

## **WOMEN EMPOWERMENT: PANACEA FOR POVERTY REDUCTION AND ECONOMIC DEVELOPMENT IN NIGERIA**

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### **Abstract**

*Many women entrepreneurs in developing countries most especially Nigeria are facing disproportionate obstacles due to lack of mobility, capacity and technical skills, with some experiencing several discrimination, hardship and exclusion. This paper examines women empowerment as a panacea for economic development and poverty reduction in Nigeria. The study tests the hypothesis that women empowerment has effect on poverty reduction. Data used for this study were sourced from both secondary and primary sources of data. The data were analyzed using frequency tables, percentages, mean and z-test. The study was conducted using some selected women entrepreneurs registered with National Association of Small Scale Industries (NASSI) in Enugu State, Nigeria. The study found out that women need education, skills, access to assets/credit, social protection in order to fully develop their productive assets and tackle poverty. The researcher recommended that for women, their families and society to reap the benefits of economic development and poverty reduction; investments in and empowerment of women both economic and socially are inevitable.*

**Keywords:** Economic Development, Empowerment, Poverty Reduction, Women

### **1.1 Introduction**

Women in Nigeria are active participants in nation building. From the home front all the way to governance, women have been seen to be outstanding in all human endeavours. The rural woman in Nigeria specifically, engages in all manner of hard labour to eke out a living for the entire household. Many households in Nigeria are being fed, clothed and catered for by the sweat and blood of hard-working women. Despite abuses by the men-folk and the abject poverty where women are most hit, they still stick to any laid down moral code, while attending to societal demands and courageously raising and implementing family budgets, no matter the financial implication involved.

International organizations like USAID, DFID, IMF, World Bank, government and others spirited individuals and private organizations have made concerted efforts in helping women economically, but yet level of poverty has persisted. Women potential labour force is still very high in Nigeria and most of the poor are women. Women consist more than 60% of the African

population which has given concern to the economy of the world. Akomolafe (2006) defines women empowerment as the development of mental and physical capacity, power and skills in women for them to operate meaningfully in their social milieu, thereby experiencing a more favourable level of social recognition and subsequently enhance their economic status.

Danjuma, Muhammad, & Alkali (2013) maintain that the aim of women economic empowerment is to enhance the socio-economic status of women through creating an economic culture that will address the technical know-how in the pursuit of women's multi-faceted roles, retooling them with various economic ventures as well as enhancing the emancipation of women from poverty. While this is because women are generally regarded as being "poor" and they constitute majority of the population of Nigeria. Promoting women's economic empowerment is seen as the driving forces behind reducing poverty and aiding economic growth.

### **1.2 Statement of the Problem**

Women most often face discrimination and persistent gender inequalities, while some women are experiencing multiple discrimination and exclusion because of factors such as ethnicity or caste. Many women entrepreneurs in developing countries face disproportionate obstacles in accessing and competing in markets. These include women's relative lack of mobility, capacity, assets and technical skills in comparable to men.

Unequal opportunities between women and men continue to hamper women's ability to lift themselves from poverty and gain more options to improve their living standards. The discriminatory practices and stereotypical attitudes prevent women in some parts of Nigeria from accessing financial support to build their businesses. In some countries women are unable to obtain business loans without their husbands or father's co-signature and support. Women perform the bulk of unpaid care work across all economies and cultures. In many societies, existing norms dictate that girls and women have the main responsibility for the care of children, the elderly and the sick, as well as for running the household, including the provision of water and energy supplies. These hinder women chances of being properly educated or being able to translate returns on their own productive work into increased and more secure incomes, better working conditions and increase standard of living.

### **1.3 Objectives of study**

1. To ascertain the effects of poverty on economic empowerment of women.
2. To examine the effect of discrimination against women on women economic empowerment.
3. To determine the relationship between women empowerment and unemployment.

### **1.4 Research questions**

1. What are the effects of poverty on economic empowerment of women?
2. Is discrimination against women an obstacle to women empowerment?
3. Is any positive relationship exists between women empowerment and unemployment?

