

EVALUATION OF THE IMPACT OF EARLY MARRIAGE ON EDUCATIONAL DEVELOPMENT OF FEMALE STUDENTS IN SENIOR SECONDARY SCHOOLS IN THE NORTH – CENTRAL, NIGERIA

ELUJEKWUTE, EDWIN CHUKWUAGUZIE (PhD)
Department of Educational Foundations, Faculty of Education,
Benue State University, Makurdi, Benue State, Nigeria
E-mail: elujekwuteddy@gmail.com Tel: +2348037530328

&

REV. UWALAKA MATTHEW C. (PhD)
Department of Educational Foundations, Faculty of Education,
Benue State University, Makurdi, Benue State, Nigeria
uwalakamathew@gmail.com, Tel: +2348069791203

&

ELUJEKWUTE LORETTA AKUEZUNKPA (M.Sc, M.Ed, MBA)
Department of Educational Foundations, Faculty of Education,
Benue State University, Makurdi, Benue State, Nigeria
lorettaelujekwute@gmail.com, Tel: +2348066005637

Abstract

This study investigated the Evaluation of the Impact of Early Marriage on Educational Development of Female Students in Senior Secondary Schools in North-Central, Nigeria. Specially, the study examined socio-economic background, indiscipline and cultural values (factors), the impact of early marriage and ways the scourge of early marriage could be curbed among female students in Senior Secondary Schools in North-Central, Nigeria. Three (3) research questions and three (3) hypotheses respectively guided the study. The review of related literature which was done under the conceptual framework, which indentified the causes and the impact of early marriage and ways the scourge, could be curbed students in Senior Secondary Schools. The population of the study comprised eleven thousand and eighty (4,080) teachers in 2,025 grant-aided secondary schools in North- Central States of Nigeria. A sample of six hundred and twenty (620) teachers from 30 selected secondary schools was used for the study. A 15-items structured questionnaire developed by the researchers titled "Impact of Early Marriage and Educational Development of Female Students Questionnaire (IMEMEDFSQ)" was used for data collection. Descriptive statistics of mean and standard deviations were used to answer the research questions while Chi-square (χ^2) statistical tool was used to test the hypotheses at 0.05 level of significance. The findings revealed that socio-economic background, indiscipline and cultural values when combined have significant causes on educational development of female students in senior secondary schools. The findings further revealed that early marriage have significant impact educational development of female students in the study area and

also ways the scourge of early marriage can be curbed in senior secondary schools. Based on the findings of the study, it was recommended amongst others, that Government and Educational Administrators should come up with a policy or formulate laws forbidding early marriage (below 18 years of age) and enforce sanctions on perpetrators of this human right abuse after proper-adjudication. Curriculum planners should endeavor to include sex education as part of school curriculum so as to educate students on the danger of premarital sex to their lives. Furthermore, the educational administrators should embark on massive sensitization of parents/guardians on the importance of girl child education. Conclusion were made and implication of the findings drawn.

Keywords: Early Marriage, Educational Development, Female Students, Cultural Values, North- Central Nigeria.

Introduction

The issue of early marriage and its implication on the education of female students has become an issue of great interest by human right activist and International bodies. The institution of marriage as the integral union of a man and a woman for Socio-economic, psychological and procreation motive is as old as the history of man on earth. According to United Nations (2006) in Bayisenge (2010) early marriage also known as child marriage is defined as any legal marriage or cohabitation between two parties in which one or both parties is or are below the age of 18 years. However, in sub Africa region, the issue of early marriage is common with females who are physically, physiologically and psychologically ready to shoulder the responsibilities of marriage and child bearing. According to Elujekwute (2011) child marriage involves either one or both spouses being children and may take place with or without formal registration and under civil, religion or customary laws. Phinney (2008) observes that marriage is primarily meant for people who attained the age of 18 years and above and are physically, socially and psychologically mature, capable of handling social and economic situations. International Centre for Research on Woman (ICRW, 2010) reports that early marriage has many negative consequences both for teenage girls and boys as well as the society in which they live, ranging from educational stagnation, poverty, health care to maternal mortality and among others.

Elujekwute further maintains that early marriage is a violation of human rights in general and of girl's rights in particular. For both girls and boys, early marriage has profound physical, emotional, intellectual and psychological impacts on their development. This hinders effective and efficient educational development and productive opportunities of individuals for national growth and development, Bunch (2008) states that marriage at early age of one's life conflict with his/her academic pursuit. Therefore, married woman are bound to achieve less in education or not to continue with formal education. Marriage during the teenage is common in North-Central, Nigeria. Despite national laws and international agreements forbidding early marriage, this phenomenon still persist in many parts of Nigeria particularly in the North-Central, Nigeria, where there is a strong tie to traditional and religious practices. According to Wegh (2009) early marriage is more common in the northern parts of Nigeria where many parents prefer to give away their daughters at a very young age for cultural and economic reasons. This has increased the rate of illiteracy and poverty among females in

North-Central, Nigeria and society at large. Omotayo (2015) states that, girls who have dropped out of school or not been enrolled in the first place are likely to be pushed into early marriage and usually prevents them from starting or resuming their education. Bayisenge (2015) states that early marriage is due to various factors such as, the search for economic survival, protection of young girl, peer group and family pressures, sexuality, wars, civil conflicts, socio-cultural, religious values and controlling female behavior among others. It is a violation of girls humans rights as it deprives her from freedom, opportunity for personal development and other rights in the society. This practice stands in direct conflict with the objectives of the Millennium Development Goals (MDGS) such as the promotion of basic education, fight against poverty, the prevention of HIV/AIDS and reduction of maternal mortality rate (UNICEF, 2015). Bunch (2008) reports that the widespread practice of child marriage makes it increasingly difficult for families to escape poverty in the developing world due to low income, thereby undermining critical international efforts to fight illiteracy, HIV/AIDS and other development challenges. Samara (2008) states that women who marry at a young age are likely to find the motherhood a role focus of their lives at the expense of formal education development and training for employment. Samara further observes that early marriage exposes girl-child to many social and economic challenges such a divorce, prostitution among others. Early marriage inevitably denies children of school age their right to the education; they need for their personal development, preparation for adulthood and contribution to the future wellbeing of their family and the society.

