

## **Shaping the Nigerian Economy: The Role of Women**

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**Abstract:** The thrust of this paper is to see how changing gender identities and roles can impact and influence positive changes in Nigerian economy. There is every need to empower Nigerian women particularly in the present global economy which recognizes the need for individuals to develop their potentials and contribute to the overall development of the nation. The equity aspect implies that labour market participation of women will improve their relative economic position. It will also increase overall economic efficiency and improve development potentials of the country. Researchers world over observed that Should majority of the world's population remain vulnerable to economic, political, legal and social marginalization, the hope of advancing democracy and prosperity will be jeopardized. This study analyzed the gender matrix in economic activities using secondary data obtained from CBN statistical Bulletin. The total percentage of women workers (participants) engaged in one form of activity or the other in the economy is 43.1% as opposed to men's 56.9%. This picture though appears nice statistically, is quite misleading. Key leading sectors in the economy by way of income yield or reward have not been favorable to women in terms of participation. Poverty will be reduced to the barest minimum if the government will take appropriate measures to implement and enforce laws and policies directed towards enabling women have the same rights as Nigerian men.

**Keywords:** economy; gender; development; women entrepreneur

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### **1 Introduction**

Today globalization is no longer a choice but a reality. To achieve and maintain prosperity, all economies must ensure that they are well positioned to take advantage of new opportunities and challenges offered by a global market. There is growing recognition internationally that gender equality is good for economic growth and essential for poverty reduction. (Ellis, 2004)

Where gender inequalities constitute barriers to women entering or participating fully in markets, economic growth and private sector development will be

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constrained with less investment, less competition, and lower productivity (Blackden & Bhanu, 1999). Gender inequalities can also adversely affect the outcomes of trade and macroeconomic policy reforms and their ability to translate incentives into economic development.

The World Bank's Country Assistance Strategy recognizes that "women are more likely than men to be poor, and (more) vulnerable to adverse shocks than men" (World Bank 2004). In the past, women were not given the chance to be what they want to be. Somehow many believe that woman's place is in her husbands' home. Most cultures believe that it is a waste of time and resources training a woman. Most women will end their education in primary school because the fund will be kept to train the male children. Time has shown that educating a woman is no mere waste of time and the families that managed to train their female children smiled better. Women as a powerful force for growth and development, require attention of policy makers. Labour market policies, programmes and initiatives may be developed to ameliorate these situations and promote their participation in the labour market. Empowering women will be making important contributions to the economy as workers and entrepreneurs. However, the relatively low level of female labour force participation rates and the significant regional variation in Nigeria are in conflict with the equity and efficiency goals. These issues; right skills, adequate funding, and timely information will no doubt enhance national productivity.

Nigeria still falls short of the desired result of giving males and females' equal Opportunities and equal access to opportunities to advance socially, economically and politically. Evidence abounds of several forms of gender-based discrimination in gender relations in Nigeria. Gender-based division of labour, disparities between male and female access to power and resources, and gender bias in rights and entitlements remain pervasive in Nigeria. (National Gender. Policy, 2006) It is against this background that this study sets out to investigate the role of women in the Nigerian economy especially their participation in economic activities, to identify factors that hinder their development, to shed light on how women affect and are affected by policies

*The 1999 Constitution of Nigeria clearly stipulates gender equality, but customary and religious laws continue to restrict women's rights. The disparities between Nigerian women and men in terms of political, social, educational and economic achievements cannot be separated from some problems which hinder parity between the two groups. Such problems include low participation of women in politics, limited rights in terms of access to resources (land ownership and credit) and opportunities (education, training, occupation), especially for the predominantly Muslim Northern women. There are also more than 250 ethnic groups with various customs, with many, constraining women's full participation in society thereby exacerbating poverty for instance.*

## 2.1. The Gender Matrix in Economic Activities in Nigeria

Table 1. The number of workers classified by industry (unit: the person, %) in Nigeria as at 2008

