

Dimensions of Exclusion and Inclusion of Women in Nigeria

Yetunde Aluko

Abstract

Uneven social progress among humankind over the past decades has fostered exclusion and has done little to promote inclusion. Inequality pervades economic, social, political, cultural, and environmental spheres, thus constituting systematic disadvantage for some social groups on the basis of their identity. Women are particularly at risk of social exclusion because of complex and intersectional factors that combine to reduce their participation in society. This paper using a desk research method by reviewing existing literature examines how women are excluded and their level of inclusion in three major interrelated domains: markets, services, and spaces. The paper argues that the continual exclusion of women in these domains reduces their productive capacity and the rate of reducing their poverty level, despite the existence of the Gender Equality Policy in Nigeria. Perceptions, practices, and norms are among the processes through which societies render them to subordinate status, and these have become formidable barriers to the full inclusion of women. The government interventions through policies have proved ineffective in this regard. The paper concludes that mainstreaming governance programmes or processes to ensure equality at all levels, must be seen as a political priority. Basic government services should be programmed to meet women's needs.

Keywords: Dimensions, Exclusion, Exploration, Inclusion, Women, Nigeria.

Introduction

The central pledge of the 2030 Agenda for Sustainable Development is to ensure “that no one will be left behind”. Indeed, humankind has achieved unprecedented social progress over the past several decades, with a dramatic decline in the level of poverty around the world, improvement in the health situation of many people, and people are becoming more educated to make informed choices and are better connected than ever before in the global world, at least before the advent of the current COVID-19 pandemic. But, unfortunately, this progress has been uneven and has fostered exclusion, with little to promote equality and inclusion. Inequalities pervade not only the economic but also the social, political, cultural, and environmental spheres, thus constituting systematic disadvantage for some social groups (United Nations [UN], 2016).

In line with this, the terms social exclusion and social inclusion have become central to public policy and academic discourse in the global community. Nevertheless, there is no commonly agreed framework for categorizing both

concepts because they are often lumped with the related concepts of poverty, inequality, and equality. For instance, social exclusion is believed to be the cause of the poverty of particular people and leading to higher rates of poverty among the affected groups. While social inclusion is believed to add to the idea of equality, but much more importantly, it explains why some inequalities exist or why some are particularly durable (Ogbeide & Agu, 2015).

Different approaches have been used to define social exclusion, and these include efforts to determine whether people benefit from opportunities, have equal access and participation, or fall below average achievements. Socially excluded people are often denied the opportunities available to others to increase their income and escape from poverty by their own efforts. So, even when the economy grows and the general income level rises, excluded people are likely to be left behind, and make up an increasing proportion of those who remain in poverty (Among, 2015), which contradicts the rallying cry of the Sustainable Development Goals (SDGs).

Participation may be hindered when people lack access to material resources, including income, employment, land, and housing, or to such services as education and health care, which are the essential foundations of well-being that are captured in Agenda 2030. Lack of participation in society is, therefore, at the heart of the definition of the concept of social exclusion. This is confirmed by many scholars, government bodies, non-governmental organizations, and others like the UN definition of social exclusion as: “a state in which individuals are unable to participate fully in economic, social, political and cultural life, as well as the process leading to and sustaining such a state” (UN, 2016:18). Also, World Bank (2017) articulates social exclusion as the process through which individuals or groups are wholly or partially excluded from full participation in the society within which they live. However, social exclusion is multidimensional and encompasses social, political, cultural, and economic dimensions. Practices in one domain led to, or reinforce exclusion in another domain. It impacts on people in different ways over time, and it is the product of unequal power relations (Khan, Combaz&McAslan Fraser, 2015).

People need the opportunity to participate fully in the life of their community if they are to flourish and realise their potential. But certain groups in society are systematically excluded from opportunities that are open to others because they are discriminated against on the basis of their identity. This is discrimination along several dimensions, including gender, age, disability, sexual orientation, ethnic identity, etc., which reduce the opportunity for such groups to gain access to social services and limit their participation in labour markets and civic participation. Discrimination also occurs in public institutions, like the legal system or education and health services, as well as social institutions like the household (Birchall, 2019).

Social inclusion on the other hand also referred to as social integration, represents a vision for a society for all in which every individual, each with rights and responsibilities has an active role to play. It is defined as a process in which those at risk of poverty and social exclusion gain the opportunities and resources that are needed to fully participate in societal activities and in this.

Dimensions of Exclusion and Inclusion of Women in Nigeria 36

process, adequate income and employment are treated as key means to tackling social exclusion, poverty, and inequality (World Bank, 2018). Clearly, social inclusion is the process of improving the ability, opportunity, and dignity of people, disadvantaged on the basis of their identity, to take part in society (Birchall, 2019; Dugarova, 2015). It asks the following questions such as: why are certain groups overrepresented among the poor? Why do some people lack access to education, health, and other services or receive poorer-quality services?

Also, social inclusion exposes the multidimensional nature of chronic deprivation arising from social exclusion, which plays a key role in driving the more readily observable correlates of poverty, like lack of schooling, poor health, and constrained labour market returns. It underscores that deprivation arising from social exclusion tends to occur along multiple axes at once, so that policies that release just one of these axes of deprivation, such as improved access to education, will not unleash the grip of others (World Bank, 2017). It draws back the curtain on the norms and belief systems that underpin this multifaceted exclusion, which may be overt norms, such as patriarchy in Nigeria.

Although anyone is potentially at risk of social exclusion, certain characteristics or attributes increase the risks for some (World Bank, 2013; Department for International Development [DFID], 2019b). In Nigeria, the literature suggests that groups, particularly at risk of social exclusion include: women and girls; people with disabilities; ethnic and religious minorities; migrants and internally displaced people; children and younger people; older people; sexual minorities; people without official identification; and people living with HIV (Birchall, 2019). For each of these groups, social exclusion is experienced as a result of complex and intersectional factors that combine to reduce their participation in society.

However, the most common group identity resulting in exclusion is gender. Social exclusion based on such group attributes can lead to lower social standing, often accompanied by lower outcomes in terms of income, human capital endowments, access to employment and services, and voice in both national and local decision making (World Bank, 2017; Dugarova, 2015). Women, who are the focus of this paper, face a range of formal and informal barriers to social inclusion. These barriers arise from a combination of restricted access to employment, education, health services, legal rights and public participation, and gendered social norms that position women and girls as wives and caretakers while men and boys are breadwinners and decision-makers. (DFID, 2019a; DFID, 2019b; Mayah, Mariotti, Mere & Okwudili, 2017).

This exclusion plays out through both tangible and intangible practices and processes. Although the differences between both are most evident in the tangible outcomes, the exclusion is rooted in the intangible social norms and beliefs. Which in turn lead to stereotypes, marginalization, discrimination, prejudices, and stigmas. These intangible features are socially constructed and played out in a subtle and unintentional way by both the excluder (institutions) and the excluded. People are excluded by institutions and behaviour that reflect, enforce and reproduce prevailing social attitudes and values, particularly those of powerful groups in society (Arekkuzhiyil, 2017).

Sometimes this is open and deliberate, such as when state institutions deliberately discriminate in their laws, policies or programmes. While at other times, institutions perpetuate exclusion unofficially. For instance, public sector workers who reflect the prejudices of their society may institutionalise some kinds of discrimination.

The Problem/Rationale

Marginalization of or discrimination against women is a universal and long-time problem that has immense economic and social implications. However, the intensity and consequences of such marginalization vary across countries and cultures (World Economic Forum [WEF], 2015). Marginalization of women is persistent in Nigeria in almost all spheres of the nation (Adegoke, Adegoke, & Oyedele, 2016; Sam 2014). This position of women in society in relation to men and the subordination, and oppression of women has attracted the attention of scholars, activists, feminists, and development workers for a very long time. In practice, the real status of most Nigerian women is a picture of stark gender disparities in formal education, political representation, incomes, labour force participation, and access to healthcare, etc. These disparities are derived from shared traditional and religious understandings of gender identity and roles and represent a kind of superstructure on top of an underlying structure of socio-cultural gender prejudice and discriminatory practice (Aluko, 2016).