### **1.5 Hypotheses**

- H<sub>1</sub>: A significant positive relationship exists between women empowerment and poverty

H<sub>2</sub>: There is a positive relationship between women empowerment and discrimination against women.

H<sub>3</sub>: A significant positive relationship exists between women empowerment and unemployment

## **2. Literature Review**

### **2.1 Women's Economic Empowerment**

World Bank (2001) defines empowerment as the expansion of freedom of choice and actions and increasing one's authority and control over the resources and decisions that affects one's life. Similarly, Kabeer (2001) sees women's empowerment as a process through which women gain the ability to take ownership and control of their lives. Although the process of empowerment depends on women themselves involving consciousness raising, participation, and organizing themselves, it can also be facilitated through education, capacity building, training and other measures.

Empowerment refers to the process of change that gives individuals greater freedom of decision, choice and action. A process of economic empowerment for women is dependent upon available resources and whether women have the skills to use them; access to economic opportunities; and control over economic benefits that can be used to achieve positive change. A woman is said to be economically empowered when she has: (i) the ability to succeed and advance economically; and (ii) the power to make decisions and act on economic decisions without interference. Schmitz (2009) defines women's economic empowerment as the process which increases women's real power over economic decisions that influence their lives and priorities in society.

Economic empowerment is the capacity of women and men to participate in, contribute to and benefit from growth processes in ways which recognise the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth (Eyben, Kabeer, and Cornwall 2008). Economic empowerment increases women's access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information. Women's economic and political empowerment was adopted as one of the strategies for advancing the agenda of gender equality at the IV UN Conference on Women in 1995.

### **2.2 Women Empowerment and Economic Development**

Women's economic empowerment is recognized as one means for reducing poverty and economic growth. Women play a significant role in Nigerian economy, and are highly visible in the micro and small enterprises sub-sector. The majority of them are engaged in small income generating self employment in agriculture and non-agricultural activities with low prospect for growth (Dejene, 2014). Vandana and Robert (2014) report that as a result of women's wide ranging responsibilities; productive, domestic and community duties, they are generally involved in a broader range of tasks than men and will therefore require a wider range of technical knowhow on which to draw for their livelihood pursuits.

Clinton (2009) the former president of United States of America addressing the annual meeting of the Clinton Global initiative opines that "women perform 66 percent of the world's work, and produce 50 percent of the food, yet earn only 10 percent of the income and own 1 percent of the property" The president maintains that whether the case is improving education in the developing

world, or fighting global climate change, or addressing nearly any other challenge we face, that empowering women would be critical part of the equation.

Studies show that women are affected by poverty, susceptible to diseases, prone to discrimination, marginalization and environmental degradation which are all detrimental to women economic empowerment and poverty reduction (Danjuma, Muhammad, & Alkali, 2013). But when they are empowered these will basically be reduced or completely alienated.

The economic empowerment of women is a prerequisite for sustainable development, pro-poor growth and the achievement of all the millennium development Goals (MDGs). Gender equality and empowered women are catalysts for multiplying development efforts. Investments in gender equality yield the highest returns of all development investments (OECD, 2010).

A higher proportion of earnings of women are invested in their families and communities than men. A study conducted by United Nations (2010) stress that investing in women and girls has a multiplier effect on productivity, efficiency and sustained economic growth.

The economic empowerment of women is a human rights and social justice issue, but it also reduces poverty, and strengthens economic growth and development. Women's economic participation and empowerment are fundamental to strengthening women's rights and enabling women to have control over their lives and exert influence in society (Swedish ministry for foreign affairs, 2010).

Zoellick, (2010) commenting on the Brazil's economy asserts that the likelihood of a child's survival increased by 20% when the mother controlled household income. Increasing the role of women in the economy is part of the solution to the financial and economic crises that are critical for economic resilience and growth. Higher female financial earnings and bargaining power translate into greater investment in children's education, health and nutrition, which leads to economic growth in the long term (DFID, 2010).

