

## **Gender-specific educational empowerment and poverty alleviation in Nigeria.**

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### Abstract

Since the late 1970's there has been a growing interest in the strategies to enhance the economic status of the third world women through various policies ranging from direct development of appropriate skills to the promotion and sustenance of their entrepreneurial capabilities in both the formal and informal sectors. Nigeria in recognition of the United Nations declaration of the Decade of Women (1976-1985), made several attempts at programs such as the Better Life Program (1987), the Family Support Program (1994) and the Family Advancement Program (1996) coupled with the establishment of the National Commission for Women and the Federal Ministry of Women Affairs and Social Development, but the cumulative success of all of them did not demonstrate concrete and sufficient evidence on the improvement of the lot of the Nigeria women folk. Also, the pro-poor schemes such as the Capacity Acquisition, the Mandatory Industrial Attachment, the Youth Empowerment Schemes, the Natural Resources Development and Conservation Schemes, the National Poverty Eradication Program and Credit Delivery Program (1999-2007) were not gender-specific but general in nature. Women have less formal education than males in Nigeria and as such they generally benefit less from using employment to fight poverty, hence they remain poorer than the men.

Consequently, the paper argues that women in Nigeria would not benefit substantially from any Poverty Alleviation Program of the governments without the development of their human capacity through formal education. The significant relationships between education and economic development, and particularly to the income of individuals, have never been in doubt. The study views education as a lead-resource through which other resources could be acquired and harnessed easily by women in the country. The study relies on secondary data

sourced from Education Statistics, and National Bureau of Statistics, Nigeria, and it is analytical in nature. In other to enhance women education, one appropriate policy response, will be to provide necessary and sustainable incentives schemes for the women in Nigeria. Programs to aid female education at all levels should be initiated and preserved with realistic commitment. One of such can be through direct lump-sum subsidies and making relevant education inputs cheaper or free for the female folk.

### Introduction

Gender has been found to be significant dimension in disaggregate poverty. Therefore, since the late 1970s there has been a growing interest in the strategies to enhance the economics status of the third world women through various policies ranging from direct development of appropriate skills to the promotion and substances of their entrepreneurial capabilities in both the formal and informal sectors. In particular, global concern and consensus to improve the status of the women and harness their full potentials for the sustainable development led to the declaration of the Decade of the Women (1976-1985) by the United Nations. Despite the economic contributions of women to the overall growth and development process, their economics roles have been grossly under estimated, under value and scarcely acknowledge. In relative terms, while women constitute over 60% of the labor force in some sectors and produce an increasing high proportion of the food supply, evidence suggests that they earn less than 10% of world's income and own 1% of the world's assets (United Nations, 1993 & Bogunjoko, 1999).

Women in underdeveloped (developing) countries such as the sub-Sahara Africa under which Nigeria falls are faced with low income coupled with lack of access to viable productive resources. Nigeria in recognition of the United Nations declaration made several attempts at programs such as the Better Life Program (BLP-1987), the Family Support Program (FSP-1994) and the Family Economic Advancement Program (FEAP-1996) coupled with the establishment of the National Commission for Women and the Federal Ministry of Women Affairs and Social Development, but the cumulative success of all of them did not demonstrate concrete and significant evidence of the improvement of the lot of the Nigerian women folk.

In the Fourth Republic under Obasanjo administration (1999-2007), new poverty alleviation programs have been introduced which are not gender-specific in nature. For instance, the Nigerian Agricultural Cooperative and Rural Development Bank (NACRDB) and the Nigerian Industrial Bank (NIB) which are expected to operate micro credit facilities for the poor were general in nature. Also the pro-poor schemes such as the Capacity Acquisition (CAP), the Mandatory Industrial Attachment (MAP), Youth Empowerment Schemes (YES), the National Resources Development and Conservation Schemes (NRDCS), National Poverty Eradication Program (NAPED) and Credit Delivery Program were not gender-specific but general in nature.

It follows then that women in Nigeria are more likely to be poorer than men because they have fewer opportunities and options than men for escaping poverty as in many developing countries of the world. On the other hand, because women have less formal education than their male counterparts and women generally benefit less from using employment to fight poverty, they remain poorer than the men.

