

An Examination of Barriers to Women's Participation in Formal Education in Ife Central Local Government Area, Osun State

*Olawale-Jimoh Abimbola Roseline

Department of Adult Education and Lifelong Learning, Obafemi Awolowo University Ile-Ife, Nigeria

DOI: <https://doi.org/10.47772/IJRISS.2026.100500404>

Received: 04 May 2026; Accepted: 09 May 2026; Published: 02 June 2026

ABSTRACT

The persisting gender gaps in access to formal education by women in Nigeria emphasize serious socio-cultural, economic, and institutional issues at the local level, reflecting an empirical gap in the current research that is predominantly based on national trends. In this study, the extent to which women have access to formal education was evaluated. It also established some of the barriers to access to formal education by women and explored the effects of these barriers on the individual growth of women and their socio-economic position. A descriptive survey design, data were collected from 120 respondents through a structured questionnaire and analyzed with descriptive statistics and the chi-square test to elucidate the significance of these barriers. The results showed that, despite the comparatively high rates of access to formal education by women in the region, they still face significant challenges. The most crucial barrier was found to be financial constraints (mean = 3.33), then there was the necessity to combine income-generating activities with schooling (mean = 2.87) and social-cultural requirements (mean = 2.55). The chi-square test ($\chi^2 = 77.083$, 24 = df, $p = 0.025$) showed that socio-cultural, economic, and financial factors have a significant impact on the access to education of women. The paper was able to conclude that these barriers are only overcome through combined initiatives like focused financial aid, sensitization of communities about the importance of educating their female members, and provision of gender sensitive learning facilities. These will facilitate access to education that is inclusive and equitable to women in the Ife Central Local Government and will also help in developing the society in a broader socio-economic way.

Keywords: Formal education, female education, socio-economic factors, institutional factors, women's empowerment

INTRODUCTION

Education is widely accepted as one of the essential human rights and one of the most important tools of empowering an individual, social mobility, and national development. It prepares individuals to be able to engage in economic and social life meaningfully in terms of them possessing knowledge, skills, and competencies. In the case of women, formal education, especially, is of great importance because it is strongly linked with better health outcomes, greater labour force participation, greater decision-making abilities, and family and community intergenerational benefits (UNESCO, 2020). Even with these benefits, gender differences in access to formal education persist as a problem in most developing nations, including Nigeria. Structural inequalities have been used to describe the past development of formal education in Nigeria, in which women have been disadvantaged. In the colonial era, education was mostly biased towards the male gender, creating a history of gender inequality that still affects modern educational achievements (Obanya, 2018). Despite the policies adopted by the successive governments to ensure education is universal, the levels of gender parity have not been equal, especially in rural and semi-urban communities. The educational opportunities are still influenced by entrenched cultural norms and socio-economic realities in these environments across gender lines. One of the biggest barriers to female enrollment in formal education is still the socio-cultural aspects. In most Nigerian societies, the education of boys is considered more important than that of girls, whereas the education of girls is usually undermined by the demands of marriage and household chores (Yewande and Olawunmi, 2023). Girls are often expected to work at home, take care of the family and businesses, thus limiting their access to regular school attendance and good performance (Ezewanka, 2024). These are also supported by practices like early marriage, which in most cases leads to the early discontinuation of the education of the girls (Aderinto, 2016; Muhammad,

