

PHILOSOPHICAL ECONOMICS OF AFRICAN WOMEN EMPOWERMENT

C.F. Nwakwesiri & P. Obasi*

Abstract

Women empowerment can be defined as women gaining control over their lives, and participating in making decisions that affect them in home, community, government and the world at large while Economic empowerment of women means increasing the economic, social and political strength of women and these can be done by providing an adequate opportunities for them in other to develop their potentials, improve their quality of life so that they can contribute to the development of the communities and nations. Efforts made so far towards women empowerment has yielded little fruits. Using critical analysis this study discusses the economic empowerment of women against the background of their current status which may include the following: Role of women in western culture, women in political economic and educational zone and hostilities, gains and disadvantages of empowering women and it is recommended that the role of women in national development is crucial to the development of any country therefore, African nations owe it as a duty to remove those artificial and institutional barriers based on religion, culture, or traditional considerations which have deprived African women in participating effectively and freely in national affairs such as in politics, education and economic levels.

Keywords: Economics, Africa, Gender Inequality Women and Empowerment

Introduction

The Woman has been defined in so many ways as; the weaker vessel, feeble minded being, child bearer, emotional being, man's helper, caretaker, man's better half, man's wealth preserver, man's soul mate, home managers, among others (Okereke, 2010). A woman is powerfully created with superior structures. She is impeccably and uniquely made by her creator. The emergence of 21st century laden with sufficient evidence scientifically has proved that women are capable of holding leadership positions as men. Woman, as many think, are not naturally weak. They neither have limited contractual capacity nor lower intelligence quotient than men. This is proved in the likes of women like Margaret Thatcher "the iron lady", former Prime Minister of Britain, Indira Ghandi, former Prime Minister of India, Queen Elizabeth II of England, Ellen Johnson Sirleaf, President of Liberia. In Nigeria, we have women like Dr. Ngozi Okonjo Iweala, former Finance Minister, Late Professor Dora Akunyili, former Minister of Information and Director of NAFDAC, Dr. Ndi Okereke Onyiuke among others who distinguished themselves in leadership and administration of Nigeria. In the last two decades, according to Olaleye (2008), debates, on the status of women and the need to integrate them into development process of any nation have ranged on at national and international workshops, seminars among others. In Nigeria today, the women have come a long way in business, politics, education, sports and other professions. They have made an indelible mark in their efforts to conquer the limitations of the past which have sought to place them permanently in the kitchen and bedroom. Nigerian women are still relegated to the background as they lack the educational, economic and political power necessary to actualize their innate potentials. Ifedili and Ifedili (2012) asserted that Nigerian women are

stalled by culture, which made them, vulnerable to effectively join the workforce and contribute to economic and thus, national development. Majority of Nigerian women have not been fully mobilized and empowered to contribute to national development. The concept of development has been viewed from different angles; social, economic, political and cultural. Okemakinde (2014) viewed development to depict positive change in socio-economic and political conditions or situations of the society. Olomukoro (2012), views empowerment in terms of human Potentials and capabilities in the context of relations with other social groups. He further emphasized that empowerment means greater understanding of social, economic and political process, enhanced competence to analyze and solve problems of day-to-day living, expansion of manual skills, greater control over economic resources, restoration of human dignity, self respect and equality. Financial independence and empowerment of women have been established as successful strategies to address poverty around the world. Women in developing countries are disempowered relative to their contemporaries in developed countries. High youth unemployment and early marriage and childbearing interact to limit human capital investment and enforce dependence on men. Economic empowerment of women, in particular, is recognized as being essential to the building of stronger and more stable societies. One author has described economic women empowerment as a “magic potion” that boosts both gender equality and the wealth and well-being of nations. (Blumberg 2005)

Across the different Africa regions, women have stood up to take important roles in the socio-Economic development of their societies. The contribution made by African women in the provision of both financial and social facilities is equal. (Abimbola, 2011). Increasing the number of women

