

WOMEN EMPOWERMENT AS A TOOL FOR ECONOMIC RECOVERY IN NIGERIA: CHALLENGES AND WAY FORWARD

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Abstract

Nigeria is blessed with abundant human and natural resources, as such; it is often regarded as giant of Africa. Thus, Nigeria's economy is a mono-cultural economy that only depends on oil as a source of revenue abandoning vast other human and natural resources to remain untapped. Despite this, the Nigerian economy got in to crisis in the first quarter of the year 2016 which was widely believed to be caused by the political corruption of the past governments, sudden fall in the price of oil in the global market which consequently led to drastic drop in the nation's revenue and gross domestic product (GDP), massive importation of foreign goods and poor economic policies are among several other factors. The present government has been making effort toward ensuring nation's economic recovery. Thus, gender equality and women empowerment can effectively contribute to economic recovery. However, this paper intends to examine how women empowerment can effectively contribute in achieving rapid economic recovery in Nigeria.

Keywords: Women Empowerment, Gender Equality, Economic Crisis, Economic Recovery

Introduction

Recession simply implies slump, depression, retrogression, decline, slide, trough, collapse, crash or failures (Chamber, 2004). According to National Bureau of Economic Research (2016) defined economic recession as a significant decline in the economic activities, which spread across the economy that last for more than a few months and manifested on the real gross domestic product (GDP), income level, employment, industrial production, manufacturing and the whole economy. Economic recession can also be referred to as economic crisis or financial crisis; it is a period of economic slowdown that is characterized by declining productivity and devaluing of financial institution often due to reckless and unsustainable money lending. From these definitions, it is obvious that, Nigeria passed through economic recession in the recent past.

Thus, since 1970s Nigerian economy has been a mono cultural one that is; it entirely on oil sector as a source of government revenues (Green, 2002). With advent of a new government in 2015, Nigerian economy entered in to crisis in the first quarter of the year 2016 as a result of drastic fall in crude oil price in the global market which consequently led massive drop in the country's gross domestic product (GDP) and gross national product (GNP), massive importation of foreign goods, high interest rate and the likes which consequently brought about hyper inflation, low investment inflows, job loss as both public and private sectors layoff staff, unemployment, sharp drop in market capitalization and falling external reserves, salary cut, loss of business and low income earning which affected families and society at large. All these and more brought about high cost of living and general hardship in the country. The aim of this paper is to examine how women empowerment can contribute to economic recovery in Nigeria.

Gender equality on the other hand, connotes the idea that, rights, responsibilities and opportunities of individuals do not depend on whether one is born male or female. Gender equality is often reduced to empowerment. Empowerment particularly for women denotes a means for enhancing or strengthening efficiency and productivity of women gender so that, they can be self-reliant, economic independence and consequently compete with men counterpart (Parpart et al, 2002). Based on this, it is argued that women's economic empowerment is essential for economic recovery from crisis and indeed general economic development; this is due to economic potentials of women as well as their population in the country. Women's population in Nigeria is estimated to be 83 million out of the country's population of 170 million (NPC, 2006). With this, it is clear that, if women are made productive and financially viable, they would help in boosting the economy.

However, the paper aims at examining how women empowerment and the roles of women in economic recovery from recession.

The Concept of Women Empowerment

The growing concern on gender equality would not be achieved, unless women could challenge patriarchy and global inequality. To achieve this end, Moser argued that, women needed to gain self-reliance and internal strength in order to determine choices in life and to

influence the direction of change, through the ability to gain control over crucial material and non-material resources (Moser, 1993:74-5).

Traditionally, the definition of empowerment has mostly been directed at obtaining the ability of women to make decisions in household matters (Charmes and Wieringa, 2003). This paper looks at women empowerment beyond that context. Hence, women empowerment is conceptualized as a general process of wider applicability for women to be productive and contribute their quota toward societal development. Similarly, Kirti Shrivastava (2016) defined women's empowerment as a process of improving the abilities of women to access the constituents of development such as; health, education, earning opportunities, rights and political participation. Rowlands J. (1998) cited in Afshar (1998:190) defined women empowerment in two ways; (i) as a process of bringing people (women) who are outside decision making process, in to it. (ii) as a process whereby women become able to organize themselves to increase their own self-reliance, to assert their independent right to make choices and control resources which will assist them in challenging and eliminating their own subordination.

Furthermore, Heng (1995) viewed women empowerment as concept encompassing multiple dimensions including not only economic, social and political aspects, but also cognitive, emotional and psychological aspects too. There have been arguments that, despite the term empowerment often emphasizes on economic, social and political aspects, yet empowerment contributes to the construction and validation of changing emphasis of the global economic and political system. Indeed, it also helps in legitimizing policies and practical approaches to development efforts which involve women (Afshar, 1998). For Naila Kabeer (1994), women empowerment is concerned with enhancing women's ability to exercise choice associated with access to societal resources and achievements, so that they could be equal to men. Meanwhile, Rowlands J. argues that women's empowerment is more than participation in decision making; it must also include the processes that lead women to perceive themselves as able and entitled to make decisions. He further argues that, empowerment is personal, relational and collective process and involves moving from insight to action (Rowlands, 1997:15).

However, women empowerment has many dimensions, types or forms as many scholars argued above. Some of the forms include;

- i. Educational empowerment: Education is an important factor to progress in life. This means empowering women with knowledge, technical skill and capacity building necessary to participate fully in the development process. It denotes, making women aware of their rights and develop confidence to claim it.
- ii. Social empowerment: Women face many social challenges in patriarchal societies, mobilizing and making them compete with men even in the household is social empowerment. It is a key element for promoting gender equality.
- iii. Economic empowerment: This implies making women able to have better quality material life for a sustainable livelihood thereby engaging them in to all economic activities.

