

Women's Education and the Use of Bank Credit in Nigeria: Challenges for the Twenty-First Century

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ABSTRACT

Women constitute a vital resource in developing economies: they account for over half the food produced in these countries; consist of one-fourth of the industrial labour force, additionally fetching most of the household's water and fuelwood, and are responsible for childcare and household chores. They could even contribute far more to the economy if their opportunities to do that were not so constrained. A particular example of this from Nigeria is that women suffer the disability of non-access to bank credit. Yet such credit removes financial constraints and poverty, accelerates the adoption of new technologies and national/personal incomes, apart from raising productivity and employment.

Unfortunately, in a recent survey by the author (1991), it was found out that the major reasons for the limited use of bank credit by Nigerian women include lack of awareness of the benefits of credit facilities emanating from limited education (as evidenced by low enrolment and literacy levels), few women in business, and dependence on their husbands as breadwinners. The author stresses the point that education, along with income generation capacity, is necessary to enable women to participate equally in the development process.

The objectives of this paper can be identified as follows: exposition of the relationship between women's education and national development; highlighting the state of women's education in Nigeria and drawing from empirical work the negative effect of such state of education on their use of bank credit, and to proffer policy recommendations as a challenge for the twenty-first century. The connection between women's education and national development is examined and the significance of bank credit is explored. The paper concludes with policy implications and challenges for the twenty-first century.

Introduction

There has been increasing attention to the changing roles of women in most countries. In some nations there is evidence of concrete changes; in others change has been elusive, being little more than a heightened awareness of the circumstances of women's lives.

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Indeed, the reproductive function of women traditionally has been the primary basis for defining the roles of women, which has been associated not only with the bearing of children but with a multiplicity of other tasks, including child-rearing and a host of domestic activities. These have most often been seen to be 'naturally' the prerogatives of women (ie women's situation in society is seen as a function of their biology – see Oakley, 1981). Incidentally, all such activities take place in the confines of the household and the immediate family. This directly contrasts those activities which are generally associated with the roles of men. Such a division has been supported by the theoretical perspective of the traditional sexual division of labour, which posits a sharp segregation of roles according to sex: hence women are seen principally in the roles of wives, mothers and homemakers through which they are generally accorded the title "housewives". On the other hand, men are seen essentially as "workers" and the main supporters of the household. It is in this sense that Godelier (1981) notes that masculine supremacy has its roots in social arrangements which, in order to ensure reproduction, excluded women from the predatory and mobile activities of hunting and warfare. These activities had the power to regulate the domain of reproduction through kinship structures, symbolic representations and political institutions. Therefore in most countries, even those in which women's involvement in economic activity is quite evident, women's child bearing role has been emphasised. Both women's activity away from home and the economic importance of their roles within the family have been given only secondary recognition.

In fact, explanatory metatheories, ranging from the putative determinants of psychic structure spun from the clinical genius of Sigmund Freud to the crude fantasies of others, see men as ultimately superior to women "by nature". These theories are grounded in the brute fact of women's reproductive function, that is, that women are evidently tied to nature by the *a-human* act of giving birth to humans. In other words, childbirth is seen as an inferior animal activity and the biological curse of femininity; hence Firestone (1971) proposes that if the subjection of women rests on the low value of the reproductive function, then the liberation of women depends on the capacity to evade this function, to rely on cybernetic technology to guarantee the survival of the human race. O'Brien (1981), while seeing the reliance on technology to advance reproductive development as suspect, suggests that men's domination of women arose through discovery of the link between sexuality and reproduction. While owing a great deal to Marx's historicist metatheory and Hegel's dialectics, she dismissed them as reflecting a misogynist attitude toward women that prevailed not only in their time but through recorded history, given that the oppression of women transcends class and some of their views were evasive, prejudiced and even wrong. Thus, through dialectics O'Brien suggests that the actual process of reproduction provides a theoretical

framework from which we can view male historical praxis constructively. She also notes that men appear to have two natures as against women's single one (as women are inescapably entwined with nature). Man's second nature is the one he makes himself, the offspring of his fraternal historical praxis – a realm created in freedom. However, women's realm has been fixed theoretically and actually in the private realm, the realm of "Nature, Necessity, and Nonfreedom".

Indeed, Rosaldo (1974) offered a model of female inequality by proposing that:

- (a) women are universally subordinate to men
- (b) men are dominant due to their participation in public life and their relegation of women to the domestic sphere; and
- (c) the differential participation of men and women in public life gives rise not only to universal male authority over women, but to a higher valuation of male over female roles.

