THE ROLE OF WOMEN IN NIGERIAN ECONOMIC DEVELOPMENT

Research Thesis

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By

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DEDICATION

This research work is dedicated to my Lovely Parents, Alhaji Salihi Zubairu and Hajiya Fatima Salihi, who nurtured me through my childhood, sponsored my education and whose unrelenting support and prayers saw me through the course of my study.

ZIRVE UNIVERSITY
THE GRADUATE SCHOOL OF SOCIAL SCIENCES
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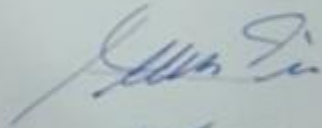
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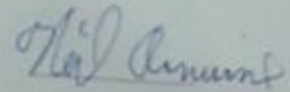Program Coordinator

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The material included in this thesis has not been submitted wholly or in part for any academic award or qualification other than that for which it is now submitted.

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ABSTRACT

Women's involvement in economic activities remain low in Nigeria despite their huge population and enormous contribution. Rural women lead in Agricultural activities, making up to 60-80 percent of the labor force and harvesting about 75 percent of Nigeria food supply. Hence in their hands lies the country's food security. Ironical is the fact that women take either no or minimal part in the decision-making processes regarding agriculture because their contribution are rarely noticed. Considered as a human capital, human factor is an important determinant of economic development. In this research work, the major target of economic development is to improve women's standard of living, provide them with opportunities in education and employment, and involve them in development plans, programs and policies. This study therefore analyze the role of women in Nigerian economic development using a panel data. Ordinary least square model (OLS) with the support of other estimation techniques was employed to examine the extent to which women contribute to the general income of the household in particular and the Nigeria economy in general. It is evident from this study that women's income in Nigeria is determined by some microeconomic factors such as age, marital status, education and the region where they live. Education is the most important factor however affecting the women's income positively and significantly. The more education a woman acquire the more income she generate thereby contributing more to the economy. It is recommended that, government accord the education of women a priority by enforcing mandatory free education and other incentives.

Key words: Women, Economic development, Agriculture, Education, Nigeria, Human Capital, Household.

KISA OZET

Ekonomik faaliyetlere kadınların katılımı Nijerya'da büyük nüfusu ve muazzam katkısına rağmen hala düşük. Kırsal kadınların Tarımsal faaliyetlere öncülük yapma işgücünün yüzde 60-80'ine kadar ve Nijerya gıda arzının yaklaşık yüzde 75'i hasat. Ülkenin gıda güvenliği onların elinde bu yüzden yatıyor. Katkıları nadiren fark edilir çünkü kadınlar tarım ile ilgili karar verme süreçlerinde ya hiç ya da çok az parçası olması ironik. İnsan bir sermaye olarak kabul edilen insan faktörü ekonomik kalkınmanın önemli bir belirleyicisidir. Bu araştırma çalışmaları, ekonomik kalkınmanın ana hedefi yaşam kadın standart geliştirmek için, eğitim ve istihdam olanakları ile bunları sağlamak, kalkınma planları, programları ve ilkeleri içerir. Bu çalışma bu nedenle bir panel veri kullanarak Nijerya EKONOMİK KALKINMADA kadının rolü analiz eder. Diğer tahmin teknikleri desteği (OLS) en sıradan Kare model olan kadınlar özellikle ev halkının genel gelir ve genel olarak Nijerya ekonomisine katkı sağlamaya ölçüde incelemek için kullanılmıştır. Nijerya'da kadın gelir yaşına, yaşadığı yeri, medeni durum, eğitim ve Bölge gibi bazı mikro ekonomik faktörler tarafından belirlendiği bu çalışmada açıktır. Eğitim ancak olumlu ve önemli ölçüde kadının geliri etkileyen en önemli faktördür. Daha fazla eğitim almış bir kadın böylece ekonomiye daha fazla katkı üretmek o kadar çok para kazanırlar. Zorunlu ücretsiz eğitim ve diğer teşvikler uygulayarak, hükümet accord kadınlara öncelik eğitim tavsiye edilir.

 Anahtar kelimeler: Kadınlar, Ekonomik Kalkınma, Tarım, Eğitim, Nijerya, Beşeri Sermaye, Ev halkı.

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LIST OF ABBREVIATIONS

A: Age

BOA: Bank of Agriculture

COEf: Coefficient

CONS: Constant

G: Graduate

GAD: Gender and Development

GDP: Growth Domestic Product

HS: High School

ILO: International Labor Organization

MAX: Maximum

MFB: Micro Finance Bank

MIN: Minimum

MS: Marital Status

NBS: National Bureau of Statistics

NC: North Central

NE: North East

NEDU: No Education

NGOs: Non-Governmental Organization

OBS: Observations

OLS: Ordinary Least Square

PROB: Probability

PS: Primary School

RLG: Religion

SE: South East

SS: South South

STD. DEV: Standard Deviation

STD. ERR: Standard Error

UG: Undergraduate

UN: United Nations

UNDP: United Nations Development Program

U.S: United States

VTRN: Vocational Training

WB: World Bank

WBGDG: World Bank Gender Development Group

WI: Women's Income

WID: Women in Development

WPR: World Population Review

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ALIYU SALIHI SAGAGI

CHAPTER ONE

1.1 INTRODUCTION

Nigeria is a country located on the Western coast of Africa sharing land borders with the Niger in the North, Chad and Cameroon in the East and Benin in the West. Nigeria features over five hundred different ethnic nationalities. It is the most populous country in Africa and seventh most populous in the world according to World Population Review (WPR). Regarded as the most populous Black nation in the world with estimated population of One hundred and eighty two million people accounting for 2.6 percent of the world population. Statistical evidence from National Bureau of Statistics (NBS) reveals that almost half of Nigerian population are women, seventy percent of which reside and work in rural areas implying poverty, lack of access to basic education and social amenities. Although the country is endowed with natural and material resources, it is obvious that unless women are integrated into the development plans as an interest group, to combat poverty by creating incomes and wealth, the entire development potentials of the nation remained endangered. It is imperative that women have access to occupation that are non-segregated. In other word, employment opportunities available to women need to realize their potential capabilities (Tinuke, 2012).

