

GENDER AND GROWTH ASSESSMENT – NIGERIA

Bauchi, Cross River, Kano and Lagos STATE REPORTS

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STATE REPORT

BAUCHI STATE

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LIST OF ACRONYMS

100WG	100 Women Group
ADP	Agricultural Development Program
BASEEDS	Bauchi State Economic Empowerment Development Strategy.
BSADP	Bauchi State Agricultural Development Program
BSMWASD	Bauchi State Ministry of Women Affairs and Social Development.
CBD	Community Based Development
CEDPA	Centre for Development and Population Activities
CDF	Community Development Foundation
CIDA	Cultural Industries Development Agency
COMPASS	Community Participation for Action in the Social Sector
CRS	Cross River State
DEC	Development Exchange Centre
DFID	Department for International Development
FGD	Focus group discussion
FMWASD	Federal Ministry of Women Affairs and Social Development
FOS	Federal Office of Statistics
GEI	Girls' Education Initiative
GGA	Gender and growth assessment
HIV/AIDS	Human Immuno Deficiency Virus/Acquired Immune Deficiency Syndrome
JSS:	Junior secondary school
LGA	Local Government Area
MICS	Multiple Indicator Cluster Survey
MMR	Maternal mortality rate
NAPEP	New Partnership for African Development

NAR	Net attendance ratio
NDHS	National Demographic and Health Survey
NAP	National Action Plan
NGEI	National Girls' Education Initiative
NGO	Non-governmental Organisation
PHC	Primary Healthcare Centre
PLWHA	People Living With HIV/AIDS
RAHAMA	Non-governmental organisation in Bauchi
SACA	State Action Council on AIDS
SSS	Senior Secondary School
STDs	Sexually Transmitted Diseases
TE	Total Enrolment
TFE	Total Female Enrolment
UBE	Universal Basic Education
UN	United Nations
UNDP	United Nations Development Program
UNFPA	United Nations Funds for Population Advancement
UNGEI	United Nations Girls' Education Initiative
UNICEF	United Nations Children International Emergency Fund
UNICEF-WATSAN	UNICEF-Water and Sanitation Agency
WG	Women's Group
WIA	Women in Agriculture
WIN	Women in Nigeria
WODASS	Women Development Association for Self Sustenance

EXECUTIVE SUMMARY

General background

The major revenue sources in Bauchi State are agriculture and trade. A substantial part of the Hadejia-Jama'are river basin lies in Bauchi State, and this, along with various Fadama¹ areas, provide suitable land for agricultural activities such as fishing and crop and livestock production. These are further supported by a number of dams meant for irrigation and other purposes such as the Gubi and Galala dams. Lakes like the Maladumba and Diya also provide the necessary conditions to support agriculture. The state contains many tourist attractions, including the Yankari Game Reserve (the biggest game reserve in West Africa) and rock paintings at Goji and Shira.

In spite of the huge revenue-generating potential of the state, the National Poverty Eradication Program (NAPEP) report shows that Bauchi State ranks fourth (with a poverty incidence of 86.3 per cent) of the ten states with the highest incidence of poverty in Nigeria. The effect of poverty is more pronounced on women and children. Of the 4.2 million people who live in Bauchi State, 2 million still live on under N50 a day, while 1 million live on N100 per day (BSMWASD, 2008a). According to the Bauchi State Economic Empowerment Development Strategy (BASEEDS, 2005), 1.5 million people have never had the chance to go to school; 3 out of every 5 who work full-time do not earn enough to keep their families above the poverty level; almost 4 out of 5 children live in poverty; and only 2 out of 5 children go to school.

Employment

In Bauchi State, the role of women in agriculture is largely influenced by religion. In the Muslim-dominated communities married women are not allowed to engage in farming activities outside their homes because of religious and cultural restrictions, thus such women engage in agro-processing and trading at home. On the other hand, in mixed communities of Christians, Muslims and traditionalists women do participate in farming activities and even take their produce to market to sell. A similar pattern is observed in trading activities, which men carry out outside their homes while most women in the Muslim-dominated communities restrict their trading activities to their homes and send their children to hawk their goods about. In communities where women do not farm (where female seclusion is practiced, for example), trading is a major means of livelihood. Employment is not very remunerative for women of Bauchi State due to their low education and skill levels and low business capital. Access to agricultural resources is constrained due to the small proportion of women working in extension services.

Child labour is widespread due to poverty and the women's limited mobility. In certain communities such as Gudum Musayawa, school drop-out has become endemic due to poverty and the need to accumulate bride price. Child marriage is also endemic due to cultural norms which remain unchanged.

¹ Fadama is the Hausa name for irrigable land are flood plains and low lying areas underlined by shallow aquifers and found along Nigeria's river system. <http://fadama.org/> accessed on 21/10/09.

Access to resources

Land

Due to the fact that men in the north do not have much attachment to land owing to their nomadic lifestyles, women's access to land is not as restrictive as it is in the far south. Also, land is an abundant resource in the north. In northern Nigeria, including Bauchi, where a strong Islamic culture predominates, women are entitled to inherit half the parcel of land due to their brothers (Olusola, 1998). However, such land is redeemed in cash by their brothers to ensure that it remains in the family. This fact is reflected in the present study, as very few of the women encountered had inherited land. Most either hire or purchase it; and to purchase land a woman needs a man to stand as her surety. Availability and access to land varies from one community to another. Generally, only about 30 per cent of women inherit land, while 60 per cent obtain it through leasehold and 10 per cent by purchase (Baklit, 2001, FGD notes; 2008). Men however, acquire land through inheritance: for instance in the Muslim community of Dass, when a father dies his fixed assets such as land and houses are left to his sons, but his daughters are included in the sharing of consumable assets. In communities of mixed religion such as Gar, assets including land are shared amongst boys and girls due to strong family ties within the community.

Credit

In all the communities visited, credit or grants from government sources for economic activities were not forthcoming. However, some non-governmental organisations such as the Women Development Association for Self Sustenance (WODASS), Development Exchange Centre (DEC) and Women in Nigeria (WIN) operate micro-credit schemes which women access for their economic activities. Sasakawa Global and the Agricultural Banks, which are meant to give loans to both men and women for agriculture and other economic activities, are however not forthcoming.

Some of the other factors include the low level of education, poor reproductive health system, the cultural norms which underlie high fertility rates and large family sizes and restricted access to resources. In addition there is the constraining factor of access to labour and physical inputs. The cost of labour is a major constraint to women's participation in agriculture in Bauchi State. In one of the communities visited labour to weed a maize farm of about 0.25 hectares costs about N1500 and harvesting maize and soy beans costs between N2000–N3000. Yet the women have limited access to credit and consequently they cultivate much smaller farms, which means lower output and lower returns.

Education

In school enrolment at both primary and secondary levels females constitute 40 per cent or less of the total number of pupils. Net attendance ratio (NAR) for females in the north-east (39.1 per cent) is generally lower than that for males (49.5 per cent). The pattern is similar at the secondary school level, where NAR is even lower for both boys (22.9) and girls (14.9). These issues cannot be divorced from the practice of child marriage and child labour. At the tertiary level, total female enrolment as a percentage of total enrolment in Bauchi State has decreased from 30 per cent in 1999 to 25.8 per cent in 2002. However, only a small proportion of males and females alike proceed to tertiary institutions, the main reason being the prohibitive costs.

There have been interventions to address the education of girl-children. One such is the federal government's Nigerian Girls' Education Initiative (NGEI) which is targeted at six northern Nigerian states, of which Bauchi is one. The project, launched in 2006, aims at eliminating gender disparity in education through the improvement of quality of life of girls in Nigeria and is presently operational in 20 schools out of 65 in Dass Local Government Area (LGA), and there are hopes that it will be extended to other LGAs in the state. The 100 Women Group (100WG) program anchored by RAHAMA women's group, a community-based organisation, is also operating in Bauchi State with the aim of encouraging girls' education. Findings from the case studies show that the drive to educate girls is succeeding, as is evident in the enrolment of girls in some primary schools.

Health

The health care delivery system in Bauchi State is similar to that in other parts of the country. The government is responsible for the provision of secondary healthcare services, while local government is responsible for primary health care. The state has two tertiary referral hospitals located at Azare and Bauchi; there are 28 general hospitals, 28 primary health care centres and 80 health clinics. The state also has 212 maternity/child welfare clinics, 641 dispensaries and 74 private clinics (BSSYB, 2006).

The state has a high fertility rate of 5.7 children per woman, low contraceptive prevalence, high maternal mortality (1500 per 100,000 live births) and low utilisation of maternal care services. There is a high prevalence of HIV/AIDS (4.29 per cent) and poor access to HIV/AIDS information (BSMWASD, 2008a). The existing structures for health services generally and for reproductive health in particular are inadequate. Some of the communities visited, such as Dass and Firo, had no health care facilities within their boundaries, while facilities in others (Gar, Tashan, Babiye and Gudum Sayawa) were poorly maintained in terms of personnel, drugs and other resources. The maternal mortality rate in Bauchi State is twice the national average and this cannot be dissociated from the dismal state of health care facilities in addition to poor child spacing practice. Over 60 per cent of all babies are born at home, many mothers successively giving birth at intervals of less than 24 months (Bauchi State Draft Health Plan in BASEEDS, 2005). As expected, the infant and child mortality rate (79 per 1,000 live births and 104 per 1000 live births respectively) are equally on the high side. The case studies indicate that women are unable to negotiate their sexual rights. Some claim that they are afraid to tell their husbands about family planning.

Policy recommendations

Many of the observed constraints to female economic participation are related to female quality of life and could be reversed with better female education. Education is a major driver of change, but, especially for girls, it needs to be combined with vocational skill-building and possibly immediate income-generating activities to enhance returns to education and thereby encourage female education.

Loans from agricultural banks should be made more accessible and micro-credit programs need backing up with robust extension services. Initiatives should be taken to train women extension workers who will reach the women farmers.

Much effort has gone into promoting women's economic participation in the state through NGOs and development partners. Programmes include political mobilisation, skills training, market access and so on, and of course promoting girls' education. Many of these efforts need to be expanded and replicated. State government involvement also needs to be secured for sustainability.

As in other states, policy synergy with the National Gender Policy must be promoted. A framework for monitoring and evaluation need to be developed, not only for quality-of-life parameters but also for the important economic variables that affect women's economic participation. Gender economic indicators are required in all areas of production and income for women and men so that gender disparities can be tracked and addressed.

A cultural reorientation of attitudes to child marriage is fundamental to change in the quality of life of females. Family heads can be motivated to delay giving their daughters in marriage early if they are enlightened about the value added to quality of life by more years of western education and skill acquisition.

Enlightenment programs are needed to improve women's health-seeking behavior, which invariably affects children's health.

The Ministry of Women Affairs and Social Welfare has been very active in collaborating with partners to address low education, poor maternal and child mortality and the spread of HIV/AIDS. Again these programmes need to be sustained and expanded.

1 General background

1.1 Introduction

The gender and growth assessment (GGA) in Bauchi State is one of the sub-national GGAs in Nigeria. The four states covered are Cross River State (CRS) and Lagos State in the south and Bauchi and Kano States in the north. This selection achieves a balanced assessment of the gender and growth interactions in seemingly diverse parts of the country. The north and the south exhibit considerable differences in the population's education and health status and significant gender differences in these indicators as well as in female economic empowerment and participation. The latter is a function and a result of lower female autonomy in the north than in the south, generally explained as resulting from strong religious and/or cultural gender norms in the north. The study sets out to explore these differences.

1.2 Historical development

Bauchi State is one of Nigeria's 36 political administrative states. It is one of the 19 loosely referred to as the northern states and one of the 8 often referred to as the far-northern, predominantly Hausa/Fulani and Muslim states in the country. It was created as a state in 1976 when the then Northeastern State was split to form three states: Bauchi, Borno and Gongola. Bauchi State's 1976 boundaries have remained intact, surviving subsequent state creation exercises in 1987 and 1991.

In October 1996 Gombe State was carved out of the then Bauchi State, with eight LGAs (Akko, Balanga, Billiri, Dukku, Gombe, Kaltungo, Nafada and Yamaitu Deba) forming the new Gombe State and the remaining LGAs (Alkaleri, Bauchi, Darazo, Dass, Ganjuwa, Gamawa, Itas/Gadau, Jama'are, Katagun, Misau, Ningi, Shira, Tafawa Balewa, Toro and Zaki) forming the new Bauchi State.

The present Bauchi State is made up of 20 LGAs, namely Alkaleri, Bauchi, Bogoro, Dambam, Darazo, Dass, Gamawa, Ganjuwa, Giade, Itas/Gadau, Jama'are, Katagum, Kirfi, Misau, Ninji, Shira, Tafawa Balewa, Toro, Warji and Zaki. The state contains a number of rivers which include the Gongola, which crosses Bauchi State in Tafawa Balewa LGA in the south and Kirfi and Alkaleri LGA in the north east, and the Jama'are, which cuts across a number of LGAs in the northern part of the state.

1.3 Location and geography

The state is located in the north-eastern part of Nigeria between latitudes 9° 3' and 12° 3' north of the equator and 8° 50' and 11° east of the Greenwich Meridian and covers 45,837 square kilometres. It is bounded by Kano and Jigawa to the north, Yobe and Gombe to the east, Kaduna State to the west and Plateau and Taraba States to the south. The western and northern parts of the state are generally mountainous and rocky due to their proximity to the Jos Plateau and Cameroun Mountains. Bauchi State spans two distinctive vegetation zones, namely the Sudan savannah and the Sahel savannah.

1.4 Population and culture

The population of Bauchi State comprises 55 ethnic groups, the main ones being Hausa, Fulani, Gerawa, Sayawa, Jarawa, Bolawa, Kare-Kare, Warjawa, Zulawa, and Badawa. These groups

have their own languages, settlements, customs, festivals, historical backgrounds, occupational patterns, beliefs and many other features unique to each. There are nevertheless similarities in language, occupational practices and dress modes between the ethnic groups. There is a high degree of ethnic interaction, especially in marriage and economic activities. Bauchi State's population is 80 per cent Muslim, 15 per cent Christian and 5 per cent traditional worshippers. Islamic religious norms are interwoven into the culture, making it difficult to separate the influences of religion from cultural norms of entrenched gender bias.

The state recorded a population of 4.3 million in 2004 and a growth rate of 3.0 per cent per annum. This represents 3.26 per cent of Nigeria's population. An important feature of the population is its balanced gender distribution with 50.5 per cent males and 49.5 per cent females. Another important relevant feature of Bauchi State's population is its predominance of young people, with the age group 0 to 19 years making up 55.4 per cent of the population and the 20 to 64 age group, which constitutes the economically active population, making up 41.2 per cent of the population. Those aged 65 and over make up only 3.4 per cent of the population (Statistical Yearbook, 2006).

Large families are prevalent. Farmers claim that their children help them to farm. Many of the communities visited had families of 10 to 15, and a family household of 50 was also encountered. Early marriage is common, with age at first marriage between 12 and 15. Women have six to ten children. A woman who bore 14 children was encountered in one of the communities. Early marriage is attributed to a predetermined cultural mindset rather than to religion. In most communities a large family is desirable, as it provides more hands on the farm.

1.5 Economy and employment

Bauchi State is a state of average economy in the Nigerian context; the main sources of income are agriculture and trading. A substantial part of the Hadejia-Jama'are river basin runs through Bauchi State and it and with various Fadama areas provide suitable land for agricultural activities including fishing and crop and livestock production. These are further supported by a number of dams built for irrigation and other purposes such as the Gubi and Galala. Lakes like the Maladumba and Diya also provide the necessary conditions to support agriculture. Moreover, there is a substantial expanse of land suitable for farming purposes: a survey of the state's natural and mineral resources shows that it is arguably one of the most agriculturally-viable states in the north, with at least 65 per cent of its arable land regarded as very fertile and productive (Asante, 2004).

The state has industries in the area manufacturing iron and steel, water, ceramics, food and beverages etc. However, most of these, especially the government-owned companies, operate at very low levels and most are dormant. The Bauchi State government manages ten wholly-owned, subsidiary or associated companies with a combined government investment of nearly N2.5 billion. Five out of these ten companies are still jointly owned with Gombe State but most are not in production, thus compounding unemployment problem.

Bauchi State has many tourist attractions. It is home to the Yankari game reserve (the biggest in West Africa) and rock paintings at Goji and Shira. There is high potential for revenue from tourism, but this is yet to be exploited due to inadequate infrastructure and the low level of supporting industries to service tourist demand. The main source of state revenue therefore is the

federal allocation. The 2006 Bauchi State Statistical Yearbook report clearly shows the state's declining revenue profile.

Estimates of actual recurrent and capital expenditure between 1999 and 2004 show that revenue rose from N4.2 billion in 1999 to N19.2 billion in 2002, and fell to N11.1 billion in 2003. During this period, internally-generated revenue as a percentage of total recurrent revenue was between 3 and 6 per cent and financed only 7 to 16 per cent of total recurrent expenditure (BASEEDS, 2005). The revenue profile of Bauchi State for 2007 and 2008 presented in Table 1 shows the strong dependence of the state on federation account and low internally-generated revenue (IGR)

Table 1: The recurrent revenue profile of Bauchi State, 2007 and 2008

Type of revenue	Approved revenue estimate, 2007 (N)	Actual collection, Jan-Oct, 2007 (N)	Actual collection as proportion of approved	Approved revenue estimates, 2008 (N)
Internally-generated Revenue				
Taxes	1,652,000,000	677,131,014	not available	1,770,000,000
Fines and fees	184,000,000	60,768,878	not available	360,015,000
Licenses	40,500,000	25,469,015	not available	74,750,000
Earning and sales	52,500,000	6,830,300	not available	987,750,000
Rent on government property	31,750,000	3,328,133	not available	6,025,000
Repayment interest and dividend	29,250,000	47,344,221	not available	43,250,000
Reimbursement	100,000,000	0	not available	0
Miscellaneous	1,004,000,000	25,965,736	not available	97,500,000
Total internally-generated revenue	3,094,000,000	846,837,296	not available	3,339,290,000
Statutory allocation				
Federation Account	35,143,126,660	19,007,109,389	not available	27,100,000,000
V.A.T.	6,058,109,422	2,870,357,819	not available	4,200,000,000
Minerals	10t	-	not available	10t
Reimbursement	10t	-	not available	10t
Excess crude oil/Miscellaneous	12,023,438,706	3,474,048,433	not available	15,000,000,000
Total	53,224,674,788	25,351,515,640		46,300,000,000
TOTAL	56,318,674,788	26,198,352,937		49,639,290,000

Source: Approved estimates of Bauchi State Government 2008 budget including budget speech.

Table 1 also shows that the state realised less than 30 per cent of the amount expected as internally-generated revenue in January to October 2007.

The possible causes of the low levels of internally-generated revenue cannot be delinked from the low level of economic activities in the state and the low per capita income of the population, compounded by weak tax administration machinery.

1.5.1 Agriculture

Bauchi State is clearly an agricultural state. Its vast fertile areas is an advantage for the agricultural production of crops including sorghum, millet, cowpea, maize, rice, groundnut and guinea corn. Irrigation farming is practiced supported by the use of dams such as Balanga. About 75 to 80 per cent of its inhabitants engage in food and cash crop farming. Dry season farming is also practiced using available irrigation sources. A total of 22,140 ha are irrigated: the total land area under cultivation is 5,513,449 ha with about 5,491,359 ha under rainfall cultivation (BASEPA, 2001).

Animal production is an important livelihood source; among the animals kept are cattle, goats, sheep, donkeys and pigs. Poultry are also significant. It was recorded that by 2003 the state contained an estimated 1.25 million out of Nigeria's total of 4.73 million cattle; 2.1 million of the total of 12.7 million sheep; 20,000 out of Nigeria's 730,000 donkeys and 67,000 out of its total of 923,000 pigs (BSEPSS, 2003). The Integrated Rural Development Agency has provided packaged plans for poultry production and sheep and cattle fattening for live meat production or simple meat processing plants.

Crop production in Bauchi State by crop and hectare under cultivation for 2005 and 2006 is presented in Table 2 below. Sorghum is the most commonly-cultivated crop, closely followed by millet and cowpea. Groundnut and maize are also important crops.

Table 2: Crop production in Bauchi State, 2005 and 2006

Crop	2005 production		2006 production	
	Land area cultivated (ha)	Production (metric tons)	Land area cultivated (ha)	Production (metric tons)
Maize	107,863	106,531	107,863	174,738
Sorghum	339,548	338,608	339,548	349,734
Millet	269,220	298,148	278,643	298,148
Rice	28,593	28,400	28,593	47,178
Groundnut	146,174	146,174	147,150	164,808
Cowpea	147,516	152,440	147,516	165,217
Soybean	2,190	2,184	2,190	1,248
Bambara nut	1,889	1,878	1,889	1,417
Cassava	1,842	14,772	1,842	14,772
Beniseed	1,559	1,498	1,559	1,216
Acha	1,816	1,460	1,516	985
Sweet potato	7,853	7,840	7,853	43,976
Sugar cane	1,290	4,493	1,290	22,201
Onion	9,142	12,693	9,142	35,745
Tomatoes	5,478	14,350	5,478	5,056
Pepper	7,740	14,186	7,740	8,281
Okro	1,768	2,331	1,768	3,394
Garden egg	3,939	5,073	3,939	45,692
Water melon	1,128	2,328	1,128	21,657
Total	1,086,548	1,155,387	1,096,647	1,405,463

Source: Bauchi State Ministry of Agriculture and Natural Resources

The state government is also encouraging increased fish production and has made great strides in sustaining the traditional animal husbandry that has been the mainstay of the state economy for years. The state-owned tannery processes the hides of cattle and goats.

Despite the crucial role of agriculture in employment generation, food security and poverty reduction, the sector faces many constraints. Some of these are inconsistent policy formulation and implementation; poor and inadequate supply of inputs, especially fertilisers, pesticides, and herbicides; lack of access to credit; the poor socio-economic status of farmers; poor infrastructural facilities and institutional support (roads, water, electricity, storage etc); lack of access to appropriate technology, and farmers' low level of education. The majority of farmers in the state are subsistence farmers.

1.5.2 Employment profile

Because the economy of Bauchi State is highly government-dependent, employment opportunities are static and new ones are not readily generated. Hence there is high unemployment, especially among the youth. Table 3 below shows the percentage distribution of employed and underemployed by activity.

Table 3: Percentage distribution of employed and underemployed by activity in Bauchi State (2005)

Activities	Employed	Underemployed
Agriculture	35.1	24
Fishing	0.80	1.1
Manufacturing	6.40	7.3
Construction	1.60	2.2
Trade	17.0	27.30
Transport	2.9	4.9
Public Administration	3.6	0.7
Education	3.0	3.6
Health and Social Work	0.70	0.6
Services	12.1	14.7
Others	16.8	13.6
Total	100	100

Source: National Bureau of Statistics, 2005: Social Statistics in Nigeria

Agricultural and trade activities accounted for the highest percentage of these employed and underemployed in the state. Table 3 also shows that 27.3 per cent are underemployed in trade activities; the implication of this is that the potential of the underemployed is not gainfully utilised in productive activities and growth. Per capita income is therefore low and poverty endemic, reinforcing the lack of demand that has caused most of the industries to close.

The National Poverty Eradication Programme (NAPEP) report on the spread of poverty self-assessment status indicates that the northeast has about 81.8 per cent poverty prevalence and that the actual incidence of poverty accounts for 76.12 per cent, the highest in the country. Of the 10 states with the highest incidence of poverty, Bauchi ranked 4th with 86.3 per cent of its

population poor and 13.7 per cent rich. The effect of poverty is strongest on women and children. Of the 4.3 million people in the state, two million still live on under N50 per day while one million live on N100 per day (BSMWASD, 2008a). According to BASEEDS (2005), an estimated two million citizens of Bauchi State go hungry every day; 1.5 million have never had the chance to go to school; three out of every five who work full-time do not earn enough to keep their families above the poverty level; almost four out of every five children live in poverty and only two out of every five go to school. Generally, hunger, malnutrition, disease and squalor are experienced in many homes and communities in the state.

The foregoing shows that agriculture and trading are the main sources of employment generation in Bauchi State. The involvement of males and females in these sectors differs according to religion, culture and type of farming practiced. This GGA of the state focuses on the potentials and problems of these two sectors to identify gender issues that affect economic growth and social and economic problems that create gender gaps in different areas of the lives of the people of Bauchi State.

1.6 Methodology

The linkages between gender and growth in Bauchi State are explored through the profiles shown by data sets on the state and the north-east zone in general, compared with other zones and with national profiles as well as a review of literature on the patterns of employment and means of poverty reduction, especially regarding women, and the constraints to the economic empowerment and growth of women and men of Bauchi State. These are supplemented by case study findings that focus on government and non-governmental organisations (NGOs) with a mandate to empower women in Bauchi State running current programmes for this purpose across the state. These organisations and their major activities are outlined below.

Women Development Association for Self Sustenance (WODASS): Started in 1984 as Women in Health by the Federal Ministry of Health. Dass was selected as a pilot LGA in Bauchi State. WODASS worked with women's groups on hygiene promotion education and even started a nursery school. The communities were educated on water-related diseases such as cholera, scabies, diarrhoea and guinea worm, which are prevalent. WODASS gives loans at only 10 per cent interest.

Community Development Foundation (CDF) and Community Based Development (CBD) provide skills to people in different communities in Bauchi State through DFID.

Community Participation for Action in Social Sector (COMPASS) is a United States Agency for International Development (USAID) initiative focusing on poverty reduction through community participation.

Rahama Women Development Program Bauchi (RAHAMA) is a community-based organisation that provides drugs and reproductive health services and supports girls' education programmes and the 100WG, a Centre for Development and Population Activities (CEDPA) network in the state.

Women in Nigeria (WIN) has a goal of improving the life of Nigerian women who are backward and disadvantaged. To achieve this they provide micro-credit to assist them in their economic activities, provide safe water to communities and encourage reproductive health awareness and formal and non-formal literacy awareness. WIN is currently working in six LGAs – Alkaleri, Tafawa Balewa, Bauchi, Bogoro, Toro and Ganjus – in partnership with Water Aid,

the African Development Foundation (ADF), UNICEF's Water and Sanitation project (WATSAN), the Japanese Embassy and the Australian Embassy to provide water to the various communities where they operate.

Development Exchange Centre (DEC) focuses on two programmes. These are economic empowerment (micro-credit) and social services support for women to build capacity in the areas of literacy and reproductive health. At the community level the focus is on hygiene, that is providing water and sanitation. There are community-based management committees in charge of the basic and social services. Micro-credit is advanced to women's groups. DEC operates with women's groups in 16 out of 20 LGAs in the state.

Women in Agriculture (WIA) is an arm of the extension department of Bauchi State Agricultural Development Programme (BSADP). It came into being after a diagnostic survey was conducted to measure the role of women in agriculture by the World Bank (WIA, 2008). The World Bank's report acknowledges that although women are responsible for over 80 per cent of the nation's food production they lack access to extension services. WIA was introduced in 1989 with the objective of harnessing the on- and off-farm agricultural capabilities of farming women.

1.6.1 Communities covered

Through the identified organisations, focus group discussions (FGDs) and in-depth interviews were held in six communities with youth groups and adult men and women. The communities selected were Firo and Wailo (Ganjuwa LGA), Dass (Dass LGA), Tashen Babiye and Gudum Sayawa (Bauchi LGA) and Gar (Alkaleri LGA). The ethnic groups encountered in these communities included Jerawa Jakawa, Galambawa, Gulutawa, Dukawa, Fulani, Kantawa, Yoruba, Ibo, Bambamdawa, Angasawa, Tangale, Waja, Hausawa, Kalambawa, Buruntawa, Denawa, Bolewa, Kirfawa, Badawa, Karekare, Bogobri, Sayawa, Angas, Igala and Jukun. The major religions practiced are Islam and Christianity. The Muslim communities of Firo, Wailo and some parts of Dass claim to practice the Sharia legal system including polygamy, according to their religion. While the Muslim men keep their wives at home the Christian women have greater mobility to go out and work. The Gudum Sayawa community is 100 per cent Christian.

1.6.2 Themes covered

FGDs covered the following themes:

- | | |
|--|----------------------|
| • Participation of men and women in agriculture and trade activities | Employment: |
| • land, credit, etc. | Access to resources: |
| • especially of girls | Education, |
| • polygamy in exploring the linkages between fertility and poverty | Family size and |
| • planning, antenatal and immunisation services | Access to family |
| • and HIV and their prevalence | Awareness of STDs |

- sanitation
- Hygiene and

The next section discusses the patterns of employment of men and women in agriculture and trading in Bauchi State. Section 3 discusses constraints to access to resources; Sections 4 and 5 discuss constraints in education and health respectively while Section 6 discusses the policy implications of these and offers recommendations. A review of the relevant literature, data sets and case studies are used in the presentation of the evidence.

2 Gender and employment

2.1 Female labour force participation

Sani (2005b) argues that the lack of available and reliable data and measures to assess them makes it difficult to quantify the amount of labour that women contribute to the development process. Women have been significantly neglected in terms of planning and as a result most of the labour of women in the informal sector and home-based activities is not given adequate consideration. According to the United Nation's (UN's) *Africa Recovery* No. 11 of April 1998:

Women are two-thirds less likely than men to get waged employment, while only 3 out of 10 women in the labour force in sub-Saharan Africa are paid employees. In 1990, about 5 per cent of the female labour force worked in industry, 20 per cent in services, 23 per cent in sales, and only 6 per cent in professional, technical, administrative or managerial positions.

The rest were in the informal sector, mainly agriculture-related. Nigerian women's contribution to domestic and communal development is very high and experts agree that this amounts to a substantial input into economic growth (Sani, 2005).

In northern Nigeria women have historically worked to earn money to meet their socio-economic needs and to ensure their financial security. According to Mba (1982) and Sani (2005a), the introduction of seclusion in northern Nigeria after the Fulbe conquest of the Hausa states meant that women lost the economic independence that they had enjoyed as farmers and traders. But women thereafter have not been totally dependent on their husbands as is usually assumed; rather they are involved in trades, crafts and food processing in the informal sector. Their profits are used to acquire consumer goods and personal assets like jewellery and crockery, which are important indicators of wealth among Hausa/Fulani women. A general introduction from the literature to the various employment sectors in Bauchi State, their relative importance and the roles that women and men play follows.

Women are not very visible in formal-sector employment. This is largely due to socio-cultural barriers that keep them invisible in the public sphere. The proportion of women in Bauchi's civil service labour force is one of the lowest in the country. Table 4 shows the trend in employment by gender in the public service across the 20 local governments of Bauchi State. The table indicates that women constitute an insignificant proportion of the public servants across the local governments in the state. For instance, women constitute only 11 per cent and 13 per cent of the skilled labour and managerial staff respectively. Similarly, the clerical and unclassified cadre is represented by a meager 15.65 per cent and 12.28 per cent respectively. Although data are not available for the state's civil service, the situation may be no different.

Table 4: Local government manpower profile by gender, 2005 and 2006

Professional code	No. of personnel by gender (2005)			No. of personnel by gender (2006)		
	Male	Female	Total	Male	Female	Total
Technical/skilled	2762	372	3134	2762	372	3134
Admin/management	1944	290	2234	1944	290	2234
Clerical	753	111	864	756	111	867
Others/unclassified	15,406	2,528	17,934	11,059	2053	13,112
Total	20,865	3301	24,166	16,521	2826	19,347

Source: Bauchi State Statistical Year Book, 2006

2.2 Gender roles in agriculture

Religion plays a major role in determining women's participation in agriculture. Women in communities with a mixture of different religions (Islam, Christianity and traditional/animist) participate in farming activities on their individual farms and group farms. However, the extension services are dominated by men and thus women have tended to be bypassed regarding modern ideas and technological improvements that could raise their productivity. This situation is reflected in Bauchi State, where only 23 of about 100 BSADP extension agents are women, and male extension workers pay little attention to women (WIA, 2008).

Baklit (2001) shows that sowing and planting, which generally account for 27 per cent of labour input, are the predominant farming activities of women followed by weeding, which accounted for 16.3 per cent of total labour. The study also reports that 45 per cent of women work on their husband's farms and only 0.07 per cent work on their own personal farms. This pattern is similar to that of Bauchi State.

In the northern part of Nigeria where women's seclusion prevails fewer women are engaged in farming (Okojie, 2005). The division of labour across communities in Bauchi State has men mainly involved in crop production, elderly women and widows also engaged in crop production and the younger women of childbearing age engaged mainly in processing, rearing small ruminants and keeping poultry. The women who engage in farming use their own labour and that of their children and sometimes hire labour. The elderly women and widows that engage in crop production activities are paid only five or six bags of produce per year/season. In cases where there is no money to pay for hired labour, they pay with their farm produce.

The women who engage in rearing livestock complain of lack of money. They breed sheep which sometimes cannot survive the environmental conditions and either die or the women are compelled to sell them cheaply, using proceeds from other sources to settle the small loans taken out to buy them. The proceeds from farming activities are used for clothing, family needs and school fees and any excess is used to buy sheep and grass as investments against future needs.

In the Muslim-dominated communities married women are not allowed to take part in farming activities outside their homes because of religious and cultural restrictions and thus they engage in agro-processing and trading at home. On the other hand, in mixed communities women do participate in farming activities and even take their produce to market to sell.

BOX 1: Gender roles in agriculture

The agricultural activities in Gar (Alkeleri LGA) and Dass are similar. The older women cultivate groundnuts, soybeans, maize and sorghum on farms ranging from 0.25 to 1ha. Their farms are smaller than the men's.

In Gudum Sayawa community the men are mainly farmers growing crops such as maize, rice, beans and soybeans. The women mostly cultivate rice. Both men and women are involved in processing, but the women participate more than the men. Husbands and wives help each other as farmers and keep their produce together and use it according to family needs.

In Wailo, men dominate the food crops like sorghum and maize while women dominate the cash crops such as rice and groundnuts. In this community only elderly widows carry out farming activities, but youths rear livestock at home for trade.

2.3 Gender roles in trade

Trade is second to agriculture as a means of earning income in communities in Bauchi State. While men can carry out their trading activities outside their homes, most women from Muslim-dominated communities restrict their trading activities to within their homes and send their children to hawk their goods. This occurs mainly in communities where women do not farm and trading is their major means of livelihood.

Many women in Bauchi State are involved in selling processed foods, groundnut cake, groundnut oil, *dadawa* (local noodles), snacks, sweets and drinks. The sale of processed foods like *koko* (millet porridge), *kosai* (fried bean cake), *waina* (millet cake), *taliya* (locally made spaghetti) etc, is very common among women. Also milling rice, planting pawpaws and *okro* and processing of parboiled rice are mostly done by women. For instance, the Abujarama Muslim women's group in Dass cook food and send their children to hawk it, especially on Wednesdays, their market day, while in Firo children hawk food and snacks daily before and after school.

Most of these women are involved in income-generating activities to support their families, especially to purchase exercise books, pencil, biro etc. for their children and to meet social responsibilities such as the celebration of marriages and births. Another reason advanced by women in Bauchi State for involving themselves in economic activities is to gain independence and dignity. According to most women interviewed, it is not good to depend on their husbands for all their needs; however, many of them are limited by lack of funds. Organisations like DEC make loans are available to them with interest. Below are the income-generating experiences and activities of two women, Amina and Saratu, in Bauchi State.

BOX 2: Traders Amina and Saratu**AMINA**

Amina collected N15,000 from DEC and used it for a groundnut oil extraction and bean cake business. She repays N2,000 every week. She does the groundnut oil extraction herself every week and makes bean cake every Friday and sells them at the mosque. Thirty measures of groundnut are used to produce 30 litres of oil. She makes a profit of N3,500 every week after repayment of the loan. Her children help her to sell the groundnut oil but she sells the bean cake herself either near the mosque or at the car park. She spends the proceeds from the business on assets for future use. Her husband gave her N6,000 in addition to the loan she obtained for the business. She buys groundnuts weekly or fortnightly. Her husband buys and sells small ruminants (goats and sheep). She has four daughters and five sons, the eldest of which is a 17-year-old girl who got married at the age of 12 and has primary education. Amina got married at 19 because she has stunted growth. She is the only wife of her husband.

SARATU

Saratu borrowed N15,000 from DEC and bought three bags of locust beans to make dadawa, a type of seasoning, which she sells to community members from her house. She uses 10 measures of local beans to make dadawa weekly. A measure of locust beans costs N1000, with other ingredients costing N500: the total production cost is N1,500. She sells the dadawa produced for N3,000, making a profit of N1,500 weekly. She saves N200 a week and repays N2,000 per month to DEC. The proceeds are used to buy things for herself and to invest in sheep, of which she presently has three.

3 Constraints to gender equitable growth in Bauchi State: Access to resources

3.1 Access to land

Because the men in the north are often nomadic and have little attachment to land, women's access to land here is not as restrictive as it is in the deep south. Also land is an abundant resource in the north. In northern Nigeria, including Bauchi State, where a strong Islamic culture predominates, women are entitled to inherit half the parcel of land due to men (Olusola, 1998). However, such land is redeemed in cash by the brothers to ensure that the land remains in the family. This fact is reflected in the present study as very few of the women encountered had inherited land. Most women either hire or acquire land by purchase, and to purchase land a woman needs a man to stand as her surety. The availability of and access to land varies from one community to another. Generally only about 30 per cent of women inherit land, while 60 per cent obtain it through leasehold and 10 per cent purchase it (Baklit, 2001). Men, however, acquire land through inheritance: for instance in the Muslim community of Dass, when a father dies fixed assets such as land and houses are left to his sons but his daughters are included in the sharing of consumable assets. In communities of mixed religion such as Gar, assets including land are shared among sons and daughters due to strong family ties within their community.

3.2 Access to labour and physical inputs

Labour cost is another major constraint to women's participation in agriculture in Bauchi State. In one of the communities visited it costs about N1500 to weed a maize farm of 0.25 hectares, and harvesting maize and soybean costs N2000 to N3000. The women have limited access to credit and therefore cultivate much smaller farms with a low level of commercialisation.

There is a problem of animals encroaching from the Yankari Game Reserve, which can lead to farmers losing their entire crop for the season. The government rarely takes responsibility for this encroachment and as a result farmers have to guard their farms at night after 6 pm. They mainly use the labour of their children after school to guard against *quela* birds and monkeys.

BOX 3: Access to labour

Firo is a Muslim community of about 1,500 households. The household size is 10 to 15, but there is an exceptional family with 50 members. According to the male household head, 'Children help in the herding of livestock and watch for birds and monkeys. We cannot do all the work without the children. Labour is too costly'.

The community has a male-dominated cooperative called Himma Waziri Farmers' Group, an umbrella organisation for 40 smaller groups each of which has a membership of 20 to 40. The research team met with the Kungiya Sesame subgroup. The majority of the farmers farm 2 to 4 hectares for but a few have as many as 16 hectares. With good management practices they harvest 27 to 30 bags of produce per smaller farm while an output of 70 to 80 bags can be harvested from larger farms. The male farmers cited lack of fertiliser, infestation by *quela* birds and difficulties in access to credit and land as some of the problems militating against their farming activities. It was reported that 600 bags of fertiliser were allocated to the population of

about 250,000 but the supply came very late in April. There are also problems with pest attacks, since pesticides are not available at the Bauchi State Agricultural Supply Co (BASAC). Pesticides obtained on the open market are often damaged and expired.

3.3 Access to credit

In all the communities visited, credit or grants from government sources for economic activities are not forthcoming. However, some NGOs such as WODASS, DEC and WIN operate micro-credit schemes for women for their economic activities. Both men and women can obtain loans for agricultural and other economic activities from Sassakawa Global and agricultural banks, but somehow this is not working.

BOX 4: Access to credit

In Firo community, loans to male farmers come in the form of pesticides and fertilisers. Each subgroup submits a request through the umbrella organisation, Himma Waziri, and intervention comes through the Food Security Programme to Himma Waziri. From there, inputs are passed down to subgroups and then to members. Payment also goes through the same procedure. However, an attempt to procure a loan from the agricultural bank has not been successful. A Request for a loan made two years ago has not been granted.

Women have accessed credit for small ruminant rearing (N42,000 each) and poultry keeping (N5,000). This came from the food security loans. Unfortunately, the animals were of inferior breed and so did not survive and had to be sold cheaply to repay the loans. This is an example of lack of technological knowledge and poor access to technological resources by women compared to men.

In the Dass community the major source of credit is WODASS, which offers two types of credit, one for group farms and another for individual farms.

The 40-strong Kauna women's group in Dass asserted that they had collected a loan of up to N200,000 from WODASS for their group farm. Loans are usually issued based on how many years a group has been in existence and the purpose for which the loan is being requested, and are repayable over six months. The leader of the group serves as the guarantor for the loan. Loan beneficiaries are usually instructed not to give their money to their husbands. A member asserted that 'men are difficult and should not be given their loan fund to keep'.

In Gudum Sayawa, women accessed credit facilities from RAHAMA while men obtained loans from the Agricultural Bank to the tune of N150,000 at an interest rate of 8 per cent repayable over 12 months. Men tend not to belong to cooperative groups like women, so they source funds individually through government sources. Women are better served by NGOs. Another source of credit was Sassakawa Global where each beneficiary made a deposit of N13,000 and in return was provided with improved seeds, fertiliser and pesticides. Men were mostly served by the Sassakawa but its efficiency was suspect. The farmers complained that the previous year the products had come too late to be of use on their farms. They reported that although they had paid the deposit this year the farming season was long past and they had not received a single item from Sassakawa.

The Chigaba Women Progressive Association of Wailo was established 20 years ago to help its members to save money weekly or monthly and lends it out to members as loans for trade. Later on DEC joined in this micro-credit intervention by giving them money repayable within 12 months at 29 per cent interest. The amount of credit ranges from N10,000 to N20,000 depending on the individuals in the association. Some members, such as Lami Sani, had benefited to the tune of N30,000, while Taslla and Amina had received N20,000 and N15,000 respectively.

Most communities cannot benefit from loans from commercial banks because of the collateral required. Although men have farmland that could be used as collateral it is not easy to mortgage their source of subsistence for loans. The interest rates of these banks are also exorbitant. The agricultural banks that offer minimal rates are usually not forthcoming. Most of the women in the

communities access credits through their self-help groups or from micro-credit NGOS like DEC and RAHAMA. However, the amount of credit accessible to them is hardly enough for them to expand their businesses to a large enough scale for their impact to be felt in the economy.

3.4 Control over agricultural incomes: Indication of female autonomy

The men mostly provide food crops and household maintenance in these communities. Their responsibility as breadwinner is taken very seriously in the state, especially among the Muslims. Women are given a free hand to spend their income according to their discretion and they mainly use it to buy wealth assets like jewellery and household utensils, sometimes in preparation for their daughters' marriage.

