



Assessing the Role of Women's Education in Promoting Economic Empowerment and Sustainable Development in Rivers State

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Abstract

This study dealt with assessing the role of women's education in promoting economic empowerment and sustainable development in Rivers State. The study was guided by three questions and two hypotheses. A descriptive survey design was used to sample 650 women from both urban and rural areas of Rivers State. Proportionate stratified random selection was used to choose a group of 300 women. The data collection tool was a researcher-created questionnaire called the Evaluating the Impact of Women's Education on Advancement, Economic Empowerment, and Sustainable Development Questionnaire (ARWEPEESDQ), which was validated by experts. The assessment used a four-point modified Likert scale ranging from Strongly Agree to Strongly Disagree. Cronbach's alpha was used to measure the instrument's reliability, which yielded a coefficient of 0.81. Means and standard deviations were used to address study concerns, and a t-test was used to assess hypotheses. The findings showed that women's education increases income, community development, and overall well-being, with no significant differences between urban and rural locations. The study concluded that women's education is a critical tool for female empowerment because it boosts income-generating capacity, cultivates relevant skills, and promotes significant communal development. The government and related stakeholders were recommended to establish policies that support women's education, which will increase their income-generating potential, advance community development initiatives, and contribute to Rivers State's long-term development.

Keywords: *Women's Education, Economic Empowerment, Sustainable Development*

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Background to the Study

The present wave of globalisation has significantly enhanced the lives of women in Rivers State, especially in metropolitan regions. Nonetheless, women in the state continue to face disadvantages in various domains, including education, work, health, and civil rights. Today, women's formal education has emerged as a critical catalyst for achieving several development objectives in the state, transcending individual benefits to generate profound national development (Obiageli et al., 2022). The centrality of women to societal progress cannot be overstated, as women constitute not merely half of any population but serve as the fundamental architects of family welfare, community cohesion, and intergenerational human capital transmission. Globally, and within Rivers State, women contribute significantly to the economy through both productive activities and domestic labour, collectively supporting household stability as well as community development, while nurturing social relationships and networks that strengthen communal cooperation.

With a population of over 1.5 million women, Rivers State is one of Nigeria's most economically viable states. Given the state's demographic makeup, ongoing gender inequality, and goals for ambitious development, it is especially urgent. According to statistics, women make up 64% of the world's 774 million illiterate adults; this percentage has remained relatively stable since the early 1990s (Aja-Okorie, 2013). The assessment of gender inequality in education serves as a progress indicator for the Millennium Development Goal (MDG) of the United Nations, which aims to empower women and promote gender equality. By 2015, the United Nations sought to eliminate gender inequality at all educational levels with the support of global communities (Aja-Okorie, 2013). According to Obiageli et al. (2022), women's education plays a crucial role in determining national development in Nigeria, and in Rivers State specifically. Women's empowerment and more robust socio-economic opportunities are made possible by their level of education.

Women's education and overall development outcomes are correlated through a number of interconnected mechanisms. The most effective way to reduce poverty is through education, which also helps women exercise their rights and realise their potential in social, political, and economic spheres (Nawrozzada, 2024). Furthermore, according to Koroye and Oluleye (2024), investing in women's education results in quantifiable macroeconomic benefits through increased productivity, creativity, and the accumulation of human capital. Beyond these immediate financial advantages, women's education has significant multiplier effects that spread throughout families and communities, including family planning choices, children's educational attainment, environmental practices, and child health and nutrition. According to Awopetu (2025), women's economic and educational empowerment is a key tactic for attaining sustainable development in Rivers State and Nigeria as a whole, since educated women are better able to support social cohesion, environmental sustainability, and long-term community prosperity.

When it comes to using education as a weapon for women's empowerment and sustainable development, Rivers State's development trajectory offers both enormous opportunity and difficult problems. The state has a youthful, energetic population, a thriving business culture,

and an abundance of natural resources that might spur economic change. However, Rivers State faces a number of hurdles at the same time, such as enduring poverty, stark regional differences, deeply ingrained gender inequality based on customs and religious beliefs, poor infrastructure, especially in rural regions, and difficulties with governance. Religious organisations can either help or hinder women's progress in their education, according to Nwadiokwu et al. (2024). Women's education thus emerges as a strategic intervention point with the potential to address multiple development challenges at once; however, the realisation of this potential depends critically on comprehending the particular mechanisms through which education translates into development and empowerment in the context of Rivers State.

