

FORMATIVE RESEARCH

Reaching and Empowering Adolescent Girls in North West Nigeria

2023





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As part of the Adolescent Girls Programme Strategy 2022–2025, UNICEF Nigeria launched the Reaching and Empowering Adolescent Girls in North West Nigeria (REACH) programme to accelerate gender-transformative, multi-sectoral and integrated programming with and for adolescent girls. In 2023, UNICEF embarked on a formative research study to better understand the social and gender norms affecting adolescent girls in Katsina and Sokoto states, along with the barriers to digital and financial inclusion.

This research aimed to identify the barriers hindering the empowerment of adolescent girls, understand the prevailing cultural contexts and gender dynamics within families, and assess digital and financial inclusion challenges. In building greater awareness of these issues, the assumption was that UNICEF could propose more targeted, multi-sectoral solutions that prioritize the development and protection of adolescent girls, foster intergenerational dialogues to reshape societal perceptions in communities, and promote adolescent girls empowerment in Nigeria.

Supported by the efforts of adolescent girls and young women at every step, the study involved face-to-face surveys and interviews with adolescent girls and other key stakeholders, including brothers, parents and caregivers, and religious and traditional leaders in six Local Government Areas (LGAs). Co-creation workshops, facilitated with girls, young women and other key stakeholders, were then conducted to share findings and generate ideas for interventions.



KEY FINDINGS

This research examined two critical areas that impact girls:

SOCIAL AND GENDER NORMS

DIGITAL AND FINANCIAL INCLUSION

Key takeaways within these themes – access to education, digital and financial services, health care and child protection – point to the complex array of barriers that create limits on girls and prevent them from reaching their potential.



Complex social and gender norms impact adolescent girls' access to education, digital and financial inclusion, health-seeking behaviours and child protection.

- Financial constraints and the overprotection of girls hinder school attendance and retention and factor into the prevalence of child marriage and adolescent pregnancy.
- Domestic roles and societal expectations impact girls' perception of education as they see school as a path to personal empowerment that allows them to excel as sisters, wives and mothers, fostering a sense of responsibility.
- Parents' heightened overprotectiveness towards daughters compared to sons is evident in how girls' social interactions are monitored, sometimes leading to more extreme measures such as monitoring friendships and barring school attendance and the use of digital technology.
- Adolescent girls recognize the benefits of the internet for education and global connection but worry about inappropriate content and negative influences. They also feel unsafe due to their limited digital experience.
- Over half of girls surveyed turn to their parents (particularly mothers) with health-related questions and half seek medical treatment in hospitals. Financial constraints were identified as a hindrance to accessing proper health care by girls who were interviewed.
- Male siblings recognize that gender inequality and the mistreatment of their sisters exists but feel powerless to advocate for their sisters due to traditional and cultural norms, making it difficult to intervene without facing ridicule.
- In addition, male siblings and community and religious leaders see girls as receiving preferential treatment within the gender equality discourse, with NGOs often focusing on girls' issues and occasionally neglecting boys' challenges.



Barriers to digital and financial inclusion impact adolescent girls' access to education and banking services.

- The main hurdles to internet access and usage stem from girls' limited access to personal devices, a lack of familiarity with the internet, and a restriction of online activities due to safety concerns.
- Direct ownership of bank accounts is minimal, with most of those with accounts being older adolescent girls. Girls' primary sources of money are gifts from family or friends and businesses that girls run. Despite not owning bank accounts, girls save money through traditional means and family members.



KEY INTERVENTIONS

During the co-design workshops, adolescent girls suggested key interventions to drive positive and lasting change for themselves and within their communities.

- **Engage community and religious leaders in advocating for girls' education, inclusion and protection.** Build on the influential roles of these leaders, families and community members to support and empower adolescent girls.
- **Provide diverse skills development training opportunities to adolescent girls, female caregivers and other women within communities.** Capacity building in digital and financial literacy and practical life skills can foster financial independence and personal growth, enhancing the status of girls and women in society.
- **Identify and increase female role models and encourage more female representation within communities.** Female mentorship and role modeling can foster an environment where girls can access vital information and inspiration from successful women.
- **Conduct community awareness and sensitization campaigns.** Addressing social norms and challenging gender stereotypes within communities can influence communities' perceptions related to education, digital and financial literacy, and child marriage and adolescent pregnancy, including risks associated with harmful practices.
- **Provide funding for girls' education, digital inclusion and medical care.** Recognizing the economic constraints faced by girls, this intervention can tackle the economic barriers to education, digital access and health care by directly influencing girls' ability to access essential resources and services, including through the establishment of scholarships and grants.

“If parents knew about the value of schooling, they would work to make sure their children were enrolled in schools.”

- 16-year-old out-of-school girl from Sokoto



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RESEARCH APPROACH AND METHODOLOGY

BACKGROUND

In 2023, UNICEF partnered with YUX, a pan-African research and design company, to conduct a formative and participatory study. Focusing on Katsina and Sokoto states in North West Nigeria, the research aimed to learn about the social and gender norms impacting the lives of adolescent girls and their siblings, caregivers and community leaders.

1.

Gaining a deeper understanding of prevailing social norms and the cultural contexts that influence girls' empowerment.

2.

Identifying and analysing barriers and challenges that hinder the empowerment of adolescent girls, including but not limited to digital and financial inclusion.

3.

Explaining and analysing the influence of gender dynamics and gender roles within the family.

4.

Understanding the perspectives, experiences and behaviours of adolescent girls related to education, child protection, digital and financial inclusion, and health.



Literature review

Delving into a range of academic sources published between 2010 and 2023, the research team's literature review unveiled prevalent gender norms and consequences. It also explored various aspects of the socio-cultural context, including educational limitations, limited access to technology, financial literacy challenges, and gender-based violence faced by adolescent girls in the region.

The findings revealed that social and gender norms significantly influence the lives of adolescent girls in the North West zonal region, shaping their behaviours, opportunities and overall well-being. These norms dictate distinct gender roles, perpetuating gender inequalities and limiting girls' access to education, economic opportunities and decision-making power. Child marriage, influenced by religious and cultural norms, remains a prevalent issue in the region, further restricting girls' educational opportunities.

The review also highlighted girls' limited access to technology and internet connectivity, hindering their digital literacy skills and participation in the digital world. Economic challenges and limited access to banking services and financial literacy further impact girls' ability to navigate financial systems and accumulate economic assets. Gender-based violence, including domestic violence, is a pervasive issue in the region, with high prevalence rates and underreporting due to the associated stigma. All these findings highlight the urgency of addressing these issues to promote gender equality and empower adolescent girls in North West Nigeria.