BOX 5: Control over income

In Firo community, proceeds from farming activities are utilised for clothing, family needs and school fees and the excess is used to buy sheep and goats as investments against future needs.

In Dass the proceeds of farming are used for family needs, social ceremonies and educational support for children.

In Gar, maize sells for N2300 per bag at harvest, but later in the year is sold for as much as N7000. Similarly, beans are sold at N3000 at harvest but prices later increase to as high as N10,000 per bag, while groundnuts are sold for N4000 at harvest and N11,000 per bag late .

This underscores the importance of processing and storage facilities. Women are engaged in processing but mainly at household level.

3.5 Socio-cultural barriers to female autonomy and decision-making (voice)

Gender relations and decision-making among women in the north-eastern part of the country are generally poor as women have to request permission from their husbands for everything, including visiting neighbours, attending functions etc. By being submissive to her husband she gains his affection and love, visible in his provision of her needs.

It is believed that introduction of Sharia law in 1998 has led to more spaces for women to organise for self improvement, unlike before. In most Muslim communities, with the implementation of Sharia men are more inclined to allow their wives to attend functions because under Sharia law the scope for interaction between men and women is limited. Decision-making at the community level prior to the formation of women's self help groups in the last few years was exclusively a male affair, but with the organisation of women into groups they are allowed to contribute to decision-making at the community level. In most communities they are now an integral part of their developmental committees. For instance, two of the seven-member sanitation committee are women. Findings from one of the case studies of women's groups indicate that the introduction of Sharia law promotes development, especially the formation of cooperatives to generate income for farming or income-generating activities.

In other instances, women are allowed to attend meetings, but their participation in active politics is limited due to their relatively low education and political exposure as well as aspects of the political culture such as nocturnal meetings and associated violence and large scale corruption.

BOX 6: Changes or contradictions?

Before the introduction of Sharia law men and women interacted and danced together at ceremonies, but this has now had to stop. This is a welcome development because men now give women permission to attend activities because they believe that other men will not be there. It also gives women the opportunity to inherit land which they can sell or lease out. (One of the women in the Firo community)

A case was cited of a female member of the Bauchi State House of Assembly who, due to cultural/religious belief was allotted a seat in a particular corner and makes limited contribution to the proceedings of the house. (BSMWASD, 2008)

The report of a workshop organised by BSMWASD (2008b) for women holders of political office with the objective of enhancing their performance through acquiring appropriate leadership skills shows that several cultural and religious/traditional misconceptions and ignorance, etc are still factors inhibiting the social development of women and their mainstreaming into social, economic and political spheres like their male counterparts. Women constitute 50 per cent of the Bauchi State population and perform domestic work that sustains the family, but their work is undervalued and the heavy domestic burden on women constitutes a barrier to their career development despite several programmes initiated to improve their lot. Female holders of political office lamented the fact that they are not accorded adequate recognition and privileges like their male counterparts (BSMWASD (2008b).

3.6 Policy implications

Female economic participation in agriculture and trade is to a large extent determined by cultural norms and religion and dictated by the economic needs of the family. The relatively low levels of women's skills, literacy and general quality of life compared to those of men could be a hindrance to their ability to earn higher incomes. There are also many socio-economic constraints to women's full participation in the development process in developing countries, including Nigeria. These constraints include lack of access to education; a high maternal mortality rate; poor health care facilities, especially in rural communities; lack of entrepreneurial training and limited access to credit and technology. In the next sections we assess the quality of life of women and children, especially girls, in the state to see to what extent gender gaps are being created or reduced.

4 Constraints to gender-equitable growth: Quality of life

4.1 Education in Bauchi State

The Bauchi State government has made efforts to improve existing primary and secondary school buildings and purchased science equipment and furniture. After spending N822 million on education between 2000 and 2005, many schools in the state are still in a state of disrepair.

4.1.1 Primary education

Primary education is a 6-year programme for children aged 6 to 11 years. It is the foundation stage of a nine-year cycle of free and compulsory basic education, according to the 2004 Universal Basic Education (UBE) Act. Primary education is largely managed by local government supported by federal and state government and is mainly public-sector driven.

Table 5 shows the rate of change in the number of public primary schools in Bauchi State compared to the whole nation over a period of five years.

Table 5: Number of public primary schools in Bauchi State (2001 to 2005)

	2001	2002	2003	2004	2005
Bauchi	1,746	1,760	2,017	1,783	1,783
Nigeria	49,306	51,870	59,174	50,741	50,741

Source: National Bureau of Statistics, 2005: Social Statistics in Nigeria

Table 5 shows that the number of primary schools increased from 2001 to 2003 and declined in 2004. The National Action Plan Committee (NAP) report of the UBE (2007) indicates that the number of primary schools in Bauchi State had dropped to 1,215 by 2006. The decline is difficult to explain considering the fact that it was expected that pupil enrolment would increase with the implementation of the UBE. What is clear from the above is that the number of schools did not keep pace with enrolment.

Table 6: Enrolment for Primary Education in Bauchi State in Comparison to National Outlook, 2005

	Male	Female	Total
Bauchi State	495,153	320,675 (39.31%)	815,828
National	12,273,046	9,994,361 (44.88%)	22,267,407
2006			
Bauchi State	410,676	285,273 (40.99%)	695,949
National	12,118,341	9,986,332 (43.75%)	22,104,673

Source: Bauchi State Statistics Year Book, 2006.

Table 6 above shows that primary school enrolment in Bauchi State accounted for 3.66 per cent and 3.15 per cent of national enrolment in 2005 and 2006 respectively. There was a decline in the enrolment figures between 2005 and 2006. Female enrolment accounted for 39.31 per cent and 40.99 per cent of total enrolment in the state in 2005 and 2006 respectively. According to EFA (2007) and NAP (2007), the transition rate in the state is 24.54 per cent.

The basic education indicators for Bauchi State are presented in Tables 7 to 10. Analysis of these tables shows that gender equity in terms of enrolment and transition is yet to be achieved. The

tables clearly show that girls face a greater risk of not attending school than boys. Gender disparity is worse at the secondary school level. Another indicator of gender participation is the gender disparity in the teaching profession and the wide gap between qualified teachers and teaching facilities in Bauchi State.

Table 7: Basic education demographic data for Bauchi State, 2005

Demographic Data	Female	Male	All
Pop. aged (6-14yrs)	554,380	583,040	1,137,420
Not enrolled aged (6-14yrs)	64,982	-171,667	-106,695
Gross (apparent) intake rate	143.04	216.10	180.48
Net intake rate Primary 1	102.15	155.94	129.71
Gross enrolment ratio Primary	97.67	143.52	121.17
Net enrolment ratio Primary	94.03	137.84	116.49
Transition rate to JS 1	96.37	74.07	81.23
School completion rate	17.34	27.29	22.45
School survival rate	43.87	58.44	52.49

Source: NAP 2007 and Millennium Development Goals

Table 8: Enrolment, repetition, withdrawal rates and teacher distribution in Bauchi State, 2005

	Female	Male	Total
Enrolment (PRY 1–J S3)	541,443	836,792	1,378,235
Pupils aged 6–14 in PRY 1–J S3	346,597	530,653	877,250
Enrolment in PRY 1	99,101	157,361	256,462
Enrolment in JS 3	9,149	15,186	24,335
Repetition rate	0.02	0.02	0.02
% withdrawals	0.52	0.42	0.46
Number of teachers	3,458	12,752	16,210
Number of qualified teachers	906	2,923	3,829
% qualified teachers	26.20	22.92	23.62
Teachers/non-teaching ratio	13.30	7.92	8.67

Source: NAP 2007 and Millennium Development Goals

Table 9: Bauchi State post-primary school teachers' distribution by qualification and gender, 2006

Qualification	Distribution by Sex					
	2005			2006		
	M	F	Total	M	F	Total
Degree	798	228	1,026	887	281	1,168
NCE/Diploma	516	140	656	914	357	1,271
Others (HND,OND & GRD II)	409	84	493	609	143	752

Source: Bauchi State Statistics Year Book, 2006

Table 10: Bauchi State education gender indicators, pupil teacher ratio and classroom facilities, 2005

Indicator	Public	Private	Total
Gender Parity Index	0.67	0.82	0.68
Gender ratio (net)	0.68	0.80	0.69
Gender gap teachers (%)	60.53	34.92	57.33
No of schools reported	1,884	162	2,046
Pupil/teacher ratio	92.97	29.24	85.02
Pupil/qualified teacher ratio	417.97	87.86	359.95
Pupil/classroom ratio	266.27	67.65	236.49
Teacher/classroom ratio	2.86	2.31	2.78
Pupil/core text book ratio	5.61	5.88	5.62

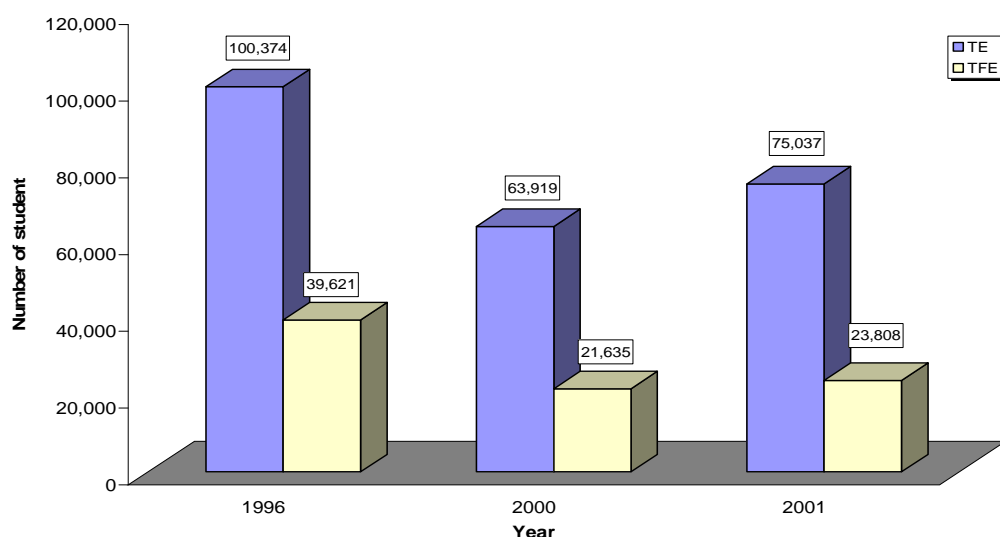
Source: FME, 2007: National Action Plan for the Implementation of the UBE Programme to Achieve Education for all and Millennium Development Goals by 2015,

4.1.2 Secondary education

Secondary or post-primary education follows immediately after primary education. It consists of three years each of junior and senior secondary schooling in line with the 6-3-3-4 system. State governments are constitutionally responsible for secondary education, while the federal government, through special intervention, has established and is responsible for unity schools (federal government schools with catchment across all the states in Nigeria). Nigeria has a total of 11,000 secondary schools of which 6700 are public and 3400 private. Of the 6700 public schools, 102 are unity schools.

Graph 1 below shows total enrolment in relation to female enrolment from 1996 to 2001.

Graph 1: Secondary school enrolment in Bauchi State (1999 to 2001)



Source: Federal Ministry of Education/UBE

Table 11: Post primary school enrolment distribution by gender for Bauchi State, 2005 to 2006

Educationa l level	2005				2006			
	Bauchi State		National		Bauchi State		National	
	Male	Female	Male	Female	Male	Female	Male	Female
JSS	45,702	20,779	1,984,387	1,639,776	67,427	27,593	2,145,832	1,725,678
SS	32,120	14,083	NA	NA	35,477	15,747	202,496	189,936

Source: EFAC Nigeria Report Card, 2007; BSSYB, 2006.

Note: JSS: junior secondary school; SS: secondary school

Post-primary enrolment, especially JSS, showed an improvement in the year 2006 as compared to what obtained in 2005. However, more male than female students enrolled during this period. For example, while male JSS enrolment increased by about 40 per cent between 2005 and 2006, female enrolment increased by 38 per cent during the same period. For the two years under review, female enrolment was just about 30 per cent of the total enrolment at the SS level.

4.1.3 Enrolment, attendance and attrition

School enrolment is a nominal administrative figure. In terms of educational development, net attendance is a more robust measure. School enrolment rates do not provide an indication of actual school attendance or attainment.

NAR in the northeast zone is one of the lowest in Nigeria: as shown by Table 12 it is lowest in the NE at 44.4 per cent for primary school and even lower at 19.1 per cent for secondary school. In both cases, female NAR is lower than that of males. While NAR for male were 49.5 per cent and 22.9 per cent, that for females was 39.1 per cent and 14.9 per cent respectively in 2003.

UNDP (2001) states that the incidence of school drop-out (attrition) in Nigeria is between 15 and 20 per cent. The level of completion varies from one region to another. A study by Iroaganachi (2000) in Bauchi State found that attrition rates were highest at primary level, with 61.92 per cent of girls dropping out of school. This was followed by senior secondary female students whose attrition rate was as high as 59.4 per cent. Drop-out rates at JSS level was however higher at 60.98 per cent for boys as against 50.63 per cent for girls. Perhaps boys drop out earlier for economic reasons while girls drop out later to marry.

Table 12: Net attendance ratio, 2003

	Primary School			Secondary School		
	Male	Female	Total	Male	Female	Total
Urban	71	68	69.5	47.2	45.3	46.3
Rural	60.2	51.1	55.7	31.7	25.9	28.7
NC	71.4	68.9	70.2	42.7	32.6	37.7
NE	49.5	39.1	44.4	22.9	14.9	19.1
NW	49	34.2	41.7	19.8	9.5	14.7
SE	82.4	78.3	80.2	44.9	51.4	48.5
SS	83.2	81.1	82.2	51.6	51.5	51.5
SW	81.2	84.6	82.8	62.2	59.9	61
National	63.7	56.5	60.1	37.5	32.6	35.1

Source: National Population Commission, (2004).

The high level of poverty is said to be a major factor limiting the availability of funds for parents to send their children to tertiary institutions. Thus most male children stop education at secondary school level or below. This has affected the growth of the economy through the low level of human resources development of the state. However, there seems to have been an appreciable positive change in this scenario over time due to a number of progressive initiatives by government and a host of development partners who have identified the human development gaps in the state compared with other states in the north. Given that all the indicators have clear gender dimensions, the major factors limiting educational attainment for girls are a particular focus of this study.

4.2 Economic Factors Affecting Girls' Educational Attainment

4.2.1 Economic Hardship and Cost of Education

Families' economic hardship is the most common reason for girls' attrition. In some areas of the country, because of lack of employment opportunities after education many parents withdraw their children from school in favour of income generation, vocational training and work or

begging. Some pupils drop out of education because they cannot afford to pay their way through school, while others hawk before and after school to augment their family's income. Although primary education in Nigeria is free in theory, federal, state and local governments are not adequately resourced to implement this right, which results in schools charging levies for maintenance, examinations, etc, ranging from N1,000 to N3,000. Under such circumstances parents prefer to support male rather than female children in school because the male child will be the breadwinner of his household and the one to maintain the family name while the girl child will marry into another family.

In the year 2000 the Central Bank of Nigeria reported that funding for the educational sector had risen by 10.1 per cent to N56.668 billion but accounted for just 8.7 per cent of the federal government's budgetary allocation. This allocation was lower than the 25 per cent stipulated by the United Nations Educational and Scientific Organisation (UNESCO).

This study observes that girls' and boys' higher educational attainment in communities visited is a recent development. Only a very small proportion proceeds to tertiary institutions because most parents cannot afford to sponsor their children to this level, due to either cost or ignorance. However, a few of the boys in some communities have progressed to tertiary institutions through in-service training and private sponsorship.

While low budgetary allocation is responsible for poor infrastructure in all the communities studied, the cost of education is responsible for drop-out in both boys and girls. Some pupils and students enrol and attend for a couple of years and then drop out of school due to economic hardship.

BOX 7: Cost constraints

In one of the wards in Alkaleri LGA primary education is free but junior secondary school is not. A compulsory registration fee of N1,000 is required, books must be bought and there are other charges to pay from time to time. The government provides teachers for the community school and charges a tax of N200 to N300 to meet other costs of running the school. The vast majority of children cannot afford to go beyond secondary school, but if they get a job they can have in-service training to whatever level they want.

The people in Gar and Tashan Babeye said that if they had money they would send their children to a tertiary institution, but they cannot do this due to poverty.

4.2.2 Impact of cultural barriers

A major challenge for the education sector in Bauchi State is the low rate of girl child education which has contributed to the low level of economic participation by women in the state.

In the north, girls are often found on the streets hawking small goods for income rather than being in the classroom. Conventional thinking is that upon marriage a girl will only transfer what education and skills she might have to her husband's family. This provides little incentive for parents to send their daughters to school. Even when children are sent to school, poor attendance is recorded due to truancy, economic activities demanded by the parents, or the culture.

Iroaganachi (2000) examined the participation rate of girl-children in education over three generations in Bauchi State and Isoko local government area of Delta State of Nigeria, and found that during the period under consideration more girls had access to the school system and participation was above 50 per cent compared to their male counterparts, whose participation rate was highest at the primary level (49.1 per cent) and dropped to 40.12 per cent at JSS level.

However, this rose to 46.68 per cent at SSS level. The completion rate for girls was lowest at primary level and highest for JSS females where 49.31 per cent of those initially enrolled completed the cycle as against 39.02 per cent of their male counterparts. Only 40.60 per cent of SSS females completed the cycle compared to 42.58 per cent of males.

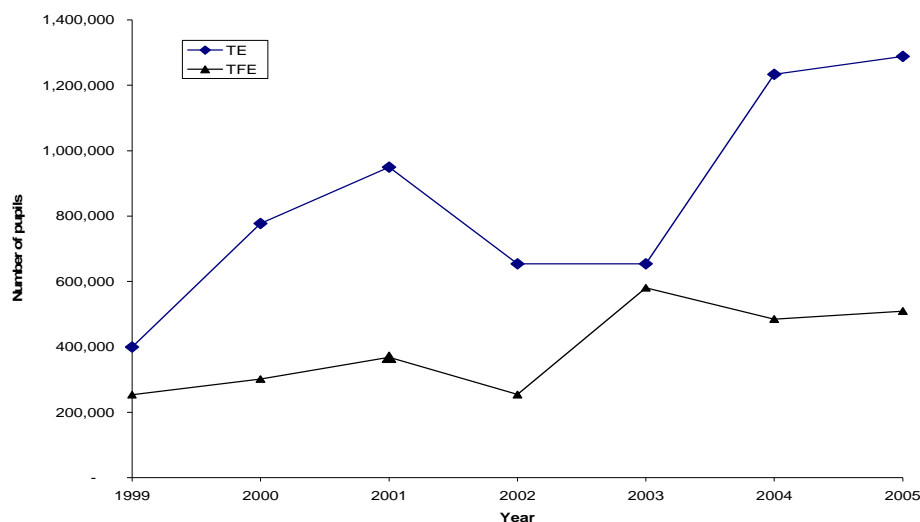
The researcher attributes the poor completion rates at primary level to the fact that the schools were drawn from a rural locality where early marriage is rampant among the local people. Besides, most parents believe that it is a waste of resources to educate female children who they know will soon be married out of the family. Instead, they tend to encourage their male children to go to school in order to uphold the family name in the locality.

Some students also drop out of school as a result of unwanted pregnancy. In Gudum Sayawa community in Bauchi LGA eight out of ten girls drop out due to pregnancy, thus the community has a source for house helps for the nearby Bauchi community. The girls and their parents attribute the high unwanted pregnancy rate to greed, poverty, lack of proper school infrastructure, lack of teachers, etc (RAHAMA, 2007).

4.3 Effectiveness of initiatives to promote female education in Bauchi State

Recent figures show a marked improvement in these conditions since 2003 (Graph 2). There has been a general increase in the number of primary schools as well as total female enrolment (TFE), although this is still lower for boys. TFE at tertiary level has also increased nationally and has started to show an increase in Bauchi State.

Graph 2: Number of primary school pupils in Bauchi State, 1999–2005



The change in attitude may begin to be reflected in girls' attainment as tertiary enrolment increases. Although the female proportion is still lower, it is definitely on the rise. Over the period 1999 to 2002, total enrolment (TE) for the state rose from 1185 to 2164; TFE changed from 335 to 559. The percentage of TFE in the state has gradually improved although as a percent of TE it is still on the decline, indicating that TE is changing at a faster rate than TFE.

Several initiatives in the state have contributed to this change in orientation and outcomes.

4.3.1 The Nigerian Girls' Education Initiative (NGEI)

The federal government's Nigerian Girls' Education Initiative (NGEI) is targeted at the six northern states of Borno, Bauchi, Jigawa, Katsina, Niger and Sokoto. It is an offshoot of the United Nations Girls' Education Initiative (UNGEI), launched in April 2000 at the World Education Forum in Dakar, Senegal. It is a collaborative project of the Federal Ministry of Education and multiple development partners including DFID, with UNICEF playing a coordinating role.

The establishment of the NGEI was informed by the premise that nearly 10 million school-age children, most of whom are girls and with the larger proportion located in the north, are currently out of school in the country. The project aims at eliminating gender disparity in education through the improvement of the quality of life of girls in Nigeria.

Thanks to the initiative there is now evidence of an increase in girls' enrolment to 78 per cent, a reduction in the gender gap of nearly 5 per cent and improvement in attendance rates for girls in the 720 schools in the northern states of Borno, Jigawa, Bauchi, Katsina, Sokoto and Niger (Oyekanmi 2008).

BOX 8: Girls' Education Initiative

The purpose of the Girls' Education Initiative (GEI), started in 2006, is to ensure that girls perform as well as boys in school. UNICEF provided inputs and support such as exercise books, pencils etc, drama to raise awareness and school-based management committees of students, parents and community leaders.

The GEI also creates jobs for women's groups, providing sewing machines, cooking pots, stoves etc, to encourage women to keep their children in school. Women's groups are formed in the school because it was the mothers who were preventing their children from going to school in order to help them at home.

Before the project the enrolment ratio was 70 per cent boys to 30 per cent girls, but now it is 40 per cent boys to 60 per cent girls.

Another change is that hawking has declined, although girls still do it to help their parents before and after school.

Before 2006 many girls dropped out of school and got married at 12 to 13 years of age, but now about 90 per cent move up to secondary school. Community mobilisation and involvement through School Based management Committee (SBMC) and Parent Teacher Association (PTA) has helped. Student tutoring, mentoring and counselling have focused on the retention as well as enrolment of students.

The gender focal officer of the Local Education Authority (LEA), said that so far the GEI was in 20 schools out of 65 in this LGA, but it was hoped that it would expand to all as the state government has announced an extension of project to all LGAs.

4.3.2 The 100 Women Group

In Bauchi State some local governments provide strong support to the 100 Women Group (100WG) programme anchored by RAHAMA, an NGO operating in the state to encourage girls' education. RAHAMA gave the community a building for a girls' school and launched a campaign to persuade parents to enrol their daughters in classes. Where there are 100WGs, women have become stronger and more active participants in civil society.

The groups were instrumental in garnering support for girls' education. Changing community attitudes towards the value of girls' education was the first challenge, and securing financial and material support for the schools was second.

Members of 100WGs associated with RAHAMA now recognise the importance of their education and of sending their daughters to school so that they may learn to read and write, conduct some income-generating activities and learn about democracy. The Women's groups came together to discuss girls' education with their community members and leaders and were able to persuade them that girls should go to school. The local government also played a key role in encouraging fathers to send their daughters to school and providing new schools with benches for girls.

The case studies reveal that the quest for girls' education is on the rise. A visit to one of the girls' schools in Bauchi State revealed many changes that have taken place in the enrolment and turnout of girls in schools.

BOX 9: Dass Local Government Iliya Adamu Primary School

The GEI has made a lot of changes in the school's ability to reach students and quality. Our school-based management committee is very effective; it assisted in building a block of toilets and motivated parents to send their children to school. We focussed on quality improvement through training workshops for teachers. The school now has 61 teachers, 33 male and 28 female, for 3,000 children. Before the commencement of the project there was limited number of female teachers but now the ratio has increased.

Before GEI, women were not involved in the school and its activities but now they have contributed wood for roofing of toilets, buckets and cups for keeping water etc. The youth group also contributed brooms, plastic buckets, etc. Initially there were many women's groups in the community but they did not have any impact on the school. Later, the SBMC co-opted one women group – the Iliya Adamu School Women.

Before the GEI, the population of the school was between 600 and 700 children. Traditional leaders did not allow girls to come to school but now, because they have realised the importance of Western education, they allow their children. This school was established by missionaries so some children, especially Muslim and Hausa children, were not allowed to come. Now this is not the case,

The present assistant headmaster studied here himself. He was one of his father's 19 children. His father only sent boys to school, but later regretted this and sent his younger sisters as well. The father had four wives.

4.3.3 Government/UNICEF Programme on Girl-child Education

According to the respondents, in some communities the tremendous improvement in girls' education is attributed to the state government/UNICEF initiative started in 2006 to ensure that girls perform as well as boys. The initiative provides training for teachers and inputs such as exercise books and pencils for students, and provides financial support for parents to keep their girls in school. But the impact is still localised to where the programme operates.

BOX 10: Changing perspective on girls' education

In Firo community there has been a tremendous improvement in girl's enrolment with the current ratio standing at 45:55 and at times 50:50, while at Wailo, the ratio is roughly 55:45 in favour of women.

Gudum Sayawa is a peculiar case where girls' education has always been low. Girls in this community drop out to work as house-girls to raise funds for their marriage. Now Gudum Sayawa has an enrolment ratio of 60:40 in favour of girls. In Dass, where ratio was previously 70:30 in favour of boys, the ratio has changed to 40:60 in favour of girls.

While earlier marriage was not a problem for an uneducated girl, now nobody wants to marry a girl without education. The higher girls' enrolment ratio indicates that a higher proportion of girls in the community are now in school, at par with boys, not that boys are dropping out of school. The positive effect on the family of education has enlightened members of the community on the need to send girls to school. Furthermore, the barrier to Muslims enrolling their children in missionary schools has been broken because they are no longer convinced that going to such schools will lead to their children's conversion to Christianity.

4.3.4 Impacts of policies and strategies: Things are changing

In Firo community, because girls do not go beyond junior secondary school and where there are limited resources priority is given to boys, the girls marry at between 13 and 15 years of age. In such a case, very little or no return is realised from girls' education.

Before the Girl's Initiative Programme in 2006, many girls in Dass LGA dropped out of school and got married at 12 to 13 years. The majority now move on to secondary school.

Young women interviewed at a clinic in Gar and Tesham Bebeye wanted their daughters to go to school and study so they can have financial leverage.

Abujarana is a Muslim women's group in Dass which was formed in 2004 with 25 members. The major reason for the women joining the group was to provide educational support for their children. The women in this group are mainly involved with processing rice and they utilise the proceeds for family needs, social ceremonies and educational support for children.

Education is seen as the route to poverty alleviation. There is no doubt that meaningful education is the most potent instrument for alleviating and eventually abolishing poverty. The education system in Bauchi State is far from what is required to achieve the target of eradicating illiteracy and attaining 100 per cent school enrolment by the year 2010. In spite of recent progress, low educational and unimpressive literacy levels, less than 100 per cent school enrolment and dropout rates at various levels are obstacles to the development of the state's educational system.

5 Constraints to gender equitable growth: Health and fertility

5.1 *The health care system in Bauchi State*

The health care delivery system in the state is similar to that in other parts of the country. The state government is responsible for the provision of secondary health care services while the local government is responsible for primary health care. The state has two tertiary referral hospitals located at Azare and Bauchi; 28 general hospitals; 28 primary health care centres; 80 health clinics; 212 maternity/child welfare clinics; 641 dispensaries and 74 private clinics (BSSYB, 2006).

However, despite the high number of health facilities in Bauchi State the health sector has so far failed to attract the calibre of personnel required to make a significant difference to people's lives. Of the total of 2,363 Ministry of Health staff there are only 142 core medical staff manning the specialist hospital and 17 others in the general hospital which has just been completed. Also worthy of note is the fact that of the 142 core medical staff, only 1 is a surgeon with 3 consultants. The rest are medical officers of various grades and house officers. The number of medical doctors in the state increased to 146 in 2005 and then decreased to 136 in 2006 (BSSYB, 2006), of whom 10.27 per cent and 18 per cent respectively were female medical doctors.

With a nursing population of 524 in the state service, the nurse:patient ratio is 1:40 instead of 1:4, the World Health Organisation's standard. Despite this poor ratio a batch of nine nursing officers retire from the service every six months and this will continue into the foreseeable future, as they were trained and recruited in class batches. The situation is similar in the six study communities, where these facilities hardly reach. There is no general hospital in any of the communities except for primary health centres and facilities constructed by community-based organisations: for example 82 hospital facilities have been constructed in different communities, but often lack trained personnel. The health system is therefore adjudged very weak and staffed by limited personnel.

5.2 *Existing structures for reproductive health services*

In the six communities visited, health structures were found in only four. Residents of Dass and Firo have to visit other communities to access health services.

In Gar, Tashan Babiye and Gudum Sayawa there are health facilities. Gar has two primary health care centres and an Evangelical Churches of West Africa dispensary, a mission project; the maternity clinic in Wailo is still under construction and another maternity clinic in Firo is without drugs. With little or no staff in the Bauchi Ministry of Health, specialist and general hospitals, the primary health care centres in these communities too have really poor health services. The primary health care level is poor since that of the specialist and general hospital are also poor. Health care structures far outweigh available personnel. These primary health personnel are to be trained in the School of Health Technology, but the school is still sharing premises with a secondary school and is unable to expand its intake to meet the supply gap. Drugs for illnesses including typhoid, malaria and pneumonia common in these communities, especially in children, are often out of stock and mostly have to be bought from patent medicine stores at high prices. With the poverty level in these communities the purchase of drugs is always difficult

5.3 Fertility, maternal and child and health

Bauchi State has a high fertility rate of 5.7 children per woman, low contraceptive prevalence and high maternal mortality (1500 per 100,000 live births) – which by UNICEF's multiple indicator cluster survey is equal to one woman dying every 3 minutes – compared to the national average of 704 deaths per 100,000, suggesting that conditions are twice as bad in this state as elsewhere in Nigeria. This is a result of the limited number of maternal clinics and hospital facilities, even at the point of delivery. The mothers are usually malnourished during pregnancy because of the poverty rate in their communities. This affects the infants at birth. Infant mortality rates in the state are put at 79 per 1,000 live births, while the child mortality rate is 104 per 1000 live births. The life expectancy in the state is 52 years.(BSMWSD, 2008a)

The infant and child mortality rates are also associated with lack of equipment, including immunisation drugs or vaccine storage equipment and low utilisation of maternal care services. There is high prevalence of HIV/AIDS (4.29 per cent) and low access to HIV/AIDS information (BSMWASD, 2008).

The high fertility rate in Bauchi State is attributed mainly to early marriage and childbearing. Half of all women are married by age 16 and half of them become mothers by the age 19. Over 60 per cent of babies are born at home and many women bear children at less than 24-month intervals (Draft Health Plan in BASEEDS, 2005). The very low patronage of the available health facilities can be attributed to poverty and the increasingly poor economic situation in the state. This results in the observed high maternal mortality ratio.

Table 13: Reproductive health and HIV/AIDS case profile in medical institutions in Bauchi State

Cases	2005			2006		
	Male	Female	Total	Male	Female	Total
Neonatal Mortality	158	137	295	147	109	256
Live births	2,731	2,976	5,707	5,335	6,883	12,218
Maternal Mortality	NA	77	77		61	61
HIV/AIDS	23	20	43	62	79	141

Source: Bauchi State Statistical Year Book, 2006.

Some of the maternity hospitals are under construction, as in Wailo, while others have no drugs, furniture or equipment for their patients. The high maternal mortality rate is therefore also associated with the poor infrastructure, especially the bad roads, and the exorbitant prices charged by local transporters to transport women at the time of their delivery to access good care.

In Gudum Sayawa and Gar communities, there was no refrigerator or power source for the storage of vaccines. This predisposes the children in these communities to infant or child killer diseases.

Negligence of family planning has also increased maternal, infant and child mortality in these communities. Women who want to adopt family planning say they are afraid to tell their husbands because they are not sure they will accept it. However, there has been an increase in the acceptance of family planning from 848 to 1264 cases between 2005 and 2006. Sometimes

herbal concoctions are used and the traditional method of tying a rope around the waist is still widely utilised.

Apart from general health issues there are problems regarding reproductive health which include lack of family planning and antenatal care, high maternal infant and child mortality, low immunisation and HIV/AIDS. There are many donors working and coordinating the issues of reproductive health in the state. Noteworthy is WODASS in Dass community and COMPASS in 8 of the 20 LGAs. UNICEF and WHO also have reproductive health programmes in the state.

5.4 HIV/AIDS

HIV/AIDS remains a major challenge in Bauchi State. Both male and female discussants were aware of it in the six communities studied. According to UNFPA (2005), HIV infection is higher in women than men; for example of the 354 attending the Voluntary Counselling and Testing centres in 2005, 186 girls and 139 and boys tested positive. Despite the struggle to reduce the rate of infection the current rate of 4.3 per cent remains an issue of concern (Table 14). The prevalence rate also varies across communities: in Gudum Sayawa it is believed to be as high as 20 per cent. People in Gudum Sayawa attributed the prevalence of HIV/AIDS to a punishment from God for those involved in infidelity and to lack of self control in youths. It is a predominantly Christian community without many of the restraints of Muslim societies living under Sharia law.

Table 14: HIV prevalence by zones (2005)

Location	Prevalence (%)
NC	6.1
NE	4.3
NW	3.5
SE	4.7
SS	5.3
SW	2.6
National	4.4

Source: FMOH, HSS, 2005

The number of people documented as living with HIV/AIDS (PLWHA) includes only those who have reported it and are being treated. It is believed that a larger proportion are living in denial, increasing the risk of poor control of the spread in spite of the efforts of SACA and several NGOs active in the state. There is no real issue of stigmatisation as in CRS.

Inhabitants of Gar community spoke about their good relationship with PLWHA. They went ahead to explain that the support group encourages them to live longer and motivates them not to spread the disease through sexual contact with other inhabitants.

Interventions such as the CEDPA Enabling Change for Women's Reproductive Health (ENABLE) faith community's response to HIV/AIDS, social mobilisation initiatives for HIV and NGO activities are creating the necessary awareness of the pandemic.

5.5 Impact of health interventions

Although some efforts have been made through previous advocacy to ensure that the state government has provided free medical care services for pregnant women and children under five, renovated and provided of infrastructure, equipment and drugs and training for health care providers, there is still room for improvement. Family planning and reproductive health information and services have reached a large number of young persons through the use of peer health educators and the provision of contraceptives by different NGOs. These have facilitated awareness of family planning. Although progress was recorded in response to these interventions, due to the poor maintenance of equipment and difficulties in restocking supplies these gains could not be sustained and more concise efforts and advocacy are needed to enhance women and children's reproductive health. (BSMWASD, 2008a)

5.5.1 Fertility and education

Educated women are more aware of child spacing and the benefit this potentially has in terms of their improved health and lives. The tables below link female education, fertility and maternal mortality and show that where female illiteracy is highest, the MMR is also highest. These negative interactions manifest most strongly in the north-east of Nigeria. The 1999 figures show that the highest number of female illiterates (79 per cent of all women in the state) is in the north-east as is the highest MMR of 1549; total fertility of 6.8 children per woman is found in the north-east and this again correlates positively with illiteracy. Although more current figures show improvement, the importance of this linkage with education and quality of life is notable (Tables 15 and 16).

Table 15: Female education and maternal mortality (% of females 15-49 illiterate and maternal deaths per 100,000 live births by zones)

	MMR	% female illiterates
SW	165	45
SE	286	40
NW	1025	78
NE	1549	79
Urban	351	41
Rural	1828	66

Source: MICS, 1999; FOS/UNICEF, 2000

Table 16: Fertility and female education (% of women with no education and TFR by zones)

Location	Women with no education	Total fertility rate
SW	20	4.5
SE	11	4.6
Central	44	4.5
NW	82	6.5
NE	77	6.8

Source: NDHS, 1999

5.6 Impacts of economic participation on fertility

Culturally, Nigeria is a patriarchal society, a factor which negatively affects women's access to inheritance rights. In northern Nigeria, where a strong Islamic culture predominates, women are entitled to inherit half the parcel of land due to men. However, such land is redeemed in cash by the brothers to ensure that it remains in the family. These factors negatively affect the productivity of women and ensure that they remain subservient to men. Some of the respondents commented on culture and religion, as in the box below.

BOX 11: A changing culture?

People are no longer interested in having many children because they are now enlightened. The Secretary of the Coalition Committee in Tibaye claimed to have 20 children but attributed this to ignorance. He said that if he were young now he would desire only two. Participants of a focus group discussion felt that religion had nothing to do with the high number of children in the community because Islam says that one should take proper care of one's children. They attributed this to cultural factors because the extent of the wealth and societal status of a man is measured by the number of his wives and children. This is influenced by cultural mores rather than by religion or Sharia.

On divorce: It was learnt that wives divorce husbands if their husbands can no longer take care of them.

The Secretary to the Coalition Committee said that his younger wife had divorced him because he has retired and can no longer earn enough income to take adequate care of her. The woman left and started a business selling food. She gives her husband money occasionally to take care of the children she has left behind. Further probing revealed that she had left her husband in order to have the freedom to engage in income-generating activities. She would not have been permitted to do this if she had been living with him. The husband confirmed this. He said he would not have allowed it because engaging in business would have prevented her from having time for him and the children.

6 Policy issues

6.1 *Conclusions and policy implications*

Many of the observed constraints to female economic participation are related to female quality of life and can be reversed with better female education. Education is a major driver of change, but it must be combined with vocational skills building and possibly immediate income-generating activities, especially where girls are concerned.

Much effort has been put into promoting the economic participation of women in the state by NGOs and development partners. Programmes include political mobilisation, skills training, market access and so on, and of course promoting girls' education. Many of these efforts need to be expanded and replicated. State government involvement also needs to be secured for sustainability. Specific issues of immediate policy concern are as follows:

6.1.1 Agriculture

Many aspects of agricultural policy and of the culture inhibit the participation and productivity of female farmers, who are in the minority in the state due to religious norms and female mobility. There is a large non-Muslim population in the state whose females are very active farmers. Agricultural issues are thus important in the nexus of gender and growth.

The agricultural extension services are dominated by men: only 20 per cent of extension officers are women. This is a policy orientation that can only affect female farmers negatively.

Women are denied access to land, but even when a woman inherits land it is not given to her but to her brother. This brings in an issue of de facto and de jure ownership and the possible exploitation or compromise of the rights of women. The problem of access to labour is also a main issue, more so on women's farms. It seems that it is easier to get women to work on men's farms than the reverse. Labour constraints are obviously worse for female farmers.

Micro-credit programmes are available to farmers, including women, but the facilities are not very useful primarily due to high interest rates and the low levels of capital available. A proper needs assessment is required. The restrictions mainly create limitations for women participating in trade. When loans are given for agriculture, most women would rather use it for trading.

6.1.2 Education

Although primary education is said to be free, there are fees to pay and parents are made to pay extra amounts not included in the school fees. At both primary and secondary level there is always some additional payment required of parents. Some measure of regularisation is required here in order to enhance the productive continuation of school attendance.

There is a problem with transition to higher educational levels in the state. Most girls do not continue beyond secondary level. What incentives can be used to encourage higher educational attainment for females? Some concerted policy action will be required; for instance, a special catchment programme to mentor girls from primary school through to tertiary education. Such a programme must be holistic in addressing not only financial needs but also socialisation and cultural and religious orientations that could affect the girls.

6.1.3 Health

Bauchi State is not as lacking in health infrastructure as many other states in the country. However, most developments are on-going projects that need political will to complete. More importantly manpower is needed to man the facilities. Special incentives and training programmes for intermediate community health workers will go a long way in improving the system. Special incentives for medical education for youths and incentive payments for trained doctors to take up employment in Bauchi State would also address this constraint.

Health and power issues are interlinked in the education sector. Withdrawing girls from school connotes that there is no commensurate return to education for girls and that neither the children nor their mothers have control over such a decision. This is cultural practice in most parts of Nigeria. The key is for mothers to have the autonomy to insist that their children go to school and to have the financial potential to fund their education. In Bauchi State this is a dominant feature. However, some women prefer girls to marry early to avoid teenage pregnancy. These issues need addressing through legislation and policy action.

Early marriage is not the norm in Bauchi State: the more appropriate term is 'child marriage'. It is necessary to tag this problem correctly so that policy action can be properly developed. 'Early' is a relative term, but child marriage is clearly always negative. Conceptual clarity between early marriage and child marriage is needed. What obtains in Bauchi State is clearly child marriage, and needs to be addressed as such.

On a more general note, female labour force participation and earnings in Bauchi State, as in other states, are difficult to quantify. The main reason for this is that women are mostly engaged in the informal sector where there are no systematic procedures for data collection on such parameters. Consequently their contribution to the development process remains in the realm of guesswork. Gender statistics are required to address this, but very limited information exists.

6.2 *Specific recommendations*

6.2.1 Employment

- The main constraints to more commercial farming by women are the means of cultivation. Access to other resources is as important as access to land.
- There is need to back up micro-credit programmes with robust extension and advisory services;
- Women need to be able to access better processing and storage capacities so that they can take advantage of temporal price margins;
- The marginalisation of women in the provision of extension services is mainly due to the gender profile of the government extension workforce. Special initiatives to train women extension workers will help to reach more women farmers;
- Gender inequality and inequity are prominent and are sustained by both the culture and religion. Modernisation and weaker adherence to religious doctrines tend to moderate the negative gender ideologies that constrain women's economic participation.

6.2.2 Education

- State and local governments should improve the funding of basic education to guarantee full access, equity and quality at this level;
- Basic education should be free of all cost to students including PTA, development, sports, examination and other such levies charged;
- Massive employment and training of female teachers in the state is necessary to boost the enrolment and retention of girls in all three tiers of education;
- Open access to government-funded schools, especially those in rural areas, would prevent distance and poverty acting as barriers to the education of boys and girls;
- The legislature should make progressive moves for the removal of discriminatory, harmful traditional practices and cultural barriers to women and girl-children's access to education;
- Government, development partners and NGOs should strive to sustain and improve programmes running in the state addressing gender-related disparities to reduce such disparities;
- Government should introduce more poverty-reduction programmes that focus on alternative income sources to enhance family earnings and reduce dependence on child labour;
- Civil society organisations should engage in awareness building, civic training and programmes that highlight the import of women and girl-child education.

6.2.3 Health

- Cultural reorientation on attitudes about child marriage is fundamental to change in the quality of life of females. Family heads can be motivated to delay giving their daughters in marriage early if they are enlightened about the value that more years of western education and skills acquisition add to quality of life
- Enlightenment programs are needed to help improve women's health-seeking behavior, which invariably affects children's health.
- The Ministry of Women Affairs and Social Welfare has been very active in collaborating with partners to address low education, poor maternal and child mortality and HIV/AIDS. Again, these programmes need to be sustained and expanded.