- iv. Political empowerment: This implies, providing avenues for women to participate in political decision making, governance and politics.

Factors Affecting Women Empowerment

Women's empowerment despite its laudable contributions to economic and social development, yet it suffers a lot of setbacks. Although, outlining the factors or issues affecting women empowerment seems straight forward, but the dynamism in the factors prove otherwise. The factors affecting women empowerment vary from society to society. Therefore, taking along the diversity of the factors across societies, the following major factors are identified:

- i. Economic factors: This factor associated women's low participation in economic activities patriarchy (male domination). To buttress this argument, Nigeria's National Population Commission (NPC) on a study Gender and Sustainable Development in 2001 reveals that, men have been found to dominate the economy and most social institutions while the potentials of women are often under-utilized and some cases their contributions are undervalued (NPC, 2001:5). Moreover, limited access to paid work has been an obstacle to women empowerment; this is because it reduces their economic independence in relation to men who always have access to paid employment. It has been observed that, women are financially excluded such that, they do not access micro credit loans that would help them run small business, own assets and other properties.
- ii. Socio-cultural factors: This implies that, women's subordination is as a result of customs, norms. Belief system and religious practices that discriminate against women in favour of men in most developing countries including Nigeria. Thus, some cultures and religions have restrictions that disallow women to hold certain social positions such as leadership position, but rather, women are housewives (Oduaran and Okukpon, 1997).

Other factors affecting women's empowerment include; lack of political will and commitment especially from government, low level of awareness and education, and low level of participation in different activities in society among others.

Women Empowerment and Economic Recovery in Nigeria

With Nigeria's women population estimated to be 83 million representing about 49% of the country's over 170 million people, the need for the financial inclusion of women to boost economic development and employment opportunities is becoming increasingly urgent especially at the period of economic recession. Meanwhile, boosting women empowerment is indispensable. This is because women constitute the most viable resource of a nation and remain important economic power-blocks waiting to be tapped in the quest of sustainable development. Women are endowed with vast entrepreneurial skills that should be utilized to diversify the economy so as to recover from the economic crisis.

Current Nigerian economic landscape reveals that women own less capital and productive resources than men counterpart. Researchers have shown that women access less than 12% of credit facility in the financial sector. As a matter of fact among the total beneficiaries of the USD 692 million fund created by government to provide growth of small and medium scale enterprises in the country, only 5% out of the 60% of the beneficiaries are women.

For instance, the present Minister of women affairs and social development at a side event in a financial inclusion and social investment intervention in Nigeria explained that; in Nigeria, despite previous interventions, women still constitute a huge proportion of the population in poverty. Women face different forms of legal, social, cultural and economic challenges. They still contend with barriers like double taxation and yet are often left out of economic opportunities which should have empowered them to contribute towards economic growth.

The minister said that the overall aim of the present federal government social investment program (SIP) is to promote gender equality, promote women empowerment to make them compete with men counterpart. Financial inclusion section of CBN reveals that out of 39.5% of people that are financially excluded in Nigeria, 42% are women. Similarly, Bank of Industry (BOI) has carried out women focused microcredit social intervention program mainly form market women, artisans, youths and small scale farmers. For instance in 2015 ₦140 million was budgeted for the program and first phase of funding started by the end of 2016. However, if this can be fully implemented, women could be empowered to contribute their quota toward economic and social development. As one can see, there is positive correlation between women's empowerment and economic growth and development.

Moreover, in order to ensure women's empowerment and create financial inclusion for women in the country, government and other stakeholders should come up with legislation on gender equality and equity in order to promote well balanced relationships and opportunities to contribute toward nation building. Similarly, Nigerian government launched the National Gender Policy to facilitate the attainment of SDG's agenda by 2030. However, the key objectives are to bridge gender gaps, fully utilize women's human capital assets as a driver for national economic development. The government at all level should determine to place women's empowerment issues on the top of their agenda so as to achieve the objectives of Beijing Declaration which stresses that, women should be given chance to occupy top political and managerial positions.

The government has also embarked on rigorous action to regulate service delivery, institutional frameworks, systems and mechanisms for promoting gender-responsive programmes that will fast track the actualization of the socio-economic potentials of Nigeria's 83.3 million female populations. In the area of promoting economic empowerment of women, the government enterprise and empowerment programmes (GEEP, one of the social investment programmes (SIP) of the Federal Government aimed at providing micro-finance to rural communities nationwide should be implemented and ensure proper monitoring and evaluation. Under the programme soft loans will be given to rural women entrepreneurs, market women, female artisans etc.

Conclusion and Recommendations

In order to achieve economic growth and development as well as to prevent economic meltdown in Nigeria, women as economic actors should be empowered to participate in diverse economic activities. Women empowerment is one of the most important factors that can contribute to gender equality between men and women. Thus, as one can see from above, gender equality and women empowerment is catalyst for economic growth.

Finally, some recommendations are identified below;

- Barriers to women entrepreneurship should be removed to unleash their economic potentials.
- Financial inclusive services should be provided for women so that they could access soft loans and/or micro credit on a single digit interest rate from micro finance banks and other financial institutions.
- Public and private sectors should partner to alleviate poverty among women thereby providing them with paid employment.
- Increase women's access to quality education at all level.
- Gender mainstreaming in policies and programmes in both public and private sectors should be adopted to checkmate the growing inequalities between men and women.
- Women's political participation and representation should be encouraged etc.

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