Preparing for and conducting participatory research in Katsina and Sokoto states

Prior to conducting field research, YUX collaborated with UNICEF Nigeria to enlist 30 young women between the ages of 18–27 from each state to join the research team as data collectors. The study targeted adolescent girls, ages 10–19 years, and community stakeholders in both urban and rural settings in four LGAs in Sokoto and two LGAs in Katsina, ensuring a diverse and representative sample. This participatory approach also served as an empowerment tool for the young women researchers and ensured a comfortable environment for the adolescent girls being interviewed. The peer-to-peer dynamic fostered trust and openness and minimized the power dynamics that typically occur in an interview setting.

To prepare the 30 young women for field research, interactive training was conducted in both English and Hausa – the native language of the region. Digital tablets were provided to train the young women researchers on quantitative data collection and to use for field research, and the young women engaged in mock interviews, each taking turns as interviewers and interviewees. The training sessions were also an opportunity to work through the survey and qualitative interview questions, with the young women researchers providing feedback and refining the questions where needed. In this way, the young women helped shape the questions that were asked and the way they were asked. At the end of the training, the young women researchers received official certificates from YUX Academy for their participation in the training and contributions to the research.

During the field research, UNICEF Nigeria staff, local team members from YUX and young women researchers used a blend of qualitative and quantitative methods. The qualitative interviews focused on adolescent girls and influential figures within their ecosystems, including caregivers, male siblings, and religious and community leaders. The extensive quantitative survey reached 548 adolescent girls to



better understand their experiences and challenges. Data collection methods prioritized building trust, creating safe spaces, and ensuring that ethical protocols were followed, including child safeguarding and obtaining consent.

To ensure diverse perspectives, a stratified sampling approach was used, segmenting participants based on schooling status (in-school versus out-of-school); urban and rural residences; age brackets; marital and motherhood status (single, pregnant, married and parenting adolescents); and abilities (including girls with disabilities).

In the end, this girl-centred design elicited in-depth responses and insights from:



QUALITATIVE RESEARCH

38 in-depth interviews with adolescent girls and community stakeholders (17 in Katsina and 21 in Sokoto).



QUANTITATIVE RESEARCH

548 in-person survey responses collected with SurveyCTO (focusing on two LGAs in Katsina and four LGAs in Sokoto).



CO-CREATION WORKSHOPS

80 girls participated in two co-creation workshops and two separate co-design workshops were held for other stakeholders (e.g., caregivers, male siblings, community leaders and government officials) to ideate solutions to the challenges expressed by the girls.

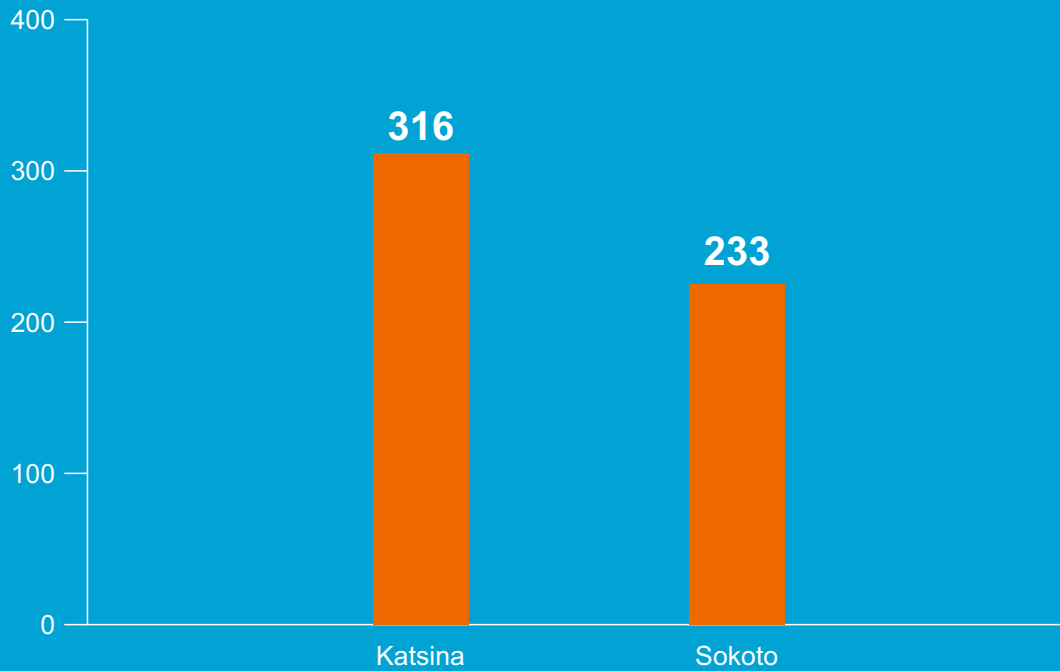
Halfway through the study, additional local female guides were invited to assist the research team to increase the success of this study. The absence of local female guides in Katsina posed significant challenges, particularly during household interviews with adolescent girls and other stakeholders. Some families in Katsina were hesitant to allow the research team into their homes despite the inclusion of local young women on the research team and female YUX researchers who were fluent in the local language. For the Sokoto field research, local female guides who were well-acquainted with their respective communities and culture — such as the daughters of village heads and community leaders — were invited to accompany the research team. These young women possessed a deep understanding of the local dynamics and played a key role in establishing trust and rapport within households, paving the way for interviews to take place.