This paper seeks to argue that the women folk in Nigeria and Africa would not benefit substantially from any poverty alleviation programs of the governments without the development of their human capital through formal education. It has been argued that education is the most obvious way in human capital development beginning with first level education continuing with various forms of post primary education and post secondary education. Education as it were, directly impacts on the skills, knowledge and capabilities of people related to their actual or potential participation in labor force. The existence of a positive relationship between education and economic development, and particularly the income of individuals has never been in doubt. Strong arguments for accepting some contributions of education to the public and private earnings go back at least to the first decades of the 20<sup>th</sup> century. It has been found that higher female school enrolments are associated to lower levels of fertility and that, females with higher education tend to earn a large share of household income and exercise more preference for fewer children.

Investing in education of girls could be the one investment with the highest return in the developing world (Summers, 1992). It follows that improved education of women in Nigeria will enable them take advantage of available productive resources in order to escape the

poverty trap. The study views education as a lead-resource through which other resources could be acquired and harnessed easily by women in the country. Hence, future direction of women education in Nigeria should be to alleviate poverty among them and harness their economic contributions to nation building.

However, the phenomenal lack of access to productive resource is reflected in inequalities and poverty incidence and prevalence among women constitute a policy problem in Nigeria as well as other developing countries. For government to be able to address the issue of poverty among women in Nigeria, knowledge is required on how gender-specific educational empowerment can help to alleviate the resultant gender inequality and the associated poverty. Therefore, the study examined the role of women educational empowerment in Nigeria with the effect of achieving a substantial degree of poverty alleviation among them. The relevant data were obtained by using records of educational statistics and socio-economic indicators from the National Bureau of statistics, Nigeria. The study is analytical in nature, and it is broken into four parts, namely; introduction, the role of women in socio-economic development, gender specific educational empowerment and poverty alleviation, and conclusion.

The role of women in socio-economic development:

Women are assets and agents of change and socio-economic development, and as such, there is the need to respect their need for empowerment. The role of women in the development process has been well documented. According to Bogunjoko (1999), everywhere in the world, women have been actively involved in the activities such as farming, food processing and preservation, informal education and other numerous domestic chores that help to sustain the family, the community and the nation at large. It is evident that in United States and Japan, women enjoy a higher rate of employment than men though the average income per annum in the two countries is poorer than that of their men counterparts. There are more female lawyers, managers, and politicians coupled with numerous women in communication in the developed countries of the world today (Dehinde, 2004).

In the study of Shaw (2005), women have a history of success as team players and

problem solvers. Shaw demonstrated in her work the evidence of surveys that revealed that female managers receive lower rating on masculine attributes and style of leadership (task oriented, directive) but higher rating for non-masculine styles (interpersonally oriented, participative). Furthermore, women have also been seen as traditionally important in investing in community, and in social capital such as the neighborhood clubs, and civil association that help community works.

Today, the majority of micro-finance clients world wide are women, and this is especially true for programs targeting the very poor (Cheston, 2004). Women are said to be highly motivated savers and repay their loans at a higher rate than men. Therefore, they value savings services, tend to be more careful about investing than men, with the result that their businesses do not usually grow as fast as those of men, but tend to be around for longer time. Cheston opined that most of what we know about business growth is based on how women invest working-capital loans.

As for Awopegba (2004) the woman is not only involved in the production of the means of life (goods and services) but also in the production of life itself (human beings).

Women are the managers of the social services at the house-hood level, a duty confined on them by nature and tradition. In Awopegba's study it was noted that the women contributions to the economic, social and political lives of their nations, communities and families and the next generation, that constitute the key factors in effective development. Furthermore, more than 800 million women are economically active world-wide in agriculture, small and micro-enterprises and increasingly, in export processing industries that drive globalization.

These economically active women are said to be living in developing regions of the world, such as Asia, Africa and Latin America, and that they constitute more than 70% of the 800 million women.