However, the role and status of women in Nigeria have continuously evolved from precolonial times to the early 21st century. Nigerian women have performed various integral social and economic functions that have been undermined and granted little recognition. Even though division of labour was along gender lines, women controlled such occupations as food processing, mat weaving, pottery making, and cooking in the precolonial period. Also, the land was communally owned, but women had access to it through their husbands and parents (Falola, 2007). Among the Yoruba of southwest Nigeria, women were central to trade specifically long-distance trade that gives them great opportunities for accumulating wealth and acquiring titles (Olutayo, 2005; Olutayo & Yusuf, 2012). Oftentimes, the most successful among these women rose to the prestigious chieftaincy titles of *iya-laje* and *iya-lode*. These positions are of great privilege and power. Power and privileges in households were based on age and gender, which allows senior women to have a voice on many issues. But, beyond the household level power was generally dominated by men.

The influence and privileges wielded to women by their positions were threatened when patriarchy and colonial influence altered gender relations. As the economy became increasingly geared towards the production of cash crops for export, Nigerian men and European firms dominated the cocoa, rubber, palm oil, and groundnuts, while women were pushed to the background and forced to shift to the production of subsistence crops (Falola, 2005). Land tenure system that prevented land alienation eventually gave way to land commercialization that favours those with access to money gained from the sale of cash crops. Also, the advent of western education favoured boys over girls, which invariably excluded women from many of the new occupations introduced by the colonialists.

It is against this backdrop that using secondary data, paper examines how women are excluded and/or are included in three major interrelated domains: markets (land, housing, labour, and credit); services (electricity, water, health, and education); and spaces (political or civil society involvement, and household decision-making).

Theoretical Framework

The work is guided by the Gender and Development framework that was influenced by the writings of academic scholars like Oakley (1972) and Rubin (1975), who argued that the social relationship between men and women has systematically subordinated women (Moser, 1993).

Gender is a social and cultural construct that refers to the relative position of men and women within the family as well as society (Razavi & Miller, 1995). Its social and cultural characteristics make it differ within and between cultures, while its dynamic nature also makes it subject to change under the influence of a wide range of socio-economic factors.

This perspective is based on two major frameworks: ‘gender roles’, which focuses on the social construction of identities within the household by revealing the expectations from maleness and femaleness (Razavi & Miller, 1995) in their relative access to resources and social relations analysis; and ‘social relations analysis’, which exposes the social dimensions of hierarchical power relations embedded in social institutions, as well as its determining influence on the relative position of men and women in society (Razavi & Miller, 1995), this invariably discriminates against women (Reeves, 2000). Women are expected to fulfil household management tasks, home-based production as well as childbearing, child-raising and caring for members of the family, which is largely interpreted as “the responsibilities of motherhood” (Razavi & Miller, 1995), while men are however expected to be breadwinners and associated with paid work or markets production (Reeves, 2000).

The Gender and Development framework therefore advocates transforming unequal gender power relations, and empowerment of men and women, by assigning positions and offices/spaces on the basis of equality, thereby creating avenues for the inclusion of the less powerful (Pettman, 2004; Amadi, 2017). Women should be seen as agents of change rather than as passive recipients of development efforts. Women should organise themselves at the local, regional and national levels for their emancipation because their weakness in socio-economic and political structures as well as their limited bargaining power, will continue to put them in a very disadvantageous position.

The need to take grand steps in redistributing political and economic resources, and the restructuring of political and legal power bases, at the national, state, and local government levels is therefore critical at this time in Nigeria. This also calls for a paradigm shift in power relations, to enable the females to gain more access into the commanding heights of markets, services, and space altogether. Finally, it calls for a more comprehensive strategy to ensure that issues relating to gender interest are not ignored.

Methodology

The study utilized secondary data, which are mainly online data available on the internet, physical books, journals, newsletters, and reports from the Nigerian Institute of Social and Economic Research (NISER) library. These data were transcribed and analysed using specified software. The author studied the already-established patterns in the existing data and applied this information to a specific research context based on the objective of the study.

Dimensions of Exclusion and Inclusion of Women in Nigeria

Adegoke et al., (2016) in their analysis of home ownership, also note that the patriarchal culture has denied women's right to land and home ownership resulting in their low income, unemployment, poor education, and lack of access to credit facilities. There is no concept of co-ownership of property by couples in traditional Nigerian culture. The presumption is that all substantial property, including the land, belongs to the husband; and the woman herself is virtually considered a form of property – thus, widows have no inheritance rights under these traditional norms (Aluko, 2015). Men are three times more likely than women to own a house or land (Gaddis, Lahoti & Li, 2018). Women who strive to own land or homes are frowned upon and face gender discrimination (Bako & Syed, 2018; Ajala 2017).

Social exclusion is fundamentally about relations of power. Attitudes, beliefs, perceptions, practices, and norms, are among the processes through which societies render some groups to subordinate and others to dominant status. These become formidable barriers to the inclusion of certain groups. Intimidation and harassment instil fear that prevents some groups from reaching their full potential and “keeps them in their place” (Das & Espinoza, 2019: 16). Structures, processes, and systems comprise among others, families, communities, legal systems, labour, land markets, and knowledge systems, reinforce each other and are solidified by formal and informal institutions. Also, these processes and practices are critical for policies and programs because they affect the actions and behaviours of dominant and subordinate groups, of service providers, and of the state itself.

Gender inequality and discrimination against women and girls in Nigeria is a well-recognised cause of social exclusion. Discriminatory socialization of women and men into unequal gender power relationships the root cause of women's disadvantaged situations that inhibit their living standards and contributions to development in Nigeria (Aluko, 2016). Gender Inequality according to the UN (2014) is a situation whereby unequal value is credited to men's and women's activities, needs, and ambitions resulting in unequal rights and opportunities generally, such as in the accessibility and control of resources, participation in the economy, and decision-making.

According to World Bank Report (2018), Nigeria ranks 118 out of 134 countries in the Gender Equality Index. The Global Gender Gap Report (WEF, 2015) also suggests that gender equality or the lack of it has immense implications on economic development and social well-being. The Report revealed gender disparities in reproductive health, empowerment, and labour market participation,

Dimensions of Exclusion and Inclusion of Women in Nigeria 40

with Nigeria ranking 112th out of 145 countries, having serious implications for development. Also, within the sub-Saharan African countries, Nigeria ranked 21st out of 28 countries, thus indicating a very high gender gap even from regional standards (Bako & Syed, 2018). Based on this, the following are the dimensions of exclusion and inclusion of women in the major three interrelated domains in Nigeria, and the level of achievements of policy goals by the National Gender Policy in Nigeria.

Exclusion and inclusion of women in the market domain

This domain concerns land, housing, labour/work, and credit facilities, which all intersect at the individual and the household level. Land, labour, and credit markets are crucial sites for the play of social relations. Also, land and labour markets are complicatedly linked to credit markets, especially in a developing country like Nigeria. Historically, these three markets have been major drivers of exclusion, reflect the existing inequalities in any society, and are tied up with social stratification. According to the 2018 Nigeria Demographic and Health Survey [NDHS] report, men are more than three times as likely to own a house or land as women. The report further shows that only 60% of men do not own a house and 59% do not own land, as compared to 89% of women respectively. By zone, house ownership among women is highest in the South East (27%) and lowest in the North West (4%). Also, the proportion of women who own land is highest in the South East (31%) and lowest in the South West (5%) [NPC/ICF, 2019].