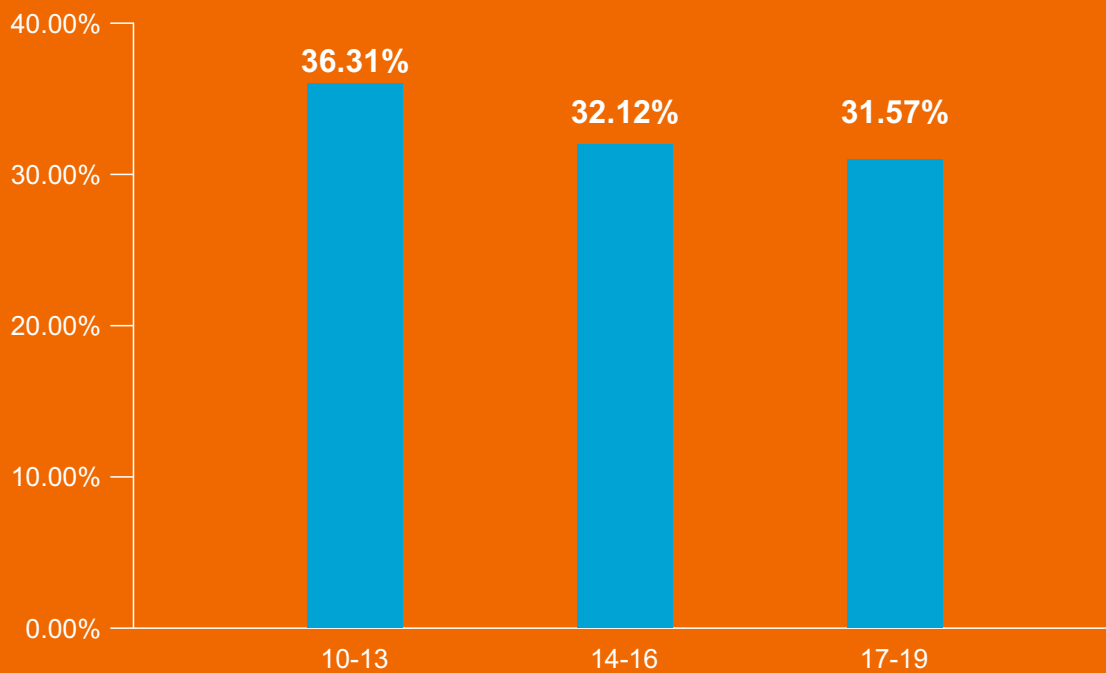
DEMOGRAPHICS OF GIRLS SURVEYED

FIGURE 1: NUMBER OF ADOLESCENT GIRLS BY STATE



STATE

FIGURE 2: AGE DISTRIBUTION OF GIRLS



AGE RANGE



Co-designed workshops in Katsina and Sokoto

After concluding the field research in both states, the data were analysed in preparation for the co-design workshops. Initial results pointed to challenges related to education, digital and financial inclusion, child protection and health-seeking behaviour. YUX and UNICEF then collaborated to conduct a prioritization exercise to select "How Might We" questions that could be addressed by girls during the co-design workshops. Thirteen of these "How Might We" questions emerged and were later presented to the adolescent girls and stakeholders. Prior to conducting the co-design workshops, the young women researchers, once again, took part in a training on workshop facilitation, ensuring that the study continued to be participatory.

Four co-design workshops were organized per state with two involving adolescent girls, including some that were interviewed during the field research, and two workshops involving caregivers, male siblings, community and local leaders and government officials. During the co-design workshops, which were facilitated by the YUX team and the young women researchers, the adolescent girl participants were divided into four age groups and presented with the 13 "How Might We" questions. Each group voted on the questions most relevant to them, and the girls collaborated to generate ideas and formulate potential solutions for the chosen questions. The girls then presented their innovations through storyboards. During the two workshops with other stakeholders, the girls' proposed solutions were showcased and each stakeholder rated and provided feedback on these solutions.



KEY FINDINGS

This formative research examined two key challenges to girls' empowerment: 1) social and gender norms and 2) digital and financial inclusion. Key findings within these themes – access to education, digital and financial services, health-seeking behaviours and child protection – highlight the multiple ways that girls' lives are impacted by a complex array of barriers.



1. COMPLEX SOCIAL AND GENDER NORMS

Gender norms assign girls the responsibility of household chores and caregiving, interfering with their ability to attend school regularly.

Financial instability and the inability to afford educational expenses are the main reasons girls do not attend or discontinue attending school, underlining the numerous difficulties families encounter in providing education for their daughters. Responses from the quantitative survey indicated that 22 per cent of the 548 girls surveyed are not in school. Of those not in school, 39 per cent of girls did not have enough money to pay for it, 14.5 per cent said their families would not allow it, 13 per cent were too busy with house work, and another 13 per cent did not want to go to school.

The widespread belief that formal education is not essential for girls results in families prioritizing their sons' education over their daughters and preparing their daughters for marriage and domestic responsibilities. Nearly 5 per cent of the 548 girls surveyed said it is not important for girls to go to school, with 52 per cent of these girls indicating it will distract girls from their house work and childcare, 24 per cent saying it is against tradition, and 12 per cent saying that school is only for boys.

Several girls from Sokoto highlighted that, due to financial constraints, they are forced to do street hawking instead of going to school. With more importance placed on girls' domestic roles, education can be viewed as an interference to domestic chores, and the belief that education can play a significant role in the life of a girl is completely overshadowed.

Girls who were interviewed in Katsina and Sokoto see school as a path to personal empowerment. They are motivated to attend school to contribute positively to society and equip themselves with the knowledge to teach and support their siblings and future children.





Removing barriers to education, with and for adolescent girls

Girls in Katsina and Sokoto aspire to empower their families without compromising education. In addition to providing financial aid, girls said that teaching their parents about the importance of education would contribute significantly to ensuring their consistent attendance and continued enrolment in school. To motivate these girls effectively, they suggested finding alternative ways to financially support their parents without sacrificing their education, reducing the need for street hawking and other unsafe income generation activities.



Social norms and overprotection of girls

Driven by safety concerns and religious and cultural norms, caregivers exhibit gender bias by offering boys more freedom while restricting girls' opportunities. Society largely perceives girls as deserving protection and needing to be safeguarded, a belief that can obstruct girls' access to education. Parents' heightened overprotectiveness towards daughters compared to sons is evident in how girls' social interactions are monitored. Social circles, especially girls' friendships, are sometimes seen as having a negative impact on girls. These entrenched societal values and norms may lead to measures such as limiting girls' education, preventing school attendance, barring the use of digital technology, and insisting on child marriage.



Social and gender norms and child marriage

Child marriage is deeply rooted in cultural and traditional norms and is seen as beneficial for the social status of girls and their families. Among the girls who agreed that it is good to get married at a young age, 56.3 per cent said it is part of the culture and tradition and 43 per cent said it allows girls to be respected and accepted in the community.

However, child marriage and adolescent pregnancy, which have a cause and consequence relationship, prevent girls from pursuing education. Child marriage often forces girls to discontinue their schooling and assume marital responsibilities at a young age. Similarly, adolescent pregnancy can lead to school dropout due to societal stigmatization or the practical challenges of balancing motherhood with studies. Society also tends to support the idea of girls marrying those who have harmed them, including instances of rape, and justifies this based on religious teachings. Like other pregnant adolescents, girls who become pregnant as a result of rape reported the need to drop out of school to take care of their children.

When asked about the ideal age to get married, 62 per cent of girls said that 17-19 years of age is the best time to marry. This finding aligns with the qualitative interviews where the completion of secondary school was identified as a suitable milestone for embarking on marital life and indicates the importance placed on attaining a certain level of education before marriage. Girls gave clear reasons why it is not advisable for girls to get married at a young age, with 34 per cent saying that girls who marry young are unable to achieve their dreams and goals. An additional 32 per cent said that early marriage means girls cannot go to school and 24 per cent said girls are not free to live their lives and make decisions. Notably, of the 548 girls surveyed, only 6.4 per cent reported being married and 5.5 per cent had children.