6.3 *General recommendations*

The lack of basic data about economic profiles in the states does not preclude Bauchi State. It is clear however that efforts to meet this challenge here have yielded better outcomes than in other states. This is due to the strong presence of development partners who mandatorily use socio-economic data in their intervention work. However, much more needs to be done by state agencies to generate and store data in a more systematic way. Gender statistics are particularly scarce. This study has emphasised this gap. The resolution of this problem needs to start at national level through strategies to engender the surveys and publications of the National Bureau of Statistics.

Tools of policy synergy as well as indicators are required to monitor the impact of the numerous gender-focused initiatives in general and on female quality of life. As in other states, policy synergy with the National Gender Policy must be promoted. A framework for monitoring and evaluation needs to be developed, not only for quality-of-life parameters but also for the

important economic variables that affect women's economic participation. Gender Economic Indicators are required in all areas of production and income for women and men so that gender disparities can be tracked and addressed.

The economy of Bauchi State is weak compared to that of other states. This has worsened poverty in the state, especially for females. Strengthening the economy and in particular the agriculture and tourism sectors is necessary, with attention paid to expanding the range of economic activities that women in purdah can take part in.

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STATE REPORT

CROSS RIVER STATE

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LIST OF ACRONYMS

ABGREMO	Akpabuyo Bakassi Green Movement
CBN	Central Bank of Nigeria
CIDA	Canadian International Development Agency
CRS	Cross River State
CRUTECH	Cross River University of Technology
DFID	Department for International Development
ETF	Education Trust Fund
FME	Federal Ministry of Education

FMOH	Federal Ministry of Health
FOS	Federal Office of Statistics
GER	Gross enrolment ratio
IITA	International Institute for Tropical Agriculture
IMR	Infant mortality rate
LGA	LGAs
MDG	Millennium Development Goal
MFB	Micro-finance bank
MMR	Maternal mortality rate
NAR	Net attendance ratio
NDHS	Nigeria Demographic and Health Survey
NER	Net enrolment ratio
NPC	National Planning Commission
NTFPs	Non-timber forest products
PHCs	Primary health care
PLWHA	People living with HIV/AIDS
SEEDS	State Economic Empowerment and Development Strategy
TE	Total enrolment
TFE	Total female enrolment
UAC	United African Company
UBE	Universal Basic Education
UBEC	Universal Basic Education Commission
UTC	United Trading Company

EXECUTIVE SUMMARY

Introduction

This study is an overview of the policy and growth environment in Cross Rivers State (CRS), paying particular attention paid to female empowerment. It critical examines data sets which give information about the state that reveals important gender profiles in the areas of interest. In addition, it investigates the constraints to female participation in the growth of the state and offers recommendations on how these constraints can be removed to improve the state's growth performance.

Two major approaches are employed in this study. The first is the use of published and unpublished materials on gender and economic growth in the state. Grey literature on gender in CRS was also obtained from various sources within the state. In addition, specific case studies were conducted in five Local Government Areas (LGAs): Calabar South, Calabar Municipality, Akpabuyo, Odukpani and Yakurr. The focus was on cooperative groups engaged in economic activities and associations and organisations that undertake specific interventions to mediate the effects of negative gender ideology on individual, household and community quality of life, to increase economic participation and improve the state of female education and maternal and child health.

Major findings

Economic growth drivers in Cross River State

CRS is characterised by low numbers of small and medium-scale enterprises, undermined by the low level of technological development, making it impossible for the state to participate in large-scale investments, including in the energy sector. The shortage of power supply resulting from this situation has led to a significant rise in unemployment and underemployment. CRS is a mono-product economy with most of its revenue derived from agriculture, mainly in food crop production, lumber and a wide range of non-timber forest products. Recent focus on the tourism sector has not yielded much in terms of benefits to the poor or to state revenues.

Gender and employment in agriculture and tourism

Farming is the primary occupation of the majority of households in CRS. Over 80 per cent of the population is rural-based, with markets and farms usually far from farmers' homesteads.

The effect of tourism – an industry with a major growth potential – on agriculture is mixed. On the one hand it has been positive with increasing demanding from hotels for more farm produce. On the other, agriculture has been adversely affected through the out-migration of labour from agriculture to the tourism industry. Land has been appropriated for Tinapa, a new business and tourist resort in Calabar, with promises of jobs, but these are not for the majority poor and unskilled. Several girls have been given training in catering and promised employment in the hotel and restaurants, but these are yet to open. Banks have opened, but have recruited staff from outside the area. Boys only get casual, contract work.

The rate of unemployment in the state remains one of the highest nationwide. Statistics on unemployment (urban and rural combined) show that the overall rate in CRS increased steadily

from 2.6 per cent in 2001 to 5.9 per cent in 2004, mainly affecting women due to their lower education levels and greater burden of family subsistence and domestic work.

Child Trafficking

While the National Population Commission (NPC) stipulates 15 to 64 as the age of the working population, in reality many youths in the state start work before the age of 15. Boys and girls of 12 and upwards are taken by jobbers to work in other states in the country. The thriving human trafficking trade is clearly linked to the growth of the middle class in the receiving destinations, where increased female employment in a higher earning capacity makes the use of domestic help necessary and, of course, affordable. Remuneration from this trade is used to meet household needs of the children's families at the expense of the trafficked children's education. Both boys and girls are affected, though girls face worse social consequences such as unwanted pregnancies, prostitution, HIV/AIDS and so on.

Access to resources

Access to credit is a major hindrance to female participation in economic activities in the state. There is a preponderance of women in agriculture and trade in CRS. There is also a significant relationship between low economic status of women and their difficulty in accessing credit facilities.

Labour is costly and scarce due to the mass exodus of children to the cities as domestic helps.

Both men and women can acquire land through inheritance, lease, and purchase. Land is readily available but acquiring the capital to obtain it may be a constraint.

Participation and Decision-Making

Participation and voice are intricately linked with unemployment and poverty in most communities. Although women control their own income, much of this is expended on family and farm needs since they rarely have access to credit. Men do not give women money for family expenses and women do not take it out of men's farm proceeds. It is the woman's duty to provide the daily needs of the household. Although women contribute to family decision-making, they are passive in community decision-making.

The possibility of accessing credit from compensation paid to the community for the huge loss of agricultural land to the construction of Tinapa is hampered by lack of a voice on ordinary members of the community, especially women, to ask for their rights and entitlements at community level.

The state is still renowned for a number of negative cultural practices that disempower women both economically and socially, such as the tendency to have many children to contribute to agricultural labour. There is a significant relationship between widowhood and discrimination in economic opportunities, hence widowed women are further disempowered.

Education

The number of schools in the state has increased, as has female enrolment in primary and secondary education, especially since the current democratic dispensation in 1999, perhaps due to a definite strategic plan for improvement, as reflected in the NEEDS framework. Total enrolment seems to be rising, while the gender gap is narrowing in primary and, though much

less rapidly, in secondary enrolment. For most of the years covered, CRS female ratios in education are higher than the national averages. There is a significant positive relationship between women's educational attainment and their socio-economic status. Women with higher education now prefer to have fewer children, and educational exposure has also been found to reduce teenage pregnancy.

However, school attendance and dropout are still very high due to poverty and the high cost of education. This partly accounts for the high female labour force participation in the state. Returns to education are low due to lack of employment opportunities; the high rate of poverty and unemployment are strong drivers for child labour and child trafficking and the high rate of school dropout.

Health and fertility

The state is under-covered in terms of health care services. The infant mortality rate (IMR) is very high compared with the national average. Access to and utilisation of reproductive/family planning (FP) services remain very low resulting in possibly the highest maternal mortality rate (MMR) two to three times the national average. Life expectancy is 34 years compared to the national average of 52.

Total fertility rate (TFR) in the South East in 1999 was 4.6, higher only than that of the South West but lower than the rates in the other four zones, and lower than the national rate of 6.1. One major reason for the relatively low rate could be the fact that women in the South East spend more years in school than, for instance, those in northern zones

Age at first marriage strongly influences family size, while the age at which childbearing commences was found to be influenced by the woman's level of education. Thus fertility levels and family size are inversely related to the woman's level of education: the higher the level of education, the lower the fertility level and the smaller the family size.

HIV/AIDS

The state has the second highest incidence of HIV/AIDS of the 36 states of Nigeria, rising from about 4.1 per cent in 1993 to 12.0 per cent in 2003 and then declining due to proactive strategies. However, the case studies suggest that contrary to these statistics from government sources the prevalence of HIV/AIDS may not have declined in CRS. Precipitating factors for high HIV/AIDS include tourism and the aspirations this generates, human and child trafficking and the high rates of female unemployment.

Policy Issues

There is a paucity of critical data on important sectors of the economy, and where data are available they rarely disaggregated on a gender basis. This has been a major constraint to assessing the contributions of females to the GDP of the country and in other, non-monetary ways. The comparison of national data with specific state data was almost impossible except on a basis of zonal generalisation.

In CRS, agricultural income and use of time as well as access to basic agricultural production and marketing resources will be key to growth. Gender-disaggregated data to capture all of these need to be structured into the state's statistical profile.

Gender equality needs to be included in policy, programming, implementation and evaluation activities to help to ensure that growth and development do not increase gender inequality. The National Gender Policy is yet to be adopted at state level. Monitoring indicators must also be developed as outcomes of studies such as this for practical application of the policy recommendations.

There is no synergy between the numerous development partners operating in the state and the local NGOs in socio-economic interventions, rendering them ineffective and difficult to track. Mechanisms to harmonise development action to address gender-based economic disempowerment in the state must be pursued, especially in the wake of the possible growth of tourism and its currently noted effects on agriculture. In this respect there is a general and urgent need to empirically estimate the impact of the tourism industry on the agricultural sector in particular as well as on other sectors of the state's economy such as services and commerce.

To further increase female enrolment at the primary and secondary levels of education in the state, the government should demonstrate its commitment to the implementation of the Universal Basic Education (UBE) scheme and introduce the school feeding programme that has been adopted by some states of the federation which provides a meal per student on each schoolday and could be a great incentive for improving school enrolment and attendance.

The cost of education, which is a major disincentive to parents, can be reduced through the provision of school textbooks and notebooks by the state government. The economic empowerment of mothers will greatly promote female enrolment and attendance in schools in CRS. Middle-level education such as colleges of education and technical schools should be established in the state to build capacity for employment in the growth sectors.

Intervention to enable women's organisations and associations to access formal credit should be expanded in the state. Some efforts were noted such as the Akpabuyo Bakassi Green Movement (ABGREMO).

The government should show stronger commitment to its free health care programme for children in the state. The hospitals should be stocked with adequate drugs to dispense to their patients. The problem of HIV/AIDS in the state is a serious one that needs efforts other than what obtains through national programmes, in view of the very high prevalence in CRS.

1 Background on gender and growth in Cross River State

1.1 Introduction

This gender and growth assessment (GGA) of CRS is one of four sub-national studies of the GGA in Nigeria: Cross River and Lagos State in the south and Bauchi and Kano States in the north. The selection was made to achieve a balanced assessment of the gender and growth interactions in seemingly diverse parts of the country. The north and the south exhibit considerable divergences in the population's education and health status with significant gender differentials in these indicators as well as in female economic empowerment and participation. The latter is also a function and the result of lower female autonomy in the north than in the south, generally seen as resulting from the strong religious and/or cultural gender norms in the north. This study sets out to explore these different ideologies and outcomes. The four states are also some of the intervention states of the funders of the GGA project, the Department for International Development (DFID) and the Canadian International Development Agency (CIDA).

1.2 Background to Cross River State

The South Eastern states, which include the present day CRS, were created out of the former Eastern Region in May 1969. In February 1976, when the 19-state structure emerged in Nigeria, the name was changed to CRS. The 1987 political reform to a 21-state structure split the former state into two to form the present Cross River and Akwa Ibom States. Consequent upon the creation of more LGAs based on federal legislative constituencies, CRS' previous 7 LGAs were increased to 14. With the creation of four additional LGAs in October 1996 – Bekwarra, Calabar South, Etung and Bakassi, carved out of Ogoja, Calabar, Ikom and Akpabuyo LGAs respectively – CRS now has 18 LGAs (CRS Tourism Guide, 2006). The other LGAs include Abi, Akamkpa, Boki, Biase, Obudu, Odukpani, Obanliku, Obubra, Yala and Yakurr (CRADP, 1998). The state is multi-ethnic with diverse cultural groups and languages. The predominant ethnic groups are the Efik and Ibibio. The gender distribution of the population is 1,263, 915 (50.03 per cent) male to 1,262,627 (49.97 per cent) female. The present population stands at 2.76 million people (2005 Census), with an annual growth rate of 3 per cent. Family size is decreasing over the years and presently many families have just two or three children. Monogamy is high; associated as it is with poverty and religious influence. The people are mainly Christians and very religious. They however also combine this with other forms of traditional worship.

1.2.1 Geological location and climatic conditions

Cross River State is situated within the tropics and shares boundaries with Cameroun Republic in the east, Benue State in the north, Enugu and Abia states in the west, Akwa Ibom state in the southwest and the Atlantic Ocean in the south. With a population of about 2.76 million, the state enjoys a temperate climate with the Obudu Plateau, at 1,576 m above sea level (CRS Government Dairy, 1996), providing a major incentive for tourism.

1.2.2 Economy and employment

The state is basically an agrarian economy with over 75 per cent of the population engaged in subsistence farming and living in rural communities. Income levels are exceedingly low and poverty endemic, with over 70 per cent of the population living below the international poverty line of US\$1 per day. Low purchasing power and poverty have driven conglomerates like the United Trading Company (UTC), United African Company (UAC), CFAO Nigeria and SCOA Nigeria from the state. However, there has been an increase in the growth of the non-farm informal sector. The public sector, which employs about 20,000 people, has ceased to be the major employer: over 80 per cent of the labour force is employed in the private sector and especially in the informal private sector. Young people are not keen on farming despite the high rate of unemployment, and consequently there is a high rate of rural-urban drift. This continues to leave the rural sector short of agricultural labour while unemployment is very high in urban areas.

Statistics on unemployment (urban and rural combined) show that overall unemployment rates in CRS increased steadily from 2.6 per cent in 2001 to 5.9 per cent in 2003. It should be noted that a number of figures for unemployment rates in various states are missing and the effect of these on overall national figures is not certain, nor is the basis for calculations that reveal substantial local fluctuations (2002 urban unemployment figures are suspect). Rural unemployment is consistently higher than urban unemployment. The increasing number of participants in vocational skills development programmes is an indicator of unemployment rates across states. This is on the rise in CRS, although the figures are low as compared to Nigeria as a whole. According to records from the National Directorate of Employment (NDE), most of the beneficiaries of small-scale enterprise development programmes, were in the rural areas.

To boost the economy, tourism development has been a central focus of the government. This has found expression in the establishment of the Tinapa project and the upgrading of the Obudu Mountain Resort to world class tourism centres. A state board for tourism was established in 2006 to harness the potential of tourism in the state's growth process. The tourism sector's inability to absorb this rural-urban drift has resulted in a higher rate of unemployment, leading to negative phenomena such as trafficking, prostitution, eve-teasing, and a high influx of youths into commercial motorcycling (Okada). The impact of tourism, which is a new drive in the state, was not significantly felt by the respondents. Where the impact was felt it was negative except in a few cases of increased demand for some agricultural produce and products.

1.2.3 Cross River State agriculture

Cross River State is divided into three agricultural zones: the mangrove and rainforest belts covering Calabar zone in the south; the predominantly rainforest belt of Ikom; and the northern savannah belt with fringes of rainfall forest covering Ogoja agricultural zone. The original vegetation has been greatly modified in many parts, mainly by human activities such as

lumbering, cultivation, quarrying of rocks and sand for construction, felling of trees for firewood, bush burning, establishment of crop plantations and habitation.

There is very little agricultural activity in the mangrove swamps. The trees are felled for firewood, pit props and building poles. In the other vegetation zones, large areas of land are brought under cultivation yearly leaving only isolated patches of natural vegetation. The density of cultivation is highest in the south at over 50 per cent and decreases to about 15 per cent in the Obudu area. The major crops grown in the state are cassava, yam, banana, maize, rice, cocoyam, groundnut, sweet potato, melon, cowpea, paw-paw, pineapple and vegetables. The major tree crops are oil palm and rubber, cocoa, citrus, raphia palm and cashew. Private sector agricultural production is dominated by local farmers, mainly in subsistence production of crops listed above.

1.2.4 Forestry

CRS holds about a third of Nigeria's total forest area. A total of 22.4 per cent of the total area of the state is thickly forested. Large portions of the forest reserve are yet to be tapped. Two types of forestry production are dominant: timber, and non-timber forest products (NTFPs). The latter are largely uncultivated and are gathered by locals, especially poor women, and sold or used as raw materials for other products. Although timber production and felling is controlled by the government it is also carried out in the private sector by licensed timber producers. Alongside this, uncontrolled timber production takes place in marginal reserves all over the state and provides huge profits for small companies as well as livelihoods for millions of poor state inhabitants. Women are prominent in the NTFP subsector, especially in the cultivation and gathering of products such as *afang* (a leafy vegetable), *ugwu* (fluted pumpkin), sponge and local herbs. Public sector projects are run by the government and feature large plantations of tree crops, especially of cocoa, rubber and oil palms and demonstration farms.

The rivers, creek and coastal waters breed many species of shrimps and fish, and there are extensive animal breeding pastures on the grasslands of Obudu plateau and Gabu in Yala LGA. The major livestock in these areas are cattle, goats and sheep. Rearing activities are mainly undertaken by local farmers and nomadic Fulani except in Obanliku at the Obudu Mountain Resort (CRS Government Dairy, 2006).

In the past two decades allocation of revenue from federal government to the state accounted for 68.8% of the state's total revenue. Revenue from agriculture has been dwindling and that from other internal sources has also shown little improvement. Revenue from tourism is still insignificant, but it is expected to grow in the next few years when the state's investment in the sector begins to yield returns.

1.2.5 Problems and prospects of the Cross River State economy

The State Economic Empowerment and Development Strategy (SEEDS) document is the most recent and comprehensive framework for analysis of the problems and prospects of the state. A number of problems were identified in the CRS SEEDS document, including the low number of small and medium-scale enterprises in the state, which has undermined employment opportunities, and the low level of technological development which make it impossible for the state to participate in investment in the energy sector. The shortage of power supply resulting from this has led to a significant rise in unemployment and underemployment; the state relies mainly on its agricultural resources for its income and is therefore a mono-culture economy, and the increase in the informal private sector may be due to the state's policy in 2000 of 'right

sizing' of the civil service which resulted in the displacement of some of the state's work force, the majority of whom went into the informal sector. This has not been addressed structurally to enhance economic growth and therefore growth in the informal sector is also an indication of growth in poverty levels. The CRS SEEDS emphasises the following policy thrusts to combat some of these problems: providing a base for rapid socio-economic and technological development of the state, especially in the light of the emerging tourism based economy; poverty reduction programmes that emphasise improved economic activity incorporating the private sector and providing enabling environment for rural business activities; contributing to the improvement of national and state food security by increasing food production on an economically and environmentally sustainable basis; enhancing the prospects for youths' self-employment; and creating a minimum of 2,000 self-employment opportunities annually in the informal sector. CRS_SEEDS also emphasises improving management efficiency and effectiveness in both public and private sectors through appropriate management training and development of personnel.

1.3 Study objectives and methodology

The study in CRS focuses on an overview of the policy and growth environment with particular attention to female empowerment, an review of state data sets showing important gender profiles in the areas of interest, and primary research in the form of selected case studies to shed further light on some of the issues identified as influencing the interaction of gender and growth in the state. The case studies focused specifically on five LGAs: Calabar South, Calabar Municipality, Akpabuyo, Odukpani and Yakurr.

The focus of the case studies was cooperative groups engaged in economic activities, and associations and organisations that undertake specific interventions to mediate the effects of negative gender ideologies on individual, household and community quality of life by reducing poverty, increasing economic participation and improving the state of female education and maternal and child health. The impact of policies, interventions and attitudes on the spread and control of HIV/AIDS; the effect of poverty on the educational attainment of both boys and girls; the opportunities brought about by the new tourism sector on agriculture, services and other growth sectors in the state, and especially the extent to which gendered spaces exist that either enhance or inhibit growth are all important issues in CRS. Of further concern is the intersection of gender with the perceived problems and prospects of the state in areas such as health and fertility, education, employment in agriculture and tourism, child trafficking and HIV/AIDS. The case study groups include the Action for Rural Development (AFRUD) HIV/AIDS support coordinators; Esuk Mbat Women's Farmer Cooperative; an oil palm processing group; Adiabo Community Women and Youth Council; Okurikang Women Multi-purpose Cooperative; Calabar Vegetable Multi-purpose Cooperative Society and the Ekor community (women, youths and men). Grey literature from and on the state was also reviewed for this research to contextualise some of the empirical findings at the national level *vis a vis* linkages between gender and growth.

The rest of the report focuses on the interactions of gender and state growth processes in selected sectors. These are derived from the gender statistics of state and regional profiles, a brief review of local literature and findings from the case studies in respect of each of the focus issues. We draw conclusions on the perceived spaces for intervention by government and other stakeholders to reduce the observed gender-based constraints to growth in the state and the country at large.

2 Gender and employment

2.1 Agriculture

Farming is the primary occupation of the majority of households in CRS, of which over 80 per cent are rural. The major crops cultivated are yam, cassava, vegetables, plantain, banana, etc. with the leafy vegetable *afang* and oil palm specific to Akpabuyo while other vegetables and cocoyam are specific to Odukpani. Farms are cultivated both around the homestead and in more distant places.

Both men and women work on the farms: the men generally do the tasks of clearing, weeding and staking while the women do other, complementary farm activities including marketing, except in rare cases. Men also assist with the household chores and care for the children when the women go to market, which lie at variable distances from their homes.

Culturally men are not involved in marketing. The major market outlet for the Afang Group is the Esukmbat market which is held once a week on a Saturday. Esukmbat market is at a distance from their village and the women transport their products to the market using motorcycles. Apart from cassava and afang, other items sold in this market include plantain, banana, garri, palm oil and other vegetables. Proceeds from sales at market are used to fulfill other consumption needs from the market such as fish, meat and soap to last the week. (Afang Group

2.1.1 Impact of tourism on agriculture

Contrary to expectations, the field studies in CRS showed that the tourism industry is still emerging and is not yet a major employer. Many of the groups interviewed work in agriculture or commerce. The hospitality industry (hotels and restaurants), however, appears to be on the rise given the expected influx of people when the major tourist centre, Tinapa, becomes fully functional. Presently there are occasional programmes at the resort. There is great expectation of employment opportunities once Tinapa becomes fully functional. This was particularly evident among the people of Adiabo community, a settlement adjoining the newly-built resort. The Adiabo community is a good case study with respect to employment/unemployment issues, especially as it concerns the emerging tourism industry in CRS.

Box 1: Losses due to Tinapa in Adiabo community

The inhabitants of Adiabo community were all farming before Tinapa was built. They grew cassava, pumpkins and other vegetables. While earlier they had grown their own food, now they need to buy it from the market. The community is beside the river and apart from farming, selling fish is a major activity. The men do the fishing and the women buy and sell. Now the women are mostly involved in petty trading of foodstuffs and essential daily needs from their household compounds. Both men and women were involved in crop farming when land was available, with the men's farms bigger than those of the women. They also engaged in other petty trades, purchasing rice and selling it for a small profit of about N2 per cup. They could sell as much as 50 cups in a week.

Today there is no land to farm. Backyards are now used by the women for subsistence farming. There are fewer fish for sale as one of the creeks has been annexed to Tinapa. The unit price of fish has increased since the creek was taken over, due to the smaller supply compared to the prevailing demand. Profit from the business has decreased, however. As well as the jobless youths, some of the male household heads are without a source of livelihood since losing their land.

Food is now bought from neighbouring communities, with three market days in a week. There is no established market in Adiabo. It costs N500 to make a return trip to adjoining markets and so visits have to be made at reasonable intervals to save on costs.

Employment opportunities around Tinapa

There was a considerable increase in the volume of commerce and trade while Tinapa was under construction. The youths were gainfully employed as contract workers while the women sold considerable quantities of food and drink to the workers. Once construction was completed their business declined. It is now government property and Tinapa has no business with the community any more. The benefits were short-lived.

The shops inside the complex are expensive and the people of the community do not have the resources to use them. Adiabo traders cannot sell in Tinapa as the cost of acquiring stores there run into millions of naira. Their opinion is that there can be no concessions for them as community members and the community chiefs may not wield the political clout to negotiate on their behalf, especially since they were given compensation for the community land acquired.

Girls of 18 to 22 years old in the community were trained in catering skills in readiness for the commencement of services at the Tinapa Hotel. The training was free, but they have not been given the expected employment. The main desire of the community is that their children receive employment when Tinapa becomes fully functional.

There are obvious positive impacts of the tourism business in CRS apart from more demand for farm produce, especially fruit and vegetables, which the hotels need in large quantity, and afang, a delicacy in CRS which is in high demand in the hotels and restaurants dotting the capital city.

Box 2: The Afang Group in Akpabuyo

The Afang Group was started as a result of enlightenment from ABGREMO. Due to its long gestation period of more than two years it is not easy to say whether afang has become more profitable since its domestication. The group is sure that domestication will increase output. Afang is profitable and marketable, especially for those in the hotel business, although for now it is not as profitable as cassava. It is currently a female-dominated crop. ABGREMO gives the growers fertiliser to speed up the process of cultivating. This crop has always been in high demand, but there is now more demand for it from hotels than ever before; however, the cost of transport constrains the women from taking the product down to the main city markets in Calabar. They prefer to wait for buyers to come and buy at the weekly market at Esukmbat.

Market Boom from Tourism

The market operates daily; business is now better than before because of the inflow of people to Calabar due to tourism and because the road is a major link to other states, especially Akwa Ibom. The market union decides the price of the commodities for sale but they use their discretion to sell for either more or less depending on the customer, and there is no penalty for doing so. Their major buyers come from Akwa Ibom State (Calabar River Vegetable Multipurpose Cooperative Society).

2.2 Constraints to female participation in agriculture

2.2.1 Access to resources

2.2.1.1 Credit for agriculture

Members of most communities desperately need credit to start businesses or boost farm operations. Access to formal credit is low. Virtually all the groups interviewed in CRS have some form of cooperative from which they can obtain loans to keep up their businesses. This applies to agriculture as well as trade. Except for the oil palm processing group, membership of other groups is mainly restricted to women, the habit among whom is to plough back their profit; none had accessed credit from a micro-finance bank (MFB) as yet. The Afang Group at Akpabuyo LGA is however saving towards this at an MFB in Calabar. A major problem in accessing credit from MFBs is the need to save 25 per cent of the intended loan amount with the bank first. For many of the group members, saving money with a bank is an alien culture and they prefer to save with a trusted group member. Furthermore, MFBs charge quite a high rate of interest on loans.

Encounters in the field with the *afang* and oil palm processing groups at Akpabuyo LGA, the Okurikang Women Multi-purpose Cooperative Society (involved mainly in cassava processing) and provided equipment by the International Institute for Tropical Agriculture (IITA) and the Calabar River Vegetable Multi-purpose Cooperative Society among others showed that lack of access to credit is a general problem. Some are aware of the existence of MFBs but have their reservations; others simply do not know about them. Evidence from the field suggests that there is a preponderance of women in agriculture and trade in CRS. There is also a significant relationship between low economic status in women and their access to credit facilities. Charles (2002) found that about 21.3 per cent of married women in Calabar were not receiving enough support from their husbands to provide for household needs. This percentage is low due to the urban nature of Calabar compared with the rural areas of the state where credit needs are more severe. Ndifon (1998) further observes that the majority of the women in rural CRS engage in agricultural activities, while those in the urban areas in informal sector trading activities to supplement household welfare and resources.

We have reached this stage mainly by ploughing back profit from previous sales. No credit has ever been taken from government or banks: banks require a 25 per cent deposit which we cannot afford. There are no private moneylenders in the village. (The Okurikang Women Multi-purpose Cooperative Society)

2.2.1.2 Labour

Labour is costly, and women prefer to use group rather than hired labour. It is also scarce because of the mass exodus of their children to the city to work as domestic helps. When they are not in the city working, they go to school. The women say that it is more profitable to work as a group than as individuals, and all members of a group work on group farms, which are bigger than individual farms, on selected days.

The members of the group provide unpaid labour on individual members' farms for which the owner of the farm cooks and serves food and drink to the members who have come to work

there. Group farms are used mainly for cultivating cassava, which is the most marketable crop. Supplementary labour from group farming helps to make up for the absence of children's labour. These days the children go to school. (Akpabuyo Women's Group).

2.2.1.3 Land

Both men and women can acquire land through inheritance, lease and purchase. Women usually buy around 2 to 3 hectares. Land is still available in some parts of the state, but the capital to obtain it is a greater constraint.

2.2.1.4 Agrochemicals

There are pests on the farms but no pesticides and almost no access to fertilisers, so farmers use the fallow method. Fertilisers are out of their reach as a bag presently costs N3,400 at approved government centres compared to the N1,500 stipulated by the federal government. Farmers even pay more just to get any at all. On the few occasions that they use fertiliser they buy it in small retail sachets at N10 per sachet.

2.2.2 Participation and decision-making (voice)

Intricately linked with the unemployment and poverty issue in most CRS communities is the issue of participation and voice. Although women control their own income, much of this is spent on family and farm needs since they rarely have access to credit.

Box 3: Women control their own income

Contributions to the household for consumption needs are made by both men and women. Men do not give women money for their personal needs and the women do not take it out of the proceeds of the sale of crops from their husbands' farms. If they spend their husbands' money on themselves it leads to quarrels. Women however keep the proceeds from the sale of crops from their own farms. Generally the men have more money: they process palm oil besides growing cassava. (Akpabuyo Women's Group)

If a woman happens to have money independently of her husband she can use her initiative to spend it on household or personal needs; she need not ask her husband's permission. The women give and also loan money to their husbands if necessary. (Calaba Vegetable Association)

In the Adiabo community, however, the possibility of access to credit from compensation paid to the community has been dimmed by lack of voice to ask for their rights and entitlement. The people agreed that compensation was paid to the community for the huge loss of agricultural land to the construction of Tinapa, but ordinary members of the community, especially women, were powerless to ask how this was used.

'I am not ready to die and I don't want my children to die either, so I won't probe into the matter of compensation. My compensation comes from God'. (A member of the Women's Council at Adiabo)

2.3 Poverty: A driver for child labour (trafficking)

CRS is renowned for a number of negative cultural practices that disempower women both economically and socially, including widowhood practices. Chukwu (2006) notes that there is a significant relationship between widowhood and discrimination in economic opportunities. Another such practice is the penchant for large families of about 5 to 9 children. Many married women believe that this contributes to the agricultural family labour pool. This is a major cause of poverty in the state.

While the NPC stipulates 15 to 64 years as the age of the working population, in reality many youths in CRS start work before they reach 15. This could be seen as forced employment, as many claim that they seek work to be able to earn money to complete their schooling. The truth

is that even for those whose years of schooling are not interrupted, many aged 15 have yet to complete secondary school. Boys and girls from the age of 12 are taken from designated locations (the practice is state-wide) to work in Lagos, Oyo, Osun, Ondo and Ekiti States in the west. The thriving human trafficking trade is clearly linked to the growth of the middle class in the receiving destinations where increased female employment with higher earning capacity make the use of domestic help both necessary and affordable. Domestic helps have thus come to fill this gap and boys and girls from CRS have a reputation for excellence at housework such that they command a higher price than those from other states of Nigeria and the neighbouring countries of Republic of Benin and Togo, who are equally prominent in this trade. Unfortunately remuneration for work done in the various destination states often does not go to the youths themselves but to the middlemen who helped them to secure their jobs. Sometimes the middlemen gives the workers or their parents a percentage, but most of the profit accrues to the agent. The benefit of this tradeoff is doubtful as the limited proceeds go to meet their families' household needs rather than their own education.

There were several testimonies from young people working in Ekori community who had migrated with taskmasters (human traffickers).

Box 4: The human trafficking trade in Ekori

The people who engage in human trafficking are called taskmasters. In January each year boys and girls between the ages of 12 and 22 are picked up from an agreed point and transported to Lagos and Ondo particularly, as well as to some other states for domestic and other labour including factory and security work. The taskmasters are often indigenes of Ekori, a very large and densely-populated community. This makes community efforts to check the taskmasters' activities futile. The children usually leave home without the consent or knowledge of their parents. The contract is directly between them and the task master and terminates in December each year, and is normally renewable in January of the following year. Those who have left go home during this break to encourage others to join them. The girls mostly work as house helps and shop attendants and the boys as plantation and farm workers, security men etc. The trade started in the early 1990s with a fairly good intention of providing jobs to youths who could not go to school as a result of poverty. It has, however, become a lucrative business for the taskmasters.

The youth are kept in a camp at the destination at first. The camp is usually an unpleasant environment of an uncompleted building where the youth sleep on the floor until prospective bosses come to select their choice from amongst them. Any of them not picked or paid for before the deadline fixed by the taskmasters are at risk of being left to fend for themselves. They are poorly fed in camp and subjected to inhuman conditions. Most of the respondents attested to cruel treatment by taskmasters and bosses. Very few are fairly treated.

Some children have been out of school for years and their parents cannot locate them. Some are brought back in December sick, mentally ill, deformed or even dead. An insignificant number come back to establish themselves in petty businesses. Payoff is usually made in December as a parting fund, either to the taskmasters, who give a percentage of it to the youths, or directly to the workers.

Box 5: Experiences of Ekori youth as domestic helps

'Poverty is the main reason that we allow ourselves to be taken out to work. The hope is that we will get money to complete school; moreover we enjoy better diets with our bosses. However, I came back unhappy in spite of it all'. (Girl, about 18 years old).

'I was paid N30,000 at the end of one year, out of which the task master gave me N15,000' (Girl, about 20 years old)

'I worked for ten months and was given my money directly (N60,000) but I could only come back to the village with N10,000 because I fell ill at the camp and had to be taken to hospital. Eventually it was in the church that I became well'. (Girl, 22 years old)

'My boss was cruel. I decided to leave before the expiration of the contract. Even though I did the cooking he wouldn't give me food regularly, so I would take a share for myself from what I was told to prepare for the dogs. On my return I did my secondary education from JS1 to SS2, but could not take SS3 because my mother, who had been supporting my father up until then as a petty trader, died.' (Young boy)

'My child came back pregnant. Even the taskmasters impregnate the girls they take along on the trade.' (Woman in Ekori community)

In discussing the forced out-migration of youth from the community the men observed that farming alone could not provide the necessary income needed to train their children, mainly because farming is mostly at subsistence level. More capital is therefore needed to expand farm operations beyond their present levels, but the farmers have no easy access to credit from banks. The level of poverty experienced causes the children to run away, often without the consent of their fathers. There are many such cases: some leave on their own and others go with the taskmasters. One of the men said: ‘You can actually wake up one day and your child is nowhere to be found’.

Another factor pushing children out of their homes is large family sizes. Some women have up to 12 children in one marriage. Raising the children becomes a problem as they grow up, especially now that children do not want to farm. This is a strong rationale for the child traffic trade.

I have 11 children. Due to lack of funds to take care of them I sent one of my daughters to work as a domestic help in a city in Akwa Ibom [a neighbouring state] when she was 12 years old. I have seen her since she left and she looked well taken care of. I do not collect money from those she is working for: the agreement is that they are to sponsor her schooling, which they are doing. (Member of the Afang Group).

2.4 Effects of child trafficking on gender and agricultural growth

The trafficking of youths from the village has put immense labour pressure on the women, who traditionally were not as involved as the men in the extensive rice economy of the village. Ekori community was famous for rice farming, which has been totally abandoned due to the unavailability of youth labour required in clearing and tilling. Both men and women are now restricted to the cultivation of cassavas and yams. Women’s agricultural load has increased. Both men and women of the Ekori community observed that the out-migration of the youth was having a negative effect on agriculture:

The village used to be famous for rice farming, which has now been abandoned. Rice cultivation here is hard work because it is paddy and not upland rice that is available. Traditionally women have not been involved. Now the youths who should have helped the men clear and till the land have gone away on the human trafficking trade, hence the men are limited to income from cassava and yam. (Woman in Ekori community)

The fathers and mothers in the community find the situation disheartening and have appealed to the government to intervene.

Some of the youngsters would rather be employed using their secondary school certificate. One expressed his desire to join the police force. Young people appear to be in a dilemma. They do not want to continue going out as domestic helps but with the absence of employment and the persistence of hunger they have no option. One of them said: ‘It is better to go than to stay here in Ekori village: we hardly get food to eat’.

The suggestions given by the men in the community in Box 5 are succinct and could inform policy. The need for skills acquisition and training for youths was at the fore of their argument.

Box 6: Policy interventions required to curb youth out-migration in Ekori community

‘If the government provides inputs that will help improve output and yield on our farms and also credit to help expand our farm operations, then the children may be encouraged to stay back and work on the farms.’

‘Since the children who have gone on the trade come back with sewing machines, hairdressing equipment, hairclippers and suchlike, it is an indication that if they are trained in such vocations and given some sort of startup capital by government they won’t bother going off on the trade.’

‘NAPTIP needs to co-opt community agencies to help them work things out at the grassroots and to curb the excesses of human traffickers.’ (Male members of Ekori community)

3 Constraints to female economic participation: Gender and education

3.1 Education in Cross River State

Although the basic literacy level is generally high educational attainment is very poor as due to very low higher education turnover. There are 960 primary schools spread across the 18 LGAs of the state with a total enrolment of 594,691 pupils. The gender disparity has become insignificant in the past decade with a difference of only about 2 per cent. There are 229 secondary schools and 19 technical colleges with at least one of each per LGA. There are currently 118,576 students in the 248 post-primary schools, with a distribution of about 53 per cent males to 47 per cent females. The gender distribution of teacher enrolment over the past decade is 65 per cent male to 35 per cent female. The only tertiary institution in the state is the Cross River University of Technology (CRUTECH), an amalgamation of the erstwhile Calabar Polytechnic College of Education in Akamkpa and the IBB College of Agriculture in Obubra with new campuses in Ogoja and Yala LGA. Other forms of educational institution in the state include women's vocational education, special, nomadic, adult and non-formal education programmes. There are currently 25,065 and 7,950 adult learners enrolled in basic post-literacy and vocational improvement centres respectively across the state. This is an attempt to address growing school dropout among the youth and to reduce the illiteracy rate.

A review of the literature reveals that educational attainment has helped women to make a positive impact in the development of Ikom LGA. Ogor (1998) finds that education has impacted positively on the earning capacity, level of income and nutritional status of the women in the community. Owan's (2002) findings reveal that women have contributed immensely to improving awareness of community development through education. Of the women in the study 88.5 per cent are members of various community organisations. There is a significant positive relationship between women's educational attainment and their socio-economic status. Asuquo (2002) reveals that while religion affects fertility (Roman Catholics predominate in the state), level of education is negatively associated with fertility: that is, the higher the education level the smaller the number of children. Inah (2005) observes a significant relationship between adolescents' early exposure to sex education and their involvement in unwanted pregnancy, with educational exposure having a dampening effect on teenage pregnancy. The author also found that poverty level is directly associated with the level of adolescent involvement in unplanned pregnancy. Thus the role of female education in managing the growth processes at the micro level in the state cannot be overemphasised. In consonance with the foregoing, education appeared to be a priority in many of the communities visited in CRS,.

3.2 Gender in education in Cross River State

In the Nigeria Demographic and Health Survey of 1999, CRS was reckoned as part of the South East Region. By 2003, the details of the regional classification were amended and CRS now featured as part of the South South zone. The 1999 statistics on the highest level of schooling attained showed that in the South East 11 per cent of women and 7 per cent of men had no education and 6.7 per cent of women and 10.7 per cent of men had some form of tertiary education. Men and women in the South East with secondary education as the highest level of

education attained were in the majority, with only a marginal difference between the percentage of women (46.2 per cent) and men (45.2 per cent) (NDHS, 2000).

Although it may be difficult to deduce the performance of CRS in terms of highest level of education attained by men and women from the regional figure, wide deviations from the regional average are not likely, mainly because socio-cultural practices, which have a strong influence on the level of education attained, are fairly homogenous in the region. Similar patterns were observed for men and women in the South South zone in the amended 2003 statistics that placed CRS in that region. More women, however, have no education at all than men (20.6 per cent and 8.7 per cent respectively) and more men have post-secondary schooling than women (9.2 per cent and 5.4 per cent respectively) (NDHS, 2003).

The most current statistics on the male-female ratio in primary, secondary and tertiary education between 1999 and 2005 are presented in Tables 1 to 5. The adult literacy status of men and women, as presented in Table 1, indicates that compared with other zones, the South East (to which CRS belonged prior to 2001) had the highest literacy level in the country. CRS still benefits from that legacy. However, factors militating against females have particularly led to a decline in this status.

Table 1: Adult literacy rates in Nigeria, 1999

	Male	Female
SW	74	55
SE	74	60
NW	40	22
NE	42	21
Urban	75	59
Rural	51	34
National	58	41

Source: MICS, 1999 (FOS/UNICEF, 2000)

School enrolment figures (Tables 2 and 3) show that total female enrolment, which is the indicator of gender difference, was well above the national average for most years for both primary and secondary schooling. However, the Net Attendance Ratio (NAR), which was clearly above the national average at primary level at over 80 per cent, fell to just above 50 per cent at secondary level in CRS, although this is still far above the national average of about 35 per cent. This indicates that as students advance in school grades and age in the state certain factors conspire to keep them out of school. One such is forced economic participation to meet household demands, especially given the high household size recorded in the state.