1.1.1 Pre-Colonial Era

The Nigerian economy during Pre-Colonial Era was basically at subsistence level and women formed an integral part by participating effectively in the process of production. Women contributed significantly to the production and distribution of goods and services apart from being mothers and wives (properly taking care of domestic services). Agriculture was characterized by community ownership of abundantly available, productive land and by slash-and-burn farming using hoe and cutlasses as the major tools. Except for clearing the plot before planting, farming was mainly women's work because

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of availability of the land relative to population. Another factor that contributed to farming being left in the hands of women was the ancient culture of Nigerian men occupying themselves with more physically demanding occupations such as hunting and blacksmithing coupled with their engagement in warfare between tribes and communities. Women therefore, mostly farmed alongside their children (Effah, 2002).

Women also took part in other economic activities such as trade. For example, women from the South Eastern part of Nigeria were in production of Palm Oil and Palmkernel as well as procurement and sales of different food stuff and related commodities. Women from the East were equally active in the Coastal areas of Calabar, Oron and Niger Delta. They engaged in drying and selling of fish. Women from Okposi, Uburu and Yala were very active in salt production. Pottery making is also another economic activity engaged mostly by women especially those from Afikpo in the present day Abia State. Women from the North had some degree of monopoly in weaving and knitting, apart from local food processing, and most often, supplied the means of sustenance for the entire household. It was observed that women who were without craft or trade were not only rare, but were regarded with contempt (Adamu, 2006).

1.1.2   The Colonial Era

Due to the fact that colonial economy was basically export oriented, the status of Nigerian women traditional occupations were significantly disempowered. The economic status of British, Lebanese and few male Nigerian merchants was elevated at the expense of the women. Men (mostly in form of slaves) were brought into farms largely controlled by expatriates and their endogenous collaborators for greater productivity of output. Firms owned by colonial masters gradually emerged which caused the proportionate disintegration of trades and markets hitherto dominated by women. Access to medium and large scale loans which were key motivation for large scale farming were denied to women. Technology and innovations were restricted to use by men. Colonial culture

discriminated severely against women, and their policies were clearly women biased. Male farming system under colonial supervision were characterized by private ownership of fixed plots, the use of draft animal and the constant employment of slaves. Ownership and labor completely became male dominated. Women were drawn to the background mainly performing subsistent farming, housework and childcare, and consequently depended largely on their men for support (Akintoyi, 2006).

1.1.3   Post-Colonial Era

This period witnessed the re-emergence of women playing active roles in different aspect of nation's building, thereby assuming a more decisive role. Men gravitated into wage labor particularly provided women with an opportunity to actively participate once again in food production, processing and marketing. This period equally paved way for women to acquire much needed education (though relatively low compared to men) in order to participate in the labor force. Just five years after independence 6.9% of the salaried workforce were women. By 1980 this number rose to 12.6%. Similarly, the role of women in Agriculture, Seen as the most suitable job for women, cannot be overemphasized. UNDP financed a study which revealed that sixty to eighty percent of Agricultural labor force in Nigeria are women, depending on the region, and two-thirds of the food production in Nigeria came from them. Although women's contribution to agriculture in Nigeria has been identified, but their role in decision making processes in Agriculture remained minimal (Aisha, 2009).

In developing economies generally (Nigeria inclusive), income accrues outside the household are often not the major sources of family income. For instance in Ivory Coast, data from 1988 living Standard measurement Survey indicates that out of the population (both men and women) aged 12 and above who worked in the year prior to the survey, only 27.6% of the men and 5.6% of the women did any work as employees. The remaining were self-employed or work as free labor in family enterprises (Anne, 2010). In such

economies, women are primarily engaged in family enterprises and the major concerns are rather how resources are allocated to women and girls within the family, whether women engaged in self-employment face barriers in access to credit and other factors of production, and whether women have rights to purchase land and own other assets. Perhaps, women's work is always an integral part of national economic process, as integral as men's work. Practically, among the most essential conclusion of this decade's work on role of women in economic development is that women's work itself must be regarded as a basic sociological issue.

1.2   OBJECTIVE OF THE STUDY

The major objective of this study is to measure the contribution of women (especially working women) to the Nigerian economic development.

Other specific objectives are:

- To establish a relationship between income and other micro-economic variables such as education and labor force participation.
- To align the women's income with that of the general household.
- To foster recommendation based on the findings.

1.3   CONTRIBUTION OF THE STUDY

This research work differs from the previous studies in the following areas:

- Income (in monetary term) was rather used as the dependent variable.
- Regional variables were integrated as explanatory variables.
- The data analyzed is the most recent and
- The data has never been used in previous studies.

1.4 HYPOTHESIS

To actualize the objectives enumerated above, the following hypothesis are therefore tested:

- H_0: Women's income has significant impact on the Nigerian Economic Development.
- H_1: Women's income does not have significant impact on the Nigerian Economic Development.

1.5 SIGNIFICANCE OF THE STUDY

The significance of this study cannot be overemphasized as it is based on the role women play in the economic wellbeing of the household in particular and the nation's economy in general. Applying a monetary value to the dependent variable would definitely portray a clearer picture of the role women are playing in sustaining the economy through their enormous contribution to GDP.

The over two thousand observations used in this study cutting across the six geo-political regions that made Nigeria would make this study the most all-inclusive of its kind. It has observations from every region, every state and each of the seven hundred and seventy four local government areas.

The result of this work would go a long way to provide policy implication to both government and NGOs on the role women can play in the nation's building. It would also serve as a contribution to knowledge and a reference for further studies to students and academia.