Another trend is that girls who have experienced sexual violence are often shamed and isolated from society and educational opportunities, causing emotional distress and creating barriers that hinder their participation in learning environments. This negative response from society takes a toll on their ability to attend school and engage in education.





Social and gender norms and girls' health-seeking behaviour

Over half of the girls surveyed reported going to their parents when they feel sick. Likewise, the girls who were interviewed highlighted that they mostly go to their mothers, emphasizing the strong maternal trust and connection.

Insights from the interviews with girls reveal that financial constraints are the primary reasons preventing them from accessing treatment at hospitals.

Many admitted resorting to using incorrect or generic medication when they were sick because they could not afford proper treatment for their health issues. Girls also reported poor service experience from doctors and nurses during hospital visits and discomfort seeking care from male doctors, with a preference for female medical practitioners.

Gender beliefs, perceptions and male engagement



Male siblings are aware of the gender inequalities that exist in their homes, especially in the distinct separation of household duties. They expressed a profound sense of responsibility towards their sisters, often providing them with financial assistance. They also emphasized girls' education, recognizing its importance in shaping girls' lives and the future of society, and the need for girls' agency when it comes to child marriage and choosing their partners. However, male siblings struggle to advocate for their sisters' rights due to prevailing traditional norms and fear of ridicule. Male siblings and community and religious leaders were also of the view that girls receive preferential treatment from outside the community, with NGOs focusing more on girls' issues and occasionally neglecting boys' needs and experiences.



Removing barriers to health, with and for adolescent girls

Girls need access to free medication and health-care services and sensitization and awareness programmes when looking for information about their health.





2. BARRIERS TO DIGITAL AND FINANCIAL INCLUSION

Impacts on adolescent girls' access to digital learning and banking services.



Barriers to girls' digital inclusion

Limited access to mobile feature phones and smartphones is common among girls in Katsina and Sokoto. According to the quantitative survey, 64 per cent of girls do not own any kind of digital device (i.e., smart phone, mobile feature smart phone, desktop computer and tablet) and 43 per cent have never used a digital device. Those who know individuals who own such devices and occasionally borrow them typically get access from their mothers and siblings. Of those who own and use devices, over 50 per cent of them are aged 17–19, indicating a strong correlation between age, technology experience and ownership. It also suggests that during late adolescence, girls typically have higher levels of independence and autonomy, resulting in a greater likelihood of being exposed to technology.

“When I was using a smartphone, I used the internet to do my assignments for school and to read interesting stories. But I rarely use it now because I use a feature phone.”

– 18-year-old in-school girl, Katsina



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Lack of ownership and knowledge to navigate the internet are the two greatest obstacles girls encounter when it comes to internet use. According to the survey data, 34 per cent of girls reported that they do not access the internet because they do not own a device; 28 per cent reported not knowing how to use the internet; 22 per cent reported not being allowed to use the internet; and 11 per cent are not interested in using the internet. The rest reported that they do not use the internet due to the associated expense, a lack of internet connection and time, and concerns about safety.



Among the girls, parents and caregivers interviewed, the internet is seen as a conduit for negative influences and inappropriate content. Parents and caregivers often worry about the potential risks associated with their daughters' use of technology because girls are perceived to be more vulnerable to online harassment, cyberbullying or exposure to inappropriate content than boys. Some girls indicated that their ability to access the internet is hindered by the decisions made by their fathers or husbands who restrict their online activities due to safety concerns.

However, given the chance, girls use the internet for communication and educational purposes, with 66 per cent of girls reporting they talk with friends, 31 per cent browsing the internet to learn new things and 30 per cent using it for school assignments.



Barriers to girls' financial inclusion

Gender disparities related to technology access can affect girls' ability to use digital financial services and online banking. Without access to smartphones, computers or the internet, girls find it challenging to engage with these platforms. Notably, only 7 per cent of girls reported owning bank accounts and among those who do have bank accounts, the majority are older adolescent girls. There is also a strong correlation between bank ownership and education, with 97 per cent of girls who are bank owners in school. This suggests a significant disparity in financial inclusion among girls, with older adolescents who are in school more likely to have access to formal financial services.

Other points of access to financial platforms come from parents and siblings who use banking services. Having this indirect access to banking services could have a positive effect on girls' financial inclusion and empowerment, even if they don't have direct ownership. While 52 per cent of girls who have a bank account opened it for themselves, 29 per cent of girls' accounts were opened by their fathers and 11 per cent were opened by their mothers, suggesting parents' and caregivers' important roles in influencing financial empowerment. Notably, of the girls who use bank accounts and digital wallets, 79 per cent use it to save money.

Interestingly, girls highlighted a lack of financial education as the main barrier to accessing financial services with 45 per cent of the girls saying they were unfamiliar with financial concepts, such as digital wallets and digital money transfers. This finding underscores the need to prioritize financial education for girls. Other gender and socially driven reasons that limit girls' access to financial services include: not being allowed to handle money, not having the legal documents to open a bank account, and not wanting to own a bank account.

But this lack of access does not necessarily correlate with a lack of financial resources. Over 55 per cent of girls reported receiving monetary gifts from family and friends, approximately 40 per cent run a business (i.e., entrepreneurial jobs), and just under 10 per cent receive a monthly allowance or pocket money, have a job, or receive cash transfers from the government. Girls also demonstrate resourcefulness and initiative in making money, regardless of age and school status, engaging in various entrepreneurial ventures. Selling snacks, providing services such as running errands, and offering skills such as



hairdressing, sewing and henna design are some ways that girls work and contribute to their communities.

Despite most girls not owning bank accounts, they employ a variety of saving mechanisms. Of the 75 per cent of girls who reported saving money, nearly 60 per cent use traditional methods such as pooling resources, about 30 per cent keep money at home, 15 per cent give their money to a family member and less than 5 per cent keep their money in the bank. The diversity of these saving methods underscores the resourcefulness and determination of these girls to prepare for the challenges that may lie ahead while emphasizing their desire for financial security.



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Removing barriers to financial inclusion, with and for adolescent girls

Prioritize girls' financial education and familiarize girls with financial concepts such as digital wallets and digital money transfers. While direct ownership may be limited due to various barriers, people in the girls' social circles are using banking services, indicating a potential avenue for financial inclusion and outreach.