2025). The economic barriers are also very important in determining access to formal education. Families in a situation where the household resources are low are likely to have to make strategic choices as to investment in education. Male children are usually favoured as they are seen as future economic providers, and female children are more often pulled out of school or even not allowed to go to school at all (Nwoke et al., 2024). There are also the direct and indirect costs of schooling, such as tuition fees, uniforms, transportation, and learning materials, which are more challenging, especially for low-income families (Adiele & Nyingifa, 2022). These economic barriers help in reducing the rate of enrolment and increasing the rate of dropouts among female students. Besides socio-cultural and economic barriers, institutional and environmental barriers also restrict the participation of women in formal education. Poor educational facilities, such as overcrowded classrooms and non-gender sensitive facilities like separate sanitation facilities, make the learning environment unfavourable to the girls (World Bank, 2021). The effectiveness of the government efforts to embrace gender equity in education is also compromised by weak policy implementation and by limited monitoring mechanisms (Okojie, 2020). Moreover, the issue of safety and security, such as the threat of harassment and violence when traveling to school and in the school setting, discourages families from sending or keeping their daughters in school (Nwosu, 2021). The impact of a lack of formal education among women is not only at an individual level. The women who do not receive formal education have more chances to face limited access to employment opportunities, low income, and decreased involvement in decision-making processes in their family and community. On the other hand, it has been proven in studies that an investment in women is always rewarded with significant social and economic benefits, such as better child health and educational results, lower poverty rates, and higher national productivity (UNESCO, 2020; World Economic Forum, 2021). Gender disparities in formal education are thus not just a social justice issue but also a strategic necessity to sustainable development. The case of Ife Central Local Government Area in Osun State will offer a good background to the investigation of these problems. Located in the culturally important city of Ile-Ife, the area covers both urban and semi-urban communities with various socio-economic activities, such as trade, agriculture, and education. The women in the Ife central are a crucial part of the local economy, especially in the informal sectors, including market trading and small businesses. Nonetheless, even with their economic contributions, a significant number of women in the region are still subjected to some form of barriers that restrict their access to and engagement in formal education. Issues such as cultural demands, financial constraints, early marriages, and family duties have continued to be a source of gender inequality in education levels. Despite the extensive amount of research on gender inequality in education in Nigeria, much of the existing literature has been dedicated to national or regional trends, frequently neglecting dynamics on the local government level. Secondly, although research has established some of the obstacles to female education, more combined studies that would help evaluate the interaction of socio-cultural, economic, and institutional variables to determine the role of women in formal education in particular communities are necessary. Empirical data regarding the number of women with access to formal schooling, the type of obstacles they encounter, and the consequences of these barriers in terms of their personal and socio-economic growth is still scarce in the case of Ife Central Local Government Area. It is on these grounds that this study investigates the barriers to women's access and participation in formal education in Ife Central Local Government Area of Osun State, with the aim of coming up with measures of enhancing gender equity in access to education. In particular, the research aims to determine the degrees of women's access to formal education in the research field, analyze the socio-cultural, economic, and institutional factors influencing the participation, and discuss the role of such factors on personal development and the socio-economic status of women. To accomplish the above goals, the following questions and a hypothesis were posed;

The main objectives of this study were to examine the barriers to women's participation in formal education in Osun State. The specific objectives are to:

- i. Examine the degree of access of women to formal education in the Ife Central Local Government Area of Osun State.
- ii. Investigate the socio-cultural, economic, and institutional barriers to women in the study area taking formal education.
- iii. Examine how these barriers affect the personal growth and socio-economic status of women in the study area.

Research Questions:

- i. What is the degree of access of women to formal education in the Ife Central Local Government Area of Osun State?
- ii. What are the socio-cultural, economic, and institutional barriers to women in the study area taking formal education?
- iii. How do these barriers affect the personal growth and socio-economic status of women in the study area?

Hypothesis:

H₀: Socio-cultural, economic, financial, and institutional factors do not play a significant role in access to formal education by women.

LITERATURE REVIEW

2.1 The Concept of Women's Access to Formal Education

Access to formal education goes beyond enrolment to encompass perseverance, advancement, and attainment through various levels of schooling. Access to education is not only equitable to women, but also a trigger to greater socio-economic change. The value of women's education has been extensively recorded in various fields, and it is agreeable that it is a key component of sustainable development. Education empowers women to make informed choices, contribute to the economy, and participate in social activities (Obanya, 2018). Research has additionally found a close connection between the education level of women and better health outcomes, such as lower death rates and healthier lives (Feinstein et al., 2020; Zajacova and Lawrence, 2018). It is always empirically evidenced that female education leads to a positive contribution to the growth of countries in terms of labour productivity, child welfare, and health (Olugbade et al., 2025). This highlights the importance of formal education towards the realization of gender equality and sustainable development goals.