Economic empowerment also contributes to the reduction of gender-based violence, increases women's family-planning possibilities and slows the spread of HIV/Aids. Women's improved economic situation provides opportunities to escape exploitative relationships at home by breaking the economic dependence on a partner that is often at the root of domestic violence. Empowerment entails an expansion of women's choices, including those in the domain of sexual and reproductive health. An increase in women's decision-making power and control over their reproductive health can facilitate in reducing the number of children in each household.

Economic empowerment of women and in the promotion of gender equality has broad multiplier effects for human development and reduction in women violence and maltreatment at home and work. Economic empowerment puts women in a stronger position and gives them the power to participate, together with men, in the shaping of society, to influence development at all levels of society, and to make decisions that promote their families and their own wellbeing.

In the united efforts to achieve the Millennium Development Goals; which recognises that gender equality, the empowerment of women with women's full enjoyment of all human rights and the eradication of poverty are essential to economic and social development.

### **2.3 Process of Women's Economic Empowerment**

Women's economic empowerment is a prerequisite for sustainable economic development and pro-poor growth. To achieve women's economic empowerment anticipation requires sound government policies, and long-term commitment. Gender-specific perspectives must be incorporated at the initial design stage of policy and programming. Women must have equal equitable access to assets and services; infrastructure programmes should be designed to the benefit of the poor, both men and women, and employment opportunities must be improved while increasing recognition of women's vast unpaid work (OECD DAC Network on Gender Equality, 2012)

Women's Economic Empowerment can be achieved through equal access to and control over critical economic resources and opportunities, and the elimination of structural gender inequalities in the labour market including a better sharing of unpaid care work. Interventions aimed at promoting women's economic empowerment will help in achieving full recognition and realization of women's economic rights, and ultimately sustainable development.

Women's economic empowerment can be achieved given the following:

- (a) The resources are available and women have the skills to utilize them;
- (b) They have access to economic opportunities and control over the economic benefits of those opportunities; and
- (c) They can use those benefits to make strategic choices leading to positive changes in their lives and improve their standard of living and that of their family.

### **2.4 Obstacles to Women's Economic Empowerment**

(a) *Lack of Fund:* Many of these women rely on personal savings or on contributions from relatives and friends to fund their enterprises, and without property ownership they lack collateral to access credit from formal financial institutions.

(b) *Scale of Operation:* Most women in developing countries especially Nigeria has small enterprises operating mainly in the informal sector of economy. They face multiple challenges that diminish their opportunities and dampen their potential as businesswomen and entrepreneurs.

(c) *Education and Training:* They have limited access to education and training, have less or no freedom to choose their business, and are faced with discriminatory attitudes in property, marital and inheritance laws.

(d) *Structural and cultural factors:* These make it more difficult for women to access vocational training programmes due to their care giving responsibilities and societal expectations about which jobs are suitable for them.

(e) *Female illiteracy:* women's lack of access to information, illiteracy, and gender discriminatory norms that prevent women from using and/or owning land are examples of obstacles that limit their access to and control of economic resources.

(f) *Exploitative and discriminatory working conditions;* gender segregation in the labour market, restricted mobility, women's double work burden and diminished health caused by

gender-based violence, for instance are examples of factors that limit women's ability to access and/or enjoy the returns on their work.

(g) *Lack of Infrastructure:* Women who live in rural communities with low infrastructure, (transport, water and sanitation, communication and electricity) are worse affected. A World Bank study (Malmberg, 1996) reports that 87 percent of trips in rural Africa take place on foot.

(h) *Greater vulnerability to sexual exploitation* and abuse at the community level, if not the household level (Mayoux, 2009).

(i) *Unpaid work:* both in the productive and domestic spheres is one of the most important challenges to women's economic empowerment for economic sustainability. As indicated earlier, women's ability to be more actively engaged themselves in their economic activities is partly affected by the heavy labour burden and time poverty associated with their family responsibilities.