KEY INTERVENTIONS

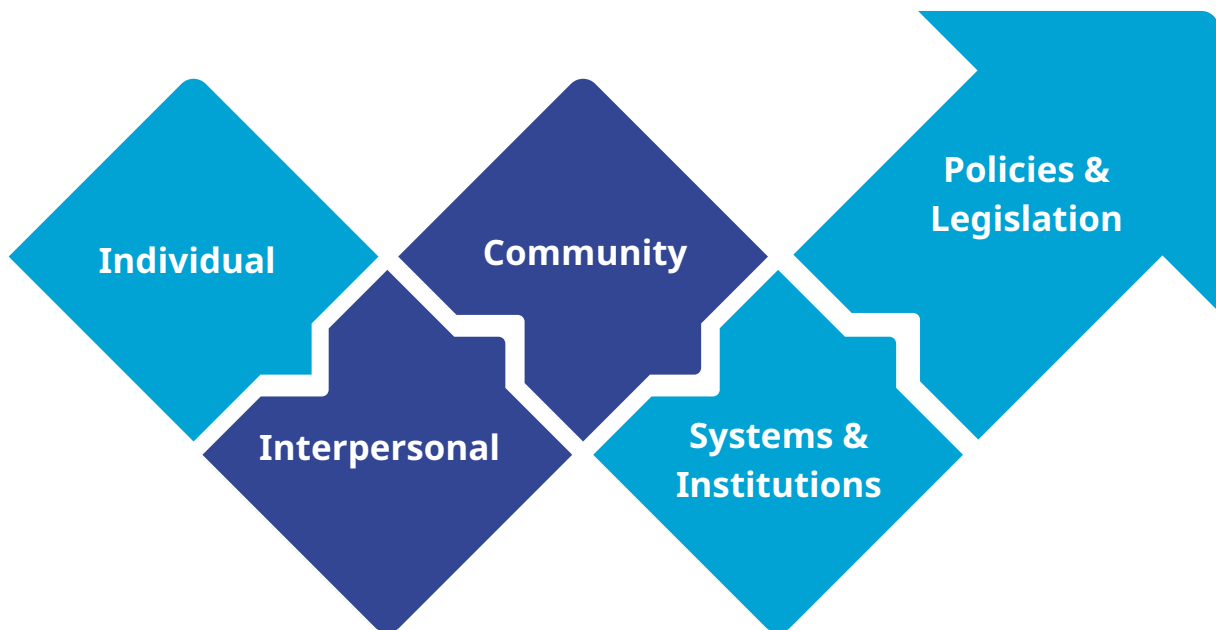
The key interventions suggested by girls in Katsina and Sokoto seek to harness the influence and power that exists within communities to drive positive and lasting change.

ENGAGE COMMUNITY AND RELIGIOUS LEADERS IN ADVOCATING FOR GIRLS' EDUCATION AND INCLUSION

Respected community and religious leaders can use their influence to inspire, motivate and guide their communities by promoting girls' participation in education, decision-making, and digital and financial platforms.

Proposed strategies include:

- **Stakeholder engagement and collaboration:** Identify and engage respected and influential community and religious leaders in Katsina and Sokoto to support girls' empowerment initiatives.
- **Capacity building for stakeholders:** Organize workshops and training sessions for community and religious leaders to enhance their understanding of the issues adolescent girls face. Focus can also be on the role community members and leaders play in promoting girls' empowerment, providing information, resources and toolkits to equip leaders with the knowledge and skills necessary to advocate effectively.

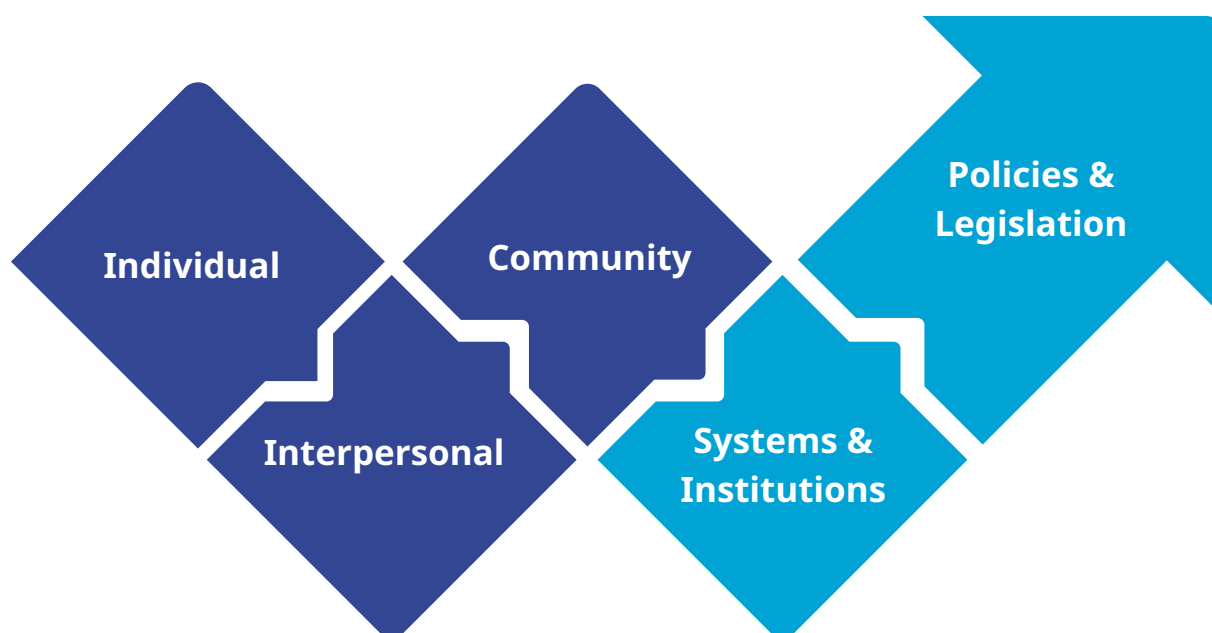


PROVIDE DIVERSE TRAININGS AND OPPORTUNITIES TO ADOLESCENT GIRLS, FEMALE CAREGIVERS AND OTHER WOMEN WITHIN THE COMMUNITIES

With opportunities to develop practical life skills, digital literacy, and financial independence, girls and women have the potential to experience personal growth and improve their social status. Girls between 14 and 19 years of age are especially likely to benefit from these opportunities.