Elujekwute (2011) observes that indiscipline among female students is what makes most parents in Nigeria to give preference to early marriage than girl child education Elujekwute further states that right from secondary school level; most of female students begin to have sex with male counterparts, teachers and other people in the community. Consequently, this immoral behavior consequently results to unwanted pregnancy and early marriage or contacting sexual transmitted diseases (STD). According to Landis (2015) most young girls abandon education and rush into marriage because of the inability of their family to sponsor their education while some is as a result of getting unwanted pregnancy, sometimes due to high level of poverty most female students who drop out of school for marriage belief or are convinced that they will continue with formal education latter in life. However, Elujekwute (2011) states that female child education after marriage is dependent on the sympathy of the husband. Many husbands are adamant in training or sending their wives to school either because of economic, social, cultural factors or among others. Elujekwute further remarks that even fortunate women who had the opportunity find it difficult to combine academic work with marital or domestic challenges.

Statement of the Problem

In North-Central Nigeria, concerns have been expressed by stakeholders, especially educational administrators, parents and students over issues of early marriage among female students in senior secondary schools and indeed persist in Nigeria spite of the demonstrated commitment by states and federal government to Universal Basic Education and higher education opportunities for female students vary in urban and rural areas. United Nations International Children Emergency Fund (UNICEF, 2010) reveals that 60% of female children are deprived the right to education through untimely marriage among female students. The report associates this trend with poor economic situation, cultural values and indiscipline (premarital sex) This seems to be responsible for increasing cases for mothers are below 18

years in the North-Central, Nigeria. It is speculated that the quality of education achieved by girls in the North-Central, Nigeria is still low because most of them marry before or during secondary school education. Some women who return to school after marriage at tender age could not achieve excellent performance due to combined marital challenges with academic rigor. Therefore, married students in these states achieve less in education while some could not continue with formal education due to low socio-economic family background but pick up peasant farming and petty-trade as their occupation. Sometimes, resort to hawk around streets, beer parlours and open places to earn a living. Culturally, there is a common belief that parents in North-Central, Nigeria, notably Tiv and Hausa people give out a female child to marriage at any age for economic support of the family in order to train male children as well as social recognition (respect and security) of the female child. Therefore, it is based on these speculations that this paper seeks to evaluate the impact of early marriage on educational development of female students in Senior Secondary Schools in the North- Central, Nigeria.

Purpose of the Study

The purpose of this study is to evaluate the impact of early marriage on the educational development of female students in senior secondary schools in North-Central, Nigeria, Specifically, the study sought to;

1. Examine the relative contribution of socio-economic background, indiscipline and cultural values as causes of early marriage on educational development of female students in senior secondary in North-Central, Nigeria.
2. Find out the impact of early marriage on educational development of female students in secondary schools.
3. Identify ways curbing scourges of early marriage among female students in senior secondary schools.

Research Questions

The following research questions guided the study:

- (1) What is the` relative contribution of socio-economic background, indiscipline and cultural values as causes of early marriage on educational development of female students in senior secondary schools in North-Central, Nigeria?
- (2) To what extents does early marriage impact on educational development of female students on senior secondary schools?
- (3) How can the scourges of early marriage be curbed on educational development of female students in senior secondary school?

Research Hypotheses

The following research hypotheses were formulated and tested at 0.05 level of significance.

1. There is no significant impact of relative contribution of socio-economic background, indiscipline and cultural values causes' early marriage on educational development of female students in senior secondary schools in North-Central, Nigeria
2. There is no significant impact of early marriage on educational development of female students in Senior Secondary Schools
3. There is no significant impact of ways scourges of early marriage can be curbed on educational development of female students in Senior Secondary Schools.

Significance of the Problem

The significance of the study would be of importance to stakeholders in education such as school managers, government, parents/ guardians, students and the general public to know the negative implication of early marriage on the educational development of female students in senior secondary schools. With this information, the government and managers of educational institutions may device means of applying the recommendations of this study in the effective management of early marriage on educational development of female students in schools. Again, the finding and the recommendations of this study may expose to the larger society the roles of public spirited individuals and non-governmental organizations in diffusing the impact of early marriage on the educational development of female students in schools. With this knowledge all stakeholders will play pertinent roles on how the scourges of early marriage could be curbed among female students in schools, so that it does not adversely influence the larger society. Lastly, the study would also be relevant to educational planners as well as those who may wish to carry out a study on a related topic and make recommendation for policy makers.

Review of Related Literature

The review of related literature was carried out under the following sub-headings that are relevant to the study.

