as empowerment theory used in (Hedayat, 2010) on the education empowerment for life wellbeing. The former describes the wellbeing of persons as linked to his or her financial wealth, as to improve in economic wellbeing will improve general wellbeing. (Laily et al., 2009; Joo, 1999; McGregor & Goldsmith, 1998; Devaney, Gorham, Becham, & Heldman, 1995). The education empowerment has strong positive effects on good achievement including economic and general wellbeing. The term 'wellbeing' considered material resources and the position of life in affairs of the individual. Accordingly, 'wellbeing' is put on the scale of the "objective" set of criteria through which individuals perceive something as good or bad for his or her life (Joo, 1999). The other approach to wellbeing focuses on the "subjective" measure of the individual as being the most significant in life (Campbell, Convers, & Rodger, 1976). The subjective wellbeing focuses more on the person's cognitive capacity or individual feeling and perception of his or her living conditions and circumstances. Individual subjective wellbeing is always defined by his or her experiences in life. This ignores any task of reaching consensus concerning the standard of life quality in society. Following Benjamin (2005), the needs and standard of living of one individual may not always be the same as another person, especially between men and women.

Economic wellbeing, according to Joo (1999), and specifically by Laily et al. (2009), provides details of the two approaches to the economic and general wellbeing of the individuals. The general wellbeing of the individual is mostly linked to his or her financial wealth; hence, improving one's economic wellbeing will improve one's general wellbeing. This is because economic wellbeing is the major segment of an individual's general wellbeing (Laily et al., 2009; Joo, 1999; and Devaney, Gorham, Becham, & Heldman, 1995). This suggests and considers the economic wellbeing as the functions of money, income, human assets, community resources, durable goods and services, time, and consumption. The economic wellbeing, according to Joo (1999), is the concern with money and the ability to handle, manage and control affairs and resources as well as values. Also, the general wellbeing considers the risk management, job security, employee and employer benefits, and the ability to adjust to lifestyle and decisions. The Theories comprehensively captures the reality related to the matter of economic wellbeing in this paper. The elements used to measure this through the theories were satisfaction, infrastructural assets, social capital and awareness as well as cognitive. The economic wellbeing theory used in this paper recognizes all these dimensions in the economic wellbeing. This is because from the concept of human capital development, the attributes of a person that are economically productive (Laily et al., 2009), are very vital, in the economic context. These attributes include that, the individual must first be empowered, and the rewards should be received for such investment. These later would improve the living standard of the society. In this paper, therefore, the meaning of economic wellbeing in this study is to be improved through empowering the girls and young women as community members.

III. METHODOLOGY

In this paper, the correlation research design was employed as proposed by Leech, Barrett and Morgan (2008). The instruments used for data collection were adapted from the existing instruments. They were used by the researchers in their works at a different time (Hedayat, 2010; Laily et al. 2009; Kabeer, 2005; and Malhotra, Rohini, & Grown 2003). Considering the culture of the people in Katsina state, some items in the instruments were transformed to suit the nature of the rural populace as respondents of this study. The population of this study are the trained rural girls as one of the major stakeholders in the GEEP. They participated in the program and later, taking part in teaching the rural children in their schools. The involvement of the stakeholders in the study was explained by Fine, Torre, Boudin, Bowen, Clark, Hylton, Martinez, Roberts, Smart and Upegui (2003), as important for good impact measurement. Therefore, all the certified trained girls in GEEP were identified from the graduation register in Girls Education Program (GEP) office of their college. They were all contacted through various means at their residences as either employed as teachers or not employed.

There were three rural LGAs randomly selected from all the three senatorial zones of Katsina state. The process of a random selection of the LGAs was through randomly picking up three pieces of paper with the names of the LGA on each paper. The sampling procedure for selecting respondents was purposive, in which only those who successfully graduated and have their certificates were selected for this study. They are direct beneficiaries and stakeholders in the GEEP. Fine et al. (2003) encouraged the involvement of direct stakeholders in the research as an appropriate method to measure impact. The sampling procedure used was to ensure that, all the certified graduates had an equal chance of being selected in the sample (Ary, Jacobs, Razavieh, & Sorensen, 2006).