Statement of the Problem

Significant differences still exist between women's educational accomplishments and their economic empowerment and contributions to sustainable development in Rivers State, despite the government's commitment to achieving gender parity in education and its funding of women's empowerment initiatives. Due to poverty, cultural norms, instability, and inadequate infrastructure, many women and girls in Rivers State are excluded from educational opportunities. Furthermore, many people with school credentials have significant challenges in translating their credentials into employment opportunities. This validates Awopetu's (2025) claim that many educated women face gender-related barriers, occupational inequalities, and unemployment when trying to enter the country's formal sector. Similarly, Shinga and Iliyasu (2025) revealed that women face significant challenges such as exclusion from male leadership frameworks, limited access to resources, and gender inequity. Because of this, many educated women who work in low-productivity informal sector jobs are underrepresented in leadership and decision-making positions and have limited influence over the development of their homes and communities. Although women's education is seen as a tool for development and empowerment, little is known about how formal education contributes to sustainable development and economic empowerment in Rivers State. Despite extensive research on women's education and economic empowerment in relation to sustainable development, no study has looked into the persistent obstacles that prevent women's educational accomplishments from being translated into tangible empowerment and development outcomes, particularly with regard to Rivers State women's ability to generate income and their participation in community development. By examining the significance of women's education in promoting economic empowerment and sustainable development in Rivers State, this study closes the gap.

Aim and Objectives of the Study

This study investigated the impact of women's education on fostering economic empowerment and sustainable development in Rivers State. To accomplish this goal, the subsequent objectives were established.

1. Evaluate the influence of women's formal education on economic empowerment regarding income-generating potential in Rivers State.
2. Assess the influence of women's formal education on sustainable development concerning communal advancement and well-being in Rivers State.

3. Identify the obstacles impeding the influence of women's formal education on economic empowerment and sustainable development in Rivers State.

Research Questions

This investigation was directed by the subsequent research enquiries:

1. What is the impact of women's formal education on economic empowerment in terms of income-generating capacity in Rivers State?
2. What is the impact of women's formal education on sustainable development in terms of community development and well-being in Rivers State?
3. What are the challenges hindering the impact of women's formal education on economic empowerment and sustainable development in Rivers State?

Hypotheses

The following hypotheses were formulated and statistically tested at a 0.05 level of significance:

1. There is no significant difference between the mean ratings of urban and rural women on the impact of women's formal education in terms of income-generating capacity in Rivers State.
2. There is no significant difference between the mean ratings of urban and rural women on the impact of women's formal education on sustainable development in terms of community development and well-being in Rivers State.

Theoretical Framework

Boserup's Women in Development" (WID) theory (1970s)

The "Women In Development" (WID) concept is an important thought about women's empowerment and education. The term "Women in Development" (WID) was first used in the early 1970s by a group of female development professionals in Washington. The perception of women's contributions to economic development was significantly changed by Ester Boserup's 1970 book, *Women's Role in Economic Development* (Akubuilu & Omeje, 2012). The World Bank and UNDP were among the United Nations organisations that adopted the WID concept when it first emerged in the 1970s. In order to achieve women's empowerment, it was assumed that education promotes economic development, which in turn supports the inclusion of women in educational and economic policy. According to the WID method, formal sector work and education are related because education gives women the skills they need to find employment. Women now have equal access to education and paid employment because of the policies and strategies developed by the WID method (Oyigbo et al., 2021; The Kootneeti Team, 2022).

The WID method, which acknowledges that gender equality is an essential element of sustainable development, is the foundation of the concept's importance to the study. By actively participating in all facets of development, including decision-making processes, and by confronting the social, economic, and political constraints that restrict their agency, it aims to overcome structural injustices that impact women and girls. The application would promote the acknowledgement and defence of women's rights, such as the right to procreate,

the right to work and education, and the right to engage in public life. It emphasises how crucial it is to incorporate a gender perspective into all development plans and initiatives in order to ensure that the needs and objectives of both men and women are taken into account. Through education, training, and a variety of support systems, the WID approach aims to enhance women's capacities so they may fully participate in development processes and reach their full potential.