It was observed that African women do between 60% and 80% of the agricultural work including animal husbandry, gardening, food processing, market (Longe 1985, Okojie 1990, and Bogunjoko, 1999). Women make up more than 40% of the developing world's agricultural labor force, and grow at least half of the world's food supply. In Ghana, 2001, it was found that women had greater control over their business, improved relationship both with suppliers and with customers as their business became better supplied and more

profitable product lines, and increased power and prestige in the market place. Women in Ghana produce 80% of the food, and contribute about 48% to the Gross Domestic Product (GDP). Apart from working in the public services, Ghanaian women gained exposure to modern politics by the end of the colonial period. According to Agomor (2004), Ghanaian women actively participated in independence struggle of the country, and this was manifested in their increasing participation in politics rallies and mobilization and organization of work. This dimension aforementioned is true of Nigerian women in the past and present.

In Nigeria, women are managing an increasingly larger proportion of the country's small farm holdings as well as providing the bulk of the agricultural labor force (Oyejide and Soyibo 1990, in Bogunjoko, 1999). Apart from Agricultural sector, the role of women in promoting industrial production is undisputable, asserted Bogunjoko (1999). Furthermore, that in rural areas, women in Nigeria generally engage in cottage industries and small scale production ventures such as pottery, soap, candle and mat weaving enterprises, brewing, garri processing, dying and cloth weaving. Africa Renewal (2007) reported that "On a small farming plot not far from her grocery store, Dinnak Kapiza points at the different types of fertilizers, explaining how each should be used. Local farmers gather around her, asking questions about the pro and cons of brand she sells at Tisaiwale Variety Shop in Mponela, 60km from the Malawian capital Lilongwe. She adds: because I help them with farming tips, they return to buy my supplies. So it is advertising, as well as helping people. We are improving farming methods therefore food security and economic welfare. Every body benefits in the end". The report is self-explanatory on the contribution of an African woman in National Development.

The relevance of women's contribution to the overall socio-economic development of a nation notwithstanding, they are still struggling amidst obvious disadvantages. Within the input-output frame work, women in Nigeria are marginalized and exploited in every employment or production opportunity. During the process of development, there are structural and functional linkages between women's unpaid household labor, their participation in the informal sector, and their level of absorption into the formal sector, but the national income accounting system tends to ignore or underestimate their contribution (National Centre for Management and administration, 1991).

Table 1

Distribution of Workers by Gender & Social-Economic Activities in Nigeria (%) 1999-2005

ACTIVITIES	1999		2000		2001		2002	
	M	F	M	F	M	F	M	F
Agriculture	86.1	13.9	84.3	15.7	82.3	17.7	84.3	15.7
Manufacturing & processing	88.5	11.5	89.5	89.6	10.4	90.0	10.0	87.7
Hotels, Restaurant & Tourism	67.27	32.72	66.48	33.52	62.48	35.52	64.34	35.66
Transport,	88.88	11.12	89.18	10.82	90.83	9.17	88.30	11.70
Communications	83.57	16.43	84.87	15.13	90.83	9.17	88.30	11.70
Education Services	50.00	50.00	48.43	51.57	58.71	41.29	58.79	41.21
Building & Construction	94.01	5.99	94.02	5.98	94.56	5.44	93.73	6.27
Mining & Quarrying	99.93	0.07	99.80	0.20	99.80	0.20	97.56	2.44
Utilities	99.26	0.74	98.86	1.14	98.86	1.14	98.88	1.12
Banking	64.84	35.14	67.31	32.69	62.62	37.38	57.04	42.94
Distributive Trade	77.96	22.04	78.70	21.30	76.74	23.26	77.39	22.61
Private Professional Services	83.75	17.25	78.97	21.03	82.17	17.83	76.71	23.29
Real Estate & Business Services	90.37	9.63	91.52	8.48	91.25	8.75	92.23	7.77
Health	37.90	62.10	38.88	61.12	37.31	62.69	35.41	64.59
Finance	76.13	23.87	73.45	26.55	73.20	26.80	71.60	28.40
National	81.03	18.97	81.43	18.57	80.72	19.28	79.95	20.05

Notes: M-Males and F- Female.