Additionally, policy makers would find this research relevant in planning and implementation of policies that has direct or indirect bearing on women especially at is

points to the fact that women should be seen as an integral part of every development agenda.

1.6 SCOPE OF THE STUDY

This study focuses on the contribution (in monetary terms) of women to the Nigerian economic Development using a General Household Survey Data for 2013. Basically, micro-economic variables that determine women's income are analyzed using a cross-sectional data and that makes it rather static analysis.

CHAPTER TWO

LITERATURE REVIEW

2.1 INTRODUCTION

In this section, I present the theoretical framework in this chapter followed by empirical literature that contains the review of what was written in the field as well as the methods being used to measure the contribution of women to economic growth. This chapter is divided into sections. The first section contains the theoretical framework while the second section contains the empirical literature. A summary of the chapter is presented toward the end.

2.2 THEORITICAL FRAMEWORK

The role of women especially in the development process has not been given due importance and have been neglected for a very long period of time originating from the classical economist view of women. Until recently when Ester Boserup in 1970 first introduced "the place of women in the development process".

Classical and neo-classical economist's view will be discussed in this section as well as Boserup's and feminist economist's view respectively.

A lot of classical economists were doubtful about women's ability to make rational decisions. Pujol (1992), opined that it could be implied from Adam Smith's work *The Wealth of Nations* (1776) that women are relatively invisible in the work apart from their obvious role in contributing to population growth. Bodkin (1999), like Pujol, understood from the same work that the role of women in market economy is limited and it is their guardians who make final decision on their education because "Smith does not trust the young women to choose their subject of study wisely". Consequently, women are denied

the opportunity to learn the intellectual issues as their choices especially when it comes to careers.

Similarly, Jean Baptise argues that women are silly consumers, citing the example of women being extravagant toward expensive jewelry (Bodkin, 1999). In the work of Olbie, Jean opined that the natural wages of women fall short of men because while women support only themselves, it is the men who support the family. Pojol (1995), argues that both classical school and some of their neo-classical successors believe women to be irrational when it comes to economic decisions. Similarly, Pigou, considered by many to be the father of Welfare Economics, also argued that the earning of women in terms of wages should be lower than that of men so as to maximize welfare because women are relatively weaker and imperfect. According to Palaz (2005), the Neo-classical point of view explains that the active participation of women in the economy may only be ascertained through industrialization and development. It also states that human capital equipment, such as education and work experience are the main reason why women cannot equally benefit from the development and their participation in social and economic life is not fully realized.

During the industrial revolution, women and children were brought into industries as workers because they were found to be cheap laborers. Thus, it became more profitable to employ women to do menial jobs which men would hesitate to perform. In the later years however, women were gradually allowed into the modern sector primarily in service oriented occupations because primary sector was a preserve of men requiring individual creativity and endurance of hardship in the process of performing the necessary functions which resulted in the segregation of professional women into predominantly female occupation such as teaching, social work, library, nursing and home economics (Gwong, 1991).

Some prominent development economists like Jeffrey Sachs and Simon Kuznets, who examine both macroeconomic and microeconomic factors relating to the structure of a

developing economies and how those economies can create effective domestic and international growth, believed that leaving women out of countries strategic plans will not only slow the development of such countries but also it will endanger their future economic prospects.

Ester Boserup (1970), however insisted that, due to new technologies provided by development programs that worsen women's positions, they do not benefit from development opportunities as much as men. The main concern here is the involvement of women into the existing economic development plans, programs, and projects. Women will obviously benefit more from the opportunities of development if they are fully integrated into development plans. Lansky (2000), believes that rather than assuming that a case of women could be improved with economic development, it is certain state policies, practices and interventions that will give women equal economic benefits.

The feminists' economists who followed Easter reviewed and questioned the concept of "economy including women's point of view" which lead to development of new economic theories and thus the expansion of economic horizons. They criticized the Cartesian philosophy according to which women perceive the model person in traditional economic theories as man, because women only serve as subordinate and therefore cannot, in this context, manifest their own experience on the science of economics. This lead to their insinuation that the conceptual foundation of economic knowledge are basically produced and reproduced on gender bias (Eroglu and Isle, 2006). Accordingly, they opined that the main purpose behind women's subordination to men in a society and their not being fully integrated into the social and economic life is the "Patriarchal-man" system. All institutional hurdles against women should be eliminated according to them, and active participation of women should be encouraged together with their involvement in development plans and project. Although they accept that there is a positive relationship between women's status and general economic development, they noticed that the effect may not always be true and may be very complex (Forsth, 2006). The target here is for

women to have access to education, expertise and resources that would pave their way to self-development and active participation in development plans.

In the 1980s, the Gender and Development (GAD) approach arose which recognizes that gender roles are vital to improving women's lives, with the term 'gender' suggesting that both men and women should be the subject of focus. Understanding how gender crisscrossed with other economic variables such as ethnicity, age and religion has been noted more recently. This approach recognizes that adding women and girls into existing process of development is not enough but focus should equally be on why they are excluded and finding a lasting solution to the imbalance of power at the basis of that exclusion (Sarah, 2013).

The rights-based approach to development was introduced into the mainstream in 1990s. This brings about the shift in understanding development as meaning economic development to a more holistic social development focus, yet economic growth remain the main driver. Development organizations and agencies tried to institutionalize the notion of gender mainstreaming which involves ensuring that a gendered perspective is central to all activities, including planning, implementation and monitoring of all programs, projects and legislations. However, women still lack full and fair participation in economic and political life and mainstreaming has yet to succeed and there is a need for a continued prioritization of women's integration into development (Castellino, 2013).