Conceptual Clarification

Women Education

Women's education refers to giving women access to high-quality education so they can finish all educational levels, acquire information and skills, and feel secure doing so. It includes possibilities for both professional and personal development, as well as the acquisition of life skills and access to primary, intermediate, and postsecondary education (Aimua, 2021). This education is essential for attaining gender equality and national development and has major positive effects on both individuals and society, such as better health outcomes, increased incomes, and a reduction in poverty. Women's education goes beyond simply signing up for classes. In order to enable women to complete all educational levels, acquire the necessary skills to compete in the labour market, develop socio-emotional and life skills necessary for adapting to a dynamic environment, and make independent decisions regarding their lives, and contribute to their communities and the wider world, it is important to ensure that women gain knowledge and feel secure during or after their education (Terlau, 2021). Women's education benefits both individuals and countries, leading to improved health, higher earnings, and more social and economic advancement.

Impact of Women's Formal Education on Economic Empowerment and Income-Generating Capacity

Women's education plays a transformation role in enhancing their ability to earn a living and improve their financial freedom. When women receive education, they gain skills, become more confident, and better informed, which helps them make meaningful decisions about their life. They are also prone to participate in the official employment market and acquire better earnings, enabling them to support their families and contribute to national development (Aimua, 2021). With enhanced reading, numeracy, and digital abilities, women are more prepared to participate in both formal and informal economic activities. As their income-generating capacity grows, they contribute more substantially to home welfare, lower poverty levels, and assist community development. Educated women are also more likely to invest in their children's health and schooling, producing long-term economic advantages for society.

Impact of Women's Formal Education on Sustainable Development and Community Well-Being

The communities in which women reside instantly benefit from their education. When women have access to education, they become change agents who actively participate in local government, make better health decisions for their families, and significantly boost the economy. Mothers with higher levels of education are more likely to make sure their kids go to

school, ending generations-long cycles of poverty. Rural residents spearhead environmental preservation initiatives, promote sustainable resource management, and connect traditional wisdom with contemporary solutions (Mela et al., 2024). They regularly participate in local leadership roles, influencing decisions that affect water supply, sanitation, security, and children's education. Practically speaking, their education serves as a catalyst for communities that are more resilient, stable, and knowledgeable (Koroye & Oluleye, 2024).

Challenges hindering the impact of Women's Formal Education on Economic Empowerment and Sustainable Development in Rivers State

Despite the obvious advantages of education, women in Rivers State's rural and urban communities continue to encounter obstacles that restrict its influence on sustainable development and economic empowerment. Many people are unwilling to attend school because of the "education is a scam" mentality, which breeds mistrust. Women are discouraged from pursuing higher education or income-generating endeavours by the notion of "getting married and the man provides." Early marriage interferes with education, especially in rural regions, and the graduate-without-a-job narrative makes most women want to pursue careers that will enable them to support themselves financially. Lastly, women's capacity to actively contribute to community development and more general sustainable advancement is diminished by the high expense of education, which limits access, particularly for low-income families (Bangura & Mambo, 2023).

Methodology

The study used a descriptive methodology to investigate how women's education affects sustainable development and economic empowerment in Rivers State. The sample included 650 women from Rivers State's rural and urban districts. Using proportionate stratified random sampling, a sample of 300 women from Rivers State's rural and urban areas was obtained to guarantee equitable representation in all categories. By using this sample technique, the study was able to record differences in opinions and experiences according to location. A validated self-structured tool called the Assessing the Role of Women's Education in Promoting Economic Empowerment and Sustainable Development Questionnaire (ARWEPEESDQ) was used to gather data. Strongly Agree to Strongly Disagree was the range of the four-point Likert scale used in the test. With a reliability coefficient of 0.81, which indicates strong internal consistency, Cronbach's Alpha verified the instrument's dependability. Out of the 300 surveys that were distributed, only 266 (88.7%) were deemed legitimate and utilised for analysis. The means and standard deviations of the data were used for analysis. A benchmark mean of 2.50 was used to evaluate the responses in order to analyse the research subjects. Additionally, SPSS version 27.0 was used to perform independent samples t-tests in order to evaluate the study hypotheses and look at variations between respondents from urban and rural areas.

Results

Research Question 1: What is the impact of women's formal education on economic empowerment in terms of income-generating capacity in Rivers State?

