

Inclusive Growth: Impact of Women's Participation on Nigeria's Macroeconomic Performance

(A Literature Review)

**Report submitted to: Policy Development Facility II (PDF)
By: Omowumi Asubiaro-Dada**

Project code: 045 KM-IGWP WA

September 2019

Table of Contents

EXECUTIVE SUMMARY	3
1. INTRODUCTION: NIGERIA’S ECONOMIC LANDSCAPE	7
2. THE ECONOMIC CASE FOR INCLUSION	10
2.1 HOW GENDER INEQUALITY HINDERS ECONOMIC GROWTH AND DEVELOPMENT	11
<i>Case Study 1: India: Jeevika/ Rural Livelihoods Project.....</i>	<i>14</i>
<i>Case Study 2: Japan- Womenomics.....</i>	<i>15</i>
<i>Case Study 3: Rwanda: Multi Projects for SDG Attainment</i>	<i>16</i>
<i>Case Study 4: Peru.....</i>	<i>17</i>
<i>Case Study 5: YouWin.....</i>	<i>17</i>
2.2 WOMEN’S PARTICIPATION MAKES ‘CENTS’	18
2.3 THE IMPLICATIONS OF WOMEN’S PARTICIPATION ON NIGERIA’S MACROECONOMIC PERFORMANCE	19
4. UNDERSTANDING THE BARRIERS AND CHALLENGES TO WOMEN’S ECONOMIC PARTICIPATION IN NIGERIA... 21	
4.1 LEGAL BARRIERS:	23
4.1.2 <i>Discriminatory Legal Frameworks.....</i>	<i>23</i>
4.2 STRUCTURAL BARRIERS:	26
4.2.1 <i>Missed Educational Opportunities</i>	<i>26</i>
4.2.2 <i>Secure Access to Formal Financial Resources.....</i>	<i>29</i>
4.2.3 <i>Access to Land and Assets.....</i>	<i>31</i>
4.2.4 <i>Women’s absence in formal and informal decision-making structures</i>	<i>33</i>
4.2.5 <i>Violence Against Women and Girls</i>	<i>35</i>
4.2.6 <i>Girls’ and women’s time poverty (Unpaid care work).....</i>	<i>38</i>
4.3 SOCIO-CULTURAL BARRIERS	39
4.3.1 <i>Child Marriage.....</i>	<i>39</i>
4.3.2 <i>Patrilineal Inheritance.....</i>	<i>41</i>
5. NIGERIAN WOMEN AND THE WORLD OF WORK	42
6. OTHER KEY RECOMMENDATIONS FOR ACHIEVING INCLUSIVE GROWTH	45
CONCLUSION	46
BIBLIOGRAPHY.....	47

Executive Summary

The Policy Development Facility Phase II (PDF II) is a UK-Aid funded flexible, rapid-response facility set up to support ‘champions of change’, to implement economic and social policies that lead to poverty reduction in Nigeria. Its goal is to provide “champions of change” with improved capacity and evidence to enable them pursue vital economic and social reforms.

To advance its mandate, PDF commissioned a desk review of research on women’s participation in economic activities and the impact of economic growth (causes and manifestation in Nigeria).

The findings from the desk review revealed that while the economic growth rate for the country has returned to being positive, concerns are rising that this growth is not inclusive. Data shows that although the country seems to be achieving its economic growth targets, a majority of the population still live below poverty line with escalating unemployment rates and a widening income gap between rich and poor. The dividends of high economic growth have been found to accrue more to a small proportion of the population and scholars assert that Nigeria’s growth has only been inclusive for the rich and exclusive for the poor especially young people and women. These inequalities are evident through the Gini coefficient (Gini Index) which showed that income inequalities in Nigeria were high as the country recorded a net income Gini index of 39% in 2018.¹ The Gini index measures the extent to which the distribution of income among individuals or households within an income deviates from a perfectly equal distribution. Thus, a Gini index of 0 represents perfect equality, while an index of 100 represents perfect inequality.²

One contributory factor is that most of the country’s revenue, which is primarily derived from the country’s over reliance on oil exports, have not been properly invested in productive infrastructure and other areas that could lead to pro-poor growth. This has crippled industrial growth and any chances to boost employment creation and accounts for one of the reasons why Nigeria still struggles to achieve inclusive growth.³ A clear consequence of Nigeria’s inability to harness its potential is the country’s unemployment rate which stands at 23 percent⁴ and with an average population growth rate of about 3.1 percent.

Wealth is the asset base that enables countries to produce income (GDP). A country’s wealth includes various types of capital. Produced capital comes from investments in assets such as

¹ Ventura, L (2018) [Wealth Distribution and Income Inequality by Country 2018](#) in *Global Finance Magazine*.

² CEIC (no date) [Nigeria NG: Gini Coefficient \(Gini Index\): World Bank Estimate](#).

³ IMF (2018) Nigeria Country Report No. 18/64

⁴ NBS (2018) “Quarterly Unemployment Statistics-Special Edition.”

factories, equipment, or infrastructure. Natural capital includes assets such as agricultural land and other renewable and non-renewable natural resources. However, the largest component of countries' wealth typically resides in their people.⁵ In excluding segments of their populations, some countries limit their ability to accumulate physical and human capital and to innovate.⁶

Nigeria's real GDP in 2018 grew at an annual growth rate of 1.93% which realised a figure of \$397, 270 million- an increase compared to the 2017 GDP growth rate that was recorded at 0.82%.⁷ However, reports from the IMF has revealed that if Nigeria reduces gender inequality within the areas of educational attainment, economic and political participation, attainment of legal rights and improved health outcomes for women, the economy could grow on average by as much as 1.25 percentage points and more.⁸

A growing body of evidence has found a strong nexus between gender equality and inclusive growth. Researchers have consistently argued that the non-inclusion of women within the labour force is economically inefficient and that national economies lose out when a substantial part of the population cannot participate equitably within the economy or realize its full potential. Nigeria has consistently been ranked within groups of low performers in gender equality and was ranked 122 out of 144 on the World Economic Forum's Gender Gap Index.

Findings from this study showed that gender inequality in the labour market, low female representation within the political space, low educational attainment, high adolescent fertility and maternal death rates and also restrictions to women's legal rights have taken a strong toll in encumbering Nigeria's economic growth and development.⁹

Generally, the Nigerian Economic Summit Group has recommended the framework below to ensure inclusive economic growth.¹⁰

⁵ World Bank (2018) The Cost of Gender Inequality: Unrealized Potential: The High Cost of Gender Inequality in Earnings.

⁶ Klasen (2017)

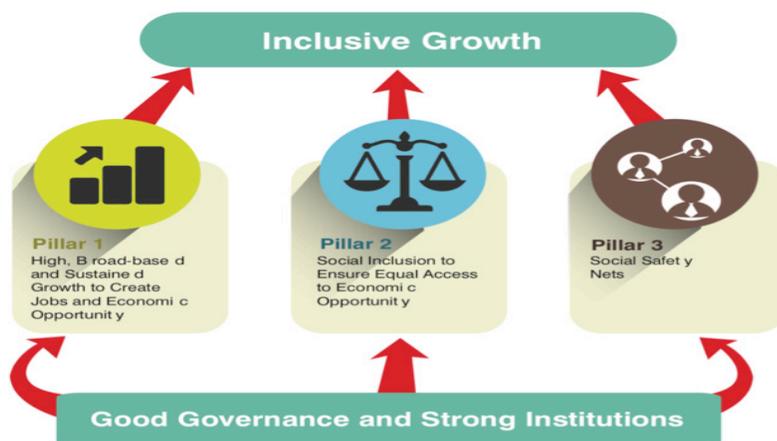
⁷ IMF (2019) World Economic Outlook Database.

⁸ IMF (2018) Nigeria Country Report No. 18/64

⁹ IMF (2018) Nigeria Country Report No. 18/64

¹⁰ NESG. 2018. NESG Macroeconomic Outlook 2018. "Growing Beyond Numbers: Will Nigeria's Growth be Inclusive in 2018 and Beyond?".

Figure 3: Pillars of Inclusive Growth



Source: Adapted from ADB

Culled from NESG Macroeconomic Outlook 2018

While endorsing the framework, this report has deliberately identified major barriers to women’s participation and inclusion within the economy and suggests far reaching recommendations:

Barrier	Economic Impact	Key Recommended action
<p>Missed Educational Opportunities: 2018 data from the National Bureau of Statistics (NBS) shows that the literacy rate among female age 15 – 24 years is relatively low (59.3%) as compared to male (70.9%).</p>	<p>Less women in formal employment; lower family income; lower contribution to tax; less contribution to GDP; higher unplanned population; more pressure on infrastructure and social services</p>	<p>Create incentives for all girls to complete primary and secondary school education and prioritize innovation and technical skills.</p>
<p>Discriminatory Legal Frameworks Kano State Civil Service Rule 03303 states that: <i>“Any woman civil servant who is about to take a course of training shall be called upon to enter into an agreement to refund the whole or part of cost of course being interrupted on the grounds of pregnancy”</i></p>	<p>Loses in higher tax revenues</p>	<p>Review all discriminatory laws and policies</p>
<p>Access to Formal Financial Resources: only 15% of women owned a bank account in Nigeria; In 2007 for example, some 20,098 men accessed loans compared to 8,550 women</p>	<p>Failed businesses lead to loss of employees and in turn loss of livelihood for employees; Revenue loss for government through taxation; More poor people for social protection thereby increasing pressure on government revenue</p>	<p>Provide incentives to banks in geopolitical zones to locate branches closer to rural and semi-rural populations as well as the urban small businesses.</p> <p>Promote financial literacy through collaborations with Federal Ministry of Education, Federal Ministry of Information, State and Local Governments and</p>

		religious institutions. Literacy programmes should be taken to where women are.
Access to Land and Assets	Gross food insecurity for families and communities; Less mechanised productivity; Loss in potential revenue for government; reduced contribution of agriculture to the GDP especially as women constitute over half of the agricultural labour force	Consult and involve organizations such as the Nigerian Women Farmers Association and the Market Women Associations in the design of initiatives to support women entrepreneurs. Develop rural based economies by liberating economic activities to cities other than Lagos, Kano, Aba and Onitsha; Create more agricultural and industrial manufacturing value chain.
Violence Against Women and Girls: rape, sexual harassment, denial of access to economic opportunities	In Peru, the costs of partner violence against women reach almost 4 percent of annual GDP. Another study found that intimate partner violence results in productivity losses equal to at least 1 percent of GDP in Tanzania, and, on an individual level, results in a woman who has experienced such violence earning 60 percent less than a woman who has not	Promote nationwide adoption of the Violence Against Persons Prohibition Act (VAPP Act). Establish family courts to expedite cases of gender-based violence. Criminalize harmful traditional practices against women and children through advocacy with State Houses' of Assemblies and the development of Bills to abolish such practices from the states. Government support is needed to strengthen national response on sexual and gender-based violence and women rights abuses.
Girls' and women's time poverty (Unpaid care work)	Unequal participation of women within the economy; Reduction within the labour force; Loss of potential revenues and productivity; Possible loss to the GDP could be between 10 and 39 percent of global GDP	Increase and prioritize investment in infrastructure such as rural roads and power grids Design and implement social norms and behavioural programmes that tackles toxic masculinity
Child Marriage	Nigeria loses \$7.6 billion in earnings and productivity as a result of its high rates of child marriage (World Bank)	Criminalize harmful traditional practices against women and children. Provide incentives to families to delay marriages for girls
Women's absence in formal and informal decision-making structures	Less policies that focus on social and economic development and empower women	The Electoral Act should be amended to include affirmative action by compelling political parties to submit a list that contains not less than 40% reflection of any gender.

The most strategic opportunity for ensuring policy level accountability for gender equality is at the planning level and this includes:

- Enhancing the capacities of the national and states' gender machinery to implement and monitor the implementation the National Gender Policy as an accountability tool on national commitments.

- Supporting States to develop and implement a contextually relevant gender and social inclusion policy.

Nigeria's economy has great potentials with the population, natural resources and the democratic form of government currently in place. However, the growth in the economy will at best be superficial and non-sustainable if it remains exclusive. As stated by the former Governor of the Central Bank of Nigeria, "Nigeria's real growth can only be assured if steps are taken to ensure that her social and economic development is all inclusive".¹¹

1. Introduction: Nigeria's Economic Landscape

Nigeria returned to democracy in 1999 after thirty-three years of primarily military rule. Since then, the country has realised impressive economic growth rates. Between 1999 and 2010, the economy grew fifteen-fold from US\$36 billion to nearly US\$555 billion which catapulted the country into the global club of emerging lower middle-income economies.¹² About 34 solid minerals, including significant uranium deposits, have been discovered in Nigeria. Abundant arable land and over 44 exportable commodities are also available but the fundamental driver of the country's economy is the production and exportation of crude oil which usually leaves government revenue vulnerable to fluctuating global crude oil prices.

Over the past decade, the Nigerian economy enjoyed steady growth and her gross domestic product (GDP) averaged a growth rate of 7% between 2000 and 2005¹³ Nigeria is the biggest economy in West Africa, contributing 41% to the sub-region's GDP and is regarded as Africa's third largest economy, after South Africa and Egypt, contributing 14% to the continent's GDP. Nigeria was ranked 31st in 2012 in terms of purchasing power parity and as the 8th largest producer of petroleum, with oil reserves estimated at about 36 billion barrels. Nigeria also has the 6th largest deposit of natural gas with reserves estimated at a minimum of 100 trillion cubic feet.¹⁴

Invariably, with a drop in global oil price, the country experienced recession between 2016/2017 that resulted from Nigeria's almost-total dependence on crude oil. NBS GDP reports showed that real GDP growth plunged sharply from 6.2% in 2014 to a 1.6% in 2016. The country slipped into recession in the second quarter of 2016 and maintained negative growth rates in all quarters of that year.¹⁵ Scholars state that Nigeria remains "Exhibit A" of the so-called 'resource curse' and advises that the country must diversify if it is to break out of the poverty trap.¹⁶

¹¹ Emir of Kano Sanusi Lamido Sanusi. 2010. Accessed at < <https://businessday.ng/financial-inclusion/article/financial-inclusion-can-boost-economic-growth/> >

¹² World Bank. (2011) "Operationalizing the 2011 World Development Report: Conflict, Security and Development."

¹³ Babajide et al (2005) 'Financial Inclusion and Economic Growth in Nigeria'

¹⁴ Usman (2010) "Insight into the State of the Nigeria Economy"

¹⁵ NBS (2018) GDP Report Q4 2018

¹⁶ Campbell J. (2019) "Nigeria is Oil Dependent, not Oil Rich" in *Council on Foreign Relations*.

