Ed Process Int J

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ISSN 2147-0901 (Print), 2564-8020 (Online)

EDUCATIONAL PROCESS
INTERNATIONAL JOURNAL

Educational Attainment and Early Marriage Practice: A Study of Hausa/Fulani Settlers in Southwest, Nigeria

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Research Article

Cite this article: Asagba, O. S., Duruji, M. M., Chidozie, F. C., & Osimen, G. U. (2025). Educational Attainment and Early Marriage Practice: A Study of Hausa/Fulani Settlers in Southwest, Nigeria. *Educational Process: International Journal, 19*, e2025547. https://doi.org/10.22521/edupij.2025.19.547

Received April 25, 2025
Accepted October 13, 2025

Keywords: Early marriage, education, Lagos, Oyo, Nigeria, Hausa, Fulani

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Abstract

Background/purpose. The study explores how educational attainment among migrant communities in Lagos and Oyo states shapes perceptions and practices of early marriage. Using primary sources of data collection, focus group discussions and interviews were conducted with Hausa/Fulani parents, adolescent girls, and community leaders in Lagos and Oyo, respectively.

Materials/methods. The sample size of this study is 107 respondents. The collected data underwent thematic analysis. To facilitate this process, NVivo software version 14 was employed for data organisation, coding, and pattern identification.

Results. Key findings indicate a significant relationship between educational attainment and the incidence of early marriage among Hausa/Fulani settlers. Education is increasingly seen as a transformative factor that delays early marriage, especially in Lagos, where exposure to diverse ethnic groups and modern educational and alternative educational opportunities cultivates progressive attitudes. In Oyo, the influence of education is also apparent; however, traditional and economic constraints contribute to a more multifaceted reality.

Conclusion. The study concludes that education not only protects girls from early marriage but also plays a key role in shifting social norms over time. The study recommends that policies should focus on ensuring that Hausa/Fulani girls in both Lagos and Oyo have uninterrupted access to quality education. This includes expanding tuition-free secondary education, providing scholarships, and addressing socio-economic barriers that hinder school attendance.

1. Introduction

As of 2020, an estimated 39,000 girls under 18 are married each day, totaling 14.2 million annually. Over 700 million girls are betrothed worldwide before the age of 18, with the highest early marriage cases situated in South Asia and Sub-Saharan Africa (Mobolaji et al., 2020). Early marriage is associated with various adverse consequences for girls, such as heightened susceptibility to intimate partner violence, increased maternal mortality, and reduced educational opportunities (Melnikas et al., 2020; Chukwudeh & Oduaran, 2022).

According to recent estimates, progress in reducing the child marriage rate has so far been quite slow in sub-Saharan Africa. This highlights the importance of addressing early marriage in the region through policies and interventions that prioritise the rights of girls and their education (Mobolaji et al., 2020). Nigeria holds the highest number of child brides in Africa and is ranked third globally, with more than 3.5 million girls under the age of 18 presently in marriage (Ashi, 2020). Notable regional differences exist in Nigeria regarding the incidence of child marriage: rates in the Northern zones range from 39.0% to 76% (Amadi & Abafi, 2024), while in the Southern zones, the rates are significantly lower, ranging from 6% to 8% (Josephine & Goodluck, 2022). Early marriage remains common among the Hausa-Fulani ethnic group in Nigeria's northern region. It is sustained by traditional and cultural norms, as well as religious influences. In these predominantly Muslim communities, there is a strong societal expectation to get married at a young age (Braimah, 2014). This has led to alarming statistical findings. Nearly half (48%) of young girls from the Hausa-Fulani ethnic group are married before turning 15, with an even higher proportion (74%) entering marriage before age 18 (Braimah, 2014; Bolarinwa et al., 2022; Silva et al., 2024).

Notwithstanding the existence of Nigeria's Child Rights Act (CRA), which prohibits child marriage, child marriage remains prevalent in Nigeria, particularly in the northern regions where customary laws continue to accept and perpetuate this practice. The prevalence of early marriage in specific communities is further perpetuated by the significance attached to motherhood and the absence of viable options, including access to education, vocational training, and economic empowerment support (Elnakib et al., 2021; Psaki, Melnikas et al., 2021; Chidozie et al., 2025). Conversely, studies show that higher educational attainment among both parents and adolescents reduces early marriage.

This study focuses on Hausa/Fulani settlers from Northeastern and Northwestern Nigeria who now live in Lagos and Oyo states. These individuals bring traditional norms from regions where early marriage is acceptable and prevalent. However, relocation to diverse urban settings and interactions with host populations offer a unique opportunity to explore whether this exposure will prompt a re-evaluation of traditional views on education and early marriage. This is particularly important because educational and social exposure in urban areas may have the potential to alter long-held norms in migrant communities. While extensive research has examined the factors influencing early marriage across various contexts, including northern Nigeria, few studies have examined how educational attainment within migrant communities shapes marital practices, particularly in contexts where social interaction with a progressive host population can influence norms. By investigating this intersection, the study contributes to current debates on the role of education in transforming harmful cultural practices within increasingly mobile and diverse societies. This leads to the core research question guiding this study: To what extent has the educational attainment of Hausa/Fulani settlers in Lagos and Oyo states influenced the practice of early marriage?