Source (s): (i) Federal Republic of Nigeria (2006) "The Nigeria Statistical Fact Sheets on Economic and Social Development." National Bureau of Statistics, November.

(ii) Federal Republic of Nigeria (2006) "Quick National Empowerment Generation Survey (QNEGS)". National Bureau of Statistics, August.

Table 1 (continued)

Distribution of Workers by Gender & Social-Economic Activities in Nigeria (%) 1999-2005

ACTIVITIES	2003		2004		2005		National	
	M	F	M	F	M	F	M	F
Agriculture	81.0	19.0	81.1	18.9	78.3	21.8	82.5	17.5
Manufacturing & processing	12.3	87.8	12.2	87.7	12.3	38.7	38.7	11.3
Hotels, Restaurant & Tourism	64.08	35.92	64.65	35.45	65.13	34.87	65.19	34.81
Transport,	88.42	11.58	87.92	12.08	85.15	14.85	88.38	11.62
Communications	88.42	11.58	87.92	12.08	85.15	14.85	88.38	11.62
Education Services	60.01	39.99	65.89	34.11	62.35	37.65	57.74	42.26
Building & Construction	94.24	5.76	93.37	6.63	93.41	6.59	93.91	6.09
Mining & Quarrying	98.01	1.99	98.34	1.66	97.50	2.50	98.71	1.29
Utilities	98.91	1.09	98.93	1.07	98.52	1.48	98.89	1.11
Banking	52.10	47.90	51.20	48.80	55.72	44.28	58.69	41.31
Distributive Trade	76.63	20.37	76.84	23.16	77.14	22.86	77.77	22.23
Private Professional Services	79.82	20.18	76.54	23.46	77.18	22.82	79.31	20.69
Real Estate & Business Services	91.06	8.94	91.43	8.57	86.20	13.80	90.58	9.42
Health	35.84	64.16	35.45	64.55	37.43	62.57	36.89	63.11
Finance	71.80	28.20	70.92	29.08	68.26	31.74	72.19	27.81
National	79.22	20.78	79.05	20.95	78.94	21.06	80.05	19.95

Gender-biased inequalities in terms of access to and control over land, capital, skills and time do not only hinder women's ability to escape from poverty but constrain the performance of the whole economy (Awopegba, 2004). Therefore, it follows thus that for a country to benefit from emerging employment and earning opportunities in the globalizing



economy, investment in women's skills and knowledge via education are crucial to any country's policy formulation and implementation. Table 1 presents a vivid picture of socio-economic contribution by gender in Nigeria.

Gender-specific educational empowerment and poverty alleviation:

The quality of life in the society is directly proportional to the level and quality of relevant skills acquired in schools. Therefore, countries of the world including African nations see education as a way of catching up with the developed world by producing not only literate persons but also skilled high-level manpower (Awopegba and Adedeji, 2004). It was further reiterated that despite the fact that education plays instrumental role in enhancing development at both the community, and the national levels, it has become the most prominent instrument for socio-mobility in any society. In the same vein, Dehinde (2004), emphasized that education is very much the key to including society's traditionally non-participating groups in any successful reform. Furthermore, that there is a critical need to provide young people, especially girls with the educational tool they need to become contributors to the society, builders of communities and participants in the economic and political life of their countries. Education from available evidences remains the most significant approach to skill development and acquisition in any national development.

The provision of education to the entire citizenry has been identified as a major strategy for poverty eradication. Education is an investment in the human resources which ensures the production of skills that combines land and capital for productive activities (Sagbamah, 1997). It follows from the aforementioned study, that education is a lead resource that influences effective and efficient use of other resources to achieve growth and development. Investment in education guarantees a continuous human and material capacity building in any country. Three basic effects of education are identified in the study of Sagbameh earlier cited in the literature:

- (a) It empowers the poor to utilize their major and abundant asset (labor) more effectively, efficiently and productively, thus contributing more positively to growth;

- (b) It enables the poor to take advantage of opportunities to increase their earning capabilities and improve their welfare, and
- (c) It ensures more equitable distribution of income.

It is then obvious that education is a dynamic and adaptable tool of intervention as well as an instrument for enhancing gender participation in socio-economic development process.