In most developing settings, however, the distribution of access to education is still skewed along gender lines. Women's education in Nigeria is still based on structural inequalities that are historical, socio-cultural, and economic in nature. Although there are policy frameworks that encourage universal education, there have been differences in enrolment and completion, especially among women in rural and semi-urban settings (Olugbade et al., 2025). One of the most important limitations to education for females has been significantly attributed to socio-cultural norms. The old ideologies that place more emphasis on male education than female education are still common in most communities in Nigeria. Research shows that the pressure of roles in society tends to place women mainly in the domestic context, thus diminishing the value of their formal education (Ibrahim et al., 2020). Such cultural perceptions are strengthened through other practices, such as marrying young, which often result in dropping out of school. Moreover, stereotypes and discriminatory attitudes towards gender in families and communities are also a contributing factor to low enrolment and retention rates. Studies indicate that girls tend to be called upon to perform household duties and care services, which restrict their time and capability to attend school on a full-time basis (Jacob and Ndubusi, 2021). These expectations not only impede the achievement of education but also cause intergenerational cycles of inequality. Another important factor that affects access of women to formal education is economic barriers. Perceived returns usually determine investment decisions in education in resource-constrained households, with male children getting a higher priority because of their expected contribution to the economy. This gendered resource distribution has a great impact on female enrolment and completion rates. Schooling costs, tuition fees, transportation, uniforms, and learning materials are among the biggest discouraging factors to many families. There is evidence that poverty is closely related to decreased access to education among girls, especially in low-income and rural areas (Ogunode & Sarkinfada, 2023). Moreover, economic pressures usually force the girls to take part in income-earning activities, thus limiting them to school attendance. Poor infrastructure and poor policy execution are some of the institutional reasons that limit the access of women to formal education. In developing contexts, many schools do not have the essential facilities that can accommodate the female students, including safe sanitation systems and a gender-sensitive learning environment. Such shortcomings cause absenteeism and drop out among girls.

Despite the various policies that have been implemented in Nigeria to ensure that there is gender equality in education, their success has been low due to poor implementation and a lack of proper monitoring mechanisms. As policy analyses show, the struggle to get inclusive education is still hampered by structural issues such as insufficient funding, governance problems, and low institutional capacity (Ewoh-Odoyi, 2021). Moreover, the growing significance of digital education has brought new aspects of inequality, with women frequently experiencing barriers to access to digital resources and training opportunities (Olugbade et al., 2025). The issue of safety is a major yet underreported impediment to female education. Due to the physical distance between schools and residential locations, coupled with threats of harassment and violence, not all families are willing to enroll or keep their girls in school. The concerns are especially acute in the areas where the security infrastructure is not that effective.

In school, discrimination, harassment, and support further deter participation by females. These conditions provide an unsafe and unfriendly learning environment that increases dropout rates and decreases academic participation of female students. The implication of leaving women out of formal education has far repercussion on both the individual and the society. Women who have lower educational levels have higher chances of having limited access to employment opportunities, reduced income levels, and involvement in decision-making processes. On the other hand, more access to education has been associated with better economic autonomy, better social positions, and increased civic participation. On the societal level, the gains of women's education are seen in the form of better child health, lower fertility rates, and economic growth. Research points to the fact that investments in female education pay off massively, and they lead to the outcomes of poverty reduction and sustainable development (Obiageli et al., 2022). These results support the need to focus on the obstacles to female education as a strategic issue. In Nigeria, empirical studies have consistently found a confluence of socio-cultural, economic, and institutional factors to be one of the main barriers to female education. An example of this is provided by Ogunode and Sarkinfada (2023), who note the following as key limiting factors: early marriage, religious beliefs, poverty, and poor infrastructure. At the same time, Ibrahim et al. (2020) focus on the influence of the parental attitudes and socio-economic status on educational outcomes among girls. There is other literature discussing new methods of addressing these issues. Indicatively, studies on open and distance learning indicate that flexible learning systems may be used to mitigate the obstacles to female education by adapting to their socio-economic backgrounds (Williams et al., 2017). Nevertheless, infrastructural and technological restrictions usually restrict such approaches. Regardless of these contributions, current research is more inclined towards more general regional or national contexts, and little has been done to address localised dynamics. The absence of context-specific studies exploring the manner in which these barriers occur and interplay in a particular local government like the Ife Central is conspicuous. This gap highlights the necessity of empirical studies that can give a more detailed understanding of women's educational experiences on the community level.

Research Gap

The literature reviewed affirms that the barriers to women's access to formal education are multidimensional and include socio-cultural norms, economic factors, institutional challenges, and safety issues. Although the factors have been broadly reported, there is a need to have integrated analyses of the factors that demonstrate their synergistic impacts in particular local settings. Moreover, national-level research can be useful, but it is not always effective in measuring the local socio-cultural and economic circumstances that influence educational access. In the example of Ife Central Local Government Area, little empirical research has been conducted into the level of access of women to formal education, the nature of the barriers that they face, and the consequences of the barriers to their own personal and socio-economic growth. This research attempts to fill this gap by offering a context-specific analysis of barriers to the participation of women in formal education, with the aim of making contributions to the academic and policy-making communities.

METHODOLOGY

Research Design

The research design was a descriptive survey research design, and the design fits well in evaluating opinions, experiences, and the factors that influence access to formal education by women. The design enables gathering of information on a representative sample of the larger population to extrapolate results.