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2. Literature Review

Concept of Early Marriage

Early marriage, which encompasses both genders, is defined as a marriage in which either party is under 18 years of age (Anozie et al., 2018). Although boys experience early marriage, research shows that the prevalence rate for girls is higher, and they suffer the most psychological, social, educational and health-related repercussions. While some scholars consider early marriage only as a legally binding agreement between two individuals, where one or both parties are underage (Sabbe et al., 2013), others are inclusive in their definition. For instance, Ahonsi et al. (2019) emphasise that early marriage encompasses both formal, legally recognised marriages and informal unions that lack legal sanction. Anozie et al. (2018) define child marriage as the act of solemnising a marital relationship, either formally or informally, involving a person below 18 years, wherein the partner could be an adult or another child.

Lack of Formal Education as a Driver of Early Marriage

According to Petroni et al. (2019), a substantial correlation exists between acquiring formal education and delaying marriage. In urban areas, girls recognise the necessity of education for paid jobs and establishing sustainable careers. However, secondary and tertiary education are not universally accessible, and financial constraints often lead parents to prioritise boys' education over girls', despite their desire to educate their daughters (Almelhem et al., 2022; Avogo & Somefun, 2019). Malhotra (2010) asserts that consequently, families opt for early marriage as the only viable choice.

In Uganda, school dropout among girls is due to domestic responsibilities, as they shoulder a greater share of household duties in comparison to boys. In Senegal, formal education for girls significantly increased the average age of marriage, aided by the enactment of "la parité" laws that protect and advance women's rights (Petroni et al., 2017). Ahonsi et al. (2019) report that child marriage prevalence is threefold higher for girls without formal education in Nigeria. Bolarinwa et al. (2022) found that completing secondary education or higher reduces early marriage in Nigeria. Envuladu et al. (2016) found that educated parents are more likely to delay their daughters' marriages. Mobolaji et. al. (2020) contend that while higher education, socioeconomic status, and urban living are factors that can decrease child marriage practices, variations exist in prevalence based on ethnic and religious disparities.

Educational Attainment and Early Marriage Practice

A substantial body of research has linked early marriage to limited educational attainment, poverty, and entrenched gender norms. Pourtaheri et al. (2024) argue that in many cultures, girls are often considered a burden to their families, while boys are viewed as an asset. Consequently, investing in a girl's education is often overlooked because of the belief that she will eventually move to her husband's household. Antu et al. (2022) observed that adolescent girls become more confident and independent due to increased economic and educational opportunities and higher exposure to media. This increased confidence allows them to have a say in the timing of their marriage and defend their opinions during the decision-making process. In Jordan, Gausman et al. (2022) report that some families are beginning to prioritise education over early marriage for their daughters, as they have access to the host country's education system, thereby enabling them to gain agency. Simultaneously, this creates opportunities for more integrated social networks to form between refugee and host communities, further enabling girls to resist early marriage.

Fan and Koski (2022) assert that the age at which a girl marries can significantly affect her schooling duration, and that this educational attainment, in turn, has substantial implications for a variety of outcomes. Psaki et al. (2021) identify that in contexts where opportunities for continued

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schooling are limited, families may perceive marriage as the only viable pathway for their daughters. Education thus serves as both a driver and an intervention model in mitigating child marriage. There is substantial evidence that access to schooling can delay marriage for girls, largely because school enrollment is often viewed as incompatible with marriage and childbearing in many cultural settings (Petroni et al., 2017). However, this connection is sometimes tenuous; in settings where women cannot leverage education into sustainable opportunities or where prevailing social norms discourage women's employment, the impact of education on delaying marriage may be restricted. This perpetuates the view of marriage as the primary option, even when educational costs are low (Petroni et al., 2017; Psaki et al., 2021).

Prakash et al. (2019) and Beattie et al. (2019) observed a significant association between secondary school completion and a reduction in early marriage rates, indicating that girls who completed secondary education were less likely to marry at a young age. This is consistent with the research by Bolarinwa et al. (2022) in Nigeria. However, Ramanaik et al. (2018) present a multi-faceted perspective, revealing that while educational attainment can delay marriage, various economic, social, and academic factors also contribute to school dropout among unmarried girls. Moreover, some girls who marry early continue secondary education. They posit that while educating young girls is crucial, the educational level of parents is equally significant in influencing the trend of early marriage. As highlighted by Envuladu et al. (2016), early marriage is more common among girls whose parents have lower levels of formal education or lack education altogether. This aligns with the findings of Bolarinwa et al. (2022), who observed that young women residing in communities with higher literacy levels are less likely to marry before age 18.

Khan et al. (2024) and Sanni et al. (2024) assert that girls who continue their education are usually better informed about the appropriate age of marriage and the risks of early marriage. Further stating that forced marriages are more common among respondents with Quranic or no formal education. This finding underscores the significant role of religion in shaping early marriage practices. Finally, the Bhuwania et al. (2023) study reveals that extending the tuition-free education policy from primary to secondary school significantly influenced both the age of marriage and the age of first childbirth.