Industry	Female	%	Male	%	Total
Agriculture and Forestry	7, 029, 237	36.5	12, 207, 075	63.5	19, 236, 348
Fishing	188, 831	1.0	293, 901	1.5	482, 732
Mining	40, 301	0.2	152, 860	0.8	193, 161
Manufacturing Industry	1, 197, 538	6.2	1, 084, 390	5.6	2, 281, 928
Electricity, gas and Water	68, 582	0.4	233, 072	1.2	301, 654
Construction Industry	37, 445	0.2	620, 749	3.2	658, 194
Retail trade	5, 796, 543	30.1	3, 037, 550	15.8	8, 834, 093
Hotel restaurant business	163, 561	0.9	53, 557	0.3	217, 118
Transportation and communication business	96, 300	0.5	1, 308, 250	6.8	1, 404, 550
Finance business	52, 088	0.3	74, 337	0.4	126, 425
Real estate business	187, 984	1.0	226, 263	1.2	414, 247
Administration and defense	477, 061	2.5	1, 352, 562	7.0	1, 909, 149
Education	915, 040	4.8	994, 109	5.2	475, 328
Health and Social welfare	292, 143	1.5	183, 185	1.0	475, 328
Social services	727, 588	3.8	1, 112, 014	5.8	1, 839, 602
House helper	98, 320	0.5	99, 616	0.5	197, 936
Others	16, 113	0.1	50, 325	0.3	66, 438
Total	17, 484, 163	43.1	23, 053, 815	56.9	40, 567, 978

Source: Federal ministry of Women Affairs and Social Development (2008b) Nigeria Gender Statistics Book, Abuja: Government Printed

A look at table one is quite revealing. As at 2008, the total percentage of women workers (participants) engaged in one form of activity or the other in the economy is 43.1% as opposed to men's 56.9%. This picture though appears nice statistically, is quite misleading. Key leading sectors in the economy by way of income yield or reward have not been favorable to women in terms of participation. There are the construction industries where women participation is 0.2% relative to men's 3.2%, transportation and communication business, 0.5% relative to men's 6.8%, and

administration/defense, where women participation is only 2.5% as against men's 7.0%. In other industries, their levels of participation and favorable quantitative terms but negligible when viewed in terms of administrative positions occupied. Of much significance is the extent to which women generally participate in matters of decision-making within the Nigerian State. How many of them occupy political positions, executive positions, etc?

However, a much higher concentration of them are found at the lower level of economic activity and are therefore less likely to influence policy decisions in their favours. Some people have argued against the increased participation of women in all spheres of economic and political activities. They argue that the biology of sex determines that women are limited to the home and children and must play a subordinate role in the economy, public affairs. They argue that in fact, women are naturally mothers, and their greatest pleasure and true fulfillment lies in maternity, the one out of a few things that women are good at (Deckard, 1983). These kinds of ideologies about women have tended to marginalize women and have belittled women's work in the home and outside the home and therefore women's contribution to economic well being of the home and society.

In order to correct this imbalance, and to overcome the issue of marginalization of women especially given the fact that women constitute more than half the active work force in Nigeria, there is every need that women's voices should be heard and be part of major decision making in the country. In fact, if the human resources of a nation are supposed to be an asset, then it will be unthinkable to marginalize almost half of the labour force, which happens to be women, in Nigeria. Their political rights and participation even though guaranteed under 1999 Constitution, does not reflect their numerical strength in the country. They play a minimal role in the area of politics. This is not because they are incapable, but because many of them lack education and economic empowerment compared with their male counterparts.

### **3. Government Policies on Gender Issues**

There had been several policies, programmes and projects designed to assist women, especially low-income women in their bid to achieve economic independence in all spheres of their lives and to improve their participation in public life and the decision making process. The federal government established the National Economic Empowerment and Development Strategy (NEEDS) in 2004 which is largely a poverty reduction strategy document. It contains 4 targeted areas: (1) creation of wealth, (2) job creation, (3) poverty reduction, and (4) value-added direction. Then by 2006, came The National Gender Policy which is a key policy document that supports women's participation in political and public life. One of the objectives of this Policy was aimed at achieving minimum threshold of

representation for women in order to promote equal opportunity in all areas of political, social, and economic life of the country.

By 2007, the Nigerian Government enunciated a Seven Point Agenda, a policy document which was followed by Vision 2020 in 2010. All of these initiatives include efforts to address the gender gap, gender equality and women's empowerment. The measures to be adopted to achieve these goals were: Ensuring equitable representation of women in all aspects of governance. The affirmative action of proportionate representation of not less than 30% representation is to be pursued where feasible. Establishing scholarship schemes at the secondary and tertiary levels in order to expand educational opportunities for female students where necessary and expanding a programme on non-formal education through sustained advocacy education e.g. adult and vocational education to cater for women beyond school age.