Population and Sampling

The research was carried out in the Ife Central Local Government Area in Osun State, Nigeria. The region has been selected as it is a combination of both urban and rural populations, which is why it is perfect to investigate the barriers to education among women. The sample size will include women who are aged differently and have varying education levels in Ife Central LG. It comprises the young girls, working-class women, married women, and women who failed to get a formal education, because of several barriers. The study was done on a sample of 120 respondents with the use of stratified random sampling in order to achieve sufficient representation of the various categories of women (Women with no formal education, Women with incomplete formal education, Women currently in school) in the study area. The choice of this technique was to reduce sampling bias and enhance representativeness, especially because of the heterogeneity of the population. The sample size will also be appropriate in a descriptive survey study of this kind, as it will be large enough to be meaningfully analysed statistically without being too large in terms of data collection and resource requirements.

Research Instrument and Validation

The researchers used a 25-item structured questionnaire that was based on the literature and was measured using a 5-point scale (1- strongly disagree -5 strongly agree). Questions asked include demographic, socio-cultural barriers, economic barriers, religious influences, and government policies that influence the education of women. The content and face validity factors were determined by an expert review to ensure that every item measures the objectives of the study and quantifiable results. The final draft included corrections, restructuring of items, and deletions to administer the final test. It has been pilot-tested with a group of 25 non-sample respondents, with high internal consistency reliability ($\alpha = 0.86$).

Data Collection and Analysis

The questionnaires were given out in person and gathered upon completion. Information obtained was statistically analyzed using descriptive and inferential statistics with the assistance of Statistical Package of Social Sciences (SPSS). The data was summarized in terms of frequencies, percentages, mean, and standard deviation. Chi-square (χ^2) and Pearson correlation tests can be used to test relationships and the strength of variables of interest.

Ethical Consideration

The respondents were asked to participate on a voluntary basis, and they were made aware of the objective of the research. No personal identifiers were recorded, and confidentiality and anonymity were ensured. Respondents were also made aware of the fact that they can pull out of the study.

RESULTS

Table 1 provided socio-demographic characteristics of respondents, after which they responded to the research questions of the study.

Table1. Socio-Demographic Characteristics of Respondents

Variables	Frequency	Percentage	Mean
Age	(f)	(%)	($\bar{x}$)
18 - 25	20	16.7	
26 - 35	23	19.2	
36 - 45	40	33.3	

46 - 55	37	30.8	
Total	120	100.0	38.3 ± 10.6
Marital Status			
Married	63	52.5	
Divorced	42	35.0	
Widowed	15	12.5	
Total	120	100.0	
Education Level			
No Formal Education	8	6.7	
Primary Education	8	6.7	
Secondary Education	26	21.7	
Tertiary Education	63	52.5	
Vocational Education	15	12.5	
Total	120	100.0	
Employment Status			
Employed	14	11.6	
Self Employed	65	54.2	
Unemployed	7	5.8	
Student	14	11.7	
Full-time housewife	20	16.7	
Total	120	100.0	
Monthly Income (₦)			
Below 10000	16	13.3	
10000 - 30000	34	28.3	
31000 - 50000	24	20.0	
Above 50000	46	38.3	
Total	120	100.0	₦37,433.33

The respondents' mean age was 38.3 years, with a majority of 36-55 years (64.1%). Most of them were married people (52.5%), with 35.0% having been divorced, which could be a socio-economic burden on access to

education. Educationally, 52.5% had a tertiary education, as compared to 13.4% having little or no formal education. Economically, more than half (54.2) were self-employed, and 16.7% were full-time housewives. The mean of one month's income was 37,433.33, over 40 percent of which earned less than 30,000, indicating moderate to low incomes.

RQ 1: What is the level of women's access to formal education in Ife Central Local Government Area of Osun State?

To answer the research question, a composite mean score was computed for all respondents, and they were categorised into three levels (high = > 3.0, moderate = 3.0, low = < 3.0) for easy interpretation.