2.3 EMPIRICAL STUDIES

Improving women's role in trade is essential to the growth of the economy (Colesman, 2004). Many organizations and government institutions have long identified women in both developed and developing nations as integral part in the process of increased development. Although women are traditionally credited with the role of primary caregiver, their effort outside the home to generate income positively affect a strong, burgeoning family (ILO, 2005). During the past decade, the number of household living in abject poverty has been reduced basically through shrinking of gender gap that allows women to involve themselves more in socio-economic activities and therefore becoming a growing force in the economic labor market (UN, 2003). However, women are still a disappointing minority in education, and are more likely to work in the lower paid, lower status, less reliable informal sector, and then left behind in the progress of economic growth and trade liberalization (Bonner, 2005).

The involvement of women into the labor force has been arguably essential in bringing a particular gender-specific capabilities (relationship focused, open communication style, motivating ability toward followers and sharing of power) to the economic sector, and an increase in the acceptance of women as economic agent may imply a recognition of their women specific capability as well as more chances for women to achieve gender independence (Newbury, 2007).

According to Aldrich and Cliff (2003), a lot of transformation took place in family composition and these changes in relationship and roles can affect significantly the working lives of both women and men. They have it that until 1950's and 60's in North America, family system usually consist of parent and children sharing the same household when few women worked outside the home. Over the next 50 years or so the family setting has changed because of transformations in the composition of household, including both family and non-family members, and in the roles and relationship among family members.

In other word, family and businesses are embedded together and spillover exist between the two realms.

Women persistently face more household demands and family responsibility even when working outside the home because women are still expected to be the primary caregivers (Rothbard, 2002). This naturally reduces the time available for work. As economics development brings an increase in the specialization of labor, improved and more accessible machinery and infrastructure, and better education and training to the workforce, work is no longer performed in the household and products is increasingly supplied by specialized enterprises with wage labor. As decision makers who are more educated and better trained, and less burdened with family and household responsibility, men have been more likely to reap the benefits of economic growth than women. Extending education and training to women for them to become more active in the paid and production workforce has shown to enhance economic development effort further (Boserup, 1986).

Gender planning contains programs and projects aimed for third world development and recognizes the fact that involvement of women is significant and that women are affected differently than men by modernization, development, and social change (Brown, 2006). Such kind of initiatives intend not only to facilitate development efforts, but also to ensure that the process is equitable (Lurrie, 1999). Women in development (WID) movement considered modernization as its critical tenet, viewed as a linear process that is measured in economic terms (Chowdhury, 1995), even though much of the modernization of the colonial era had marginalized women when new technology and innovation had been targeted toward men (Boserup, 1986). Studies have shown that access to micro-credit helps reduce poverty for women borrowers and their villages, and thus benefits the participants and the local economy simultaneously (Khandker, 2005). Additionally, micro-enterprise training has empowered women to achieve economic self-sufficiency, develop management skills, build new homes, and create new jobs through small-scale business that have grown into larger enterprises (Andalech & Wolford, 2004). It is

expected that many of the factors that affect countries with lower level women's participation in business may be different from those that affect women in countries with higher level of participation. The most obvious factor is the general societal acceptance that is lower because of confusion when gapping with the combination of long-standing cultural norms and the addition of modern movement (Baker, 2000).

According to Amanda (2008), there is a significant and positive relationship between women's involvement in business and general economic development. Conducting cross-national study of both developed and developing countries, he considered culture, political freedom, economic environment, societal development, business environment, and technology and physical infrastructure as the independent variables. Rostow (1990), rather categorized countries into two kinds of cases. The first is the general case of countries with extremely long histories like most African countries where a shift from a traditional stage required fundamental changes in a well-established traditional society. The second case is the uncommon case of countries that represent a small group of nations he referred to as "Born Free Nations" like United States and Canada which evolved mainly from non-conformist individuals. These differences in countries history may also affect long-standing cultural norms, and explain to some extent how one country move from one stage differently than another country in the ability of women to earn incomes and own resource.

Yemisi (2009), studied African agriculture and observed that increase in agricultural productivity is central to growth, income distribution, improved food security and alleviation of poverty in the region. Assisting the rural poor to enhance their livelihoods and food security in a sustainable manner is therefore a great challenge and in all of these a rural woman plays a pivotal role and she is crucial to the overall success of efforts directed at agricultural development in particular and economic growth in general.

Dollar and Gatti (1999), opined that societies that discriminate by gender tend to experience less rapid economic growth and poverty reduction than societies that treat males and female more fairly, and that social gender disparities produce economically

inefficient outcomes. For example, it is shown that if African countries had close the gender gap in schooling between 1960 and 1992 as quickly as East Asia did, this would have produced close to a double of per capita income growth in the region. The primary pathways through which gender systems affect growth are by influencing the productivity of labor and the allocative efficiency of the economy (World Bank, 2002). In terms of productivity for example, if the access of women farmers to productive inputs and human capital were on a far with men's access, total agricultural output could increase by an estimated 6 to 20 percent (World Bank, 2001). In terms of allocative efficiency. While increase in household income are generally associated with reduced child mortality risks, the marginal impact is almost 20 times as large if the income is in hands of the mother rather than the father (World Bank Gender Development Group (WBGDG), 2013).

Women suffer the persistent problem of poverty because they are often specially disadvantaged by tradition, in some cases codified into law and policy, which limit their ability to generate income, their access to information and productive resources, and their control over time and resources. Traditional restriction in broader sense, limit the supply of opportunities to women. But either directly or indirectly, they also limit women's own demand for such opportunities. These demand and supply weaknesses combine to produce a vicious circle, with a resulting lows in productivity. It also distort the economic growth benefit, like family income, away from women (World Bank, 2000). More often than ever, Nigerian women especially those living in rural communities embrace farming as the major source of their livelihood as today rural families are increasingly likely to be headed by a women, apparently as more men work away from home (John, 2011).