Proposed strategies include:

- **Awareness and advocacy:** Conduct community awareness campaigns highlighting the significance of empowering girls and women for the community's development.
- **Diverse training programmes:** Offer a range of training programmes tailored to meet the identified needs and interests of girls and women, including digital literacy, financial management and practical life skills.
- **Peer learning and mentorship:** Create peer support networks where girls and women can share experiences and knowledge. Establish mentorship programmes connecting experienced women with younger female participants.
- **Community dialogue and engagement:** Facilitate community dialogue and engagement sessions, led by community and religious leaders, to discuss and address cultural and social norms that hinder girls' empowerment.



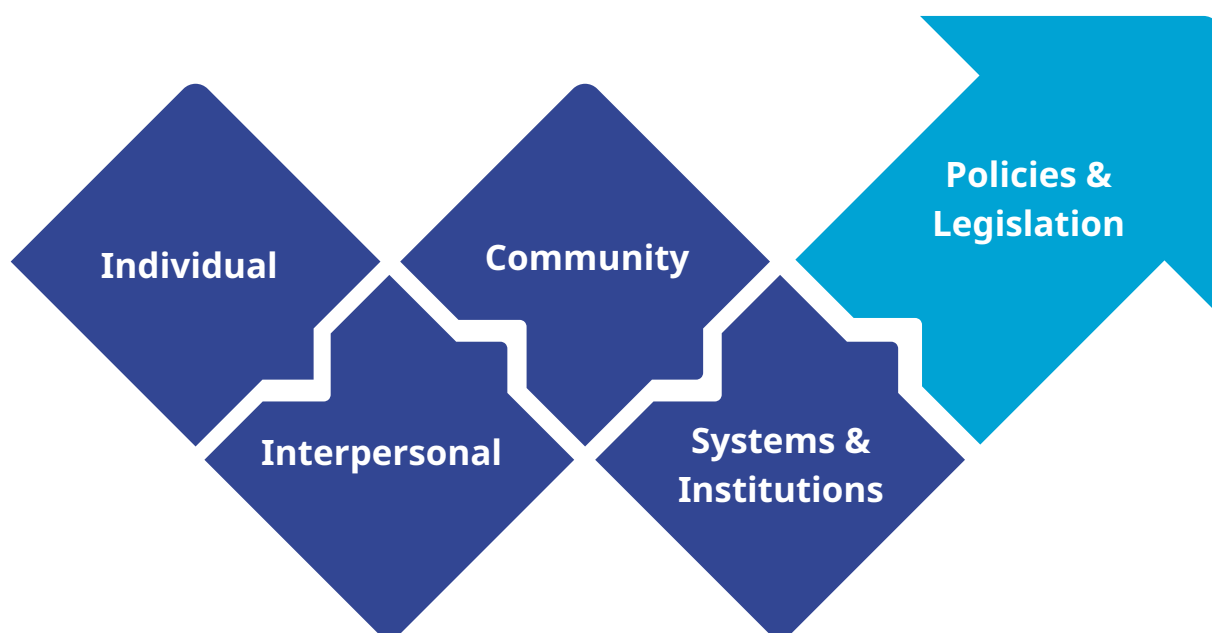
IDENTIFY AND INCREASE FEMALE ROLE MODELS AND ENCOURAGE MORE FEMALE REPRESENTATION WITHIN COMMUNITIES

By teaching and instilling positive behavior among girls and by inspiring caregivers to support them, role models and mentors can have a significant impact on societal perceptions of gender. Encouraging girls and women to go into medicine, nursing, technology and banking will fulfill their desire for greater representation in these fields. This strategy can yield three significant benefits:

1. enabling girls to access information about their health, financial literacy and digital skills in a more comfortable environment;
2. showcasing success stories of local girls in communities that may be skeptical about empowering girls; and
3. serving as a source of inspiration for adolescent girls.

Proposed strategies include:

- **Mentorship programmes:** Establish mentorship programmes that connect girls with accomplished women in their chosen fields, and create peer support networks where girls and women can share experiences and knowledge.
- **Scholarship programmes:** Provide scholarships to girls, and women within universities, to study health/medicine, finance/banking and technology-related fields.

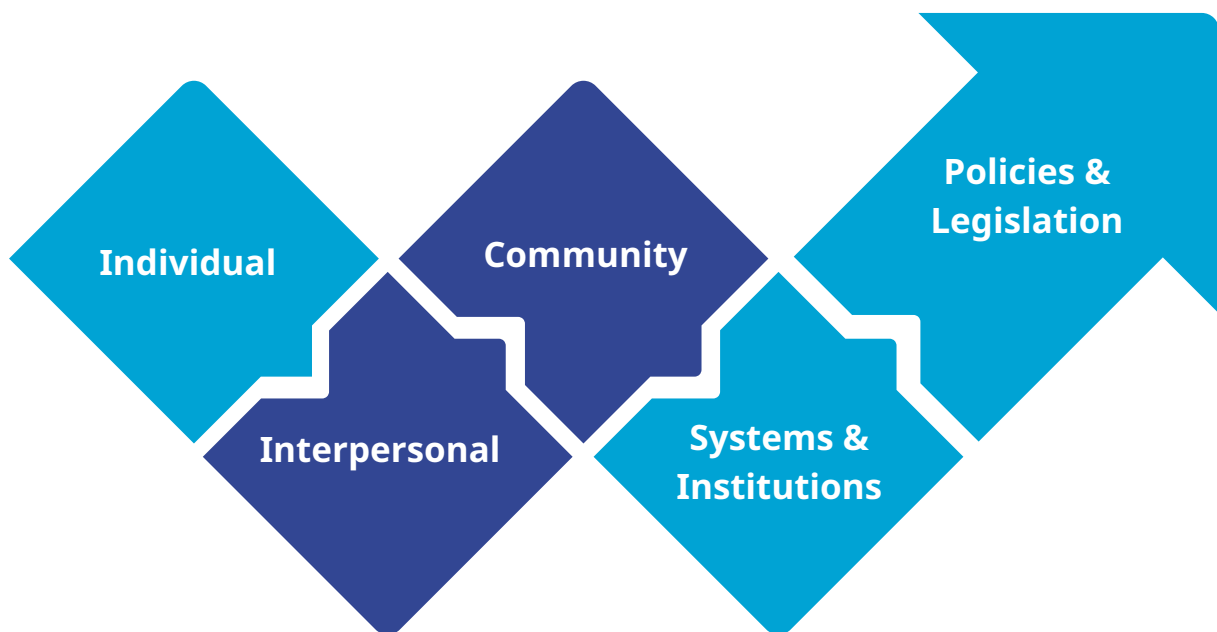


CONDUCT COMMUNITY AWARENESS AND SENSITIZATION CAMPAIGNS

Communities that understand the advantages of girls' education and digital and financial literacy, along with the risks associated with early marriage and pregnancy, can support girls in choosing appropriate life paths.