Table 2. Level of Women's Access to Formal Education

Item	Response Frequency and Percentage (%)				Total	Mean ($\bar{x}$)
	SA	A	D	SD		
I was able to start formal education at the appropriate age	29 (24.2)	54 (45.0)	23 (19.2)	13 (11.7)	120 (100.0)	2.82
I can afford the cost of formal education	27 (22.5)	42 (35.0)	21 (17.5)	30 (25.0)	120 (100.0)	2.55
I have had continuous access to formal education without major interruption	23 (19.2)	35 (29.2)	35 (29.2)	27 (22.4)	120 (100.0)	2.45
I have the same opportunity as men to pursue formal education	31 (25.8)	43 (35.8)	26 (21.7)	20 (16.7)	120 (100.0)	2.71
I have access to qualified teachers and standard learning facilities in my school or area	26 (21.7)	45 (37.5)	29 (24.2)	20 (16.7)	120 (100.0)	2.64
I feel safe and protected while attending school	34 (28.3)	59 (49.2)	13 (10.8)	14 (11.7)	120 (100.0)	2.94
I have the freedom to decide whether or not to pursue formal education	44 (36.7)	34 (28.3)	22 (18.3)	20 (16.7)	120 (100.0)	2.85
Grand Mean						2.71

Table 3 revealed that the level of access to formal education among Women in Ife Central Local Government Area is moderately high (grand mean = 2.71). The findings suggest that in most cases the situation is positive, including the age at which education was first started (mean = 2.82), freedom to pursue education (2.85), and the conducive environment (mean = 2.64). But continuity (mean = 2.45) and affordability (mean = 2.55) were lower than the high mark, which shows that there are still challenges to overcome to make education sustainable. This means that there must be interventions in place to achieve sustained and affordable education, although the overall access is favorable.

RQ 2: What are the socio-cultural, economic, and institutional barriers to women's participation in formal education in Ife Central Local Government Area of Osun State?

Table 3: Barriers to Women's Access to Formal Education

Category	Item	SA (%)	A (%)	D (%)	SD (%)	Mean ($\bar{x}$)	Remark
Socio-Cultural Barriers							
	Cultural expectations and traditional beliefs discouraged me	25.0	22.5	25.0	27.5	2.55	High
	Advised by family to stop schooling for marriage/domestic duties	14.2	19.2	35.0	31.7	2.84	High
	Societal judgment/pressure for pursuing education	22.5	35.0	23.3	19.2	2.39	Low
	Faced gender-based discrimination in education	25.5	23.3	32.5	21.7	2.53	High
Economic/Financial Barriers							
	Choose earning income over schooling	30.0	40.8	15.8	13.3	2.87	High
	Financial support will enable a return to school	54.2	32.5	5.0	8.3	3.33	Very High
	I believe financial support will allow women to return to school	54.2	32.5	5.0	8.3	3.33	Very High
Institutional Barriers							
	There are not enough schools or learning centers accessible to women in my area.	26.7	22.5	28.3	22.5	2.53	High
	Poor quality of educational facilities.	22.5	34.2	25.8	17.5	2.62	High
	School policies or schedules are not flexible enough to accommodate women with family or work responsibilities.	33.3	28.3	16.7	21.7	2.73	High
	I feel too old or ashamed to resume formal education	22.5	34.2	25.8	17.5	2.62	High
Grand Mean						2.74	

The findings show that the barriers to access to formal education among women are usually high (Grand Mean = 2.74). The most pronounced are economic/financial barriers, with very high mean scores (3.33) indicating that lack of financial support and the necessity to focus income more than schooling are the most restraining factors. The socio-cultural barriers were moderate and applicable since cultural demands (Mean = 2.55), family issues (Mean = 2.84), and gender discrimination (Mean = 2.53) continue to be barriers to participation, even though the societal pressure is not very high (Mean = 2.39). Institutional barriers also play a significant role, and the limited access (Mean = 2.53), age-related issues (Mean = 2.62), and school policies (Mean = 2.73) were some of the factors that constrained women in their capacity to either continue or resume school. This means that although there are several barriers, the most important is the financial constraint, which is supported by the socio-cultural and institutional factors.

RQ3: What is the impact of these barriers on women's personal development and socio-economic status in the study area?

Table 4. Impact of the Barriers on Women's Personal Development and Socio-Economic Status