A pilot study was conducted with 50 respondents as a trial of the proposed instruments to detect any challenges that can be remedied before the actual data collection be carried out (Fraenkel & Wallen 2003). One of the purposes of pre-testing the instruments is to identify any ambiguity or inadequacy in the instruments (Ary et al., 2006). The instruments were confirmed as having good Cronbach's Alpha values of .943. Therefore, based on the feedback from the pilot study, some items in the instrument were reworded, while others were combined or deleted where necessary to improve the quality and reliability of the instruments. The data collection was carried out separately by a team of researchers in different. The data were collected within 30 days in which at the end, the questionnaires were screened, inspected, arranged, and coded, (Julie, 2007) to finally key in into SPSS software for analysis. There were 115 completed and screened questionnaires that were subsequently used in carrying out analysis. The process of data clearing and entry in SPSS took 14 days. The statistical tests conducted were the correlation and regression analyses to identify the relationship between the education empowerment and economic wellbeing of the respondents. The relationship between the two was captured through Pearson Product-moment Correlation Coefficient value. The Multiple Linear Regression (MLR) test was also conducted to determine the statistically significant contribution of the education empowerment elements each on the economic wellbeing of the respondents. This allowed identifying which elements of education empowerment significantly make a high contribution to the economic wellbeing of the respondent.

Preliminary analysis was performed to ensure the data were correctly distributed as the fundamental assumption of multiple linear correlation analysis. The stepwise method analysis was used to measure correlations between each variable of the empowerment and economic wellbeing. This process was done to avoid multicollinearity between the variables and within the elements of each variable. The preliminary analysis conducted was also aimed to ensure that there was no violation of the assumptions of normality and linearity, and or multicollinearity; and also to ensure the fitness of the produced model. In the model, the economic wellbeing is the dependent variable and four predictors (the independent variables) are the elements of empowerment. These are cognitive (X1), resource control (X2), social capital (X3) and awareness (X4). In this model, the predictors' statistical significance ($p \le 0.05$) and variance (R2) explained were computed and tabulated for reporting. The proposed equations for multiple linear regression models were derived as follows:

Y = b0 + b1 (X1) + b2(X2) + b3(X3) + b4(X4)

- Where:
- Y=Economic wellbeing of the respondents
- B0 = Constant (intercept) in the model
- B1-4 = Regression coefficient in the model
- X1 = Cognitive in the model
- X2 = Resource control in the model
- X3 = Social capital in the model
- X4 = Awareness in the model
- E = Error in the model

Finally, the collinearity diagnosis analysis was conducted to ensure that none of the dimensions of the model had a condition index above the threshold value of 30.0 and that the tolerance value was below 1.0, and the VIF statistic was also less than 10.0 accordingly. This should also ensure that there is no serious multicollinearity problems exist within the predictor variables of the model.

IV. FINDINGS AND DISCUSSION

The relationship between the overall economic wellbeing and overall empowerment was significant and positive with a correlation (r=.681 and p<0.00). There is also a positive significant relationship between the score for overall economic wellbeing and three elements of education empowerment; cognitive element (r=.504), resource control, awareness r=.622 and, and social capital (r=.604) with (p<0.00). Furthermore, a high positive relationship was found between resource control (r=.737, and p<0.01), and the score for economic wellbeing (Table 1.0)

X (Elements of Empowerment) Variables	Y(Economic Wellbeing)	
X (Empowerment)		.681**
X ₁ (Cognitive)		.504**
X_2 (Resource control)		.737**
X ₃ (Awareness)		.622**
X ₄ (Social capital)		.604**