Ownership and control over landed property signify command over productive resources, which enables individuals to make choices regarding livelihoods, provides security against poverty and promotes autonomy (Aluko, 2019). Women's rights to land and other productive activities are central in development debates, both as a policy goal in its own right as well as a lever to improve household welfare. Part of the most intractable issues in the debates over and programmes for gender equality has remained the unequal access and control that the women as compared to men, have over productive resources, especially land and credit facilities. Women's lack of access to land has underpinned their lack of enforceable property and other rights. They are usually denied land ownership and loan facilities for agriculture which is the major source of income. As a result, the role of Nigerian women in the economic sphere is largely inhibited because they lack access to family land and capital (Aluko, 2016).

As regards land ownership for agricultural purposes, although women are marginalized in Nigeria, Mofoluwawo (2014) reports that women are the producers of over 70 percent of the nations' food. To corroborate this, Sam (2014) also notes that women produce 60–80 percent of farm produce in the country in addition to their home care responsibilities, make 10 percent of the financial revenue, and yet own just 1 percent of farm assets. Despite this dominant and important role that women continue to play in the agricultural sector, there are many constraints to their full involvement in the socio-economic scenario, constructed by societal norms that rigidly embrace male dominance, and entrapping them in a vicious cycle of poverty. Cultural and traditional concepts still play significant roles in the way women are perceived and treated in the society.

Adegoke et al., (2016) in their analysis of home ownership, also note that the patriarchal culture has denied women's right to land and home ownership resulting in their low income, unemployment, poor education, and lack of access to credit facilities. There is no concept of co-ownership of property by couples in traditional Nigerian culture. The presumption is that all substantial property, including the land, belongs to the husband; and the woman herself is virtually considered a form of property – thus, widows have no inheritance rights under these traditional norms (Aluko, 2015). Men are three times more likely than women to own a house or land (Gaddis, Lahoti & Li, 2018). Women who strive to own land or homes are frowned upon and face gender discrimination (Bako & Syed, 2018; Ajala 2017).

However, it has been argued that property ownership for women can increase their community statuses and increase their household bargaining power, leaving them better poised to improve their lives. Just like we have the Yoruba women who have autonomy to accumulate their properties, to which their husbands cannot lay claim, even though they may not have any inheritance right to their husbands' property (Aluko, 2015). Yoruba women are also usually involved in various aspects of community life, especially in the economic, religious, and political spheres.

For accessibility to credit facilities or financial inclusion, the National Financial Inclusion Strategy [NFIS] (2018) was developed in Nigeria to boost overall financial inclusion to 80 percent of the adult population and reduce exclusion to 20 percent by 2020. Unfortunately, Nigeria is not on track to achieve its 2020 target. The gender gap in financial inclusion is still high. Ownership of a bank account reflects the level of autonomy, social functioning, and financial independence women have. According to the 2018 NDHS, 22% of women and 39% of men have an account in a bank or other financial institution that they use. Meanwhile, women's financial inclusion is important for the same reasons that financial inclusion, in general, is important. At the macro level, an increase in financial inclusion can lead to higher economic growth as well as lower income inequality (NPC/ICF, 2019). Table 1 shows the ownership and use of bank accounts by gender and geo-political zones. Bank account ownership and use among women is highest in the South West (44.1%) and lowest in the North West (6.9%). When compared to men, it can be seen that women continue to lag in access to financial services.

Table 1: Ownership/ Use of Bank Accounts by Gender and Geopolitical Zones

Geopolitical zones	Women	Men
North Central	17.8	33.7
North East	8.4	18.0
North West	6.9	19.1
South East	36.5	55.2
South-South	36.6	56.6
South West	44.1	66.1

Source: NDHS Report 2018

For individuals, whether male or female, greater financial inclusion can improve the economic and social aspects of life. For instance, it has been shown that access to savings accounts not only increased savings but also helped improve women's investment and decision-making power in the household. When women save money, they are more likely to invest in their families and communities than men (Akin-Fadeyi, 2016). Being financially included can have transformative effects for women. In a study by the Central Bank of Nigeria [CBN] to enhance financial inclusion and access in Nigeria, findings show that lack of income, lack of education, no job or irregular income, unaffordable cost of financial services, and low trust in Financial Service Providers (FSPs) are the most important drivers of financial exclusion for women (CBN & EFinA, 2019). Under these circumstances, lack of access to financial systems becomes an important axis of exclusion. To reduce these barriers, although the CBN has taken specific actions to increase the accessibility of financial services to more women, additional steps need to be taken in the area of cultural norms. Policies and programmes should be designed based on a better understanding of cultural norms, household decision-making dynamics, and customer needs. Awareness campaigns by policymakers and service providers can also help remove misconceptions about financial services or institutions.

In the area of labour force participation, Owoyemi and Olusanya (2014) note that women are constantly facing massive inequalities in the labour market. In work life, women meet with higher rates of unemployment, fewer possibilities for a career, and lower wages. Women are less likely to be active in the labour market, more likely to be in lower-earning opportunities like farming and informal jobs, and they earn less for a given level of education and experience than men of the same level (Enfield, 2019). Women's estimated earned income is 65 percent of men's (World Bank, 2018). In both poor rural and urban areas in Nigeria, women work longer hours than men (Birchall, 2019) with low income to show for it. This gender difference in terms of inclusion in the labour market results in most women working in the informal economy, which is characterised by job insecurity, poor working conditions, and low pay.

Exclusion and inclusion of women in the service domain

Having access to services like health and education is essential to improving social inclusion because both enhance human capital. Education happens to be one of the most important aspects of social and economic development. It improves capabilities and is strongly related to socioeconomic variables like the standard of living, income, and fertility levels for both individuals and societies. However, overall, 36 percent of females and 27 percent of males in Nigeria have no education, according to the 2018 NDHS report (NPC/ICF, 2019). These show a clear disparities in education between women and men, and between girls and boys. Despite improvements in basic school enrolment, gender inequalities persist in educational attainment in Nigeria. Girls and women still suffer educational exclusion across the country.

Statistics show that more than half of the 10.5 million out-of-school children in Nigeria are girls – the highest in the world, meaning that for every 5 out-of-school children, 3 are girls. Many girls who are enrolled in school at an early stage, drop out on short notice even before completing primary school (John, 2018). The World Bank Report (2018) also shows that the out-of-school rate is 32 percent for girls and 28 percent for boys, and the completion rate of primary education for boys is around 80 percent while only 66 percent for girls. Fifty-five percent of women and girls between the ages of age 15 and 49 have completed six or fewer years of education, compared with 38 percent of men and boys (UN Women, 2019). This is further corroborated by Tables 2 and 3 that show the extracted data from the 2018 NDHS report on school attendance ratio by gender and geopolitical zones at both primary and secondary school levels. At the zonal level, the primary and secondary NARs for women are highest in the Southern part of Nigeria and lowest in the Northern part.

This points to the fact that spatial or gender inequalities in Nigeria have an impact on the provision and content of education, as well as on the ability of girls to enter and remain in school. This gender disparity is exacerbated by the powerful economic and social rationale for investing in the education of sons rather than daughters, as daughters are perceived to be less valuable once educated as argued by many authors (Ogunyemi, Adenuga & Lawal, 2018; Umeana, 2017; Onwuameze, 2013).

Table 2: Primary School Attendance Ratio by Gender and Geopolitical Zones

Geo-political zones	Net Attendance Ratio ¹				Gross Attendance Ratio ²			
	Male	Female	Total	Gender Parity Index ³	Male	Female	Total	Gender Parity Index
North Central	62.1	62.1	62.1	1.00	87.6	91.3	89.4	1.04
North East	46.4	44.5	45.5	0.96	66.7	64.2	65.5	0.96
North West	57.9	51.8	54.9	0.90	83.4	74.3	78.9	0.89
South East	83.7	81.2	82.4	0.97	115.4	109.4	112.4	0.95
South-South	72.8	68.0	70.5	0.93	97.2	92.4	94.9	0.95
South West	73.6	71.9	72.7	0.98	103.9	101.4	102.7	0.98

Source: NDHS Report 2018

¹The NAR for primary school is the percentage of the primary school-age (7-12 years) population that is attending primary school. The NAR for secondary school is the percentage of the secondary school-age (13-18 years) population that is attending secondary school. By definition, the NAR cannot exceed 100%.