Proposed strategies include:

- **Develop and implement comprehensive awareness campaigns:** Use media, including radio and television, community meetings and social media to disseminate messages about the importance of girls' education and empowerment.
- **Organize education workshops and seminars within communities:** Cover topics such as girls' education and the negative effects of child marriage and adolescent pregnancy.
- **Involve local leaders, religious leaders and influential figures:** Engage leaders in advocating for girls' education and empowerment and encourage them to participate actively in awareness campaigns and discussions.

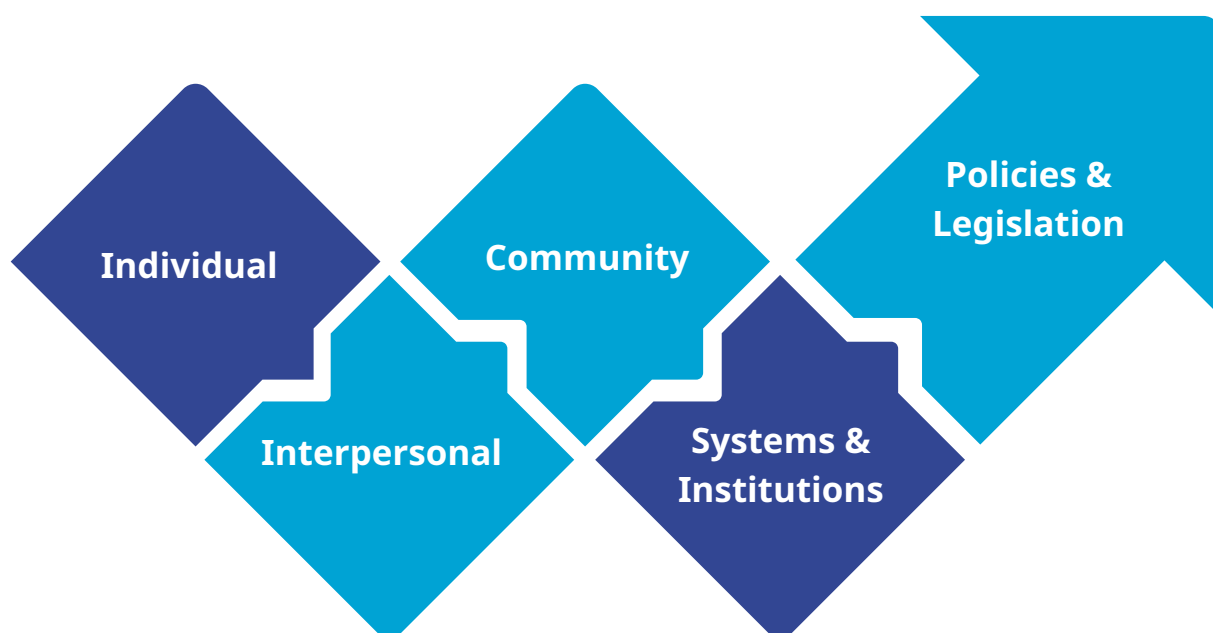


PROVIDE FUNDING FOR GIRLS' EDUCATION, DIGITAL INCLUSION AND MEDICAL CARE

Economic constraints faced by girls' families can be alleviated by reducing the financial barriers to education, digital access and health care.

Proposed strategies include:

- **Establish scholarships and grants:** Support girls' access to quality education, including digital literacy and technology training, and provide grants or microloans to support girls and their families in pursuing education and income-generating activities.
- **Support access to health care:** Collaborate with health-care providers and organizations to facilitate access to health-care services for girls, including reproductive health education and support.
- **Support access to digital resources:** Ensure that financial support includes access to digital resources, such as computers and the internet, for educational and skills development purposes.



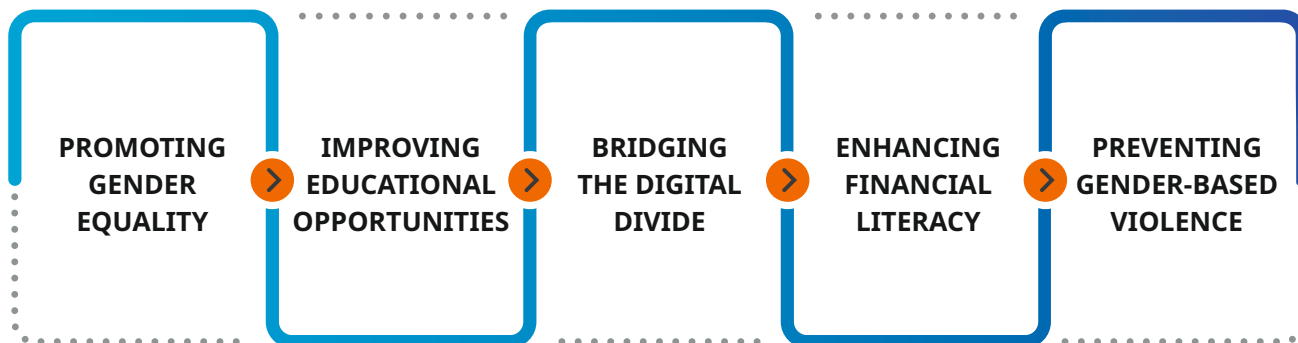
CONCLUSIONS

Long-standing cultural and religious beliefs, traditions, interpretations and stereotypes drive the existing social and gender norms that create barriers for girls to freely pursue education and access digital and financial resources. These norms, which suggest that women and girls should be protected within specific social contexts, encourage girls to settle into traditional domestic roles and early marriage to preserve cultural identity and maintain family honour. When girls are restricted to domestic roles, their ambitions and perspectives can become constrained, depriving them of chances to envision larger dreams. While they or their families may see the benefits of education, they may not see beyond these gendered roles and responsibilities. Alongside this, economic concerns and limited finances often lead families to prioritize boys' education due to their future earning potential, disadvantaging girls' education.

Concerns about safety greatly influence caregivers' decisions about whether to allow girls to pursue education and have access to digital technology. While these beliefs ultimately shape the expectations that girls are better suited for domestic tasks, they can lead to the devaluation of educational pursuits and development, and encourage a reliance on spouses, family and friends. Findings also suggest a discrepancy between girls' preferences and some of the predominant cultural values. This highlights how societal perceptions can override individual opinions, even when it comes to practices that may have long-term consequences, such as early marriage and adolescent pregnancy.