In general, there were positive significant correlations between economic wellbeing and the education empowerment elements among the respondents of this study. These findings are in line with the Azad and Maleki (2007), Rooster (2006), and Mahdavi and Saburi (2003) who found that educational empowerment is positively related with the economic wellbeing of a given society. The sustainability of GEEP is to have the potential to increase the economic wellbeing of Katsina rural society. Akunga (2010) found that an increasing number of girls' schooling was associated with an increase in women's participation in the labour force and that contributed to the family and household wellbeing, which in long run would cover the larger society. Besides, this was supported by Hedayat (2010) who ascertained that a rise in females' education decreased infant mortality and improved family wellbeing. The educational empowerment (covering cognitive, awareness and knowledge resource control as well as social capital) is a significant factor in determining the economic wellbeing in model rejected the Ho, which stated that there is no relationship between the economic wellbeing of the

respondents and education empowerment. The four indicators of the three models in this analysis were cognitive (X1), resource control (X2), awareness (X3) and social capital (X4), the element of empowerment. Also, the β values in the standardized coefficient indicate that the relationship between economic wellbeing and elements of education empowerment was positive. Furthermore, all the factors were significant (Table 2.0), especially awareness (p=0.001) and knowledge of resource control (0.004), with-values (3.462 and 2.391) respectively. They were variables that made a significant contribution in explaining the variance in the economic wellbeing.

	Dimension	Unstandardized Coefficients (B)	SE	Standardized Coefficients (β)	t-value	p-value
Models	Constant	0.681	0.348		2.755	0.041
1	Constant Cognitive (X_1)	0.185	0.348	0.257	2.735	0.041
	Resource control(X_2)	0.205	0.126	0.304	2.627	0.004
	Awareness (X ₃)	0.2475	0.101	0.351	3.462	0.001
	Social capital(X ₄)	0.150	0.108	0.239	2.391	0.017

Table 2.0: Estimated Coefficients Model

This is in line with the overall study of Sultana (2006), which found improvement in females' access to education is improving the economic wellbeing. The increase in women's incomes also improves family economic wellbeing (Jariah & Laily, 1997; Zumilah, 2008). This study also confirms the agitation to education for all going on, the world over as the right for all, irrespective of gender. Therefore, education for all is a powerful instrument for sustainable development. In this way, education empowerment can assist rural communities, particularly women, to be out of poverty (Jariah, 2012, Ryan & Cassie, 2012, Zumilah, 2010, Akunga, 2010, Hedayat 2010, Sultana, 2006). The Table of ANOVA shows that the model significantly fit the data (p < 0.0005).

Model	Sum of Squares	Sample	df	F	Sig.
Regression	9.487	115	04	14.198	.000
Residual	14.336		110		
Total	23.822		114		

a. Dependent Variable: Economic wellbeing

b. Predictors: (Constant), cognitive, Awareness, Resource control, Social capital

In conclusion, Education empowerment was measured through cognitive, resource control, social capital, and awareness as elements of empowerment. The impact of the GEEP on the economic wellbeing was captured through a regression model using these elements. Therefore, the traditions and norms of the society should not override the fact that females' education is a backbone for societal development. This is because the mother is the first teacher for almost everyone in this world. Thus, educating a girl in a family will soon prepare an educated mother for the development of high-quality human capital for sustainable development of the country. This is also in line with the saying "Educating a girl is educating the family and educating the family is educating the society". The findings from this study support educational empowerment to enhance the capacity of rural females. The presence of females in education is highly important for rising good and reasonable manpower in society. The uneducated mothers contribute less or nothing to the family wellbeing, such a family may suffer poverty. Efforts should be made to empower the female members of the household through education. Since education is the backbone for raising awareness for ensuring sustainable development. It helps to improve other economic activities, such as microenterprises among rural women. Educated female helps household members and contribute to community development while they remain in their houses. A good relationship among family members also promotes community development through meetings and interaction, so that power to control resource will be shared with the females. This underlines the importance of gender mainstreaming in development. Nigeria is a nation with an infant policy to educate rural girls and young women. Katsina State may use this study to provide guidelines towards the effort to empower the rural girls through education. To empower women, these elements of empowerment are an important ingredient.

The data from this study will be useful in the assessment and implementation of empowerment policies especially in rural community settings, particularly in northern Nigeria. Indeed the findings can assist the development of current and future GEEP programme for current and future generation.

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