However, these studies examined populations in their natural contexts; it remains unclear how migration to urban, culturally diverse settings reshapes these norms. To address this gap, this study examines Hausa/Fulani migrants in Lagos and Oyo states in Southwestern Nigeria to determine whether access to education and exposure to new community norms can shape norms surrounding early marriage.

2.1. Theoretical Framework

This study adopts the social norms theory (SNT) propounded by Wesley Perkins and Alan Berkowitz in 1986. The social norms theory posits that an individual's behaviour is influenced by their perception of what is considered normal and acceptable within a given social group or community. In essence, people tend to conform to what they believe is the norm, even if it differs from their personal beliefs or preferences. Social norms theory distinguishes between descriptive norms (perceptions of what is commonly done) and injunctive norms (perceptions of what most people think should be done) (Bicchieri, 2011). In this study's context of early marriage, if the community believes that "girls marrying early is honourable", this leads to collective conformity to the norm among families due to social pressure. On the other hand, exposure to a new community with different values and norms can influence these perspectives. For example, if migrant families witness that girls from the host communities complete schooling before marriage (descriptive) and that community leaders are in support of this (injunctive), these families would reconsider the timing of marriage for their girls and prioritise education. For this study, we examine whether higher educational attainment among migrants leads to a shift of descriptive and injunctive norms.

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3. Methodology

3.1. Research Design

The study employs a case study research design to achieve its objectives, focusing on Hausa/Fulani settlers in selected settlement communities in Lagos and Oyo states. While early marriage is often considered a widespread phenomenon, this study examines it within the context of migrant communities adapting to new norms. According to Yin (2017), a case study is an in-depth investigation of a particular phenomenon conducted using empirical methods in its real-world setting. In this approach, researchers investigate several cases to explore similarities, differences, patterns, or relationships. The specific lived realities of these migrants, shaped by both traditional and host community influences, justify the use of a case study rather than a phenomenological design.

3.2. Population of the Study

The study population consisted of Hausa and Fulani residents living in the Agege and Sabo communities in Lagos and Oyo states, respectively.

3.3. Sample Size

As seen in Table 1, the sample size of this study is 107 respondents. This study utilised both primary and secondary data sources. Primary data was obtained through semi-structured interviews and focus group discussions (FGD). 10 FGDs were held: 4 sessions with adolescent girls and 2 sessions each with adolescent boys, fathers, and mothers. 7 interviews were conducted with community leaders.

Table 1. Sample Size (Focus Group and Interview Sample Distribution)

Category	Number of FGDs	Agege, Lagos (N)	Sabo, Ibadan (N)	Total Participants (N)
Adolescent Girls	4	21	16	37
Adolescent Boys	2	9	10	19
Mothers	2	10	10	20
Fathers	2	16	8	24
Total FGDs	**10**	**56**	**44**	**100**
Interviewees	—	—	—	7
Grand Total	—	—	—	**107**

Source: Fieldwork (2024)

3.4. Sampling Techniques

A purposive and snowball sampling technique was adopted to select the discussants and key participants based on the eligibility criteria. Participants should have migrated from the northeastern and northwestern states of Nigeria. He/she should have lived in the selected communities for at least

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three years. Parents must have an adolescent daughter aged 12 to 21 years. The eligibility criteria were informed by expert consultations in gender and migration studies and guided by standards observed in prior similar studies, such as those of Gausman et al. (2022) and Shahen et al. (2022), who conducted similar research on Syrian refugees in Jordan and Rohingya refugees in Bangladesh.

3.5. Method of Data Collection

This study utilised both primary and secondary data sources. Primary data was obtained through semi-structured interviews and focus group discussions, enabling in-depth exploration and firsthand insights. The focus group discussions were conducted in Hausa by a research assistant who was fluent in the language. Both in-depth interviews (IDIs) and FGDs were held in private settings, audio-recorded, and lasted approximately 1.5 hours.

3.6. Method of Data Analysis

The recorded data were transcribed verbatim in Hausa and subsequently translated into English. The collected data underwent thematic analysis. Thematic analysis was used, following Braun and Clarke's (2006) six-phase approach: familiarisation, coding, searching for themes, reviewing themes, defining and naming themes, and writing up. NVivo software version 14 was used to organise, code, and identify patterns to facilitate this process. NVivo enabled systematic data management, efficient retrieval of coded segments, and visualisation of connections between themes, enhancing the rigour of the analysis.

3.7. Ethics Approval

Ethical approval for this study was granted by the Covenant University Health Research Ethics Committee at Covenant University, Ota, Ogun State, Nigeria (Approval No CHREC/466/2024, 26 April 2024). The CHREC is accredited by the National Health Research Ethics Committee of Nigeria. All procedures were conducted in accordance with the Declaration of Helsinki and the Nigerian National Code of Health Research Ethics. Prior to data collection, written informed consent was obtained from each participant (and from a parent or guardian for those under 18). No additional independent IRB review was required.