Concept of Marriage

Marriage is an old institution which came to being with creation of man. When God created man, he immediately created the institution of marriage by creating for him a woman to serve as partner (helper). Marriage an age long tradition in the history of mankind and it is a basic ceremony which ushers in the responsibility of procreation in the life of human beings. This involves the integral union of man and woman forever as one. Marriage is considered to be a legal union of man and a woman as husband and wife. It is a means by which a man and woman come together to form a union for the purpose of procreation (Elujekwute, 2011). This is cultural approved relationship of couples in which there is cultural endorsement of sexual relationship between the married partners and it is a system by which a society recognizes the right of a man and woman to live together and have sexual relationship. In the similar vein, marriage is the dovetailed of relationship between a man and woman who have willingly, intentionally and voluntarily accepted to come and stay together for the prime purpose of procreation. The two people of opposite sexual creation agree and come to a compromise to come and stay together to cater for each other as well as the possible offspring's that are likely to arise from that relationship. Marriage is considered to be a legal union of a man and a woman as husband and wife. It is a culturally approved relationship of a man and woman in which there is cultural endorsement of sexual intercourse between the married partners. Generally, that expectation that children will be born in the relationship between husband and wife make the beginning of family creation. According to Obiadi (2008) marriage is a system by which a society recognizes the right of a man and woman to live together and have a stable sexual relationship. It can be categorically explained as a cultural, social and religious institution which gives a woman, conformed by some kind of ceremony or public to establish the union and sets it against in irregular sexual relationship. There are three type of marriage namely polygamy which entails the union of one man to several women at same time,

monogamy the union of one man to one woman and polyandry – the union of one woman to several men.

Early Marriage

Early marriage is marriage before eighteen (18) years. It is marriage in which at least a spouse, especially the girls is yet nineteen to twenty years of age. The union between a man and woman where one of the parties involved does not subscribe to the relationship yet cannot stop it for certain obvious reasons. In Nigeria and Cameroon 10% of girls have babies before they are 15 years while in Chad, marriage before the age of 13 years is against Chad's penal code (Article 277), girls should not be allowed to marry before the age of 15 years to ensure their normal physical and emotional development. Different communities and people view early marriage from different age level however, any marriage before the age of 15 years can be accepted on the average as early marriage. Marriages which take place at very tender age are usually prone to divorce as most spouses are immature and ignorant of the requirement of marriage. Early marriage is a violation of human right. It has profound physical, intellectual, psychological and emotional impact cutting of educational opportunity and chance of personal growth of the child. Early marriage is a common practice in Nigeria which deprives the girl of education and result in teenage pregnancy. It also limits her option in life especially in societies in which new role and responsibilities are emerging for women. It inevitably denies children of school age the right to education, they need for adulthood and their effective contribution to the future, well being of their family and society is hindered.

Causes of Early Marriage

Relative contribution of socio-economic background, indiscipline and cultural values (factors) as causes of early marriage on educational development of female students in senior secondary schools in North-Central, Nigeria

Socio-Economic Background: The early marriage is believed to have been caused by many factors, according to International Children Emergency Fund (UNICEF, 2010) poverty is one of major factor underpinning early marriage in Nigeria, where poverty is acute, a young girl may be regarded as an economic burden and her marriage to a much older sometimes even elderly man, a practices common in the Northern parts of Nigeria, is a family survival strategy and may even be seen as in her interest. Traditionally, the bride's family may receive cattle from the groom or the groom's family as the bride price for the daughter. Economic support is also another causes of early marriage in the North-Central states of Nigeria, for instance to give out the girl child of any age to marriage on search for economic survival of the family, some families used the price money to train male children with the belief that they are the ones to take over the affairs of their family. This practice allowed some female children to get married without primary education or after primary school. Also only those who have no suitor will proceed to secondary school, even sometimes without financial support of their father. According to Odozor (2013) traditional perception of woman in North-Central, Nigeria in particular and Nigeria in general affects the level of attention given to girl child education, often times emphasis is laid on educating their male counterparts. Njokwu (2013) observes that high rate of poverty in the society has deprived many Nigeria children of their right to acquire quality education and other benefits as citizens of the country. Njoku further maintains that socio-economic background of female students; lack of money to pay school fees and afford other educational needs as well as the basic needs of live in the family

contributed significantly to the early marriage among female students in senior secondary schools in North-Central, Nigeria. This is one of the reasons why many young female students drop out of school, jumped into early marriage and could not continue with education but found hawking along streets and open places to earn a living. Low income to cater for the demand of family needs in the North-Central, Nigeria influenced many parents/guardians to abet female students for early marriage.

Indiscipline: The term discipline is defined by Trumers (2008) as respect for rule of law, school rules and regulations as well the maintenance of an established standard of behavior. This implies self-control, restraint, respect for oneself and among others. A behavior that contradicts the above becomes indiscipline, disobeying or going contrary to normal behavior. Zubaida (2009) states that indiscipline is major problem among female students in North-Central, Nigeria, Zubaida further maintains that indiscipline behavior among female students in senior secondary schools results from a combination of factors that are intrinsic and extrinsic. Most young girls abandon education and rush into marriage because of the inability of their family to sponsor their education while some is as a result of unmoral behaviors (unwanted pregnancy) due to high level of poverty most female students who drop out of school for marriage belief or are convinced that they will continue with their formal education latter in life. However, Elujekwute (2011) states that female education after marriage is dependent on the sympathy of the husband, many husbands are adamant in training their wives either because of economic factor, social or cultural factors. Elujekwute further maintains that even the fortunate women who had the opportunity find it difficult to combine academic work with marital or domestic challenges. Nevertheless, indiscipline among female students also contributed significantly to the cause of early marriage in the North-Central, Nigeria. Bayisenge (2015) states that female students who lack moral virtues engaged into premarital sex and become victim of early marriage as a result of unwanted pregnancy. Most of these female students who could not marry either carry out abortion which claims their lives or drop out of school to nurse their babies. This has jeopardized opportunities of many young girls to acquire higher education in Nigeria. According to Lucky (2015) effects of premarital sex among female students in the North-Central, Nigeria and 60% young girls below 18 years are into commercial sex without acquiring secondary education. Lucky further maintains that this is common among girls who are from single parenthood or low income family background.