### **3. Methodology**

The paper examines women empowerment as a panacea for economic development and poverty reduction in Nigeria. The study was conducted using some selected women entrepreneurs registered with National Association of Small Scale Industries (NASSI) in Enugu State, Nigeria. Sample size of 267 from a population of 809 registered women entrepreneurs was derived using Williams 1986. 211 copies of questionnaire representing 79% of the questionnaire were accepted for analysis. The study adopted a survey approach. Data used for this study were sourced from both secondary and primary sources of data. The data were analyzed using frequency tables, percentages, mean and Pearson correlation. Five-point Likert measurement scale, with answers ranging from 1 to 5, of strongly agrees to strongly disagree was adopted. SPSS Software 2010 was used to analyze the data collected.

#### 4. Data Analysis

**Table 1. Personal Data of the Female Respondents**

1.	Marital Status	Frequency	Percentage
	Married	112	53
	Single	25	12
	Divorced	12	6
	widowed	58	27
	Separated	4	2
	<b>Total</b>	<b>211</b>	<b>100</b>
3	Ages	Frequency	Percentage
	Below 25 years	31	15
	26 – 35 years	25	12
	36 – 45 years	63	29
	46 – 55 years	55	26
	56 and above	37	18
	<b>Total</b>	<b>211</b>	<b>100</b>
4.	Highest Educational Qualification	Frequency	Percentage
	F.S.L.	35	17
	WACS/GCE/NECO	105	50
	Trade		
	Certificate/Diploma/O.N.D	45	21
	H.N.D/First Degree	26	12
	M.Sc/Ph.D	0	0
	<b>Total</b>	<b>211</b>	<b>100%</b>

**Source: Field data, 2015**

From the personal profile in table 1 on the marital status of the respondents, out of 211 respondents, 112 respondents making about 53% were married, 58 respondents making about 27% are widowed, 25(12%) respondents are single; 12(6%) respondents are divorced; while 4(2%) are separated.

On the age brackets of the respondents, 63 respondents making a total of 29% out of the 211 respondents indicate that their ages falls between 36 – 45 years, 55(26%) respondents are between the ages of 46 – 55 years, 37 (18%) are between the ages of 56 and above, 25(12%) respondents are between the ages of 26 and 36 years.; while 21(15%) of the respondents are below 25 years. Also table 1 shows the highest educational qualifications of the respondents. Out of 211 respondents, 105 respondents making about 50% have WASC/GCE/NECO, 45(21%) have Trade Certificate/Diploma/O.N.D, 35(17%) have F.S.L., 26 respondents making about 12% have H.N.D/B.Sc; while none of the respondents have MBA/M.Sc/Ph.D.

**Table 2. Classes of Business**

Class	Frequency	Percentage
Agro base/food processing	63	30
Service	123	58
Manufacturing	25	12
Total	211	100

**Sources: Field survey, 2015**

From table 2, 123 respondents making about 58% indicated that they engage in agro/food processing business, 63 respondents making about 30% said services; while 25 respondents giving about 12% indicates manufacturing.

**Table 3: Variables from the Questions**

	N	Minimum	Maximum	Mean	Standard Deviation
Women empowerment	211	1.24	6.79	3.254	.7632
Poverty	211	1.60	4.96	3.440	.6328
Discrimination	211	.99	4.87	3.242	.7502
Unemployment	211	1.46	7.88	3.603	.7079

The 3 above shows the mean and standard deviation scores of dependent variable well as the independent variables that were adopted for analysis. To the research questions, the respondents were asked to rate each of the three dimensions (variables) on a five-point Likert scale ranging from strongly disagree (1) to strongly agree (5).