The Millennium Declaration identified gender equality and women's empowerment both as a goal and as essential to achieving all the other goals (Dehinde 2004). Furthermore, more than 18 countries have National Plans of Action for Gender Equality as well laws and policies to promote women's human rights in specific areas from education to land ownership. Consequently, inequality in educational opportunities is an inhibiting constraint to women's progress in both the rural and urban areas in Nigeria (NCEMA, 1991). Nonetheless, it was affirmed that women who are educated and trained will have improved status within the family, the community and the nation. In addition, empirical evidence from studies on Nigeria revealed that there is an inverse relationship between women's education and health, enhanced socio-economic status, among others. Also, apart from poverty reduction, women's education has a significant impact on the pace of economic growth and development

The roles of education notwithstanding, there are social pressures that militate against the progress of women education (NCEMA, 1991). School enrolment in most developing countries, including Nigeria, shows that female access to formal education is less than that for their male counterparts.' Also, the drop-out and wastage rates are often greater for girls than boys, and when there are financial crises in the family, girls are the first to be forced to leave schools. Cohen and Bloom's (2005) study agrees with the study of NCEMA cited above, by pointing out that girls' education falls short of boys' education in much of the world. Furthermore, that while enrolment rates sometime do not differ greatly, many more boys than girls complete schooling, especially at the primary school level. To further complicate issues of women education, it was pointed out that enrolment does not necessarily means attendance, attendance does not mean receiving education, and receiving education does not necessarily mean receiving good education. The fall-out from here is that the high enrolment ratios may give the mistaken impression that a high proportion of school-age children are being well

educated. In Nigeria, most existing educational and training facilities, unhappily accentuate gender inequality.

In NEEDS the Nigeria, Development Program document (2004 and 2005), the third goals of poverty reduction out of the six, focuses on the use of education as a tool for improving the quality of life through the skill acquisition and job creation for poverty reduction. The NEEDS seeks to fully integrate women by enhancing their capacity to participate in the economic, social, political and cultural life of the country. The lead resource to empower women in order to benefit from the aforementioned integration is education and the subsequent alleviation of poverty among them. According to Hanushek (2005), it is difficult these days to ignore the message that education matters.

Table 2  
 Gender Literacy Rates (All-Languages) 2006.

	Total	Rural	Rural Poor	Urban	Urban Poor	North East	North West	North Central	South East	South West	South South
Adult Total	64.2	56.7	42.5	78.6	50.7	40.7	51.9	57.9	74.7	78.5	76.3
Male	73.0	66.7	51.8	85.2	58.9	50.6	62.8	69.0	81.3	85.9	84.2
Female	55.4	47.3	33.8	71.9	43.2	30.4	40.9	46.1	68.8	71.3	68.4
Youth Total	76.5	70.3	59.8	88.8	75.1	49.7	57.5	74.8	91.9	94.7	87.9
Male	80.7	75.5	65.5	90.9	78.5	57.5	64.7	81.6	92.3	96.0	86.2
Female	72.2	64.9	54.3	86.6	72.8	41.6	50.1	67.1	91.1	93.3	86.6

Source: Federal Republic of Nigeria (2006) "The Nigerian Statistical Fact, sheets on Economic and Social Development" National Bureau of Statistics, November.

Like many other developing countries, Nigeria has responded favorable to the ripple effect of the global attention paid to women's issues (Bogunjoko, 1999). Although since independence, Nigeria's economic policy has been characterized by efforts to alleviate poverty, the idea and motivation for targeting women for development and poverty reduction in particular, dates back to the initiation of a unit for women and development in Ministry of Information, Youth, Sports and Culture during the United Nations Decade for Women. The initial attempt to improve the status of women was not only inadequate but, generally

misdirected, and as such they remained poorer than their male counterparts in many respects. However, the remaining aspects of this section three are devoted to exhibiting data on education, employment and poverty related indicators in Nigeria.