Cultural Values (Factors): Cultural values as predictor are other causes of early marriage in North-Central State of Nigeria. The traditional perception of women in the Northern Nigeria affects the girl child education. The cultural practices among Tiv and Hausa people such as early marriage for protection of girl child. Alabi (2013) states that economic purpose has no significant contribution to predict early marriage among female students in the Senior Secondary Schools. In other hand many parents or guidance are ready and willing to scarify their resources for girl child education in North-Central State Nigeria. However, according to Elujekwute (2011) many ethnic groups in North-Central, Nigeria and Nigeria in general are fast moving away from their cultural norms, believe and practices to embrace westernization for meaningful growth and development. In another development, according to Wegh (2013) it is the cultural of Tiv and Hausa people for instance give out their girls child of any age to marriage for economic support of the family. Some families used the money to train male children with the belief that they are the ones to take over the affairs of their family. These

practices allowed some female children to get married without primary education or after primary school. Udeozor (2014) states that traditional perception of women in Nigeria affects the level of attention given to girl child education, often and times emphasis is laid on educating their male counterpart.

Impact of Early Marriage on Educational Development of Female Students in Senior Secondary Schools

The academic performance of any female child is influenced by prevailing social economic, political, and cultural and environment in which she finds herself. All these factors affect significantly a child's behavior as well as academic development. Many female students find themselves involved in marriage at a very tender age, this specifically impair on the life of female students involved. According to Elujekwute (2011) many husband are apprehensive in sending their wives to school on the fear of loss of control over them on their attainment of higher educational levels. This has made wives in their homes to be reduced in status to mere housewives. United Children Emergency Fund (UNICEF, 2012) reports that early marriage has profound physical, intellectual, psychological and emotional impact, cutting of educational opportunity and chances of personal growth to educational development of female child. This report also notes that early marriage has implications for well-being of families and for society at large, where girls are uneducated and ill-prepared for their roles as mothers and contributors to society. According to Alabi (2013) child marriage is a common practice in Nigeria which deprives the girls of their education and result in teenage pregnancy. Alabi further, records that 94% of women with no formal education marry before the age of 15 years in some Northern, Nigeria. Buuinie and Kurz (2013) notes that infants of adolescents also face health risks, for instance, they are more likely to be of low birth weights and their risk of death during the first year. Balepa (2010) notes that early marriage reduces a young women's schooling and the like hood of self reliance and also limits her options in life, especially in societies in which new roles and responsibilities are emerging for women. Balepa further adds that early marriage could make a woman more vulnerable to discrimination and abuse in society. This assertion has a lot bearing on the present work that has shown a central linkage between early marriage and educational development of the girl child in Nigeria.

Ways of Curbing Scourge of Early Marriage on Educational Development of Female Students in Senior Secondary Schools

Early girl-child marriage is an impediment to women educational development in North-Central, Nigeria in particular and Nigeria in general and should be totally discouraged. This menace has resulted to underdevelopment of women in the North-Central, Nigeria. It also been evident the act of human rights abuse and influenced by high rate of poverty in the society and immorality by female students in senior secondary schools. To enhance female students' educational development, the problem of early girl-child marriage must be solved through provision of free and composedly secondary school education for female students, implementation of sex education, campaign and sensitization of the society on girl-child education for effective and efficient educational development. According to Elujekwute (2011) female students should be exposed to sex education, this will educate them on the issues that can lure them to early marriage and on how to take precaution to premarital sex among their peer groups in the schools and communities. Elujekwute further adds that massive sensitization of parents and guardians on the importance of girl child education is one of the ways of curbing early marriage that will enhance effective and efficient educational

development of female students in Senior Secondary Schools in the North- Central, Nigeria. Leaders in the church, mosque and other religious bodies should preach and reinforce moral virtues to their members in their teachings, as well as emphasize the importance of girl child education to parents/guardian and female children for effective educational development of their female student.

In view of the above, Elujekwute (2011) suggests that the federal government should as matter of emergency make laws forbidding early marriage (marriage below 18 years of age) and enforce sanctions to perpetrators of this human right abuse after proper adjudication. This will bring to an end the issue of early marriage and enhance educational development of female students in senior secondary schools in the North-Central States of Nigeria and as well Nigeria at large. Parents and guardians should inculcate into their female children the acceptable moral values such as honesty, virginity, respect and among others, right from childhood to adolescent stage, this will help female children to refrain from premarital sex and other related behaviors that could lead to pregnancy and early marriage in the society. Njokwu (2013) opines that government and educational administrators at all levels should provide free and composedly secondary education for female citizens and effective implementation of this will enhance curbing early girl child marriage in senior secondary schools in North-Central states of Nigeria. Furthermore, curriculum planners should include sex education as part of school curriculum, this will enhance educate students on dangers of premarital sex to their lives and their educational development in the schools.