However, while the Nigeria economy seems to be improving, a majority of the population still live below poverty line with escalating unemployment rates and a widening income gap between rich and poor. These inequalities are evident through the Gini coefficient which measures income inequalities by determining the extent to which the distribution of income or consumption expenditure among individuals or households within an economy deviates from a perfectly equal distribution. For instance, while Nigeria's 2018 GDP growth rate was recorded at 1.93% which realized a figure of \$397,270 million¹⁷, the country's Gini Coefficient revealed high levels of income inequality standing at 39% for that year¹⁸, this is 14% higher than the lower threshold of 25%¹⁹.

A 2018 report by The World Poverty Clock stated that Nigeria has overtaken India as the country with the absolute number of extreme poor people in the world.²⁰ Now labelled as the poverty capital of the world, Nigeria is home to 86.9 million people who live in extreme poverty- a figure which represents nearly 50% of its estimated 180 million population.²¹ With Nigeria's population growth rate at 2.6% per annum, this problem is still likely to worsen. Data studies from the UN projects that Nigeria still faces a population boom and will become the world's third largest country by 2050- after India and China.²²

Nigeria's burgeoning population is the missed opportunity for growing the economy. Nigeria's population is predominantly young; hence it has a high dependency ratio. 54% of the population are aged 15 years and under, and within few years will join or seek to join the country's workforce.²³ This ideally presents a tremendous opportunity because they will work, be productive and essentially contribute to economic growth. However, to reap these potentials and opportunities, a lot of barriers need to be addressed.

Most of the country's revenue, which is primarily derived from the country's over reliance on oil exports, have not been properly invested in productive infrastructure and other areas that could lead to pro-poor growth. This has crippled industrial growth and any chances to boost employment creation and accounts for one of the reasons why Nigeria still struggles to achieve inclusive growth.²⁴ A clear evidence of Nigeria's inability to harness its potential is the country's unemployment rate which stands at 23 percent²⁵ and with an average population growth rate of about 3.1 percent, Nigeria has been unable to harness the benefits of the high economic growth rate years to lower poverty rates and ultimately, to improve the living standards of its people.²⁶

¹⁷ IMF (2019) World Economic Outlook Database, April 2019

¹⁸ Ventura, L (2018) Wealth Distribution and Income Inequality by Country 2018 in *Global Finance Magazine*.

¹⁹

²⁰ World Poverty Clock (2018) Blog: [The percentage of Nigerians living in extreme poverty could increase by 2030](#)

²¹ Brooking Poverty Report (2018) "The start of a new poverty narrative for the 21st century."

²² UN (2017) UN World Population Prospects: The 2017 Revision

²³ IMF (2018) Nigeria Country Report No. 18/64

²⁴ Ibid

²⁵ NBS (2018) "Quarterly Unemployment Statistics-Special Edition."

²⁶ IMF (2018) Nigeria Country Report No. 18/63

These dividends of high economic growth have been found to accrue more to a small proportion of the population and scholars assert that Nigeria's growth has only been inclusive for the rich and exclusive for the poor especially young people and women.²⁷

According to a 2018 country report published by the IMF, gender inequality in Nigeria is high and widespread across both areas of economic opportunities (enforcement of legal rights, access to education, health, financial services) and outcomes (labour force participation, entrepreneurship, political representation, income).²⁸ The report reveals that these inequalities have led to substantial macroeconomic losses in the country in terms of growth, income equality, and economic diversification. At a time when the need to grow the economy is dire, it is important to raise awareness on these issues among government policy makers and advisers. PDF II therefore commissioned a desk research on the impacts of constraints to Women's participation in Nigeria's macroeconomic performance.

Objective

The Policy Development Facility Phase II (PDF II) is a UK-Aid funded flexible, rapid-response facility set up to support 'champions of change', to implement economic and social policies that lead to poverty reduction in Nigeria. Its goal is to provide "champions of change" with improved capacity and evidence to enable them pursue vital economic and social reforms. Much of PDF II's support is aimed at addressing constraints to economic growth and building the evidence base to support work in this area.

In line with its mandate, PDF II is planning a dialogue on Inclusive Growth: Women's Participation. The objective of the dialogue was to raise awareness on the barriers to women's participation and the economic cost of women's exclusion in order to elicit commitments from policy and decision makers to address the constraints facing Nigerian women.

PDF II therefore commissioned this desk research on women's participation in economic activities and its impact on economic growth and development. The study took the form of a desk review of existing published scholarly articles, reports and statistical studies covering the impact of gender inequality on macroeconomic performance. Resource materials were sourced from both local and international scholarly platforms and although priority was made to source for local research papers on the issue, there was difficulty in finding Nigerian based studies that provided evidence of the barriers women face in accessing economic opportunities.

The report provides an outlay of Nigeria's economic landscape and a literature review that sets the rationale for women's inclusion as the crucial missing link for growing Nigeria's economy in an inclusive manner. International evidence drawn from countries such as India and Peru that have

²⁷ Lawanson & Umar (2019) "Gender Inequality and its implication for Inclusive Growth in Nigeria from 1980 to 2018

²⁸ IMF (2018) Nigeria Country Report No. 18/64

comparable social indices is presented to show how women's inclusion can contribute significant inclusive growth to the economy. Lastly, the report concludes on identifying the barriers preventing women's economic participation and provides recommendations to address these.

2. The Economic Case for Inclusion

Nigeria has a population of 199 million making it the most populous country in Africa and the 7th most populous country in the world.²⁹ A majority of the Nigerian population spend their lives in rural areas where they make their living off agricultural-related activities. The country is made up of a diverse ethnic mix which comprises 389 ethnic groups distributed among 36 states and a Federal Capital Territory (FCT). The Hausa/Fulani, Igbo and Yoruba are regarded as the three major ethnic tribes and within the country, the North-Eastern and North-Western states are predominantly Muslim while the South is predominantly Christian.

It is important to note that many but not all of these ethnic groups have a patrilineal system of inheritance and identity through the male line which has social and economic implications for Nigerian women and girls and will be discussed later on.³⁰

It is expected that economic growth should not only involve an increase in magnitude of national or aggregate outputs such as the Gross Domestic Product (GDP) alone but also should translate to improvements in the welfare of the masses through reduction of poverty and inequality within every country. However, while many countries, especially developing countries, are hitting their macroeconomic targets, a substantial portion of their population still live in poverty as lack of inclusive economic growth leads to economic growth without development. It is thus expected that achieving high levels of social welfare invariably will imply a reduction in both income and social inequality as well as gender inequality.³¹

There has been a rising consciousness among researchers and world leaders that recognises that economically empowering women is not only essential to achieve women's rights but to also achieve the broader sustainable development goals (SDGs). Researchers assert that gender inequality, whichever gender is affected, incapacitates the disadvantaged individuals and excludes them from development gains.³²

Inclusive economic growth has been described as strong and sustainable growth that creates opportunities in which the benefit of growth is shared by all.³³ A growing body of evidence has

²⁹ NBS (2018) "Statistical Report on Women and Men in Nigeria"

³⁰ British Council (2012) "Gender in Nigeria Report"

³¹ Akpoilih & Farayibi (2012) "Economic Growth and Inequality in Nigeria: Magnitudes and Challenges".

³² Klasen S. (2017) "Gender, institutions and economic development".

³³ Ali & Zhuang (2007) "Inclusive growth towards a prosperous Asia".

found a strong nexus between gender equality and inclusive growth. It argues that gender inequality has a direct and indirect impact on an individual's health, causes losses in aggregate productivity, decline in per capita income and per capita consumption, wasteful maximization of resources as well as losses or decline in present and potential human resource capacity.³⁴ Research shows that women make up the majority of the world's poor and therefore, meeting the first Sustainable Development Goals (SDGs) of poverty-reduction would require addressing women's economic empowerment.

2.1 How Gender Inequality Hinders Economic Growth and Development

Wealth is the asset base that enables countries to produce income (GDP). A country's wealth includes various types of capital. Produced capital comes from investments in assets such as factories, equipment, or infrastructure. Natural capital includes assets such as agricultural land and other renewable and non-renewable natural resources. However, the largest component of countries' wealth typically resides in their people.³⁵ It is therefore evident that in excluding segments of their populations, some countries limit their ability to accumulate physical and human capital and to innovate.³⁶

The Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) defines discrimination against women as *“any distinction, exclusion or restriction made on the basis of sex which has the effect or purpose of impairing or nullifying the recognition, enjoyment or exercise by women, irrespective of their marital status, on a basis of equality of men and women, of human rights and fundamental freedoms in the political, economic, social, cultural, civil or any other field”*.³⁷ The World Bank defines gender inequality as the obvious or hidden disparity between individuals due to gender.³⁸ **For economic purposes, gender inequality matters because it creates a distortion within a country's economy. Men, who sometimes could be less capable than women, have better access to education, political, social and economic resources, and to labour markets and therefore access to more economic opportunities.**³⁹

Theoretical links between gender inequality and development shows the presence of a vicious cycle since gender inequality and economic development may be considered as a cause and consequence of each other. According to Ferrant, *“a vicious cycle designates a complex chain of events that reinforces itself through a feedback loop to greater instability, because the negative effect amplifies and feeds the causes which gave birth to it.”*⁴⁰ Indeed, if high gender inequality results in low income per capita, which in turn affects negatively the level of gender inequality

³⁴ Ferrant (2012) How Gender Inequalities Hinder Development: Cross-Country Evidence

³⁵ World Bank (2018) The Cost of Gender Inequality: Unrealized Potential: The High Cost of Gender Inequality in Earnings.

³⁶ Klasen S. (2017)

³⁷ Source: [CEDAW](#)

³⁸ World Bank (2001) Engendering Development through Gender Inequality in Rights, Resources and Voice.

³⁹ Ferrant (2012)

⁴⁰ Ibid.

then it may be assumed that a trap is in existence. The World Bank asserts that discriminatory behaviour takes many forms but they all involve some form of exclusion or rejection.⁴¹ Klasen on the other hand emphasizes that an “overall trend of gender inequalities is to exclude half of the population from economic opportunities, by restricting their civil liberties through restrictive norms, by reducing their productivity through damage to their physical integrity or limited access to health, by decreasing their human and physical capital accumulation via limited access to education and economic assets respectively, by restraining their bargaining power in the household, and by limiting their political and economic power.”⁴²

Researchers strongly argue that this apparent non-inclusion of women is economically inefficient and national economies lose out when a substantial part of the population cannot participate equitably within the economy or realize its full potential.⁴³ Not only is female labour force participation lower, but women who are paid for their work are disproportionately employed in the informal sector- especially in developing economies- where employers are subject to fewer regulations, leaving workers more vulnerable to lower wages and job losses. Even within the formal sector, women doing the same work and having the same level of education earn less than their male counterparts and because women generally spend less time in the paid labour market, they usually have lower pensions and face a higher risk of poverty in old age.⁴⁴

Evidence from Nigeria reveals the significant income inequalities that exists between men and women which gives a clear indication on their unequal opportunities to earn a living. Data compiled by Oyelere shows the gender income disparities between the periods before and after the country’s democracy in 1999.⁴⁵

Monthly Income	Pre-1999	Post-1999	Difference
Male	N102.3 (N242.69)	N142.64 (N283.63)	N40.51
Female	N71.98 (N254.59)	N89.49 (N231.75)	N17.51
Difference in difference	-N30.14	-N53.14	-N23.00

Brackets (Show Median Income) Mean gender income disparity: comparing 1998/9 and 2004/5. (Oyelere, 2007)

Table 2.

⁴¹ World Bank (2001)

⁴² Klasen (2017)

⁴³ Ferrant (2012), Lawanson & Umar (2019), World Bank (2018)

⁴⁴ Dabla-Norris & Kochhar (2019) “Closing the Gender Gap” published in the IMF quarterly publication Finance and Development”.

⁴⁵ Oyelere (2007) “Within and Between Gender Disparities in Income and Education: Benefits from Democracy”.

If the government can formulate targeted policies and anti-discrimination laws that aim to close the gender pay-gaps within the economy, there would be clear increases in women's 'take-home pay' and the direct impact of this (at least at the initial level of wages) will be a boost to family income. This higher level of income also leads to a higher level of private savings and higher private capital stock which has a direct positive effect on growth and brings higher tax revenues which benefits the country as a whole. Higher tax revenues lead to higher public spending in important sectors such as health leading to a boost on infant and maternal health. Thus, a reduction in gender bias and a targeted increase to promote women's inclusion within the economy leads to an increase in economic growth.⁴⁶ Gender disparities within employment and income has also been found to reduce the bargaining power of women within the household. However, the greater women's bargaining power, the more productive household spending is, especially in terms of the health and education of future generations.⁴⁷

It is clear therefore, that the status of women and overall socio-economic development tend to go hand-in-hand. According to Dollar and Gatti "*good times are good for women*" since in the poorest countries, women are particularly discriminated against in terms of education, health, or legal rights compared to the richest countries.⁴⁸

To buttress these points, a 2015 report conducted by the McKinsey Global Institute (MGI) revealed that women constitute almost half of the world's working age population of nearly 5 billion people but generate only 37 percent of global GDP. It also stated that 75 percent of the world's total unpaid care work is undertaken by women including the vital tasks that keep households running such as child care, caring for the elderly, cooking and cleaning. While unpaid care work is not usually computed within GDP measurements, MGI estimated that unpaid care work being undertaken by women amounts to as much as \$10 trillion of output per year, roughly equivalent to 13 percent of global GDP.⁴⁹

Also, a new study by the World Bank titled '*Unrealized potential: The High Cost of Gender Inequality in Earnings*' examined the cost of gender inequality in lost human capital and revealed that globally, countries are losing \$160 trillion in wealth because of differences in lifetime earnings between women and men. This amounts to an average of \$23,620 for each person in the 141 countries studied in the report.⁵⁰ In contrast to the MGI report which focused on measuring losses from gender inequality as annual flows (the GDP approach), this World Bank report focused on measuring losses in human capital (the wealth approach) as a result of gender inequality. This was done by measuring lifetime losses in earnings. From the findings, Quentin Wodon, World Bank Group Lead Economist and author of the report stated that "*human capital wealth accounts for*

⁴⁶ Cabeza-García & others (2018) "Gender Factors and Inclusive Economic Growth: The Silent Revolution"

⁴⁷ Thomas & Strauss (1997) "Health and Wages: Evidence on Men and Women in Urban Brazil".

⁴⁸ Dollar & Gatti (1999) "Gender inequality, income and growth: Are good times good for women?"

⁴⁹ MGI (2015) The Power of Parity: How Advancing Women's Equality Can Add \$12 Trillion to Global Growth.

⁵⁰ World Bank (2018) 'Unrealized potential: The High Cost of Gender Inequality in Earnings'

two-thirds of the global changing wealth of nations, well ahead of natural and other forms of capital and because women earn less than men, human capital wealth worldwide is about 20 percent lower than it could be.⁵¹”

There are some successfully run projects targeted at promoting inclusive economic growth that has been successful. These are presented below as part of the arguments for women’s inclusion because gender equality makes more ‘cents’.