Addressing these challenges and facilitating solutions and interventions require **comprehensive strategies** that encompass awareness campaigns and interventions targeting the **underlying socio-economic and cultural factors** at play. Specific efforts in Katsina and Sokoto should focus on:



Despite the barriers that adolescent girls in Katsina and Sokoto face, they have graciously modeled a path towards empowerment. Their desire to contribute to their families and communities, generate income, save money and obtain an education, all point to the types of leaders they can be: impressionable, eager to learn and willing to try new things. By listening to the voices of adolescent girls in Katsina and Sokoto and empowering them with a new set of tools and opportunities, Nigeria can work towards creating a more equitable society that ensures the rights and well-being of all its citizens.



ENDNOTES

1. To learn more about YUX, see: <www.yux.design>.
2. Human-centred design is a problem-solving approach that emphasizes understanding the needs, wants and limitations of people who will use a product, service or system.
3. Of the 548 survey responses, only 6.4 per cent reported hearing about female genital mutilation. This correlates with the low prevalence of female genital mutilation in both Sokoto and Katsina.
4. YUX Academy offers professional training and remote learning related to technology. See: <https://yux.design/academy?trk=article-ssr-frontend-pulse_little-text-block>
5. The local YUX research team consisted of females and males (males were the lead trainers). One learning and recommendation for the YUX team was that researchers should be female-only, given the context of communities.
6. See: www.surveycto.com
7. Of the 548 survey responses, 316 were from 4 LGAs in Sokoto (Dange, Gidan Dare, Runjin Sambo and Shuni) and 233 responses came from 2 LGAs in Katsina (Mani and Rimi).
8. "How Might We" (HMW) questions are stated as open-ended questions, explore solutions from the users' perspective and encourage designers to think creatively about how to meet users needs and solve real-world problems. HMW questions chosen for the co-design workshop were prioritized based on their level of impact, feasibility and clarity (i.e., which ones would be readily approachable for adolescent girls). The 13 HMW questions covered issues such as: establishing support systems and counselling services for girls who have experienced sexual violence; addressing the stigma associated with adolescent pregnancy and providing support systems and resources to help girls continue their education and prevent exclusion and shame; finding alternative ways to support girls' families financially; addressing caregivers' concerns about negative friends/influences at school; promoting the importance of educating daughters; providing comprehensive financial education programmes specifically tailored for girls; providing affordable or subsidized devices; designing age-appropriate technology access programmes that cater to younger girls; providing suitable devices and content while ensuring girls' safety in the digital world; introducing the concept of digital cash transfers and the internet to increase comfort and knowledge of these tools; using legal identification; encouraging girls to seek medical care and allowing them to be more comfortable in doing so.
9. The social and behaviour change approach, underpinned by the socio-ecological model, was also applied to understand and promote well-being and positive behaviour changes among adolescent girls and individuals within their communities
10. In addition, 31 per cent cited other reasons for not attending formal school and 8 per cent said school was too far away.



11. Out of 119 survey responses, 18.5 per cent said it prevents girls from sleeping around, 5 per cent said the family of the girls will be taken care of financially and 5 per cent said the girls who marry young will receive money from their husbands.
12. Out of 548 survey responses, regarding the appropriate age for a girl to get married, 61.5 per cent said 17-19 years, 32 per cent said 14-16 years, 3.2 per cent said above 25 years and 3.2 per cent said 10-13 years. When asked what they think about girls getting married young (below age 18), 63.7 per cent said it is not good, 22 per cent said it is good and 9 per cent said they don't know.
13. These findings correspond with the responses from the qualitative interviews. In addition, 25 per cent of survey respondents cited "other" reasons, such as being unable to run a home and complications during pregnancy and childbirth, 7 per cent said they cannot spend time with friends, and 5 per cent said they are not respected.
14. This also aligned with the qualitative interviews.
15. According to the survey, 53.4 per cent of girls went to their parents, 52.7 per cent went to hospitals, clinics or pharmacies, 9.5 per cent went to traditional healers and 1.5 per cent went to their husbands. These results align with responses from the qualitative interviews.
16. When looking at Age of Girls versus Devices Used, approximately 50 per cent of smart phones were used by 17-19-year-olds, 25 per cent were used by 14-16-year-olds and 20 per cent were used by 10-13-year-olds; approximately 40 per cent of mobile feature phones were used by 17-19-year-olds, 35 per cent were used by 14-16-year-olds and 20 per cent were used by 10-13-year-olds; 100 per cent of laptops were used by 14-16-year-olds and 100 per cent of tablets and desktop computers were used by 17-19-year-olds.
17. For Age versus Devices Owned, approximately 70 per cent of smart phones were owned by 17-19-year-olds, 20 per cent were owned by 14-16-year-olds and 10 per cent were owned by 10-13-year-olds; approximately 55 per cent of mobile feature phones were owned by 17-19-year-olds; 30 per cent were owned by 14-16-year-olds; 10 per cent were owned by 10-13-year-olds; 100 per cent of laptops and tablets were owned by 17-19-year-olds; and no one owned a desktop computer.
18. 5 per cent do not use the internet due to the expense; 4 per cent due to lack of internet connection; 3 per cent due to lack of time and 2.2 per cent do not feel safe using the internet.
19. Out of 454 responses, 22.5 per cent of girls reported not being allowed to use the internet; 34 per cent reported not owning a phone, laptop or tablet; and 28.2 per cent reported not knowing how to use the internet.
20. The responses from the qualitative interviews aligned with the 94 survey responses: 66 per cent chat with friends and family; 31 per cent browse the internet and learn new things; 30 per cent do school assignments; 15 per cent watch videos and listen to music; 6.4 per cent run a business; 3 per cent shop online; 2 per cent follow celebrities; and 3 per cent use it for other reasons.



21. According to the survey, around 13 per cent of 17–19-year-olds, 5 per cent of 14–16-year-olds and 3 per cent of 10–13-year-olds own a bank account or digital wallet. Interestingly, over half of respondents (52.6 per cent) with bank accounts or digital wallets opened the account themselves. Others who opened the accounts included a father (29 per cent), mother (10.5 per cent), husband (5.3 per cent) and friend (2.6 per cent).
22. Out of 38 responses, 78.95 per cent of girls use bank accounts and/or digital wallets to save money, 13.2 per cent to receive payments, 7.9 per cent to pay school fees and 2.6 per cent to get loans.
23. 20 per cent of girls are not allowed to handle money, 20 per cent do not have the legal documents to open a bank account and 15 per cent do not want to own a bank account.
24. Traditional methods for saving money include pooling and borrowing resources (called *Adashe*, *Ajo* and *Asusu* in these LGAs). Nearly 15 per cent of girls reported giving money to family members and less than 5 per cent keep their money in a bank.
25. The specific age range may depend on the local context and the individual needs and aspirations of the girls in the target community.
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Small Letters

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