Across Nigeria, roughly two-fifth of the sample families are headed by women, and many more others rely on women much of the time. Economy is the main factor responsible for this: as pressure on the land increases and urban job opportunities expand, husbands and male head of households leave to find work in distance cities, towns or large farms. Males (husbands and head of households) are better educated and consequently more mobile than their female counterpart who stay behind to run the farm, take care of children and

provide tie to the family land. Most men return periodically. There are however relatively fewer female heading household in urban areas.

If women can be educated better, it will improve their chance of earning higher income in both agriculture and modern sector jobs. Apart from being better qualified, they will also be better equipped to overcome traditional obstacles and break into labor force in a wider variety of fields. In agriculture particularly, Aisha (2010), suggest that basic primary school education for women farmers has more impact on productivity than education for male farmers. Alternatively, agricultural extension can help compensate for lack of education but may work more effectively if farmers already have basic education. Hence, a positive relationship between education and women's income.

CHAPTER THREE

RESEARCH METHIDOLOGY

3.1 INTRODUCTION

In this chapter, I study women's contribution to the Nigerian economic development. I adopt Ordinary Least Square (OLS) as a regression technique suitable for non-time series micro economic variables. The chapter consist of the sources of data, definition of variables, regression equation, method of data analysis and regression models

3.2 MODEL SPECIFICATION

I use women's income (WI) as the dependent variable in this research which is the average earning of a working woman. The dependent variables which explain women's income are Age, Marital status, Religion, Education (No education, Primary school, High school/ Secondary school, Undergraduate, Graduate and Vocational Training), and Region (North Central, North East, North West, South East, South-South and South West) are used as explanatory/ independent variables.

I use Ordinary Least Square (OLS) regression model in this research which according to Gujarati (2003) is an approach for computing the unknown parameters in a linear regression model, which was widely used in similar research simply because of its suitability and reliability compared to other econometric techniques. The following is the econometric equation/ function for this research:

$$WI = \alpha + \beta_1 A + \beta_2 MS + \beta_3 RLG + \beta_4 NEDU + \beta_5 PS + \beta_6 HS + \beta_7 UG + \beta_8 G + \beta_9 VTRN + \beta_{10} NC + \beta_{11} NW + \beta_{12} NE + \beta_{13} SE + \beta_{14} SS + \beta_{15} SW + U_i$$

Where Greek letters represent parameters to be estimated and capitalized Italic letters represent the data series. *WI* is Women's income, α is the intercept, *A* is Age, *MS* is Marital

Status, *RLG* is Religion, *NEDU* is No Education, *PS* is Primary School, *HS* is High School, *UGRAD* is undergraduate, *GRAD* is Graduate, *VT* is Vocational Training, *NC* is North Central, *NE* is North East, *NW* is North West, *SE* is South East, *SS* is South South, *SW* is South West and U_i is the Stochastic error term.

3.3 DEFINITION OF VARIABLES

3.3.1 Women's Income (*WI*): This is the overall earnings (in monetary terms) generated by a working woman over the period covered by this research i.e. one year (2013) either from regular income, from working for any member of the household or any other legal source as a payment for her services but does not include income flouring to other members of the household. Women that work for as low as seven days within the period were considered and their income accordingly recorded.

3.3.2 Age (*A*): Men and Women alike are constitutionally allowed to work at the age range of 16 and 60 in Nigeria. This range is used in this research to avoid inclusion of those that are legally considered minors and or above the working age.

3.3.3 Marital Status (*MS*): This measures the probability of being single or married. Because it is dummy variable, 0 is denoted for single and 1 stands for married. Consequently, married dummy includes Monogamous marriage, Polygamous marriage, formal and Informal union while Single dummy includes never married, divorced and Widowed.

3.3.4 Religion (*RLG*): The religion variable measures whether the respondent was a Muslim or not. Being a dummy variable, 0 stands for Muslims while 1 stand for non-Muslims (Christians and other traditional religions).

3.3.5 Education (*EDU*): This variable is being categorized into six dummies as follows:

3.3.5.1 No Education (*NEDU*): These are women that have no any form of formal education, they have never been to any school and never acquired any form of formal training. They mostly work as house help, unskilled workers at farm and factories and shop keepers.

3.3.5.2 Primary School (*PS*): Those with Primary School leaving certificate working largely at nursing homes, kindergarten, serving as Nannies in Nursery Schools, domestic help and or cleaners at government and private enterprises.

3.3.5.3 High School (*HS*): Those that completed both Junior and Senior Secondary School and obtained Senior Secondary Certificate (SSCE). They are largely targeted by production and manufacturing companies because of their cheap labor and their ability to read and understand instructions. They equally work as supervisors after gaining couple years of experience and sometimes as secretaries in business organizations.

3.3.5.4 Undergraduate (*UG*): These category obtained A. level certificate over and above their SSCE. Qualification like National Diploma and Bachelor's Degree. They are mostly absorbed by Government ministries and parastatals and works as officers generating much higher income compared to those with no such qualification.

3.3.5.5 Graduate (*G*): Women with Post Graduate certificates such as Post Graduate Diploma, Masters and PhD largely work as senior officers in government and private establishment especially in Universities and Higher institutes of learning. They also own and manage business enterprises either directly or through proxies. No Education (NEDU) is excluded from the dummy to prevent perfect correlation of the age dummy variables. Therefore the other dummies reflect the increase in income of the Education level to No Education.

3.3.6 Region (*R*): Nigeria being a multicultural nation state is broadly divided into six geographical zones with Cultural, belief, religious and language differences. Six dummy

variables are being created to separate the zones which are North Central (NC), North East (NE), North West (NW), South East (SE), South South (SS) and South West (SW). South South dummy is particularly excluded to avoid perfect correlation.

3.3.7 Stochastic Error Term (U_i): Error term represents the combined effect of the omitted variables where the effect is independent across subjects and is independent of each variable included in the equation (David, 2005). Here, therefore, it represents those when put together may affect the dependent variable (positively or negatively) but are actually omitted from the equation.