Rosaldo (1974) suggests, therefore, that egalitarian sex relationships can only develop in a society at a time when both sexes share equal participation in the public and domestic spheres. As Lewis (1977) notes, differential participation in the public sphere is a symptom rather than a cause of structural inequality. While inequality is manifested in the exclusion of a group from public life, it is actually generated in the group's unequal access to power and resources in a hierarchically arranged social order.

Although women constitute a vital resource in the rural and urban economics of developing countries, their contribution is drastically under-estimated, partly due to the fact that much of it is home-based and unpaid/unpriced and partly due to the feeling that women's work often "does not count". The implication is that if policy-makers in these areas do not realise the extent of women's current contribution to national development, then they might also undervalue their potential.

The fact remains that women (especially the poor ones) can contribute far more to the economy and even to their own welfare if their opportunities to do so were not constrained. Incidentally, the poor (both male and female) suffer the disability of limited and in some cases non-access to credit and other resources, quite apart from education, markets, health care, technology and information. Unfortunately, current reliance on market forces the world over (Nigeria inclusive, *a la* SAP) cannot help the process of economic development to bring greater earning, learning, better health, etc to women and their families since markets will maximise output for given inputs if, and only if, economic agents have full access to resources and information to permit them to respond to signals quickly and effectively. However, due to gender-related constraints, women are unable to respond well, resulting in economic loss. Some of these gender-related problems are rooted in tradition (sometimes codified into law and policy) and biology (the demands of multiple pregnancies) and the need to care for young children.

Thus, long-term improvements in economic productivity and incomes, as well as women's welfare, can only be achieved through a deliberate effort to open up access, giving equal or more equal chances to access resources (Herz, 1989a; UNCTAD, 1990). This does not necessarily mean formulating "women only" programmes, but should involve bringing women into the mainstream of development programmes. It was in the pursuance of this that the United Nations declared 1975 to 1985 the UN Decade for Women. Since then efforts have been made by international/multilateral agencies, national governments, non-governmental organisations (NGOs) and donor groups to bring women into the mainstream of economic development.

However, in the Nigerian context there have been complaints and reports of women's low and inadequate access to credit facilities, particularly from banks, yet credit is seen as a key element in the modernisation process. Not only can credit remove a financial constraint, but it may accelerate the adoption of new technologies as well as national and personal income, quite apart from increasing productivity (Miller & Radman, 1983; Mitchell & Still, 1979). Credit facilities are also an integral part of the process of commercialisation of the rural economy and a convenient way to redress rural poverty (Anyanwu, 1988). This, again, becomes pertinent during a period when the government is laying emphasis on, and taking measures to transform the rural communities or the grass-roots levels of the economy.

Women's Education and National Development

In its broadest meaning, education is any process by which an individual gains knowledge or insight, or develops attitudes or skills. In its strict sense:

"...it is a process to attain acculturation through which the individual is helped to attain the development of his potentialities and their maximum activation when necessary, according to right reason and to achieve thereby his perfect self-fulfillment" (Okafor, 1984: 16).

Education is concerned with the cultivation of "the whole person": ie their intellectual, affective, character and psychomotor development.

It is the human resources of any nation rather than its physical capital and material resources, which ultimately determine the character and pace of its economic and social development. Harbison (1973: 3) agrees with this when he notes that:

"...human resources ... constitute the ultimate basis for the wealth of nations. Capital and natural resources are passive factors of production; human beings are the active agents who accumulate capital, exploit natural resources, build social, economic and political organisations, and carry forward national development. Clearly, a country which is unable to develop the skills and knowledge of its people and to utilise them effectively in the national economy will be unable to develop anything else".

It is the formal educational system that is the major institutional mechanism for developing such human skills and knowledge.

The need for a sound education in Nigeria can hardly be over-emphasised. Education makes for a proper development of the innate endowments of an individual. The greatness of any nation – political, economic, social and cultural – to a large extent, depends on the standard of education her citizens have been able to attain.

In an era of transition, education serves the purposes of social reconstruction, economic efficiency, cultural change, rural regeneration, social integration, political efficiency, social philosophy, creation of modern men and women, development of manpower resources and the development of individual excellence.

As an instrument for civic responsibility, social reconstruction and economic development, it is the role of education to promote participation in social improvement; to influence people's ways of doing things; to be in accord with the changing times; to improve standards of living; to show ways of preventing sickness and practising sound habits of health, sanitation and nutrition; to develop the attitudes and habits necessary for adjustment to technology; to develop inquiring minds; to teach about, inspire, and make available new ideas; to seek ways of adapting the new to the old so as to avoid disruptive consequences. In short, it is the role of education to adapt the changes to the local conditions and to give the pupil the best grasp of his environment so that he can improve both his own standard of living and that of the society (Ukeje, 1978).