A cursory look at Tale 2 reveals that in all respects, literacy rates for all- languages are lower for the females than the males, while youth's rates are higher than the adults' for both females and males in Nigeria. The average literacy rates for the rural poor and urban poor are generally very low, with that of the female far lower than their male counterparts. Also observed, is that the females literacy rates in the North East, North West and North Central are lower than that of the South East, South West and South South, respectively

Table 3

Primary and Secondary School: Enrolment and Completion Rates in Nigeria by Gender, 2006.

	Total	Rural	Rural Poor	Urban	Urban Poor	North East	North West	North Central	South East	South West	South South
Access to schools: Primary	74.6	70.5	39.6	85.6	34.4	70.2	74.7	78.8	59.8	87.5	70.3
Secondary	46.3	36.6	9.6	68.2	13.4	35.3	42.5	46.8	31.9	68.6	47.1
Net Enrolment Primary	62.4	57.5	50.9	75.4	65.0	44.6	43.5	73.3	82.4	82.9	77.3
Male	64.0	59.3	52.9	76.7	68.2	46.7	46.7	73.4	84.1	83.9	78.1
Female	64.4	55.2	48.3	73.8	61.0	42.2	39.5	73.0	80.7	81.7	76.2
Secondary	45.9	39.8	29.6	59.8	45.4	26.3	25.8	46.4	59.9	65.2	58.9
Male	45.9	40.1	29.8	59.6	43.9	27.4	28.1	48.3	58.3	66.0	27.1
Female	46.0	39.3	29.5	59.9	47.5	25.0	22.6	44.0	61.6	64.4	61.0
Completion Primary	12	10.5	8.8	16.1	14.7	6.3	5.8	12.8	22.9	18.6	17.2
Secondary	20.0	13.6	6.2	34.5	16.9	7.0	7.2	15.8	27.9	39.4	25.5

Source: Federal Republic of Nigeria (2006) "The Nigerian Statistical Fact Sheets on Economic and Socio Development" National Bureau of statistics, November.

It is note worthy that the East Asian and the Latin American countries have put so much on education that they have achieved an adult literacy level of over 70 percent with Sri Lanka, Thailand, Argentina, Korea and Japan achieving 88, 93, 95, 96, and 96 percent, respectively. Almost the entire population of these countries benefit from education and training while it is far lower in Nigeria.

Access to schools and completion rates in Nigeria are very poor as depicted in Table 3 (see first two rows and the last two rows of the table). Enrolment in both primary and secondary schools for females in both primary and secondary schools for females and males are almost at par, with that of the females under rural poor and urban poor, North East, North West and North Central geographical zones worse off.

The difference between Table 3 and Table 4 is that one is from cross-section data while the other is a time series data set. The enrolment in both primary and secondary institutions in Table 4 follow similar trend as described in Table 3. There are wide gaps existing between males and female in the JAMBE and University enrolment in Nigeria. The implication her, is that more males have access to acquire high-level skills needed in the professional and executive cadre of Nigerian labor force.

Table 4

Enrolment in Primary, Secondary and University Institutions by Gender in Nigeria (2001-2005).

<b>Institution</b>	<b>2000/2001</b>	<b>2001/2002</b>	<b>2002/2003</b>	<b>2003/2004</b>	<b>2004/2005</b>
Primary:					
Male	10,805,772	11,070,560	11,141,614	11,141,614	11,712,479
Female	8,457,812	13,791,072	11,338,280	8,895,866	9,239,339
Secondary:					
Male	3,241,566	3,713,854	4,063,475	3,076,905	3,079,339
Female	2,286,818	2,578,854	3,107,829	2,481,019	2,342,779
Jamb:					
Male	743,725	538,827	525,564	446,285	438, 378
Female	312,892	382,423	382,487	323,871	323,603
University:					
Male	231,633	274,131	373,778	492,874	466,159
Female	127,125	170,818	232,326	234,534	258,697

Note: JAMBE :- Joint Admission and Matriculation Board Examination.

Source: Federal Republic of Nigeria (2005) "Social Statistics in Nigeria" National Bureau of Statistics.

Table 5  
 Output by Gender in Nigeria's Universities per Session.