Table 2: Primary school enrolment in CRS, 1999 to 2005

Year	TE	TE(National)	TFE	TFE (National)	TFE (% of National)	TFE (% of TE state)
1999	255,659	16,150,311	184,191	7,848,576	48.6	72.0
2000	418,503	19,158,439	206,409	8,413,311	43.9	49.3
2001	409,219	19,385,177	203,783	8,452,862	43.6	49.8
2002	486,394	19,851,521	240,317	8,709,040	43.9	49.4
2003	460,151	21,575,178	228,182	9,649,708	57.1	54.4
2004	455,936	28,133,543	224,317	9,901,587	44.7	49.6
2005					35.2	49.2

Sources: Federal Ministry of Education/UBE. Note: TE: Total Enrolmentl TFE: Total Female Enrolment

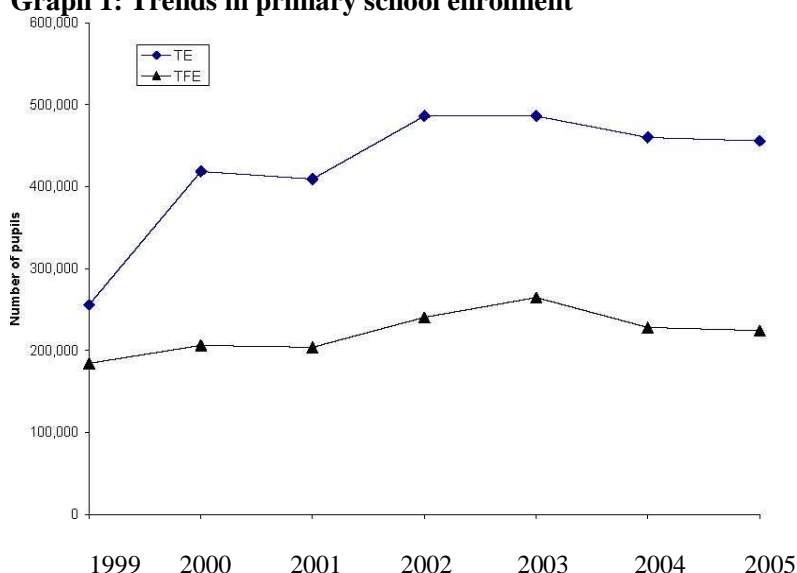
Table 3: Secondary school enrolment figures in CRS, 1996 to 2001

State/Yr CRS	TE State	TE National	TFE State	TFE National	TFE % of TE National	TFE % of TE state
1996	88,595	4,237,331	41,009	1,871,804	44.2	46.3
2000	74,101	4,104,284	36,850	1,842,154	44.9	49.7
2001	85,000	4,601,082	42,120	2,054,099	44.6	49.6

Sources: Federal Ministry of Education/Universal Basic Education Commission (UBE)

Note: TE: Total Enrolment: TFE: Total Female Enrolment.

Graph 1, below, shows that there has been an overall rise in total enrolment while the gender gap seems to be narrowing in primary enrolment and, though much less rapidly, secondary enrolment.

Graph 1: Trends in primary school enrolment

Source: National Bureau of Statistics: Annual Abstract of Statistics, 2006

Table 4: Net Attendance Ratio, 2003

	Primary School			Secondary School		
	Male	Female	Total	Male	Female	Total
Urban	71	68	69.5	47.2	45.3	46.3
Rural	60.2	51.1	55.7	31.7	25.9	28.7
NC	71.4	68.9	70.2	42.7	32.6	37.7
NE	49.5	39.1	44.4	22.9	14.9	19.1
NW	49	34.2	41.7	19.8	9.5	14.7
SE	82.4	78.3	80.2	44.9	51.4	48.5
SS	83.2	81.1	82.2	51.6	51.5	51.5
SW	81.2	84.6	82.8	62.2	59.9	61
National	63.7	56.5	60.1	37.5	32.6	35.1

Source: NPC, 2004. National Demographic Household Survey

Another gendered dimension of CRS' educational profile is the dominance of female teachers at the primary school level, which drastically dropped at secondary school level. This profile is typical of female progression in most states. This is due to generally lower access to tertiary education, although, this is beginning to change positively nationwide (Odejide, Akanji and Odekunle, 2006).

Table 5: Teachers' enlistment in primary and secondary schools

	Primary School Teachers				Secondary School Teachers			
	No. of Males	% Males	No. of Females	% Females	No. of Males	% Males	No. of Females	% Female
1998	-	-	-	-	-	-	-	-
1999	5345	47	5504	53	2626	65	1378	35
2000	5623	49	5802	51	2011	64	1125	36
2001	5812	48	6244	52	2626	66	1137	34
2002	7004	49	7413	51	1951	66	1005	34
2003	7252	48	7879	52	1907	65	1016	35
2004	7496	48	8121	52	2093	64	1167	36
2005	9727	56	9515	44	-	-	-	-

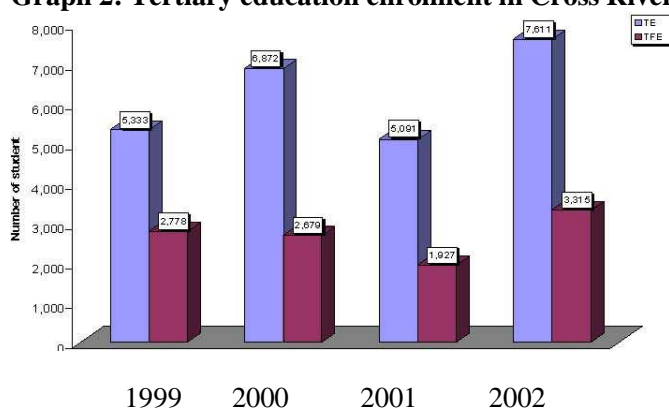
Source: CRS SEEDS 2005-2007

On casual observation it appears that the educational status of women in the state appears not to be significantly worse than in most parts of the country. Indeed, the region appears to be better off than other states or zones. However, some degree of caution is required because the regional reclassification has some influence on the statistics. The former South East Region comprised nine states while the new South South zone comprises six. The three states left out of the new

group (Anambra, Enugu and Abia) predictably have the strongest education indices. For this reason, comparisons over the time period specified may not be too meaningful. It is therefore noted that in comparison with the national average the South East Region performed better in level of educational attainment for both men and women during the period before it was excised from the three South East states above . This has influenced the situation in the newly-demarcated South South today.

Graph 2 shows that total female enrolment (TFE) as a percentage of total enrolment (FE) ranged from 37.9 to 52.1 per cent between 1999 and 2001. Growth in TFE was however negative in 2000 and 2001, as it was for TE in 2001 in CRS tertiary institutions. The allocation of funds for intervention projects at the University of Calabar between 1999 and 2005 totaled N315.2 million, while the amount of funds disbursed was 256.2 million (NPC and UNICEF, 2001).

Graph 2: Tertiary education enrolment in Cross River State



Source: Federal Office of Statistics (2004): Annual Abstracts of Statistics

The respondents in Akpabuyo LGA agreed that girls are more disposed to go to school than boys, who are more interested in ‘logging and selling timber’. This may, however, be peculiar to Akpabuyo LGA, as primary school enrolment figures for CRS still show that there have been more boys than girls (see Table 2). The above trend can be interpreted as the recent influence of growth, or the lack of it, on educational attainment. On the one hand growing awareness and policy shifts may have led to a progressive movement in the gender parity ratio for education which is an improvement over past trends, though it is still worse for girls. Hence, in spite of boys’ dropout there is still higher enrolment and attainment by boys than by girls.

3.3 The intersection of gender, poverty and education

Poverty was observed to be the constraint to growth in the state. The high poverty incidence in CRS is seen as contributing to gender disparities in education. This is shown in the rate of school attendance rather than school enrolment of boys and girls, and at different levels of education.

3.3.1 School attendance/dropout

It is important to point out that the measures discussed above (TE, TFE, gross and net enrolment ratios (GER and NER) are all indicators of enrolment rather than attendance and have their limitations in measuring access to education. Children may be enrolled but not go to school, as

Table 4 and the case studies vividly illustrate. Comparing the NAR in primary and secondary schools, we see that the South South had the highest level of NAR at primary school level, second only to the South West. However, this indicator falls drastically at secondary school level to 51.6 and 51.5 respectively for female and male, showing much higher female attendance than the national average. This indicates that it is the older students that miss school to pursue an income, and that boys are more likely to do this than girls. These figures have implications for investigating the underlying causes of non-attendance by boys and girls and the attitudes of local people, especially mothers, to the issue of girls' education.

The interview with the men of Ekori community revealed that some of their male children had left school without the knowledge of their parents and gone with the human traffickers to experience city life and hopefully earn some money, as discussed earlier.

At Akpabuyo LGA the women similarly complained of truancy, especially among boys, noting that they miss school to make money from logging and selling timber. For this reason, NAR, which gives the number of children of the official age group actually attending a given level of education system as a percentage of the population of that age group, becomes a better measure of access to education.

The interviews conducted with the various communities in CRS revealed that the youth particularly value education. Parents too are willing to send their children to school; however, the problem of financial constraint kept resurfacing.

3.3.2 Cost of education

Public schools do not appear to be free beyond primary school. At Adiabo village, a community adjacent to the newly-built Tinapa resort, the women said that they paid between N4,000 and N5,000 per term for their children to attend the junior secondary school, and that the final year of senior secondary school (SSS) costs as much as N20,000. These fees are obviously beyond the reach of community members whose major means of livelihood, agriculture, has been negatively affected by the construction of Tinapa. Commerce is now the mainstay of the community, but at a very low level. The majority of the women are involved in petty trading from their home compounds. When the parents therefore consider the fees to be paid at the end of the SSS year and rationalise that there is no way that they can afford it there is little motivation to make the sacrifice for the children to start even at junior school.

The fact that children have to work as domestic helps, on farms and in other menial jobs means they are likely to be overage in their grades and spend extra time completing school. This could dampen their morale and reduce their motivation for education. Moreover, while CRS has relatively high enrolment figures at all levels of education, completion rates at both primary and secondary schools are low because of the need for children to engage in menial jobs.

3.3.3 Returns to education

Women are actively engaged in the labour force in CRS, however, when we consider the kind of work available and the motivation to work compared to opportunities for higher education and better employment prospects, gender disparities loom large. Returns to education are low due to lack of employment opportunities. High rates of poverty and unemployment are strong drivers of child labour and trafficking and the high rate of school dropout.

Box 7: Efforts to enhance girls' education

The remote village of Esukmbat has a primary school. In Adiabo village, the women still struggle to send their children to school up to secondary level in spite of the prevailing hardship in the community due mainly to loss of agricultural land to the construction of Tinapa. Thereafter, the children have to engage in some form of casual work to finance their schooling at tertiary level. The women's group at Adiabo stated categorically that they preferred their children to finish school and be gainfully employed before embarking on marriage.

At Odupani, some of the girls in the Okurikang Cooperative Society (a group coordinated by Women in Agriculture) were actually students at tertiary institutions in the state. These girls use the income from their own arms. In Ekori village, a community notorious as a base for human trafficking. Some of the youths claimed to have gone out to work in the western states (Ondo, Oyo, Ogun and Lagos) in hope of raising some money to complete their schooling. Some had completed primary school but were yet to start secondary school, while others had dropped out of secondary school. The older men in Ekori similarly expressed the desire for their children to complete secondary school at least.

The statistics are supported by facts that emerged from the case studies: education is a priority in many families, and girl children are not disfavoured, rather special attention needs to be paid to ensuring that boys do not drop out of the educational process.

3.4 Policy interventions

There is a wide gap between state policy thrust and implementation. However, there are obvious efforts by the government to reduce this gap, especially in the areas of education and health.

In a bid to achieve the second Millennium Development Goal (MDG) the UBE scheme was launched in Nigeria in 1999. The programme aims to provide access to junior secondary as well as primary education for all Nigerian children. Unfortunately it is not possible to accurately judge how well the objectives of the UBE have been achieved from the total school enrolment figures discussed earlier. Percentage change in total school enrolment figures can only reveal trends in pupil enrolment and give an insight into the male to female ratio. The GER and NER are better measures of education access. The GER shows the total number of pupils enrolled at a given level of the education system, irrespective of age, divided by the population of the age group which corresponds officially to that level. Thus the GER for primary education is the total number of pupils enrolled in primary schools divided by the population aged six to eleven years old. A finer measure is provided by the NER, which shows the enrolment of pupils of the 'correct' age group for a specified level of education as a percentage of the corresponding population.

The Education Trust Fund (ETF) has intervened at different levels in virtually all the states of the nation. ETF intervention projects in CRS primary education boards between 1999 and 2005 allocated a total of N349.3 million and a total disbursement of N260.2 million (ETF in Annual Abstract of Statistics). Evaluating the judicious use of the funds released may be difficult and is outside the scope of this study.

While the UBE programme appears to have recorded some success in school enrolment, in the NPC's 2006 MDG report it observes that there are still various challenges to the implementation of the programme; for example increased school enrolment has not been accompanied by an

increase in the required human and material resources such as classroom space and related facilities, textbooks and adequately-trained teaching personnel. Thus increased enrolment may actually harm educational outcomes, especially in terms of quality.

4 Constraints to female economic participation: health and fertility

4.1 Health status and health-seeking behaviour of the Cross River State population

The total number of primary health centres (PHCs) in CRS in 2004 was 478, as shown in Figure 3. It is difficult to say whether this is an adequate number, but CRS has the lowest number of PHCs of the four states that were compared. The total number of PHCs in Nigeria in 2004 was 17,752 (CBN, 2005). While the states are not expected to have an equal number of PHCs as they vary widely in size, an expected average based on the per population estimate comes to about 479. By this rather crude yardstick CRS may not be lagging behind by too much. Going by the population figure this amounts to about one centre per 6000 persons. Another perspective, however, is how proactive the government of the state is about improving this situation. The indications are that the state can do better. In 2005 the federal government commenced the construction of 200 model PHCs across the country. These model centres were to be the focal points of community health and were to facilitate the eradication of the major child killer diseases. At the end of the year, 17 of the 33 centres meant for the South South zone had been completed, a completion rate of 51 per cent. The other zones fared better: completion rates ranged from 67 per cent in the South East to 100 per cent in the North Central zone.

Anabu (2002) examined the PHC delivery system in Akpabuyo LGA and found that the implementation of the provisions of the National Health Policy regarding PHCs was constrained by lack of funds. This could mean that some of the policy statements were not backed with resources released by the federal government in this particular LGA. However, many of the communities visited for the case studies had a clinic in the area. The state of the health care delivery system has implications for people's health seeking behaviour, among other things.

Compared with the national average and on a per capita basis, CRS is under-covered in terms of health care services. This partly explains the estimated IMR for the region of 120/1,000 live births, which is high compared with the national average of 100 per 1,000 live births. Access to and utilisation of reproductive/family planning services remains very low at 20 to 30 per cent. As a result, the MMR in the state is estimated at between 1,500 and 2000 maternal deaths per 100,000 live births, perhaps the highest in the South South zone, while the national average is 704 per 100,000 live births as at 2003. Life expectancy in the state is 34 years while the national average is 52 years. Using the IMR, under five (U5)MR and MMR as indicators of health care, the indication is that health care delivery in the state is poor. About 88 per cent of Nigerian children are not fully immunised. Measles outbreaks continue to be reported in CRS. Some of the LGAs face geographical terrain that limits accessibility even during routine campaigns on health care issues. About 19 per cent of children under 5 have malaria, while 15 per cent have diarrhoea.

As observed by the NPC (2001), education has an impact on survival both directly as a determinant of behaviour and indirectly as it affects cultural attitudes and gender relations. Health-seeking behaviour is crucial for all groups of people but particularly for pregnant women, nursing mothers and families with children under five, mainly because these groups are considered more vulnerable in any society, including those with excellent health care delivery

systems. This vulnerability is mostly physiological, and as such defensive mechanisms can be built with adequate preventive care against common diseases and illnesses in these groups. Archibong (2007) finds a strong relationship between the cultural perception of illness in pregnancy and the underutilisation of modern health care services. This implies that apart from poor health service delivery, cultural misconceptions and low levels of awareness impact on the health-seeking behaviour of women in CRS. The main recommendation of this study is targeted public awareness programmes to improve women's awareness and so enhance their utilisation of modern health facilities.

4.2 Fertility and family size

TFR in the South East was 4.6 in 1999, higher only than in the South Western but lower than that in the other three zones, and lower than the national TFR (6.1). One major reason for the relatively low TFR could be that women in the South East spend more years in school than, for instance, those in the northern zones.

Obono (1995) notes that the use of modern contraceptives was low at the time of his study with 23 per cent use rate in Calabar metropolis. Of the women in 1995 in the study area 38.5 per cent breastfed their children for about a year. Only 33.8 per cent of the sample had given serious thought to the question of ideal family size. Single mean age at first marriage was found to be 19.3 years. Abia (1998) contends that traditional birth attendants play a key role in maternal health in rural communities. In line with Abia's findings, Whiley (2000) also submits that there is a significant relationship between the use of traditional medicine and the treatment of infertility. Undelikwo's (2005) findings about the knowledge and use of contraceptives among respondents revealed the prevalence of the rhythm method, periodic abstinence and the withdrawal method. Male condoms are commonly used because women fear the side effects of modern contraceptives. The above factors point to the lack of proper education about the use of modern health care systems coupled with poor access to these services. Cultural perceptions and norms work with gender and poverty to limit the possibility of modern health services promoting better quality of life in the state. Indeed, Okon (2005) posits that widowhood rites including social isolation, deprivation of food and clothing etc effect the health of widows physically, emotionally and socially. Cultural norms of widowhood are still very strong in the South East and South of Nigeria.

4.2.1 Factors affecting fertility

4.2.1.1 Age at marriage

Age at first marriage is a crucial factor in determining ultimate family size, as shown in Ugep, CRS (Obono, 1995). Contrary to expectations, this study shows that age at first marriage is lower than in the past, meaning that women are going into marriage younger than before. This trend is attributed to the increased cost of contracting marriages, which is used as a source of supplementary income for families with female children. An Akpabuyo LGA respondent expressed his preference for a female child, attributing this to the expected returns from giving the girl out in marriage:

I prefer girls because the greater the number of girls I have, the more goats I will be given when they are each getting married. (Participant at the interview with the Afang Group, Akpabuyo LGA).

Contrary to Obono's 1995 findings and the above observation, the women of Adiabo community said that age at marriage for the present generation of girls was higher than it used to be. They attributed this mainly to economic pressures, the main reason identified by Obono for early marriage. Young women and their parents prefer to secure a source of livelihood before venturing into marriage because expenditure in today's homes is borne by both men and women, unlike before when men bore the bulk of the financial burden. These women also alluded to their preference for smaller families of 4 to 5 children for the same reason. Similar preference for smaller families came up in the interview with the group at Okurikang. The high cost of living and the influence of western culture were identified as the reasons for this emerging preference.

We wan be like oyibo, na im make us no born plenty again ('We want to be like the white man, that's why we're not having as many children as we used to'). (Female member of the Okurikang cooperative group in Calabar)

Average desired family size in CRS in the year 2000 was 5.2, according to the NPC (2002) baseline report, smaller than the national average (6.7) and regional means for the South South (5.8), North Central (6.1), North East (7.9) and North West (8.6), and larger than in the South West (4.7) and South East (5.7). While there is still some incidence of large families it appears that the occurrence of smaller families is likely to increase in the future, as many of the groups interviewed agreed that monogamy was the most common practice due to the strong influence of Christianity in the area.

4.2.1.2 Fertility and education

While family sizes are influenced by age at first marriage (Asuquo, 2002), Undelikwo (2005) reports that age at which childbearing commences is influenced by the mother's level of education in Calabar South LGA. Undelikwo's study establishes a positive relationship between education and the use of modern contraceptives. From this we see a chain reaction set off by a woman's level of education. First, the more years spent in education the more likely it is that marriage occurs at a later age and that family sizes are smaller, first because of the positive relationship between education and contraception use and second because of the reduced number of years available for reproductive functions. Fertility level and family size are therefore inversely related to the woman's level of education: the higher the level of education, the lower the fertility level and the smaller the family. This pattern was confirmed from the review of literature and the national, zonal and state statistics. If we trace the trend from the review of education issues for example, we see the South East Region (as it was in 1999) and the South South zone (in 2003) faring relatively better than other zones and than national average performance, especially with regard to female enrolment in both primary and secondary schools, NAR and adult literacy rates. With regard to family size the South South has relatively lower figures than other zones except the South West, confirming the inverse relationship between fertility (family size) and levels of education.

4.3 Infant, child and maternal mortality

All indicators of mortality appear to be directly correlated with health-seeking behaviour which itself cannot be divorced from level of education. Moreover, weak primary health care systems and low immunisation coverage are highly correlated with increased mortality outcomes. IMR and U5MR are powerful indicators of child survival and are indicative of the quality of child care, including the prevention and management of the major childhood illnesses.

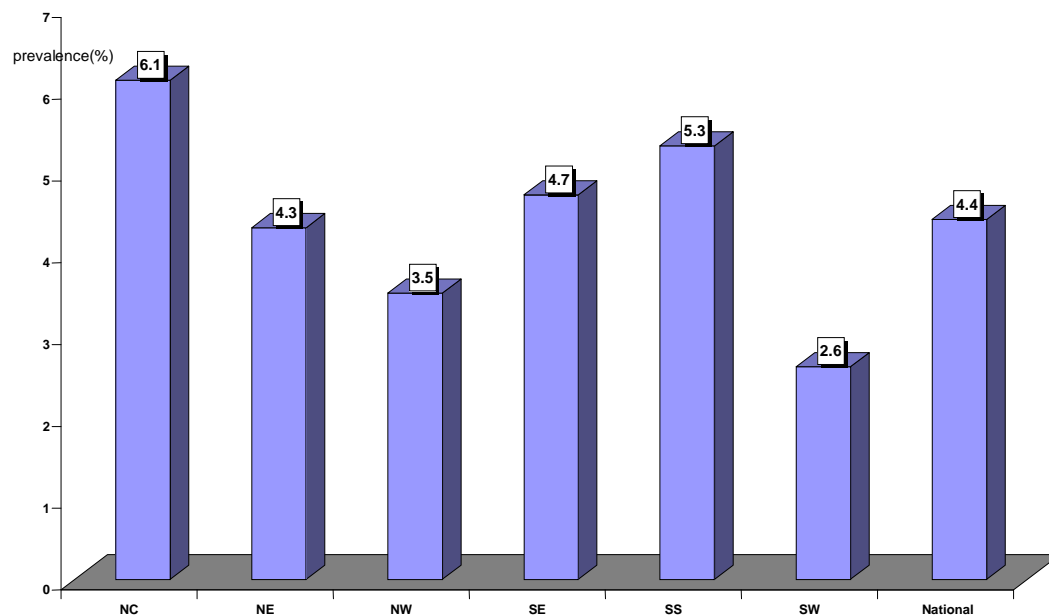
According to the 1999 NDHS, IMR in the South East was higher than the national figure (70.8) and the zonal figures for the South West (69.90) and Central zones (50.7), but lower than figures for the North East (79.4) and the North West (82.6). It should be stated that the 1999 NDHS report cautions that its mortality data are likely to be underestimates. In 2003, IMR in the newly-defined South East had declined to 66 (the lowest of all the zones); however in 2003 the South South had an IMR of 120, lower only than the figure for the North East (125). Again, discussing these trends is difficult owing to the redemarcation of zonal boundaries, although a footnote to the 2003 NDHS states that impact of the zonal redefinitions on comparative analysis should be negligible. Notably, there was no South South zone in 1999, but IMR for the South South in 2003 was high compared to other zones and the nation. Surprisingly, over 70 per cent of women with live births in the South South region patronised a trained health worker for antenatal care in the five years preceding the 2003 NDHS: however as many as 45 per cent of births still occurred at home and not in a health facility, depriving mother and child of routine medical care following delivery. Moreover, immunisation coverage appears to be low across all zones. In 1999, the percentage of children aged 12 to 23 months that was fully vaccinated in the South East was just 24.9 per cent, even though mothers are enjoined to see that their children receive all vaccinations before their first birthday. Immunisation coverage appears to have improved in the existing southern zones in 2003 but worsened in the northern zones. In 2003 only about a fifth of children were fully vaccinated in the new South South zone, according to the NDHS (2003). Since infant mortality refers to death before the first birthday, cultural practices following childbirth may also act as intervening factors to heighten IMR, including the use of traditional medicines in the treatment of childhood illnesses. This can be expected given the CRS's physical location in the tropical rainforest region, which happens to be rich in several tree species and medicinal plants. Many life-threatening complications occur during labour and delivery; consequently the high incidence of home births involves serious dangers and increases the risk of maternal and infant mortality.

In 2003 only the South South region had a lower U5MR (103) than IMR (120). All other zones and the nation as a whole had higher U5MR than IMR, with some northern zones (North East and North West) having more than double the national U5MR. The South South and South East regions had the lowest U5MR in 2003 according to the NDHS for that year. This implies that the situation has improved significantly.

4.4 HIV/AIDS prevalence

The AIDS pandemic is a state and national problem which has reached a critical threshold. With an HIV prevalence rate of 12.0 per cent, the state has the second highest incidence of HIV/AIDS of the 36 states of Nigeria. This rose from about 4.1 per cent in 1993 to 12.0 per cent in 2003 and has since declined due to proactive strategies. In 2005 the prevalence of HIV in the South South was 5.3 per cent, second only to the North Central figure of 6.1 per cent and still higher than the national prevalence rate of 4.4 per cent (see Graph 3). The pandemic is a cross-cutting issue that is linked to other sectors of the economy such as education, health, agriculture and industry. The state government, in collaboration with other development partners, community based organizations (CBOs) and NGOs has responded to the epidemic through the multisectoral approach of the inauguration of the State Action Committee of HIV/AIDS (SACA). Contrary to statistics from government sources, the prevalence of HIV/AIDS may not have declined in CRS.

Graph 3: HIV/AIDS prevalence across zones in Nigeria, 2005



Source: National Bureau of Statistics (2006): Nigerian Social Statistics

Box 8: HIV Prevalence in CRS

As a coordinator of an HIV support group I am always in the field, and most of the time we test people for HIV/AIDS. On one of my recent outings as many as 24 people tested positive on a single street. Incidences of positive testing are particularly high in Calabar South. Tourism also helps in spreading HIV/AIDS in Calabar because many tourists come there and these are mostly men with a lot of money to spend. Due to the prevailing poverty girls give themselves readily to these people to make money for a living. The government of CRS has now introduced condoms into all hotels to prevent the spread of HIV/AIDS, but 70 per cent of men do not use condoms. When we asked the men at one of our outings in my HIV support group why this is so, they gave the analogy of preparing a good meal, only to cover one's mouth with a polythene when the meal is served and ready to be eaten: according to them it does not make any sense. (HIV support group coordinator in the PLWHA group)

The PLWHA also mentioned a Christmas festival/carnival that takes place in Calabar. At this yearly event promiscuity is publicly promoted. Several people mentioned that as the cost of living is high in Calabar exchanging sex for money is commonplace among women.

The discussions with people living with HIV/AIDS (PLWHA) revealed that poverty is both a cause and an effect in the spread of HIV/AIDS. Poverty makes young girls resort to casual sex in exchange for money, for example, and when a client contracts HIV the chances are high that he will lose his job due to persistent absenteeism or to public knowledge of the situation; reduced income then means a poorer diet, and poor diet, according to the PLWHAs, affects the efficiency of anti-retroviral drugs. Desperation may lead HIV-positive women to further engage in sex for money, while the bitterness created by the stigma may also influence them to spread the virus further intentionally by engaging in unprotected sex. More people are infected and become impoverished. The stigma and discrimination also force some people to conceal their HIV-positive status, and unsuspecting sexual partners are thus at even more risk of contracting the virus.

4.4.1 Stigma, discrimination and economic empowerment

There was a general consensus among the CRS PLWHA group that stigmatisation and discrimination are major problems facing PLWHA and engender bitterness and determination to spread the virus. The group had varied but similar experiences of stigmatisation and discrimination.

Box 9: Stigmatisation and discrimination against PLWHAs

'I was infected by my husband. I don't know how he got infected, he didn't tell me. My husband's family members called all the members of the village and, gathered round my husband's corpse, informed them that my husband died of AIDS and told them that I will soon die also (that was four years ago). The disgrace was so much. I have had to encourage myself. Nobody encouraged me, that is what gives me boldness to come out. I have a child: the child is not HIV-positive.' (*Woman in an HIV support group*)

'Stigma and discrimination from family members are very real and worse than what you experience from other people. This frustration makes people go out to infect others deliberately because there is no love in the society.

'I am a widow. The members of my husband's family told him when he was ill to infect me with the virus so that I can die as well. I have five children and they are not positive, but when we go to some of our family members to visit we are not always welcome. They find it difficult to give us water to drink or to allow the children to help with washing plates. Many of us have to encourage ourselves, many are thrown out of their homes with the children. Stigmatisation won't let people go for the test and if they do not know their status the infection will continue to spread.' (*Woman in the PLWHA group*)

4.4.2 Effectiveness of policy interventions

Many of the people interviewed were coordinators of HIV support groups who complained that these groups received no financial support from the government. The funds meant for these support groups are mostly channelled through NGOs, but many of these, according to the PLWHA, exist only in name and are not active in promoting the cause of HIV-positive people.

There are more women getting infected nowadays than before. We have been trained by different organisations in various skills, but we have not been empowered, as many of us aren't engaged in income-generating activities. There is a lot of lip service from the government. Those of us who need the intervention are not getting it: the funds are being mismanaged. (*Woman in the PLWHA group*)

The PLWHA observed that the awareness campaign being promoted in rural areas is not effective because little is presented in the local language. HIV support groups meet every month, the drugs are free and regular and are available at the teaching hospitals. There are more support groups in the cities than in rural areas. The support groups for women were observed to be more active than those for men. There was in fact only one male member in the PLWHA groups interviewed.

Box 10: The need to empower PLWHAs

'I have a diploma certificate but could not continue my education due to the illness. No one is prepared to employ me because I am so emaciated much; it's almost obvious I have the virus. I got some financial support from my family, but beyond this I need a job so I don't keep depending on other people'. (*Only male member of the PLWHA group*)

The group emphasised that the problem is not access to anti-retroviral drugs (ARVs) but the empowerment of people infected with this virus. They opined that if they had a steady source of income even the pain of stigmatisation would be greatly reduced. Moreover, a better diet would be affordable, greatly increasing the effectiveness of the ARVs. Apparently the importance of a good diet cannot be overemphasised in the treatment of HIV. As explained by the group, HIV-positive patients are only prescribed drugs when a low viral load has been achieved, and this is accomplished by eating well. The side effects of the drugs are also mitigated to some extent by proper diet.

5 Policy intervention to promote gender equity in CRS growth sectors

5.1 Policy performance and gender implications

A major issue that crept up in the course of this study is the paucity of critical data on important sectors of the economy. Where data are available they are often not disaggregated on a gender basis. This has become a major constraint in assessing the contribution of females to the GDP of the country and in other, non-monetary ways. The problem is much worse at state levels, where gender-disaggregated data are virtually non-existent. Comparing national (zone-based) data with specific state data is almost impossible.

It is necessary that the state ensures that gender sensitivity is incorporated into its strategic action plans. In the health sector, for instance, no specific goal is set for reproductive, maternal or child health. Yet 'cross cutting issues into health sector strategies are the issues of HIV/AIDS, environment and gender' according to the NEEDS 2 document (NPC, 2007).

Although the human resource development section of the SEEDS document addresses the needs of women in detail, this does not mean that the document is gender-sensitive. Constraints and opportunities in the state are not assessed along the lines of which gender is more affected or able to effectively use the opportunities identified in the various sectors. The assumption that men and women are equal often does not apply.

5.2 Specific/sectoral policy issues

Of note is the new tourism blueprint, which currently does not have a focus on the empowerment of women. The current strategies for trade fairs can only be inclusive if women have stocks of crafts and other goods that meet the formal requirements. The existing scope of women's enterprises may be too limited to be included. Lack of education also will limit women's potential for participation in fairs because of the formalities of registration. Tourism does not focus on the informal sector, in which the majority of women are presently engaged.

The impact of the tourism sector on agriculture has barely been considered at state level or assessed in quantifiable terms. This study opens up the issue of loss of livelihood, not only for women but for a large section of the agricultural workforce. There is a need to actively consider alternative livelihood opportunities for the communities displaced by Tinapa.

Small and medium enterprises in the state provide some employment opportunities for women as they involve agricultural processing and marketing to service the growing tourism sector. Furthermore, mineral resources abound in CRS, apart from oil and gas, which are yet to be developed or explored. Policies must address the low representation of women in the modern sector as this appears to be the direction of future growth in the state. Education is a priority here.

Women often find a niche in the industrial sector as marketers of consumer goods. However, the weak industrial sector with closed industries, factories operating at low capacity level and the non-functionality of the Free Trade Zone constitute blocked growth opportunities.

In the agricultural sector the study has shown that many women have inherited land yet cannot access credit due to lack of collateral. The major problem is lack of certified ownership titles to

land. Even though either males or females may use family land, women do not have the right to mortgage family land for credit. This has kept them on the fringe of commercial agriculture.

HIV/AIDS constitutes a particular challenge for both males and females in CRS. Many in the PLWHA group have lost their jobs and cannot be reabsorbed into other employment due to stigma and discrimination, which has also forced some students to drop out of school. For widows, the loss of a husband to HIV increases the family burden, especially the responsibility of bringing up children and the attendant financial implications. The likelihood of these children ending up as school dropouts is high. All these factors affect the development and quality of human resources in the larger economy.

There are definite strengths on which CRS can promote growth as well as gender-inclusive growth. There are a strong civil society and several strong local NGOs and CBOs focusing on women's and girls' empowerment. Women's participation in politics and the state executive council adhere to the 30 per cent women's quota. These strengths need to be harnessed to promote gender equity in the growth sectors – agriculture and tourism – as well as to address poverty, health, including HIV/AIDS, and affordable education for both girls and boys.

5.3 Policy recommendations

Policy blueprint: The state's strategic documents must spell out how both men and women will be involved in utilisation of the potentials of the state.

5.3.1 Female employment

- Intervention measures to enable women's organisations and associations to access formal credit should be introduced in the state.
- Vocational education and skills training linked to employment need to be encouraged, while access to credit and agricultural inputs need to be improved
- On this issue of land, legislation and credit, it was noted that the World Bank and Cross River State are involved in the Investment Climate project. This is expected to address the issues of access to land and credit and the registration of titles to land.
- Labour-intensive technology coupled with youth migration to urban centres has led to low agricultural productivity. Interventions should address promoting improved technologies for both women and men farmers.

5.3.2 Child Trafficking

- The problem of youth migration and child trafficking must be given prompt attention. Rehabilitation of returnees from trafficking will help to prevent them from going back. In particular there is need for government intervention to benefit the youth of Ekorì. Tertiary education for secondary school leavers and employment opportunities are necessary if child trafficking is to stop. Virtually all secondary school dropouts and graduates expressed the desire to go back to school.

- There is also a need to help women to become more economically viable so that they can provide for their children's education. The creation of industries to add value to agricultural produce will empower the men, provide jobs for the youth and stem the massive movement out of the state.

5.3.3 Tourism

- There is an urgent need to empirically estimate the impact of the tourism industry on the agricultural sector in particular and on other sectors of the state's economy.
- The capital-intensive nature of the tourism sector has led to the marginalisation of other sectors. There is a need to promote upstream and downstream informal sector businesses around tourism, particularly food production, the export of arts and crafts and related services that will include both women and men. Capacity building by the state and other development actors to support the involvement of women in these businesses needs to be pursued.

5.3.4 Education

- In order to further shore up female enrolment at the primary and secondary levels of education in the state the government should demonstrate its commitment to the implementation of the UBE scheme. In addition, it should introduce the school feeding programme already adopted by some states of the federation which provides a meal per student on each school day and could be a great incentive to improve school enrolment and attendance.
- The cost of education, which is a major disincentive to parents sending their wards to school, can be reduced through the provision of school textbooks and notebooks by the state government. Economic empowerment of mothers will greatly promote female enrolment and attendance in CRS.
- Mid-level education such as colleges of education and technical schools should be established in the state.

5.3.5 Health care and HIV/AIDS

- The government should show stronger commitment to its free health care programme for children in the state. The hospitals should be stocked with adequate drugs for dispensation to patients.

The case studies brought up these specific challenges:

- Government intervention should provide livelihood opportunities to the HIV-positive people and not just focus on awareness generation, especially in the cities.

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STATE REPORT

KANO STATE

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LIST OF ACRONYMS

BLRW	Better Life for Rural Women
FEAP	Family Economic Advancement Programme
FMS	Free maternity service
GGA	Gender and growth assessment
IDH	Infectious Diseases Hospital
KNARDA	Kano State Agricultural and Rural Development Agency
K-SEEDS	Kano State Economic Empowerment and Development Strategy
LGA	Local Government Area
MMR	Maternal mortality ratio
NAPEP	National Poverty Eradication Programme
RVF	Rectovaginal fistula
SMFPP	Special Mass Food Production Programme
TE	Total enrolment
TFE	Total female enrolment
TQS	Traditional Qur'anic school
UTI	Urinary Tract Infection
VVF	Vesicovaginal fistula
WDC	Women's development centre
WHO	World Health Organisation
WIA	Women in Agriculture

GLOSSARY OF LOCAL TERMS

<i>Awara</i>	A type of tofu made of soya beans
<i>Dadagaci</i>	Village head (pl. <i>Dagatai</i>)
<i>Fiqh</i>	Islamic jurisprudence
<i>Hadith</i>	Tradition of Prophet Muhammad
<i>Hakimi</i>	District head (pl. <i>Hakimai</i>)
<i>Kayan daki</i>	Room decorations and kitchen utensils
<i>Koko</i>	Millet porridge
<i>Kosai</i>	Fried bean cake
<i>Mai unguwa</i>	Ward head (pl. <i>masu unguwanni</i>)
<i>Makaranta allo</i>	Day school for traditional Qur'anic education
<i>Malam</i>	Teacher
<i>Islamiyya</i>	Modern Islamic school of education
<i>Sharia</i>	Islamic legal system
<i>Sirah</i>	Life history of the prophets
<i>Tahzib</i>	Moral instruction
<i>Taliya</i>	Locally-made spaghetti
<i>Talla</i>	Hawking (<i>mai talla</i> : hawker)
<i>Tsangaya</i>	Boys' boarding school for traditional Qur'anic education
<i>Waina</i>	Fried millet cake
<i>Wainar Fulawa</i>	Savoury pancakes
<i>Zobo</i>	Cold sorrel drink

EXECUTIVE SUMMARY

General background

Kano State is one of the 36 states of the Federal Republic of Nigeria, and is located in the North Central zone of the country. With a population of 9.3 million, it is Nigeria's most populous state (2006 Census). Culturally, Kano State is largely homogenous, being made up predominantly of Hausa/Fulani tribe. The state operates the Sharia law system, which guarantees women strong rights to equal status in all areas of their lives. However the necessary apparatus for the implementation of the law, especially as it concerns the rights of women, is lacking, and many women are unaware of their rights under Sharia law.

Key findings

Employment and growth

The major drivers of the economy in Kano State are agriculture and commerce. In recent years, the state government launched the Special Mass Food Production Programme (SMFPP) which provides groups with inputs and expertise.

Although women make up 50 per cent of the population of Kano State (FRN, 2007), their participation in the major economic sectors of the state is limited with only 12 per cent employed in the formal sector. Women's economic activities are mostly concentrated in post-harvest agricultural activities, food processing and home trade and their earnings are low.

The majority of farmers in the state are male and between 30 to 50 years old and have 11 to 30 years' experience in farming. Livestock production practices were predominantly traditional, with very low meat and milk yields. Women own about 65 per cent of the state's small ruminants while men dominate the ownership of large ruminants.

Before the launch of the Special Mass Food Production Programme (SMFPP) most of the state's farmers' associations were organisationally weak and did not provide satisfactory services to their members and the extension agent to farmer ratio was 1:2335 as against the recommended 1:1000. Despite the crucial role that agriculture plays in employment generation, food security and poverty reduction, the sector is constrained by a number of factors which weaken its ability to contribute significantly to state revenue.

Kano State is known as a centre of commerce and has 16 specialised markets and oil milling, textile, metal and wood furniture, confectionery, plastics and agro-based industries. Most of the industries operate at low capacity. The influx of foreign commodities stifling local industries is a major challenge for the state's commerce and industry. This is compounded by the general national problem of erratic power supply.

Women's commercial activities are limited to selling agricultural products, processing crops and making craft products at home. Many motorcycle *okada* are owned by women. Women's limited economic mobility has exacerbated school dropout rates for girls and child labour is widespread.

Constraints to full participation in the economy by women

In Kano State the major constraints to women's participation in the economy are as follows:

Low levels of western education

There are vivid disparities between boys and girls in school enrolment and completion rates at both primary and secondary schools. Female teachers, who could serve as role models to girl pupils, are equally in the minority. Girls' marriage at the age of 12 to 15 is an underlying factor limiting full access to western education for girls.

Reproductive health and fertility

Maternal mortality rates (MMR) are reported to be as high as 1,700 per 100,000 live births in the state, and vesicovaginal fistula (VVF) cases are widespread. The state is also characterised by high fertility rates, with six to nine children per mother. All of these factors keep women from formal sector employment.

Lack of access to productive assets

Land, credit and appropriate technology are not readily accessible to women in Kano State. They cannot afford to buy land, and their illiteracy and lack of awareness hinders their taking advantage of formal credit facilities, even where these are available. Technological interventions have not taken the particular needs of women into account so that these technologies are sometimes left unutilised, and where they are used the safety of women can be compromised outright (see Box 10).

The decision-making process

The survey reveals that at both family and community levels women in Kano State are mostly excluded from decision making. As such, when decisions (especially community-level decisions) translate into activities in the economy women are not likely to be involved.

Policy recommendations

Specific actions recommended to ensure the enhanced participation of women in the formal economic sector in Kano State are as follows:

- Modification of new conventional technologies to suit the needs of women, and extension programmes aimed at reaching women;
- Integration of western and Islamic education to ensure that more children receive a western education;
- Provision of simple labour-saving devices through empowerment programmes in order to reduce the workloads and improve the work conditions of both men and women, especially regarding women's domestic chores;
- Societal reorientation which will help to liberate women from inhibiting socio-cultural practices that prevent them from participating fully in economic and growth processes.

1 General background

1.1 History and administration

The Kano kingdom was established at the beginning of the second millennium. During this period it became an important commercial centre and exerted a great deal of economic influence on its neighbours in the western Sudan. Several trade routes linked Kano with city states of north and western Africa such as Fez, Marrakesh, Gonga and Liptaku. It soon began to attract settlers and migrant groups from far and wide.

Islam came to Kano through the trans-Saharan trade routes. During the reign of Muhammadu Rumfa a now famous North African scholar, Mohammed B. Abdulkarim Al-Maghili, wrote a political tract that had a very positive impact on the Hausa political system, not only in Kano but also in neighbouring states like Katsina, Zazzau and Daura. Muhammadu Rumfa (1463–1499) strictly and actively pursued Islamic policies and introduced several innovations to Kano's political system, many of which have endured to the present.

Kano is one of the 36 states of the Federal Republic of Nigeria. In accordance with the federal and presidential system of government there are three arms of government in the state; the executive, the legislature and the judiciary. There are also two tiers of government, the state and local governments. Presently, there are 44 Local Government Areas (LGAs) in the state, a reflection of its huge population. Each LGA is autonomous, although they are supervised by the state government through the Ministry of Local Government. Each LGA is administered by an elective council presided over by a chairman, who serves as the chief executive, with a key role in decision-making.