One can see therefore that education determines in such an important way the roles that individuals (both men and women) are able to play in society. In fact, as Herz (1989a) emphasises, evidence from developed and developing countries suggests that education may well be the single most effective way to enhance women's economic productivity and promote family well-being. Worldwide, increased education for women is associated with improvements in child health and reductions in family size. In other words, education is probably the single most important way to enable women to break out of old moulds and increase their options. Indeed, the social returns from female education – notably better health for future generations and slower population growth – far exceed the private benefits

to the parents who pay (Herz, 1989b). For example, in Kenya, the evidence on child health is startling: among uneducated women aged 35-39 in 1989, above 25% of children had died, compared to 2% of the children of mothers with at least primary education. Educated women below age 35 also tend to prefer smaller families: by 1989, of Kenyan women below age 35, those with at least five years of education have had, on average, fewer than three births, while women with no education have had four to six. The same is generally true in the Nigerian case today – as confirmed by a recent study by Mbanefoh (1991). She found out that education is a factor that gives women more power than their uneducated counterparts in making decisions regarding spacing of births, whether or not to use birth control devices, and the type to use. With these three variables, more educated than illiterate females make a sole decision as to use.

Indeed Michael (1975a) has empirically shown that the educational level of the wife has a significant negative association with the number of children. To him, education influences fertility through a number of different channels – income, the value of time, contraceptive efficacy, and the incentive to invest in human capital in children. Also, the role of formal schooling has an additional influence via its effect on the efficiency with which families practice contraception. The argument rests on the relation between education and efficiency in processing information. Since a variety of contraceptive devices are available in the market and since innovation and technological changes have been relatively rapid in this area, it ought to be true that different levels of formal schooling result in a differential efficiency factor in “producing” children.

At the same time, Leibowitz (1975) empirically shows that the rearing and training of children is a relatively highly productive activity for married women and that their productivity in this activity is enhanced by formal schooling. A significant part of the total return accruing from female schooling may be in the subsequent building of skills, knowledge, etc, that they transmit to their own children. This result was complemented by Solmon's (1975) finding that the coefficient of savings plans, which represents the degree to which such plans are carried out, is generally higher for women with higher levels of educational attainment, a result consistent with the notion that one of the effects of formal schooling is to expand the time horizon of the household and to increase its awareness of the future relative to the present.

In addition, Benson (1978) views education as contributing to political democracy. Thus, in a free society, education helps women to develop greater awareness of, and ability to participate effectively in, the democratic process – as evidenced in the number of women seeking elective posts as well as participating in voting exercises.

There is also the view that women's educational attainment and participation in paid employment positively correlates with increased status. Indeed, women's education has a positive effect on their feelings of self-esteem; the value they attach to their personality. They not only learn their worth by observing how others react to them, praise them and blame them, but the higher their social status the more likely they evaluate themselves positively. Such self-esteem also constitutes part of other goals such as increased equality, social justice and cultural consciousness. In the final analysis education increases women's self-esteem in relation to work, family and friends (Willen, 1988).

Mbanefoh (1991) also confirms that women's educational qualifications are positively correlated to their participation in decision-making and hence educated women are more in control of their domestic activities than their less qualified counterparts. She also confirmed that the more education women have the more they are willing to spend on their children's education and feeding. This has implications for human resource-building in terms of nutritional intake and educational training. The findings suggest that the literate appear to appreciate more the value of education and the need for good nutrition. This also underscores the importance of maternal education for the future development of human resources for national development. Furthermore, as Mbanefoh's results revealed, women's education and their income positively correlate. Most educated women with good employment and salary levels contribute almost equally with their husbands to household expenditures. Such a phenomenon lessens the financial burden on the man, improves standards of living and increases the decision-making power of the women.

The State of Women's Education in Nigeria and Their Use of Bank Credit

UNESCO notes that approximately two-thirds of the world's illiterate adult population are women, and even in countries with a high literacy level women are significantly under-represented in positions of educational authority (UNESCO, (1984). In most nations, curriculum development, instructional design and methodology, administration and textbook authorship are conducted primarily from the perspectives of male educators. Also, at the primary school level 52% of the world's teachers are female (Taylor, 1985), but principals, superintendents and others in decision and policy-making positions, at all levels of schooling, are predominantly male (Shakeshaft, 1986). In the same vein, school enrolments and educational attainment levels indicate a continuation of the biases against females with a disturbing rise in the imbalance: in 1950 there were 27 million more boys

than girls enrolled in primary and secondary levels of education; by 1985 there were 80 million more boys than girls enrolled at the same levels, while in developing nations two-thirds of the women over the age of 25 (and about half the men) have never been to school (Sivard, 1985).