3.8. Informed Consent

We recognised early on that written forms could be a barrier for some participants, so we chose to obtain verbal consent in a way that felt natural and respectful. For the 7 community leaders, we met individually, explained the study's purpose and procedures, and asked whether they were happy to take part. Each gave their agreement on the spot. With the 44 parents, we read the consent form aloud in Hausa, checked that they understood every point, and then recorded their "yes" in a Google Form alongside their biodata. For the 56 adolescents (under 18), we first spoke with their parents exactly as above, and once parental permission was secured, we sat down with each child, explained the study in simple terms, and asked if they also felt comfortable participating. After each child verbally assented, we filled out their biodata as proof of acceptance. We made it clear throughout that joining the study was entirely voluntary, that questions were welcome at any time, and that anyone could withdraw without any consequences. This consent process was reviewed and approved by the Covenant University Health Research Ethics Committee (Approval No CHREC/466/2024, 26 April 2024) and aligns with the Declaration of Helsinki and the Nigerian National Code of Health Research Ethics.

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3.9. Description of Study Area

a. Agege

Agege is a suburban area located in the south of Lagos, Nigeria. It is a bustling and densely populated area that falls under the Agege Local Government Area in Lagos State. The Agege Local Government is home to a diverse group of people, with many different ethnicities represented. While there is a mix of cultures, the Awori people are recognised as the original inhabitants of the area. Some significant communities making up the Agege Local Government are Ogba, Asade, Dopemu, Orile, Magbon, Oko-Oba, Atobaje, Gbogunleri, Isale Oja, Oke-Koto, Panada, Tabon-Tabon, Ajegunle, Sango, Keke, Papa uku/Olusanya, Oniwaya, Moricas, Iloro, Mangoro, Darocha, Onipetesi, Alfa Nla and Agbotikuyo (Ujorha, 2012). In Agege, the establishment of the Hausa community and the relationship between the community and their Yoruba hosts have an intriguing history. According to Gatawa (2013), the transformation of Agege occurred when a large number of Hausa traders arrived due to the construction of a railway line that extended to Kano in 1911 and a station was built in Agege at the start of the 20th century.

b. Sabo

Sabo is a Hausa community in Mokola, Ibadan North Local Government Area of Oyo State, Nigeria. Sabo is predominantly a home for small, medium, and large-scale commercial activities carried out by Hausas. It also serves as the centre of some commercial organisations' headquarters, such as the Bureau de Change. The Colonial Authority established Sabo in 1911 to provide a settlement for the Hausa trader community from the northern region. Sabo, once a prominent ward in the early 20th century, has since fallen into decline. The rise of poverty in the country since the 1980s has led to the construction of makeshift structures in Sabo (Jelili et al., 2022).

4. Results

Table 2. Demographic Characteristics of the Adolescent Group

Variables	Choices	N	%
Sex	Female	37	66.10%
	Male	19	33.90%
Age	14 years	4	7.10%
	15 years	4	7.10%
	16 years	3	5.40%
	17 years	11	19.60%
	18 years	18	32.10%
	19 years	15	26.80%
	24 years	1	1.80%
State of origin	Bauchi	1	1.80%
	Borno	5	8.90%
	Jigawa	2	3.60%
	Kaduna	4	7.10%

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	Kano	31	55.40%
	Katsina	1	1.80%
	Sokoto	9	16.10%
	Taraba	1	1.80%
	Yobe	2	3.60%
Ethnic Group	Fulani	10	17.90%
	Hausa	46	82.10%
Religion	Islam	56	100.00%
Education level	Completed Secondary School	8	14.30%
	Dropped out of Secondary School	3	5.40%
	Junior Secondary	9	16.10%
	Senior Secondary	36	64.30%
Married	No	55	98.20%
	Yes	1	1.80%
Born in Lagos/Oyo	No	5	8.90%
	Yes	51	91.10%
If not, how long in Lagos	13 years	1	25.00%
	17 years	1	25.00%
	6 years	1	25.00%
	8 years	1	25.00%
Both parents are from North	No	1	1.80%
	Yes	55	98.20%
How many siblings	1 Sibling	1	1.80%
	2 Siblings	1	1.80%
	3 Siblings	6	10.70%
	4 Siblings	8	14.30%
	5+	39	69.60%
	Only child	1	1.80%
Parents' education	Both finished secondary school	16	28.60%
	Both finished university	6	10.70%
	None have secondary/tertiary	10	17.90%
	Only father finished secondary	7	12.50%

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	Only father finished university	13	23.20%
	Only mother finished secondary	2	3.60%
	Only mother finished university	2	3.60%
Parents' Occupation	Traders	23	41.07%
	Bureau de Change	9	16.07%
	Tailor	3	5.36%
	Furniture Maker	2	3.57%
	Teacher	3	5.36%
	Others	15	26.79%
	Nil	1	1.79%

Source: Fieldwork (2024)

Table 2 displays the demographic characteristics of adolescent participants. The data show that most participants were female (66.1%) and had attained at least senior secondary education. Notably, 98.2% were unmarried, providing a critical base for exploring the link between educational attainment and delayed marriage.