entrepreneurs involved in starting new businesses is critical for a country's long-term economic growth. In addition to their economic and income-generating activities, women assume multi-faceted roles in society such as breadwinners of the family, unpaid family worker, service providers in the communities and mother/care-taker of the family. In spite of their important contributions to socio-economic development women suffer from various constraints, which inhibit them from fully realizing their potential for development (UNDP, 2010). Africa has enormous unexploited potential, especially the potential of women. Specifically, it pointed out that women comprise one of Africa's hidden growth reserves, providing most of the region's labor, but their productivity is hampered by widespread inequality in education as well as unequal access to land and productive inputs (World Bank, 2000). According to this report Rwanda, has the second-highest ratio of female entrepreneurs in Africa, behind Ghana with 44 percent, World Bank (2008). However, according to NISR 2005/2006, integrated household living condition survey has it that 60.2% of household women are under poverty line. Equally, 86.3% women (71.2% men) are engaged as labourers and other unskilled workers and only 14.8% of women earn cash money and it is generally agreed that 80% of agricultural share of GDP is contributed by women. However, given a bigger population projection of 10,117,029 (NISR; 2008) the government of Rwanda played a key role for the socio-economic development of women because women can also perform better in entrepreneurship and development activities. Rwanda is world leader in promoting gender equality. Within a decade now reforms in the political and legislative arena have placed women's empowerment at the forefront of government's priorities and granted women in Rwanda sweeping rights. In that aftermath of the genocide, they were seen as key to the country's recovery and developments (IFC, 2008). Promotion

of women's empowerment development constitutes a key strategy for private sector development, poverty reduction and women's economic empowerment. Increasingly, governments and private sector stakeholders, bilateral and multilateral agencies are trying to tap into the potentials of women-led businesses as a means to economic growth and job creation. Moreover, almost all the projects pay attention to promoting women's enterprises specifically, about half the 50 projects offer access to credit or business networks or have a policy development component of encouraging women's business start-up initiative, few include access to business premises. Women are found to be more conservative and capital efficient raising more money and selling when they get a good offer than the male counterparts (Duflo Jones, 2012).

Economic independence is the key for women's empowerment and access to education and leadership and is very important for a country's development right from the smallest unit of the community which is the family. Empowering women in a country means great reduction in dependence rates, reduction in violence against women, increased household income, leading to increased household purchasing power which will result into an improved standard of living adding on the taxes that the government in each country collects. This is then invested back into better services to the tax payers, women inclusive. This further leads to independent decision making regarding *career, job selection, education, health, investment and rights*. It is, therefore, inevitable that empowering women economically will no doubt lead to the country's development. It is popular sayings that if you want to train a nation, then train a woman.

Approaches to Economic empowerment of Women

A woman is economically empowered when she has both the ability to succeed and advance economically and the power to make and act on economic decisions. Women's economic empowerment therefore, is seen today as the single most important factor contributing to equality between women and men. It is fundamentally a human right and social justice issue. Also, it is important for poverty reduction, economic growth and human development, promoting women's economic empowerment facilitates the achievement of other important public policy goals such as economic growth, improved human development, and reduced violence. Economics of women empowerment entails the process of change that gives them greater freedom of choice and action on economic issues. A process of economic empowerment for women is contingent 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. In reality, women face obstacles throughout the process of transforming resources into strategic choices. A number of actors have made efforts to define women's economic empowerment, with the aim of proffering solution to the global phenomenon (women's economic marginalization) that has impeded development on many fronts. The World Bank, one of the actors to have defined economic of woman empowerment, focuses its definition on markets, looking at it from the angle of making markets work for women and empowering women to compete in markets (Sida, 2009). Sida provided another definition which goes beyond markets, but rather includes changes in economic status/structure relative to access and control over resources, which are considered vital to economic resources as well as opportunities. Furthermore, it underscored the need to eradicate structural gender bias and inequalities in the labor market as well as a decrease in the number of unpaid female workers.

Overview of Socio-Economic Status of Women

It is estimated that women comprise more than half of the global population, however, the portion of their input to economic activity, growth, and welfare is significantly lower than their potentials, with resultant severe macro-economic consequences. There is a global discrimination against women in almost all fields of the labor market. Hence, there is need for an improvement on the opportunities given to women in employment, especially as they form the majority of unpaid care work force. Thus, it is essential for the development agencies and principals to give it higher priority, by increased acknowledgment as well as evaluating the contribution of these aspects of female labor to Flourishing economic on education, the females are still disadvantaged in getting equal opportunities, although; there has been improvement at the primary level to bring them at par with the males. The same cannot be adduced to the secondary level, whereby the status quo remains in most developing countries. Nevertheless, there is a strong argument urging the financial institutions to make special provisions for women, especially as women have made tremendous progress in start-up businesses and markets. Studies have shown that 38 percent of all registered small firms worldwide are either owned or managed by women. For example, in 2004, women held 47 per cent of small businesses and accounted for 70 per cent of start-up businesses in Canada. Likewise, businesses owned by women in the United States have grown at a higher rate than all firms in the country making \$1 trillion in sales, and engaging over 7 million employees. Similarly, women own one-third of small businesses in China and 17 per cent of these firms engage more than 1000 workers. Women are a viable source of economic growth. Statistics in 2013 showed that women make up to 31-38 percent of the world's workforce, and spend close

to USD20 trillion as global consumers; the figure was estimated to go up to USD28 trillion by 2014. Regardless of evidence showing that women have an excellent repayment rate and save more than men, their access to financial services remains insignificant when compared to their male counterparts. Moreover, researches have shown that increased women's earnings translate directly into better health, nutrition and education for their family. Women also buy on average 4.5 products compared with men's 2.3 product.