The challenge of gender parity in Nigeria is less in the provisions of the constitution but more in implementation. Nigeria still falls short of the desired result of giving males and females equal opportunities and equal access to opportunities to advance socially, economically and politically. Evidence abounds of several forms of gender-based discrimination in gender relations in Nigeria. The political arena in Nigeria is such a system where money rather than merit appears to determine who gets what in the case of elective positions. The males, having been exposed to income yielding opportunities earlier than women, have been monopolizing the political field. Though the constitution guarantees equal right, to political offices women are still lagging behind. When women compete with men for access to political power, they do so on the terms already established by men for competition among themselves. The success of women in politics like that of any group cannot be achieved within a system without displacing or replacing the existing elite. And a change in values which cannot occur independently in the socio-economic as well as political relations, without clear involvement of women in the political process through holding of various offices (positions) and make known their own ambition through consciousness and effective involvement in the political scene a condition which if absent allows or facilitates the political elites dominated by and govern women remain the same.

#### **4. Challenges**

There are many challenges facing women which must to be addressed in order that they will rise to their rightful position in the scheme of things both economically and political.

Female poverty rate is particularly high in Nigeria because of race, religion and social-political backgrounds. Many women in Nigeria still lack formal education

compared to their male counterpart. The implementation of NEEDS and SEEDS has not improved the situation of Nigerian women who bear the brunt of inequality.

The laws enacted especially in the Northern states of the country to improve the

Opportunity of the girl child to education is seriously hampered by lack of effective enforcement and monitoring mechanisms. The challenges facing Women in economic activities appear in diverse forms: the cost and availability of finance and access to the funds; human capacity to handle business, and constraints for many firms in Nigeria and business loans usually require collateral culture. The recent Work on financing behavior by (Okoyeuzu, 2010) find that the cost of finance was a major constraint to firm investment in Nigeria due to lack of collateral and restricted access to formal credit, firms have primarily relied on informal sources such as family, friends and traditional moneylenders. These sources can have high interest rates, or they may not always have the funds available for making loans. The argument for addressing these issues is that good economic and financial management is necessary to create a conducive environment for the private sector to flourish and for successful use of development assistance.

Involvement of women in decision making both at federal and state level in Nigeria is still very negligible. There is every need to encourage and assist more women gain access and be part of decision making bodies. Women have great potentials necessary to accelerate social and political development and consequently transform the society into a better one. Nigerian women have been contributing their quota to the development of the nation; however, their potentials have not been fully tapped due to some constraints.

Increasingly, there are more women in managerial positions in various establishments. This gives a prospect for more positions for women at top levels in the future. A few establishments that have been privileged to be helped by women in this country stood out in terms of output. The transformation of National Agency for food and drug Administration control (Nafdac) by Professor Dora Akunyili cannot be over emphasized. The professor was able to stand up and say no to all fake drugs amidst all challenges. The reorganization of the Nigeria tax system and the tax management bodies from a low revenue generating parastatals since the organization became headed by Ms Ifueke Omogui among others, have stood women out as agents of transformation, in honesty and transparent manners, if given the opportunity. Obiageli Ezekwesili is a thorough woman shaping world economies as the managing Director of World Bank. Her position attests that what a man can do , a woman can do better. Women has less ego. These were the words of Dr. Ngozi Okonjo-Iweala, who was nominated for the World Bank topmost seat by Angola, Nigeria and South Africa. She has demonstrated competence in tackling economic problems in developing economies and Africa. She made the Paris Club –a group of bilateral creditors, to pay \$12 billion of Nigeria's external

debt in return for an \$18 billion debt write-off when she served as finance minister in the administration of former President Olusegun Obasanjo. Most women have excelled as effective managers.

In general women have some distinctive qualities which they bring to bear on any organization they are managing that enables them excel. (Pantiye and Garbe 1991) identified the common features of Nigerian women as( a) tolerance and endurance( b.) high need for association, frankness in matter they considered serious, emotional stability and (c)stubbornness to a belief. (d) Moral decadence and national instability). Most of these characteristics of Nigerian women are needed to bail Nigeria out of its present predicaments

If women are encouraged and given opportunity, they would help manage the country out of its present economic quagmire.