²The GAR for primary school is the total number of primary school students, expressed as a percentage of the official primary school-age population. The GAR for secondary school is the total number of secondary school students, expressed as a percentage of the official secondary school-age population. If there are significant numbers of overage and underage students at a given level of schooling, the GAR can exceed 100%.

³The gender parity index for primary school is the ratio of the primary school NAR (GAR) for females to the NAR (GAR) for males. The gender parity index for secondary school is the ratio of the secondary school NAR (GAR) for females to the NAR (GAR) for males.

Table 3: Secondary School Attendance Ratio by Gender and Geopolitical Zones

Geo-political zones	Net Attendance Ratio ¹				Gross Attendance Ratio ²			
	Male	Female	Total	Gender Parity Index ³	Male	Female	Total	Gender Parity Index
North Central	54.4	49.0	51.7	0.90	81.4	72.5	77.0	0.89
North East	33.8	27.1	30.5	0.80	48.0	36.7	42.4	0.76
North West	41.8	32.0	36.8	0.77	58.3	43.9	51.0	0.75
South East	75.2	73.9	74.5	0.98	99.5	101.2	100.4	1.02
South-South	72.7	69.0	70.9	0.95	104.5	108.5	106.4	1.04
South West	67.8	69.2	68.5	1.02	100.6	104.8	102.7	1.04

Source: NDHS Report 2018

Oftentimes, the plight of women in terms of education is compounded by this negative attitude of parents toward female education. Meanwhile, educating girls and women is an important step in overcoming poverty and ensuring economic development. Failure to provide sustainable access to education for girls has a strong causal impact on individual earnings, labour productivity, and economic growth. Educating girls and investing in girls’ education are critical strategies for the prevention of child marriage, without which the strategy may not be achievable and may worsen in the coming decades, given the potential surge in population.

An educated woman is an empowered woman and more marketable in terms of employment. Better employment, in turn, implies more earnings for the family as a whole, as well as improved children’s well-being. All of which contribute to poverty reduction and economic growth (Ekechukwu, 2018; Abiola & Osundina, 2016). Considering that women are often down the pyramid in the informal sector as mentioned earlier, more access and years of schooling can take them up the pyramid and increase their expected level of earnings. On the demand for gender equality and fairness, educating girls to equip them with the needed knowledge to lend their voices in political and Gender-based issues. Educated women are more likely to involve themselves in political processes, contribute to effective governance in the society, and voice out on issues around sexual harassment, gender discrimination and domestic violence. In reaching the Sustainable Development Goal (SDG) 4, it is pertinent to consider all possible ways to achieve this important goal; girl-child education is such a crucial part of the ways to achieve the goal.

Of critical concern is also the issue of health care service utilization. Equitable access to and utilisation of maternal healthcare services are critical inputs toward the achievement of SDG 3 in Nigeria. Many women and girls find it difficult to access vital and basic services. Maternal deaths account for 32% of all deaths among women aged 15-49 years (World Bank, 2018). The current total fertility rate (TFR) in Nigeria is 5.3 children per woman (NPC/ICF, 2019), while 19% and 48% of married women and sexually active unmarried women respectively have an unmet need for family planning (NPC/ICF, 2019).

According to the 2018NDHS report, more than half of women (52%) in Nigeria report at least one problem associated with accessing health care for themselves. The least and most common problems women face in accessing health care are getting permission to go for treatment (11%) and getting money for treatment (46%) respectively. The report further stated that 60 percent of women in rural areas and 42 percent in urban areas report problems in accessing healthcare. These problems included practical and logistical barriers such as finding money for treatment and distance from a health facility (NPC/ICF, 2019). However, some barriers that arise from gendered attitudes and norms; not wanting to go alone to the health facility and being unable to get permission to go (NPC/ICF, 2019). This was confirmed by a study by Umar (2017), which focuses on access to maternal health services among different groups of Nigerian women, found that women's ability to pay for direct and indirect costs was the biggest factor impacting access to services, across both northern and southern parts of Nigeria. By zones, having at least one problem accessing health care among women is highest in the North East (69%) and lowest in the South West (37%) [NPC/ICF, 2019].

Exclusion and inclusion of women in the space domain

Democracy as a system of government has gained more popularity now in contemporary societies than in the years past. The reasons for this development may not be unconnected with the fact that the democratic system abhors segregation in the area of gender when it comes to election participation. One of the features of democracy that makes it unique is equality of participation in decision-making on issues affecting all segments of the society (Gberevbie&Oviasogie, 2013). The exclusion of anybody from the political process based on gender, as it is in Nigeria, is seen by many writers as a negation of the true values of a democratic society.

The exclusion of women in politics has been identified in recent times as one of the major setbacks for economic development in Nigeria (Orisadare, 2019). It is detrimental to nation building and development. Development in any society requires a greater gender balance in power-sharing between males and females in the political process for it to be achieved. The poor presentation of women in elective positions has been a major social development issue since the beginning of the current democratization process in Nigeria. Even with the affirmative action of 35 percent representation of women in political and non-elective positions in Nigeria, the number of women in the legislative houses is not encouraging as a result of the patriarchal dominance of the men in Nigeria. The proportion of women in all levels of government have remained low. A sexist and patronage-based political culture, combined with gendered economic and household inequalities, are seen to be the main barriers to women's participation in governance (Kelly, 2019). However, increasing women's participation in politics and securing their access to political life is of particular importance to democratic development and sustainability.

Although some commentators were of the view that religion is a critical factor inhibiting women's political representation, it is however clear that some socio-economic, cultural, and geographical factors are also at play. Data from the state level reveals regional variations in women's representation.

Dimensions of Exclusion and Inclusion of Women in Nigeria 46

Also, the British Council report (2012) notes that northern regions show lower levels of female representation in politics. Salihu’s data (2011) on women elected to political offices by region in Nigeria mask some glaring North-South divisions, which show that female representation is much lower in the North than in the South at all levels (see Table 4), and the situation has not in any way improved. Table 4 shows clearly the pattern of general under-representation, peaking in the Northern regions.

Table 4: Women Elected into Political Offices by Nigeria’s Geopolitical Zones

2011	Governor	Senate	House of Reps	State House of Assembly
North Central	0	1 (0.9)	2 (0.5)	15 (1.5)
North East	0	1 (0.9)	4 (1.1)	4 (0.4)
North West	0	1 (0.9)	1 (0.3)	2 (0.2)
South East	0	2 (1.8)	6 (1.7)	21 (2.1)
South-South	0	1 (0.9)	4 (1.1)	12 (1.2)
South West	0	1 (0.9)	8 (2.2)	15 (1.5)
Total	0	7 (6.4)	25 (6.9)	69 (6.9)

Source: Salihu (2011)

The most notable feature is the very low number of elected women in the North West. The regional differences could indicate that some specific factors are in play in the Northern region. Regional differences can also be explained in part by the fact that women in the South have had the franchise for longer, since 1960 specifically, while women in the North were not allowed to participate in politics until 1979 (British Council, 2012).

Currently, Nigeria still has low rates of female representation in politics by global and regional standards. Although the proportions of women in elected positions increased slightly between 1999 and 2007, from an average of 2.3 percent across both houses of the legislature to 7.8 percent, these small gains had stopped by 2011. As of the 2015 election, Nigeria had 20 women out of 359 in its lower house (5.6 percent) and 7 out of 109 in its upper house (6.4 percent). This put it 180th in the world according to the Inter-Parliamentary Union [IPU] (2019), in the assessment of Women in Parliaments by World Classification. According to the Nigerian Women Trust Fund [NWTf], (2019), following the 2019 elections, women make up 7.3 percent of the Nigerian Senate and 3.1 percent of the House of Representatives, while no state governors are women.