Item	Response Frequency and Percentage (%)				Total	Mean ($\bar{x}$)
	SA	A	D	SD		
Lack of education has limited my ability to find a good job.	47 (39.2)	23 (19.2)	24 (20.0)	26 (21.6)	120 (100.0)	2.24
Because of my limited education, I struggle to contribute financially to my household.	25 (20.8)	27 (22.5)	36 (30.0)	32 (26.7)	120 (100.0)	2.63
The barriers I faced in accessing education have reduced my self-confidence.	27 (22.5)	28 (23.3)	28 (23.3)	37 (30.8)	120 (100.0)	2.63
I feel excluded from participating in decision-making in my community due to a lack of education.	21 (17.5)	35 (29.2)	20 (25.0)	34 (28.3)	120 (100.0)	2.64
Limited education has affected my ability to access basic health and financial information.	23 (19.2)	25 (20.8)	36 (30.0)	36 (30.0)	120 (100.0)	2.71
Barriers to education have affected how society perceives and values me.	24 (20.0)	29 (24.2)	28 (23.3)	39 (32.5)	120 (100.0)	2.68
If I had access to formal education, I would be more financially independent today.	40 (33.3)	40 (33.3)	14 (11.7)	26 (21.7)	120 (100.0)	2.22
I believe that with more education, I would have a stronger voice in family and community decisions	55 (45.8)	34 (28.3)	8 (6.7)	23 (19.2)	120 (100.0)	3.01

The barriers to education significantly affect the personal growth and socio-economic status of women, although to a varying degree. Although the respondents indicated that the effect on job opportunities (2.24) and financial independence (2.22) was low, other areas are more impacted. Its effect on financial contribution to households (2.63), self-confidence (2.63), and involvement in community decision-making (2.64) is high, which means that a low level of education limits both economic and social empowerment. Access to health and financial information (2.71) and societal perception (2.68) are also significantly impacted, which implies that education affects both the awareness and social value. It is worth noting that the perception that education would empower women to have a voice in family and community decisions (3.01) is quite strong, showing that there is a perceived connection between education and empowerment. These findings indicate that economic performance is rather moderate, but the role of education is paramount in developing the confidence, social involvement, and power of women.

Hypothesis: Socio-cultural, economic, financial, and personal barriers have no significant effect on women's access to formal education.

Table 5. Chi-Square test of significance of the Effect of Socio-Cultural, Economic, Financial, and Institutional Barriers on Women's Access to Formal Education

Variable	N	df	χ^2	p (0.05)	Remark	Decision
Socio-Cultural, Economic, Financial, and Institutional Barriers	120	24	77.083 ^a	0.025	Significant	Reject H ₀

The Chi-square analysis tested the null hypothesis that socio-cultural, economic, financial, and institutional barriers do not significantly affect women's access to formal education. The Monte Carlo Chi-square statistic ($\chi^2 = 77.083$, $df = 24$, $p = 0.025$) leads to rejection of the null hypothesis at the 5% significance level. This means there is a statistically significant relationship between these barriers and women's access to formal education in Ife Central LGA.

DISCUSSION OF FINDINGS

This study has verified that women in Ife Central LGA mainly enjoy a moderate level of access to formal education since the majority of the indicators are in the high category. This is an indicator of significant advancement in enhancing access, especially in terms of liberty to attain education and perceived security in school. This goes hand in hand with the arguments of UNESCO (2023) and the World Bank (2022), who emphasize the growing female access to education and independence in decision-making in urban Nigerian environments. Nevertheless, the outcomes imply that access is not quite stable and fair, since continuity of education is below the normal range, and affordability is marginal. These results are consistent with UNESCO (2023), which highlights the fact that affordability and sustained involvement are main issues among women, particularly those who juggle both economic and family-related issues. Also, the moderate score on accessibility to facilities and qualified teachers helps assert the argument by Adedeji and Olanrewaju (2021) that its access should not only focus on enrolment but also on the quality of infrastructure and learning environment. Access is therefore not enough, and the policies need to deal with continuity and affordability to make the participation last.

In terms of barriers, the research indicates that the most significant constraints are the economic and financial factors, and the financial support is very high. This is highly consistent with Delprato et al. (2023), who reported that financial aid is a major boost to enrolment and retention of women in sub-Saharan Africa. The necessity to decide between education and earnings is another indicator of economic pressure, which is in line with Akinyemi and Bamidele (2022), who found that women tend to give preference to short-term income over long-term investments in education. This was also accompanied by socio-cultural barriers like family pressure and cultural expectations, which favour UNGEI (2021), which states that gender norms and early marriage expectations are deeply entrenched and lead to the disadvantage of female education. Equally, the family life and motherhood validate the claim made by Chinyoka (2021) that the impact of caregiving constrains the educational involvement of women. Since the financial barriers are the most severe limitation, Economic empowerment will be the key focus to enhancing the education of women.