### **5. Impact of Women Labour Activity in the Economy**

Nigerian women have made astounding impacts in Commerce, Industry, Banking, Education , Administration as well as Politics. How does the woman make her impact felt in issues of national development today? One critical requirement is formal education. It is a popular saying, that when you educate a woman you educate a nation. No educated woman will allow her children or wards to attain an educational level less than hers. An educated woman is less dependent on people and will surely lead others to the right direction. When education is achieved, skill are developed for active participation in all aspect of life in the society. Essentially, formal education is the possession of the right skill and knowledge in a profession. Though women constitute half of Nigeria's population, established restrictive practices and constraints however had not allowed them to take advantage of their numbers to significantly influence the decision making processes. Women should be provided with maximum opportunity so that they could play their role in growth of GDP.

One of the most widely recognized contributions of women's work has been its positive impact in reducing poverty via agriculture. The main concern of governments has been to change the way the market (including the labour market) functions and to find ways of promoting productive development and growth. Unpaid female work has received no consideration other than a bare acknowledgement of its existence.

## **6. Conclusions and Recommendations**

From the fore going, it is obvious that women are a resource waiting to be tapped to promote the efficiency of free market policies and to counter the short fall in access to social policies.

The contribution of women entrepreneurs to economic activity and employment has increased over time. Women entrepreneurs have created a variety of new ventures and contributed a lot to the development of a range of services and products. In Nigeria, women entrepreneurs contribute to the economic development visibly in the formal sector that is usually confirmed to the economic development visibly in the informal sector that is usually confirmed to micro-enterprises engaging in businesses like trading and small-scale manufacturing since they have less access to formal education, less access to finance, gender inequity etc. consequently, they have low participation in the formal sector.

There should be need to organize training for women groups on basic rudiments of running small scale business and how to form these businesses, risk taking, managing bank facilities and how to source facilities from banks. The main agenda of these groups will be to initiate skills development centers and cooperatives, particularly in agriculture. This Skills acquisition centers should be established in rural areas for women to learn how to use modern agricultural tools, as the majority of the female Nigerian population is involved in agriculture. Women can form agricultural worker collectives where they can pool resources together to collectively acquire land and modern tools for farming. Collectives make it easier for women to access funding and training.

There is need for state houses of assembly to enact and implement laws on widow hood right to minimize the challenges widow face in the event of the unfortunate loss of their spouses.

Existing laws, regulations, customs, and practices that constitute discrimination against women in land shall be outlawed and appropriate legislation established to ensure effective protection of women against such acts.

There is need for the government to take appropriate measures to implement and enforce laws and policies directed towards enabling women have the same rights as Nigerian men.

There should be a review on the aspects of the Constitution to promote the principle of gender equality between men and women. Female parliamentarian development policies had been introduced to achieve poverty reduction; nevertheless, all these strategies have not yet managed to make rural and urban households food self-sufficient.



The poverty situation in Nigeria seems to be more severe now than before. We recommend that, empowering the women is a positive step to reduce poverty to the barest minimum.

Presently in Nigeria, the president accepted the provision of National Gender policy that is, given 35% of appointive positions to women. It is possible some of the female candidates who contested the 2011 elections in Nigeria were rigged out by the men. Since such is the case, it is very ideal that the equation be balanced by giving more female candidate appointments should make effort to see that this policy gets fully implemented and over time strive to increase the percentage to at least 40% as a way of given voice to more women. That is empowering them politically and financially to contribute positively to the growth of the economy because it is only when they are given a chance that they can prove their worth. Amending the constitution will not solve the problem. Only a prolonged political struggle for the rights of women can ensure that the imbalance is redressed. Political rights are an outcome of a political struggle.

There is no doubt that transformation of the Nigerian economy will proceed at a faster rate if more women are engaged in administrative and related sphere of activity. women in Nigeria represent half of the population and hence should be allowed a fair share in decision-making and the governance of the country. There is a Chinese saying that “women hold up half of the world”. Yet, and regrettably so, women have not been accorded their due recognition in the global and national scheme of things.

In conclusion, in order to appreciate the role of women in nation building, a statement by the American secretary of state, Hillary Clinton, is most instructive. She said: “What we are learning around the world is that if women are healthy and educated, their families will flourish. If women are free from violence, their families will flourish. If women have a chance to work and earn as full and equal partners in the society, their families will flourish. And when families flourish, communities and nations will flourish.

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