Case Study 1: India: Jeevika/ Rural Livelihoods Project⁵²

The main principle is that the poor need to be socially and economically mobilized in order to form their own institutions therefore investment in the creation of this institutional platform is fundamental for sustainable poverty reduction. The three completed projects in Andhra Pradesh (AP), Madhya Pradesh (MP) and Rajasthan have had a total investment of USD650 million and involved over 11 million beneficiaries. These projects focus mainly on developing assets of the poor through demand generating livelihood institutions. These livelihood intervention projects have started concentrating and working on the social and economic mobilization of women’s self-help groups (SHGs) and common interest groups (CIGs). Complementary investments also consist of assisting SHGs to increase their financial capacity to leverage finance and interact with the state and markets for accessing services for the poor.

Impact:

The project created *voice and institutional platforms* (SHG, SHG federations, producer groups, etc.) that enabled the poor to access and leverage resources from state and market and engage with both state and market. Beneficiaries who are mostly poor became regarded as credit worthy and market worthy clients for mainstream markets. This has helped the poor and their institutions *leverage resources from formal financial institutions and public programs* for improving their livelihoods. For example, the WB support of US\$ 425 million in Andhra Pradesh over a ten-year period helped the poor households systematically leverage nearly US\$ 7.8 billion as loans from commercial banks and support from other public programs like MGNREGS, SGSY, RKVY, NRHM, etc. In other words, US\$ 1 of investment in livelihood program leveraged US\$ 18 of mainstream resources including loans from commercial banks, making markets work for the poor.

External evaluation has shown that sustained investments for poverty reduction in Andhra Pradesh over a period of last 10 years has *reduced poverty incidence among poor households* from 29.2 percent to 17.6 percent in Andhra Pradesh over period of 10 years. Increase in net income per

⁵¹ Ibid

⁵² The National Rural Livelihoods Project. Accessed at <https://aajeevika.gov.in/content/nrlp>; http://web.worldbank.org/archive/website01291/WEB/0_C-638.HTM-; <http://www.fao.org/3/a-i2740e.pdf>.

household from 50 percent to 115 percent has been reported in Andhra Pradesh, Rajasthan and Madhya Pradesh. More recently, similar investment in Bihar over three years has shown interesting trends.

- 48.5 percent of the households have cleared old high cost debts
- 90 percent of the households have reported some improvement in food availability
- 34 percent of the poor households have increased land availability (own and lease)
- 90 percent increase in crop productivity for 100,000 small and marginal farmers
- 29 percent of the poor households have increased access to livestock

These programs have also shown significant *impact on performance of other public services* including education, health and public distribution system where many states have franchised a number of public services to community institutions and also created space for voice, feedback and accountability for poor households and their institutions in local governance of these services. There has been significant impact on school enrolment, particularly girl children. These programs have also enabled members of self-help groups' access various kinds of insurance, pension services, safety nets and entitlements through various ICT enabled transparent forms of service delivery using mobiles and biometric cards.

The other significant area of impact has been on land access, access to technology and extension services in case of agriculture and dairying sectors resulting in significant increase in food security and nutrition indicators. *Significant impact has been observed on achievement of MDG indicators* (peri-natal and neo-natal mortality) and significant reduction in malnutrition in many villages through setting up of community managed doorstep nutrition and day care centers.

Case Study 2: Japan- Womenomics⁵³

In the 1990s, Japan's female labor force participation rate was among the lowest in the developed world. In 2013, recognizing the power of women's economic participation to mitigate demographic challenges that threatened the Japanese economy, Prime Minister Shinzo Abe proposed "**womenomics**" as a core pillar of the nation's growth strategy. Womenomics—a concept coined by Kathy Matsui, chief Japan strategist for Goldman Sachs—is based on research demonstrating that closing the gender gap in formal labor force participation would counter Japan's aging workforce and boost GDP by 13 to 15 percent. A range of Japanese policies in recent years, including legislation to expand childcare and eliminate a tax deduction for dependent spouses, contributed to a sharp rise in female labor force participation while national unemployment fell to a historic low. Initially, the country's female labor force participation rate continued to lag behind that of peer nations, including other Group of Seven (G7) nations, and critics expressed skepticism that top down political reforms would have a lasting benefit. But by 2016, female labor force participation had risen to 66 percent, surpassing that of the United States

⁵³ Lemmon & Vogelstein (2017) "Building Inclusive Economies How Women's Economic Advancement Promotes Sustainable Growth" *Discussion Paper*.

(64 percent). While the impact on Japan's economy has not been measured beyond the increase in number of individuals in the labour force, it is safe to posit that this measure is significant in a country like Japan where the labour force has been shrinking because one in three Japanese is considered elderly⁵⁴. The GDP per capita in Japan improved from 39,381 dollars in 2014 to 42,818 dollars in 2017 while her GDP grew from 5,021 billion dollars in 2014 to 5,427 billion dollars in 2017⁵⁵.

Case Study 3: Rwanda: Multi Projects for SDG Attainment⁵⁶

Deploying a multi-pronged approach that focused on building human capital, Rwanda prioritized gender parity in education and achieved gender parity in education enrolment and increased women representations in ICT education through different STEM programmes. Business Development Fund was established which gives priority to women and youth to access finance and the government empowered women in cross border trade by building their capacities to access finance and market. The Rwanda Chamber of Women Entrepreneurs was established for improving business climate and removing obstacles women face and the Organic Law No. 12/2013/OL on State Finances and Property was adopted to enforce gender budgeting. The Law stipulates that all agencies must annex a gender budget statement. To address economic losses due to violence against women, Rwanda established *Isange* One Stop Centre and scaled it up to all district hospital for gender-based violence services. Additionally, the Chamber of Youth Entrepreneurs was established and a social security net programme was set up for the Elderly, children headed households and people living with disabilities.

Impact

Embedding the equality agenda at the heart of its national policies, Rwanda has put in place programmes to ensure social mobility, address vulnerability and enhance social integration. The development policies and programmes pursued allowed for broad-based improvement in Rwandans' well-being, regardless of gender, origin, religion and economic status. Inequality, as measured by the Gini coefficient, declined significantly over time. Based on 2016/17 household survey data, it fell from 0.522 in 2005 to 0.429 in 2016. Inequality manifests by geography as well as by gender, where female-headed households are still poorer, at 39.5 percent, compared to 37.6 percent of male-headed households (EICV-5 - 2016/17). The latest data confirm that inequality is

⁵⁴ Kathy Matsui. 2019. 'Womenomics 20 years on: Has anything changed?'. Accessed at <<https://www.japantimes.co.jp/opinion/2019/08/08/commentary/japan-commentary/womenomics-20-years-anything-changed/#.Xaw-IS3MwWo>>

⁵⁵ International Monetary Fund (IMF), World Economic Outlook Database, April 2019. Accessed at <https://www.imf.org/external/pubs/ft/weo/2019/01/weodata/weorept.aspx?pr.x=75&pr.y=6&sy=1980&ey=2024&scsm=1&ssd=1&sort=country&ds=.&br=1&c=158&s=NGDP_RPCH,PPPGDP,PPPPC,PCPIPCH,LUR,GGXWDG_NGDP&grp=0&a=>>

⁵⁶ [Rwanda Voluntary National Review \(VNR\) Report \(2019\)](#)

highest in urban areas and lowest in rural areas. In terms of household income per capita, using expenditure per adult equivalent (Target 10.1), income increased for the bottom two quintiles by 0.6 percent and by 1.4 percent, respectively, during 2014 and 2017. Thus, the income levels of the bottom 40 percent of Rwanda's population have improved.

Case Study 4: Peru⁵⁷

Peru illustrates how legal reforms can effectively drive an increase in female labor force participation and financial inclusion. During the 1990s, the country modified the customary laws—followed primarily in indigenous and rural communities—that limited women's legal rights to work, access banking and financial services, and own and inherit assets. Following the enactment of these reforms, women's formal labor force participation increased by 15 percent within a decade, and ensuing national growth has led to Peru today having one of the fastest growing economies in Latin America. According to the IDB's WEVentureScope Index, because of the wide availability of capacity and skills training and relatively strong access to capital, Peru ranks as the second-best environment for female business owners and entrepreneurs across Latin America and the Caribbean.

The claim that international interventions may not work within the Nigerian context has been refuted by successful Nigerian projects that have improved inclusivity of previously disadvantaged and excluded groups such as young people and females.

Case Study 5: YouWin

Past projects implemented by the government yielded results that expanded the economic viability brackets to previously excluded populations in Nigeria. For example, The Youth Enterprise With Innovation in Nigeria (YouWin!) program was a large-scale national business plan competition for young entrepreneurs in Nigeria. The program was a collaboration between Nigeria's Ministry of Finance, the Ministry of Communication Technology, and the Ministry of Youth Development with support from Department for International Development (DFID) and the World Bank. The program's objective was to encourage innovation and job creation through the establishment of new businesses and expansion of existing businesses. The competition attracted almost 24,000 applicants. Random assignment was used to select some of the winners from a pool of semi-finalists, with US\$36 million in randomly allocated grant funding providing each winner with an average of US\$50,000. The first edition, tagged YouWin!1, was initiated to sensitize aspiring entrepreneurial Youth on job creation by funding their business plans. The second edition (YouWin!2) was a Mono-gender version, with Women below the age of 45 year as the target participants. It rewarded over 1200 female youths. The third edition (YouWin!3) was Poly-gender, with a record number of awardees (over 2500 Youth).

⁵⁷ Lemmon, G.T & Vogelstein, R (2017) "Building Inclusive Economies How Women's Economic Advancement Promotes Sustainable Growth" *Discussion Paper*

The YouWin! Program provided experimental evidence of how direct policy action can create positive change in opening up economic opportunities for women by creating jobs and also by supporting budding entrepreneurs to develop and execute their business ideas.⁵⁸

2.2 Women's Participation Makes 'Cents'

Gender inequality is not only a pressing moral and social issue but also a critical economic challenge. **If women - who account for half of the world's population- do not achieve their full economic potential, the global economy will suffer.**⁵⁹ It is however pertinent, to acknowledge that gender parity in economic outcomes (such as the participation in the workforce or presence in leadership positions) is not necessarily a normative ideal as it involves human beings making personal choices about the lives they lead.⁶⁰ Nevertheless, a growing body of evidence has shown that the world including the private sector would benefit greatly by focusing on the large economic opportunity of improving parity between men and women.⁶¹ For instance, a study conducted by Gonzales and others (2015) on the relationship between income inequality and gender inequality revealed that removing gender inequality (as measured by the Gender Inequality Index (GII)) could reduce the Gini coefficient which measures inequality by 6.5 points. Also, reducing gender inequality could also yield significant gains in economic diversification.⁶²

Gender equality has both micro and macro outcomes that are positive for those discriminated against and the economy as a whole such as facilitating inclusive growth by reducing the levels of poverty, unemployment and inequality.⁶³ The MGI report highlighted the power of parity by revealing the gains that could accrue globally if it attained a '*full potential scenario*' in which women participate in the world of work to an identical extent as men- with the erasure of the current gaps in labour-force participation rates, hours worked, and representation within each sector. The report revealed that **as much as \$28 trillion, could be added to global annual GDP by 2025 if gender gaps are closed and a 'full potential scenario' is achieved.**⁶⁴ IMF studies also revealed that among countries where gaps in participation rates are the largest, closing them adds 35 percent to GDP, on average. Four-fifths of the gains come from adding workers to the labour force, but fully one-fifth arises from the boost to productivity brought by greater gender diversity.⁶⁵

Recent research suggests that the economic benefits of bringing women into the labour force may exceed previous estimates. This is because while women and men may have the same potential, they bring different skills and ideas- that are economically valuable- to the table.⁶⁶ For instance,

⁵⁸ McKenzie D. (2015) "Identifying and Spurring High-Growth Entrepreneurship"

⁵⁹ Lawanson & Umar (2019)

⁶⁰ MGI (2015)

⁶¹ Ibid

⁶² IMF (2018) Nigeria Country Report No. 18/64

⁶³ Ibid

⁶⁴ MGI (2015)

⁶⁵ Lagarde C. (2019) "A Global Imperative" published in the IMF quarterly publication Finance and Development.

⁶⁶ Ostry and others (2018) "Economic Gains from Gender Inclusion: New Mechanisms, New Evidence"

extensive studies have found women to be more risk averse, reflecting greater fear of failure, and less competitive. Women's greater caution has its benefits: gender-balanced corporate boards improve firm performance, especially in high-tech manufacturing and knowledge-intensive services.⁶⁷ Sahay and Čihák also found that gender diversity on boards of banking supervision agencies was also associated with greater financial stability.⁶⁸ Similarly, banks with higher shares of women board members have thicker capital buffers, a lower proportion of non-performing loans, and greater resistance to stress, possibly because having more women in executive positions contributes to diversity and complementarity of thought, leading to better decision-making.⁶⁹

In addition, a large body of literature has emphasized the role of women's empowerment in the improvement of health and education indicators. **Studies have shown that reduced gender inequality and an increased focus on women within relevant health policies could lead to a reduction in infant mortality rate and malnourishment and generally improves the health status of the society.** The level of maternal education influences largely the quality of food and household health and a mother's educational level has an impact on her ability to protect her child against the adversities of life, against changes in prices, for example, which could affect diet.⁷⁰ Hill and King (1995) discovered that an increase of 10% in female enrolment in primary schools corresponds to a decrease in infant mortality equivalent to 4.1 deaths per 1,000 births; the same increase in enrolment of women at the secondary level results in a decrease of 5.6 deaths per 1,000 births.⁷¹

In summary, men and women complement each other in the workplace in terms of different skills and perspectives, including attitudes toward risk and collaboration. This is because women's complementary skills raise productivity and boosts wages for everyone. This increase in productivity more than makes up for the decline in wages that might be expected when more workers are competing for jobs. As a result, increasing women's employment boosts growth and incomes more than previously estimated, exceeding the improvement that comes simply from adding workers.⁷²

2.3 The Implications of Women's Participation on Nigeria's Macroeconomic Performance

In 2018, the IMF declared that while Nigeria is currently exiting a recession period, it still remains vulnerable. Economic growth in the country had reached 0.8 percent in 2017 driven largely by rising oil prices while tighter monetary policies have helped to contain inflationary pressures.