3.4 SOURCES OF DATA

"General Household Survey" prepared by Nigerian National Bureau of Statistics (NBS) is the major source of data for this research. The survey provides information on socio-economic status of household, household's annual incomes as well as consumption and expenditure in Nigeria. This household survey is the first of its kind carried out by the Bureau covering the whole nation asking question on health, education and other micro-economic issues. The questionnaires were administered twice on different visits, first during agricultural pre-planting season and the second visit after harvest (post harvesting). Some of the information contained in the household questionnaires include labor, housing conditions, food and non-food expenditure, food security, safety net etc.

Some data were collected from National Salary and Wages commission who are responsible for determining minimum wages and other working benefits at National, State and Local level.

3.5 ESTIMATION TECHNIQUES

In this research, one of the most common approach for regression of non-time series data was used as shown below:

3.5.1 Ordinary Least Square (OLS): OLS is a statistical technique that uses sample data to estimate the true population relationship between two or more variables by producing a line that minimizes the sum of the squared vertical distance from the line to the observed data point. The sum of residual (unsquared) is exactly zero (Hoyt, 2003).

According to Hutcheson (2011), OLS is a generalized linear modelling technique that may be used to model a single response variable which has been recorded at least on interval scale. The technique may be applied to a single or multiple explanatory variables and also categorical explanatory variables that have been appropriately coded. A relationship between continuous response variable and a continuous explanatory variable may be represented using a line of best fit, where dependent variable is predicted, at least to some extent, by the independent variable.

3.5.2 Heteroscadestacity Test: one of the classical assumptions of OLS is that the disturbance variance is constant or homogeneous, across observations. If this assumption is violated, the error are said to be "Heteroscadestic". There are several methods of testing for the presence of heteroscadesticity and the most widely acceptable are White's General Test (White, 1980) and the Breusch – Pagan Test (Breusch and Pagan, 1979). Both methods test the presence of heteroscedasticity error in the data with some degree of reliability and present result in form of whether P value is significant or not. When it is significant, it means the null hypothesis, H_0 (Constant or homoscedasticity) should be rejected and therefore the variance of error term is not constant. On the other hand, when P value is not significant, it means null hypothesis, H_0 (which is constant) should not be rejected and therefore no heteroscedasticity problem.

3.5.3 Robust Regression: Robust regression serves as a solution or an alternative to OLS regression when the data contained influential observations or outliers because robust can

be used in any situation in which you would use least square regression. Using OLS sometimes put us into dilemma especially where we encountered outliers or high leverage data point and we were convinced that they are neither data entry error, nor from a different population than most of our data. Robust regression serves therefore as a compromise between excluding these points entirely from the analysis and including all the data points and treating them all equally in OLS regression. Robust regression is more or less a form of weighted and reweighted least square regression.

CHAPTER FOUR

PRESENTATION AND ANALYSIS OF EMPIRICAL FINDINGS

4.1 INTRODUCTION

This chapter aims at answering the research question of this work by analyzing the contribution of working women to the income of the household in particular and the economy in general. The chapter is divided into subsection: the descriptive statistics/summary table is presented and analyzed, followed by OLS regression, heteroscedasticity IM-test and finally robust regression.

4.2 DESCRIPTIVE STATISTICS

Table 4.1 below shows the descriptive statistics of the variables. There are two thousand and fifty two observations (2,052) throughout and it also depicted the Mean, Standard Deviation, Minimum and Maximum.

Women's income is the dependent variable whereas Age, Marital Status, Religion, Education (comprising No Education, Primary School, High School, Undergraduate, Graduate and Vocational Training), and Region (comprising North Central, North East, North West, South East, South-South and South West) are the independent variables.

On average, a working woman earns four hundred thousand four hundred and ninety four Naira sixty kobo (400,494.60) corresponding to two thousand five hundred and three U.S Dollars (2,503) per annum as at 31 December, 2013. While the sample minimum is one hundred and twenty thousand Naira (120,000) and the maximum is Eight million and seven hundred thousand Naira (8,700,000). The minimum age that a woman legally take up a paid job is 16 years in Nigeria and the retirement age is 60 years. The sample average age of a working woman as shown in the above table is 34 years.

Table 4.1: Descriptive Statistics

Variable	Obs.	Mean	Std. Dev	Min	Max
W. Income	2052	400,494.60	753,623.60	120,000	8,700,000
Age	2052	34.69	13.63	18	60
Married	2052	0.5467	0.4979	0	1
Islam	2052	0.4766	0.4995	0	1
No Education	2052	0.3226	0.4675	0	1
Primary School	2052	0.2412	0.4279	0	1
High School	2052	0.2826	0.4503	0	1
Undergraduate	2052	0.1154	0.3196	0	1
Graduate	2052	0.0121	0.1097	0	1
Voc. Training	2052	0.0248	0.1557	0	1
North Central	2052	0.1934	0.3951	0	1
North East	2052	0.1773	0.3820	0	1
North West	2052	0.1213	0.3266	0	1
South East	2052	0.1900	0.3924	0	1
South South	2052	0.1929	0.3947	0	1
South West	2052	0.1247	0.3305	0	1

Source: Author's computation

While more than half of the women were married (54%), those that are Muslims are slightly lower at 47%. The education variable as categorized shows that 32% of the working women has no education, 24% has only primary school certificate, 28% has High school certificate (secondary), 11% has undergraduate certificates (comprising those with any of National Diploma, National certificate of Education, Higher National Diploma and/or Bachelor's Degree), 1% has Graduate certificate (including those with Masters and or PhD) and less than 3% has one type of vocational training or the other. The region

variable is also categorized and according to the above table, 19% of the working women came from North Central, 17% from North East, 12% from North West, 19% from South East, 19.2% from South-South, and 12% from South West.