Table 3. Demographic Characteristics of Parents

Variables	Choices	N	%
Sex	Female	20	45.5
	Male	24	54.5
Age	Less than 35 years	7	16.7
	35 - 40 years	14	33.3
	41 - 45 years	4	9.5
	46 - 50 years	5	11.9
	51 and above	12	28.6
State of origin	Borno	1	2.3
	Jigawa	10	22.7
	Kaduna	2	4.5
	Kano	24	54.5
	Katsina	1	2.3
	Kebbi	1	2.3
	Sokoto	1	2.3
	Yobe	2	4.5
	Zamfara	2	4.5

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Ethnic group	Fulani	9	20.5
	Hausa	35	79.5
Religion	Islam	44	100.0
Education level	Completed	4	9.1
	Dropped out	22	50.0
	Junior Secondary	4	9.1
	Senior Secondary	14	31.8
Married	Yes	44	100.0
Born in Lagos/Oyo	No	17	38.6
	Yes	27	61.4
If not, how long in Lagos	Less than 10 years	2	11.8
	10 - 20 years	11	64.7
	21 and above	4	23.5
How many children	2 children	5	11.4
	3 children	7	15.9
	4 children	9	20.5
	5+	23	52.3
How many daughters	1 daughter	11	25.0
	2 daughters	12	27.3
	3 daughters	9	20.5
	4 daughters	6	13.6
	5+	6	13.6
Occupation	Bike Rider	8	18.18
	Business	27	61.36
	Farmer	3	6.82
	Tailor	5	11.36
	Teacher	1	2.27
	Civil Servant	1	2.27
	Others	4	9.09

Source: Fieldwork (2024)

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Table 3 details the demographic profile of parent respondents. A large proportion had limited formal education, and more than half had five or more children. These patterns provide essential context for understanding parental attitudes towards education and marriage.

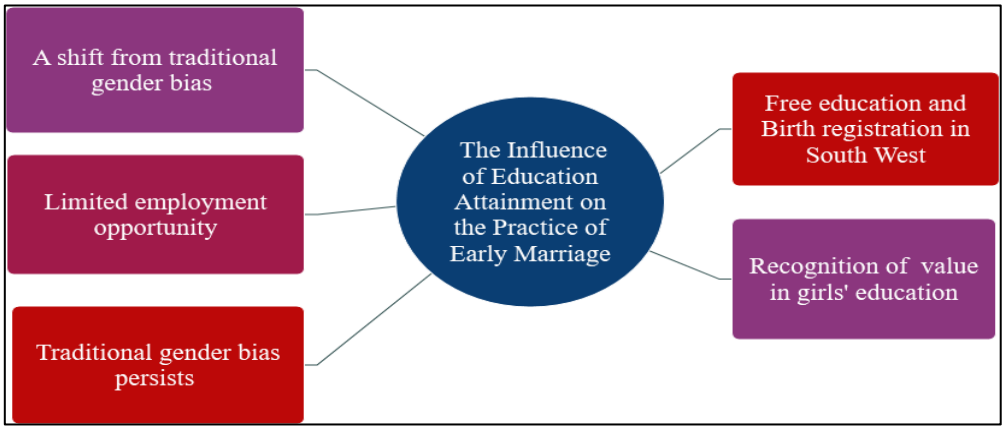

Figure 3. Mind Map Showing the Influence of Education Attainment on the Practice of Early Marriage in Lagos and Oyo

Source: Fieldwork (2024)

Figure 3 illustrates the thematic relationships between educational attainment and early marriage. It visually organises participants' perspectives, showing how access to schooling, exposure to diverse norms, and gender perceptions intersect to influence marital decisions.

Table 4. The Influence of Education Attainment on the Practice of Early Marriage in Lagos and Oyo

Theme	Subtheme	Codes	Files	Reference	Quotations
A shift from traditional gender bias			10	33	Well, over time, there have been, now it's both boys and girls. Both boys and girls go to school. The attitudes towards girls have changed as we now know the importance of girls being educated. They would be able to support the marriage better. This obviously has caused a decline in early marriage. (FGD 4 Female parent, Sabo, Ibadan (30+))
Free education and Birth registration in the South West			3	4	The new social context they are in, coupled with the educational advantage to their children in Lagos coupled with the increasing number of sensitisation and training on the consequences of child marriage by the government and advocacy groups and because they can relate when this is being said with other children that have been forced into child marriage, there is a little dwindling effect in the practice among these communities now. (NGOS and Governmental Agencies IDI 17)
Limited employment opportunity			5	21	Because here in Ibadan, you go to school, and after school, you still may not get a job. So, it's just civilisation—everyone wants to keep up. Even if you can't use your degree to work, you can have children and teach them. It's