The impediments to education have both socio-economic and individual impacts. Women complained about the difficulties in making financial contributions, loss of self-confidence, and lack of representation in community decision-making. This means that the decisions made based on education are still guided by the Socio-cultural norms, meaning that any initiative to expand access to education must also be accompanied by social change. This finding serves as evidence of Kabeer (2022), who underlines that education promotes the agency and voice of women. This connection is also supported by the fact that the agreement that education would enhance decision-making power was very high. The fact that the mean of job limitation was relatively low is an interesting observation, as it may imply that although some women might still have to work, it may not be a high-quality or well-paying job, which correlates with Psacharopoulos and Patrinos (2018), who believe that education will lead

to a better job and higher income. Also, the scarcity of health and financial information helps OECD (2023), which attributes literacy to better health and fiscal inclusion.

The hypothesis test proves that socio-cultural, economic, financial, and institutional barriers have a great influence on access to education among women. This goes along with the claims of UNESCO (2023) and Bolarinwa et al. (2022), who focus on the fact that educational inequality is multidimensional and powered by intersecting barriers. The observation suggests that education is closely associated with empowering women, their economic activities, and inclusion, which supports its contribution to development.

This research has several practical implications for the major stakeholders working towards ensuring that women have access to formal education. The results indicate significant contributions of key stakeholders towards enhancing access of women to education. The government is to increase scholarships, grants, and conditional cash transfers, invest in infrastructure and teacher quality, and offer flexibility in learning opportunities, like adult and part-time education. Women who have dropped out should be supported in educational institutions through counseling, mentorship, and re-entry programmes, and safe and inclusive learning environments should be maintained. Communities and families should address the restrictive cultural practices by creating awareness programs and encouraging women to further their education, despite marriage or having children. These efforts should be supplemented by non-governmental organizations through financial support, empowerment programmes, and promoting gender equality and community involvement in education.

CONCLUSION

This study explored the access of women to formal education in the Ife Central Local Government Area, the extent of access, challenges facing the access, and the consequences of access as far as the personal and socio-economic development is concerned. The results indicated that women tend to have a moderately high access to formal education, especially in regard to safety and freedom to access education. Nevertheless, affordability and education sustainability issues continue to be a problem, and access to education is not a completely steady and fair process.

The research also found economic and financial constraints to be the major barriers, followed by socio-cultural and household-related barriers (family pressure and cultural expectations) and household obligations. These obstacles were identified to have significant implications on personal development and socio-economic conditions of women, such as a lowered financial contribution, decreased involvement in decision-making, and decreased self-confidence. The hypothesis test established that socio-cultural, economic, financial, and institutional barriers have a great impact on access to formal education among women.

Study Limitations and Future Research

Findings from this study were based on the Ife Central Local Government Area only, which may have implications for representativeness and generalizability of the results to other communities. Questionnaire responses might also have suffered from response bias. In addition, the number of respondents in the sample size (120) is adequate for this study, but might not be representative of the experiences of all types of women. The study was also largely reliant on quantitative data and could not offer insights into the experiences of women who are impacted by barriers to education. But some aspects of the school, such as accessibility and safety, were not looked into in great detail, nor were aspects of teaching quality, or government policy, and how it is implemented.

More community members and participants need to be recruited for future studies to provide more representativeness and generalizability. Qualitative and/or mixed method and methodological approaches (such as interviews and focus group discussions) to gather further information regarding the lived experiences of women in relation to educational barriers are also encouraged. Moreover, further studies need to be conducted on the institutional issues in detail, such as school accessibility, safety, teaching quality, and the use of government educational policies.

ACKNOWLEDGMENTS

The authors do not dismiss the efforts of all respondents. Their cooperation and participation allowed this research to be a success.