Moreover, the number of women serving as ministers and appointed executives is also very low, with 11 of the 636 appointed executives between 1999 and 2015 being women (17.5 percent) and 15 percent of ministers in the same period (National Centre for Women and Development [NCWD], 2016). The World Economic Forum (2018) Global Gender Gap report measures ‘political empowerment’ in terms of the ratios of women to men in ministerial and parliamentary positions, as well as the number of years as head of state over the last fifty years. Out of a total of 149 countries, Nigeria is ranked as having the 139th largest gender gap in ‘political empowerment’.

The Nigerian National Bureau of Statistics [NBS] (2019) report shows that in the years 1999-2015, 6 percent of councillors (local government) were women, 24 percent of judges in the federal court were women, and an average of 7 percent of each type of high-level government officials and senior administrators were women. The following positions were also surveyed, including head of service, permanent secretary, special adviser, special assistant, central bank governors, chief executive officer, director general, and executive secretary. There were no female central bank governors (of four positions). The role with the highest percentage of women at 28 percent was special assistant, while data was not available for lower levels of the civil service.

Also, more devastating is the Nigerian political party system that has done little to encourage women's participation, with women only making up a small percentage of nominees for governors and deputies and both legislative houses in the 2015 election. In 2015, of 760 candidates for the positions of governor and deputy, only 87 were women (11.45 percent). Of the 747 candidates for senator, only 122 were women (16.33 percent). Of the 1,774 candidates for the House of Representatives, only 269 were women (15.16 percent) (NWTF, 2015). Also, in 2019 of the 31 candidates that have indicated an interest in becoming president of Nigeria after the 2019 elections, only 6 are women. However, literature further shows that women are sometimes given nominal roles with little actual power in government and political parties. According to Ajayi (2019), a lot of analyses of women in Nigerian politics still focus on numbers instead of the substance. As a result, questions need to be asked about the nature of women's political power and the terms of their participation.

Okonkwo (2016) also argues that because corruption is so endemic in Nigeria, the women who manage to get elected are often subject to the country's patronage system. Due to this, the election of women does not, in most cases, lead to any substantive representation for women. This lack of women's representation has however persisted because of a lack of effective government action, lower levels of female employment and education, sexist attitudes, sometimes but not always deriving from religion or traditional practices, a corrupt and patronage-based political system, and violence at elections, including against women candidates (Kelly, 2019). Women leading organisations working against violent extremism have been shown to generate 'certain positive results for achieving women's inclusion and gender equality in politics and society' (Nwangwu & Ezeibe, 2019). However, levels of women's engagement in these issues remain below men overall.

As indicated earlier, Nigeria cannot claim to be a democratic country until there is visible evidence in practical terms, a radical turnaround in the condition of women generally, and that they have been empowered to have access to all aspects of governance as equal partners with their male counterparts. The continued exclusion of women from the decision-making position will slow down the pace of development of the democratic process and stunt the economic growth of the nation because men govern most political institutions which they use to further their interests and will not promote women or women's issues. Proper representation of women and the inclusion of their perspective into the decision-making process will inevitably lead to solutions that are viable and satisfy a broader section of the society (Ake, Rасаq, Olowojolu, Oye & Ake, 2019).

For Nigeria to meet the SDG 5, which aims at “ensuring women’s full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic, and public life”, there is an urgent need to adopt a more holistic approach to the inclusion of women that comprise various stakeholders in society. The government has to take the lead by championing initiatives and implementing policies that advance the cause of women while the private sector should also adopt codes of conduct which strongly acknowledge the need for gender diversity. Civil society on the other hand has the responsibility of holding the government and private sector accountable as well as embarking on initiatives to enlighten and empower women.

A look at the household decision-making process shows that in patriarchal societies like Nigeria, where traditional norms and practices limit women’s autonomous decisions on issues that affect their lives; men exercise significant influence on household decision-making processes (Aluko, 2015). Before now, women held low social and economic status, in terms of their healthcare decision-making abilities and control over income, which are subject to other factors such as power dynamics within the household. As a result, an un-equal say on household expenditures at the expense of women characterizes many households (Hunt & Samman, 2016).

Participation in household decision-making is an essential aspect of women’s empowerment and reflects women’s agency within their household and environment. Women’s agency and choice in decision making over family formation needs is assessed in relation to consent to marriage, choices about whether to have children and how many, the ability to freely divorce, and participation in daily family decision making processes (Dadi, Bogal, Minda&Megersa, 2020; Donald, Koolwal, Annan, Falb & Goldstein, 2017). These areas are very much likely to be determined by the position women have in the family, the role they play, the contribution they make to the family’s finances, and their career choice.

Nigeria as a male-dominated society has significant differences in roles played by men and women that influence their capacity to earn monetary income, and thus their intra-household decision-making power (Asiyanbola, 2005). While one of every two men in Nigeria spends most of his time in income-generating activity, a similar proportion of women spend their time in unpaid household work (Jabeen, Haq, Jameel, Hussain, Asif, Hwang & Jabeen, 2020; Ferrant, Pessando& Nowacka, 2014). The differences in economic roles are most striking in poor households. Despite doing a large share of the work in the agriculture sector, rural women often lack control over key farm inputs and decisions. A woman’s right to own land is dependent on her relationship with her husband or male relatives. This exclusion of women from households’ decision-making process creates more socioeconomic problems that are detrimental to the economy.

However, due to the current economic crisis and the associated worsening poverty, men’s resources are increasingly becoming inadequate to meet the various needs of their households. Consequently, women’s contribution to family resources has increased remarkably. Since income generation capacity influences intra-household decision making power, as a woman’s income increases as a

share of total household income, so does her bargaining and decision-making power (Ngenzebuke, 2016). This women's decision-making ability is an improved condition and it gives women social inclusion.

The 2018 NDHS also shows that 72 percent of currently married women with cash earnings report that they make decisions about how their earnings are used, a slight increase from the percentage in 2013 (70 percent). Although 34 percent of this same group of women participate in three specified household decisions (regarding their health care, household purchases, and visits to their family or relatives), while 37 percent are not involved in any of these decisions. This shows that there is still a lot to be done in this regard. This is because the ability of women to make decisions that affect their personal lives on issues such as their health care, major household purchases, and visits to their family or relatives, is an additional element of their empowerment. The question therefore is: To what extent have policies and structures been put in place (especially the National Gender Policy) to support the empowerment of women and gender equality translated into opportunities in terms of quality representation for women?

National Gender Policy and Achievement of Policy Goals in Nigeria

The purpose of the National Gender Policy [NGP] (2008) is to bring a gender perspective into all aspects of planning policy, developing legislation, and transformation activities in Nigeria. The policy is therefore expected to address the systematic inequalities existing between women and men in society without ignoring the fundamental differences between them. The policy also prioritises the empowerment of women as a way of achieving gender equality and is based on the premise that gender inequality is about power relations between men and women, and that, any policy, plan, or practice that seeks gender equality must balance these power relations for the optimum benefit of both parties (NGP, 2008:7). This section of this paper examines the extent to which the policy strategies have been able to facilitate the success or otherwise of gender equality in Nigeria under the following headings:

Economic Reforms and Women Empowerment

Sustained economic growth and development are essential to poverty reduction and women empowerment is a strategic and effective entry point to alleviate poverty. Women are worse hit by economic transition processes, mainly because they are experiencing limited access to critical resources like education, capital or finance, labour, entrepreneurial skills and equally lack control over the use of their valuable time. Indicators reflecting the economic participation of women have not improved as expected. Full access to resources is a strong indicator of women's empowerment, it is among the SGD targets to "undertake reforms to give women equal rights to economic resources, as well as access to ownership and control over land and other forms of property, financial services, inheritance, and natural resources, in accordance with national laws (Goal 5 - Target 5a).