				not that we are looking at what the Yorubas are doing. (FGD4 Female parent, Sabo, Ibadan (30+))
Recognition of core value in girls' education; shift from traditional expectation		17	309	If they can finish secondary school, and when we are sure she has gained the education she needs and is of an appropriate age, and when a responsible husband comes along, then she can get married. (FGD10 Female parent, Agege, Lagos (30+))
	Education continues after marriage.	10	20	The Hausa perspective acknowledges that a well-educated girl is valuable. Some families now support their daughters' continuing education even after marriage if the husband agrees. If they cannot afford it, the father may decide against it. (IDI3 community leader, Lagos)
	Education for communication and integration	6	14	Yes, that helped to influence it too; however, there are changes in the times we live in, as we are now in modern days, we have seen the need to adapt, and I want my children to be educated. Living in Lagos and not being educated is a huge disadvantage. One won't be able to fit in. (FGD10 Female parent, Agege, Lagos (30+))
	Education for independence	15	86	Let me just say, I want to further my education. Times have changed; let me just say that. Because now, even if you get married, there is a high chance, because we see our parents, some are enjoying it, while for others, it's hard because they don't have the resources. And I don't want to depend on my husband; I want to be an independent woman so I can take care of myself and my family. So that's why I don't want to get married now. (FGD6 Female adolescents, Sabo, Ibadan (14-199))
	Education for Preservation of Community Value	5	10	That is why, even in Islam, it is recommended that women be placed in some sectors such as health, journalism, and others. Women should be in those areas because, Islamically, a woman is not supposed to come into too much contact with a man who isn't her husband, except in emergency cases. That is

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				why women are encouraged to go into fields like nursing so that there will be enough women to take care of other women in hospitals. (FGD1 Male adolescents, Sabo, Ibadan (14-19))
	Education is prioritised over marriage.	12	133	Even 16 is considered early marriage. Our Hausa parents used to marry their daughters off at the age of 12 or 13 in the olden days, but now, they don't marry off their daughters at that age anymore. It's from 16 to 17, and some people are educated before marriage. Not everyone marry early anymore. (FGD5 Female adolescents, Sabo, Ibadan (14-19))
	Education is valuable for a wife's responsibilities.	13	47	You have spoken well, but I believe that the girl child should be allowed to study more than the boy child. After going to school, men don't have time for their children. When the children come back from school, it's still the women who help them with their assignments. So, schooling for men has no real benefit beyond their own gain. (FGD7 Female adolescents, Agege, Lagos (14-19))
Traditional gender bias persists in the face of economic constraints.		12	42	Because a girl can finish schooling and then get married, where her husband might prevent her from working. She might complete nursing or engineering, but still be stopped by her husband. On the other hand, a boy has more autonomy. People see it as a waste to invest in a girl's education if she might not use it due to marriage. Thus, if financial resources are limited, it's considered better to invest in the male child, as his education will more likely benefit the family. (FGD1 Male adolescents, Sabo, Ibadan (14-19))

Source: Fieldwork (2024)

The research question states: "To what extent has the educational attainment of Hausa/Fulani settlers in Lagos and Oyo states influenced the practice of early marriage?" Table 4 synthesises the key themes from FGDs and interviews regarding how education influences early marriage among Hausa/Fulani settlers in Lagos and Oyo State. The participants discussed the influence of educational attainment on the practice of early marriage, highlighting themes such as recognition of core values in girls' education, traditional gender bias, a shift from traditional gender bias, limited employment opportunities, and free education and birth registration in the South West. The themes reveal a consensus on the importance of educating girls. Despite this consensus, there is a dissenting voice on whether or not to prioritise boys' education when there are economic constraints. While some participants believe that boys should be prioritised if there are limited resources, some believe that both boys and girls should be educated. Limited employment opportunities reveal that northerners face discrimination in seeking employment in the South West, and also a competitive job market plagued by unemployment that discourages education. Lastly, the structures of free education and

birth registration in Oyo and Lagos encourage school attendance. The recognition of value in female education ultimately influences early marriage as girls' school attendance delays marriage.

5. Discussion

Key findings indicate a significant relationship between educational attainment and the incidence of early marriage among Hausa/Fulani settlers. Education is increasingly seen as a transformative factor that delays early marriage, especially in Lagos, where exposure to diverse ethnic groups and modern educational and alternative educational opportunities cultivates progressive attitudes. In Oyo, the influence of education is also apparent; however, traditional and economic constraints contribute to a more multifaceted reality. These results contribute to a growing evidence base demonstrating education's protective role against child marriage, as documented in diverse settings (Bolarinwa et al., 2022; Prakash et al., 2019).

5.1. Education as a Deterrent to Early Marriage

In Lagos, education has become a powerful instrument in challenging the cultural norms that have historically supported early marriage. The city's urban and cosmopolitan environment exposes families to a variety of alternative practices and values, promoting a shift towards prioritising education for girls. Parents in Lagos increasingly recognise that schooling provides their daughters with essential tools for independence, enhanced social status, and improved life opportunities. This viewpoint is echoed by many girls themselves, who regard education as vital for realising their aspirations. One of the discussants in FGD 7 clearly expressed that "I want to finish university before I marry." Highlighting the rise of agency among these girls who now value education over marriage, as they see the former as a path towards independence and empowerment. This observed increase in agency among the Lagos adolescent girls which reinforces the idea that education acts as a deterrent to early marriage, is strongly consistent with the findings from the study of Bolarinwa et al. (2022), which highlights that girls who have completed secondary or higher education are at lower risk of being subjected to early marriage in comparison to those with no formal education. Additional evidence from Khan et al. (2024) reinforces that such girls are usually better aware of the right age of marriage and the risk of early marriage. These observations align with the perspective of adolescent girls in this study, who emphasised personal ambition and education as more desirable than early marriage.