Global and Continental Women Empowerment

In terms of financial inclusion, a survey conducted in 2010 involving about 84.7 million people (out of which 41.3 million were women) showed that 51.6 per cent of women were financially excluded from formal banking system (Enhancing Financial Innovation & Access (EFIA)). The survey also revealed that women consider various issues in their selection of banks for savings and business such as, stability, bank location and reputation. The results also showed that women tend to prefer informal channels for savings and disclosed the reasons why women did not have bank accounts to include irregular income, unemployment and long distance to bank branches. Other reasons deduced were illiteracy and the cost of transportation to the banks. A survey conducted by the Global Findex involving 148 countries, 37 of which are in Africa, showed that the rates of female access to finance from formal institutions, ranged from nearly 40 per cent in Kenya to only 1.5 per cent in Niger and 35 per cent in Nigeria.

According to the World Bank Report, May 2012, there are various factors limiting women's access to finance. These include: prevalence of informal institutions, customs and traditions of societies on welfare/entrepreneurship, access to labor market/credit, land and networks as well as biased

law/regulations of formal institutions. Other areas identified in the report include limited infrastructure, households-differential allocation, time and resources, economic opportunities agency and endowments, access to jobs, land rights, financial services, and agricultural inputs. The report also stated that due to low levels of literacy among Adult women, women that are into production have limited access to global markets compared with their male counterparts in most Sub-Saharan African countries. Also, women have limited property rights, especially access to land and instruments of production, thereby constraining their ability to get maximum advantage from trade openness.

Nigeria and Women Economic Empowerment

According to the United Nations Population Fund (UNFPA, 2012), the female population in Nigeria constitutes 80.2 million, representing 49 per cent of the 170 million entire population. It is estimated that almost 54 million of the female population in Nigeria are rural dwellers and comprise 60-79 per cent of the rural work force. Results from a survey on education in 2009 revealed that 1.5 million Nigerian children (8.1 per cent of children aged 4-6) were out of school and of this number, 53 per cent were girls. Teenage marriage contributes to low female education in Nigeria as about 30 per cent of school age girls drop out of school as a result of early childbearing. Considering that education is vital to poverty alleviation, this low level of female education could possibly be a contributory factor to the deprived status of women. In terms of income, available evidence shows that for every dollar a man earns in Nigeria, a woman makes 60 cents 10 to 20 cents less than the world's average. Women make up only 14 per cent of entrepreneurs in manufacturing and services in the formal sector, ranking Nigeria amongst the lowest in Africa, with Ghana and Botswana having the highest and only

12 per cent of full time employees in manufacturing. Although the percentage of women in the informal sector is higher (at 29%) than the formal sector, but they still constitute a minority of entrepreneurs in the sector. In the formal sector, women are concentrated in retail, garments and services sectors where revenue and value-addition tend to be lower, and also in the informal sector, where wages, benefits and conditions are typically lower

Some of the Programs initiated at Federal and State levels to Empower Women are:

Federal and State Ministries of Women Affairs and Social Development

The Federal Government of Nigeria reviewed its 2006 National Gender Policy (NGP) which was supervised by the Federal Ministry of Women Affairs and Social Development. The policy focused on promoting economic empowerment of women and incorporating gender within some critical sectors as documented in the NGP – (Agriculture/Rural Development; Environment/Natural Resource).The programs were to be implemented by all tiers of government in Nigeria. The role of the Central Bank of Nigeria (CBN) in the framework is to support the policies through financial and technical assistance. The Bank was mandated to identify some banks in the country that would host the funds targeted at women economic empowerment, build the capacity of the entrepreneurs on how to access the funds, and set the criteria in conjunction with the Federal Ministry of Trade and Industry on the category of women eligible to access the funds. At State level this ministry tries to empower women accordingly.

Youth Enterprise with Innovation in Nigeria (You Win)

You Win is a federal government initiative launched in 2011 to promote youth entrepreneurship. The 1st edition, which was launched in October 2011, produced 1,200 winners who received grants to either start-up or grow their businesses. The 2nd edition of *You Win-Women*, —a women only competition— was launched on September 3, 2012 to increase the level of participation of women, which was considered to be below the targeted 18 per cent. Awardees of *You Win* grant received between N1 million and N10 million depending on their business need.