Dimensions of Exclusion and Inclusion of Women in Nigeria 50

Ekpe, Omenka, & Bisong, (2016) posit that the various poverty alleviation strategies of successive Nigerian governments to promote the status of men and women economically have failed to attract noticeable economic transformation for women in particular because they remain focused at the micro-level framework. Although the policy advocates for access to institutionalised credit for women, this is inadequate because institutional barriers could still limit available opportunities. In addition, the policy strategy fails to acknowledge the root causes of women's lack of access to resources, and the fact that asking for equal access for women and men may reproduce more inequalities. There is still the need to reconfigure the gendered structure of capital and land ownership.

Gender Education and Capacity Building

Several policies including the 1999 Constitution of the Federal Republic of Nigeria (As Amended), the National Policy of Education, the Universal Basic Education Policy among others, now treat education as an instrument of development, and women's education as a road to gender equality and social justice. These policies all advocate the acquisition of basic education as a means to meaningful contribution to development. However, despite several attempts at improving the education of the girl child, there are still major constraints to female education including poor implementation of government policies, weak monitoring mechanism to measure the implementation of programmes, poor budgetary allocation to the educational sector, poverty, culture, and religious practices, like early child marriage, teenage pregnancy, child labour and trafficking (Ekpe, et al., 2016).

Politics and Decision-making Reforms

The policy is faced with the challenge of the continuing marginalization of women in Nigerian politics. Women's participation in Nigerian politics has continued to be very marginal and insignificant because of societal negative perceptions of the role of women in the public sphere and especially their participation in politics, which is often seen as a male domain. Despite measures like affirmative action, which aims at ensuring women are adequately represented in decision-making processes, their level of participation in politics is still abysmally low. The 16 percent women in the President's cabinet members for this present administration violates the National Gender Policy, which requires a minimum of 35 percent female representation on the President's cabinet. In addition to this, only 7 out of the 109 Senate seats and 14 out of the 360 House of Representative seats are occupied by women. There is a conspicuous and appalling absence of women at the country's highest levels of decision-making despite mounting evidence that countries, where women are engaged in the public sector, tend to prioritise issues such as health and education which are vital to overall economic development. This is further corroborated by Ezeifeke and Osakwe (2013) who noted that women are generally side-lined on national issues and are not hired on senior posts in government offices, and Mofoluwawo (2014) who also argued that this act of discrimination against women is a waste of human resources as women constitute about half the population of Nigeria and play important roles in the society.

Legislative Reforms to Guarantee Gender Justice and Respect for Human Rights

The provision in the 1999 Constitution of the Federal Republic of Nigeria (As Amended) though guarantees equality between the sex and fundamental human rights, but practically infringed on women's rights at different levels of their lives. The most serious violations of women's rights are those associated with unwritten traditional norms and practices of Nigeria's numerous and diverse ethnic groups (Ekpe, et al., 2016). For example, the most common widowhood rites, inheritance rights, the land tenure system, female genital mutilation/ female genital circumcision, (FGM/FMC) and early marriages. All these affect the health and well-being of Nigerian women and girls and further undermines their development and progress.

Culture, Family, and Socialization

The socio-cultural practices that have perpetuated gender inequality in most countries are rooted in the norms of the societies. For instance, Nigeria has allowed the culture of patriarchy to infringe on the human rights of women, socialization of children, and development practice through policy. Although women-focused welfare and development programmes exist, the confines of culture and traditions, religion, legal and economic structure limit the roles of women and prevent them from benefiting from the development process. Cultural diversity reportedly contributes to the perpetuation of gender discrimination. The Cultural policy of Nigeria invests power to culture to regulate social ways of life thereby indirectly justifying discrimination against women (Bako & Syed, 2018). Perryman, Fernando, and Tripathy (2016) report that the patriarchal culture tends to frustrate the efforts of women activists who are striving for women's rights. Owoyemi and Olusanya (2014) also posit that cultural norms which view women as subordinate to men promote discrimination against women.

As a result, the need to confront patriarchy, which is exacerbated in the culture of male supremacy that perpetuates gender inequality and gender injustice is very critical at this point. To challenge and transform power structures and inequitable social relations at all levels means also examining sociocultural – including gender – norms as well as the “culture” in which these norms exist. While culture is not invariable, it may be used as an argument against challenging inequitable gender norms and relations or powerful institutions that lead to and enforce disparities in the way men and women engage in and benefit from opportunities.

Implications and Suggested Way Forward

Affirmative Actions are positive steps adopted to include the excluded groups, in order to achieve equality in all spheres of life. Affirmative Action as embedded in Nigeria's National Gender Policy aims at empowering women politically, socially, economically and to minimise inequality. But, the foregoing shows that very little have been achieved in this regard, although there has been some improvements in the situation of women in Nigeria. One way of achieving this feat will be to ensure

that interventions at any level focus on gender inequality rooted in cultural and ethnic practices. The critical concern now should be how the issue of culture can be dealt with and its harmful effects are ameliorated. There is a need to remould the mindset of Nigerians from viewing things from the lens of gender alone. The patriarchal culture and ideology of the larger society have serious impact on family and individual relationships. The historically male-prone gender domination in all three domains has only led to a net position of poverty and underdevelopment for women. Nigerian women, can therefore, use the power inherent in their numbers to reverse the current unconstructive trends in the country. The current disarticulations between gendered representations in the three domains have invariably led to a reduction in women's productive capacity.

As a result, women's social inclusion must be a conscious choice of citizens and governments, with a clear understanding of the costs and benefits. We all need to understand clearly that investing in women's social inclusion is not free and needs concerted action to transform the investment into a win-win. Therefore, there is a need to engage and promote egalitarian community leaders and conduct community meetings and events to promote gender equality. At the same time, the government should safeguard the interests of women by enabling and implementing their participation and presentation in national and state assemblies (by reserving quotas for women in party tickets and elected parliaments) to develop an inclusive culture at the decision-making level. This would include participation in politics, access to employment, and access to land, agriculture machinery, and credit. Also, women's contribution in the informal sector should be acknowledged in the national statistics for gender and national development. This is because women are still marginalized and discriminated against in private and public sector employment where most of the female employees are appointed at lower or junior positions. This also indicates a failure to implement gender equality policies in employment.

Moreover, providing a conducive and enabling public space for women is critical to their ability to effectively contribute to national development. This is because the education, employment and ownership rights of women has a great influence on their strength to control their environment and contribute to the economic progress of the nation. In all three domains discussed, there should be a full implementation of affirmative action in bureaucracy, social services, infrastructure development, and the private sector, by establishing data, and monitoring and evaluation systems to monitor and assess the impact of affirmative action. Efforts aimed at building and strengthening democratic rule, in an emerging democracy as Nigeria, must emphasize the centrality of empowering the disempowered through Affirmative Action which is embedded in Nigeria's National Gender Policy objectives. The process of empowering women should embrace initiatives, geared towards increasing the number and capacity of female occupants of higher decision-making positions, by addressing the gender strategic interest.

Lastly, advancing the cause of gender equality through better access to employment and finance (including credit facilities and inheritance) and training of rural women embarked on agricultural and cottage businesses may create a source of awareness and sensitization effort.

In addition, the introduction of cooperative groups and women networks, sensitization of men and women through culturally sensitive seminars and workshops, and women's education especially in agriculture and informal sectors may be encouraged. These and other similar steps may be taken by the government and non-government organizations to boost women's employment and economic development to help them move from exclusion, marginalization, and poverty to inclusion, equality and empowerment.