5.2. Evolving Community Norms and Family Support

This emphasis on prioritising education over marriage, as evident in the Lagos adolescent girls, is not limited to the girls' aspirations solely, but one anchored on the evolving social norms in the community, influencing both girls and their families alike. The exposure and interaction with multiculturalism through schools, neighbourhoods, marketplaces, workplaces, as well as religious institutions, have normalised the practice of postponing marriage in favour of education, as it is associated with improved outcomes for girls and their families. Parents now take pride in their daughters' academic accomplishments, with fathers becoming particularly vocal about the advantages of educating their daughters. A father from FGD 9 remarked, "When she gets educated, she will bring honour to our family." Such perspectives indicate that education, once ostracised among this ethnicity, is now becoming acceptable and desirable. Girls' education is not seen as conflicting with family honour, but as a pathway to a better social status in the community.

These findings indicate a reshaping of norms extending past individual ambitions. They illustrate how collective exposure to education and the host community's influence are reshaping family-level attitudes towards the timing of marriage. This aligns with Fan and Koski (2022), who state that education extends beyond influencing girls' marriage decisions to shape community expectations. Previous studies, such as those by Maina (2021), Hu et al. (2023) and Nhampoca & Maritz (2024),

https://doi.org/10.22521/edupij.2025.19.547 Published online by Universitepark Press

have highlighted how girls are often socialised from childhood to assume responsibilities as future housewives, with their education deprioritised in favour of domestic affairs such as cooking, in contrast, this study points to a shifting narrative, where education is prioritised over domestic readiness, even among conservative households. Similarly, mothers in Lagos (FGD 10) highlight the importance of education in enhancing a girl's status within her marital home, as illustrated by the statement, "When a girl goes to school, she is respected by her husband." The perspectives expressed are significantly shaped by the immediate community, as it differs from previous studies on the Hausa/Fulani. Consistent with Bolarinwa et al. (2022), the findings reveal a notable correlation between elevated levels of community literacy and a decreased incidence of early marriage among girls, a trend that is particularly observable among respondents from Lagos.

Fathers in Lagos increasingly acknowledge the long-term advantages of educating their daughters. A father from FGD 9 expressed, “Where my wife and I haven’t reached, I would like my daughter to pass there.” Unlike previous studies where Hausa/Fulani parents did not recognise the importance of educating the girl child (Mobolaji et al., 2020; Bolarinwa et al., 2022), this study finds that amongst these migrant parents, there is an evolving recognition and appreciation of education as a tool for empowerment. This change in perspective is highly contingent upon the accessibility of free education policy in Lagos state for primary and secondary school, which in turn gives girls access to both Western and Quranic education. The role of tuition-free education initiatives cannot be over inferred in this study, as absence of essential services within communities like education are considered a major driver of early marriage, and in the study’s context these initiatives provide an enabling environment which is consistent with the findings of Bhuwania et al. (2023), whose study in sub-Saharan Africa demonstrated that extending tuition free education policies beyond primary level to secondary education led to lesser incidence of early marriage across all five study sites. To further reinforce this, in Sanni et al. (2024) study in Borno State, Northern Nigeria, the original context of majority of this study’s migrant population, assert that early marriages cases had higher incidences among girls with only Qur’anic or no Western education, further highlighting the significant relationship between access, conducive environment (free education initiatives) and early marriage practices.

5.3. Gender Norms and Educational Prioritisation

Despite these positive shifts, findings revealed that the norm of gender prioritisation existed in Oyo state as it relates to educational opportunities and its financing. When resources are limited, parents choose boys’ education over girls. For many families in Oyo, despite the growing awareness of education’s importance, this norm still held sway when faced with financial difficulties, a phenomenon not observed among the Lagos respondents, largely attributed to the state’s free education policy. A mother from FGD 4 in Oyo state expressly captures this sentiment, stating that, “If there’s no money for both, then the boy will be prioritised for school because he will support the family more in the future.” This finding corroborates with Almelhem et al. (2022), a study in Syria, that observed that in light of economic pressures, families who acknowledge the importance of education still prioritised the education of male children.

Notably, the shift in perspective is higher amongst mothers who were married off early and denied formal education. Their responses are remarkably advocative as they acknowledge education’s potential to break the cycle of dependency and poverty they now endure. A mother from FGD 4 in expressing her regret, stated, “We were not allowed to get a Western education, and this was a disadvantage for us.” While economic constraints and traditional values seem to slow the pace of change in Ibadan, these sentiments suggest that the seeds of transformation have been planted. Furthermore, the findings reveal that parents without formal education still express a strong desire for their children to attend school. This contrasts with earlier studies (Chukwudeh & Oduaran, 2022; Elnakib et al., 2022), which assert that lower educational levels among parents, particularly male

https://doi.org/10.22521/edupij.2025.19.547 Published online by Universitepark Press

heads of households, were inversely associated with child marriage practices. In this study, only 9% of parents are university graduates, yet all expressed aspirations for their children's education. A plausible explanation for this shift is the exposure to the benefits of education observed within their host community, influencing their perspectives and values, combined with the availability of state-provided free education infrastructure in Lagos state.