⁶⁷ Dabla-Norris & Kochhar (2019)

⁶⁸ Sahay and Čihák (2018) "Women in Finance: A Case for Closing Gaps"

⁶⁹ Dabla-Norris & Kochhar (2019)

⁷⁰ Ferrant (2012)

⁷¹ Hill & King (1995) "Women's education and economic well-being"

⁷² Dabla-Norris & Kochhar (2019)

Inflation declined to 15.4 percent towards the end of the recession in 2017 from 18.5 percent at the end of 2016.⁷³ At the time of this report, the inflation rate has settled to 11.02 percent.⁷⁴

Recognising the need to exit the recession and grow the economy, the current government during its first tenure developed the Economic Recovery and Growth Plan 2017-2020 (ERGP). ERGP is an over-arching socio-economic and development blueprint that prioritizes sustained inclusive growth, sustainable diversification of production, and maximum welfare for the citizens. It is seen as a solution and an initiative expected to lead to the growth of the nation's economy by 2.19 percent in 2017 and 7 percent by the end of the Plan period in 2020. It prioritizes key turnaround interventions and enablers in order to generate concrete, visible impact by 2017 year-end and articulates medium term economic policies to implement over 2017 to 2020. Labelled as an all-inclusive economic policy document, it is expected to help put the economy back on track, following the effects of the recession. While the Nigerian government's Economic and Recovery Growth Plan (ERGP) may have contributed to significant strides in strengthening the business environment and boosting economic growth, it has not yet translated into improved inclusive growth and development for the Nigerian people.

More importantly, ERGP in its design, outlook and activities failed to recognize the centrality of gender equality and women's empowerment to sustainable growth neither did it make provisions for affirmative action components that will enable gender specific results and bridge gender gaps across sectors. Just a year from the end of its lifespan, it is unclear how its implementation has impacted on gender equality but it is right to conclude that the rate of non-inclusive economic growth will bar the main beneficiaries – ordinary Nigerians - from benefiting.

From the literature review, it is clear that the growing body of evidences has associated gender equality with better macroeconomic outcomes, higher productivity, more equal income distribution and essentially improved inclusive growth and development.⁷⁵ Nigeria has consistently been ranked within groups of low performers in gender equality. For instance, among 144 countries, Nigeria was ranked 122 on the World Economic Forum's Gender Gap Index with particularly low relative scores on educational attainment and political representation which were both ranked at 135.⁷⁶ While it is clear that decreasing gender inequality in Nigeria could help boost and improve the living outcomes of the people by reducing income inequality and increasing economic diversification this question arises- *to what extent has gender inequality harmed growth outcomes in Nigeria in the past?* A study conducted by the IMF sought to answer this question. The study which was comprised of a decomposition exercise that analysed 115 economies over the period of 1990 to 2014 helped relate Nigeria's differences in average real GDP per capita growth rates compared to other countries to differences in gender inequality. Findings from this

⁷³ IMF (2018) Nigeria Country Report No. 18/63

⁷⁴ CBN (2019) See website.

⁷⁵ IMF (2018) Nigeria Country Report No. 18/63

⁷⁶ WEF (2018) [The Global Gender Gap Report](#)

study showed that gender inequality in the labour market. Low female representation within the political space, low educational attainment, high adolescent fertility and maternal death rates and also restrictions to women's legal rights have taken a strong toll in encumbering Nigeria's economic growth and development.⁷⁷

While explaining the distortionary effect non-inclusion of women has on the economy, Ferrant opined that since women constitute half of the population, many countries such as Nigeria limit their ability to accumulate physical and human capital and to innovate, since gender inequality means exclusion of women, even if they are more able than men.⁷⁸ This means that productivity as well as investment in human and physical capital would be lower than they should be without gender discrimination. This also leads to the misallocation of resources which affects growth. This argument follows that Nigeria has been unable to boost productivity and scale up innovative processes as a result of low human capital assimilation i.e. the exclusion of women from its economy.

As stated earlier, Nigeria's real GDP in 2018 grew at an annual growth rate of 1.93% which realised a figure of \$397, 270 million- an increase compared to the 2017 GDP growth rate that was recorded at 0.82%.⁷⁹ However, reports from the IMF has revealed that if Nigeria reduces gender inequality in the areas of educational attainment, economic and political participation, attainment of legal rights and improved health outcomes for women, the economy could grow on average by as much as 1.25 percentage points and more.⁸⁰

However, it is important to note that across the states within the country there are huge variations in the rate of women's inclusion within the labour force, educational attainment, legal rights and health outcomes. Therefore, if states prioritised the inclusion of women to the same benchmark, economic growth will be boosted by more than 1.25 percent in states with higher gender inequality and less so in states that are more developed and gender equal.⁸¹

4. Understanding the Barriers and Challenges to Women's Economic Participation in Nigeria

⁷⁷ IMF (2018) Nigeria Country Report No. 18/64

⁷⁸ Ferrant (2011)

⁷⁹ IMF (2019) World Economic Outlook Database.

⁸⁰ IMF (2018) Nigeria Country Report No. 18/64

⁸¹ Newiak M. (2018) "Good for Women, Good for Growth: Closing Nigeria's Gender Gap" (Transcript of Podcast)

Legal



90% of economies have at least one law inhibiting women's economic participation.

Structural



10%–20% is the amount by which a woman's earnings can increase from one additional year of schooling.

75% is the amount of the world's unpaid work performed by women.

Cultural



15 million girls each year are at risk of being married before age eighteen.

Table 3: Stratification of barriers to women's economic inclusion, culled from Council on Foreign Relations: Women and Foreign Policy, 2017

According to the OECD's Social Institutions and Gender Index (SIGI), Nigeria is among the 10 percent of countries worldwide that exhibits the highest levels of gender discrimination with an assessment of "high" or "very high" in all of the evaluated categories based on four social institutions- discriminatory family code, restricted physical integrity, restricted resources and assets and restricted civil liberties.⁸² Branisa *et al* refers to social institutions around gender as "long-lasting codes of conduct, norms, traditions that contribute to gender inequality in all spheres of life." These social institutions operate at and exert influences on multiple actors such as the state, market, household and community which adds to the complexity of tackling gender-based discrimination.⁸³

It is also important to mention that in Nigeria, while religion and culture are not necessarily interchangeable with social institutions, the inter-relationship between religion, culture and social institutions are complex. Studies have shown that in Nigeria, religion and culture do have a

⁸² OECD (2019) Social Institutions and Gender Index- Nigeria Report

⁸³ Branisa et al (2009) The construction of the Social Institutions and Gender Index.

significant influence in shaping social institutions and norms by defining the parameters of what is deemed acceptable in relation to gender roles.⁸⁴

This section will explore the root causes of gender equality and discrimination in Nigeria and specifically, the barriers that hinder women's full economic participation within the country.

4.1 Legal Barriers:

4.1.1 Discriminatory Legal Frameworks

The Nigerian Constitution affords both women and men equality of rights relating to employment opportunities and economic pursuits. Civil law reinforces this egalitarian stance by recognizing equal remuneration for work of equal value as well as other protective measures specific to women. However, some of the legal frameworks are in themselves discriminatory against women.

For example, even though Section 25 of the Constitution confers equal rights to acquire or confer citizenship by birth, and neither marriage to a non-Nigerian nor change of citizenship by a spouse can deprive a Nigerian woman (or man) of their citizenship (s.30); Section 26 unfortunately allows only men to confer Nigerian citizenship on their spouses (foreign wives), while this gesture is not extended to women married to foreign husbands⁸⁵. This is another action backed by the constitution which helps to reinforce patriarchal ideals in marriage relationships.

Another inherently discriminatory provision within the legal framework of the criminal justice system is Section 55(1)(d) of the Penal Code of Nigeria which provides that an assault by a man on a woman is not an offense if they are married, if native law or custom recognizes such "correction" as lawful, and if there is no grievous hurt.⁸⁶

Section 55. Correction of Child, Pupil, Servant or Wife.

(1) Nothing is an offence which does not amount to the infliction of grievous hurt upon any persons which is done:

(a) by a parent or guardian for the purpose of correcting his child or ward . . .

(b) by a schoolmaster for the purpose of correcting a child . . .

(c) by a master for the purpose of correcting his servant or apprentice . . .

(d) by a husband for the purpose of correcting his wife, such husband and wife being subject to any native law or custom in which such correction is recognized as lawful.

Still within the same criminal justice system, the Criminal Code discriminates against women on the issue of punishment against personal assaults. For instance, section 353 provides the following on indecent assaults on male "Any person who unlawfully and indecently assaults any male person

⁸⁴ Otiye-Igbuzor E.J (2013) Analysis of the structural and systemic causes of gender inequality in Nigeria

⁸⁵ Section 26 of the Nigerian Constitution states "—a person to whom the provisions of this section apply may be registered as a citizen of Nigeria, if—she is ---- Woman who is or has been married to a citizen of Nigeria"

is guilty of a felony, and is liable to imprisonment for three years. The offender cannot be arrested without warrant; while section 360 of the criminal code however provides the following on indecent assaults on females “Any person who unlawfully and indecently assaults a woman or girl is guilty of a misdemeanor, and is liable to imprisonment for two years”.

It is obvious from the above provisions that the assaults against women attract lesser sanctions than assaults against men, even though in most cases, women stand more risk of being violated and abused.

The Personal Income Tax of 1993 contains some sections which are discriminatory against single mothers. This is because women who want to claim tax relief on children must present marriage certificate to show that they are married and have the legal rights to claim such deductions. Yet, single fathers are not mandated to bring marriage certificate to be entitled to child benefit, rather a proof of the child birth certificate will suffice. Also, it is important to note that in some states of the federation, women in the informal sector who pay taxes to government are often subjected to a number of abuses by the quasi-law enforcement agents, the treatment of which their men counterpart may not experience at all. For example, such women have been found to be intimidated by quasi-law enforcement agents who are usually men, either through physical battering and/or seizure of trade wares among others.

Until recently the Nigerian Police Regulations required that a woman police officer who is desirous of marrying to first apply in writing to the Commissioner of Police requesting to marry and give the name, address, and occupation of the person she intends to marry. This regulation which does not apply to men, was recently declared by a Federal High Court sitting in Lagos as unconstitutional and discriminatory against women, and is to be expunged from the Police Act. However, these types of discriminatory institutional provisions still abound in the Nigerian formal sector.

Additionally, Section 46 of the Police Act 1967, contains some provisions which further discriminate against women in their public duties, career aspirations and conditions of service. On entry to the Nigeria Police Force, the Police Regulations Section 121 states that:

“Women Police Officers shall as a general rule, be employed on duties which are connected with women and children”

The particular regulation further defines specific duties for female police officers, including - the investigation of sexual offences against women and children; recording of statements from female offenders and accused persons brought to Police Station. The duties of female police officers also include conducting of interviews for women and children who have been apprehended for certain offences by the Police. Thus, Section 122 of the 1967 Police Act states that -

“Women police officers recruited to the General Duties Branch of the Force may, in order to relieve male police officers from these duties, be employed in any of the following duties, namely: (a) Clerical duties (b.)Telephone duties (c) Office Orderly duties”.

Also, equitable gender participation is hampered by negative employment practices that ignore the need to make the workplace sensitive to women’s double burden of production and reproduction. For example, the Kano State Civil Service Rule 03303 states that:

“Any woman civil servant who is about to take a course of training shall be called upon to enter into an agreement to refund the whole or part of cost of course being interrupted on the grounds of pregnancy”

Other discriminatory legal frameworks and provisions include the Labour Act (Laws of the Federation 1990) which contains provisions that are discriminatory against women. For example, Section 55 prohibits women from night work, or any agricultural undertaking while Section 56 prohibits women from employment underground. Another is the Factories Act (1990) which legislates for the health and safety of workers but omits to consider the reproductive rights / functions of women. So, risks to women’s fertility, general health and the health of their unborn fetus are not incorporated in this legislation.

Economic cost implications:

Discriminatory rules and barriers have relegated majority of Nigerian women to the informal economy which subjects them to low wages, no protection and no pension benefits. This implies that the country loses out of gaining higher tax revenues that would have accrued if women earned higher wages within the formal sector and did not face these structural barriers. Also, since a majority of Nigerian women within the informal sector have no pension benefits, this signifies that Nigerian women are more vulnerable to poverty and the vicious cycle that it perpetuates.

Recommendations:

- Undertake legal and constitutional reforms to promote the principle of non-discrimination, protection and promotion of women and child rights.
- Review of all discriminatory laws and policies by law reform commission.
- The public sector at Federal and State levels should consider policies and incentives to ensure that women fill 50% of public sector posts. This can be done by conducting a gender audit to ensure equity in recruitment as well as in promotion and pay.

4.2 Structural Barriers:

4.2.1 Missed Educational Opportunities

Adolescent girls have a higher chance of dropping out of school due to a myriad of socio-cultural barriers. A community-based study conducted by ActionAid in Nigeria found that the requirement for girls to contribute to household income by hawking wares was the most important factor militating against girls' education in four of the five communities that were studied.⁸⁷ In Nigeria girls' educational attainment remains lower than boys while adult women are less literate than men. As stated earlier, figures from UNICEF reveal that Nigeria has the highest number of out of school children in the world with about 10.5 million children currently out of school and it is estimated that a significant number of these children are girls.⁸⁸

2018 data from the National Bureau of Statistics (NBS) shows that the literacy rate among female age 15 – 24 years is relatively low (59.3%) as compared to male (70.9%). The report also showed that enrolment of school-aged girls in primary education was as low as 48.6% in 2014. However, there was a decrease in 2015 and 2016 to 47.4% and 47.5% respectively. Zamfara state had the lowest number of girls enrolled in primary schools and this figure ranges from 34.8 – 35.5% in 2014 – 2016, while the number of boy's enrolment was between 65.2 – 65.5% for the same period.⁸⁹

In addition, female literacy in the English language (a skill required to access economic opportunities within the formal sector) was also found to be very low within the North East and North West Zones as compared to the southern zones. The 2010 National Literacy Survey reported that female literacy in the English language within the North East and North West zones were recorded at 33.4% and 23.2% respectively as compared to the South-East and South-West zones recorded 67.5% and 62.6% respectively.⁹⁰ See Table 1 below.

Geo-Political Zones	Literacy in English	
	Male (%)	Female (%)
North Central	65.1	47.3
North East	49.8	33.4
North West	39.7	23.2
South East	80.7	67.5
South South	81.1	66.7
South West	75.5	62.6

⁸⁷ ActionAid International (2011) "Changing Lives Case Studies"

⁸⁸ UNICEF (2018) [Blog: Education \(Nigeria\)](#)

⁸⁹ NBS (2018) "Statistical Report on Women and Men in Nigeria"

⁹⁰ NBS (2010) The National Literacy Survey

National	65.1	50.6
-----------------	-------------	-------------

Source: *The National Literacy Survey (2010)*

Table 4

Economic cost implications:

Education is a vehicle that breaks the shackles of poverty thereby leading to transformation, development and progress. It bestows on women a disposition for a life-long acquisition of knowledge, values, attitudes, competence and skills. Lack of education has been a strong visible barrier to female participation in the formal sector and it is clear that investing in women’s education exceptionally high social and economic returns. To buttress this point, studies have shown that educated women are more likely to have professional and technical jobs, assume leadership roles and share unpaid work equitably with men).⁹¹ Research also shows that the educational levels of a mother has a significant impact on infant health and mortality, child education as well as the living outcomes of the family unit. One study showed that in India, children whose mothers were better educated study almost two more hours per day than children of uneducated women.⁹² The education of girls has been argued to have a “catalytic effect” in all the dimensions of economic development, including a higher level of productivity and encouraging economic growth.⁹³

In an ideal ‘full potential scenario’ if all women in Nigeria had equal opportunities to access educational opportunities the country would see a clear boost in the quality of available human capital that could enter its formal sector. This would lead to considerable increase in productive incomes as well as in tax revenues that could be ploughed back into relevant sectors of the economy thereby leading to sustainable economic growth and development. This is because research has shown that the increase in education and employment of women broadens the available talent pool in an economy, increases the income that women earn and ultimately increases GDP growth. Nigeria would also be able to achieve some of the sustainable development goals such as a boost to industry, innovation and infrastructure (goal 9) and reduced inequality (goal 10).