The chairman assigns councillors to supervisory positions in the various departments, while the Ministry of Local Government posts Directors of Personnel Management (DPM), heads of departments and other top civil servants to form the administrative machinery of the local councils. The native authority, introduced by the colonial administration under the indirect rule, is now referred to as the emirate council which performs mostly traditional and ceremonial functions. The Emir of Kano is the head of the institution with 44 district heads or *Hakimai* (one in each LGA), who are supported by village heads (*Dagatai*) and ward heads (*Masu Unguwanni*).

1.2 Population, culture and religion

According to the 2006 census Kano State has a population of 9,383,682 million. The population is perhaps the most homogenous in the country and predominantly comprises Hausa and Fulani speaking people. Nowadays, the people are referred to as Hausa/Fulani due to their indistinguishable characteristics arising from cultural interactions and intermarriages. Although a large number of settlers from other ethnic backgrounds such as Yoruba, Ibo, Nupe, Igala, Tiv and Idoma can be found scattered across the state, Hausa is the main language spoken by indigenes and non-indigenes in all forms of business and social interactions. English, however, is the official language.

Following the enactment of the first Sharia Penal Code in Zamfara State in 1999, Kano State re-launched Sharia law in 2000 under the Kwankwaso administration. The present Shekarau administration consolidated the process with the establishment of the necessary structures such as the Sharia Commission, the *Hisba* Board and the *Zakka* and *Hubsu* Commission. According to Sada *et al* (2005) Sharia law guarantees women the following rights:

- the right to equity in status, worth and value;
- the right to education;
- the right to own and dispose of property;
- the right to inheritance and dowry;
- the right to be maintained financially by their husbands in exchange for their contribution to the emotional and physical well-being of the family and rearing of children;
- the right to maintenance;
- the right to divorce.

However, application of the law requires trained judges, established procedures and streamlined administration. Some of these elements are missing from the legal infrastructure. For instance, some of the judges are not adequately trained in the application of Sharia law. In addition there is a general lack of awareness especially in women, of the full range of women's rights under the Sharia. The absence of translation into Hausa of the laws presents a big barrier, especially when the level of western education of women in Kano State is considered. This information gap leaves room for abuse of the law and miscarriages of justice.

1.3 Economic profile

The major drivers of the Kano State economy are agriculture and commerce. Therefore, this gender and growth assessment (GGA) investigates these two sectors with a view to identifying the potential and problems as they affect the economic wellbeing of the people in general.

1.3.1 Agriculture

Agriculture is the mainstay of the economy of Kano State and involves over 75 per cent of the population (Kano State Government, 2007). Until oil was discovered in commercial quantities Nigeria was one of the largest suppliers of groundnuts and Kano State was producing at least 50 per cent of the country's total output. The legendary groundnut pyramids have been a feature of the state since 1927 with all the northern states sending their produce to Kano State for export. Other important crops produced include sorghum, cotton, cowpea, maize, millet, rice, wheat and a variety of spices and vegetables. The farmers of Kano State are very experienced in both rainfed and irrigated agricultural production. About 6.25 million acres of land are currently under cultivation, mostly by subsistence farmers. Land ownership is vested in the state with most farmers cultivating plots of 0.2 to 200 hectares. However, farmers still retain tenure rights to rent, sell, pledge or bequeath land to others, and multiple ownership of land is fairly prevalent due to existing laws.

Rainfed agricultural production is supported by the irrigated production widely practiced in Fadama areas², small-scale irrigation schemes and the Hadejia Jama'are River Basin Development Authority scheme. The availability of these resources has increased cultivation intensity by about 200 per cent since the late 1980s. Crop production is widely undertaken by almost every household at smallholder level. Large-scale farming is practiced in higher rainfall areas such as Doguwa and Tudun Wada LGAs.

In 2003, total crop production was estimated at about 1.6 million tons. However, government intervention over the years increased this to 3.0 million tons by 2006 (KNARDA, 2006). Crops such as sorghum, millet, maize, rice and groundnut have seen the highest growth (Table 1). For instance, sorghum production in 2003 was 462,400 tons, but by 2007 had increased to 760,320 tons.

Table 1: Kano State wet season crop production ('000 tons) 2003–2007

Crop	2003	2004	2005	2006	2007
Bambaranut	2.408	2.51	0	12.042	0.63
Beniseed	0.59	0.72	0.79	0.517	0.36
Cotton	12.75	77.65	72.74	77.316	6.24
Cowpea	106.7	108.14	118.72	75.332	68.72
Garden egg	0	22.74	0	6.01	1.14
Groundnut	341.4	331.98	430.58	520.825	25.64
Hot pepper	0	5.083	0	0	0
Maize	103.7	135.65	147.72	198.391	398.08
Melon	0	0	609.84	835.981	258.41
Millet	361.4	344.95	397.24	349.203	457.78
Okra	6.06	6.746	9.29	49.469	3.45
Onion	5.1	5.54	6.381	12.688	58.97
Pepper	61.21	67.49	68.91	81.603	14.75
Pumpkin	0.003	0.003	0	0	4.83
Rice	79.48	87.58	105.6	167.134	221.69
Sorghum	462.4	464.99	524.44	440.374	760.32
Soya bean	48.05	43.82	43.943	34.492	26.09
Sweet potato	0	0	237.4	273.776	1089.89
Tomatoes	67.2-1	68.56	54.7	69.036	3.43
Total	16.58	1774.1	2828.294	3204.189	3400.42

Note: The rain finished early in 2006

Source: KNARDA, 2007

The trend in Table 1 is of yields of crops like maize, rice, sorghum and millet increasing significantly in 2006 to 2007 while most others declined. This is attributed to the impact of the

² Fadama is the Hausa name for irrigable land are flood plains and low lying areas underlined by shallow aquifers and found along Nigeria's river system. <http://fadama.org/> accessed on 21/10/09.

Presidential Initiatives Programme for selected crops, mainly those with high export and industrial value. The lifting of the export ban on all crops has been a boost. Production of sorghum has also greatly increased. This is possibly attributable to other crop improvement programmes such as USAID-MARKETS, Oxfam-GB's Sorghum Improvement Project and SMFPP. Note that low output of cowpea and groundnut could be due to data errors, since these are highly commercial crops (output figures for 2007 production were unlikely to be fully captured at the time of writing).

However, a shift in production structure is implied as farmers diverted resources from basic subsistence food crops (vegetables, etc.) to more marketable crops. The impact of this on household food security may be far from positive. This pattern is similar to farmers' supply response to tradable crops in the early years of the Structural Adjustment Program (SAP), as a result of which households sold more and ate less of what they produced as a supply response to better markets and desperate need for cash following high inflation (NISER/CBN, 1992).

Meagher and Ogunwale (1994) document the above development, noting that structural adjustment led to the expansion of transborder trade due to the liberalisation of commodity and currency markets (and the devaluation of the naira) and the dissolution of commodity boards. This can also be seen to be a result of the decline in local livelihood opportunities and incomes. Trans-border trade undermined local food security and agricultural development initiatives by siphoning off subsidised inputs to neighbouring countries on the one hand and importing wheat flour and rice on the other.

The impact of this on gender assessment is discussed by Akanji (1997), who notes that women's livelihoods with respect to subsistence crop production were undermined by commercialisation, yet women still had a duty to provide for the welfare of their households. This led to the impoverishment of women farmers. Elabor-Idemudia (1995) elaborates on this development in a project on the impact of SAP on African women farmers.

In general agricultural production in the state has increased, mostly as a result of conscious efforts by various administrations. A liberal trade policy is in place in the present civilian administration. Kano State has one of the few state governments in the country that commits more than 10 per cent of its expenditure to agriculture. In 2006 N7.6 billion was allocated to agriculture (15 per cent of the state budget). The state government has also launched the SMFPP involving over 10,000 farmer groups and a wide range of food crops including maize, millet sorghum, rice and groundnut. Under SMFPP, KNARDA provides the groups with inputs and expertise. In the 2005 planting season 66,000 metric tons of fertiliser were provided by to farmers at subsidised rates.

1.3.1.2 Gender roles in agriculture

A benchmark survey of KNARDA in relation to the SMFPP reveals that the majority of farmers in the state are male and aged 30 to 50, with most having 11 to 30 years' experience of farming. However, fewer than 30 per cent of farmers have formal education and the majority are ignorant about the ways of dealing with major crop pests and diseases. The survey also reveals that livestock production practices are predominantly traditional, with very low meat and milk yields. An important finding is that women own about 65 per cent of small ruminants while men dominate the ownership of large ones. Before the SMFPP only 1,050 farmers' associations existed in the state, most of which were organisationally weak and did not provide a satisfactory

service to their members. Moreover, the extension agent to farmer ratio was 1:2335 compared to the recommended 1:1000.

Despite the crucial role that agriculture plays in employment generation, food security and poverty reduction, the sector is constrained by a number of factors including:

- erratic policy formulation and implementation;
- poor input supply and distribution system;
- poor access to credit for farmers;
- poor socio-economic status of farmers;
- poor infrastructural facilities and institutional support (roads, water, electricity, storage, etc).
- lack of access to appropriate technology;
- low educational status of farmers.

1.3.2 Trade, commerce and industry

In addition to the predominance of agriculture, Kano State has earned its name ‘Centre of Commerce’. The historical position of ancient Kano as a centre of commercial activities in the western Sudan has been highlighted. The people of the ancient city of Kano excelled in merchandising and small scale industrial activities such as leatherwork, foundry work and handicrafts. With increasing modernisation, Kano State has witnessed a remarkable surge in commercial and industrial activities resulting in the development of modern manufacturing industries and the establishment of several market outlets. The state’s large population is a great asset where commercial activities are concerned because it provides a ready market for all kinds of products and services. The culture of hospitality and tolerance of outsiders has helped in providing a favorable environment for business activities. The ancient Kurmi market is still well-known throughout the West African subregion for its traditional crafts. Several large markets exist that serve other northern states like Katsina, Bauchi, Jigawa, Zamfara, Kaduna as well as neighbouring West African countries like Niger, Cameroon and Benin.

Successive governments have been forthcoming with new initiatives and innovations in the commerce subsector. For instance, the establishment of specialised markets with the aim of decongesting the existing multi-product markets has boosted trade and created increased specialisation. There are 16 specialised markets in the state: the most notable include the Dawanau International Grains Market, Naibawa Yan Lemo fruit market, Yankaba vegetable market, Kwari textile market, Kwanar Singer grocery market and Sabon Gari general merchandise market (see Table 2). The size of these markets underlines the importance of commercial activities in the state. The Kwari textile market alone is reputed to be worth at least N20 billion (K-SEEDS, 2005). The Dawanau grain market, which moved to its present location in 1985, has over 5,000 shops. There are 28 associations under the umbrella of the Dawanau Market Association, one of which, the Cowpea Traders’ Association, has over 5,000 members.

Table 2: Specialised daily markets in Kano State

Name of market	Products sold	Location
Yankaba	Vegetables and spices	Nassarawa (Kano metropolis)
Yan Lemo (Naibawa)	Fruit	Kumbotso
Dawanau International Commodities market	Grains and other agricultural produce	Dawakin Tofa
Kwari (Kantin Kwari)	Textiles	Fagge
Goron Dutse	Sugar cane	Dala
Kara	Livestock and animal feed	Dala
Dawakin kudu international livestock market	Livestock (especially cattle)	Dawakin kudu
Mariri	Kolanuts	Kumbotso
Bachirawa	Timber and plywood	Dala
Kofar Ruwa	Vehicle spare parts	Dala
Kwanar Singer (Gidan Wanka)	Groceries	Fagge
Kasuwar Mangwaro	Mangoes, hides and skins	Kano metropolis
Rimi	Food items and general merchandise	Kano Municipal
Sabon Gari (Muhammad Abubakar Rimi Market)	Manufactured goods and general merchandise	
Yankura	Cassava, palm oil, fresh and dried fish	Fagge
Kurmi	Foodstuffs, household appliances, leather goods, handicrafts, souvenirs	Municipal
Naibawa	Timber and plywood	Kumbotso

Source: Kano State Ministry of Commerce, Industries and Cooperatives

Kano State's industrial sector has been adversely affected by the country's longstanding economic crisis which began in the mid-1980s, prior to which over 300 large and medium-sized industries operated in the state. Modern manufacturing enterprises in oil milling, textiles, metal and wood furniture, confectionery and garment making flourished in the state and employed thousands of people. This led to the establishment of new industrial estates in Challawa, Bompai, Sharada and Zaria Road. However, 129 of these industries have closed down and the rest are operating at very low capacity. The highest capacity utilization, 45 to 50 per cent, was recorded in the plastics industry. All others operate at 5 to 20 per cent of capacity (K-SEEDS, 2005). This has led to massive retrenchment of workers, which has further aggravated poverty and unemployment, especially among very low-skilled workers (Hashim and Meagher, 1999; Meagher, 2003).

Unemployment is on the rise in the country and, as shown in Table 3, while the rate is being moderated in other states, it is still on the rise and is second only to that of CRS. This is attributable to the comatose state of the state's numerous industries. The majority of the population is engaged in farming in rural areas, but millions are still moving to the cities for supplementary income. In spite of government efforts, agriculture needs to be more remunerative in most parts of Nigeria such that underemployment is reduced and more people remain in the sector. Some of the challenges and problems that commerce and industry face in the state include:

- The porosity of the Nigerian borders which makes smuggling of foreign goods a very lucrative business (Meagher and Ogunwale, 1994);
- inconsistent federal government fiscal policies, unstable trade policies and low investment in physical infrastructural facilities;
- the energy crisis, which is affecting employment and agro-based industrialisation.

Table 3: Unemployment rates in Kano (urban and rural combined)

	2000	2001	2002	2003	2004
Bauchi	4.6	1.4	0.1	0.8	0.3
Cross River		2.6	4.4	4.7	5.9
Kano	0.4	3.6	0.8	2.5	5.1
Lagos	10.5	3.4	2.2	5.4	2.0
National	4.7	3.8	3.0	2.9	2.8

Source: National Bureau of Statistics in Annual Abstract of Statistics, 2006

Absolute poverty was found to have a steadily increasing trend from 24.6 per cent in the early 1990s to 67.5 per cent in 2005.

Table 4: Poverty indicators

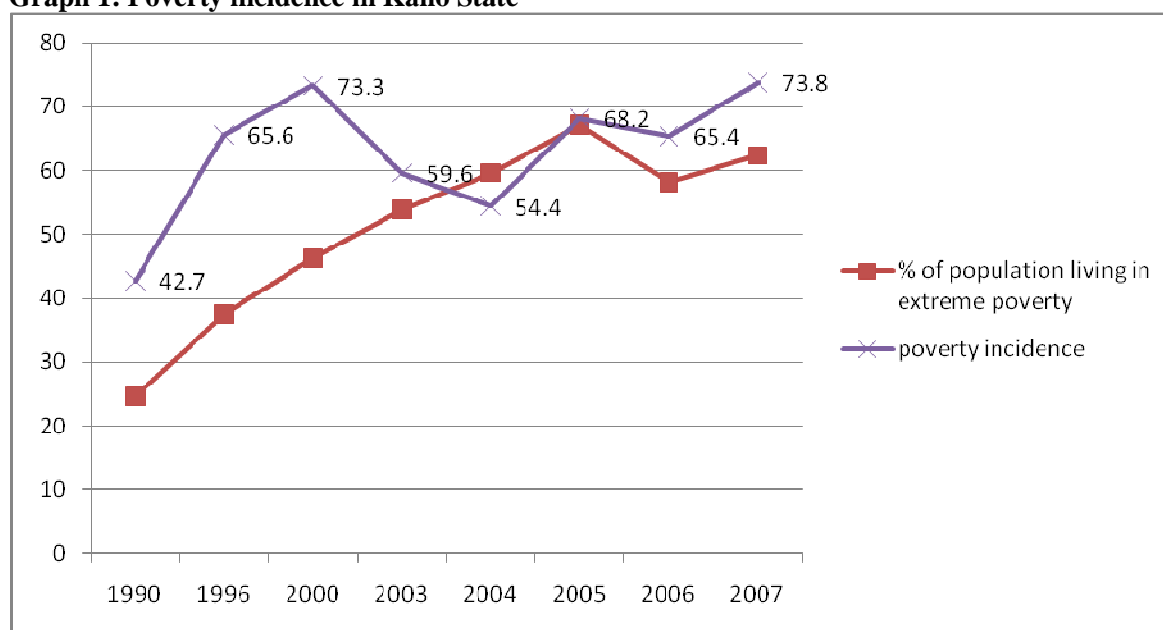
Indicators	1990	1996	2000	2003	2004	2005	2006	2007
Percentage of people living in relative poverty	42.6	61.9	57.2	53.5	69.1	67.4	67.8	71.9
Percentage of population living in extreme poverty (consuming 2,900 calories or lower daily)	24.6	37.5	46.2	53.9	59.6	67.1	58.2	62.4
Percentage of underweight children	18.3	26.7	39.6	46.9	44.3	41.8	49.9	51.8
Poverty incidence in the state	42.7	65.6	73.3	59.6	54.4	68.2	65.4	73.8
Dollar per day poverty incidence (per cent)							76.8	
Income inequality in the state (Gini coefficient)	0.19	0.29	0.31	0.36	0.466	0.39	0.497	0.42

Sources: Aighbokhan, 2000; African Economic Research Consortium; Core Welfare Indicators Questionnaire survey (CWIQ, 2006); National Bureau of Statistics, 2006; K-SEEDS, 2005; Policy Framework and Projects Summary Millennium Development Goals Report (2005) Nigeria, National Planning Commission; UNDP (2004) National Millennium Development Goals Report: Nigeria; New York: Oxford University (2007).

In 2006 and 2007, 58.2 percent and 62.4 percent respectively of the population lived in extreme poverty in the state and over 70 per cent of the population spent more than one-third of its income on food, which brought them below the national poverty line. In 2006 76.8 percent of households in Kano were poor. However, the relative poverty measurement, which compares the welfare of those with fewest resources with others in society without necessarily specifying minimum requirements, suggests a higher incidence of poverty: over 40 percent of households were classified as poor in 1990, increasing to 53.5 per cent in 2003, 67.4 in 2005 and 71.9 in 2007. This represents an annual average growth rate of relative poverty of 9.1 per cent in the state over the years specified.

Poverty is more pronounced in rural areas, with 50.9 per cent of households classified as poor compared to 41 per cent in urban areas. The incidence is higher among female-headed households and people with disability. The poverty gap in Kano State was 0.39 (Gini coefficient) in 2005, indicating that it has a relatively significant level of income inequality. Since the magnitude and extent of poverty in any country depends on the average level of national per capita income and the degree of inequality in its distribution, the Gini coefficient of 0.39 indicates greater inequality and the presence of absolute poverty. The proportion of the population living in absolute poverty from 1990 to 2006 increased significantly from 0.19 in 1990 to 0.36 in 2003 and 0.49 in 2006. Dollar-per-day poverty incidence is 76.8 per cent, indicating that the majority of the state's population is living below the poverty line. Further, 50 per cent of children are underweight (compared to the MDG target of 17.9 per cent) through malnutrition.

Graph 1: Poverty incidence in Kano State



Source: Compiled from Table 4.

Graph 2: Income inequality in the state

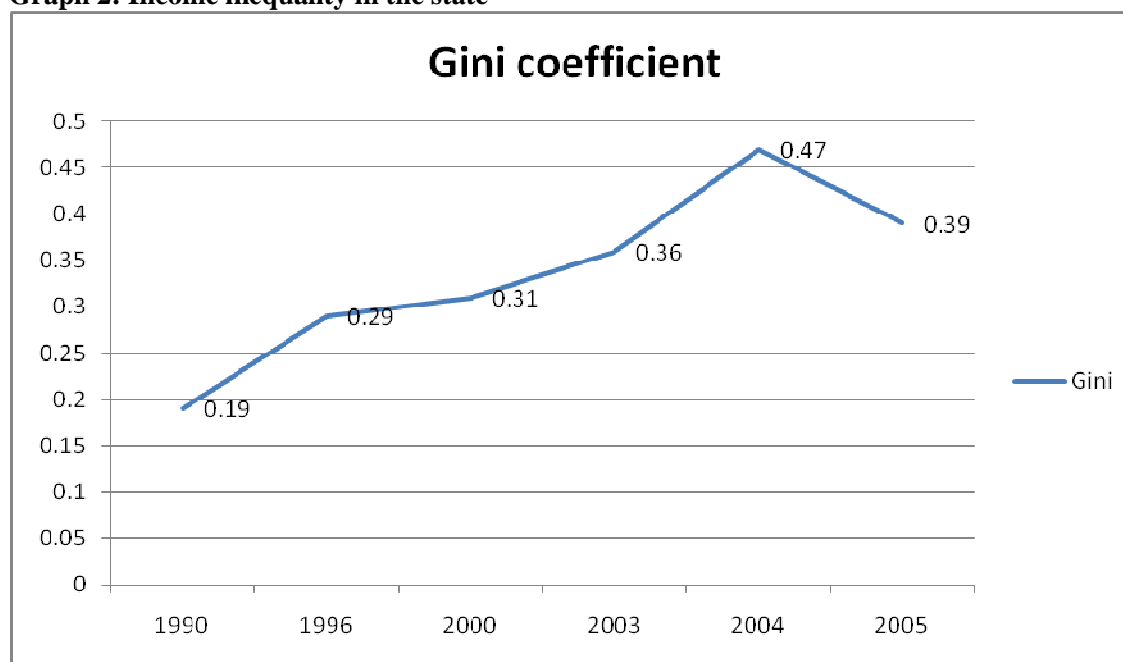


Table 5: Poverty indicators

	1990	1996	2000	2003	2004	2005	2006
Percentage of population below food poverty level (2900 calories per day)	23.6	21.4	49.2	52.1	56.3	58.6	57.9
Percentage of underweight children	21.9	19.7	33.4	51.2	48.8	53.1	48.5

Source: Kano State Ministry of Health, Kano State Ministry of Agriculture

2 Women's participation in economic activities

The 2006 census reports in the population of Kano State to have comprised 4,539,554 females and 4,844,128 males. However, women's participation in the major economic sectors of the state is very limited in scope. According to K-SEEDS only about 12 per cent of women in Kano State are employed in the formal sector.

2.1 Women's income-generating activities in the informal sector

Women's economic activities are largely concentrated in post-harvest agricultural activities, food processing and trading from home. In both rural and urban areas, home trading and food processing are the most important economic activities of women. It is common to find women selling essential items such as salt, detergent, sugar, kerosene, spices and soup ingredients from the confines of their homes. Many Kano women have also carved a niche for themselves selling processed foods, snacks, sweets and drinks. The sale of processed foods such as *koko* (millet porridge), *kosai* (fried bean cake), *waina* (fried millet cake), *taliya* (locally-made spaghetti), boiled meat etc is typically considered women's domain. The trade in processed and cooked foods has progressively diversified as dietary habits have changed. For instance, *awara* (soya bean tofu), *wainar fulawa* (savoury pancakes), *zobo* (sorrel) and ginger drinks have recently become important sources of revenue for many women. While some of the goods are sold from home directly by the women themselves, others may require the services of a *mai talla* (a hawker), usually a female child, who takes them out to sell. So many young girls are traders too, hawking their wares on the streets, from door to door or at the markets, working for their mothers mostly to raise capital for their marriage since the provision of *kayan daki* (room decoration) is considered a mother's duty.

As women become older, they also become more mobile and are able to pursue a wider range of income-generating activities. Older women display their wares on the side streets near their homes. Some take their goods (mostly locally-made sweets and snacks) to nearby primary or *Islamiyya* schools (see section 3.1.2) to sell. Others travel to nearby markets to trade in manufactured goods. It is also common to find a middle-aged woman (a *dillaliya*) in every community who engages in the sale of secondhand clothes, furniture and assorted household wares. The *dillalai* (pl.) perform the very important function of linking married women to the market.

Kazah (2002) analyses the effects of women's participation in small-scale trading on household management in Zango Kataf LGA, Kaduna State. The study notes that reasons behind women's involvement in trading activities include the declining size of landholdings, high cost of education, out-migration of males, unemployment and underemployment.

Lawani (2005) reveals that women in various associations engage with many voluntary and non-voluntary organisations in which they carry out business to help each other and the associations. Dyaji (2002) finds that in the state, cassava production and processing was more common among women than men. The women benefit both economically and socially from this. However, they are faced with many problems including limited land availability, inadequate financial support, constraints to traditional processing and low literacy levels.

2.2 Women in agriculture

The participation of women in agriculture is also very limited in scope. Even though many women in rural areas own land, mainly through inheritance, the majority do not till it themselves, relying on their husbands, male children, brothers or hired help. Nonetheless, there is evidence of women's deep involvement in agriculture in certain localities, mainly among the animist communities commonly called *Maguzawa* found around Bebeji and Roni LGAs. More than 20 women's farming groups are coordinated under Oxfam's Sorghum Improvement Project (SIP) running in three LGAs in Kano and Kaduna States (Akanji, 2008). The Sorghum Improvement Project (SIP) evaluation study found less evidence of women's groups in Tundun Wada LGA, which is predominantly Muslim. Other studies focusing on agricultural activities have found that female farmers, where they exist, are as committed as male farmers, although they have more constraints (Quisumbing et al, 1997, Rahji, 2004, Carim, 2003).

According to a KNARDA official about 70 per cent of women's agricultural involvement is in post-harvest activities such as threshing, cleaning, dehusking and oil milling. A substantial number of women raise livestock (mainly small ruminants) and keep local poultry, which serves as one of the very few avenues through which they can build capital that can be easily mobilised in an emergency and provides savings in times of plenty, reducing household vulnerability. It also has social significance, especially in rural areas, as it influences women's status, particularly among the pastoral Fulani communities. The animals are kept within the household compound, usually in the back yards, so that the women are able to combine caring for them with their domestic chores. Some women also engage in service-oriented trades such as tailoring, hairdressing and laundry, also carried out mostly from home.

Women's economic activities in Kano State have two universal characteristics:

- virtually every woman engages in one form of income generating activity or another:
- women's participation is mostly limited to small-scale, informal and low-return activities, mostly carried out from their homes.

The interaction of the researchers with women at a development centre in Gwale LGA demonstrates these two issues, as presented in Box 1.

BOX 1: The nature of women's economic activities: Women's Development Centre, Gwale Kano

One of the women interviewed reported that before she registered at school in the centre she was totally economically dependent on her husband, but with her exposure to the school she learnt how to do some income-generating activities. Specifically, she plaits hair and sews *hijab*, the Hausa veil. She uses the revenue to pay for her children's textbooks and some household needs. Previously, when she had no income she was frustrated whenever her children came home and asked for things that she could not provide. She has 11 children and engages some of them in the sewing business. She charges N20 naira per head and can plait up to ten heads per day. She learnt sewing in the centre and charges N200 per veil, sewing 2 or 3 a day with her children.

A widow has a refrigerator and used to sell cold drinks. It has broken down and she has no money to repair it. She also has a grinding machine for making tomato-chili paste. Women from the neighborhood bring their condiments which she grinds for them, earning N200-300 per day. She has aged parents and four children to support. Nowadays her earnings are declining as there is more competition: everyone is on the lookout for something to do.

2.3 Income utilisation by women

Due to increased poverty, inflation and male unemployment, men's incomes are no longer sufficient to run their homes and men are increasingly recognising the importance of women's incomes. For instance, Sa'ade's husband was working in a tannery but was retrenched two years ago and now engages in casual labour. Another woman's husband now sells vegetables. Food processing, hitherto considered a woman's occupation, is now being ventured into by men who cannot find openings in government employment.

Most of the women interviewed reported an average daily income of N50 to N100. Many consider their income-generating activities necessary in view of the increasing levels of poverty, inflation and male unemployment. They use their income to supplement the household budget for food, health care and children's education in addition to carrying out social responsibilities such as buying gifts for friends and relatives on special occasions such as marriage and the birth of a new baby. For those with female children their commercial activities help them to raise money for the huge expenditure involved in the Hausa/Fulani marriage customs. Another very important issue mentioned by many women in Kano State is that their economic activities, though small-scale, provide them with some independence and dignity, as many find it embarrassing to be constantly making financial demands on their husbands.

3 Constraints to women's full participation in the economy

In view of the opportunities for growth and the willingness of Kano State women to participate in economic activities it is important to examine some of the barriers to their full participation. This section considers specific factors constraining the economic role of women in Kano State.

3.1 Education

Poor access to both western and Islamic education is a major constrain to women's active participation in economic activities. It also deters them from enjoying the full benefits of growth and development.

3.1.1 Western education

Table 6 shows that the North West and North East have the lowest rates of primary school attendance in the country, with female consistently lower than male rates. Net attendance ratio for all students is also lowest in the North West and North East and again lowest for girls.

Table 6: Net Attendance Ratio (2003)

Area/Zone	Primary School			Secondary School		
	Male	Female	Total	Male	Female	Total
Urban	71.0	68.0	69.5	47.2	45.3	46.3
Rural	60.2	51.1	55.7	31.7	25.9	28.7
NC	71.4	68.9	70.2	42.7	32.6	37.7
NE	49.5	39.1	44.4	22.9	14.9	19.1
NW	49.0	34.2	41.7	19.8	9.5	14.7
SE	82.4	78.3	80.2	44.9	51.4	48.5
SS	83.2	81.1	82.2	51.6	51.5	51.5
SW	81.2	84.6	82.8	62.2	59.9	61.0
National	63.7	56.5	60.1	37.5	32..6	35.1

Source: National Population Commission, 2004 (NDHS, 2003)

The comparatively low enrolment of females at primary, secondary and tertiary levels of education in Kano state is clearly indicated in the next set of illustrations.

All the major educational indicators point to a high degree of gender inequality in the state's educational system, as summarised in Table 7. Graph 3 shows that the total number of females enrolled at primary school declined in the last three years of the analysis. Girls' enrolment at primary level is shown in Graph 4 and the disparity is captured in Graphs 5 and 6. Graphs 7 and 8 show primary and secondary school completion rates respectively for both boys and girls. Table 8 presents male and female enrollment rates for primary, secondary and tertiary education is shown with very poor figures for the latter that imply much lower prospects for remunerative employment for females in the state since education is an empowerment tool.

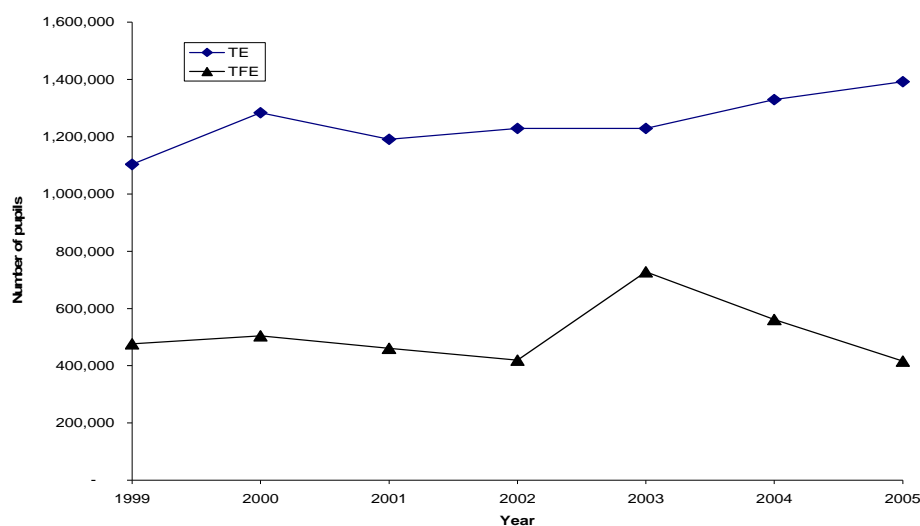
Table 7: Kano State: Major educational indicators showing gender inequality

Indicator	Male	Female
Enrolment (6–11 years)	84.28%	70.85%
Enrolment (primary classes 1–6)	1,026,637	710,876
Transition rate (JS 1)	39.26	28.31
Transition rate (SS 1)	75.55	66.90
Enrolment (JS 1–JS 3)	29,725	16,117
Percentage withdrawal	0.37	0.38
Completion rate (primary)	89.31	56.35
Completion rate (secondary)	42.11	27.29
Teacher count (primary)	29,813	5,972
Teacher count (secondary)	2,628	616

Source: National Population Commission, 2005 Census Report

Note: Junior Secondary (JS): Senior Secondary (SS)

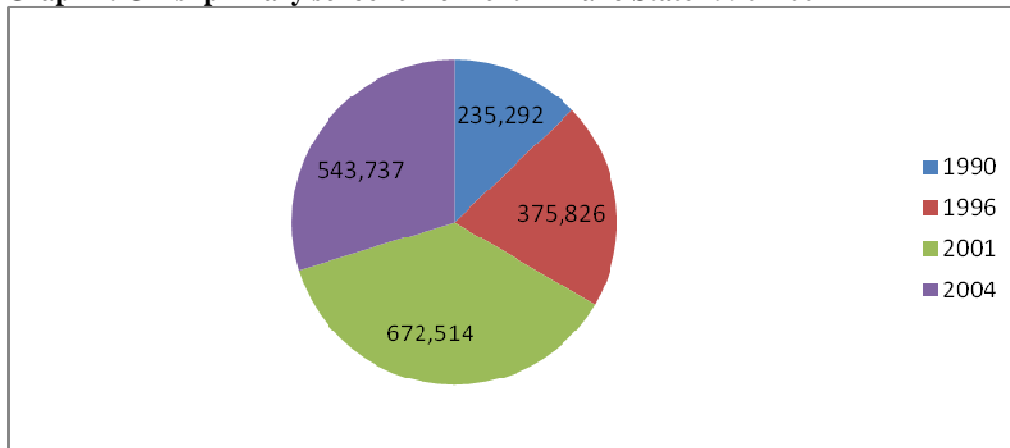
Graph 3: Number of primary school pupils in Kano State (1999–2005)



Note: TE: total enrolment; TFE: total female enrolment

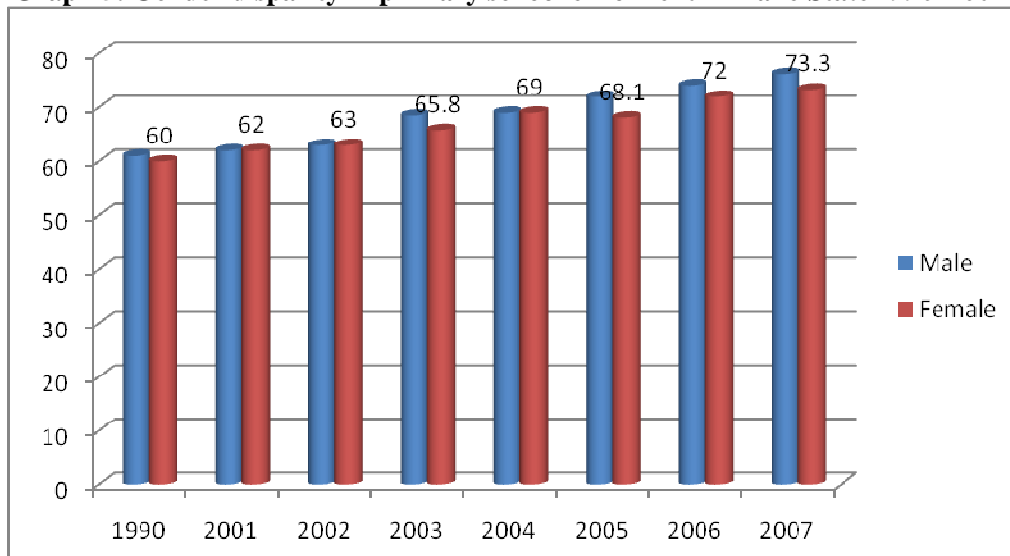
Source: NBS (2006) Annual Abstract of Statistics

Graph 4: Girls' primary school enrolment in Kano State 1990–2004



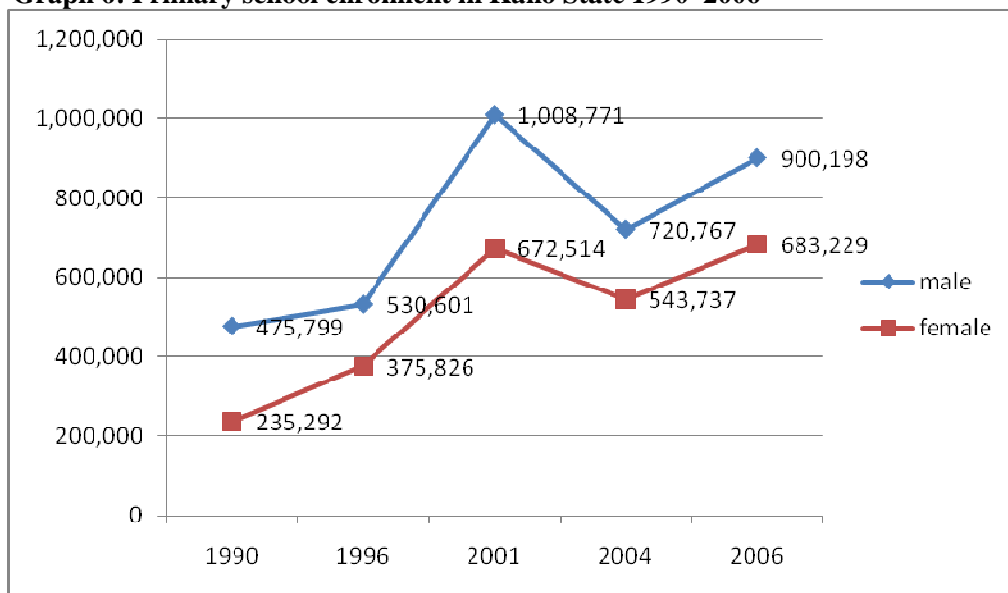
Source: Kano State primary education Board 2006

Graph 5: Gender disparity in primary school enrolment in Kano State 1990–2007



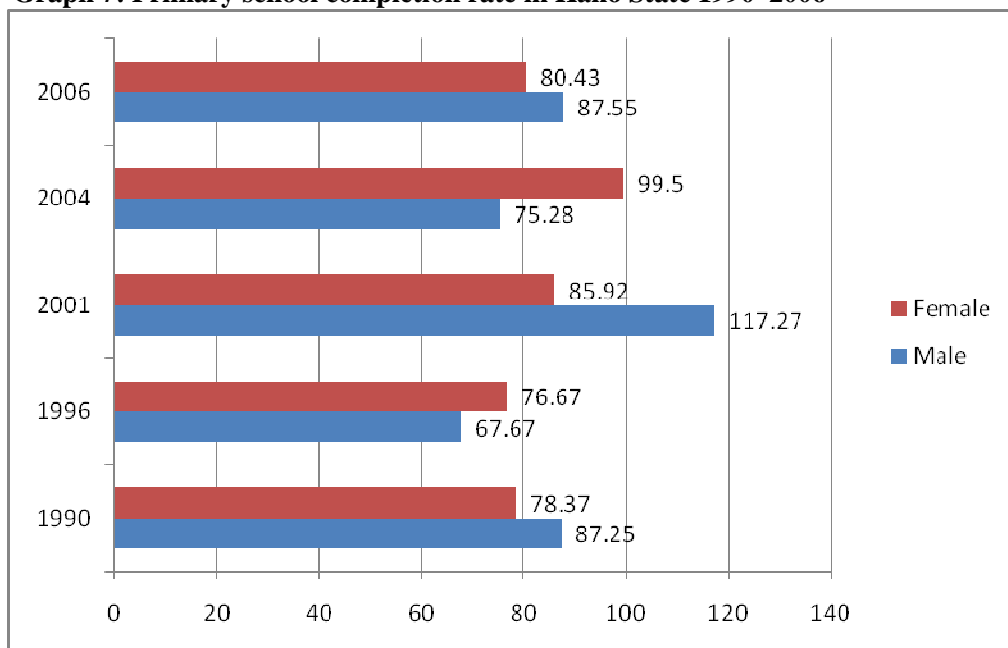
Source: Kano State primary education Board 2008

Graph 6: Primary school enrolment in Kano State 1990–2006



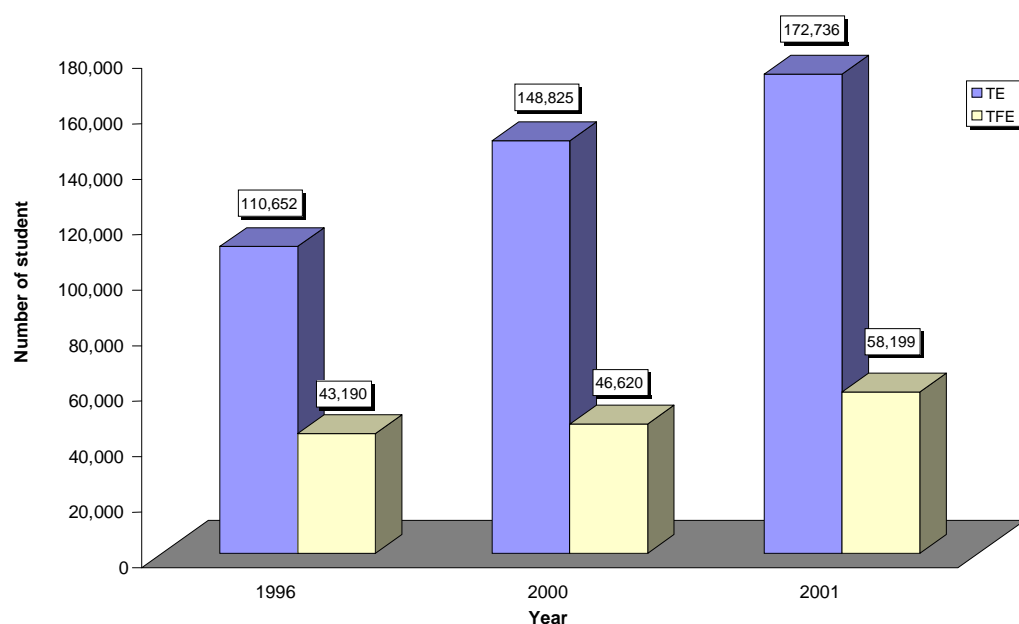
Source: Kano State primary education Board 2008

Graph 7: Primary school completion rate in Kano State 1990–2006



Source: Kano State primary education Board 2008

Graph 8: Number of secondary school students in Kano State 1996–2001



Source: National Bureau of Statistics 2003: Annual Abstracts of Statistics

Table 8: Male and female enrolment rates in primary, secondary schools and tertiary education, Kano State 1990–2007

Year	Primary Education		Secondary Education		Tertiary Education	
	M	F	M	F	M	F
1990	61	60	23.6	16.9	4	1
2001	62	62	25.5	18.2	5	1
2002	63	63	27.3	21.7	7	1
2003	68.5	65.8	29.7	24.3	5	1
2004	69	69	32.2	26.8	3	1
2005	72.0	68.1	35.7	28.1	4	1
2006	74.1	72.0	39.8	30.7	3	1
2007	76.2	73.3	42.3	33.4	3	1

Sources: Kano State Ministry of Education; Ministry of Higher Education Secondary Schools Management Board; Ministry of Women Affairs and Social Development; State Universal Basic Education Board

3.1.2 Islamic education

Kano state has a dual education system. The western system exists side by side with the Islamic system and they interact with each other at various levels. Every educated Muslim is the product of both systems. The Islamic system is considered a religious obligation, and parents usually enroll their children in Qur'anic schools at a very young age. The gender bias is present in both

systems, and even in the religious sub-sector girls are marginalised and withdrawn for marriage at an early age after just a few years in school, hence they acquire very little knowledge of Islam.