Methodology

The North-Central, Nigeria, comprise of six states including FCT Abuja, Benue, Kogi, Kwara, Nassarawa, Niger, Plateau state and Abuja the Federal Capital Territory. The study adopted Descriptive survey research design with a total population of Four thousand and Eighty (4080) teachers from 2,025 grant-aided secondary schools in North-Central, Nigeria. A sample of Six hundred twenty (620) teachers from thirty selected public secondary schools was used for the study. Stratified random sampling technique was used to select the sample size because the population was heterogeneous. A 15- items structured questionnaire developed by the researchers titled "Impact of Early Marriage and Educational Development of Female Students Questionnaire (IMEMEDFSQ)" was used for data collection. The questionnaire was validated by experts in the Department of Educational Management and Test & measurement from the Faculty of Education, Benue State University, Makurdi. The questionnaire was trial tested using 60 teachers from six public secondary schools in the South-East States of Nigeria that were not part of the sample population. The data collected was analyzed using Coronbach Alpha correlation co-efficient which yielded 0.84. The co-efficient indicated high internal consistency which proved that the instrument was reliable to be used for field work. The data collected was analyzed using simple descriptive statistic of Mean and Standard Deviation to answer research questions. A mean cut-off point of 2.50 was used for decision making. Any mean score of 2.50 and above was accepted as been significant while any mean score below 2.50 was rejected as not been significant. The research hypotheses were tested using Chi-square (χ^2) test of goodness of fit at 0.05 level of significance.

Results and Findings

Research Question One:

To what extent do socio-economic background, indiscipline and cultural factors contribute to early marriage on educational development of female students in senior secondary schools in North-Central Nigeria?

Table 1

Mean Rating and Standard Deviation of Teachers on the Impact of Socio-economic, Indiscipline and Cultural values on Educational Development of Female Students in Senior Secondary Schools in North-Central, Nigeria

Item No	Item Description	SA	A	D	SD	$\bar{X}$	STD	Decision
1	High rate of poverty deprived female students their educational development in my school	330	195	79	36	3.49	0.74	Accepted
2	Socio-economic background as a result, lack of funds and other educational needs contributed significantly to early marriage among female students in my school	227	304	70	39	3.25	0.85	Accepted
3	Indiscipline (premarital sex) contributed significantly to the causes of early marriage among female students in senior secondary schools.	320	212	57	41	3.12	0.94	Accepted
4	The cultural practices encouraged early marriage among Tiv and Hausa people in my school	276	298	34	22	3.30	0.78	Accepted
5	Female students who lack moral virtues engaged into premarital sex and become victim of early marriage in my school.	303	228	68	31	3.34	0.81	Accepted
Cluster Mean/Standard Deviation						3.30	0.8	Accepted

Table 1, shows responses of respondents on mean and standard deviations of teachers on the impact of socio-economic background, indiscipline and a cultural values, as causes of early marriage on educational development of female students in senior secondary Schools in North-Central, Nigeria. The result reveals that items 1-5 have mean scores and standard deviation of .3.49 (STD. 0.74), 3.2 (STD. 0.85), 3.12 (STD. 0.94), 3.30 (STD. 0.78), and 3.34 (STD. 0.81) respectively. Based on the boundary criteria for decision making, it means the mean scores for items 1-5 were above the cut-off points of 2.50 an indication that socio-economic background, indiscipline and cultural values has positively impacted on educational development of female students in senior secondary schools in North-Central, Nigeria. The respondents agreed that high rate of poverty deprived female students their educational development in schools. Socio-economic background as result of lack of funds and other educational needs contributed significantly to early marriage among female students. More so, indiscipline (premarital sex) contributed significantly to the causes of early marriage, equally cultural practices encouraged early marriage among Tiv and Hausa people significantly. They have also agreed that female students who lack moral virtues engaged into premarital sex and become victim of early marriage. The cluster mean of 3.30 with the Standard Deviation of 0.80 were also found to be above the cut-off point of 2,50 which implies

that socio-economic, indiscipline and cultural values impacts on educational development of female students in senior secondary schools in North-Central, Nigeria to high extent.

Research Question Two:

To which extent does early marriage impact on educational development of female students in senior secondary schools?

Table 2:

Mean Rating and Standard Deviation of Teachers on the Impact of Early Marriage on Educational Development of Female Students in Senior Secondary School

Item No	Item Description	SA	A	D	SD	$\bar{X}$	STD	Decision
6	Early marriage can negatively affect excellent academic performance of female students in senior secondary schools in my school.	49	96	300	195	2.43	0.83	Accepted
7	Female students who got married could not continue with their education.	330	221	61	28	3.27	0.87	Accepted
8	Married female students have limited opportunities to further their formal education.	294	309	102	85	3.34	0.87	Accepted
9	Many husband are apprehensive to send their wives to school after marriage, on fear of loss control over them..	257	329	77	43	3.70	0.91	Accepted
10	Child rearing hinders academic advancement of female students in secondary schools	280	316	73	49	3.23	0.85	Accepted
Cluster Mean/Standard Deviation						3.19	0.71	Accepted

Table 2, shows the mean and standard deviations on the impact of early marriage on educational development of female students in senior secondary schools in North-Central, Nigeria. The result from the data collected and analyzed shows that the items 6-10 have mean scores and standard deviations as follows 2.43 (STD. 0.83), 3.27 (STD. 0.87), 3.34 (STD. 0.87), 3.70 (STD. 0.91) and 3.23 (STD. 0.85) respectively. Based on the boundary criteria for decision making it means, the mean scores for items 6-10 were above the cut off points of 2.50 indicating a high level of acceptance that early marriage has impacted on educational development of female students in senior secondary schools. The respondents agreed that early marriage can negatively affect excellent academic performance of female student in senior secondary schools and also female students who got married could not continue with their education. They also agreed that married female students have limited opportunities to further their formal education and also that many husband are apprehensive to send their wives to school after marriage, on fear of loss control over them. More so, child rearing hinders academic advancement of female students in secondary school. The mean of 3.19 and standard deviation of 0.71 was also found to be above the cut- off of 2.50. This implies that early marriage impact on educational development of female students in senior secondary schools in the North-Central, Nigeria to a high extent.