Smart Woman Nigeria Initiative, 1000 Girls in ICT and the ICT Girls Club

The programme was launched by the Federal Government in 2013 and is an initiative of the Federal Ministry of Communication and Technology. The objective of the project is to educate, empower, develop and improve the skills and knowledge of Nigerian women and girls in Information Communication and Technology (ICT) as well as ensure self-reliance. The Smart Woman Initiative proffers education in banking, financial, health, communication skills, including family work/life balance concerns for participants/beneficiaries.

State Government Initiatives

Most States in Nigeria have also keyed into the Federal Governments affirmative action of 35 per cent enhancement for women. Hence, some States have initiated several projects to increase women's access to financial services and Empower them politically, socially and economically.

Central Bank of Nigeria's Initiatives

The CBN set up a task force to design a gender policy in 2011 with focus on Gender inclusion strategy. The task force

developed a Charter, which formed the basis of the CBN Women's Network. The policy has since been adopted by the Bank, which led to the creation of a dedicated desk at the Development Finance and Human Resources Department, where issues on women economic Empowerment and financial inclusion for the excluded groups in the economy are being handled.

Hostilities and Factors Militating Against Economics Of Women Empowerment:

Discriminatory Labor Market: Women have always been on the receiving end of gender discrimination in the labor market, hence they most often end up in the informal sectors of the economies or they engage in subsistence oriented economic activities.

Culture and Tradition: Beliefs, characteristics and conduct suitable to men or women are determined by the norms, customs and history in every nation. Common pattern shows that women have limited personal independence, lesser resources or expendable income, and limited power over decision-making processes that form the rules that guide their societies and their lives. It is still regrettably true practice that *we are in a man's world*.

Gender Based Violence: An improved economic position for women would provide openings that will then detach them from abusive domestic partnerships by breaking the economic dependence from a spouse that is often the cause of the domestic violence.

Discriminatory Land and Inheritance Laws: Many female rural dwellers have lean access to land and housing either by their husbands or other family members or the women pay

rents on lands villages. Also, this system deprives them of formal title as land owners or other related laws in spite of the fact that there is recently enacted legal protection, already won in favour of women's parents' property inheritance, even land.

Norms Allocating Home Making to Women: Women are often relegated to providing services in the homes as well as for other households and community members. These services are unpaid, thus excluding them from being captured in the Systems of National Accounts (SNAs) despite exerting energy, time and cost and Norms restricting women's mobility.

Proposed Areas Women Empowerment in Politics, Economics and Educational:

Politics: Women's participation in politics is relatively limited. Research shows that in July 2006, women accounted approximately 17 % of parliamentarians worldwide. At a local level, women account for less than 1 in 10 of the world's mayors. Women need 30% of legislative seats to have a real influence in parliaments. Current annual rate of growth in proportions of women members in Parliaments it is about 0.5 %

Education: Girls and women do not have the same access to primary, secondary and tertiary school. Over 100 million children of primary-school age are not attending school. Between 1999 and 2008 the number of out of school children decreased from 106 to 69 million. The dissemination of girls out of school varies by regions. In Sub-Saharan Africa, 24 million girls can't afford going to school

Economy: Girls (age 15 – 24) are approximately half of the youth population in developing countries. Women, therefore, contribute less than their potential to the economy. Average wage gap: 17 % (2008). There is discrimination when applying

for credits some limited property rights hamper their economic status and opportunities to overcome poverty. 75 % of Agricultural works are done by women in our continent. Ownership of land and property empowers women and provides income and security

Gainful Economics of African Women Empowerment

When more women work, economies will grow. There will reduction in the gap between women and men labor force participation and will results in faster economic development and world at large.

In country like Ethiopia, women comprise around 52% of the whole population. So if women are not empowered and live in poverty, it will undoubtedly affect the overall growth of a country. Hence, empowering women is not a matter of choice, but it is a matter of survival, development and civilization.

Empowerment necessarily increases the share of household income controlled by women changes spending in ways that benefit children. Increasing women's and girls' education contributes to higher economic growth. For every one additional year of education for women of reproductive age, child mortality decreases by 9.5 per cent. Women tend to have less access to formal financial institutions and saving mechanisms. Opportunity like the International Australia is helping 4 million women in Asia access finance through microfinance loans.