Traditional Qur'anic education represents the oldest form of indigenous education in Kano State. The majority of pupils enrolled at these schools are from the rural areas. It is a full time boarding school arrangement. The Qur'an is at the centre of the school curriculum and the children are taught to read, recite, memorise and write the Arabic texts of the Qur'an using very simple implements (slate, corn-stalk pen and locally-made ink) through individualised teaching and learning methods. No school fees are paid, there is no limit to the enrolment age and the school year is not rigidly demarcated into terms and holidays. The school proprietor is usually the only teacher, sometimes assisted by some of the older students. Classes are usually conducted in mosques, under trees, in the front yard of the *malam's* (teacher's) house or in other available spaces in the community. There are no scholarships for pupils (called *almajirai*). For their food pupils usually beg or engage in menial jobs such as laundry, car-washing or running errands for housewives. Sometimes the teacher is itinerant and moves to distant places with his wards.

Many such schools exist in Kano State but all are independent of each other, having no support or regulation from the government. Nor does the teacher receive pay from the government; he is supported by the community where he counsels community members on religious matters, is involved in settling disputes and receives gifts from pupils, members of the community and visitors. Some of the teachers also engage in farming in their village homes and get produce from there to contribute to their establishment in the town, and some send students to work on their farms. The school also serves as a mosque for the local community. One of the schools visited was run in a house provided by a relatively well-off community leader.

In Kano State there are at least three different types of Islamic schools: *tsangaya*, *makarantar allo* and *Islamiyya* schools. We spoke to a group of *tsangaya* pupils whose ages ranged from 12 to 19 (see Box 2).

Box 2: Boys combining school and work

Mustafa, 17, came from Katsina State. His father has two wives and four children. He has been at the school for five years and has completed two-thirds of the Qur'an. He cleans the house and car of an unmarried person whenever required, and in return receives about N400 per day. The work is irregular, however. His uncle, who lives in Kano, brought him to study in this school.

Sagir, 17, also comes from Katsina State and from the same village as Mustapha. His father is a farmer with three wives and ten children. He has been at school for four years. He begged his parents to let him go as one of his brothers had studied there and he saw the quality of education he received.

Isa, 19, is the son of the schoolteacher. He has been studying for ten years, first in Bauchi and for the last four years in Kano. His father has 3 wives and 21 children, none in formal school. The girls attend Islamiyya. His father's wives all make processed soya bean cake (*awara*), which his sisters hawk. He does ironing for three different families and earns N3,000 per month.

Nuhu, 15, has 11 siblings and is from Jigawa. His father was a grainseller at the market, but died 10 years ago. His siblings live with his paternal uncle, who brought him to the school. Nuhu reports that he has visited his hometown only once in the last eight years. He has completed half of the Qur'an. He works in a shop packing sugar and earns N100 naira per 100 kg sack.

Sirajo came from a village in Niger State five years ago with his brother. He is twelve years old and can hardly remember his parents. He does domestic work locally.

The *makarantar allo* is similar in its curriculum, aims and objective to the *tsangaya* but offers a day school alternative and takes both boys and girls. Many *makarantar allo* pupils also attend conventional primary school in the morning. Classes are held from 3.00 to 6.00pm.

The third type of Islamic school is the *Islamiyya*; it is a modernised version of *makarantar allo*. The children wear uniform; there is usually a formal school structure and a more diverse curriculum. In addition to the Qur'an, other Islamic sciences such as jurisprudence (*fiqh*) history (*sirah*), moral instruction (*tahzib*) and the teachings of the prophet (*hadith*) are also taught. Some *Islamiyya* schools also incorporate secular subjects such as English, mathematics, social studies and hygiene. Graduates of such schools can sit for the state's common entrance examination and progress to Arabic secondary school. *Islamiyya* schools cater for the educational needs of girls and young married women. With their focus on religion, they are culturally seen as more acceptable. *Islamiyya* schools for married women are also opening across the state, which for many women is their only chance to acquire a formal religious and secular education. To gain acceptance in the community several women's development centres (WDCs) in Kano State have incorporated *Islamiyya* classes which they offer at weekends along with adult literacy and vocational skills training.

Most *Islamiyya* schools record higher enrolment of girls than boys. In one of the schools visited by the researchers, for instance, of the 37 pupils currently enrolled in Class 6, 25 were girls and all were pursuing their secondary school education simultaneously; while at another school of 400 students 300 were girls. Perhaps the attractiveness of *Islamiyya* School is that it does not discourage acquisition of western education. The average age of the pupils is 12 to 15 and most attend conventional school in the morning. The school has a six-year curriculum, similar to a primary school. On graduation pupils can advance to a secondary school recognised by the Ministry of Education.

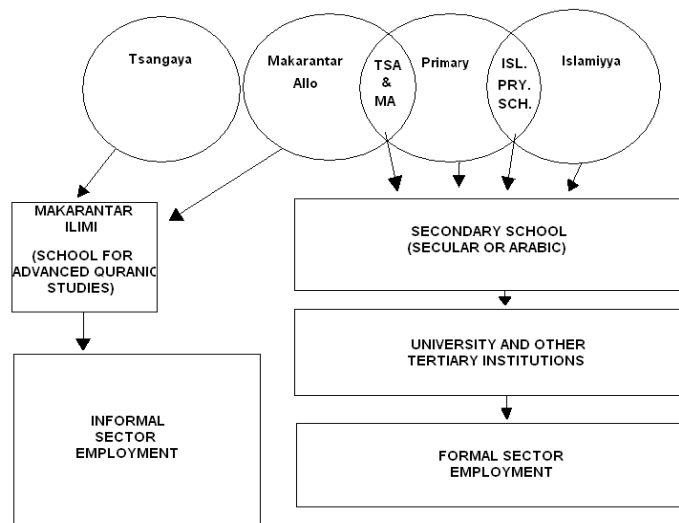
Box 3: Why combine Islamiyya with western education?

When interviewed the main reason given by most students for combining the two types of schooling was that religion is not taught extensively in western-style schools. Other responses included: 'I want to improve my religious education'; 'I want to learn how to worship properly'; 'To acquire moral education and learn how to live peacefully in the community when I grow up'. All wanted in-depth knowledge of the religious doctrines and ideas which they cannot acquire without going to religious school. Many also stated that attending such schools gives them discipline and is more in tune with their culture and society. They all strongly believe that people who attend these schools are more likely to be honest and dedicated in their work. It also helps to keep western education in proper perspective by bringing in the teachings of the Quran.

Pressure of attending both schools

Attending two types of schools simultaneously extends the school day and the children work around the clock to cope with this demand. 'We can manage because Thursdays and Fridays are holidays at the *Islamiyya* School and Saturdays and Sundays are holidays at the western schools. So we do have some free time'. 'We do our homework at night and during free periods at school; in fact we share assignments and help each other'.

Figure 1: Dual educational system in Kano State



Source: Jibril, 2006 personal manuscript

The government of Kano State has realised that human development cannot be achieved without the intervention of the Islamic education system, particularly the traditional Qur'anic system. Therefore under the office of the Special Adviser to the Governor on Education and Information Technology, a gradual reform process has started. The major thrusts of the policy are:

- (a) To mobilise and sensitise stakeholders of Qur'anic and *Islamiyya* Schools as well as the whole of society about the importance of education in Islam and to motivate members of the community to participate in the reform:
- (b) To formulate strategies and policies that will ensure solid long-term measures aimed at bringing substantial improvement to the system. Under the reform programme a few schools have been renovated and some teachers are being given vocational training. Over N200 million have been spent on the reform programme so far. However, much still needs to be done in view of the fact that these schools currently enrol about 1.5 million school-age children throughout the state.

The government step to harmonise Qur'anic and western education is recent. Many of these schools are self-managed but they continue to be patronised by a large number of children, particularly from the rural areas.

3.3 Factors affecting access to education

The major constraints to access to education are attitudes and perceptions, especially in rural areas, about the relative worth of educating girls as opposed to boys. These socio-cultural attitudes result in biases in school enrolment, attendance and retention.

3.3.1 Early marriage

Girls are still usually prepared for marriage at 12 to 15 years of age, and once married their domestic and reproductive roles are considered paramount. Early marriage has also been responsible for low education of girls in Kano state.

Although this is gradually changing, girls are still being married this young.

Box 4: The women of Muntsira community

The majority of the women interviewed in Muntsira community, Bichi LGA, married at the age of 13 to 14. Many gave birth after two or three years of marriage, indicating that they had not reached full maturity when they married.

The councillor of the ward said that girls are not wanted at home beyond a certain age because of the possibility of illegal pregnancy, so they are encouraged to marry early. He claimed that religion also encourages this. However, with the increasing enlightenment things are changing. A girl child can complete her secondary education before getting married and can then proceed to tertiary education if her husband so wishes.

Most of the women pray to be able to send their children to school before they get married. One reported that it was her wish to send her children to any level of education because she was embarrassed one day when a small girl had to translate an English word for her in Hausa while she was travelling. The women believe that if they had been educated they could have formed themselves into a cooperative in order to access loan facilities from banks or other formal institutions, and thus would have had more opportunity for better jobs in the formal sector such as casual work in immunisation campaigns. Their lack of education in the community is more a result of ignorance than religion, although cultural factors also play a role. They are all interested in adult education.

3.3.2 Economic demands of family

In a state with high levels of poverty and unemployment, the demand for children to supplement family income is high. Thus the girl-child is of greater economic benefit to the parents than the boy-child. Girls assist their parents to gather assets towards their (early) marriage. Moses (2005), in his study among the Katafs of Zango Kataf LGA, examined the socio-economic benefits parents derive from their children by sex and assessed the contributions of the boy-child and the girl-child towards the socio-economic wellbeing of their families. He found significant disparity: the boy-child contributes more to parents in term of finance and the training of younger siblings than the girl child. The study however revealed that the girl-child is more supportive to her parents than the boy child.

Girls that attend school start their day early helping with household chores. Many also run errands in the afternoons or hawk to earn some money as their mothers in seclusion cannot go out to market what they produce. In the process many girls default on school attendance. The low net attendance ratio of females in the North West and North East shown in Table 6 is due to some of the reasons given above.

3.4 Health and fertility

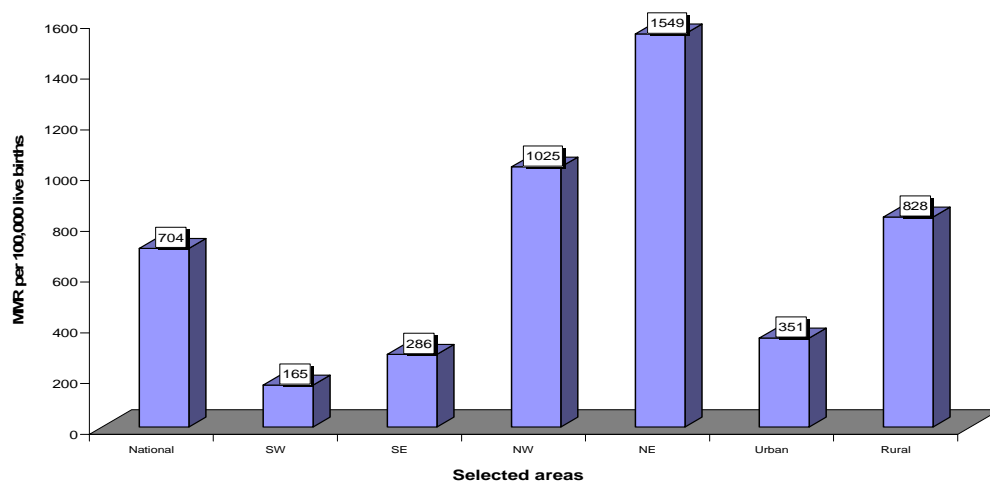
Health is a critical component of human capital formation, hence the economic growth and development of Kano State depends to a very large extent on the health and general wellbeing of its huge population.

3.4.1 Reproductive health status

When the state was created in 1967 there were only 4 general hospitals, 1 infectious disease hospital, 1 dental centre and 8 clinics with a total capacity of 585 beds. However, according to the State Statistical Year Book (2006), there are now 14 federal health institutions (tertiary health centres), 47 state hospitals (secondary health centres), 819 local state clinics (primary health centres), 207 private clinics and 235 school clinics.. In addition the state runs seven health

manpower development institutions. For women, improvements in general and in maternal health promote their individual development, enhance their economic participation and give them the chance to escape from poverty. The World Health Organization (WHO) estimates that globally, half a million women die annually as a result of complications in pregnancy and childbirth, with 99 per cent of these deaths occurring in developing countries (WHO, 2001). There is no consensus regarding the maternal mortality ratio (MMR) for Nigeria, but many studies have reported a figure of between 704 and 1500 maternal deaths for every 100,000 live births, compared with 2 to 9 per 100,000 live births in the United Kingdom (K-SEEDS, 2005). A WHO global health assessment in 2003/2004 places Nigeria as 187th among the 191 members of WHO, close to war-torn Afghanistan.

Graph 9: Maternal mortality ratio in Nigeria, 1999



Source: National Population Commission: national Demographic health Survey

The MMR for Kano State is even more alarming. The figure most commonly quoted in government records is 1700. However, there is wide variation in the figures depending on the period of research and the particular hospital or health institution from which data are collected (see Figure 7 below). However, the fact is that the MMR in Kano State is one of the highest in the world.

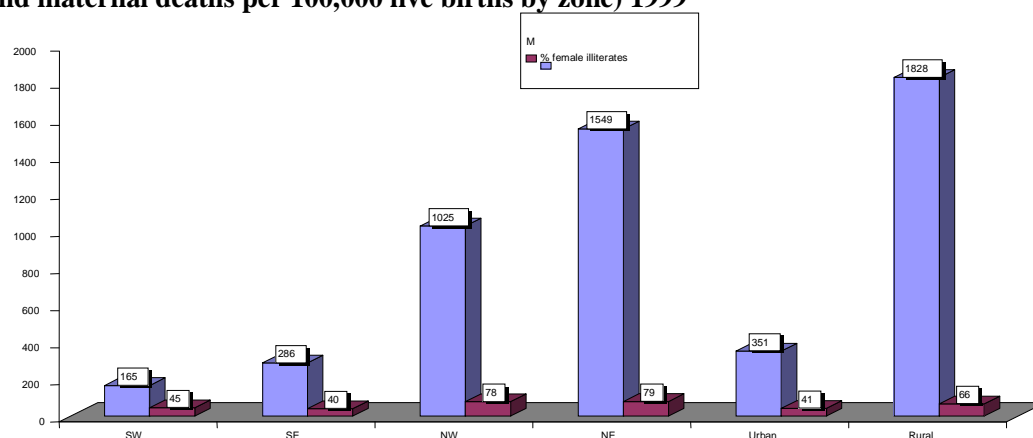
Table 9: Maternal mortality rate in Kano State

Author	Period of study	Source of data	Maternal deaths per 100,000
Kano State Government (K-SEEDS)	2006	NA	1700
Dr. Aminu Magashi Garba (community health initiative)	January, 2002 to July, 2003.	Murtala Mohammed Specialist Hospital	5114
Association of Obstetricians and Gynaecologists	NA	General Hospital, Wudil	5000
Association of Obstetricians and Gynaecologists	NA	Murtala Mohammed Specialist Hospital	3000
Association of Obstetricians and Gynaecologists	NA	Aminu Kano Teaching Hospital	340
Yusuf Adamu et al	1990–1999	Research and Statistics Department, Kano State Ministry of Health	2420

Source: Jibril 2008. Personal Compilation

Kano State has over 2,000 VVF victims and an average of 10 new cases a week (ibid). The condition is a result of early marriage. This has led to the creation of a separate VVF theatre for at the Murtala Mohammed Specialist Hospital. Major causes of maternal morbidity and mortality in Kano State are eclampsia, bleeding, prolonged (obstructed) labour and complications arising from miscarriage.

Graph 10: Female education and maternal mortality (percentage of illiterate females aged 15 to 49 and maternal deaths per 100,000 live births by zone) 1999



Source: National Population Commission: National Demographic Health Survey

Across the world research has documented that maternal morbidity reduces economic and domestic productivity by reducing the quality of life. In Kano State as many as 17,000 per 100,000 women are left with serious illness and disabilities such as anaemia, lacerations, uterine prolapse, urinary tract infections, infertility, VVF and rectovaginal fistulae (RVF) (Ministry of Health, Kano). In addition to reducing quality of life many of these disabilities attract stigmatisation and may lead to divorce and ostracisation from the community.

The Kano State government continues to design policies aimed at improving the general health of women and reducing the MMR. Free maternity services were initiated by the former administration of Dr. Rabiu Musa Kwankwaso, and the present government has continued and expanded this to cover the following:

- free hospital registration;
- medical consultation;
- provision of routine drugs (antimaterial, iron sulphate, folic acid and anti-tetanus toxoid);
- normal delivery drugs;
- post delivery drugs;
- surgical operations for childbirth;
- post-operative drugs and dressing (antibiotics, analgesics and intravenous fluids);
- manual vacuum aspirations procedure;
- dilation and curettage (D&C);
- drugs and treatment of miscarriage; and
- treatment eclamptic patients and of WF and RVF

Table 10: Summary of Activities under FMS in Kano (January, 2001 to June, 2002)

Hospitals offering services	28
Newly-registered pregnant women	208,027
Normal hospital deliveries	46,046
Ectopic pregnancies treated	215
Manual vacuum aspirations	4,076
D&Cs	1,115
Eclamptic patients admitted	2,615
Caesarian operations performed	2,033
WF/RVF	

Source: Kano State Ministry of Health

Table 11: Health care institutions by type and ownership 2005

Type of institution	OWNERSHIP				
	Federal	State	Local	Private	Total
Teaching hospital	1	–	–	–	1
Specialist hospital	–	2	–	18	20
Special hospital	1	4	–	3	8
General hospital	–	12	–	–	12
Private Hospital	–	–	–	40	40
Cottage hospital	–	6	–	–	6
Primary health centre	–	–	15	–	15
Basic health centre	4	–	175	95	274
Maternity home	–	1	–	2	3
Maternity clinic	–	–	–	10	10
Dental centre	–	1	–	–	1
Dental clinic	–	7	–	5	12
Dispensary	–	–	215	1	216
Health post	–	–	306	–	306
Leprosy clinic	–	–	107	–	107
Family health clinic	–	–	1	–	1
Rehabilitation centre	–	14	–	–	14
School clinics	6	235	–	1	242
Diagnostic centres (private labs)	–	–	–	23	23
X-ray centre	–	–	–	6	6
Ophthalmic centres	–	–	–	1	1
TOTAL	14	282	819	205	1320

Source: Kano State Government Statistical Year Book, 2006

Despite the huge potential of the free maternal service (FMS) to reduce maternal morbidity and mortality and improve access to health care for women, the programme is faced with a number of constraints:

Structural problems: The constitution of Nigeria provides local government councils with autonomy, therefore they are not obliged to implement all state government policies, especially where the state and the LGA are ruled by different political parties. As a result of this disconnection the FMS operates mainly at secondary health care facilities owned by the state government. There only 47 of these, mostly in the cities and big towns, hence they cannot cater adequately for the needs of people in rural areas due to problems of accessibility;

Socio-economic problems: These usually manifest in three different aspects of delay in seeking and receiving medical attention. In the first instance, the pregnant woman must ask her husband for permission to attend the clinic. A study by Adamu and Salihu (2002) reports that husbands' denial of permission accounts for over 17 per cent of women who do not attend antenatal care clinics. Even when permission is granted there are usually delays in getting to hospital due to poor roads and transportation facilities. On arriving at the hospital women may experience

additional delay in receiving attention due to inadequate levels of staffing and equipment. Other problems militating against improved MMR include:

- inadequate resource allocation to the health sector, especially for preventive and promotional health;
- inadequate manpower and equipment in state health services;
- lack of coordinated linkages between secondary health care and LGA facilities for an effective referral system;
- lack of community involvement in coordinating the health programme;
- women's ignorance and low social and economic status;
- poor transportation facilities from remote rural areas to health facilities where services are available.

3.4.2 Fertility

The fertility of the women in Kano State is very high compared with the rest of the country. The majority of the women interviewed for this study reported that they had six to nine children. High fertility is the result of factors such as early marriage, non-acceptance of contraceptives, male dominance and competition to produce more children in a polygamous setting. In a detailed village study in Hausaland (Kaduna district), Meagher (1999) found not only a high level of diversification of employment involving both men and women (though within the limits of seclusion), but more importantly a positive association between household size and accumulation as reflected in ownership of assets acquired through participation in farm and non-farm activities. We heard this justification for larger family sizes frequently during our field visits in both Bauchi and Kano states. The story was as follows: children all have different abilities, so having a large number ensures that at least some will get an education and go into professional careers, helping their siblings, while others will engage in agriculture to ensure the necessary supplies of food and basic necessities.

Islam allows a man to marry up to four wives; however due to increasing economic hardship few are able to do this even though wives and children are a symbol of wealth and prestige. The commonest practice now is to have two wives, but a few men marry three or four thus accelerating the fertility rate, reducing per capita growth and further entrenching poverty. Family planning practices in the north are generally poor. Between 4 and 5 percent of women use birth control method, well below the national average of 9 per cent (interview with Dr. Sadiq, Head of Department, Community Medicine, Aminu Kano Teaching Hospital).

Balogun (2006) notes that women from the southern and eastern parts of the country are twice as likely as those from the north to use some method of contraception. This can be attributed to level of education and to an extent to religious beliefs. His results reveal that the fertility level of women in the study area was affected by current schooling and that the use of contraceptives is associated with higher levels of education, with secondary education having the greatest (inverse) impact on fertility rates. A total of 26 per cent of educated married women in Kaduna State were using a contraceptive method.

Box 5: Desired number of children among women in Gwale Islamiyya class

One of the students claimed that she had eight children and that she had no problem taking care of them. Her husband, a civil servant, did not allow her to adopt any family planning method. She was married at 15.

Two other students had eight children each and one of them wanted more. Another student had five and wanted two more, while her friend had twelve and also wanted more. Among the women interviewed the only one who reported having a single child said that her niece and nephew lived with her as her dependants.

A few of the women interviewed, however, felt that 'more children means more work', but opined that is not the number of children per se but the manual nature of the work that makes it time consuming that is a problem.

Box 6: Opinion of men on age of marriage: Da Katsalle, Bebeji LGA

The men interviewed report that a number of women lose their lives during pregnancy. They believe that this is mostly due to the fact that many of them marry very young, before their bodies are properly developed. The practice of early marriage is attributed to culture and religion. One of the respondents said: 'The girls are married early so that they will not suffer an unplanned pregnancy while in their parent's house'.

The men believe that early marriage rather than high fertility is the leading cause of death. They all reported that their wives did not use any contraception because children are gifts from God. However, they feel that one to two years between each child is good spacing.

Another reason given for the high rate of maternal mortality is the lack of a medical centre in the village. 'Sometimes before we get them to the nearest clinic they die on the way'.

It may be concluded that high fertility and early marriage are the major factors contributing to low female education in Kano State. On the other hand, low education leads to high fertility, which in turn contributes to female poverty, especially when there is no economic empowerment or robust male support. It also contributes to intergenerational poverty among females. Educational attainment is generally lower in the north than the rest of the country, while fertility is highest in the North West and North East. While the impact of education is discernible, more needs to be done to change the cultural orientation toward large families and early marriage which effectively prolong the reproductive years of women in the north.

3.5 Limited access to productive assets: Land, credit and technology

Limited access to productive assets such as land, credit and technology also contribute to the low involvement of women in economic activities and increase the relative invisibility of their contribution. Land in particular is a very expensive asset, and given their low economic profile few women can afford to purchase a plot for either agricultural or non-agricultural purposes. Land ownership among women in Kano State is therefore usually established through inheritance. However, due to large family structures and the fact that in Islam a woman inherits half of what is due to her male siblings, pieces of inherited land tend to be very small, with multiple claims to ownership. Moreover, due to the practice of seclusion even when women own land they hardly ever cultivate it, relying rather on their husbands, sons, brothers or hired labour. This lack of control over farming activities is a major deterrent to the full involvement of women in agriculture. Women feel more comfortable with home-based activities over which they have direct control.

Access to credit is very difficult, particularly for rural women. Due to illiteracy and lack of exposure many are not even aware of the existence of formal credit facilities. Those that are may not have the necessary collateral and are usually afraid of interacting with government officials or officials of formal financial institutions. Various government programmes aimed at empowering women such as Better Life for Rural Women (BLRW), the Family Economic Advancement Programme (FEAP) and National Poverty Eradication Programme (NAPEP), which are supposed to provide soft loans and other credit facilities to women, tend to be hijacked by the more enlightened urban women and wives of government officials.

Under SMFPP the Women in Agriculture (WIA) unit of KNARDA organises cooperatives of 25 women each to enable them to benefit from government-subsidised fertiliser, pesticides and improved seeds. However, members of such associations tend to divert the money to home based activities over which they have direct control (see Box 9).

Box 7: Dakatsalle Women Farmers' Cooperative: Agriculture versus home trading

The Dakatsalle Women Farmers Cooperative was formed in 2004 with 25 members to enable the women to benefit from government subsidies for fertiliser and other agricultural inputs. In addition to collective farming the women engage in home-based businesses like sewing, knitting, baking and food processing. They meet once a week and contribute N10 each to the association which they use to hire labour to cultivate the group farm. They also use part of the money to pay for their allocated fertiliser, chemicals and seeds. Last year the collective farm yielded 16 bags of maize and 7 bags of soya beans. All seven bags of soya beans and ten bags of the maize were sold and the money was shared equally among the members. The remaining four bags of maize were saved to raise money for hired help when the need arose.

The group maintains an account with the agricultural development bank and was able to secure N550,000 the previous year at 10 per cent interest after building their account up to N55,000 through special contributions from members. The amount was shared by the members according to need, creditworthiness and their share of the N55,000 saved to build the association's account. It was interesting to note that apart from the association leader none of the women used the money directly on farming: all the others used it to boost their home trades. One collected N20,000 and purchased a bigger sewing machine and stocked up on thread; another purchased bags of rice during the harvest season for resale when the price was higher. Both women realised huge gains from their investment. The association leader collected N50,000 and spent N15,000 on farming activities. The remaining N35,000 was invested in her *gurasa* (local bread) business. She reported that the money invested in farming did not yield any significant benefits due to reasons beyond her control and the early cessation of rains that year. However, it brought her considerable profit from her home-based micro bakery. The women gave the following reasons for not investing in farming activities:

they are not in full control of farming activities because they rely on hired labour;

they are in seclusion so engage mostly in home-based activities;

they feel more at home with home-based activities because it is easier to combine them with their domestic and reproductive functions.

The use to which loans are expected to be put affects the benefit gained from the loans and also the rate of loan repayment delinquency. It is clear from the above that without other forms of support agricultural loans are not very beneficial to women farmers and loans for non-farm businesses such as commerce and cottage industries may be preferable.

Joseph (2004) analyses factors influencing agricultural loan diversion among women beneficiaries of a farmer's loan programme in Kaduna State. There were three types of loans in the area: the Smallholder Development Loan Scheme, Livestock Development Project and On-

Lending Scheme. There were also three forms of loans: cash, kind, and mixed cash and kind. Coefficients of loan benefits were significant for credit experience, interest rate, level of education and income, at different probability levels, implying that women farmers need experience in the use of loans, must be well-educated enough to utilise the loans efficiently and must have other sources of income. The study found that soft loans are also beneficial, as the higher the interest paid on the loan the higher the tendency to divert the money for other uses. Lastly, the higher the beneficiary's education level, the lower the loan repayment delinquency rate.

Inadequate access to appropriate technology is also a strong barrier to women's economic contribution in Kano State. Where technology is introduced there is usually a lack of proper attention to the particular needs of women. Moreover, the technology tends to be cumbersome and very costly. In some cases there is outright disregard for the women's safety. The case of Tabawa, a middle-aged woman living in Kademi village in Gaya LGA, illustrates the disastrous consequences of the introduction of inappropriate technology.

Box 8: Lack of health and safety measures in the introduction of new technology

In addition to her traditional family and household responsibilities, Tabawa was engaged in two home-based income-generating activities selling *aganda* (a new traditional delicacy made of meat) and milling groundnut oil. From these two activities she was generating between N200 and N300 profit daily. She also had two small farms which she had inherited from her parents. From the proceeds of her two trades she was able to hire labour on her farms during the farming season. By village standards Tabawa was doing very well in her economic activities.

Then she joined a 25-member women farmers' cooperative society organised by KNARDA under the Food Security Programme. The association was basically created to obtain farming inputs from the government during the farming season. In 2006 the village extension officer announced the availability of a groundnut extraction machine in KNARDA for sale to women cooperatives at the cost of N250,000 to be paid for in instalments after the initial deposit of N50,000. However, Tabawa's group lacked the cohesion to enable them raise such a big amount at short notice. In order for the village not to lose the opportunity completely KNARDA decided to give the machine to any member of the association who could make the initial payment. Tabawa and her friend decided to mobilise the initial sum together and pick up the machine. So she sold one of her two farms and her friend sold an ox. As soon as they had made the initial deposit the machine was delivered and installed. The total cost was subsidised by the government by about 8 per cent.

However, a few months after the machine was installed and put to use Tabawa's got her bangles entangled in the rotating blades of the open-mouthed extraction tunnel of the machine and her right hand was completely crushed.

The machine was too expensive and there were inadequate safety measures in place. There was no manufacturers' guarantee, nor was there any insurance cover for Tabawa. After very prolonged and costly hospital treatment she was able to resume production. She has permanently lost the use of her right-hand. Furthermore the machine generates less profit than the N200–300 that she was previously earning from her two businesses, one of the reasons for the low yield being that the machine is designed for large-scale oil extraction while most of Tabawa's customers operate at the micro scale. The cost of running and maintaining the machine is also very high, since diesel now costs N800 per gallon.

Yusuf's (2005) study on rural poverty and peasant agriculture in Kaduna State reports that the high level of poverty is reinforced by poor access to basic farm inputs, inadequate markets for agricultural commodities, unsatisfactory government agriculture policy and moribund rural development programmes for poverty alleviation. All these conditions have more deleterious impacts on female than on male farmers because women are poorer in terms of access to technological capital and inputs. Government programmes for technological development have not addressed women's farm-level needs; more attention has been paid to their off-farm needs

and this often at subsistence level. Women in agriculture, on- and off-farm, are not necessarily in the minority in terms of economic participation. The constraint is that they operate on a very low scale, largely to meet household needs in cash and kind.

3.6 Control over decision making

Women in Kano State, as in many other societies across the world, are mostly excluded from decision making at both family and community level. At the family level the wife is hardly ever consulted even about important decisions that affect her children, especially if she lives in an extended family system. Decisions that may affect her or her children may be taken by her husband alone or in consultation with other male relatives. For elderly women that are divorced or widowed, decision making usually rests with their older male children or brothers. In the same vein, community leadership is strictly male-dominated and women are rarely consulted on issues that affect the community. The societal perception is that the husband (or male relative) is an adequate representative of the family on all community matters since he is the head of the family. Therefore there is no need to involve women or even consult them. The reasons for this exclusion are closely related to the perceived intellectual and psychological weakness of women. However, Islam enjoins consultation on all matters that affect Muslim society whether private, family or communal. The Qur'an refers to the Muslim community as those 'who conduct their affairs by mutual consultation' (42:38). In another verse on decision making within the family, the Qur'an says: 'Let each one of you accept the advice of the other in a just way' (65:6).

The women of Kano State are, however, free to own and control their own wealth. Despite the practice of wife seclusion, evidence gathered from this and similar research points to the fact that women engage in a variety of income-generating activities in their homes and retain their incomes to spend as they wish. Many of the women interviewed reported that earning their own income gives them more dignity and frees them from the embarrassment of asking their husbands for every little thing. They spend their money mostly on personal items such as jewelry, room decorations and fulfilling social responsibilities. Due to the increase in male unemployment and poverty, many women report supplementing the family budget with their own income. The decision on how much to contribute and when is, however, exclusively theirs.

The advantages of autonomous control of money are overshadowed by lack of control in decision making because it reinforces society's perception of the roles and duties of women in the community and the household. In Kano State the woman's place is generally seen to be in the kitchen or more generally inside the house. Whether in rural or urban areas, women perform 99 per cent of the housekeeping tasks in addition to their reproductive role. The burden and role conflict intensify when women engage in income-generating activities, yet most are compelled into these multiple roles because of the need to supplement the family budget. Given the drudgery of domestic work in the absence of labour-saving devices many women snatch what little time they can to pursue their income-generating activities.

Box 9: Conflict between housework and home trading

Ramatu, one of the women in Gwale Local Government Women Development Centre, tells the story of a typical day:

'I usually wake up between 5:00 and 5:30am to perform my early morning prayers and then rush to the open kitchen to make fire and boil water for the children's bath. I have seven children and two of them are very young, so I need to give them their bath myself. In general we finish the washing up around 6:15am, after which I rush to prepare breakfast and some snacks which the five children will take to school. As soon as the five children leave for school, I tie the baby on my back and start the cleaning up. I wash the dishes and the cooking pots and sweep the rooms and the compound, and also do some laundry. I also feed the livestock that we keep in the backyard.

'I usually finish the morning routine around 12:00 noon, just in time to rush to the kitchen and start preparing lunch before the children return from school. In between these activities, I breastfeed the baby and attend to the needs of the restive toddler. After lunch and a little rest or play the children prepare for their afternoon *Islamiyya* classes at 3:30pm. When the children depart for *Islamiyya* I perform my *Asr* (morning) prayer and start tidying up again. I go through the same circle of chores which now end up with dinner preparations and cleaning up. When my husband returns from the market in the evening I serve him dinner and attend to his needs. My day usually ends around 10:00pm after putting the children to bed. Mind you, I do some hair dressing (*kitso*) in between these chores to earn a little extra income. When I get clients I shelve the day's laundry till another day. Sometimes I pile up to four days' laundry and do it once whenever I get the chance.

'I also do some tailoring. So when I have clothes to sew I squeeze it in between dinner and bedtime. My weekends are relatively freer so I have enrolled into the women's *Islamiyya* classes in the Centre to upgrade my knowledge because I did not get the opportunity when I was young. My older daughter has now learnt tailoring and helps out whenever school activities permit her to do so'.

Most of the women in Ramatu's class indicated they would not mind if their husbands were to take additional wives because in a polygamous arrangement a woman is able to have some free time of her own to rest or pursue her economic activities. They see co-wives as helpers or partners rather than as rivals. Interactions with younger, more educated women, however, revealed that many of them do not feel as comfortable with polygamy, indicating a gradual generational change in attitudes and perceptions.

4 Lifting the barriers

The following actions are recommended in order to lift some of the barriers that hinder the full participation of women in the economic growth of Kano State.

4.1 Planning extension programmes

Extension programmes appropriate for the female majority are needed instead of the conventional extension systems which take new technologies developed at research centres and pass them in a top-down fashion to women, following varying amounts of local testing that may or may not involve a farm trial. To ensure that the benefits of extension reach the targeted women it is essential that extension messages, and hence the generation of new technologies, are relevant to women's needs. This demands more active participation in the validation of new technologies by women themselves. It also means that much more attention should be given to economic and socio-cultural factors than in the past. Safety considerations must be urgently improved and all newly-improved devices must carry an adequate manufacturer's guarantee. One of the major reasons for the failure of extension efforts, especially technological interventions, for women is that their actual needs are seldom taken into account when projects are planned, because women and their work are not always included or factored into data used for project planning.

4.2 Making education and training relevant

In Kano State as in other predominantly Muslim states the success of universal primary education (UBE) depends to a large extent on the full incorporation of Islamic subjects into the curriculum. The present curriculum incorporates religious knowledge (Islamic or Christian) as a compulsory subject. However, given the number of subjects taught and the limited number of periods available per week, Islamic religious knowledge attracts only two 35-minute periods in most schools, hence all parents are compelled to send their wards to Qur'anic or *Islamiyya* schools in the afternoon. The majority of children therefore attend primary school between 7.30 am and 2.00 pm and Islamic school between 3:30 and 6.00 pm. Some even attend additional religious classes at night (*Makarantar dare*) from 7:30 to 9.00 pm.

Full integration of western and Islamic education will serve a dual purpose. On the one hand it will help to reduce the suspicion with which many people, especially in rural areas, still view western education which first reached the north through Christian missionaries; on the other hand it will allow more efficient time use by children and allocation of resources by government. Full integration may also reduce the influx of school-age children into the traditional Qur'anic school system, whose capacity to provide good quality Islamic education to children has been greatly reduced as a result of decades of marginalisation. Currently *Islamiyya* model and private schools with Islam-influenced curricula, environment and uniform attract a very high proportion of female enrolment. This contrasts with western-style primary schools, where boys strongly outnumber girls. Achieving higher female enrolment in education requires the provision of an educational system that people do not perceive as threatening to their religious beliefs and the good aspects of their tradition.

- Establishing fully-integrated *Islamiyya* schools can greatly reduce the educational gap between the south and the north, as well as the gender gap in enrolment in Kano State.

- For older women, the establishment of more WDCs should be a top priority. All existing WDCs should be encouraged to include *Islamiyya* classes among the services they provide. This will make it much easier for women to secure the permission of their husbands to attend the centres; Mahmood (2008) alludes to the Kumbotso WDC in this regard. Skills training is necessary to enable a widening of women's employment options. Training can be long-term, such as vocational education programmes, or short courses. Training programmes should be linked with production and offer literacy and numeric as well as agricultural, commercial and vocational skills. While vocational programmes of long duration could be part of the publicly-provided formal education, NGOs and the private sector are better suited to providing short courses directed at specific issues.
- To adequately empower women, the programme they undergo in WDCs could include non-traditional skills for which markets are readily available within the community, for example minor repairs of household equipment, leatherwork and woodwork. Training should also include short courses on book keeping, accounting and business skills.

4.3 Provision of simple labour-saving devices

Women's empowerment programmes must recognise the imbalance that exists in the workloads and working conditions of men and women. Over the years government efforts have improved the position of women in health and education. However, the burden of domestic work, often combined with the need to generate income, has prevented many women from enjoying the full benefit of such improvements. Women still have less time for study or to take part in political and social activities, or to make use of available resources and facilities for health and development.

Women's income generation and economic empowerment schemes may end up being impractical or even harmful if labour-saving devices are not provided so that women do not merely end up adding more hours to their daily routine or find themselves forced to compromise on quality of child care and family nutrition. In Kano State the following programmes and projects should be seen as top priority:

- provision of safe and potable water;
- introduction of simple, culturally-appropriate technology to reduce the labour of food production and preparation;
- application/exploration of alternative energy sources to conserve fuel and reduce the use of wood as fuel.

4.4 Societal reorientation

The women of Kano State are subject to socio-cultural practices that limit their participation in economic growth as well as preventing them from enjoying its full benefits. Some of these practices are carried out in the name of Islam, in spite of the fact that they are against the true teachings of Islam. One of the pet projects of the current administration under Malam Ibrahim Shekarau is societal reorientation, called '*A Daidaita Sahu*' (literally 'strengthen your [prayer] rows'), is target-oriented and designed to cover a wide range of issues. The government hopes to use the programme to 'further bring about positive attitudinal changes in the people that will foster societal harmony, minimise social menace, develop human resources to their full potential and ensure rapid development and progress'.

In view of the fact that the people of Kano State are predominantly Muslim and have always demonstrated their desire and readiness to live by the ideals of Islam, *A Daidaita Sahu* could serve as a very potent tool for changing the attitudes and perception of the society regarding women and their position in Islam. Attitudinal change should be given top priority because gender equality cannot be achieved by focusing on women's empowerment alone. More specifically, the instruments of *A Daidaita Sahu* should be used to enlighten and reorient the people on the true teachings of Islam in relation to the following issues:

- the education of the female child;
- the economic rights of women and their access to productive resources;
- women's access to general and productive health;
- the heavy burden of domestic work on women;
- the participation of women in decision making and their right to be consulted on matters that affect them and their children;
- the frequency and ease of divorce;
- marriage and marital relationships, including early marriages;
- women's access to justice.

4.5 Closing the gap between policy and practice

The government of Kano State has formulated a number of policies designed to advance the status of women as well as removing the barriers imposed on them by poverty, illiteracy, poor health and negative traditional practices. The aim of the state government, according to K-SEEDS, is to 'fully integrate women into development and economic structures that will give them opportunities for sustainable livelihood'. However, for the policies to succeed the following problems/obstacles need be tackled:

- the inconsistency of the policies and programmes of successive administrations, which brings about instability;
- poor delivery mechanisms due to low quality manpower and bureaucratic red tape;
- the high rate of corruption in all implementation channels;
- structural problems inherent in the constitution of the Federal Republic of Nigeria. The LGAs, for example, are autonomous policy-making units and hence not bound by the constitution to implement the policies of the state government, especially where state and LGA are ruled by different political parties.

Box 12: Delivery of free maternal services

The free maternal service (FMS) initiative of the Kano State government is a laudable policy that has great potential for reducing the rate of maternal mortality and morbidity in the state. However, the policy is only fully implementable in secondary health centres owned by the state. Therefore, people in rural areas who mainly patronise local government-owned primary health centres cannot fully enjoy the benefits of the FMS. This will greatly hamper the success of the policy, especially given the fact that the poor rural women are the ones that need the free services the most.

In Muntsira village women report that free drugs are available only on the first few days of the month; thereafter prescribed drugs have to be purchased elsewhere. The health centre, manned by two nurses, is open from 9:00 am to 2:00 pm from Mondays to Fridays. Outside these hours people can only get medical attention in Bichi, the headquarters of the LGA. Many women have lost their lives to preventable pregnancy-related complications as a result of the layers of delay involved before medical attention is received.

However, these problems have been drastically reduced as a result of the intervention of PATH through the community health initiative. The local midwives are trained by PATH in modern methods of delivery. They are also trained in what danger signs to look out for in pregnant women; e.g. prolonged labour, fever, breech position and retained placenta. They are taught to refer such cases immediately to the Secondary Health Centre in Bichi. Community blood donor volunteers have also been trained. In order to make the initiatives sustainable, they have formed an association and make regular contributions that are used to transport pregnant women to the hospital when the need arises.