Also, higher education levels for women has the potential to curb Nigeria’s rising population growth rates and dependency ratios and eventually encourage a rise in economic growth. The underlying argument behind this is that the rapid population growth of a country produces an exhaustion of resources, dilution of capital due to the rapid growth of the labour force, urbanization, and reductions in the rate of savings caused by a large dependent population. With women accessing more education, the possibilities for a country to begin a demographic transition

⁹¹ MIG (2015)

⁹² Behrman et al. (1999) “Women’s schooling, Home Teaching, and Economic Growth.”

⁹³ Cabeza-García and others (2018) “Gender Factors and Inclusive Economic Growth: The Silent Revolution”

of decreasing fertility increase, providing a path to economic growth. By decreasing the number of children and increasing the number of young workers, and supposing that salaries do not increase, the young labor force tends to increase and generate a positive impact on the growth of the economy.⁹⁴

Recommendations:

While there has been considerable progress in terms of access to education as a result of the Millennium Development Goals, data still shows that most investments supported by education policies are gender blind and are not directly leading to women participating in the labour market. Uzoma *et al.* reveals that the reason why investments and education policies are producing different outcomes for women and men is because they happen in societies where gender inequality is deeply entrenched.⁹⁵ The following are recommendations to bridge these gaps in women's inclusive access to education⁹⁶:

- Create incentives for all girls to complete primary and secondary school education.
- States should be encouraged to allocate at least 10% of their budgets to education.
- Using financial mechanisms to help incentivize behavioural changes within families and communities such as with the use of conditional cash transfers and payment of school fees (both conditional and unconditional) to help keep girls in schools and prevent underage marriages.
- Delay early marriage and early childbirth by creating incentives for all girls to complete secondary school.
- User fees, levies and “rents” for education and life-saving health care should be abolished for girls and women. Making these essential services free would send a powerful message about the value of girls and women to the nation.
- Government should create scholarship for girls in hard to reach places irrespective of their grades. This is because if scholarships keep going to girls with good grades, marginalised girls who didn't get good grades as a result of the unfair burdens of unpaid care work would be left out.
- Developing human capital through educational policy that is geared to innovation and technical skills is necessary to increase the productivity of labour, which is the critical component of inclusive growth. This requires a very conscious policy that prioritizes science and technology for the next 20 years in Nigeria. In doing this, government in addressing existing gaps should ensure special targets are created for young girls.

⁹⁴ Cabeza-García and others (2018)

⁹⁵ Uzoma et al (2015) Effect of Gender Inequality on Economic Growth in Nigeria

⁹⁶ British Council (2012) “Gender in Nigeria Report”

4.2.2 Secure Access to Formal Financial Resources

In Nigeria, women are less economically empowered than men owing to unequal inheritance and property rights and also discriminatory policies and practices by banks in lending to women. Even though there are no legal restrictions against women owning bank accounts, the Gender in Nigeria report revealed that only 15% of women owned a bank account in Nigeria.⁹⁷

Data from an NBS report in 2009 revealed that women lacked equality of opportunity in accessing financial loans as men were found to be twice as likely to secure loans compared to women. In 2007 for example, some 20,098 men accessed loans compared to 8,550 women.⁹⁸ Researchers believe that this lack of equal opportunities is true for all Nigerian women, though a multitude of factors such as education, class, kinship, religion and marital status play a role in mitigating or elaborating this effect.⁹⁹ In 2012, official statistics showed revealed that one-third of loans in Nigeria were awarded to women and that occasionally, women who received loans had to turn control of resources over to their husbands.¹⁰⁰

To mitigate against women's lack of access to financial resources, the government designed and deployed a number of credit funds. One of these is the Rural Finance Institution Building Programme (RUFIN) which was designed to improve the performance of Non-Bank Rural Finance Institutions to enable them develop to sustainable Rural Microfinance Institutions (RMFIs) with special focus on women-headed households, youth, and the physically challenged. Data from RUFIN revealed that 44.68% of beneficiaries were women while 55.32% were men. In addition, the Agricultural Credit Guarantee Scheme (ACGSF) was established to provide guarantee on loans granted by banks to farmers for agricultural production and agro-allied processing. Data revealed however that, out of the project beneficiaries only 19.8% are women.¹⁰¹

Under the Nigerian constitution, women and men have been afforded equal rights to access formal financial services including opening a bank account and obtaining lines of credit. Also recently, the government has actively explored steps in closing the gender gaps in women's access to credit by adopting a National Micro-credit policy on women and girls, empowering women entrepreneurs through capacity building and encouraging community banks to provide loans to women at low interest rates and waivers of collateral for women seeking credit. However, in reality, cultural norms and discriminatory practices as well as women's lack of understanding about their rights and opportunities available to them inhibits their access to economic resources.

Economic cost implications:

⁹⁷ British Council (2012)

⁹⁸ NBS (2009) "Profile of women and men in Nigeria"

⁹⁹ British Council (2012)

¹⁰⁰ OECD (2012) Social Institutions and Gender Index, Nigeria

¹⁰¹ World Bank (2018) Summary of programming for women in Nigeria (Unpublished)

For starters, it is important to note that inadequate access to finance plagues Nigeria's small and medium enterprises which are largely situated within the informal sector. **Women who are excluded from the formal sector and their inability to secure financial loans has cascading consequences on the economy because this means that without the needed capital, businesses fail, avenues for revenue generation through taxation is lost and poverty is perpetuated.** Many of these women-owned businesses are used as life-lines to support family welfare, send children to school and provide adequate nutrition and have the possibility to reduce poverty and infant mortality which in turn provides a stronger future labour force. Also, for women-owned businesses with employees, lack of access to financial loans would mean that these employees would be laid-out of jobs and would be unable to provide for their families further perpetuating the vicious cycle of poverty.

Recommendations:

Financial inclusion has been recognized by experts and even the Central bank of Nigeria as a major solution to inclusive growth.¹⁰² Inadequate access to finance plagues Nigeria's small and medium enterprises where a lot of women are found. There is therefore a need to:

- Provide incentives to regional banks in geopolitical zones to locate branches closer to rural and semi-rural populations as well as the urban small businesses.
- Promote financial literacy through collaborations with Federal Ministry of Education, Federal Ministry of Information, State and Local Governments and religious institutions. Literacy programmes should be taken to where women are.
- CBN to institute Financial Inclusion Champions and ensure that at least half of them are women in order to serve as role models to young girls.¹⁰³
- The Share Agent Network Facility driven by the CBN should be incentivized to reach more women and girls.
- There is a need to link savings club with formal financial services. For example, a replication of the JHPIEGO Savings Club.¹⁰⁴
- A significant opportunity in promoting women's livelihood in Nigeria is to prioritise female targets in the ongoing National Social Investment Programme (N-SIP) which the government

¹⁰² In October 2012, The National Financial Inclusion Strategy (NFIS) was launched by CBN with the overall target of reducing the number of adults excluded from financial services from 46.3% in 2010 to 20% in 2020. The Strategy also outlined targets for services such as; payments, savings, credit, insurance and pensions as well as channels of accessing the services like Automated Teller Machines (ATMs). Accessed at www.cbn.gov.ng; See also Babajide et al.

¹⁰³ Bukola Akinleye. (2018) [Financial Inclusion in Nigeria: 6 Steps](#).

¹⁰⁴ Andrew Shepherd and Austin Okere. 2015. Policy Brief: Financial Inclusion in Nigeria.

designed to support the development of safety nets with the hope of reducing the number of vulnerable and poor persons within the country. Two important components of this programme include the *Conditional Cash Transfers* that aim at providing access to targeted transfers to poor and vulnerable households under an expanded national social safety net system and the *GEEP- Enterprise and Empowerment Programme* which is comprised of the *MarketMoni*, *FarmerMoni* and *TraderMoni*.

Although recent data from the N-SIP website is not gender disaggregated, results show that about 330,568 loans have been disbursed under the MarketMoni initiative which is a Federal Government micro-lending intervention that provides affordable loans of up to N100,000 (N50,000 for under-banked and unbanked first-time borrowers) at no interest rate apart from a five percent one-time administrative fee. Also, data showed that 1,172 disbursed FarmerMoni loans and 1,805,171 disbursed TraderMoni were targeted at farmers and traders respectively.¹⁰⁵

It is apparent that the programme is helping to reduce the vulnerability of poor households and build their resilience to shocks and provides an opportunity to promote women's livelihood. Other recommended strategies include¹⁰⁶:

- Banks should be incentivized to make their services more accessible to women by designing products and services that meet the needs of women from different religions and wealth groups.
- The Government should strengthen the capacity of the Federal Ministry of Trade and Export Promotion council to support gender sensitive trade regimes.¹⁰⁷
- Organizations such as the Nigerian Women Farmers Association and the Market Women Associations should be consulted and involved in the design of initiatives to support women entrepreneurs.
- Taxation policies also need to be amended to ensure they are legitimate and serve the purpose of achieving gender equality.
- A fund should be established to support small and medium scale women entrepreneurs.
- Organize capacity building trainings and forums for women producers and entrepreneurs to enable them access national and international markets.

4.2.3 Access to Land and Assets

Just as the inheritance laws, the multiple legal regimes as it applies to women's ownership and access to lands varies across communities and regions in the country. As a result, discriminatory

¹⁰⁵ N-SIP (2019) [June 2019 National Update](#)

¹⁰⁶ British Council (2012)

¹⁰⁷ National Gender Strategic Framework (Implementation Plan)

practices surrounding land ownership and the administration of property are rampant and they limit women's access to economic resources and their ability to secure credit and loans. In Nigeria, irrespective of legal provisions, land property ownership is still largely governed by patriarchy. Empirical evidence exists that 90% of all lands in Nigeria are registered in men's names.¹⁰⁸ Researchers are concerned that women's marginalization and restriction to access and own land in Nigeria is a serious issue since women produce more than 80% of the food in addition to performing about 50% and 60% respectively of activities related to animal husbandry and food processing.¹⁰⁹

Under the Nigeria's statutory laws, the Constitution equally recognizes women and men's right to land and property and guarantees each citizen the right to acquire, own and manage property. The Married Women's Act of 1983 provides for a woman's right to own property and legal authority to dispose of any property in her name. However, evidence still reveals that in many Nigerian households, men are still in charge of decisions concerning property and how family assets are used. Irrespective of the legal provisions that seek to protect women's rights to land and property ownership, it is still largely governed by patriarchy.¹¹⁰

Economic cost implications:

Apart from the economic losses that accrue to Nigeria's GDP, women's lack of access and control can portend gross food insecurity for families and communities and ultimately results in poverty. On the other hand, in a 'full potential scenario' where women in Nigeria have equal access to lands and assets, this would mean that women could essentially start and grow a farm or business, become employers of labour thereby helping to reduce unemployment and also remit a percentage of proceeds and gains as tax revenue to the government. Within the agricultural sector, an increase in women owned land and assets would mean a direct boost in economic as well as agricultural productivity as women would be able to farm more cash crops which yields more money that could be ploughed back into the business.

Recommendations:

- Government policies should prioritize agriculture and rural development that is inclusion-centric.
- The Nigeria Land Use Act of 1978 needs to be reviewed to expand women's access and entitlement to land.
- Organizations such as the Nigerian Women Farmers Association and the Market Women Associations should be consulted and involved in the design of initiatives to support women entrepreneurs.

¹⁰⁸ Otive-Igbuzor E.J (2013)

¹⁰⁹ British Council (2012)

¹¹⁰ Otive-Igbuzor E.J (2013)

- There is an urgent need to begin to develop rural based economies by liberating economic activities to cities other than Lagos, Kano, Aba and Onitsha. Particular attention needs to be paid to the 53 per cent of our population who live in rural areas beyond just providing cash transfers. Priority should be given to the ERGP recommendations on decentralizing economic growth, especially based on value-added agriculture and industrial manufacturing as this will create more jobs and boost inclusion.

4.2.4 Women's absence in formal and informal decision-making structures

Traditionally in many Nigerian communities, authority is usually vested in men as decision makers at home. This is also backed by religious injunctions that require a woman to 'submit' to her husband. During her early life, a girl is socially conditioned to accept a subordinate position as she watches her father assert authority and as her mother submits to his authority.¹¹¹ A 2008 study reported that in two-thirds of Nigerian households, husbands alone make decisions about children's healthcare, education and marriage (especially of girls)¹¹². This lack of women's agency and voice is reflective of the patriarchal structure of the society as well as women's economic dependence on men.

Data from the 2013 National Demographic and Health Survey for Nigeria provides a clearer picture on the level of women's ability to make decisions within their households. Of the female participants that took part in the survey, only 6 percent of reported that they could make decisions on their own health care, while 3 in 5 women reported that their husbands mainly made such decisions. 62 percent of women said that their husband are the main decision makers on large household purchases, while 52 percent of women reported that decisions to visit family or relatives are made mainly by their husbands.¹¹³

Also, the lack of women in decision-making positions may be one explanation for Nigeria's low investment in sectors that are crucial to human development outcomes, such as health and education. Women are under-represented in all political decision-making bodies and their representation has not increased since the inception of democratic rule. For instance, despite the advocacy for 30 percent affirmative action, the 2019 elections saw dismal numbers for women seeking elective positions. At the end of the elections only 7 women were elected into the Senate out of 109 members and 11 women were elected into the House of Representatives out of 360 members. While 4 women were elected as deputy governors, only 40 women were elected into the 36 State Houses of Assembly. In essence, 30 States and the FCT have no female voices in the Senate, 25 States and the FCT have no female voices in the House of Representatives, 20 States and the FCT have no female representation in either the Senate or the House of Representatives,

¹¹¹ Otiye-Igbuzor E.J (2013)

¹¹² WAC (2008) In: Social Institutions and Gender Index, Nigeria, Organisation for Economic Cooperation and Development

¹¹³ National Demographic and Health Survey for Nigeria (2013)

and Anambra is the only State in the Federation with female representation in both the Senate and House of Representatives (Women Liberty and Development Initiative ‘Gender Perspectives’, 2019 Vol. 44). Speaking on this issue, a representative of the INEC chairman Prof. Mahmood Yakubu said “*Sadly, out of 2,970 women who contested for different political offices, only 62 were elected. The above data shows 4.17% women representation in the 2019 general elections, as against 5.65% elected in the 2015 general elections to the National Assembly*”.¹¹⁴

Despite several clamour by civil society and records of verbal commitments made by both the President and newly elected Governors, of the 43 ministers recently sworn in, only seven are female. The picture at the state level is quite grim as shown in Table 5.