Conclusion

Gender inequality and discrimination against women and girls in Nigeria is a well-recognised cause of social exclusion. Women and girls in Nigeria face a range of formal and informal barriers to social inclusion. These barriers arise from a combination of restricted access to employment, education, health services, legal rights and public participation, and gendered social norms. The vague framework of the National law has failed to recognize or refer to any existing legislation that seeks to protect women and promote gender equality. For the sustainable development of women and the nation, gender equality is paramount. Therefore, there is an urgent need to give equal access to participation and decision-making in the social, political, and economic life of the nation. The successive governments' intervention via policies has proved ineffective in this regard. There is a need for the government to review legislation and amend discriminatory laws and regulations on some of the customary laws that impede gender equality. Also important is to increase advocacy and sensitization to create awareness about gender inequality, which is the way forward towards the attainment of women's empowerment and development. Gender mainstreaming for women in the governance process (like budgeting, planning, and policy), to ensure health, education, and basic government services are properly programmed to meet women's needs must be seen as a political priority.

References

- Abiola, I. A. and Osundina, O. (2016) Girl-Child: Inclusive Quality Education, Agents of Socialisation and Sustainable Development in Nigeria. *Greener Journal of Social Sciences*. Vol. 6 (4), pp. 106-112.
- Adegoke, B. F., Adegoke, O. J. and Oyedele, J. B. (2016) Factors Influencing Women Participation in Home Ownership in Nigeria. *Property Management* 34 (1): 67–78.
Doi: 10.1108/PM-12-2014-0053.
- Ajala, T. (2017) Gender Discrimination in Land Ownership and the Alleviation of Women’s Poverty in Nigeria: A Call for New Equities. *International Journal of Discrimination and the Law* 17 (1): 51–66.
- Ajayi, T. (2019) Women and Nigeria’s 2019 Elections. Available at: <https://kujenga-amani.ssrc.org/2019/02/15/women-and-nigerias-2019-elections/> Accessed: May 22, 2020.
- Ake, M.; Rasak, B.; Olowojolu, O.; Oye, O. and Ake, S. (2019) Women and political marginalization in Nigeria. *Journal of Education and Policy Review*. Volume 11, Number 1. Pp. 20-55.
- Akin-Fadeyi, T. (2016) Enhancing Financial Inclusion for Women in Nigeria. Available at: <https://www.cgap.org/blog/enhancing-financial-inclusion-women-nigeria> Accessed: May 22, 2020.
- Aluko, Y.A. (2015) “Patriarchy and Property Rights among Yoruba Women in Nigeria”. *Feminist Economics*. Vol. 21. Issue 3. Pp.56-81.
- Aluko, Y.A. (2016) “Change in Status of Women in Nigeria: A Dialectical Framework for Understanding”. *Sokoto Journal of the Social Sciences* Vol.6 No.2. Pp. 275-287.
- Aluko, Y.A. (2019) ‘Women’s ownership rights to landed property in Nigeria: key to economic empowerment’, *International Journal of Gender Studies in Developing Societies*, Vol. 3, No. 2, pp.153–170.
- Amadi, E.I. (2017) Implementation of Nigeria’s National Gender Policy, Revisiting the Affirmative Action. *International Journal of Political Science and Development*. Vol. 5(5), pp. 145-160.
- Among, I. (2015) *The Role of Economic Development Documents in Bridging the Gender Gap: A Case Study of Uganda’s National Development Plan (2015/16 – 2019/20)*, University of Birmingham.
- Areekkuzhiyil, S. (2017) An Enquiry into the Psychosocial Exclusion in Classrooms. Available at: <https://www.researchgate.net/publication/321572374> Accessed: July 25, 2020.
- Asiyanbola, A. R. (2005) Patriarchy, male dominance, the role and women empowerment in Nigeria. Paper submitted for presentation as poster at the International Union for the SCIENTIFIC Study of Population (IUSSP/UIESP) XXV International Population Conference Tours, France, 18-23.

Bako, M. J. and Syed, J. (2018) Women's marginalization in Nigeria and the way forward, *Human Resource Development International*, Pp. 1-19.

Birchall, J. (2019) *Overview of social exclusion in Nigeria*. K4D Helpdesk Report. Brighton, UK: Institute of Development Studies.

British Council (2012). *Gender in Nigeria Report 2012: Improving the Lives of Girls and Women in Nigeria*. December.

Central Bank of Nigeria/Enhancing Financial Innovation and Access (2019) *Assessment of Women Financial Inclusion in Nigeria*.

Dadi, D., Bogale, D., Minda, Z and S. Megersa (2020) Decision-making Power of MARRIED Women on Family Planning Use and Associated Factors in Dinsho Woreda, South East Ethiopia. *Open Access Journal of Contraception*. Dove press. Pp. 15-23

Donald, A., Koolwal, G, Annan, J., Falb, K and Goldstein, M. (2017) *Measuring Women's Agency*. *World Bank Policy Research Working Paper* 8148.

Das, M.B. and Espinoza. S.A. (2019) *Inclusion Matters in Africa*. (Advance Edition). World Bank, Washington, DC

DFID (2019a) *Nigeria: Gender issues briefing note*. DFID

DFID (2019b) *How can DFID Nigeria leave no one behind?* Programme Forum 14 presentation
Dugarova, E. (2015) *Social Inclusion, Poverty Eradication and the 2030 Agenda for Sustainable Development*. Working Paper 2015-14. UNRISD

Ekpe, D. E., Omenka, J. I. & Bisong, F. A. (2016) Strategies for Achieving National Gender Policy in Nigeria: A Critical Analysis. *Advances in Social Sciences Research Journal*, 3(6) 137-144.

Enfield, S. (2019) *Gender Roles and Inequalities in the Nigerian Labour Market*. K4D Helpdesk Report. Brighton, UK: Institute of Development Studies. Available at: <https://opendocs.ids.ac.uk/opendocs/handle/20.500.12413/14727> Accessed: May 22, 2020.

Ekechukwu, L. E. (2018) Equality of Educational Opportunities in Nigeria. *World Applied Sciences Journal* 36 (3): 499-505.

Ezeifeke, C. R., and Osakwe, N. (2013) Gender Representation in the 1999 Nigerian Constitution: A Critical Discourse Analysis for Socio-Political Equity. *Discourse & Society*, 24 (6): 687-700.

Falola, T. (2007) The Role of Nigerian Women. *Encyclopaedia Britannica*. Available at: <https://www.britannica.com/topic/role-of-Nigerian-women-1360615> Accessed December 19, 2020.

Ferrant, G., Pesando, L. M and Nowacka, N. (2014) *Unpaid Care Work: The Missing link in the Analysis of Gender Gaps in Labour Outcomes*. OECD Development Centre, December.

Dimensions of Exclusion and Inclusion of Women in Nigeria 56

Gaddis, I., Lahoti, R. and Li, W. (2018) Gender Gaps in Property Ownership in Sub-Saharan Africa. *World Bank Policy Research Working Paper* 8573. World Bank Group. Gender Global Theme. August.

Gberevbie, D.S and. Oviasogie, F.O. (2013) Women in Governance and Sustainable Democracy in Nigeria, 1999-2012, *Economics & Sociology*, Vol. 6, No 1, 2013, pp. 89-107.

Hunt, A and Samman, E. (2016) *Women's economic empowerment: Navigating enablers and constraints*. Research Report. ODI.

Jabeen, S., Haq, S., Jameel, A., Hussain, A., Asif, M., Hwang, J and. Jabeen, A. (2020) Impacts of Rural Women's Traditional Economic Activities on Household

Economy: Changing Economic Contributions through Empowered Women in Rural Pakistan. *Sustainability*. No. 12, 2731.

John, P. (2018) The Socioeconomic Implications of Exclusion of the Girl child in Education. Accessed at: <http://cseaafrica.org/the-socioeconomic-implications-of-exclusion-of-the-girl-child-in-education/> Accessed: August 22, 2020.