Research Question Three:

In which ways scourge of early marriage be curbed on educational development of female students in senior secondary schools?

Table 3:

Mean Rating and Standard Deviations of Teachers on the Ways of curbing Scourge of Early Marriage on Educational Development of Female Students in Senior Secondary Schools

Item No	Item Description	SA	A	D	SD	$\bar{X}$	STD	Decision
11	Free and composedly secondary school education for female students will enhance curbing early marriage in my schools.	303	228	78	31	3.34	0.81	Accepted
12	Providing female students with useful sex education will help in curbing early marriage among female students in my schools.	276	298	44	22	3.30	0.78	Accepted
13	Sensitization of parents/guardians on the importance of girl child education will enhance curbing early marriage in my schools.	320	212	67	41	3.12	0.94	Accepted
14	Federal government should make laws and enforce sanctions to offenders after proper adjudication.	227	304	70	39	3.25	0.85	Accepted
15	Curriculum planners should include sex education as part of school curriculum as to educating students on the danger of premarital sex to their lives.	340	195	79	36	3.49	0.74	Accepted
Cluster Mean/Standard Deviation						3.30	0.80	Accepted

Table 3, shows the mean and standard deviations of respondents on the ways of curbing scourge of early marriage on educational development of female students in senior secondary schools in the North-Central, Nigeria. Where the result reveals that items 1-15 have mean scores of 3.34 (STD. 0.81), 3.30 (STD. 0.78), 3.12 (STD. 0.85), 3.25 (STD. 0.94) and 3.49 (STD. 0.74) respectively. Based on the boundary criteria for decision making, it means the mean scores for items 11-15 were above the cut- off points of 2.50. Indicating the ways scourges of early marriage could be curbed on educational development of female students in senior secondary schools in North-Central, Nigeria. The respondents agreed that free and composedly secondary school education for female students will enhance curbing early marriage among female students in schools and also providing female students with useful sex education will help in curbing early marriage among female students in secondary schools. More so, sensitization of parents/guardians on the importance of girl child education will enhance curbing early marriage in schools. The respondents also agreed that the federal government should make laws and enforce sanctions to offenders after proper adjudication. They have also agreed that curriculum planners should include sex education as part of curriculum as to educating students on the danger of premarital sex to their lives. The cluster mean of 3.30 with standard deviation of 0.80 were also found to be above the cut-off point of 2.50. This implies that ways of curbing scourges of early marriage impacts on educational development of female students in senior secondary schools in north-central, Nigeria to a high extent.

Testing Research Hypotheses

In testing the three hypotheses of this study, the chi-square (χ^2) statistical tool was to test the hypotheses at 0.05 profitability level of significance and the result are presented on table 4- 6.

Hypotheses One:

There is no significant impact of socio-economic background, indiscipline and cultural values (factors) as causes of early marriage on educational development of female students in senior secondary schools in North-Central, Nigeria.

Table 4

Chi-square (χ^2) test of Teachers on the Impact of Socio-economic Background, Indiscipline and Cultural Values as causes of early marriage on educational development of female students in Senior Secondary Schools in North-Central, Nigeria.

Opinions	Observed frequency	Expected	df	Level	χ^2 -cal	χ^2 -tab	Decision
No Impact	97(16%)	300(50%)	1	0.05	109.94	3.86	Significant
Impact	531(84%)	300(50%)					

Value in parentheses are percentage ($\chi^2 = 109.94$ df = 1 > P = 0.05 > 0.00)

Table 4, showed that the descriptive statistics of percentage and the inferential statistics of Chi-square were used to test of teachers on the impact of socio-economic, indiscipline and a cultural value as causes of early marriage on educational development of female students in senior secondary schools in the North-Central, Nigeria. This result indicates that 84% of the respondents agreed that there is a significant impact of socio-economic background, indiscipline and cultural values as causes of early marriage on educational development of female students in senior secondary schools in the North- Central, Nigeria, as against 16% respondents who disagreed.

Table 4, also showed that, Chi-square(χ^2) calculated value of 109.94 was greater than the chi-square (χ^2) table value of 3.86 checked at 0.05 of significance and at 1° degree of freedom. The null hypotheses were therefore not accepted. This implies that there is a significant impact of early marriage on socio-economic background, indiscipline and cultural values as causes of early marriage on the educational development of female students in senior secondary schools in North-Central, Nigeria.

Hypotheses Two:

There is no significant impact of early marriage on educational development of female students in senior secondary schools

Table 5:

Chi-square (χ^2) test of teachers on the Impact of Early Marriage on Educational Development of Female Students in Senior Secondary Schools.