Table 5: Sex Disaggregated data on State Commissioners Post 2019 General Elections

<u>Commissioners as at 28th Sept 2019</u>				
State	Male	Female	total	Percentage of female commissioners
Lagos	17	5	22	22.7
Oyo	13	1	14	7.1
Edo	15	3	18	16.6
Delta	24	1	25	4
Abia	22	2	24	8.3
Adamawa	19	1	20	5
Akwa Ibom	19	2	21	9.5
Anambra	17	2	19	10.5
Bauchi	18	2	20	10
Benue	12	3	15	20
Borno	20	2	22	9
Enugu	16	3	19	15.7
Imo	16	2	18	11.1
Kaduna	7	4	11	36.3
Bayelsa	21	4	25	16
Ebonyi	19	4	23	17.4
Sokoto	25	2	27	7.4
Kwara	N/A	4	4	100
Gombe	15	3	8	16.6
Total for categories	315	50	365	13.7

Compiled by author from online sources

¹¹⁴ Punch Newspaper (2019) “[Only 62 women won elections in 2019, says INEC](#)” [Retrieved 26th September 2019]

Though some states are yet to nominate Commissioners, in nineteen states where commissioners have been nominated, the level of women's voice in the executive is mere 13.5%. It is clear that a lot still needs to be done to give women more access and visibility to participate actively in politics and unless women are equally represented in elected bodies where major spending decisions are taken, it is likely that current patterns of pervasive gender inequalities will continue.

Economic cost implications:

Women's ability to make decisions within the household is a key determinant of economic opportunities in the access to social and material resources, as well as economic rights. It is generally believed that within the household, women's decisions are more productive than men's as they have far reaching implications on the overall well-being of the family especially as it concerns education and nutrition for children thereby improving the quality of the future labour-force of the country.

Also, a greater proportion of women within political decision-making bodies could help introduce new policies for social and economic development that also empower women. These policies could include establishing gender-quotas, redirecting the distribution of wealth, and eliminating discrimination against women, since women know the many difficulties they faced to dedicate themselves to politics.¹¹⁵

Recommendations:

- Ensure that Affirmative Action on gender equality in representation is integrated within Federal Character Principle.
- Strengthen the capacity of political parties to mainstream gender and promote women's empowerment (manifestoes & strategies to implement with allocated resources).
- The Electoral Act should be amended to include affirmative action by compelling political parties to not only submit a list that contains not less than 40% reflection of any gender.

Nigeria will not achieve real inclusive growth without inclusive governance. It is imperative that the foundational elements of political inclusion for Nigeria's diverse citizenry be addressed sincerely and effectively. Overall, there has to be a political re-engineering of our nationhood because this is critically linked to the advancement of our economy.

4.2.5 Violence Against Women and Girls

Violence against women and girls is endemic in Nigeria. According to a 2018 report by the National Bureau of Statistics, data from the Nigerian Police/ Ministry of Justice showed that the national rape incidence of women and girls is on an increasing trend. In 2015 rape incidents

¹¹⁵ Cabeza-García and others (2018)

reported stood at 63 percent and it increased to 72.1 percent in 2016 and decreased to 69.3 percent in 2017.¹¹⁶ It is estimated that these numbers may be higher because often, rape is not reported due to shame and stigma attached to rape and societal pressures to resolve cases within the community. In the cases where rapes are reported, they rarely lead to convictions due to outdated, inadequate or inconsistent penal laws, delayed court processes, or discriminatory practices in court proceedings.

In 2015, the federal government passed the Violence against Persons Prohibition (VAPP) Act which broadly covers physical, psychological, economic, and sexual violence, including rape as well as harmful traditional practices such as forced financial dependence or economic abuse and harmful widowhood practices. However, this law only applies within the Federal Capital Territory and for the VAPP to become a national law, it needs to be passed in at least two-thirds of the 36 States of the Federation. At the moment, only 10 states have passed a prototype of VAPP (Gender Technical Unit 2019)¹¹⁷.

Due to the tripartite legal system the country operates, there exists contradictory legislation as it applies to issues of rape and domestic violence. For example, as regards domestic violence, the country's penal code is enforced in the north which allows husbands to discipline their wives as long as no 'grievous' bodily harm is inflicted. In the southern part of the country, the Criminal Code Act lessens the penalty of assault of a woman (misdemeanor) versus an assault of a man (felony).¹¹⁸ Similarly, under customary law, spousal abuse is acceptable for the purpose of a husband correcting his wife and the Sharia Penal Code of Nigeria does not criminalize domestic violence.

Interestingly also, there is no law expressly prohibiting sexual harassment but state authorities may prosecute violent harassment under assault statutes. In Nigeria, sexual harassment is widespread where the practice of demanding sexual favors in exchange for employment or university grades is common practice. Violence against women and girls is usually exacerbated by the often low social and economic status of women which can be both a cause and a consequence of violence and reaffirms the presence of a vicious cycle.¹¹⁹

Economic cost implications:

Violence against women and girls within the household and in the larger society imposes significant economic cost to any country. Gender-based violence has far reaching implications by hindering the ability of women and girls to freely explore economic opportunities and stripping them of their fundamental human rights and freedoms. Women's economic potential is further

¹¹⁶ NBS (2018) "Statistical Report on Women and Men in Nigeria"

¹¹⁷ These states are Lagos, Federal Capital Territory, Edo, Oyo, Anambra, Cross River, Ekiti, Kaduna, Enugu and Benue.

¹¹⁸ Otiye-Igbuzor E.J (2013)

¹¹⁹ Ibid

limited by insufficient protection against gender-based violence; this lack of protection means lower earnings and decreased productivity. For example, research conducted in Vietnam found that the cost of intimate partner violence equaled 3 percent of GDP due to related out-of-pocket health expenditures, missed income from the inability to attend work, and productivity loss.¹²⁰ In Peru, the costs of partner violence against women reach almost 4 percent of annual GDP.¹²¹ Another study found that intimate partner violence results in productivity losses equal to at least 1 percent of GDP in Tanzania, and, on an individual level, results in a woman who has experienced such violence earning 60 percent less than a woman who has not¹²².

In some communities in Nigeria where girls are susceptible to rape on their way to school or back, girls have been reported to drop out of school as a result. This has wider economic implications as these girls are deprived of an education and would be unable to attain the qualifications to gain formal employment and higher incomes. **Within the work place violence and sexual harassment hinders women from attaining their full potential and rising through the ranks of their careers.** Women who drop out of the formal sector as a result of this are left with exploring economic opportunities within the informal sector which leaves them with low wages and no pension benefits. These losses accrue to the economy in the form of lost revenues, loss of quality and assimilation of human capital and increased rates of unemployment and poverty.

Recommendations:

- Efforts should be made to change public perception of the roles of women and increasing respect for women and child rights. This can be done by reviewing school curricula as well as the Nigerian entertainment sector to reflect changing and empowering gender roles for women and men.
- Ensure that the administration of justice is more proactive in the protection of women and child rights using CEDAW. To do this advocacy meetings to promote adoption of the VAPP Act should be carried out. Also, establishment of family courts to expedite cases of gender-based violence and advance the use of CEDAW standards in each of the 36 states and the FCT will prove efficient in tackling discriminatory practices and behaviours.
- Criminalize harmful traditional practices against women and children through advocacy with State Houses' of Assemblies and the development of Bills to abolish such practices from the states.
- Government support is needed to strengthen national response on sexual and gender-based violence and women rights abuses.

¹²⁰ Natalie Duvvury et al., [“Intimate Partner Violence: Economic Costs and Implications for Growth and Development,”](#) World Bank, 2013

¹²¹ GIZ, executive summary to [“Violence Against Women and Its Financial Consequences for Businesses in Peru,”](#) 2014,

¹²² Seema Vyas, [“Estimating the Association Between Women’s Earnings and Partner Violence: Evidence from the 2008-2009 Tanzania National Panel Survey,”](#) 2013, p. 20.

- Organize annual advocacy meetings in the 6 geo-political zones with critical stakeholders (traditional and religious leaders, business community, women community groups and the media.) on the need to curb violence against women and girls within their communities.

4.2.6 Girls’ and women’s time poverty (Unpaid care work)

Time use and the extent to which people allocate their time use between education, work and leisure has a significant impact on their material, relational and subjective well-being. In most communities in Nigeria, the number of hours that girls and women spend performing unpaid care work is significantly higher than those put in by boys and men.¹²³ An analysis report by ActionAid defined unpaid care work as home-based tasks like “cooking, cleaning, collecting water and firewood, and caring for the ill, elderly and children.”¹²⁴

Researchers argue about the importance of unpaid care work not only for maintaining the household but also as a critical component of social development. They make the point that unpaid care work offers stability at home which provides a base of security that enables other forms of economic advancement. It is not only crucial for children’s development but it also enables male family members to engage in wage labour in the mainstream economy.¹²⁵ Unpaid care work also offers a social security net as women and girls perform the work (whether willing or not) to care for elderly family members in the absence of a strong healthcare or pension system.

Economic cost implications:

The burden of unpaid care work falls disproportionately on women and girls while boys and men have more time to explore economic opportunities, self-development, recreation and leisure. For impoverished women, gender divides are sharpened by social marginalization as they are often locked in dependent relationships with their spouses or male relatives while they face patriarchal subjugation and resource constraints. **The disproportionate burden of unpaid care on women and girls usually means that they have to give up opportunities such as starting a business or going to school to meet household obligations.** This restricts the equal participation of women within the economy which means a reduction within the labour force and a loss of potential revenues and productivity which negatively impacts economic growth.

Recommendations:

The disproportionate burden of unpaid care work on women is exacerbated by a couple of factors including discriminatory gender division of labour, availability of infrastructure, ease of access to water and fuel, composition of the household etc. Improved access to infrastructure plays an

¹²³ Otive-Igbuzor E.J (2013)

¹²⁴ ActionAid International (2011)

¹²⁵ Ferrant (2012)

important role in reducing the burden of unpaid care work on women and girls. Investing in infrastructure such as rural roads and power grids has the potential to reduce mothers' time allocated to home production and raise time allocated to economic activities, human capital accumulation and child-rearing which leads to better outcomes for children and ultimately higher productivity in the future.¹²⁶ It is critical for government and development partners to design and implement social norms and behavioural programmes that tackle toxic masculinity and promote partnership in marriage.

4.3 Socio-cultural Barriers

4.3.1 Child Marriage

The main drivers of child marriage in Nigeria have been attributed to poverty, low levels of educational attainment and pervasive discriminatory gender norms. The 1999 Federal Constitution of Nigeria proclaims in section 29 (4) that every married girl shall be considered an adult, thus covertly endorsing child marriage and insinuating that the age of adulthood for girls is different from that of boys. The Marriage Act of 1990 sets the legal age of marriage for both men and women at 21 years but specifies that consent of a legal authority (parent, court, administrative officer) must be required for marriage of a person below the legal age.¹²⁷ In contrast, the Child Rights Act of 2003 which was first passed in the Federal Capital Territory set a minimum of age for marriage at 18 years for both boys and girls without exceptions. The State's Penal Code also tries to prevent child marriage by criminalising sexual intercourse with girls under the age of 13. However, these age specifications in both the Child Rights Act (CRA) and the Penal Code are not applicable to girls under customary law marriages. For instance, the CRA is only applicable in a limited number of states that have adopted the act which are predominantly southern states. The remaining states that have not adopted the act do not have any legal measures prohibiting child marriage, particularly in the northern states where child marriage is prevalent.

Many communities in northern Nigeria adhere to Sharia law which does not have a minimum age for marriage.¹²⁸ In these communities, consent for a bride to enter marriage is required only from the guardian, usually the father or a male relative of the bride, who has the right to conclude a marriage on behalf of the child against their will. Child marriage is therefore most common in the North-West and North-East regions of the country where 68% and 57% of women aged 20-49 were married before their 18th birthday.¹²⁹ A report by UNICEF in 2017 also revealed that 44% of girls in Nigeria are married before their 18th birthday and 18% are married before the age of 15.

¹²⁶ Uzoma A. et al (2015) Effect of Gender Inequality on Economic Growth in Nigeria

¹²⁷ OECD: SIGI (2019)

¹²⁸ Otiye-Igbuzor E.J (2013)

¹²⁹ Girls Not Bride (2018) [Nigeria Report](#)

They report also stated that Nigeria has the third highest absolute number of child brides in the world- 3,580,000- and the 11th highest prevalence rate of child marriage globally.¹³⁰

Economic cost implications:

The implication of child marriage in Nigeria is far reaching. Usually, child marriage curtails girls' freedoms and ends their education prematurely. Figures for Nigeria in terms of educational enrolment are very poor as the country has been recorded to have about 10.5 million out of school children (aged 5-14 years)- the highest number of out of school children in the world. In addition, states in the north-east and north-west have female primary net attendance rates of 47.7% and 47.3%, respectively, which means that more than half of the girls are not in school.¹³¹ The education deprivation in northern Nigeria and in some other parts of the country is driven by various factors including economic barriers and socio-cultural norms and practices that discourage attendance of formal education, especially for girls.¹³² Girls' educational attainment remains lower than boys and adult women are less literate than men. This creates a vicious cycle of poverty that women experience as educational attainment remains an important prerequisite to secure jobs within the formal sector. On the flip side, educated women are more likely to have professional and technical jobs, assume leadership roles and share unpaid work equitably with men.¹³³

Other consequences of child marriage include the violation of her fundamental human rights which includes her right to informed consent, participation in decision-making, and infringement of her bodily integrity. A World Bank study put an economic cost on child marriage by estimating that Nigeria loses \$7.6 billion in earnings and productivity as a result of its high rates of child marriage.¹³⁴ Child marriage endangers the life trajectories of girls in numerous ways as they are at greater risk of experiencing a range of poor health outcomes, having children at younger ages and having more children over their lifetime. They are also susceptible to dropping out of school, earning less over their lifetimes and living in poverty than their peers who marry at later ages.¹³⁵

Recommendations:

- Ensure that the administration of justice is more proactive in the protection of child rights using the Convention on the Rights of the Child. To do this advocacy meetings to promote adoption Child Rights Act (CRA) should be undertaken. Also, establishment of family courts to expedite cases of gender-based violence and advance the use of CEDAW standards in each of the 36 states and the FCT will prove efficient in tackling discriminatory practices and behaviours.