4.3 OLS REGRESSION RESULTS

Table 4.2 below is the OLS regression result which shows the coefficient of the variables, the standard errors, the t value and the p value. Accordingly, most of the variables affect women's income positively and significantly except Marital Status and religion that have negative relationship with the dependent variable.

Table 4.2: OLS regression

W. Income	Coef.	Std. Err.	T	P>|t|
Age	15,525.16***	982.21	15.81	0.000
Married	-52,864.69*	27,617.22	-1.91	0.056
Islam	-21,870.81	44,454.26	-0.49	0.623
Primary School	5,890.36	33,755.04	0.17	0.861
High School	69,827.84**	32,274.64	2.16	0.031
Undergraduate	932,408.60***	42,835.09	21.77	0.000
Graduate	3,113,473.00***	115,810.40	26.88	0.000
Vocational Training	-39,738.78	82,553.09	-0.48	0.630
North Central	104,398.00**	52,674.51	1.98	0.048
North East	122,899.90**	58,908.98	2.09	0.037
North West	108,823.40*	64,335.17	1.69	0.091
South East	30,655.23	40,531.16	0.76	0.450
South West	19,574.93	48,211.17	0.41	0.685
_Cons	-328,116.00	46,077.72	-7.12	0.000

Source: Author's computation

4.4 HETEROSCEDASTICITY TEST

One of the problem of cross-sectional data analysis according to Gujarati (2003) is the presence of heteroscedasticity problem which basically causes systematic variability of error term. To check for heteroscedasticity problem, IM-Test is conducted and presented in Table 4.3 below.

Table 4.3: IM-Test

Cameron & Trivedi's decomposition of IM-Test

Sources	Chi2	Df	P
Heteroscedasticity	842.70	71	0.0000
Skeweness	-978679.91	13	1.0000
Kurtosis	.	1	.
Total	.	85	.

Source: Author's computation

Chi2 (71) = 842.70

Prob > Chi2 = 0.0000

Table 4.3 is the result of the IM-Test and it proves that there is Heteroscadesticity problem simply because the *P* value is significant which means reject null hypothesis, H_0. In order to solve this problem of heteroscedasticity, a new regression is carried out incorporating robustness into the OLS. This way, the variability of the standard error is being taken care of because the robustness makes this variability to be the least possible.

4.5 ROBUST REGRESSION

Table 4.4: Robust analysis

W. Income	Coef.	Robust Std. Err	T	P > |t|
Age	15,525.16***	1,441.51	10.77	0.000
Married	-52,864.69	33,862.29	-1.56	0.119
Islam	-21,870.81	55,299.03	-0.40	0.693
Primary School	5,890.36	9,785.81	0.60	0.547
High School	69,827.84***	9,412.79	7.42	0.000
Undergraduate	932,408.60***	90,292.51	10.33	0.000
Graduate	3,113,473.00***	489,871.30	6.36	0.000
Vocational Training	-39,738.78*	20,538.04	-1.93	0.053
North Central	104,398.00*	61,081.26	1.71	0.088
North East	122,899.90*	62,728.63	1.96	0.050
North West	108,823.40	69,333.36	1.57	0.117
South East	30,655.23	32,252.64	0.95	0.342
South West	19,574.93	40,262.35	0.49	0.627
_Cons	-328,116.00	50,376.13	-6.51	0.000

Source: Author's computation

Table 4.4 is the new regression result after eliminating heteroscadestacity problem using robust analysis. Consequently, the table shows that as woman grows older by one year, her income (on average) increases by fifteen thousand five hundred and twenty seven Naira forty nine Kobo (15,527.49) i.e. 3.8% thereby contributing more to the overall income of the household. In other words, Age of a working woman has a positive and significant effect on her income. Marriage however, has a negative and non-significant effect on the income of a working woman. That is, women that are married on average

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contribute less to the income of the household than those that are single by fifty two thousand eight hundred and sixty Naira thirty nine Kobo (52,860.39) i.e. 13% and three factors are responsible for that as follows:

1- Married women may have more responsibilities at home, they take care of children consequently having less hours to participate in a paid job.
2- Depending on the income of the husband and the prevailing culture of the community involved, some ethnic nationalities does not allow their wives to take up paid jobs.
3- It is also a matter of need.

Similarly, the religious variable depicts a negative but non-significant effect on the income of a working woman which means a Muslim woman (on average) across the country contribute twenty one thousand eight hundred and sixty five Naira five Kobo (21,865.05) i.e. 5.5% less than their Christian counterparts. This can also be due to the cultural belief in some regions where most women are kept at home as full housewives. Education variable has been categorized into six dummy variables, one variable has to be dropped as reference variable to avoid perfect correlation and in this case No Education is being dropped thereby making reference to it for the analysis. Women with primary certificate on average contribute five thousand eight hundred and thirty four Naira twenty kobo (5,834.20) higher than those without education to the income of the household although it does not affect it significantly. High school certificate affect positively and significantly the income of a working woman. On average women with high school certificate earn higher than those with no education by sixty nine thousand eight hundred and thirty Naira forty six Kobo (69,830.46). Similarly, those with undergraduate certificate and graduate certificate contribute nine hundred and thirty two thousand four hundred and five Naira eighty Kobo (932,405.80) and three million one hundred and thirty thousand four hundred and fifty one Naira (3,130,451) higher than those with no education respectively. They both affect women income significantly. Having vocational training is worse than no education and it is significant at 10%. This may sound counter-intuitive but ideally in

Nigeria people with vocational training tend to engage mostly in informal sector that is not properly recorded, hence their poor representation in the data. On average women with vocational training earn thirty nine thousand seven hundred and thirty Naira thirty six kobo (39,730.36) less than those with no education.