Opinions	Observed frequency	Expected	df	Level	χ^2 -cal	χ^2 -tab	Decision
No Impact	172 (27%)	300(50%)	1	0.05	134.79	3.84	Significant
Impact	448 (73%)	300(50%)					

Value in parentheses are percentage ($\chi^2 = 134.39$ df = 1 > P = 0.05 > 0.00)

Table 5 showed that the descriptive statistics of percentages and the inferential statistics of Chi-square were used to test of teachers on the impact of early marriage on educational

development of female students in senior secondary schools in the North-Central, Nigeria. The results showed that 73% of the respondents agreed that there is a significant impact of early marriage on educational development of female students in senior secondary schools as against 16% respondents who disagreed.

Table 5, also showed that, the Chi-Square (χ^2) calculated value of 134.79 was greater than chi-square (χ^2) table value of 3.84 checked at 0.05 level of significance and at 1⁰ degree of freedom. The null hypothesis was therefore not accepted. This implies that there is a significant impact of early marriage on educational development of female students in senior secondary schools in North-Central States of Nigeria.

Hypotheses Three:

There is no significant ways early marriage can be curbed on educational development of female students in senior secondary schools.

Table 6:

Chi-square (χ^2) test of Teachers on the Ways of Curbing Scourge of Early Marriage on Educational Development of Female Student in Senior Secondary Schools.

Opinions	Observed frequency	Expected	df	Level	X ² -cal	X ² -tab	Decision
No Impact	249 (31%)	300(50%)	1	0.05	113.36	3.85	Significant
Impact	541 (86%)	300(50%)					

Value in parentheses are percentage ($\chi^2 = 113.36$ df = 1 > P = 0.05 > 0.00)

Table 6 showed that the descriptive statistics of percentages and the inferential statistics of Chi-square (χ^2) were used to test of teachers on the ways of curbing scourge of early marriage on educational development of female students in senior secondary schools in the North-Central, Nigeria. The results indicate that 86% of the respondents agreed that, there is significant ways of curbing scourge of early marriage on educational development of female students in senior secondary schools as against 14% respondents who disagreed.

Table 6, also showed that, Chi-square(χ^2) calculated value of 113.36 was greater than the Chi-square(χ^2) table value of 3.85 checked at 0.05 level of significance and at 1 degree of freedom. The null hypothesis was therefore not accepted. This implies that there is a significant ways of curbing scourge of early marriage on educational development of female students in senior secondary schools in the North-Central, Nigeria

Discussion of Findings

The first findings of this study revealed that there is a significant impact of socio-economic background, indiscipline and cultural values as causes of early marriage on educational development of female students in senior secondary schools in the North-Central, Nigeria. This finding agrees with the views of Njokwu (2008) who found out that socio-economic background, indiscipline and cultural values significantly predict the causes of early marriage on educational development of female students in senior secondary school female students in North-Central, Nigeria. This finding is in line with Elujekwute (2011) who observed that high rate of poverty in the society has deprived many Nigerian children rights to acquire quality education and other benefits as citizens of the country. Elujekwute also revealed that socio-

economic background of female students; lack of money to pay school fees and afford other educational needs as well as the basic needs of live in the family contributed significantly to the early marriage among female students in the study area. Elujekwute further maintained that one of the reasons why many young female students drop out of school, jumping into early marriage and could not continue with education but found themselves hawking along streets, beer parlors and open places to earn a living, low income to cater for the demands of the family among female students also contributed significantly to the causes of early marriage among female students. The female students who lack moral virtues engage into premarital sex, and became victims of early marriage as a result of unwanted pregnancy. Lucky (2011) who stated that many ethnic groups in Nigeria are fast moving away from their cultural norms, believes and practices to embrace westernization for meaningful growth and development. However, the finding conflicts with Wegh (2013) who maintained that, it is a cultural practice of Tiv and Hausa people to give out girl child of any age to marriage for economic support of the family and that most families use the money to train their male children with a belief that they are children to take over their affairs of their family.

The second findings of this study revealed that there is a significant impact of early marriage on educational development of female students in senior secondary schools in North-Central, Nigeria. This finding is in agreement with the opinion of Lucky (2011) who stated that early girl child marriage is an impediment to woman educational development in Nigeria. This contradicts the previous study by Akanyi (2008) who in his study on effect of early marriage on educational achievement of women in Makurdi Local Government Area discovered that married women in the Local Government Area received more educational attention from the husbands than unmarried women. As such, pay more attention in school and record high academic achievements than single girls. Elujekwute (2011) contended that early marriage has negative impact on educational development of female students in senior secondary schools in North-Central, Nigeria. This is a clear indication that many married young girls are not given opportunities for secondary education. Elujekwute further adds that many husbands are apprehensive in sending their wives to school on the fear of loss control over them on their attainment of higher educational levels. This has made wives in their homes to be reduced in status to mere housewives.

The third finding of this study revealed the ways of curbing scourge of early marriage on educational development of female students in senior secondary Schools in North-Central, Nigeria. The finding agrees with the views of Ada (2006) who noted that massive sensitization of parents/guardians on the importance of girl child education will enhance curbing the impact of early marriage on educational development of female students in schools. Also in consonance with the finding, Elujekwute (2011) suggested that Federal Government should come up with policy or formulate laws forbidding early marriage (below 18 years of age) and enforce sanctions on perpetrators of this human right abuse after proper-adjudication. Parents should also be discouraged from the temptation of giving out their female child to marriage at an early age. The Education Administrators to sensitize parents on public campaigns, educating them on the negative effects of early marriage to the female child in the society. Elujekwute further adds that, Government should introduce free education so as alleviate the poverty level among parents that make them to give out their female child at very tender age subsequently hindering their educational development in life.