Disadvantages of African Women Non-Empowerment

There are huge disadvantages if women are not allowed for self-empowerment. Such as the outrageously prevalent continuance of: Violence against women, Trafficking of women and girls, unhealthy struggling of equal right with men,

Female Genital Mutilation and the deprivation of women & girls (including basic needs i:e shelter, food & education) Women may not take right nurture her children properly or may not give her child proper attention and education, knowledge on life as she will come tired from her work always and will beat her children in frustration or stress of work. It can be solved through safe work environment and flexible or part time jobs. Men may get jealous if she earn more or do better than him which may bring up problems in a family.

Recommendations

Women empowerment is a human and 21st century project if we understand the complementarily in living for a better human society. Gender inequality should be addressed because equality is a prerequisite for economic women empowerment. Employment opportunities for women shall be improved while increasing recognition of women's vast unpaid work. Nigeria Government should provide *compulsory free education* to lessen early marriage, early prostitution and unwanted pregnancy among females one and by providing adequate materials that can encourage them to further their studies or provision of skills acquisition centers. Equal job opportunities and salary should be given to both genders (Men & women). Women should have more equitable access to assets and services with infrastructural program designed to benefit the poor especially women.

The women folk should be encouraged and supported to acquire the skills and knowledge necessary helps to eliminates poverty among women and world at large. Women in politics should be encouraged which is the smooth route to advance in

public life because women are soft minded and easy going by nature. Recognizing gender biases in local governance and obstacles will definitely lead to the equal participation of women. There should be empowerment of women in the economy and closing gender gaps in the world of work are keys to achieving the 2030 Agenda for Sustainable Development

Conclusion

When you educate a boy, you educate one individual, when you educate a girl you educate a nation (world) so says Larry Summers. Economy of women empowerment will give women increased spaces for their participation in development agendas and be able to claim for their rights. It will also increase women's access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information. Increasing the role of women in the economy of any country is part of a solution to the financial and economic crises and critical for economic resilience and growth. Gone are the days when woman would sit and wait for the man to bring food on the table. At this point in time, women are complimenting men and also want to prove that they are ably economically empowered. With hard work and determination, women that are economically empowered are able to bring positive change to the world economy. By having such women in the economy, development is rapid, real and achievable with tangible benefits is sure.

C.F. Nwakesiri

Chukwuemeka Odumegwu Ojukwu University,
Anambra State

P. Obasi

Ebonyi State University,
Abakiliki

References

- Ajayi Abimbola Ohiza. (2011).”*The role of women in the Socio-economic Development of Nigeria*” as in the Joys of Motherhood by Buchi Emechita. Pp.9-11.
- Arum I. (2008). *Assessment of the office of the First Ladyship in Nigeria and Women.*
- Blumberg, Rae Lesser. (2005). “Women’s Economic Empowerment as the ‘Magic Potion’ of Development” Paper presented Philadelphia: 100th Annual Meeting of the American Sociological Association.
- Esther Duflo (2012).”*Women Empowerment and Economic Development Economic Empowerment.* An unpublished M.Sc thesis submitted to the Faculty of Social Sciences, University of Ado Ekiti, and Ekiti State
- Narayan Deepa (200). “Empowerment and Poverty Reduction: A Sourcebook,” Washington DC: World Bank Group.
- Ifedili, C.J. & Ifedili, C.A. (2012). Managing girl-child education in Nigerian Universities for better

- Nwakwesiri & Obasi Philosophical Economics of African ...
productivity. *European Journal of Business and Social Sciences*, (193).
- Olaleye F.O. (2008). Empowering Women through Education. In M. Boucouvalas, & R. Aderioye *Education for Millennium Development. Essays in Honour of Professor Michael Omolewa.*
- Okereke, C. (2010). Gender Equality and Women Empowerment. Nigeria, Akutaenwere press.
- Okemakinde, T. (2014). Women Education: Implications for National Development in Nigeria. *European Journal of Globalization and Development Research*. 9 (1) 553-564.
- Olomukoro, C.O. (2012). Influence of Literacy Education Programmes on Socio-Economic and Psychological Empowerment of Women in Edo and Delta States, Nigeria. An Unpublished Ph.D. Thesis University of Ibadan, Ibadan
- Oxford Advanced Learner's Dictionary (2014). New 8th Edition. New York, Oxford University press.
- Sida Working Paper, (2009), Women's Economic Empowerment: Scope for Sida's Engagement. Publication series: Women's Economic Empowerment.
- United Nations Development Programmes (UNDP). (2004). *Nepal Human Development Report*, Chapter 5.
- World Bank.(2008). "Voices of women entrepreneurs in Rwanda." Texas, IFC Washington DC.

World Bank, (2011) , World Development Report, 2012.
Gender Equality and Development (Washington).
2012a.