Kelly, L. (2019). Barriers and enablers for women's participation in governance in Nigeria. K4D Helpdesk Report. Brighton, UK: Institute of Development Studies Available at: <https://opendocs.ids.ac.uk/opendocs/handle/20.500.12413/14588?show=full> Accessed: May 22, 2020.

Khan, S., Combaz, E. and McAslan Fraser, E. (2015) *Social exclusion: Topic guide*. Revised edition. Birmingham, UK: GSDRC, University of Birmingham Available at: <https://gsdrc.org/wp-content/uploads/2015/08/SocialExclusion.pdf> Accessed: May 22, 2020.

Mayah, E., Mariotti, C., Mere, E. and Okwudili, O. (2017) *Inequality in Nigeria: Exploring the drivers*. Oxfam International Available at: <https://www.oxfam.org/en/research/inequality-nigeria-exploring-drivers> Accessed: April 30, 2020.

Mofoluwawo, E. O. (2014) Social, Cultural and Economic Discrimination to Women Participation in African Politics: The Case of Nigeria. *International Journal of Learning and Development* 4 (1): 2164–4063.

Moser, C. O. N. (1993) *Gender, Planning and Development: Theory, Practice and Training*, London: Routledge.

National Bureau of Statistics. (2019) 2018 Statistical Report on Women and Men in Nigeria. Available at: www.nigerianstart.gov.ng Accessed: December 21, 2020.

National Population Commission (Nigeria) [NPC] and ICF (2019) *Nigeria Demographic and Health Survey 2018*. Abuja, Nigeria and Rockville, USA: NPC and ICF

Ngenzebuke, R. L. (2016) *Female say on income and child outcomes: Evidence from Nigeria*. WIDER Working Paper 2016/134. UNU-WIDER.

Nigeria's National Gender Policy (2008). Strategic Framework (Implementation Plan). *Federal Republic of Nigeria 2008 - 2013. Abuja, Nigeria. 151 41. Pdf*.

National Centre for Women and Development. (2016) Who Are Those Making Key Decisions: a survey of women and men in public life and in politics.

Nwangwu, C. & Ezeibe, C. (2019) Femininity is not inferiority: women-led civil society organizations and countering violent extremism in Nigeria. *International Feminist Journal of Politics*, 21(2), 168–193.

Nigerian Women's Trust Fund. (2015) Desk review: Gender Assessment of the 2015 General Elections in Nigeria.

Nigerian Women's Trust Fund. (2019) Women Representation in the Nigerian Elective Positions (1999 – 2019). Available at:

<http://nigerianwomentrustfund.org/wp-content/uploads/Women-Representation-in-the-Nigerian-Elective-Positions.pdf> Accessed: May 22, 2020.

Ogbeide, E. N. O. and Agu, D. O. (2015) Poverty and Income Inequality in Nigeria: Any Causality? *Asian Economic and Financial Review* 5 (3): 439–452.

Ogunyemi, S. Y., Adenuga, A. O. and Lawal, K. K. (2018). Sociological assessment of job-related experiences of female academics in selected universities in Ogun state. Available at: https://www.researchgate.net/publication/331488390_SOCIOLOGICAL_ASSESSMENT_OF_JOB-RELATED_EXPERIENCES_OF_FEMALE_ACADEMICS_2 Accessed: May 22, 2020.

Okonkwo, A. D. (2016) Gender and Corruption in Nigerian Politics. Source: *African Sociological Review / Revue Africaine de Sociologie*, 20(1), 111–136.

Olutayo, A. O. (2005) Women in informal long-distance trade: The family and the rural urban market nexus in South-western Nigeria. *Ibadan Journal of the Social Sciences* 3(2): 67–78.

Olutayo, A. O. and Yusuff, S. O. (2012) Women's access to entrepreneurial resources in informal economy: A qualitative analysis of Yoruba women textile traders' access to entrepreneurial resources at Balogun Market, Lagos, South West, Nigeria. *Economic Insights-Trends and Challenges* 64(2): 30–43.

Onwuameze, N. C. (2013) Educational opportunity and inequality in Nigeria: Assessing Social background, gender and regional effects. PhD (Doctor of Philosophy) thesis, University of Iowa, 2013. Available at: <https://doi.org/10.17077/etd.bs85au87> Accessed: December 21, 2020.

Dimensions of Exclusion and Inclusion of Women in Nigeria 58

Orisadare MA (2019) An Assessment of the Role of Women Group in Women Political Participation, and Economic Development in Nigeria. *Frontiers in Sociology* 4:52.

Available at: Doi: 10.3389/fsoc.2019.00052 Accessed: December 21, 2020.

Owoyemi, O., and Olusanya, O. (2014). Org Gender: A Precursor for Discriminating against Women in Paid Employment in Nigeria. *American Journal of Business and Management* 3 (1): 10–14.

Perryman, A. A., Fernando, G. D. and Tripathy, A. (2016) “Do Gender Differences Persist? An Examination of Gender Diversity on Firm Performance, Risk, and Executive Compensation. *Journal of Business Research* 69: 579–586.

Pettman, J. J. (2004). Global Politics and Transnational Feminism, in L. Ricciutelli, A. R. Miles, & M. H. McFadden, *Feminist Politics, Activism, and Vision*. London and New York: Zed Books.
Razavi, S and Miller, C. (1995). From WID to GAD: Conceptual shifts in the women and development discourse. *UNRISD Occasional Paper, No. 1*, United Nations Research Institute for Social Development (UNRISD), Geneva.

Reeves, H. (2000) *Gender and Development: Concepts and Definitions*. Brighton.

Salihu, A. (Ed.) (2011). *Nigerian Women's Trust Fund: Politics, Strategy and Sustainability*. NWTF.

Sam, I. O. (2014) “Achieving Sustainable Poverty Reduction and Rural Development in Nigeria through Local Economic Development Strategies.” *American Journal of Rural Development* 2(1): 13–19.

Umar, A. S. (2017) Does female education explain the disparity in the use of antenatal and natal services in Nigeria? Evidence from demographic and health survey data. *African health sciences*, 1 7(2), 391-399.

Umeana, F.P. (2017) Female Education: Gender Discrimination in Northern Nigerian Secondary Schools. Available at:

https://www.researchgate.net/publication/322030925_Female_education_Gender_discrimination_in_Northern_Nigerian_secondary_schools Accessed: December 21, 2020.

United Nations. (2014) World Survey on the Role of Women in Development: Gender Equality and Sustainable Development. New York. Available at:

<http://www.unwomen.org/en/digitallibrary/publications/2014/10/world-survey-2014> Accessed: December 21, 2020.

United Nations. (2016) Human Development Report 2016. Available at: <http://hdr.undp.org> Accessed: December 10, 2020.

59 Annals of the Social Academy, Nos. 22, Jan.-Dec., 2018/2019

UN Women (2019) Progress on the Sustainable Development Goals: The gender snapshot 2019. UN Women, Women Count and UN Department of Economic and Social Affairs Available at: <https://www.unwomen.org/en/digital-library/publications/2019/09/progress-on-the-sustainable-development-goals-the-gender-snapshot-2019> Accessed: December 21, 2020.

WEF (World Economic Forum) (2015) The Global Gender Gap Report 2015. Available at: <http://www3.weforum.org/docs/GGGR2015/cover.pdf> Accessed: November 11, 2020.

WEF (World Economic Forum) (2018) The Global Gender Gap Report 2018. Available at: http://www3.weforum.org/docs/WEF_GGGR_2018.pdf Accessed: November 11, 2020.

World Bank (2018) *Nigeria systematic country diagnostic: Transitioning to a middle-class society*. World Bank.

World Bank (2017) *World Development Report 2017. Governance and the Law*.

World Bank (2013) *Inclusion Matters: The Foundation for Shared Prosperity* (Advance Edition). Washington, DC: World Bank.