¹³⁰ Ibid

¹³¹ UNICEF (2018) Nigeria: Education

¹³² Ibid

¹³³ MIG, 2015

¹³⁴ World Bank (2017) Economic Impacts of Child Marriage: Work, Earnings and Household Welfare Brief.

¹³⁵ Ibid

- Criminalize harmful traditional practices against women and children through advocacy with State Houses' of Assemblies and the development of Bills to abolish such practices from the states.
- Delay early marriage and early child-birth by creating incentives for all girls to complete secondary school.

4.3.2 Patrilineal Inheritance

In Nigeria, the laws on inheritance and administration of a deceased estate vary widely depending on the law applied- statutory, customary or Islamic law. The laws are sometimes contradictory and there is no clear uniformity in inheritance laws in Nigeria. Typically in cases of statutory marriage, when a man dies intestate (having not left a will), widows are guaranteed the right to inherit at least one-third of the couple's property and if a man dies without children, his widow is entitled to half of his property while the other goes to his father.¹³⁶ However in cases where the husband has no will, customary law dictates inheritance rights and these laws are much more discriminatory against women than statutory law. There are wide variations in the application of customary law from community to community and a common principle that runs through all geopolitical zones in Nigeria is patrilineal continuity in the transfer of land. Inheritance rights are largely grounded in the succession of men; and wives and daughters do not have the right to inherit anything, leaving any women vulnerable of property dispossession and destitution.¹³⁷

This systematic exclusion of girls and women from inheriting land and property arises from their unequal status with boys and men driven by the traditional belief that men have more responsibilities perpetuating the family name and serving as heads of households.

Economic cost implications:

This system of patrilineal inheritance strips women and girls of viable economic opportunities and further plunges them into poverty, increases their vulnerability and widens the gender gap. For instance, this means that all viable economic assets such as lands and businesses are always willed to male heirs within the family and in the instance where there are no male heirs, properties are usually willed to male extended family members (i.e. uncles, cousins). This essentially means that women and girls are stripped of the opportunity to lift themselves and their children out of poverty since these inherited assets could be economically used to start a business. This pervasive system of patrilineal inheritance means that the economy is significantly deprived of potential female business owners who could gainfully contribute to economic growth through increased productivity and tax revenues.

¹³⁶ Adesanya (2002) Marriage, Divorce and Succession: The Legal Aspects

¹³⁷ Otiye-Igbuzor E.J (2013)

Recommendations^{138, 139}:

- Criminalize discriminatory traditional practices against women through advocacy with State Houses' of Assemblies and the development of Bills to abolish such practices from the states.
- Established partnerships with men's organisations and systems to promote gender equality and within specific areas like HIV/AIDS, Human Rights, SGBV, Reproductive Health and Rights.

5. Nigerian Women and the World of Work

Women suffer multiple disadvantages in terms of access to labour markets, and often do not have the same level of freedom as men to choose to work. As stated previously, it is clear that women inclusion issues are not only rooted in the socio-cultural norms of countries but also entrenched in the policy and institutional frameworks that shape the employment opportunities of Nigeria's female labour force of over fifty-one million.

Women's participation in the labour force in Nigeria can generally be discussed from three perspectives.

First is agriculture, the mainstay of the economies of most African countries in which a large number of women participate. The agricultural sector is further segmented into commercial and subsistent agriculture, with the former dominated by men while a vast majority of women are found in the non-monetized sector. This indicates labour market segmentation. Researchers have observed that in the Nigerian agricultural sector, there are some marked divisions of labour between men and women.

Second is the formal sector also known as the "modern" sector or the "organized" sector. It covers the public sector and medium /large private sector enterprises that recruit labour on a permanent and regular basis for fixed rewards. Its main features include difficult entry, large-scale operation, regulated market and possession of formal education and these features account for the predominance of women in the informal sector. For instance, according to a report by the UNDP, women are two-thirds less likely than men to get waged employment; only 3 out of 10 women in the labour force in sub-Saharan Africa are paid employees.

In Nigeria, women have limited access to critical resources like education, land, technology and credit and hence they are largely excluded from employment in the formal sector. Recent data from the NBS revealed that the percentage of men employed in the Civil Service from 2014 to 2015 was higher than the percentage of women for both senior and junior positions. The average

¹³⁸ British Council (2012)

¹³⁹ National Gender Strategic Framework (Implementation Plan)

percentage of women employed in the State Civil Service from 2010 to 2015 in each category (junior and senior) was 38.16% while it was 68.84% for men. Also, men dominated employment in federal Ministries, Departments and Agencies (MDAs) across levels while women on grade level 01 – 17 plus Special grade level was 34.67, 35.08 and 32.79% for 2015, 2016 and 2017 respectively.¹⁴⁰ To make matters worse, Fapohunda also revealed that during a period in Nigeria, women accounted for 30 per cent of retrenched workers, although they were only 18 per cent of formal sector workers. This was due to the fact that women dominated the lower echelons of the social services sector, which faced the heaviest budget cuts. Many of such retrenched women have relocated to the informal sector.¹⁴¹

The third is the informal sector which is dominated by majority of Nigerian women. This is because employment opportunities as wage-earning workers are often denied women as a result of family responsibilities, lack of skills, social and cultural barriers and so venturing into self-employment or setting up of their own enterprise may be the only possibility for women to get access to employment and to earn an income. Akintoye gives a clearer picture of the Nigerian informal sector by defining it as “*economic activities in all sectors of the economy that are operated outside the purview of government regulation. This sector may be invisible, irregular, parallel, non-structured, backyard, underground, subterranean, unobserved or residual.*”¹⁴² In essence, the informal sector is the part of an economy that is not taxed, monitored by any form of government, or included in any gross national product (GNP), unlike the formal economy. In developing countries, some 60% of the potential working population earn their living in the informal sector.¹⁴³

The informal sector plays several roles in the growth and development of the Nigerian economy. It provides productive outlets for a large number of people who prefer or have to be self-employed consequently contributing to the national economy in terms of output and employment. It also provides competition in the economy which stimulates and enhances innovation and adaptation. In addition, it also helps in the mobilisation of capital and human resources which would otherwise have been laid waste and idle. Since the informal sector is dominated by women, it is clear therefore that their contributions to the economy have so far been invisible and underestimated. Women's activities in the informal sector enable them to effectively combine their productive and reproductive roles because hours of work are flexible, permitting them to care for their children. Due to current economic hardships, women are increasingly participating within the informal sector because of the heightened pressures to contribute to household income. This is even truer

¹⁴⁰ NBS (2018)

¹⁴¹ Fapohunda (2012) Women and the Informal Sector in Nigeria: Implications for Development

¹⁴² Akintoye (2006) “Enhancing the performance of the Informal Sector for the Economic Development of Nigeria: A case study of Lagos State”

¹⁴³ Fapohunda (2012)

of women whose husbands have been laid off by the formal sector as a result of rationalization, privatization of public enterprises, and cuts in government spending.¹⁴⁴

It is important to note at this point that the analysis of women's employment within the informal sector in Nigeria is constrained by insufficient or unreliable data as well as by problems in defining what constitutes economic activity for women. However, the 2006 Nigerian Population Census revealed that 67.6% of employed women in the country were enumerated as sales workers while 8.4% were craft and production workers, all in the informal sectors.¹⁴⁵

Gendered economic activities greatly vary in the southern and northern parts of the country. In the South, women are much more visible in the markets and public spaces however, northern women are constrained on account of the practice of seclusion which curtails their movement. They are hardly visible in market associations or in politics. However, researchers argue that although the economic activities of Muslim Hausa women are hidden, they however contribute significantly to the economic progress of the society.¹⁴⁶ It is interesting to note however that in rural areas, women are more directly involved in subsistence agriculture on family farms because seclusion is minimal. Most rural women seek jobs as paid farm labourers in harvesting or threshing harvested crops. The poorer the family, the greater need for women to maximize their earnings, resulting in more mobility and social interaction with those outside the accepted family network.¹⁴⁷ **There is evidence to demonstrate that the contributions of at least 100,000 women engaged in hidden trade in northern Nigeria is comparable to the total industrial wage bill** and Schildkrout therefore argues that the economic impact of the contribution of secluded Muslim women to social change is substantial and should not be underestimated.¹⁴⁸

Women in the north as elsewhere in Nigeria play an important role in agricultural processing and small-scale trade. Studies show that while northern women play a major role in food processing, preparation and preservation, the techniques employed are time consuming, laborious and inefficient.¹⁴⁹ Domestic services such as pounding and grinding are very laborious and are done manually. In some surveys conducted, it was found that nearly all women in the Northern States of Kano (north west) and Bauchi (north east) are engaged in some form of income generation, mainly based on processing and trade within the agricultural sector.¹⁵⁰

Other economic activities which northern women engage in include soap making, tailoring, food selling and also the unique productive activities of traditional midwives, praise singers, herbalists, and weavers. Many of the rural women and girls are also hired as housekeepers for the urban elite.

¹⁴⁴ Ibid

¹⁴⁵ National Population Census (2006)

¹⁴⁶ Taiwo (2010) "Economic position of women in Northern Nigeria: Literature Review"

¹⁴⁷ Ibid

¹⁴⁸ Schildkrout (1983) "Dependence and Autonomy: The Economic Activities of secluded females in Kano"

¹⁴⁹ Taiwo (2010)

¹⁵⁰ NISER (2000) "Production performance, household and farm characteristics"

In essence, women from the north through their concealed economic activities and from the south offer a substantial contribution to the Nigerian economy.¹⁵¹

Apart from the socio-cultural barriers which women have to navigate, they still face a set of unique barriers when they enter the informal economy. One notable barrier is the access to resources especially credit. As Informal sector workers, most of whom are women, do not benefit from minimum wage and social security provisions they have to provide for their own capital for business. The lack of savings and capital makes it difficult for women in the informal sector to expand their businesses and undertake productive employment generating activities. Many of them have had to sometimes form associations to protect their interests and mobilize traditional savings and credit schemes to offer sources of capital for themselves. Women have also reported to being subjected to harassment and exploitation from local government and local council development authorities.

6. Other Key Recommendations for achieving inclusive growth

One of the benefits of women's inclusion in the economy identified by Lemmon and Vogelstein is that the economy becomes diversified. It is imperative to note that inclusive growth will not be achieved by merely diversifying into low-productivity agriculture in the 21st century or mining and exporting raw solid minerals. This will lead to another commodity dependency which portends challenges for a truly inclusive growth. Real diversification means a value chain of industrialization and value addition in a number of industries, whether based initially on agricultural or mineral resources, or, additionally, beyond natural resources to create other competitive goods for export. That is what creates jobs. In order to achieve this however, corruption and patronage systems that are frequently linked to natural resources has to be reduced.

Consistent and long-term infrastructural development and projects can create inclusive growth. Better roads can improve access to markets and productive opportunities and catalyze decentralization as well as diversification of economic activities. This needs to be prioritized.

¹⁵¹ Taiwo (2010)

One of the panacea to inclusive growth identified is the establishment of strong accountability mechanisms and inclusion of Nigerians voice in determining their economy. Therefore, Nigerian government needs to create a social contract between the state and its citizens that is subject to periodic review.

Conclusion

Nigeria's economy has great potentials with the population, natural resources and the democratic form of government currently in place. However, the growth in the economy will at best be superficial and non-sustainable if it remains exclusive. As stated by the former Governor of the Central Bank of Nigeria, "Nigeria's real growth can only be assured if steps are taken to ensure that her social and economic development is all inclusive".¹⁵² Every year, Nigeria loses the chance to grow its GDP by as much as 1.25% points and more. Also, the country is recorded to lose about \$7.6 billion in earnings and productivity due to high rates of child marriage. The exclusion of women is very pervasive within the Nigerian society due to the presence of structural and systemic barriers that hinder women and girls from fully accessing economic opportunities within the formal sector. This has pushed a majority of the female labour force into the informal sector which is characterized by low wages, no pensions and no social security nets. Although the contributions of women in the informal sector is very significant to the nation's economy, these contributions are rarely captured in Nigeria's GDP. It is therefore essential for the Nigerian government to prioritise policies that seek to improve the chances of women and girls, that dismantle discriminatory gender barriers and promote inclusive growth and development.

The most strategic opportunity for ensuring policy level accountability for gender inclusion is at the planning level. It is obvious that the guiding framework for planning government projects or interventions are not informed by gender concerns. Severally, calls for gender budgeting or discrete gender budgeting interventions have not had institutional based impact. It is therefore imperative that gender inclusion is tackled at the planning level. To address this, some suggestions from the National Gender Policy have been made that can address institutional and structural barriers to gender exclusion.¹⁵³

- Enhance the capacities of the national and states' gender machinery to implement and monitor the implementation the National Gender Policy as an accountability tool on national commitments.
- States need to develop and implement a contextually relevant gender and social inclusion policy.

¹⁵² Emir of Kano Sanusi Lamido Sanusi. 2010. CULLED FROM: <<https://businessday.ng/financial-inclusion/article/financial-inclusion-can-boost-economic-growth>>

¹⁵³ National Gender Strategic Framework (Implementation Plan)

- Strengthen the capacity of the Ministries of Planning & Finance to provide guidelines for institutionalization of gender sensitive budgeting. To achieve this, the Budget Office would have to mandate MDAs to submit budgets with clear indications of how it responds to gender concerns in line with their mandate. MDAs would also have to actively utilize their gender focal persons by empowering them with budget envelopes and authority to influence project design.
- Enhance the capacity of women affected by conflict strengthened to engage in peace building initiatives in communities affected by conflict

Bibliography

Abiola A. Babajide, Folasade B. Adegboye, Alexander E. Omarkhanlen ‘Financial Inclusion and Economic Growth in Nigeria’ *International Journal of Economics and Financial Issues*, 2015, 5(3), 629-637.

ActionAid International (2011) “Changing Lives Case Studies” Final ActionAid Programme Partnership Agreement Self-Assessment Report.

Adesanya (2002) ‘Marriage, Divorce and Succession: The Legal Aspects.’

Akintoye, I.R. (2006) “Enhancing the performance of the Informal Sector for the Economic Development of Nigeria: A case study of Lagos State” *International Journal of Social Sciences*.

Akpoilih Roland & Farayibi Adesoji (2012) “Economic Growth and Inequality in Nigeria:

Magnitudes and Challenges” *MPRA Paper No. 74156*

Ali, I. & Zhuang, J. (2007) “Inclusive growth towards a prosperous Asia: Policy Implications”. *ADB Working Paper, Series No. 9.*

Bakar, H.O. and Sulong, Z. (2018) ‘The role of financial inclusion on economic growth: Theoretical and Empirical literature review analysis.’ *Faculty of Economics and Management Sciences, Universiti Sultan Zainal Abidin, Gong Badak Campus, Malaysia*

Behrman, Jere R., Foster, Andrew D., Rosenzweig, Mark R., & Vashishtha, Prem. (1999). ‘Women's Schooling, Home Teaching, and Economic Growth’. *Journal of Political Economy.*

Branisa, B., Klasen, S., and Ziegler, M. (2009) The construction of the Social Institutions and Gender Index (SIGI).