The following interventions in the health sector can help to close the gap between policy and practice:

- capacity building for all health workers. Training programmes should focus on client-provider interaction and teach interpersonal awareness communication skills, paying particular attention to the needs of women;
- community involvement and participation is necessary to create a sense of community ownership and make intervention programmes more sustainable;
- active participation in current processes of constitutional reform is necessary in order to find solutions to some of the structural problems.

4.6 *Specific recommendations*

4.6.1 Recommendations to government

The existence of vast areas of fertile land suitable for farming and dams for irrigation activities gives the state an opportunity to produce enough food to become self-sufficient and to export as well as ensuring poverty reduction. The formation of the following will enhance attempts to self food sufficiency:

- research and development (R&D) in the agricultural sector should be intensified and the sector should liaise with research centres and universities to conduct development-orientated research;
- timely disbursement of fertiliser to farmers is central to employment generation, food supply and food price stability;
- the high price of agricultural outputs is the main disincentive to investors. Where price does not cover the cost of production, investors often quit production, compounding problems of food insecurity;

- infrastructure such as rural road networks linking farms with markets and improved storage facilities are needed to attain adequate food supply;
- enhanced awareness programmes to counter the resistance to change due to the low level of education.

4.6.2 Recommendations to development partners

4.6.2.1 *Agriculture*

The development assistance that the state requires to reduce poverty and improve food security include:

- assistance for intensive R&D in the agricultural sector with a view to improving its productivity;
- building and improving the capacity of research centres and institutions;
- capacity building by adopting integrated agricultural and food security programmes in the state;
- assistance in the provision of basic infrastructure such as rural roads and storage facilities.

4.6.2.2 *Education*

Kano State requires the participation of partners to assist in funding girl-child education. There is also a need for assistance in the following areas:

- Provision of infrastructural facilities, training and establishment of skill acquisition centres;
- Establishment of micro-credit schemes;
- Scholarships for girls in tertiary education.

4.6.2.3 *Health*

Health sector manpower and equipment in all secondary health centres in the state need to be improved, including:

- Manpower; i.e. doctors, pharmacists, nurses, midwives, laboratories scientists and so on;
- Capacity-building to boost the qualifications and level of preparedness of service providers;
- Equipment; i.e. maternity and delivery beds, vacuum extractors, electric and manual suction machines, baby incubators, heaters, oxygen cylinders, masks and tubing, theatre gowns and boots, ultrasound scanners, computers for keeping records, tables and chairs, delivery kits, theatre beds, anaesthetic machines/monitors, theatre sets for Caesarian sections, laparatomies etc) blood pressure apparatus (sphygmomanometers and stethoscopes) oxygen concentrates and so on.
- Improvement of infrastructure and equipment in all secondary health centres in the state. This includes wards, theatres, clinics, boreholes, fencing, laboratories, mortuaries, stores, offices, furniture, junior and senior staff quarters and pharmacies etc.

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STATE REPORT

LAGOS STATE

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LIST OF ACRONYMS

ACP	Ajegunle Community Project
AWDF	African Women Development Fund
CBO	Community-based organisation
C of O	Certificate of Occupancy
COWAN	Country Women Association of Nigeria
DFID	Department for International Development
LGA	Local Government Areas
MFI	Micro Finance Institutions
NAR	Net attendance ratio
NBS	National Bureau of Statistics
NGO	Non-governmental organisation
PDP	People's Democratic Party
PHC	primary health care
SAP	Structural Adjustment Programme
TE	total enrolment
TFE	total female enrolment
WIMBIZ	Women in Business

EXECUTIVE SUMMARY

Introduction

Lagos State, which occupies only 0.4 per cent of the Nigeria's land area, accounted for 32 per cent of Nigeria's Gross Domestic Product (GDP) in 2004 and over 60 per cent of the country's industrial output and foreign trade, 65 per cent of its commercial activity and about 40 per cent of the labour emoluments paid in the country. The state also has the highest rate of unemployment and the trend is increasing, with women worst affected. The poor road infrastructure, land scarcity and other socio-economic constraints have diverse impacts employment and access to resources in the informal sector. Commerce, the growing service sector and agriculture are the major livelihood options for women. Like the national study, this study explores the linkages between gender inequalities in the spheres identified and the growth and development of the state, as well as the gendered impacts of growth processes and of the well-being of the people of Lagos State using education, health and employment indicators.

Methodology

The case study involved a review of available grey and published literature and secondary data on gender in Lagos State and small-scale qualitative research. The major field approach was focus group discussions (FGD) and key informant interviews with men and women of different socio-economic categories and occupations, mainly those whose livelihoods are critical given their poverty status, on issues identified as focal themes in the state: formal and informal sector commerce, services and agriculture and access to land.

Findings

1. About 41 per cent of Lagos State's civil service employees and 27.1 per cent of parastatal staff are female compared to the national average of 24 per cent. In the formal private sector the recent phenomenal growth of the financial, telecommunication, hotel and tourism and oil industries has brought about the recruitment of both recruiting male and female graduates at all levels. The financial sector has been criticised for deliberately recruiting young female graduates to attract targeted bank deposits. However, data was not available to substantiate this.
2. Compared to men, there are still relatively few women in the formal sector at the decision-making level, although women have recently made inroads. Most women in the civil service work as secretaries and administrative officers. Large-scale unemployment in the state affects women more than men, with the result that many women set up alternative income-earning ventures.
3. Women are thriving in informal commerce, agriculture and service activities, trading in a variety of goods in specialised markets. Small-scale agriculture which requires limited land use is practiced in rural and urban peripheral areas. The service sector caters for the personal and entertainment needs of the emerging middle class.
4. The scarcity of land and growing urbanisation in the state limit the scope of agriculture although unlimited access to markets and demands from the huge population allows a wide range of high-value agricultural activities. The production and processing of crops such as rice and cassava are commonplace. Women farmers are not necessarily rural-

based with the rural characteristics of low literacy and underemployment. They often engage in other income-generating activities in the main Lagos State heartland such as commerce and services, hiring male labour for their farms. Most women farmers in Lagos are therefore self-employed rather than wage workers.

5. Access to input support such as credit, fertilisers, land-clearing and tractor hire are better than in most other states but there are still constraints due to low government investment, corrupt and inefficient government systems and highly politicised access to benefits and services. High interest rates and short repayment periods limit women's access to credit,, and they use group mechanisms supported non-governmental organisations (NGOs) and community-based organisations (CBOs) to access business capital for. Government efforts to provide capital through micro finance institutions (MFIs) appear not to be yielding the intended results as MFIs require a deposit before they will lend and with mortgages they ask for 30 per cent upfront and a good credit rating, facilities beyond the reach of most women.
6. Transportation is another critical constraint to women operating in Lagos State's informal sector. The cost of commuting and moving trading stock erodes profit margins for many and reinforces poverty, forcing women into multiple livelihood sources to combat poverty.
7. Human development indicators in Lagos State do not show particular constraints to gender-equitable growth as found in the other states studied. With respect to education, although the nominal enrolment figures for primary and secondary schools rose over the period 1999 to 2005 the increase in total female enrolment (TFE) was not impressive. However, there was a dramatic increase in 2005 attributable to efforts both at state and national level to improve girl-children's education. Female participation in tertiary education has also increased with the proportion of females enrolled than in the other states considered.
8. Health care services in Lagos State are among the best in the country although there is room for improvement. The state had more primary health care centres (PHCs) (1,011) than the other states considered in 2004 and the highest percentage of immunised male children (56 per cent) but the lowest (44 per cent) of immunised female children in 2005. The available statistics suggest that health care is not a constraint to female economic participation as in other states. However, some constraints are still noticeable. For example despite their high level of education working women must obtain permission from their husbands to take their children for health care services, even when they themselves are paying. Economic liberation creates tension in some homes, especially where the man is less well-off. The extent to which women in Lagos State have asserted their autonomy and decision-making power to moderate negative gender ideologies is assessed through female demand for land and land titles.
9. While land registration has been simplified, preliminary procedures such as fixing the survey plan, conducting a land search, obtaining receipts and stamp duties and securing government consent for allocation are still unwieldy. However, with the growth of private land developers, some of them female, acquisition of land titles has improved for women. Private commercial land is in highest demand by women and the demand for land titles by women has consequently increased over the past decade.
10. Although the demand for and acquisition of land is rising and an indicator of the autonomy and financial independence in Lagos State, access to commercial space still

remains a problem because land is very expensive. Shops are also becoming increasingly costly to rent as government and other private agencies pursue massive modernisation of markets and urban renewal.

Recommendations

1. Efforts to provide affordable commercial spaces for women traders must be prioritised in all market modernisation schemes.
2. The process of land registration still requires considerable enabling, particularly for less-educated women.
3. Leverage needs to be created for poorer women in every economic space with support with agricultural inputs, provision of investment loans, and so on, so that women are not out-manoeuvred by the inherent politics of access to resources.
4. The formation of women's groups has proved very advantageous. Policies at the micro-level need to further promote this by supporting the expansion of cooperative associations.
5. Farmers' markets to be provided in each local government area to promote market access which is currently constrained by poor transportation. The growing service sector based on self employment needs to be enabled through community-based and bank credit facilities.
6. Coordination of NGOs' efforts is needed so that ongoing programmes can be tracked and replicated by the government and other development agencies.

The possibility of assessing gender dynamics in greater detail and scope through the use of gender-aggregated statistics was limited due to lack of data, particularly at the state level. The reliability of the state/zonal information as expressed through national (zonal) statistics is less than robust and has been a limitation of this study. Concerted efforts to promote the timely availability of accurate gendered data must be made a priority at both national and state levels. Synergy between the data grids of the National Bureau of Statistics (NBS) and state planning, research and statistics departments need to be improved upon. More research using or demanding the use of gender statistics is required to stimulate demand. The paucity of gender literature on Lagos State was particularly evident among the four states studied. This also limits the generalised conclusions that can be drawn from the study. The current findings are however strongly indicative and raise the need for wider and more detailed study of gender and growth interactions in Nigeria.

1 Background to Lagos State

1.1 History and Location

Lagos State is one of the 36 states constituting the Federal Republic of Nigeria. The state grew out of a conglomerate of Yoruba fishing settlements in the South Western Region of Nigeria. From its emergence as a British colony in 1861 until it became a state in 1967 and throughout the time it served as the capital of Nigeria, Lagos State has been at the centre of Nigeria's socio-economic and commercial activities.

Located in the south-west of Nigeria on the narrow coastal flood plain of the Bight of Benin, it lies between longitude 20°42' and 3°22' east and latitude 60° 22' and 60° 42' north, bounded in the north and east by Nigeria's Ogun State, in the west by the Republic of Benin and stretches for

over 180 km along the Guinea Coast. Lagos State occupies a land area of 3,577 sq.km² or 358,862 hectares.

Administratively, it is made up of five divisions, namely Lagos Island (Eko), Epe, Ikorodu, Badagry and Ikeja, which serves as the capital. The divisions are further divided into 20 Local Government Areas (LGAs). This was increased to 57 in year 2004 but due to strong opposition by the Federal Government, only 37 new LGAs were officially designated as Local Council Development Areas (LCDAs) with structures very similar to the officially-recognised 20 LGAs.

1.2

Demography and culture

Lagos is the world's sixth largest city and the most populous city in Africa. The United Nations puts its population at over 18 million (2007) with a density of 5,032 persons per km² (UN-HABITAT), and it is projected to reach 20 million by 2010 and 24.6 million by year 2015 to rank as the third most populous megacity in the world. It has the fastest-growing urban population in the world at 6 to 8 per cent annually year, ten times faster than New York and Los Angeles, and its population, 70 per cent of which lives in urban areas, is equal to that of 32 African countries put together. Lagos State is highly urbanised, capturing 37 to 41 per cent of Nigeria's urban population (World Bank, 2005).

Lagos State which only occupies 0.4 per cent of the country's land area and gains an extra 300,000 inhabitants every year on top of its natural growth rate. It is the economic nucleus of the country, reputed to account for about 57 per cent of total value added in manufacturing and about 40 per cent of the nation's most highly skilled manpower (Okunlola, 1996).

Lagos State is indigenously populated by three Yoruba ethnic groups, namely the Aworis in Lagos (Eko), Ogus in Badagry and the Ijebus in Epe and Ikorodu Divisions. However, the city is a melting pot of different ethnic groups and cultures from various parts of Nigeria and the world. Lagos State includes people from every part of Nigeria and houses both the poorest and the richest indigenes and groups in the country. Some of its neighbourhoods such as Ajegunle are the lowest income areas and worst slums with the worst crime rates on the continent. Lagos also has some of the richest neighbourhoods in the country and rents, land, commercial, industrial and residential property values are some of the highest in the country.

The state is also renowned for having produced some of the greatest leaders in the political history of Nigeria, including several women who have contributed to state and national development such as Madam Efunroye Tinubu, Madam Bisoye Tejuosho, Lady Abayomi Oyinkansola, Madam Pelewura and Alhaja Abibatu Mogaji, amongst others. In view of the entrenchment of patriarchy inherent in Nigerian culture, Lagos State appears to have fared better than other states of the federation. However, even here, women have not had an equal opportunity to participate in public life and decision-making, although they have historically controlled commerce. As a result, the Lagos Market Women's Association is one of the strongest women's movements in Nigeria.

1.3 Economy and employment

In spite of the creation of the federal capital Abuja in 1976 and the subsequent shift of the seat of government there in 1991, Lagos' status as a mega city continues to make it Nigeria's economic, financial and commercial nerve centre contributing 32 per cent of the country's gross domestic

product (GDP) in 2004 and over 60 per cent of its industrial establishments and foreign trade, 65 per cent of commercial activities and about 40 per cent of payment for employment in the country.

The state is home to about 2,000 industries, 250 financial institutions and 200 firms listed on the Nigerian Stock Exchange (NSE), has 8 business districts and 29 industrial estates and contributes 70 per cent of national gross industrial output and 60 per cent of value added to production in the whole country. It is the headquarters of multinational conglomerates, financial institutions, giant public enterprises, trading associations and bilateral chambers of commerce and industry. The nation's Security and Exchange Commission is located Lagos State. It is also the focal point of international and domestic aviation and maritime activities, with an airport that handles 83 per cent of Nigeria's international departures and 47 per cent of domestic connections, has two marine dockyards and four of the nation's eight seaports.

Lagos State port handles over 70 per cent of total national cargo freight and generates 50 per cent of the nation's ports revenue. Being the focus of rail, road and air transportation, the state has the advantage over any other city in Nigeria in assembling raw materials and distributing finished goods, both nationwide and for export.

Lagos State has the highest vehicular density in Nigeria with over 222 as against the country's average of 11 vehicles per kilometre. A fifth of the state's population commutes to work by car and over 53 per cent by bus and the motorcycle taxis popularly known as *Okada*. This often leads to serious traffic congestion popularly referred to as 'go slow', causing social dislocation and loss of productive human hours. The state is also the centre of the Nigerian media industry and national telecommunications, with about 85 per cent of the country's publishing and media houses, and attracts 50 per cent of the 30 million users of mobile phones.

The formal sector in Lagos State comprises the public sector (the main civil service and government parastatals) and private organisations such as financial institutions, oil companies and commercial houses, most of which are parts of larger conglomerates. Most formal sector employment during the 1970s was in manufacturing. The state accounted for 38 per cent of total manufacturing employment in Nigerian cities in 1976 and over 60 per cent of the total value added in manufacturing in the 6 major industrial centres (Abiodun, 1997). The major factor responsible for this was the concentration of industrial establishments in the state. As at 1994, Lagos State accounted for 768 or 34 per cent of the 2,335 industrial establishments in the country (Dickson, 2007). The vibrant socio-economic status of the state with its ready market for finished goods contributes to this.

However, as a result of globalisation and the recent economic reforms which have facilitated investment in other sectors of the economy the main share of formal sector employment appears to have shifted from the manufacturing industry to the financial and services sectors, particularly the banking, entertainment and telecommunications industries. This has not obliterated the dominance of commerce but consumable goods are now sourced more from imports of textiles, leatherware, cosmetics and automobiles and spare automobile parts rather than from internal industrial production.

Analysts have noted a trend of declining primary production in such areas as agriculture, mining and quarrying. This has resulted in greater attention being paid to secondary and tertiary economic activities, – which are generally city-based and largely commercial – in the informal sector. The figures (Okunola, 1996) illustrate the dramatic nature of the change that has taken

place. In 1952 the ratio of primary to secondary/tertiary economic activity as measured in Nigeria's GDP was 68:32. Four decades later it was 38:62. The major role of commerce, services and the informal sector in general in alleviating poverty in Lagos state cannot be overemphasised.

1.4 Impact of rising unemployment in the formal sector

In spite of the huge economic potential of Lagos State, it faces the challenge of providing its huge population with an adequate number of jobs. Of the four states where case studies were conducted Lagos had the highest rate of unemployment (10.5) in 2000. A comparative analysis of unemployment rates in Lagos State and Nigeria (2000 to 2004) shows that these were higher in Lagos in 2000 and 2003 but lower in 2001 and 2004 compared to Nigeria as a whole. Data for 2000 to 2003 for rural and urban unemployment show that urban unemployment was at a much higher level than rural unemployment for these three years. This may be due to the fact that areas designated as rural in Lagos State occupy a much smaller area than its urban areas, and unemployment figures are therefore quite low in the rural areas. Agricultural employment, although limited, is high in Lagos State due to the existence of market opportunities and consists largely of fisheries and urban high-value agriculture such as poultry and snail production. The mainly non-farming informal sector provides the greatest potential for employment, especially for women. This has entailed high demand for alternative, marketable skills through vocational training.

Table 1: Urban and rural unemployment rates in selected states, 2001–2003

State/Year	Urban				Rural			
	2000	2001	2002	2003	2000	2001	2002	2003
Bauchi	11.7	13.2			4.1	0.6	0.1	0.9
Cross River		2.3	16.0	3.5		2.6	2.2	4.9
Kano	3.1	9.6	7.1	9.3		2.8		1.6
Lagos	10.9	1.4	2.6	6.1	8.6			2
National	7.2	5.4	3.8	3.2	3.7	3.1	2.7	2.7

Source: National Bureau of Statistics in AAS, 2006

Demand for vocational training in Lagos State compared with the other selected states is shown in Table 2. The number of persons participating in government-sponsored skills training programme for the unemployed rose to over 1500 by 2003 and is believed to be continuing to rise. It is now heavily supplemented by the activities of numerous NGOs facilitating access to marketable vocational skills for the unemployed, especially women.

Table 2: Number of participants in vocational skills development programmes, 2001–2003

State/Year	1999	2000	2001	2002	2003
Bauchi	601	813	221	388	1000
Cross River	504	390	207	500	824
Kano	486	425	406		884
Lagos	728	586	364	796	1575

Source: National Directorate of Employment, 2006

1.4.1 The gender dimension of unemployment

The largest employers of female labour in the pre-Structural Adjustment Programme (SAP) era (prior to 1986), were the large commercial houses and producers and importers of consumable goods. These include United African Company (UAC, Lever Brothers, Patterson Zochonis (PZ) Industries and Leventis Stores and the textile, food, beverage and pharmaceutical industries. These tended to employ large proportions of female labour as wages were low and there was hardly any scope for unionisation. With the inability of the economy to stimulate non-oil exports and the rising prices of the imports on which industries depended for raw materials, many firms were forced to shut down or resort to capacity underutilisation. Several textile firms closed. Women were often the first to be fired, and they have been absorbed into the informal sector where they operate as petty traders and subcontractors. A few educated unemployed women developed into small-scale entrepreneurs, forming a network called Women in Business (WIMBIZ). This is an independent network affiliated to the National Employers' Consultative Association (NECA), an umbrella body addressing labour issues pertaining to private sector workers. A women's wing of NECA has been active in consolidating the efforts of women and protecting their rights. However, there are other less palatable impacts of industrial closure, some indirect.

The indirect impact of the loss of employment outlined above is experienced mostly at household level, where less skilled and educated men who mainly worked as operatives in the vast private sector and who are unemployed for prolonged periods vent their frustration on their wives and children. This has been implicated not only in the rising crime rate but also in the rising number of cases of gender violence both on the streets and in homes. The emergence of the 'Area Boys' phenomenon in Lagos State is often linked to this spate of prolonged and hopeless male unemployment. Emordi (2005) notes the impact of male unemployment on women in the state. Corroborating the above thesis with the 'revolution of rising frustration', the men transfer their frustration onto their families and the result is a high rate of broken homes. In the same vein, women who constantly meet with violence from their husbands become aggressive towards their children in the form of harsh punishment. Perhaps because the problems associated with the Area Boys have not been solved and the situation which gave rise to the phenomenon, unemployment, continues to deteriorate, today 'Area Girls', have also evolved in the form of female antisocial behaviour. Although this is yet to be documented, the aggressiveness of Lagos State women, especially younger ones, has become legendary. Female armed robbery rings are commonplace. This 'dog-eat-dog' mentality is not only social but has strong economic and growth underpinnings. Therefore apart from efforts to ensure gender equality in employment the indirect effects of unemployment on women also need to be addressed as both social and economic phenomena. Okunola (op cit) notes that the changing structure of the country's human settlement profile can be linked to broader economic and social changes. The situation has been exacerbated by the economic depression of the last two decades. How this has directly and indirectly conditioned the female labour force participation (FLP) in Lagos State is presented in section 2.

2 Women's participation in the economy of Lagos State

2.1 Introduction

The participation of women and men in the economy of Lagos State has a clear dichotomous pattern due to the factors described above: the decline in formal sector jobs, increased privatisation and the changing structure of the economy. Female employment is in the formal and informal sectors, with the latter predominant in spite of improvements in female education at the highest levels.

2.2 Female employment in the formal sector

Gender-disaggregated employment figures for the Lagos State public sector have been available in the last four years, whereas very few of the data on the formal private sector are separated by gender. Of the 11,628 persons employed in the mainstream Lagos State civil service in 2004, 4,860 or 41 per cent were female as against the national average of 24 per cent (Lagos State Statistical Yearbook, 2006). At least 60 per cent of total employment was mid-level and the senior level accounted for about 10 per cent. In the parastatals, women accounted for only 1627 or 27 per cent of the total of 6000 employees, again at the lower and middle levels. Only 118 were at senior level. However, compared with other states this percentage is remarkable. Given the relatively low educational level of females it is expected that similar patterns of employment apply in other sectors. Only about 30 per cent of all Lagos State employees are graduates (including diploma graduates), which may explain why there are so few women in decision-making positions.

In the formal private sector the pattern may be slightly different due to the phenomenal growth of the financial, telecommunications, hotel and tourism and oil industries, which have been recruiting graduates at all levels. Indeed, the financial sector, particularly the banks, have been criticised for deliberately recruiting young female graduates, mostly as marketing officers, to attract certain targeted deposits. The general belief is that in the process of soliciting deposits for the bank the young women are vulnerable to sexual harassment. This has forced many of them to compromise their dignity and engage in 'corporate prostitution' in order to attract clients and retain their jobs (Nigerian NGO Shadow Report: 2008). This issue continues to attract the attention of female activists and development workers. Indeed, the banks are said to make their young female employees promise not to start a family for the first few years of their employment. Many have succumbed due to the pressure of unemployment only to regret it later and lose their jobs or compromise on family life. Many parents do not support their daughters taking up banking jobs, but there are few other avenues for work for this growing number of female graduates.

The slight recovery of the economy over the last six years has seen several women entrepreneurs in downstream operations in the oil industry. Numbers of highly-educated female engineers, architects, lawyers (corporate secretaries) and human resource personnel are increasing. Statistics are however unavailable. Compared to men there are still relatively few women at decision-making level despite their recent inroads. Most women in these sectors are still employed as secretaries and administrative officers.

2.3 Female participation in the informal sector

A large number of people are attracted from rural areas and other parts of the country to metropolitan Lagos by its thriving socio-economic situation and the perception that endless opportunities abound and fortunes are easily made (at least 33 persons arrive daily). This accounts for the expansion of the informal sector from which 70 per cent of Lagos' population derives its livelihood. The majority of these are women, who predominate in certain subsectors on which this study focuses.

There are three major types of informal sector activities in which women are thriving in Lagos State. The first is commerce, the focus of which is commercial trading in consumer goods, foodstuffs and provisions at specialised markets like Mushin, Ladipo and Apongbon, as well as in textiles and footwear, jewellery and accessories mainly sourced from Dubai and other port cities like Cotonou. The second informal sector activity is agriculture in both rural and urban peripheral areas, concentrating on small-scale food crop production and processing, smoked fish and raising poultry and snails. Last is the service sector, which caters for the needs of the emerging middle class, mainly young professionals in the private sector such as banking and oil subsectors who earn very high salaries compared with the public sector but who have little time for personal services. Growth in entrepreneurship in service areas such as catering, housekeeping, leisure and entertainment is a hallmark of the emerging economy of Lagos State in which women have found a foothold.

According to Rakodi (2006) women have historically been known as traders in Lagos, dominating the traditional markets. However, many of these markets were not well-serviced with piped water or refuse disposal, so in the last two decades modern markets with lock-up stalls such as Tejuoso, Alade, Alaba, Awolowo and Ladipo have sprung-up, provided either by the Lagos State Development and Property Corporation or by local government. Hundreds of millions of naira are believed to exchange hands in commercial transactions at these modern markets on a daily basis. Although women dominate informal sector trading at the traditional markets, the modern markets have seen an influx of men trading in high-value products such as electronic goods, automobiles and automobile parts and even textiles. Women's street trading and hawking have increased, and the items they sell are usually meager, often revealing their desperation to eke out a living.

2.3.1 Female employment in commerce

Women's role in commerce has evolved both positively and negatively over time. One of the major growth areas is cross-border trading, largely on the Lagos-Benin Republic route along the Seme border. A lot of this trade is illegal and is carried out via hundreds of routes along the porous border between Lagos and Idi-Iroko in Ogun State. A wide range of merchandise including automobiles, textiles, cosmetics and pharmaceuticals and food – mainly rice, vegetable oil, condiments and so on – pass into Nigeria through Lagos. The cross-border trade suits Lagos women due to its proximity and high demand. However, negative consequences have also been documented such as sexual harassment, child trafficking and, most importantly, the depression of the industrial sector through massive illegal importation. Nigeria's unstable trade policies coupled with a weak customs apparatus riddled with inefficiency and corruption aggravate the illegal trade. It is estimated that the country loses millions of naira daily in unpaid custom duties. With increasing globalisation and the opening up of international trade routes, women (and men) have found a new thriving commercial business on the Lagos-Dubai trade route.

In the last two decades the duty free zone in Dubai has made it a major source of imports into Nigeria, especially of clothing, textile, jewellery and household items. Other favoured countries for such imports include Korea, Bangkok and Thailand. Thousands of women now regularly ply on these routes. While for many this is their main occupation, the majority are formal sector workers such as teachers and nurses on low government salaries who use it as a supplementary source of income. Unemployed male and female graduates also use this way of escaping unemployment. However, while the females rarely go beyond Dubai the males often go as far as Singapore, India, China and so on to source goods, giving them an income advantage over the females.

Unlike the agricultural groups the tendency to operate in formal groups is not common among those in commerce. However, some traders pool their resources and give money to fellow traders to buy goods when they need to restock. Thus they save some transport costs but have to pay to clear their goods, which usually come by air freight, at customs. Women dominate the Dubai trade in Nigeria. In Dosumu market, for example, the group interviewed estimated that there are over 2,000 women importing various goods from Dubai to sell in Nigeria.

2.3.1.1 *Impact of government policies on Nigerian business women*

Some government policies, chiefly the opening up of the Nigerian market to Chinese products (which include clothing and textiles), have affected these informal traders negatively. The women Dubai traders noted that the Chinese products look similar to products bought from Dubai and other such markets but are far cheaper because they are of inferior quality. Unsuspecting buyers therefore patronise the Chinese products, undercutting the Dubai traders and decreasing their turnover and profits.

Box 1: Experience of a female importer

Three years after I started my business I changed my source market from Dubai to Bangkok for dry lace and to Korea for Korean lace. This was because these types of merchandise were in high demand at the time. I had established a good rapport with the Korean businessmen to the extent that they sent me goods on credit. Recent exposure of Nigeria to China's markets has spoilt my business. The Chinese will bring a piece to Lagos for \$2, without paying any duty that we bought in Korea for \$15. Chinese goods are inferior but they find a larger market than ours. This government policy which bans importation of some items and yet opens the Nigerian market to China to allow inferior goods to enter without caution is crippling our business. (A businesswoman in the WIMBIZ group)

A favourable government policy these traders all pointed to was the introduction of the mobile phone, which they said had greatly improved the efficiency of business transactions. The menace of Area Boys who extort money from the women (the phenomenon of 'rent-seeking') has also been recently curbed by the Lagos State government.

From the interview conducted, the problems faced by this group of women can be summarised as follows:

- lack of capital to expand;
- high cost of shop rent and maintenance;
- Chinese goods flooding the market without restrictions;
- high interest charged for micro credit;
- lack of good infrastructure and transportation of goods;

- unstable customs tariffs.

2.3.2 Women in agriculture

Agriculture in Lagos State is limited in scope due to the scarcity of land and increasing urbanisation. However, unlimited access to markets and demand from the large population means that the sector is thriving. Production and processing of crops such as rice and cassava are commonplace. Women farmers play a very active commercial role they are not necessarily rural-based with the rural characteristics of low literacy and underemployment and often engage in other income-generating activities in the main Lagos heartland such as commerce or services. They mostly hire male labour to work on their land, and are therefore more self employed than wage workers.

2.3.2.1 Urban high-value agriculture

There is a wide range of urban and peri-urban high-value agricultural activity such as poultry and snail farming, beekeeping and aquaculture. Women engage in these as their main or alternative sources of income. Many women at the lower levels of the formal sector engage in small-scale agriculture that requires a minimum of space because land is scarce. These enterprises are usually organised around their homes by women mostly of lower middle and lower class who secure land cheaply in the urban periphery where it is much cheaper than in the core urban areas.

Poultry farmers

In a group discussion with the members of the poultry group, they mentioned that they were trained on methods of mixing their own feed as this is cheaper than having to buy it. But not many can mix the meals appropriately and nor do they have the equipment it requires. Many of the group members have abandoned their poultry businesses, leaving only five active. Each member has an individual farm and there is no group farm. The problems encountered include sickness and high mortality among the birds, in spite of the fact they are vaccinated, and rat infestation. Moreover the poultry farmers have to travel long distances to buy feed since they do not make it up themselves. A major challenge is finding the capital to purchase more birds.

Snail farmers

Urban agriculture is usually a supplementary means of income for the women, many of whom are fairly well educated but have family responsibilities that cannot be supported on their regular income. Many are teachers or civil servants and it is not unusual for payment of their salaries to be delayed. Therefore they create sources of supplementary income such as snailery. It is almost impossible to find an unemployed female, apart from beggars: they are almost all busy with some form of activity to make money. With snailery, as with other forms of agriculture, there may be more women selling the products than producing them. The state neighbourhoods are very diverse and markets are localised. Thus there is sufficient business to be found just by moving merchandise from one neighbourhood to another or from outside the state to the localised markets. Some of the women interviewed go as far as Ondo State to buy snails, shrimps and plantains to sell in Lagos State. Some buy in Ibadan, which is in the middle of the market chain between rural production areas and city markets. *‘Wherever you join the chain, there is always a profit margin, if you know the right market’* (Alhaja Mogaji, group leader).

Box 2: Snail marketing: Exploiting the rural-urban consumer chain

Mrs Obatuga is the only person in Makoko market selling snails. She has four children. She belongs to the Agric Group, and borrowed her initial startup capital from group contributions, which are lent to members on rotation. She has never had a loan before. She buys three or four bags of snails of varying sizes at a time from Ore in Ondo State and from Benin. Each bag contains about 20 measures (a measure consists of a number of snails which varies depending on their size). She collaborates with other snail traders at Oyingbo market. On village market days they set out to Ore or Benin having bought their snails they charter a bus to bring them back. Transport to buy is cheap but bringing back the bags of snails by chartered bus can cost as much as N20,000 shared between four or five women.

2.3.3 Female employment in the service sector

The slight economic recovery which followed the advent of the democratic civilian administration saw the growth of other sectors including tourism and entertainment and the expansion of hotel and catering services. The influx of graduate women into this sector has served to upgrade the services hitherto provided by street food vendors to modern corporate cafeterias and eateries with branches all over the state. Women entrepreneurs have contributed largely to the transformation of the catering and fast food business which is in high demand in Lagos State. However, most of the big chain eateries are owned and managed by men, and women do not seem to have any particular advantage in terms of being recruited by these eateries, from casual observation. Nonetheless they are very active in the emerging modern and semi-modern catering sector, from meeting the needs of low income workers in makeshift *bukaterias* (roadside cafes) that line the business districts to expensive restaurants in the high-income areas. These have had a positive effect on agricultural marketing as much of the produce grown in other parts of the country finds its way to the state to satisfy the increasing demand for it.

Correspondingly, the entertainment industry has received a tremendous boost, absorbing many young female school leavers who are employed as caterers, cooks, waitresses and cashiers and in other capacities. Some have had the opportunity for self-improvement through vocational skill acquisition provided by the tourism and entertainment industry to enable them to find wage employment. Events planners have also emerged to organize events such as weddings, funerals, birthdays and corporate dinners in a highly efficient way. They employ young women and men as regular and casual labour. This is a growth sector in Lagos State's strong economy and cosmopolitan community.

Commercial female cooks (*Olopo*) have benefited from trickle-down effects from the development of this subsector. They are less literate, low-income women who do the actual work of catering, which still predominantly relies on traditional ovens and open-air firewood stoves. The modern caterers subcontract to *Olopos* or engage them under supervision to provide direct labour. The more educated women manage the logistics of purchasing, planning, presentation and serving.

Many young women in the rapidly-growing private sector have created demand for such services as catering, childminding, eateries and housekeeping. Even the growth of the ICT sector is not unrelated to this new wave of demand. The mobile phone has become the most important means

of keeping in contact with the home. Many schoolchildren from the age of eight upwards now carry these so that their busy mothers can monitor their activities in absentia.

The phenomenal growth in ICT usage has not only provided employment for the young unemployed; it has also greatly accelerated growth, even in the informal sector. The fish seller/smoker is now able to communicate directly with her customers and suppliers without having to leave her stall. The availability of Internet services and other electronic mail facilities has served to improve efficiency in commerce and the provision of services and created regular wage employment, particularly for the young. Similar jobs exist for informal sector workers. Young women with as little as N10,000 can set up a telephone booth or work from home offering facilities for commercial calls and selling phone cards. Some combine this with other commercial activities such as hairdressing or video clubs.

Box 3: Adebisi, banker and young mother

I got pregnant a few months after starting my job at this bank, though I had given an undertaking not to start a family. I got married just before I got the job. I managed to salvage my job but I had to prove that the baby was not disturbing my job by being available at all times and staying as late as possible. I was paying for the services of a day-care centre as well as a nanny after normal working hours; I shopped at work from women who bring in all kinds of supplies from children's clothes, textiles and provisions to packed cooked soups of different kinds. I also order specifics from the women. Most of them are as young as I am and some are quite educated but they created jobs for themselves and it suits me. My husband and I often eat out at weekends, to help me relax and so the eateries are always in business. I have a clothes designer who I get to see only on Sundays and sometimes she comes to me in the house. I sometimes get to buy ground pepper and shredded okro, picked *ewedu* from the street markets on the way home. The women are there at any time of day or night because there are many women just coming from work at odd hours these days. Thank God for these services. I don't know how I would have coped.

2.3.3.1 Vocational training for women

The various service sector activities have had a spiralling effect on the demand for vocational training discussed in section 1.4. There is increasing demand for a wide range of services and products and great numbers of the unemployed seek out vocational training of different kinds in order to set themselves up in self employment. Notably, apart from very impressive government machinery for the above through the National Directorate of Employment (NDE), the State Ministry of Women Affairs' Poverty Reduction Programme and the Ministry of Commerce there are some private initiatives in vocational training and micro-credit provision in the state which appear to favour women particularly. While the government tries to cover the entire state these NGOs target specific areas to address specific issues. This has been very effective.

The Ajegunle Community Project (ACP) was started by a female NGO manager who linked the community with the donor agencies the African Women Development Fund (AWDF) and the Department for International Development (DFID). A needs-assessment exercise was conducted with women in the community and the major need identified was a sustainable means of livelihood to contribute to the household and children's upkeep, thereby improving the low socio-economic status of Ajegunle, one of the most crime-infested neighbourhoods in Lagos due to high levels of unemployment. The ACP received some initial funding from AWDF and DFID. The initiator, who is also the coordinator, is unsure of continued support from these agencies.

The project appears to be fairly well-organised, with its members involved with both the skill acquisition and micro-credit programmes.

A skill acquisition and vocational training programme for women was organised which provided training in pastry and bead making. Thereafter a micro-credit group was formed in December, 2007. About 200 women were initially trained, but many more followed. There are women of all tribes in Ajegunle, many of whom had other petty businesses before receiving the training. There is now a facility in the community which is to serve as a skill acquisition centre. The ACP coordinator observed that the women were obviously better off as a result of the training programme:

Even cases of domestic violence against women have reduced simply because they are now engaged in economic activities and consequently have less idle time to spend at home.

Box 4: WAPA government vocational support initiative

The Women Affairs and Poverty Alleviation (WAPA) skill acquisition centre (an initiative of the Lagos State Ministry of Women Affairs) in Egbeda area trains both females and males through courses lasting 3 to 16 months in skills which include computer studies, hat and bead making, catering, fashion design, photography, adult literacy, hairdressing and barbering. Some of the students interviewed agreed that the training received has adequately empowered them to create a livelihood. Unlike the ACP, there is no facility at WAPA for micro-credit. The students are mostly school certificate, OND and NCE holders, with a few undergraduates. The major challenge, as observed by the principal, is the dropout rate at the centre, which was quite high among the teenagers due to the fact that many come to the centre as an interim measure while seeking admission into higher institutions of learning. This revealed clearly that a much stronger priority is placed on higher education than on the acquisition of a skill. The highly competitive nature of the formal employment market naturally influences this preference among teenagers, especially in Lagos State where the growing middle class is known to be in formal corporate employment.

3 Constraints to female economic participation

3.1 *Economic resources: Availability, access or control?*

Some underlying gender-based differentials regarding access to resources and the relatively low quality of life of both women and men are pinpointed in this study as affecting equitable economic participation. While health and educational status remain key to the differences in male and female quality of life in Nigeria, a more critical constraint is economic access to resources and assets. This problem is also encountered in other states. In Lagos State it is mediated by the fact that women have more space for independent action, but also the recognition of the importance of the informal sector in the country's economic structure and performance. With respect to quality of life, although Lagos State is believed to have better educational and health systems and structures than most states having inherited most of the colonial infrastructure in these areas including the legacy of the best primary, secondary and tertiary institutions, the recent recession and the centralised revenue system have had a detrimental effect. Lagos State is nonetheless one of the richest states in Nigeria and so has been able to put robust structures in place to augment federal structures. The effects on women and men however, connote gender disparity.

Women in Lagos State take advantage of group action to develop their enterprises and access credit from formal banks and development agencies that prefer to work with groups rather than individuals. Through group action the women have broken many barriers which women in other states have not. Wherever they operate, even with lower educational attainment, they take control. It can be said that in the main, operations in the informal sector are well-organised in Lagos.

3.1.1 Agriculture: Success of group action

Access to resources in agriculture is critical because of the level of commercialisation in the state. While access to inputs from support services such as credit, fertilisers, land-clearing and tractor hire services is considered better than in most other states, there are still constraints due to low government investment, rent-seeking and inefficient government systems. For instance, the formal government-approved micro-credit system seems inaccessible to many of the groups interviewed. Informal systems and donor-coordinated efforts have been most successful for them. The Country Women's Association of Nigeria (COWAN) is a network of women in agro-based enterprises. For example about five years ago COWAN made a loan of about N1.7m available which was shared among various groups of women farmers. The women however complained that this particular facility came with a high interest rate of 20 per cent with a short payback period of four months. In recent years COWAN has not offered such loans. The women are dissuaded from obtaining loans from the agricultural banks because their requirements are not convenient or efficient for their needs: religious leaders and community heads are required as guarantors. According to the women, such people are not disposed to stand as guarantors in issues pertaining to money. In the core rural areas these leaders are often culturally constrained when it comes to supporting women without the involvement of their husbands. Yet women in Lagos State tend to be very independent income earners and in many cases do not live with their husbands or are more successful than them, according to some of the respondents.

Land is a major problem due to its scarcity and competing demand for urban use. Government efforts to make land available to women farmers are commendable. During the first phase of this

civilian administration (1999 to 2003), land was provided for use by the Lagos State government in the rural areas of Gberigbe, Ojo and Ikorodu for a token annual fee of N1000 per plot. The women have four to six plots each. The cost of transport is now more of a problem as the women claimed to spend about N800 weekly on making about three trips to the farms per week.

Other physical inputs are very expensive because of high demand and their relative scarcity, especially from government-supported sources. The vegetable farmers practice *fadama* farming and use fertilisers to boost yields. The women complained of the high price of inputs, particularly fertiliser and labour. The latter is costly because it is mostly hired and is provided by young men around the farm sites; women may be hired for planting only.

Women farmers use the group mechanism very well to their advantage. Often farmers' groups are of mixed sex but many have more women than men. This is not only because funding agencies supporting them demand gender sensitivity or women as targets but also because the women have independent networks to strengthen their initiatives. Even where men are present the women tend to predominate.

Box 5: Women's organisations in resource support

COWAN, Lagos Chapter

The Country Womens Association of Nigeria (COWAN) consists of 25 groups of crop and livestock farmers producing rice, corn, vegetables, cassava, fish, sheep, goats and poultry. COWAN's membership includes a number of widows and divorced women who find support in the group to access capital to start up a business, and some groups includes male members. Many of the groups collect weekly contributions from which capital can be sourced for new members. There have been favourable government interventions in the area of land provision but many of the women have yet to benefit from the government policy on micro-credit. Many of these women have multiple sources of income. There were caterers in the group. The majority of agricultural workers live in the city and commute to the village to work on their farms from time to time.

The Leap Above Poverty Organisation (LAPO) helps rice farmers

LAPO, a Lagos-based NGO, has been helpful in providing micro-credit to the rice farmers. The local rice variety, Ofada, is in very high demand in Lagos State from individuals, food canteens and hotels. The association leader is said to possess equipment for parboiling, milling and de-stoning and there are plans to produce for export. The groups have a high level of policy awareness and access to market information. The Rice Farmers' Association is planning to negotiate with the Export Promotion Council to export rice in bulk.