**Table 4: Correlation Analysis of Relationship between Women Empowerment and Measuring Variables of Poverty, Discrimination and Unemployment**

		Poverty	Discrimination	Unemployment	Women Empowerment
Poverty	Pearson Correlation	1	.721**	.642**	.732
	Sig. (2-tailed)		.000	.000	.000
Discri- mination	Pearson Correlation	.721**	1	.642**	.756**
	Sig. (2-tailed)		.000	.000	.000
Unemploy- ment	Pearson Correlation	.642**	.732**	1	.835**
	Sig. (2-tailed)	.000	.000		.000
Women Empo- werment	Pearson Correlation	.732**	.756**	.835**	1
	Sig. (2-tailed)				

**\*\* Correlation is significant at the 0.05 level (2-tailed).**



Table 4 ascertains the correlation analysis of women empowerment with the measuring variables: poverty, discrimination and unemployment. The value for poverty is 0.721 which shows a high significance of relations; while value for discrimination is 0.642 and unemployment is 0.732; while the 2-tailed significance level (sig) is .000 with a total of 211. The correlation between women empowerment and the variables is statistically very significant given that the 2-tailed significance is less than .05. Thus, the null hypotheses relating to women empowerment can be rejected that no positive relationship exists between women empowerment and the variables.

**Table 5: Model Summary**

<b>Model</b>	<b>R</b>	<b>R Square</b>	<b>Adjusted R Square</b>	<b>Std. Error of the Estimate</b>
1	.641a	.412	.400	.58765

a. Predictors: (Constant), poverty, discrimination, unemployment

The model summary in table 5 shows that the multiple correlation coefficient using the predictors poverty, discrimination, and unemployment predictors simultaneously is  $R = 0.641$  while R Square is .412, indicating that the variance in women empowerment can be readily predicted from the combination of various factors poverty, discrimination and unemployment.

**Table 6: ANOVA**

<b>Model</b>	<b>Sum of Squares</b>	<b>df</b>	<b>Mean Square</b>	<b>F</b>	<b>Sig.</b>
Regression	49.865	3	9.597	28.563	.000b
Residual	68.064	207	.349		
Total	117.929	210			

a. Dependent Variable: women empowerment

b. Predictors: (Constant), poverty, discrimination, unemployment.

From table 6 above,  $F = 28.563$  showing that the independent factors (predictors), namely poverty, discrimination and unemployment, combined to predict the women empowerment behaviour towards economic development. The value of the significance lies between 0% and 5%, indicating that the model is a good fit. Since the relationship between independent and dependent variables is very significant, we assume that the model is a good fit.

#### **4.2 Reliability Analysis**

To determine the reliability of the questionnaire; firstly, the reliability analysis was obtained by logging in about 30 responses on the initial batch. At that time the Cronbach Alpha was 0.73. The present reliability analysis obtained is shown below.

**Table 7: Reliability Statistics**

<b>Cronbach's Alpha</b>	<b>No. of Items</b>
.764	6

The value for 211 respondents is .764. Since the value is above 70% or 0.7, it indicates that the questionnaire was reliable in collecting the information intended.

### **Findings**

The result indicates that women empowerment had a high relationship with poverty, discrimination, unemployment and economic development. The correlation analysis of the results using Pearson's correlation coefficient  $R = 0.641$  shows that there is high relationship.

The result revealed that poverty can have negative effect on women empowerment. It was shown that  $M = 3.440$ ;  $SD = .6328$ ;  $p < .05$ . The study also revealed that discrimination against women has negative effect on women empowerment. This was shown in the true value of  $M = 3.242$ ,  $SD = 0.7502$ ;  $p < .05$ . Also women empowerment is affected by unemployment. The result revealed that there is a negative relationship between women empowerment and unemployment. The variable was found to be moderately correlated,  $r = 0.641$ ;  $p < 0.05$ ,  $M = 3.603$ ,  $SD = 0.7079$ .

### **Conclusion/ Recommendations**

Women need education, skills, access to assets/credit, social protection in order to fully develop their productive assets and tackle poverty. In reality, women face many challenges in their entrepreneurial development and overcoming many of the obstacles requires reduction in gender discriminatory norms and practices. The researcher recommends that for women, their families and society to reap the benefits of economic development and poverty reduction; investments in and empowerment of women both economic and socially is inevitable.

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