British Council (2012) Gender in Nigeria Report: “Improving the Lives of Women and Girls in Nigeria”

Brooking Poverty Report (2018) Blog: “The start of a new poverty narrative for the 21st century.” Available from: <https://www.brookings.edu/blog/future-development/2018/06/19/the-start-of-a-new-poverty-narrative/>

Cabeza-García L., Del Brio Esther B. and Oscanoa-Victorio M.L. (2018) “Gender Factors and Inclusive Economic Growth: The Silent Revolution” *Sustainability Journal 2018.*

CEIC (no date) Nigeria NG: Gini Coefficient (Gini Index): World Bank Estimate. Available here: <https://www.ceicdata.com/en/nigeria/poverty/ng-gini-coefficient-gini-index-world-bank-estimate>

Campbell J. (2019) “Nigeria is Oil Dependent, not Oil Rich” in *Council on Foreign Relations.* Available from: <https://www.cfr.org/blog/nigeria-oil-dependent-not-oil-rich>

Central Bank of Nigeria (2019) Available from: www.cbn.gov.ng;

Dabla-Norris Era & Kochhar Kalpana (2019) “Closing the Gender Gap” published in the IMF quarterly publication *Finance and Development*”.

Dollar, D. & Gatti, R. (1999) “Gender inequality, income and growth: Are good times good for women?” *World Bank Policy Research Report Working Papers, 1.*

Fapohunda T.M (2012) ‘Women and the Informal Sector in Nigeria: Implications for Development.’ *British Journal of Arts and Social Science.*

Federal Government of Nigeria, 1999 Constitution of the Federal Republic of Nigeria, Abuja, Ministry of Justice.

- Federal Government of Nigeria (2004), Criminal Code Cap C38, ICPC EFCC and Laws of the Federation 2004, Abuja, Princeton Press.
- Federal Ministry of Women Affairs National Centre for Women Development (2005) Women and Children: Report of Accomplishments of the Federal Ministry of Women Affairs, Abuja, Nigeria NCWD.
- Federal Republic of Nigeria (2004), Police ACT Cap 19 with Regulations, Lagos, Princeton Press
- Federal Ministry of Women Affairs National Centre for Women Development (2005), A Compilation of the Constitution, National and State Statutes and Regulations, Local Government Bye-Laws, Customary Laws and Religious Laws, Policies and Practices, and Court Decisions Relating to the Statutes of Women and Children, Applicable in Nigeria. Abuja: NCWD.
- Ferrant Ga lle (2012) ‘How Gender Inequalities Hinder Development: Cross-Country Evidence’ *CES Working Papers. ISSN: 1955-611X*
- Gayle Tzemach Lemmon and Rachel Vogelstein (2017) ‘Building Inclusive Economies How Women’s Economic Advancement Promotes Sustainable Growth’ *Discussion Paper.*, June 2017
- Girls Not Bride (2018) Nigeria Report.
Available from: <https://www.girlsnotbrides.org/child-marriage/nigeria/>
- GIZ (2014) Executive Summary to “Violence Against Women and Its Financial Consequences for Businesses in Peru,” Available from: <https://giz.de/en/downloads/giz2014-0251en-violence-women-financial-consequences-peru.pdf>.
- Hill, M. A., & King, E. (1995) ‘Women's education and economic wellbeing.’ *Feminist Economics*.
- International Monetary Fund (2019) World Economic Outlook Database, Available from: <https://www.imf.org/external/pubs/ft/weo/2019/01/weodata/weorept.aspx?pr.x=79&pr.y=7&sy=2017&ey=2021&scsm=1&ssd=1&sort=country&ds=.&br=1&c=694&s=NGDPD%2CPPP%2CNGDPDPC%2CPPP%2CNGDPDPC&grp=0&a=>
- International Monetary Fund (2018) Nigeria Country Report No. 18/63: 2018 Article IV Consultation-Press Release; Staff Report; and Statement by the Executive Director for Nigeria. Available from: <https://www.imf.org/en/Publications/CR/Issues/2018/03/07/Nigeria-2018-Article-IV-Consultation-Press-Release-Staff-Report-and-Statement-by-the-45699>
- IMF (2018) Nigeria Country Report No. 18/64.
Available from: <https://www.imf.org/en/Publications/CR/Issues/2018/03/07/Nigeria-Selected-Issues-45700>

- Jia Jinjing and Lin Xuefen. (2018.) Opinion: Why is “inclusive growth” important?
- Klasen Stephan. (2017) “Gender, institutions and economic development”. *GrOW Work. Pap. Ser. No. GWP-2017-04, McGill University, Montreal*
- KNOEMA. (2018). “Nigeria GINI Index”. Available from <https://knoema.com/atlas/Nigeria/topics/Poverty/Income-Inequality/GINI-index>
- Lawanson Olukemi I. & Umar Dominic I. (2019) “Gender Inequality and its implication for Inclusive Growth in Nigeria from 1980 to 2018” in *Asian Economic and Financial Review*.
- Lagarde C. (2019) “A Global Imperative” published in the IMF quarterly publication *Finance and Development*.
- Oyelere R. U (2007) “Within and Between Gender Disparities in Income and Education: Benefits from Democracy”. IZA Discussion Paper Series, No. 3221. Institute for the Study of Labor (IZA). Available from: <ftp://repec.iza.org/RePEc/Discussionpaper/dp3221.pdf>
- McKinsey Global Institute (2015) ‘The Power of Parity: How Advancing Women’s Equality Can Add \$12Trillion to Global Growth.’
- Moghalu,K. 2016. How to achieve inclusive growth in Nigeria.
Available from: <https://www.thewhitakergroup.us/how-to-achieve-inclusive-growth-in-nigeria>
- Natalie Duvvury et al., (2013) “Intimate Partner Violence: Economic Costs and Implications for Growth and Development,” World Bank, 2013 Available from: <http://documents.worldbank.org/curated/en/412091468337843649/pdf/825320WP0Intim00Box379862B00PUBLIC0.pdf>
- National Bureau of Statistics (2009) “Profile of women and men in Nigeria”
- National Bureau of Statistics (2010) ‘The National Literacy Survey’ Available from: <http://www.nigerianstat.gov.ng/download/43>
- National Bureau of Statistics (2018) ‘GDP Report Q4 2018’
Available from: <https://www.proshareng.com/admin/upload/reports/12002-GDPRReportQ4FullYear2018-proshare.pdf>
- National Bureau of Statistics (2018) “Inequality Snapshot- 2004, 2013, 2016”
Available from: <http://www.nigerianstat.gov.ng/download/698>
- National Bureau of Statistics (2018) “Quarterly Unemployment Statistics-Special Edition.”
- National Bureau of Statistics (2018) “Statistical Report on Women and Men in Nigeria”
- National Demographic and Health Survey for Nigeria (2013)

- Available from: <https://dhsprogram.com/pubs/pdf/FR293/FR293.pdf>
- National Social Investments Programme (2019) ‘June 2019 National Update’ Available from: <https://n-sip.gov.ng/national-update/>
- National Gender Strategic Framework (Implementation Plan) Available from: <http://extwprlegs1.fao.org/docs/pdf/nig151427.pdf>
- NESG. 2018. NESG Macroeconomic Outlook 2018. “Growing Beyond Numbers: Will Nigeria’s Growth be Inclusive in 2018 and Beyond?”. Available from: <https://www.proshareng.com/admin/upload/reports/11974-2019macroeconomicOutlook1-proshare.pdf>
- Newiak M. (2018) “Good for Women, Good for Growth: Closing Nigeria’s Gender Gap” (Transcript of Podcast) Available from: <https://www.imf.org/en/News/Podcasts/All-Podcasts/2018/03/08/nigeria-gender-inequality>
- NISER (2000) “Production performance, household and farm characteristics” in *NISER Annual Survey of Crop Production Conditions in Nigeria*. Nigerian Institute of Social and Economic Research, Ibadan
- Nwafor, M.C. and Yomi, A.I. (2018) ‘The nexus between financial inclusion and economic growth: Evidence from Nigeria. *International Journal of Research and Innovation in Social Science (IJRISS) | Volume II, Issue IV*.
- Odeleye A. (2016) ‘Financial Inclusion and Inclusive Growth in Nigeria’ *A paper presented at the conference titled ‘Attaining Inclusive Growth in Nigeria: Challenges and Prospects’*
- OECD (2012) Social Institutions and Gender Index, Nigeria.
- OECD (2017) ‘Promoting Strong And Inclusive Growth In India. February 2017
- OECD (2019) ‘Social Institutions and Gender Index- Nigeria Report’. Available from: <https://www.genderindex.org/wp-content/uploads/files/datasheets/2019/NG.pdf>
- Otiye-Igbuzor E.J (2013) ‘Analysis of the structural and systemic causes of gender inequality in Nigeria.’ *Voices for Change Report*.
- Ostry, J. D., Alvarez, J., Espinoza, R. and Papageorgiou, C. (2018). “Economic Gains from Gender Inclusion: New Mechanisms, New Evidence.” *IMF Staff Discussion Note 18/06, International Monetary Fund, Washington, DC*.
- Punch Newspaper (2019) “Only 62 women won elections in 2019, says INEC” Available from: <https://punchng.com/only-62-women-won-elections-in-2019-says-inec/>
- Quak, Evert-jan (2012) ‘Embracing inclusive growth- Economic policies to combat income inequality. Available from: <https://www.thebrokeronline.eu/embracing-inclusive-growth-d53/>

- Rwanda Voluntary National Review (VNR) Report (2019) Available from: https://sustainabledevelopment.un.org/content/documents/23432Rwanda_VNR_Document_Final.pdf
- Sahay, R. and Čihák, M. (2018) “Women in Finance: A Case for Closing Gaps” *IMF Staff Discussion Note 18/05, International Monetary Fund, Washington, DC.*
- Sanusi L. S. (2010). Available from: <https://businessday.ng/financial-inclusion/article/financial-inclusion-can-boost-economic-growth>
- Schildkrout (1983) “Dependence and Autonomy: The Economic Activities of secluded females in Kano” *C. Oppong (ed) London: George Allen and Unwin.*
- Seema Vyas (2013) “Estimating the Association Between Women’s Earnings and Partner Violence: Evidence from the 2008-2009 Tanzania National Panel Survey,” Available from: <https://openknowledge.worldbank.org/bitstream/handle/10986/16696/825350WP0Estim0379862B00PUBLIC0.pdf.pdf?sequence=1&isAllowed=y>
- Shafique A., Antink, B., Clay, A. and Cox, E. (2019) “Inclusive growth in action: Snapshots of a new economy” Written under the aegis of RSA. Available from: <https://www.thersa.org/globalassets/pdfs/reports/rsa-inclusive-growth-in-action.pdf>
- Suresh et al (2019) ‘Inclusive Growth in India- Learning from Best Practices of Selected Countries’ *Working Paper 375, Indian Council for Research on International Economic Relations.*
- Taiwo S. (2010) “Economic position of women in Northern Nigeria: Literature Review” *Draft report to the Department of International Development (DFID).*
- The National Rural Livelihoods Project. Available from: <https://aajeevika.gov.in/content/nrlp>; http://web.worldbank.org/archive/website01291/WEB/0_C-638.HTM-; <http://www.fao.org/3/a-i2740e.pdf>.
- Thomas, D. & Strauss, J. (1997) “Health and Wages: Evidence on Men and Women in Urban Brazil”.
- Usman, S. (2010), Insight into the State of the Nigeria Economy, Being a Speech delivered by the Hon. Minister of National Planning Commission, at Bayero University, Kano. Available from: <http://www.npc.gov.ng/main/ministerspeech>.
- United Nations Development Project, Human Development Data (1990- 2017) Reports. Available from <http://hdr.undp.org/en/data>.
- United Nations (2017) UN World Population Prospects: The 2017 Revision. Available from: <https://www.un.org/development/desa/publications/world-population-prospects-the-2017-revision.html>
- UNICEF (2018) Blog: Education (Nigeria) Available from: <https://www.unicef.org/nigeria/education>

- Uzoma, A.C., Osuji, C.O., and Anumudu, C.N (2015) ‘Effect of Gender Inequality on Economic Growth in Nigeria’ *International Journal of Current Research. Vol.7, Issue 9.*
- Ventura, L. (2018) ‘Wealth Distribution and Income Inequality by Country 2018’ *Published in Global Finance Magazine.* Available here: <https://www.gfmag.com/global-data/economic-data/wealth-distribution-income-inequality>
- WAC (2008) In: Social Institutions and Gender Index, Nigeria, Organisation for Economic Cooperation and Development.
- World Bank (2001) “Engendering Development through Gender Inequality in Rights, Resources and Voice.” The World Bank, Washington.
- World Bank. (2011) “Operationalizing the 2011 World Development Report: Conflict, Security and Development.” The World Bank, Washington.
- World Bank (2017) Economic Impacts of Child Marriage: Work, Earnings and Household Welfare Brief. The World Bank, Washington. Available here: <http://documents.worldbank.org/curated/en/312761498512784050/pdf/116835-BRI-P151842-PUBLIC-EICM-Brief-WorkEarningsHousehold-PrintReady.pdf>
- World Bank (2018) The Cost of Gender Inequality: Unrealized Potential: The High Cost of Gender Inequality in Earnings. The World Bank, Washington. Available from: <https://openknowledge.worldbank.org/bitstream/handle/10986/29865/126579-Public-on-5-30-18-WorldBank-GenderInequality-Brief-v13.pdf?sequence=1&isAllowed=y>
- World Bank (2018) Summary of programming for women in Nigeria (Unpublished)
- World Economic Forum (2016) ‘5 Things to Know about Rwanda’s Economy.’ Available from: <https://www.weforum.org/agenda/2016/04/5-things-to-know-about-rwanda-s-economy/>
- World Economic Forum (2017) ‘The Inclusive Growth and Development Report.’
- World Economic Forum (2018) ‘When more women join the workforce, everyone benefits. Here’s why’. Available from: <https://www.weforum.org/agenda/2018/12/economic-gains-from-gender-inclusion-even-greater-than-you-thought/>
- World Economic Forum (2018) ‘The Global Gender Gap Report’ Available from: http://www3.weforum.org/docs/WEF_GGGR_2018.pdf
- World Economic Forum (2018) ‘The Inclusive Development Index- Summary and Data Highlights’
- World Poverty Clock (2018) Blog: The percentage of Nigerians living in extreme poverty could

increase by 2030. Available from: <https://worldpoverty.io/blog/index.php?r=12>