The Leap Above Poverty Organisation (LAPO) has also helped some of the livestock farmers with micro-credit, especially those involved with sheep and goats. The fish farmers are an equally big group with major outlets at Makoko and Iwaya markets. The women are largely able to organise and help each other using group dynamics and confidence in their leadership.

Box 6: Group-based self-help strategy: Livestock farmers

Olori Sijuwade Agbede has four sheep and four goats. She pays a contribution of N200 weekly to the association to which she belongs. Her animals were bought at Gbagada, in Lagos State, but they are a northern breed. They cost N14,000 and are presently kept in a group member's house. There are 14 women in the group and they plan to obtain land for the animals at Agemewo, along the Badagry expressway. The land is to be given by one of the political office holders. Presently the animals are not doing well because where they are being kept is damp, but once they are moved to the new site they should be fine. To become a member of Olori's group it is necessary to attend at least three meetings and then to pay N500. The animals belong to all the members of the group. If anyone decides to leave the group she is given a goat that weaned but is not yet old enough to bear kids.

Another group of 10 (2 men and 8 women) keep 35 sheep and goats at a group farm in Apapa. A group member who lives close to the farm attends to the animals daily but if the need arises the chairman of the association may have to be called. Their market is mostly within Lagos, particularly during festive periods (Christmas, Eid-el-Kabir, etc). Virtually all the members have supplementary sources of income. Meetings are held fortnightly and members work on the group farms on fixed days. The group runs without problems.

Box 7: Group-based self-help strategy: Fish farmers

The Ayotunde Farms Group started two years ago and now has 28 members, 12 male and 16 female. Mrs Ajoke Olawoyin, a member of the group, said that she used to buy sea fish, but as they are no longer readily available she built a fish pond this year and put in some catfish fingerlings which are yet to be harvested. The fish pond requires a minimum investment of N250,000. She got 100,000 from a lawyer friend, 100,000 from a Micro-Finance Bank and the rest from the group secretariat.

The Okobaba Fish Group has 20 members: 8 men and 12 women. Mrs Mustapha has been involved in fishing in the last 40 years in the sea around Okobaba. Mostly men go to sea and women do the marketing. She has nets and a boat and often asks men to go out fishing for her, sometimes accompanying them when she casts the net and the men draw it in to catch fish, shrimp, crab etc. She pays the male fishermen for their labour and gives them part of the proceeds from each catch. She did not finish her primary education but feels that this does not affect her as she has been trained in this business from childhood. Her husband gave her money as loan for her investment in fishing equipment. She uses part of her earnings to send her children to school and saves the rest in a bank. She took out an individual loan of 20,000 from LAPO, but as a group the Okobaba Fish Group have not yet accessed credit. Mrs Mustapha has a daughter at secondary school who wants to join her business. The group faces problems: it needs bigger boats that can go further out to sea (trawler fishery) and different types of nets for different types of fish, which are quite expensive at about N60,000, so credit is needed. The group also needs land for the construction of fish ponds and have applied to the Ministry of Agriculture, but have had no response yet.

3.1.2 Access to commercial space: Women in commerce

The lock-up shop fee is another government policy which the women consider unfavourable. This fee is imposed by local government and is separate from the regular local government dues that they pay. The women complained that the costs and contingencies involved in business are numerous: one gave an example of her random sources of credit (Box 7).

A private property developer interviewed offered insights into why women may find it difficult to acquire commercial property in Lagos State. She noted that there are plans to demolish existing stalls in some markets (which are mostly owned by women) and to rebuild. When this happens the cost of the new stalls will be so high that women will not be able to afford them, pushing them further from the property market. Compensation may or may not be paid

depending on the strength of the market association and how effectively it can engage the government.

All the women traders in the group discussion complained bitterly about the high cost of acquiring commercial space such as shops, or land in the state. An example was given of the newly-renovated Tejuosho market where stalls are selling for between N4.5 and 5 million, which must be paid in two installments. A lawyer commented that all land in the state is categorised as 'urban land' and this accounts for why the stalls are so expensive. As noted by the COWAN group, agricultural land, most of which is government-owned, appears to be more readily available.

3.1.3 Politics and access to resources

The issue of access to land and micro-credit in the state appears to have political undertones, as observed in the case of the Rice Farmers' Association. The leader of this group was said to have some affiliation with the People's Democratic Party (PDP), the ruling party at the federal level, whereas Lagos State is governed by Action Congress, an opposition party. The micro-finance policy leading to formation of MFIs was a PDP initiative. Consequently farmers not affiliated to PDP may be unable to access loan facilities. The rice farmers secured a N250,000 loan from the Nigerian Agricultural Development Bank (NADB) using the PDP connection at a much lower interest rate than that given to the various groups through COWAN of 8 per cent with a 10-month payback period. Because land belongs to the Lagos State government, the political affiliation of the group leader, which worked in their favour for access to credit, worked against them regarding access to land. Most of the land used to grow paddy is therefore on lease, with 25 per cent of their proceeds going to the land owner.

Rakodi confirms that:

[P]olitics is the lifeblood of Lagos State. Land rights, employment, industry and other sources of wealth rely on political interaction, involving patron-client relations, bribery, corruption, nepotism and/or long-legs (contacts). Almost everyone knows someone with a link, however tenuous, to power...Political leadership...operates at many levels. There is considerable interaction (some would say interference) between leaders at national, state and local levels and at least some sectors of the general public. Chieftaincy councils, landlords' and market women's associations, trade unions and other pressure groups operate through particularist, face-to-face networks to further the goals of members and clients. (Rakodi, 2006)

The advantage of group mechanisms to combat this problem is advocated by Rakodi (ibid), and many development partners also prefer the group approach to resourcing support. This has worked well in the case of access to credit.

Another area of constraint for women operating in the Lagos State informal sector is transportation. The cost of commuting and moving trading stock erodes their profit margins and reinforces poverty, forcing women into multiple livelihood sources to combat poverty. The risk of resorting to any available means, including the motorcycles (*Okada*) that now pervade the city, remains a concern

Odeleye (2001) notes that the problem of transportation persists due to poor planning procedures in urban transport operations in the metropolis and the need for a versatile and dynamic urban transport policy. Immobility in cities of the developing world is one of the factors constraining

their productivity and creativity. A framework for integrated public transportation infrastructure is necessary in all poverty alleviation programmes.

3.2 Access to education

Tables 3 and 4 show that although the nominal enrolment figures for primary and secondary schools rose from 1999 to 2005, total female enrolment (TFE) declined from 51.8 per cent in 1999 to 50.8 per cent in 2005. This is lower than the national average, in which TFE dropped from 48.6 to 35.2 per cent. In Lagos, while total enrolment (TE) rose, TFE did not change significantly.

At the secondary level a different pattern is observed up to 2001. While TE did not change drastically, TFE rose significantly both nationally and in Lagos State. This can be attributed to efforts at both state and national level to improve the education of girl-children, especially their primary completion rate, which has now translated to higher secondary enrolment. TFE as a percentage of TE ranges from 30.1 to 49.9 per cent over the period 1996 to 2001 (Table 4).

Table 3: Primary school enrolment in Lagos State, 1999 to 2005

State/Year Lagos	TE (state)	TE (national)	TFE (state)	TFE (national)	TFE as % of TE (national)	TFE as % of TE (state)
1999	511,174	16,150,311	264,880	7,848,576	48.6	51.8
2000	500,593	19,158,439	254,930	8,413,311	43.9	50.9
2001	402,442	19,385,177	205,531	8,452,862	43.6	51.1
2002	538,318	19,851,521	273,696	8,709,040	43.9	50.8
2003	534,318	19,851,521	254,645	11,335,755	57.1	47.7
2004	555,308	21,575,178	281,433	9,649,708	44.7	50.7
2005	528,823	28,133,543	268,785	9,901,587	35.2	50.8

Sources: Federal Ministry of Education; UBE Commission, (Statistical Reports, various years,

Note: TE: total enrolment, TFE: total female enrolment

Table 4: Secondary school enrolment in Lagos State, 1999 to 2005

State/Year Lagos	TE (state)	TE (national)	TFE (state)	TFE (national)	TFE as % of TE (national)	TFE as % of TE (state)
1996	519,629	4,237,331	156,277	1,871,804	44.2	30.1
2000	552,761	4,104,284	274,856	1,842,154	44.9	49.7
2001	581,706	4,601,082	290,370	2,054,099	44.6	49.9

Sources: Federal Ministry of Education; UBE Commission . Statistical Reports, various years

Note: TE: total enrolment, TFE: total female enrolment

Graphs 1 to 3 also indicate that TFE is moving at about the same rate as TE in Lagos State, meaning that female enrolment has not caught up with that of males. Indeed, female participation in education also increases at the tertiary level in Lagos state with TFE ranging from 56.5 to 62.8 per cent of TE between 1999 and 2002. The proportion of females enrolled at tertiary level was higher in Lagos State than in the other states reported on.

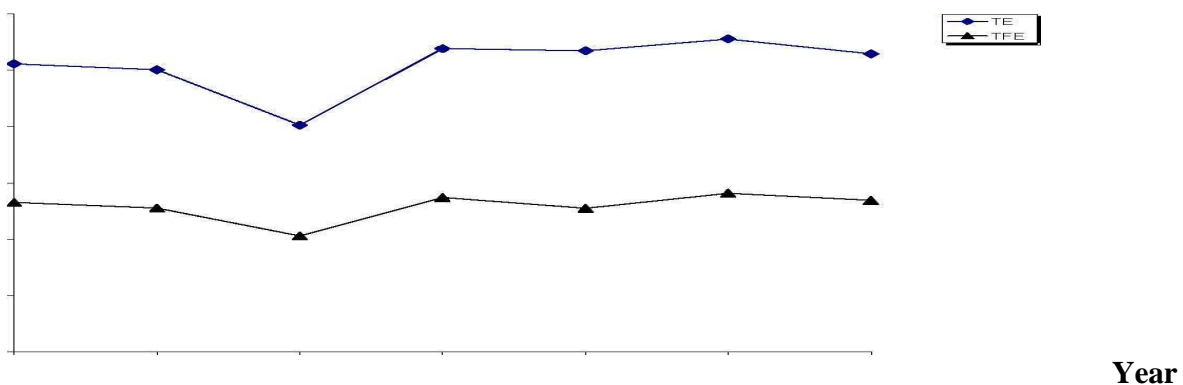
It has been variously shown, especially in studies of northern Nigeria,(Jibril, Binta, on going study drafts) that enrolment and attendance are different measures of access to education and that

female school attendance tend to be compromised by household economic conditions. Net Attendance Ratio (NAR) is generally highest in the South West zone. Primary school NAR was higher in the South West for both males and females than any other region according to the Multiple Indicator Cluster Survey (MICS) of 1999. While secondary school NAR was generally lower than that in primary schools, the South West still had the highest figures for both males (62.2 per cent) and females (59.9 per cent) among the six geo-political zones in 2003 (Graphs 4 and 5). NAR for girls even surpassed that of boys at the primary level in 2003 and was almost on a par with it at the secondary level for the same period. This suggests that economic factors are not a strong factor in female access to education in the South West, i.e. Lagos State. Compared with the northern states, therefore, the South West generally fared better in terms of educational development in general, in particular where girls were concerned. Perhaps there is more incentive for education in the south because of the greater job opportunities for educated females in the much bigger and still-growing private sector financial and oil industries.

It would be convenient to conclude that education is not a constraint to female economic participation in Lagos State. However, the concern is the extent to which girls graduating from schools are being absorbed into the growth sectors. It is observed that female entry into the banking sector is not constrained but is based on ‘essentialising’ the roles of females to bring in profits for the private sector. Therefore the question is what kind of jobs are opening up for the many girls pursuing education, even at the highest levels? Is there equity in recruitment policies? Is the training of girls and boys into fields such as engineering being liberalised such that girls can compete at the highest professional levels? Also relevant is how convenient these high profile jobs are for young women with young families. Are women receiving equitable benefits from higher education in Lagos State? If not, what are the constraints to this?

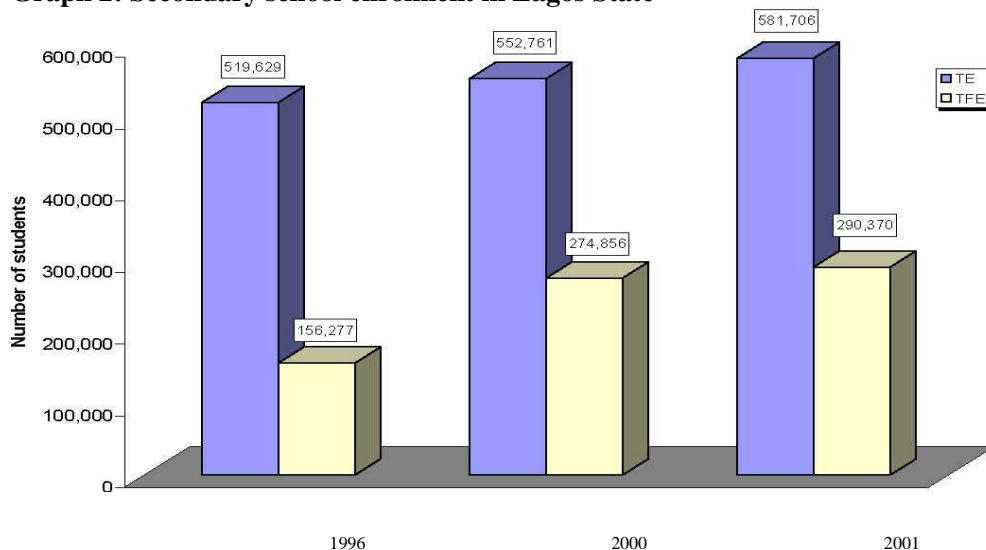
The indication is that the entry of girls into high-profile and highly-paid jobs is creating jobs for women at lower levels. This is a consequence of the growth of the middle class and women’s greater economic participation at higher levels of the private sector.

Graph 1: Primary school enrolment in Lagos, 1999 to 2005



Sources: Federal Ministry of Education; UBE Commission
 Note: TE: Total Enrolment; TFE: Total Female Enrolment

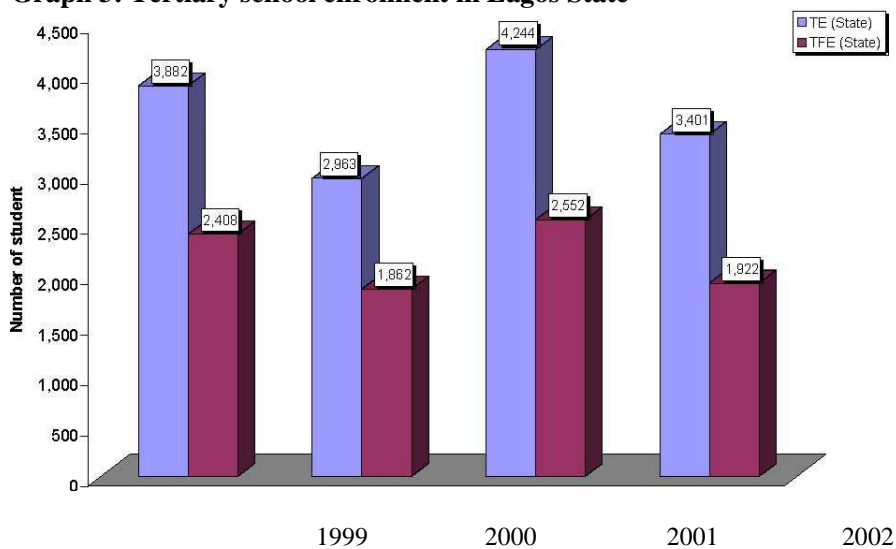
Graph 2: Secondary school enrolment in Lagos State



Sources: Federal Ministry of Education; UBE Commission

Note: TE: Total Enrolment, TFE: Total Female Enrolment

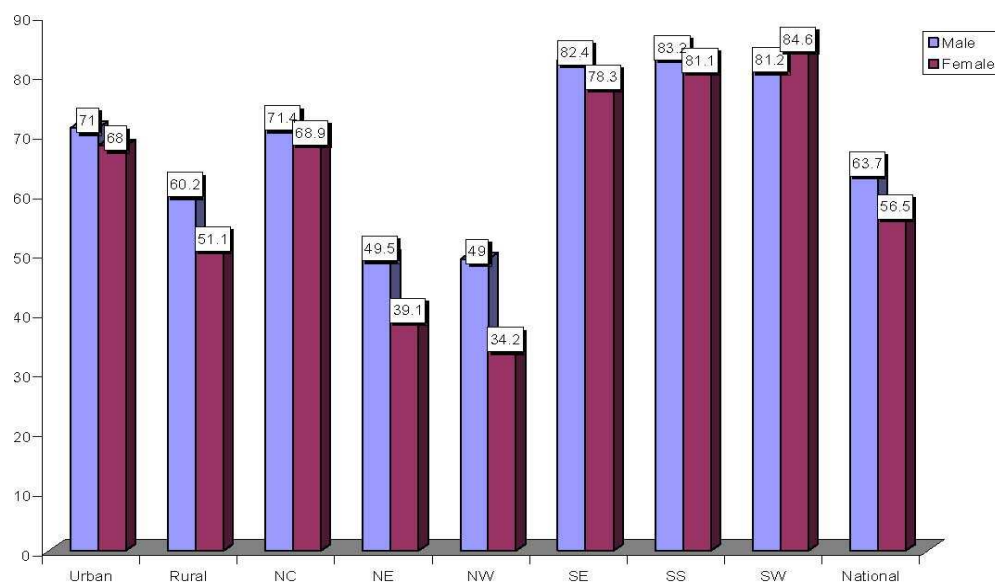
Graph 3: Tertiary school enrolment in Lagos State



Sources: Federal Ministry of Education; UBE Commission

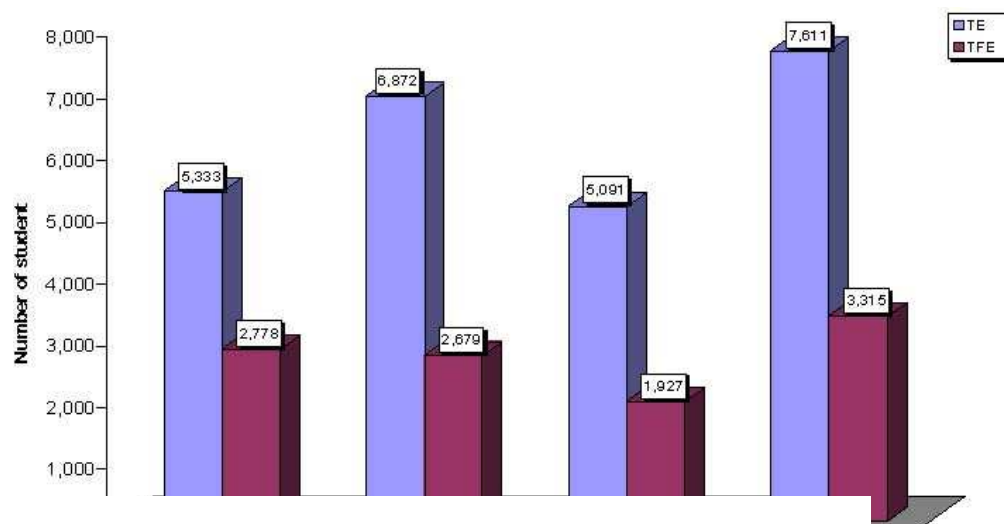
Note: TE: total enrolment, TFE: total female enrolment

Graph 4: Primary school net attendance ratio in Nigeria (% of children aged 6–11 attending primary school), 2003



Source: National Population Commission, 2004 (NDHS, 2003)

Graph 5: Secondary school net attendance ratio in Nigeria (% of children aged 12–17 attending secondary school), 2003



Source: National Population Commission, 2004 (NDHS, 2003)

3.3 Access to health care

Graph 6 shows that the South West has the highest number of health facilities of the four states reported on. More importantly, the relatively high performance recorded in the indices for education in the South West is equally reflected in patterns of health-seeking behaviour, as revealed by the available data sets. Among all the geopolitical zones of the nation, the South West had the highest proportion of women seeing a trained health worker for antenatal care (89 per cent) and who delivered at a health facility in 2003 (67 per cent) (see Graph 7).

Graph 6: Number of primary health care facilities in selected states in Nigeria, 2004

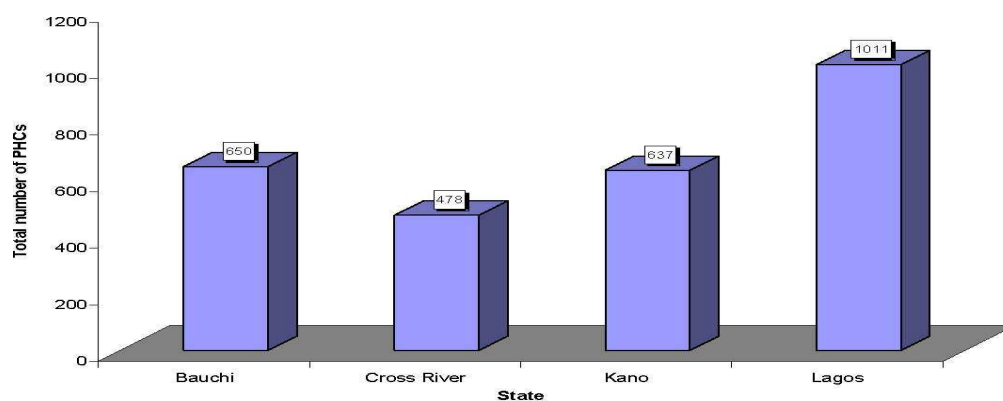
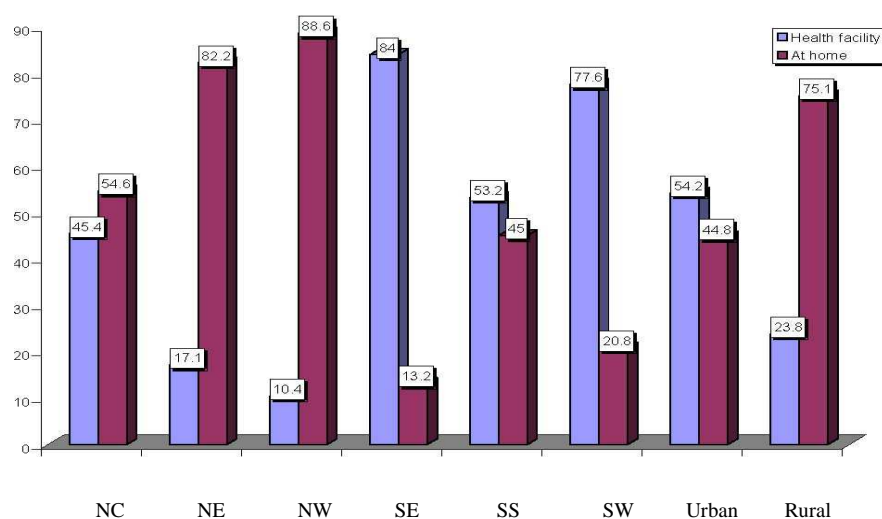


Fig. 13: Primary health care facilities (2004)

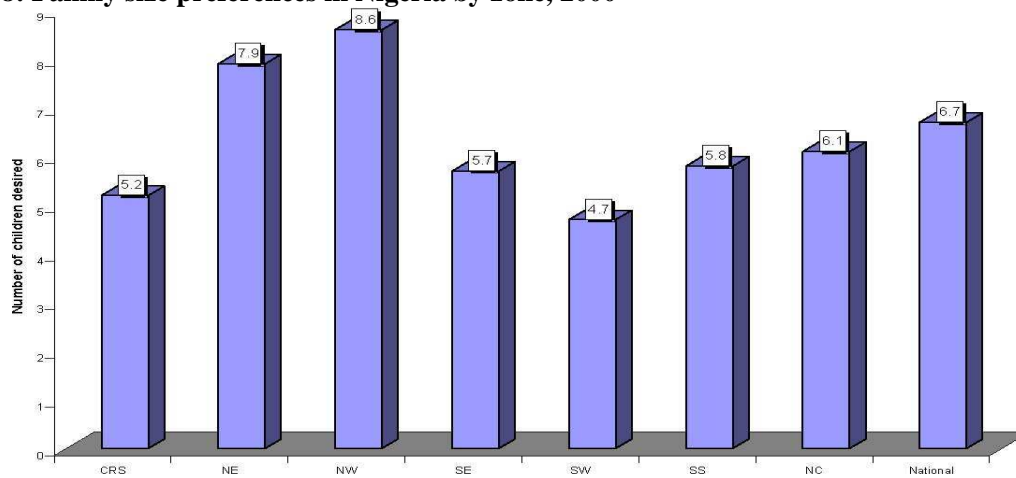
Graph 7: Places of delivery for pregnant women in Nigeria by zone, 2003



Source: NDHS, 2003

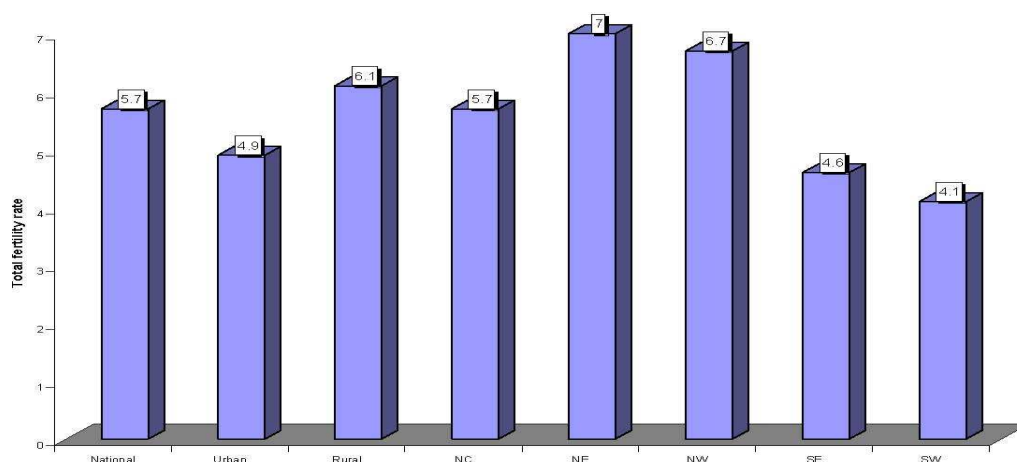
The mean number of children desired by women in the South West was 5.7, lower only than that in the South East (4.7). The South West also had the lowest total fertility indices (4.1) in 2003 (Graphs 8 and 9). Lagos State achieved the lowest IMR per 1,000 live births (69.9) in 1999 and the lowest HIV prevalence in 2005 (2.6 per cent). Among the four states in which case studies were conducted, Lagos State had the highest percentage of immunised male children (56 per cent) in 2005, but the lowest (44 per cent) of female children (Graph 10). Overall, change in access to immunisation services over the period 1999 to 2003 was highest and most positive in the South East followed by the South West.

Graph 8: Family size preferences in Nigeria by zone, 2000



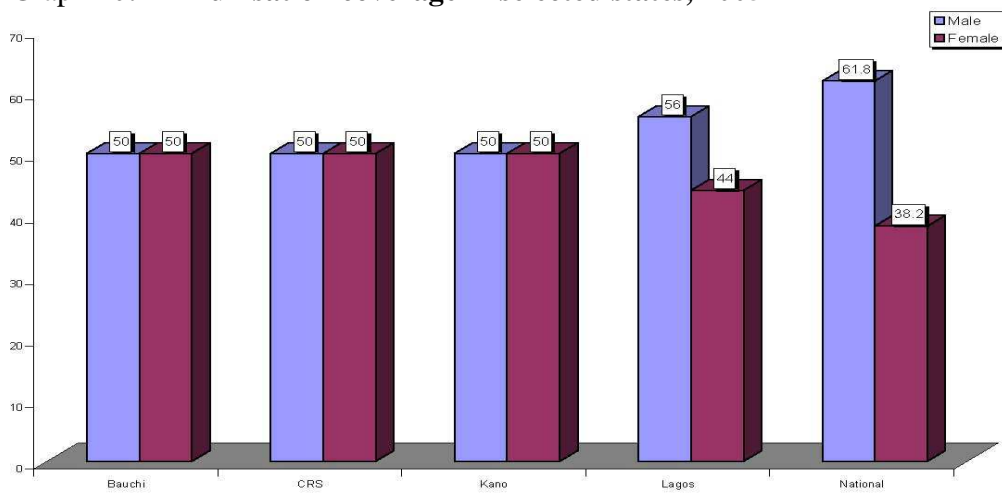
Source: NPC, 2002

Graph 9: Fertility indices by zone in Nigeria, 2003



National Urban Rural NC NE NW SE

Graph 10: Immunisation coverage in selected states, 2005



Source: NBS/CBN, 2005

Bauchi CRS Kano Lagos National

From these indicators, health care appears to be a major constraint to female economic participation as in the other states. However, one of the focus groups indicated that in spite of their relatively high level of education working women still have to obtain permission to take their children for health care services from their husbands, even when the women themselves are paying. Indeed, women's economic independence creates tension in the home, especially where the man is less economically capable. Conflict and divorce have resulted from educated and well-paid women insisting on certain types of health care or a preference for private clinics for family care.

We still have to be careful not to show too much independence; culture is invariably against the successful woman. (A female lawyer)

This perception negates the notion that economic and political empowerment are positively correlated as the global literature indicates, and led us to explore the dimensions of female autonomy in Lagos State further. Are relatively economically-independent women of the state able to access political power in public and private lives? The percentage of women in public office in Nigeria is highest in Lagos State, not only in civil service and private sector management but also in politics. What then are the barriers to corresponding levels of political empowerment in the private sphere? The study used access to economic assets as the index of political empowerment.

3.4 Female autonomy: Access to land as an indicator

Women in many parts of both rural and urban Nigeria are now co-breadwinners with their husbands, even in the Islamic communities of the north. Indeed, especially since the severe economic recession of the 1980s a proportion of women bear sole responsibility for providing for the upkeep of their family. A number of these are also either single parents or widows. In Lagos State this leads to the wide scope of their economic participation already discussed. This study

investigates whether this has increased women's autonomy, especially regarding decisions affecting their economic activities. Having control over capital and physical resources would go a long way to promoting income growth for women and their households. We assessed women's access to land as an indicator of their control over resources and autonomy.

Lagos State is more than 70 per cent urban and so access to land in the city greatly affects people's productivity since the amount of available rural land is very limited. Apart from constraining investment through the very high value of land, land scarcity has also fostered slum development, pressure on infrastructure and environmental degradation. In a study of urbanisation, slum development and security of tenure, Agbola and Agunbiade (2007) link land access, or lack of it, to poverty, noting that about two-thirds of the city's population currently lives in slums; the existing land registration process which involves payment of several fees, documentation and the engagement of professionals is clumsy, tedious, time-consuming and expensive to execute; and tenure status has a major impact on poverty and the overall quality of the environment. Insecurity of tenure deters investment, since residents do not have access to mortgage facilities from banks as they lack collateral as security for such loans. The interplay of all these factors has perpetually kept these groups of people in a vicious circle of poverty and insecurity.

Aluko and Amidu's (2006) findings estimate that between 20 and 80 per cent of urban growth in developing countries is informal and usually inhabited by the poor. Without secure access to land and the means of production, the paradigm of daily survival compels the poor, due to circumstances beyond their control or influence, to live within short-term horizons that degrade resources and fuel a downward spiral of poverty. These informal settlements have evolved informal systems of land tenure relations and management in spite of the dysfunctional state-sponsored land tenure law in Nigeria. Osinbajo (2006) estimates that it takes 4.25 years on average to conclude a case in the High Court of Lagos, assuming that there are no interlocutory appeals. Land cases can go on for 8 years at the High Court alone, and 40,000 cases were pending at the Lagos High Court in 2000. The appeals process is equally slow and could add another six to ten years. These figures clearly suggest that regardless of the nature of the dispute it can remain in the trial process for a decade at least. The justice system has become an effective obstacle to efficient justice delivery.

The plight of women and their access to land can therefore be situated within this scenario. Akanji and Ogunwumiju (2003) emphasise the difference between the practical and the normative legal principles in Nigeria as they affect women's access to land. Although formal law does not deny women access to land, customary laws still operate in most parts of the country. The authors' study however reveals that women have greater access to commercial than to residential or industrial land, as their applications for certificates of occupancy increased drastically over a ten-year period since the economic recession in the country. They also show that women have greater access to private land markets than land from government schemes, underscoring the politics of access and the positive impact of privatisation on gender norms.

Assessing the gender of shop owners and shop occupiers in public and private commercial complexes in Ibadan, the findings of Akanji and Ogunwumiju (*ibid*) indicate that women use commercial land space more as occupiers than as owners and that a very small proportion of owners hold legal titles to their land. In government shopping centres for small outlets, mainly used by informal sector workers (petty traders, artisans etc), there were more women occupiers than owners (56 per cent and 36 per cent respectively). The owners are mostly male and female

government workers in the land agencies who have greater access to information and the process of allocation and can often secure a space at the approved low government rates. Subsequent buyers and users pay private market rates for the same government spaces – rent-seeking crowds poorer women out of the land market. The same pattern is evident in formal government schemes which require a higher level of bureaucracy to secure allocation, have basic facilities such as water, electricity and security arrangements and are costlier. This may account for the slightly lower proportion of women owners (28 per cent) compared to occupiers (32 per cent).

Women have greater access to privately owned markets schemes than to those owned by the government, with 40 per cent and 58 per cent owning land in large (formal) and small (informal) private shopping schemes respectively. More women are occupiers of private land than of government schemes, with 75 and 64 per cent renting space in a private and public markets respectively. Where women have the economic means to do so, they secure access to land. The question therefore is how to enhance the economic means (income and wealth) of women in various domains of the economy. The foregoing shows that women's access to land underlies their ability to pursue gainful economic (commercial) activities in Lagos State and much of the South West.

Table 5: Women's access to private and government commercial land in Ibadan, South West Nigeria, 2002 as % of all land users

Category of land	% Female owners	% female (renters	% female owner-occupiers	% females holding legal land titles
Government formal	32	28	12.5	25
Government informal	36	56	50	35
Private formal ³	40	64	33	85
Private informal	58	75	47	50

Source: Akanji and Ogunwumiju, 2003

The Deputy Registrar of Titles in Lagos State believes that in recent years more women have been applying for Certificates of Occupancy (C of Os) than men. She notes that these women are mostly traders who need land as collateral to obtain loans in order to expand their business operations, and that much of their land is inherited from their parents or spouse. An interview with a prominent female lawyer in Lagos State who is chairperson of the Nigerian Chapter of the African Women Lawyers' Association, shed light on the reason for this. She explained that when women are separated from their husbands by death or marriage breakdown they are often deprived of access to their husbands' property. Coupled with the pain of the loss, the women have to contend with little or no income to care for the children as the former husband's estate comes under the control of his extended family. These practices are deeply entrenched in the culture and perpetuated by cultural practices. Marriages may be polygynous and some partners may never have been legally married at all. Even where there is a clear marriage contract and monogamy, the patriarchal nature of society severely limits how much access a woman has to

³ Formal sources are government or private schemes used for modern commercial ventures; informal sources are government or privately owned land being used for small scale market schemes

her former or late husband's estate. This has propelled the female lawyer to counsel her female clients about their need to acquire property in their own name, even while their spouses are still alive. As quite a number of women in the South West are fairly well-educated this new urge for autonomy evidenced in the acquisition of personal property may well explain the upsurge in the number of women applying for C of Os at the Land Bureau.

Lagos State has sought to simplify the land registration process and has reduced registration fees from 6 to 3 per cent of the asset value in order to encourage land owners, especially women, to register their land. Moreover, electronic land registration is in the offing according to information obtained from the Lagos State Land Bureau. The deputy registrar for titles pointed out that the total cost of obtaining the C of O has been reduced by as much as 15 per cent. This is a deliberate government policy in Lagos State to encourage the registration of land titles. While registration has been simplified, the preliminary procedures involved in land acquisition such as conducting the survey plan and land search, obtaining receipts, paying stamp duties and obtaining government consent for allocation are still unwieldy.

One of the respondents, a male lawyer and past president of the Lagos State chapter of the Nigerian Bar Association, believes that there are more female than male private property developers. In his opinion, women are more likely to give other women concessions, especially with regard to flexible payment options. It was further observed that there is a proliferation of middlemen among the private property developers which may increase the final cost of property.

One such female middleman interviewed explained that her role is crucial in the buying and selling of land and development of property because of the many difficulties involved with the logistics. These middlemen negotiate with landowners and speculators, complete the registration procedures and deal with other necessary documentation. They take a commission from the sale which is referred to as the service charge.

In summary, the African Women Lawyers' Association in Nigeria agrees that capital is a problem for women who want to access land in Lagos State because land is extremely expensive. MFBs will lend a maximum of N500,000 but require a deposit first. Banks have introduced mortgage loans, but the client has to pay 30 per cent up front and also to maintain a good credit level. With the uncertainty prevalent in many trading activities due to the vicissitudes of the policy environment, such facilities are beyond the reach of most women. The lawyer's advice was that people should seek to invest in other cities; she was however quick to add that the level of commercial activity in Lagos State is not comparable to that in other Nigerian cities, which is why people keep coming to Lagos.

3.4.1 Access to Skills Acquisition Support

The State Ministry of Women Affairs and Poverty Alleviation is working hard to promote women's empowerment. Poverty is being tackled through capacity-building projects which are free apart from an administrative fee of N550. Participants are encouraged to attend programmes close to where they live to address the problem of transport costs. Thirteen skill acquisition centers were set up between 2005 and 2008. Eight women courses in sewing, hairdressing, photography, theatre and so on are responding to entertainment industry needs. Adult literacy courses are also taught to help women to access the MFB for credit.

To respond to the growing displacement of women traders and hawkers, environmentally-friendly kiosks have been designed. To move this project forward joint action is required with the Ministry of Environment and Physical Planning and the Ministry of Commerce.

4 Policy issues

4.1 *Opportunities and threats in female economic participation*

Lagos State represents a particular range of opportunities for female economic participation in agriculture, commerce and the service sectors. The culture of multiple income-generating activities is historical and has proved effective in alleviating poverty. The most important factor in this is the vocational training programmes led by NGOs and government. The growth of the financial sector and the location of big private organisations in the state have created positions for a large number of female professionals, most of whom are young with families. This has boosted demand for domestic, hospitality and entertainment services. The modernisation of services is a result of graduate unemployment and a drive for self employment by the educated.

Education for girls is not compromised and there is a tendency to seek higher education in order to access employment in the private sector. Women perhaps more than men in the state realise that education is important to enhancing their economic participation, so they are acquiring not only formal education but also skills and training. A good number of state and NGO skills-training programmes now exist. The data show that female education to tertiary level is increasing. The training is generally responding to the needs of the new growth sectors – entertainment, the domestic services, telecommunications and commerce.

However, Lagos State has persistent problems with land scarcity, a high population growth rate, inadequate infrastructure and a high level of rent seeking. The latter is exacerbated by the high level of political awareness and manoeuvring at state, community and even group level. Poor transportation in particular escalates the cost of commercial activities while a poor energy sector increases the cost of services. Poor women in slum settlements are worst affected by the shortcomings of the infrastructure. Policies to modernise infrastructure and improve the environment do not consider their impact on women, nor do they provide affordable commercial spaces for women traders. Poor women who depend on street trading and hawking need commercial space in which to work. In agriculture, market access poses a problem for producers in both rural and urban areas.

However, most of the problems and threats are not based on gender ideologies or cultural constraints as in other states. Rather they are part of the inherent problems of the Lagos State culture and economy, affecting women sometimes negatively and at other times positively. Strategies to improve various aspects of the state's economy, including the environmental and the institutional, are not gender-sensitive and thus the problems arising specifically for women are mostly incidental to policy development or policy failure. The specific areas that need to be addressed are presented below.

4.1.1 Employment

Government policies are often detrimental to women's economic participation due to policy makers' lack of gender awareness in, for instance, trying to legitimise cross-border trade by increasing tariffs and promoting openness rather than imposing bans, with the result that increased taxes have eroded female traders' already small profit margins. Modernisation and urban renewal projects in the state are a positive move, but women traders are being driven out of their trading areas and cannot afford space in the modern stores, or when driven from the

streets there are no affordable alternatives and nor are there programmes help low-income entrepreneurs adjust to the new rules and systems.

There are various options for accessing credit: the MFIs are doing well and women are also using their own traditional system of providing credit through cooperatives. Some NGOS too are providing credit, but their interest rates are very high. So access to credit may not be such a problem as the size of the loans that women can access in relation to the needs of an expanding market and the cost of repayment.

Leverage needs to be created for poorer women in every economic space with support for agricultural inputs, provision of investment loans and so on, so that they are not outmanoeuvred by the inherent politics of access to resources.

Transportation is a major constraint for women traders, especially those farming and trading in agricultural produce. There is no urban cargo scheme to meet their needs.

4.1.2 Infrastructure

Efforts to provide affordable commercial spaces for women traders must be a priority in all market modernisation schemes. The land registration process still requires considerable enabling, particularly for less-educated women.

4.1.3 Education and Health

The existing data on education does not capture the growing rate of private schools in Lagos State, whose number now exceeds that of public schools. Data are required to track this transition and its effect on TFR and NAR, attrition and completion rates. Currently such data do not exist or were not made available to the study. This is a strong research need.

In terms of health services Lagos is no worse off than other states but caters for a larger and growing population. People must seek alternatives, mostly through traditional medical services. Although the government wants to promote synergy between modern and traditional medicine so that people can choose whichever they can afford, there is no explicit policy on this and no visible action has been taken. A balance must be achieved so that maternal and child health, which are most fundamental to female economic participation, are not further compromised. Specific policies and strategies are needed.

4.2 *Specific policy recommendations*

- The formation of women's groups has proved very advantageous. Policies at the micro-level need to further promote this by supporting the expansion of cooperative associations.
- Provision of farmers' markets in each LGA is needed to promote market access, which is currently constrained by poor transportation.
- The growing service sector based on self employment needs to be enabled through community-based credit facilities as well as bank facilities for those in the modern sectors.

- Extension of the BRT buses and LAMATA services for agricultural and commercial cargo will help women traders and farmers.
- Mortgage schemes should be established for cooperative groups of women traders to enable them to purchase shops and stalls in the new shopping schemes in urban renewal projects.
- Too few NGOs are addressing the problems of commerce and agriculture. Most are involved in education, health and legal issues such as domestic violence. More NGOs should be encouraged to set up women's empowerment projects. The demand is very high. NGOs' efforts need to be coordinated so that ongoing programmes can be tracked and replicated by the government and other development agencies.
- The general paucity of data at state level and gendered statistics in particular needs to be addressed. Although the state is making a tremendous effort, the absence of a proper framework for collecting such data means that much that is currently collected is not properly utilised to influence policy. A general framework of indicators is needed for monitoring and evaluation purposes in all sectors.

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