Type of Degree	2000/2001	2001/2002	2002/2003	2003/2004	2004/2005
Bachelors:					
M	29,782	35,989	41,252	30,105	15,327
F	18,009	22,316	29,109	20,314	10,715
Post-Graduate:					
M	7,573	5,060	3,471	3,762	3,162
F	2,516	1,707	1,939	1,833	1,489
Master's:					
M	7,714	10,994	10,748	8,529	2,033
F	3,106	4,157	3,308	3,963	336
Doctorate:					
M	543	578	553	577	336
F	147	143	199	217	92

Notes (i) M = Male, F = Female

Source: Federal Republic of Nigeria (2005) "Social Statistics in Nigeria." National Bureau of Statistic.

Table 5 shows that the disparities between male and female graduate outputs widen as we move from Bachelor's degree to Doctorate degree in Nigeria and this is a reflection of what happens at the points of admission and enrolment in the universities. It is pertinent from here that whatever policy put in place to integrate women into the socio-economic and political main streams in Nigeria will not be successful, except these yawning gaps are bridged.

Table 6  
 Federal Civil Service Employment and Unemployment Rates by Gender in Nigeria

	1999	2000	2001	2002	2003	2004	2005
Employment							
Male	N.A	N.A	90,259	81,573	84,934	10,620	N.A
Female	N.A	N.A	36,434	32,782	37,651	4,451	N.A
Unemployment Rate (%)							
M	53.60	52.90	54.80	11.00	15.10	10.40	10.37
F	46.40	47.10	45.20	14.20	14.70	10.40	14.65
Country Average (%)	12.50	18.01	13.60	12.60	11.20	11.00	10.80

Notes: (i) N.A = Not available (ii) M = Male (iii) F = Female

Source: National Planning Commission (2006). Economic Performance Review. Abuja: African Business Databank Ltd.

The few data set on employment in the Federal Civil Service in Nigeria by gender reveal that female are highly disadvantaged despite they constitute almost half of the population of the country. Unemployment was higher for the female labor force than that of their male counterparts in 2002, 2004 and 2005 respectively. From here, it follows that the female are further weakened in playing their socio-economic roles in Nigeria's overall development.

Table 7  
 Access to Credit Facilities in Nigeria by Gender, 2000.

Access to credit facilities	Total	Rural	Rural poor	Urban	Urban Poor	North East	North West	North Central	South East	South West	South South
	9.4	8.8	6.0	10.5	5.0	5.1	6.3	13.5	7.4	14.0	8.6
M	10.1	9.6	6.6	11.2	5.5	6.3	8.2	13.9	8.3	13.9	8.9
F	8.6	8.0	5.5	9.8	4.5	3.9	4.4	12.9	6.6	14.1	8.3

SOURCE: Federal Republic of Nigeria (2006) "The Nigeria Statistical Fact Sheets on Economic and Social Development." National Bureau of Statistics, November.

One of the problems of women in development is lack of productive assets and poor access to fund for establishing and running business. Table 7 reveals that male have more access to credit facilities than the female in Nigeria. This access to credit is far narrower for rural poor and urban poor women and women who live in the three Northern geopolitical zones of Nigeria.

### Conclusion

This study emphasized that education is a lead resource upon which women can lean in order to escape poverty trap and narrow the gap of the gender inequalities in Nigeria. Poor gender-specific educational empowerment and the widening poverty gaps are facts of life in Nigeria as revealed in the socio-economic indicators presented in Tables 1-7. Gender disparities in literacy rates, enrolments, graduate outputs, employment in the Nigeria Civil Service, unemployment rates, and access to credit facilities revealed that women are

unwarrantedly disadvantaged in all respects, though they constitute about one-half of the Nigerian population.

It is evident from the study that Nigeria women are far poorer than their male counterparts. Therefore, given that educational directly impacts on the skills, capabilities and knowledge of a people, and that there exists a significant relationship between the amount of education women acquire and poverty alleviation, then, one appropriate policy response, will be to provide necessary and sustainable incentives scheme for them. Programs to aid female education at all levels should be initiated and pursued with realistic commitment. One of such can be through direct lump-sum subsidies and making relevant education inputs cheaper or free for the female folk.

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