5.4. Structural Barriers and Persistent Norms

Another salient finding in Oyo state surrounds the low employment rate, which the participants attributed to tribalism and systemic bias. This scarcity of employment creates a contradiction, as the value placed on education does not yield the expected outcome of employment. This exemplifies how structural inequalities enable cultural barriers, and in this context, families doubt the worth of education and stick to the norm. Despite this disconnect, the adolescent girls in this study still chose education over early marriage upon inquiry. This contradicts the study of Tewahido, Worku, Tadesse, Gulema, and Berhane (2022) and Adeyemi, Gidado, Adeyemi, and Lukman (2023), who assert that girls are more likely to enter into early marriage willingly as an avenue to escape poverty in economically challenging settings. This disparity in findings highlights norms evolving due to interactions with the host communities.

The findings demonstrate that educational attainment has a substantial influence on the practice of early marriage among Hausa/Fulani settlers in Lagos and Oyo States. In this study, 64% of adolescents have concluded senior secondary education, while 16% have finished junior secondary, and 14% have dropped out; with this, an impressive 98% of these adolescents are unmarried. That is, in both study sites, early marriage prevalence is low, suggesting that higher levels of education influence the timing of marriage. The findings are similar to those of other studies covering Nigeria and other countries (Sabbe et al., 2013; Mobolaji et al., 2020; Osimen et al., 2025; Osimen et al., 2025b). For example, Bolarinwa et al. (2022) assert that the increase in formal education decreases early marriage rates among female adolescents in Northern Nigeria. The current findings validate the notion that education serves as a protective factor against early marriage. Overall, these results underscore the need for multifaceted interventions combining education policy, economic support, and community engagement to sustain norm changes and further delay early marriage.

Consequently, responding to the research question, which states: “To what extent has the educational attainment of Hausa/Fulani settlers in Lagos and Oyo states influenced the practice of early marriage? The study indicates that among all respondents (adolescents and adults), the perception of education is that it is valuable and is a tool for empowerment and by extension, a transformative factor that delays early marriage. In Lagos, exposure to diverse ethnic groups and access to free education policies and alternative educational opportunities foster progressive perceptions, while in Oyo, the systematic bias surrounding employability presents a more uneven progression. These insights contribute to ongoing scholarly dialogue by demonstrating how migration and education intersect to reshape gender norms and marriage practices..

6. Conclusion

This study examined the extent to which the educational attainment of Hausa/Fulani settlers in Lagos and Oyo states influences the practice of early marriage, particularly in the context of their social interactions with host communities. In Lagos, being part of a diverse community and having access to free education initiatives have encouraged more progressive views, leading to delays in early marriage. In Oyo, education is highly valued, but systematic bias and a lean on deep-rooted traditions like gender prioritisation of boys over girls for educational opportunities have caused an uneven progression in practice. Overall, the findings show that education and interactions with host communities are pivotal in how the perception and practice of early marriage has evolved norm in these communities. These findings reinforce the role of education as both a preventive measure and

a transformative force against early marriage, particularly within mobile and transitioning populations.

7. Suggestion

This study is limited to two urban settlements; future research could expand to rural contexts and employ longitudinal designs. The study recommends that policies should focus on ensuring that Hausa/Fulani girls in both Lagos and Oyo have uninterrupted access to quality education. This includes expanding tuition-free secondary education, establishing alternative education institutions, and addressing socio-economic barriers that hinder school attendance. The scholarships target should be girls from 6 to 21, and particularly girls who are susceptible to early marriage due to poverty. These scholarships should be all-encompassing, and a functioning monitoring and evaluation team should be established to ensure sustained attendance and retention. Alternative education would include technical and vocational training, digital literacy programmes, and entrepreneurship skills development tailored to local market needs. In addition, supportive grants or microloans can be introduced to encourage business startups among girls, providing them with viable pathways to financial independence. Future studies could investigate how financial aid programmes, free education policies, and skill development initiatives influence early marriage prevalence.

Declarations

Author Contributions. Omolola Silva Asagba contributed to the conceptualisation of the study, designed the research framework, and conducted data collection and initial analysis. Moses Metumara Duruji contributed to the development of the methodology, provided academic supervision, and supported the research process. Felix C. Chidozie provided academic supervision, assisted with data analysis, and critically reviewed and edited the manuscript. Goddy Uwa Osimen contributed to data interpretation and participated in the final revision and approval of the manuscript.

Conflict of Interest. The authors report there are no competing interests to declare.

Funding. The research was funded by Covenant University Centre for Research, Innovation and Discovery (CUCRID)

Ethical Approval. Ethical approval for this study was granted by the Covenant University Health Research Ethics Committee at Covenant University, Ota, Ogun State, Nigeria (Approval No CHREC/466/2024, 26 April 2024).

Data Availability Statement. The data that support the findings of this study are available from the corresponding author upon reasonable request.

Acknowledgments. The authors would like to express their gratitude to Covenant University Centre for Research, Innovation, and Discovery (CUCRID) for providing the framework necessary for this study, as well as publication assistance in the form of paper processing fees.

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