Table 1: Descriptive Statistics of Mean Scores and Standard Deviation on Impact of women's education on economic empowerment, particularly in terms of income-generating capacity

S/N	Statement	Urban Women Mean	SD	Rural Women Mean	SD	X of X ² (Mean)	Decision
1	Women's education improves skills needed to start small businesses	3.65	0.48	3.54	0.55	3.60	Agree
2	Educated women have higher chances of securing formal employment	3.72	0.45	3.60	0.52	3.66	Agree
3	Women's education increases the ability to make informed financial decisions	3.58	0.50	3.46	0.57	3.52	Agree
4	Education enhances women's confidence to participate in income-generating activities	3.61	0.49	3.50	0.56	3.56	Agree
5	Educated women contribute more to household and community income	3.68	0.46	3.55	0.53	3.62	Agree
		3.65	—	3.53	—	3.59	Agree

Research Question One shows that women's formal education positively impacts economic empowerment in income-generating capacity. Urban women reported slightly higher benefits, including skills for small businesses, formal employment, and financial decision-making, while rural women also agreed. This implies that education enhances women's ability to participate in income-generating activities and contribute to household and community income.

Research Question Two: What is the impact of women's formal education on sustainable development in terms of community development and well-being in Nigeria?

Table 2: Impact of Women's Formal Education on Sustainable Development (Community Development and Well-Being)

S/N	Statement	Urban Women Mean	SD	Rural Women Mean	SD	X of X ² (Mean)	Decision
1	Educated women actively participate in community development projects	3.62	0.47	3.50	0.54	3.56	Agree
2	Women's education improves family health and well-being	3.70	0.44	3.58	0.51	3.64	Agree
3	Educated women promote education for children and youth in the community	3.68	0.46	3.55	0.52	3.62	Agree
4	Education increases women's capacity to address local social and environmental issues	3.59	0.48	3.47	0.56	3.53	Agree
5	Women's education enhances community economic initiatives and collective well-being	3.65	0.45	3.53	0.53	3.59	Agree
	Grand Mean	3.65	—	3.53	—	3.59	Agree

Research Question 2 demonstrates that formal education for women makes a substantial contribution to sustainable development, especially in the areas of community development and well-being. Women in both urban and rural areas concurred that education gives them the ability to take part in community projects (Urban 3.62; Rural 3.50), support family health (Urban 3.70; Rural 3.58), support children's education, and deal with regional social and environmental challenges. While rural women experience greater contextual constraints, urban women consistently reported somewhat higher mean scores, indicating better access to resources and chances to apply knowledge. The total grand mean of 3.59 shows that women's education has a significant beneficial effect on the social, economic, and general well-being of the community.

Research Question Three: What are the challenges hindering the impact of women's formal education on economic empowerment and sustainable development in Rivers State?

Table 3: Challenges hindering the Impact of Women's Formal Education on Economic Empowerment and Sustainable Development in Rivers State

S/N	Statement	Urban Women Mean	SD	Rural Women Mean	SD	X of X ² (Mean)	Decision
1	The “education is a scam” syndrome discourages investment in women’s education	3.45	0.52	3.38	0.57	3.42	Agree]
2	The “marry and the man provides” mentality limits women’s pursuit of education and income-generating activities	3.52	0.50	3.44	0.55	3.48	Agree
3	Early marriage interrupts schooling and limits women’s empowerment opportunities	3.60	0.48	3.55	0.53	3.58	Agree
4	Graduates without jobs struggle to translate their education into economic gains	3.57	0.49	3.50	0.54	3.54	Agree
1	The high cost of education restricts access, especially for low-income families	3.63	0.46	3.55	0.52	3.59	Agree
	Grand Mean	3.55	—	3.48	—	3.52	Agree

According to Research Question Three, women's education in Rivers State's rural and urban areas has a number of obstacles that limit its influence on sustainable development and economic empowerment. Strong agreement among respondents regarding the existence of these impediments is indicated by the grand mean of 3.52. The mean ratings for all issues were somewhat higher for urban women, indicating a higher awareness of societal and structural barriers. The "education is a scam" mentality, the "marry and the man provides" mentality, early marriage, the graduate-without-a-job narrative, and the high cost of education are some of the major obstacles. Rural women concurred that these obstacles prevent women from reaping the full benefits of education, particularly when it comes to generating income and engaging in the community.

Test of Hypotheses

Hypothesis One: There is no significant difference between the mean ratings of urban and rural women in Rivers State on the impact of women's formal education on income-generating capacity.