In the same vein, region variable has six dummy variables and therefore one region (specifically South-South region) is dropped as a reference variable. Being from North Central region significantly affect the women's income and those from the region contribute one hundred and four thousand three hundred and eighty seven Naira (104,387) higher than those from South-South region. North East region equally has significant effect and women from the region earn one hundred and twenty two thousand eight hundred and ninety four naira (122,894) higher than those from the reference variable (South-South region). North West, South East and South West are not significant although they have positive effect. Working women from North West earn one hundred and eight thousand eight hundred and four Naira (108,804) higher than those from south-south region. Those from south East equally earn higher than those from South-South by thirty thousand five hundred and seventy one Naira one Kobo (30,571.01) on average. Same thing goes to those from South West where they contribute to the overall income of the household higher than those from South-South by nineteen thousand five hundred and fifty seven Naira thirty one Kobo (19,557.31).

In a nutshell, despite women being subordinates in the socio-economic wellbeing of our communities, the contribution of the working women is vital to the economic status of the individual households and the growth of the national economy in general. An increase in the age of a working woman actually give her additional expertise to earn more income because her specialization and experience grows as she grow older. Paid job certainly considered experience among the factors necessitating pay raises especially in a formal sector. Marital status of a woman also plays a role in how much she is able to earn partly because of her additional responsibilities of reproduction and physical and mental upbringing of the children apart from daily routine of keeping the house habitable. It is

shown above that, married women on average contribute less than those that are single. Geographical location (Region) of a woman is another factor that determine whether she is culturally allow to work, generate income and own resources in Nigeria. Being from North Central or North East significantly affect women's income due partly to their large population, ethnic diversity and being largely rural dwellers.

It is a moral taboo for some ethnic groups to allow their women and girls to work and earn income especially outside the household for it is seen to violate the long standing native culture. Again, region determines when a girl gets married and how the responsibility of the household is shared between the wife and the husband. The most essential factor that determines the income of a working woman is education, the more education a woman acquire, the more income she generate from her work. Unfortunately, access to education is still an issue in most of our rural communities where majority of these women live. Even Agriculture which is where most of the women earn their livelihood can significantly be improved with education thereby increasing the women's income leading to the improvement in the economic wellbeing of the households and eventually national economic growth.

CHAPTER FIVE

SUMMARY, CONCLUSION AND POLICY IMPLICATIONS

5.1 SUMMARY

The study on the role of women in economic development was motivated by the interest to highlight the enormous contribution of women to Nigerian economic development. Over the past decade, the study of women's contribution to the economy has been a global phenomenon and it is even more essential in the developing countries like Nigeria.

Ester Boserup (1970), highlighted the importance of integrating women into development plans and policies so as to benefit from their potential. She suggested that, there should be laws protecting the interests of women to check the excesses of those discriminating against them in working places and trades.

Feminist Economists that follow the footstep of Ester in the later years have rather insisted that, instead of enacting separate laws for women, development plans should be centered towards eliminating gender bias. Men and women should equally form parts of the development agenda.

Women's ability to work and earn income in Nigeria is been hindered by culture and tradition, and partly by their lack of access to education especially in rural areas where they mostly reside. In this research work, therefore, I analyze the effect of these variables on the income of women to assess their contribution to economic growth in Nigeria.

The first chapter contains introduction which is the background that highlighted the trend on the economic relevance of Nigerian women from pre-colonial era to date. The chapter also contains the objective of the study, contribution of the study, research hypothesis, significance of the study, and scope of the study.

Chapter two analyses the applicable theoretical framework, highlighting economist views of women from classical and neo-classical points of view to Easter Boserup's and feminist economist views. Relevant empirical studies were discussed to support the findings of this research.

Chapter three contains the research methodology. Model specification and econometric function were stated, follow by definition of variables, sources of data, estimation technique and finally method of data analysis.

Chapter four which is regarded as the backbone of this study contains the general presentation and analysis of empirical findings of this study, starting from descriptive statistics where the summary of the variables was tabulated and presented. Followed by ordinary least square regression result and heteroscadasticity test that checked the presence of heteroscadasticity problem in the data. Finally, robust OLS result was presented and thoroughly analyzed, pinpointing the independent variables that affect women's income significantly in either positive or negative way.

Chapter five consist of summary, conclusions and policy implications in accordance with the study findings.

5.2 CONCLUSION

This study analyses the contribution of women towards Nigerian economic development from income generation point of view through active participation in economic activities such as trade and labor market. Although a significant proportion of the Nigerian women live in rural communities, their contribution to the general income of the households and the economy in general is enormous. The result of this research work shows that, education plays a major role in improving the income of a woman and it affect it significantly and positively. Other variable that affects women's income significantly is age. Increase in women's age improves her prospects of earning higher income.

Generally, women are vital economic agents and their integration into economic programs will by far accelerate Nigerian economic growth.

5.2 POLICY IMPLICATIONS

Based on the data collected, it is highly recommended that, Nigerian government through National Bureau of Statistics keep proper record of microeconomic data and update it at regular basis. Keeping this updated data on women, especially those from rural areas will help to assess their level of contribution and keep track of their development or otherwise.

Nigeria should, as a matter of urgency, identify women in its policies and programs as economic agents. It is statistically visible from this study that women constitute almost half of the Nigerian population. In rural areas especially, the number of women heading household is on the rise.

Education of a woman as the major determinant of her income should be given high priority. A whopping 32% of the sample women in this study have No Education what so ever. This disturbing number can be turned around with special government intervention through mandatory free-education and other incentives.

Women farmers should be given unrestricted access to Agricultural credits from Bank of Agriculture (BOA) and Micro Finance Banks (MFB). This will help the women migrate from subsistent farming to mechanized farming thereby providing them with more income to sustain the household, improve the food security of the country, and contribute to the GDP.

Finally, the study also recommends that women's potential in steering the Nigerian economy in a near future through agriculture and informal sector should be seen as part of the country's economic plan. This will allow the country to bridge its agricultural deficit in particular and diversify its mono-cultural economy in general.

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