Conclusion

Based on the findings of this study, it has been established that early marriage has significant impact on educational development of female students in senior secondary schools in North-Central Nigeria. The study also concluded that the variables of early marriage investigated in this study such as socio-economic background, indiscipline and cultural values as causes of early marriage, impact of early marriage on educational development of female students and ways of curbing scourge of early marriage among female students has significant impact on educational development of female students in senior secondary schools in North- Central, Nigeria.

Recommendations

Based on the findings of the study, the following recommendations were made;

1. Government should introduce free education so as to alleviate the poverty level among parents that make them to give out their female child at very tender age subsequently hindering their educational development in life Also, Government and educational administrators should come up with a policy, formulate laws forbidding early marriage (below 18 years of age) and enforce sanctions on perpetrators of this human right abuse after proper-adjudication
2. Curriculum planners should endeavor to include sex education as part of school curriculum so as to enhance educating students on the danger of premarital sex to their lives as well to their educational development in schools.
3. Educational Administrators should embark on massive sensitization of parents on the importance of girl child education also organizing public campaigns educating parents on the negative effects of early marriage to the female child in the society. Also, parents/guardians should be discouraged from the temptations of giving out their female child to marriage at an early age.

References

- Akinboye, J.O. (2012). *Psychological foundations of education in Africa*; Stirling-Horden Publishers (Nigeria) Limited Lagos, Nigeria
- Alabi, E. M. (2012). Cultural practices in Nigeria: *IAC Newsletter* May (9) 6-7
- Anamah, D.C. (2014). Survival of Girl Child: Problems and prospects. The Nigerian Challenge in Africa. <http://www.ihen.org./about>, downloaded on 23rd July, 2015
- Belapa, M.; FATSO, M. & Barrerg (2010). Cameroun demographic and health survey
- Bunch, U. (2008). Women's Human Rights and Education in Africa. University of Toronto, Int. <http://www.law-lib.utoronto.ca/siana/index.htm>. Retrieved 25th July, 2013
- Buvinc, M. & Kurz, K. (2013). *Prospects for young mothers and their children: A Review Association of University Women (NAUW)*
- Babalola, J. B. (2005). *Early marriage of the Nigerian girl-child: A women health issue in the survival of the girl-child; Problems and Prospects.*
- Bayisenge, J. (2014). *Early marriage as a barrier to girls education: A development of the evidence on consequences of adolescence childbearing in developing countries.* Workshop on Adolescent Sexually and Reproductive Health.
- Conger, J.J. (2008). *Adolescent and youth*: Harper and Row Publisher, New York
- Cook, R. J. (2014). *Women health and human rights, world health organisation*, Geneva
- Elujekwute, E. C. (2011). Evaluation of Early Marriage on Educational Development of Female Students in Senior Secondary Schools in Makurdi Local Government Area of Benue State (Unpublished PGDE Project) Department of Educational Foundation, Faculty of Education, Benue State University, Makurdi, Benue State-Nigeria.
- International Centre for Research on Women (ICRW 2010): Too young to wed, child marriage in their own words, Washington C. http://epw.org.in/show_index
- Landis, P.N, (2008). *Personal adjustment. Marriage and family practice*. Hall Inc New York, London
- Lucky, O. P. (2015). The effect of premarital sex among female students: The role of for educational development in Delta State (Unpublished M.Ed dissertation) Institute of Education, University of Ibadan
- Mbiti, J. S. (2005). *African religion and philosophy*. London Heinemann Education Books Ltd
- Njokwu, A. O. (2013). *Contemporary public issues in social studies education in Nigeria*. Enugu, Redeemed Printing and Publishing Company.
- Obiadi, G.O.A (2008). *Essential of social studies for teachers training colleges and secondary schools*. Nigeria Snap Press Enugu, Umera Books Publishers.
- Omotayo, T. O (2014). Women Education in Africa: Gender and Domestic Decision in Africa. *Journal of Sociological Issues in Africa (JSIA)*, 12(5), 242-260.
- Phinney, V. C., Jensen, L. C., Olsen, J. A. And Cundick, B. (2010). *The Relationship between Early Development and Psychosexual Behaviours in Adolescence Female Adolescence, Summer*, 25(98), 321-327
- Somerset, C. (2000). *Early marriage: Who's right to choose? Forum on marriage and the rights of women and children*, London.
- The WHO (2009). *Seminar on traditional practices affecting the health of women and children*, Khartoum, 10-15 February.
- Toubia, N. (2007). *Female genital mutilation: A call for global action*, New York: RMNBO. Research Mccutchan Publishing Corp. California.
- Uche, U. W. (2009). *Sociology of education for NCE students*, London MacDonald and Events Ltd.

- Udeozor, R. K. (2008); Girl-child Education: A Spring Board for Enhancing Women Productivity in Nigeria. *Journal of Social Justice for Women Development (JSJWD)*, 2(1), 165-181.
- UNESCO (2011). *Integrating the girl-child issue into population education* Vol. 1 United Nations Population Fund, Bangkok.
- UNICEF (2010), Early Marriage: A Harmful Traditional Practices. A Statistical Exploration, New York United States of America. www.unicef.org/publications/paf/digest,pdf retrieved on 25th July, 2013.
- United Nations (2008). *Women's education and fertility behaviour. recent evidence from the demographic and health surveys*, New York, United Nations
- Wegh, A. S. (2009). *Introduction to some basic cultural practices in Nigeria*, Makurdi; Aboki Publishers