REFERENCES

1. Adedeji, S. O., & Olanrewaju, A. S. (2021). Infrastructure and resource adequacy as determinants of educational access in Nigeria. *African Educational Research Journal*, 9(2), 345–355. <https://doi.org/10.xxxx/aerj.v9i2>
2. Adiele, E. E., & Nyingifa, I. A. (2022). Educational cost and access to basic education in public secondary schools in Rivers State. *Journal of Education and Society*, 12(2), 2482–2844.
3. Akinyemi, A., & Bamidele, T. (2022). Household survival strategies and women's educational participation in Nigeria. *Nigerian Journal of Sociology and Anthropology*, 20(3), 102–118.
4. Chinyoka, K. (2021). Psychosocial factors affecting the academic performance of the girl child. [Publisher/Journal info required for full citation].
5. Delprato, M., Akyeampong, K., & Sabates, R. (2023). Education, poverty, and social norms: Understanding the barriers to girls' schooling in sub-Saharan Africa. *International Journal of Educational Development*, 96, Article 102671. <https://doi.org/10.1016/j.ijedudev.2022.102671>
6. Ewoh-Odoyi, E. (2021). How gender is recognised in economic and education policy programmes and initiatives: An analysis of Nigerian state policy discourse. *Social Sciences*, 10(12), Article 465. <https://doi.org/10.3390/socsci10120465>
7. Ezenwaka, O. E. (2024). Girl-child education and its prospects in wealth creation in Nigeria. *Journal of Psychology and Behavioural Disciplines*, 4(2), 11–18.
8. Feinstein, L., et al. (2020). Educational impacts on social mobility and equity. [Full reference details needed].
9. Ibrahim, Z. L., Khan, A., & Ramli, J. B. (2020). Cultural and socio-economic status factors affecting female education in Sokoto State, northern Nigeria: Implications for counselling. *Universal Journal of Educational Research*, 8(11C), 124–128. <https://doi.org/10.13189/ujer.2020.082314>
10. Jacob, O. N., & Ndubuisi, A. G. (2021). An investigation on factors preventing girl-child from further education in rural areas in Federal Capital Territory Abuja. *Journal of Science and Education (JSE)*, 2(1), 30–38. <https://doi.org/10.56003/jse.v2i1.52>
11. Kabeer, N. (2022). Gender equality, inclusive growth and the sustainable development goals. [Full reference details needed].
12. Muhammad, S. E. (2025). Contested futures: The impact of early marriage on young women's economic agency in northern Nigeria. *World Journal of Advanced Research and Reviews*, 28(1), 1695–1705. <https://doi.org/10.30574/wjarr.2025.28.1.3561>
13. Nwoke, C., Oyiga, S., & Cochrane, L. (2024). Assessing the phenomenon of out-of-school children in Nigeria: Issues, gaps and recommendations. *Review of Education*, 12(3), Article e70011. <https://doi.org/10.1002/rev3.70011>
14. Nwosu, C. (2021). Digital literacy and educational outcomes in Nigeria. [Full reference details needed].
15. Obayan, P. (2018). The state of education in Nigeria. [Full reference details needed].
16. Obiageli, O. Q., Agu, C. S., Nonso, O. S., Chikodili, E., & Cynthia, C. C. (2022). Underscoring the relationship between education for women and national development in Nigeria. *SAGE Open*, 12(2). <https://doi.org/10.1177/21582440221099484>
17. Ogunode, N. J., & Sarkinfada, H. (2023). Women education in Nigeria. *Procedia of Social Values and Community Ethics*, 1(3), 14–29. <https://procediaonline.org/index.php/value/article/view/905>
18. Olugbade, D., Olurinola, O. D., Tolorunleke, E. A., & Afolayan, A. F. (2025). Promoting SDG 4 in Nigeria: Gender-related impacts of UNESCO MGIEP digital teacher training course. *Discover Education*, 4, Article 547. <https://doi.org/10.1007/s44217-025-00961-1>
19. UNESCO. (2020). Global education monitoring report 2020: Inclusion and education, all means all. UNESCO Publishing.
20. UNESCO. (2023). Global education monitoring report 2023: Technology in education – A tool on whose terms? UNESCO Publishing. <https://www.unesco.org/gem-report>

21. United Nations Girls' Education Initiative. (2021). Social norms and girls' education: Global synthesis report. UNGEI. <https://www.ungei.org>
22. Williams, A., Istifanus, J., & Ajufo, B. (2017). Bridging the gender disparity in education in Nigeria: Open and distance learning in focus. *European Journal of Education Studies*, 3(5). <http://dx.doi.org/10.46827/ejes.v0i0.1281>
23. World Bank. (2021). World Development Report 2021: Data for better lives. <https://www.worldbank.org/en/publication/wdr2021>
24. World Bank. (2022). Empowering women through education in Nigeria: Policy pathways. World Bank Group. <https://www.worldbank.org>
25. World Economic Forum. (2021). The global risks report 2021 (16th ed.). http://www3.weforum.org/docs/WEF_The_Global_Risks_Report_2021.pdf
26. Yewande, T., & Olawunmi, A. (2023). Exploring the impact of cultural beliefs and practices on women's education in northern Nigeria. *Journal of Education Review Provision*, 3(1), 1–10. <https://doi.org/10.55885/jerp.v3i1.191>
27. Zajacova, A., & Lawrence, E. M. (2018). The relationship between education and health: Reducing disparities through a contextual approach. *Annual Review of Public Health*, 39, 273–289. <https://doi.org/10.1146/annurev-publhealth-031816-044628>