Table 4: Test of the Difference between the opinions of the respondents on the impact of women's formal education on income-generating capacity

Status	N	X	SD	Df	t-cal	t-tab	P-value	Decision
Urban Women	142	2.86	0.78	264	0.84	1.96	0.05	Accept Ho
Rural Women	124	2.76	0.80					

Table four analyses the independent samples t-test of hypothesis one, which shows that t-calculated (0.84) < t-critical (1.96) at a 0.05 significance level. This indicates no significant difference in the perceived impact of women's education on income-generating capacity between urban and rural women. Therefore, Ho1 is accepted, suggesting that regardless of location, women generally perceive education to similarly influence their ability to generate income.

Hypothesis Two: There is no significant difference between the mean ratings of urban and rural women in Rivers State on the impact of women's formal education on sustainable development in terms of community development and well-being.

Table 5: Test of the Difference between the opinions of the respondents on the impact of women's education on sustainable development, particularly in terms of community development and well-being

Status	N	X	SD	Df	t-cal	t-tab	P-value	Decision
Urban Women	142	3.65	0.47	264	1.12	1.96	0.05	Accept Ho
Rural Women	124	3.53	0.54					

The second hypothesis examines how respondents' perspectives on how women's education affects sustainable development, specifically in terms of community development and well-being. The results indicate that, at the 0.05 significance level, t-calculated (1.12) < t-critical (1.96). This indicates that when it comes to how women's education affects sustainable development, particularly community development and well-being, there is no discernible difference between urban and rural women. Ho2 is thus acknowledged, indicating that education has a comparable impact on sustainable development outcomes in Nigeria's urban and rural areas.

Discussion of Findings

Impact of women's Formal education on economic empowerment, in terms of income-generating capacity

The results showed that there is no discernible difference between urban and rural women's perceptions of how women's education affects their ability to generate income. In a similar

vein, Awopetu (2025) demonstrates how education greatly increases women's economic empowerment through increased employability, productivity, and involvement in businesses that generate revenue. Strongly supporting the current finding, the study indicated that educated women are more likely to obtain formal employment, run small companies successfully, and make financial contributions to household welfare. According to Koroye and Oluleye (2024), women's education boosts skill development, labour force involvement, and entrepreneurial engagement, all of which contribute to economic growth. Their results support the idea that education increases women's ability to generate revenue by confirming that educated women have higher earning potential and greater economic independence.

Impact of women's formal education on sustainable development, in terms of community development and well-being.

The results of the study showed that there was no discernible difference between women in urban and rural areas regarding the impact of women's education on sustainable development, especially when it came to community development and well-being. The results were consistent with Nwadiokwu et al.'s (2024) study on women's empowerment through educational processes in Nigeria, which found that education increases women's involvement in community development in both urban and rural settings, demonstrating comparable results regardless of location. This lends credence to the notion that the advantages of women's education for community development and well-being are consistent across all regions. In a similar vein, Obiageli et al. (2022) found that women's education makes an equal contribution to both national and local development, pointing out that gains in social well-being and community involvement were consistent among women from various backgrounds, including rural and urban populations. This supports the conclusion that there was no discernible difference between the two groups.

Conclusion

In conclusion, women's education is essential to Rivers State's sustained growth and economic independence. The study confirmed that formal education gives women the skills, self-assurance, and opportunity they need to engage more successfully in income-generating activities and make significant contributions to their communities. Women who have received education are better equipped to support their families, make educated decisions, and participate in development projects that promote the advancement and well-being of their communities. Despite these advantages, obstacles including cultural norms, early marriage, graduate unemployment, and the high expense of school still prevent women from reaching their full potential. In order to achieve fair development outcomes in both urban and rural areas, it is imperative to address these obstacles. In general, maintaining funding for women's education is crucial for developing Rivers State's capacity to generate income, bolstering community development programmes, and advancing inclusive and sustainable development.

Recommendations

Based on the findings, the following recommendations were made:

1. Government and relevant stakeholders should expand women-focused educational programmes in both urban and rural areas, ensuring equal access to skills that

strengthens economic empowerment, and the government should also institute affirmative action policies to guarantee formal job access for educated women as this will enhance their income generating capacity and economic empowerment in Rivers State.

2. Stakeholders should encourage and support educated women to actively engage in community development initiatives to promote sustainable development and improve family and community well-being in Rivers State.
3. The government should create policies that will address barriers such as poverty, early marriages and other primitive beliefs, promote women's education, support their inclusion into the formal workforce, and subsidize the cost of education for women in Rivers State.

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