In addition, in most nations, females are still undereducated – relative both to males and to their own needs. Even in nations which show a commitment to providing more access to education for women, much work remains to be done to improve the quality of education. The question has been posed by Kelly & Elliot (1982) in this way:

"Does education enable women to widen their roles beyond the household, mitigating the impact of marriage, child bearing, and child rearing on women's participation and status in social, economic, and political life?"

Despite the rhetoric towards equal opportunity in education, Fennema & Ayer (1984) have argued that equal access to a male-biased education cannot be construed as an advance for women. Thus, instead of calling for equality in education, we should be seeking equity – allowing for curriculum diversity which addresses the needs of various student constituencies and which takes socially inherited inequities into account. In other words, we should be concerned with the planning of curricula which not only respects female interests and experience, but also challenges gender-dichotomous role and value systems, which place *de facto* limitations on women's aspirations and expectations. Education in many nations so far has demanded that women shall have the same learning opportunities as men. However, both the overt and the hidden curricula have issued clear messages that it is men, not women, who are being trained to conduct the world's business (Chisholm & Holland, 1986); women only need to learn how to cook, clean and care for babies and other people. The basic premises of education continue to reflect patriarchal imperatives. Indeed, since it has been primarily men who have determined the parameters, who have decided what would be problematic, significant, logical and reasonable, not only have women been excluded from the process but the process itself reinforces the "authority" of men and the "deficiency" of women (see Spender, 1981).

In the Nigerian context, the male-female imbalance, particularly at the tertiary education level, is reflected not only in the numerical strength in participation in selection examinations, but also in admission, and subscription into science and science-related disciplines. For example, with the exception of Anambra, Enugu, Imo, Abia and Akwa Ibom States, the female enrolment into Nigeria's tertiary institutions falls below expectations. Even in these states it is not a deliberate attempt, nor an encouragement for women's education that yielded that result.

In the states indicated above, after primary (in a few cases, secondary) education, the male children prefer to go into business or to learn trade skills for early gainful employment while the women further their education. However, as Mustapha (1991) notes, none of the Nigerian states have even a 40% female participation in the Joint Matriculation Entrance Examinations – some states like Sokoto only have 11.3% of female candidates seeking university admission through the JME examinations. Even with states that can boast of about 40% female participation in these examinations, only about 25% of them actually gain admission. Also, most of the female entrants participate in the Humanities and very few of them subscribe to science and science-based disciplines, not to mention technology-based subjects.

Equally the rate of dropouts for females from primary to secondary school is alarming, ie less than 30% of girls move from primary to secondary school. This high rate of drop-outs is attributable to lack of finance, early marriage, improper counselling, inadequate facilities, cultural beliefs/practices, etc. There are social pressures that militate against the progress of women educationally. When there is financial crisis in the family, girls are the first to be forced to leave school. In a gender-structured society (like Nigeria) education is crucial in ensuring that males achieve positions of greater economic rewards, power, prestige and authority (than females).

Although literacy levels had improved with the percentage of age group enrolment in primary schools rising from 32% in 1965 to 97% in 1980, a significant proportion of the rural unemployed labour force who are completely illiterate are women (Awoseyila, et al, 1990). Also, the proportion of females per 100 males of the population in primary and secondary schools were 63 and 51 in 1965, a situation which improved marginally to 79 and 80, respectively, in 1987.

Despite the Better Life Programme, adult literacy programmes and vocational training, preliminary estimates showed that these ratios only improved to 81 and 83, respectively, in 1989.

Also, most existing training, unhappily, accentuates gender inequality, as the only training to which Nigerian women often have access are in the so-called "feminine" occupations of health, nutrition, serving, handicrafts, childcare and home economics. Though these are necessary skills they do not enable women to participate equally in the development process. Thus, women need to be helped to develop their income-earning capacity; trained in business acumen leadership, technological development, and decision-making.

A recent survey by the author (Anyanwu, 1991) confirms the educational disadvantage of women with respect to their use of credit from commercial banks in Nigeria. The results of the study show that Nigerian women are not really discriminated against on the basis of gender in approving credit applications. There are

actually few women applicants due mainly to lack of awareness of the benefits of credit facilities – emanating from limited education (as evidenced by low enrolment and literacy levels), few women in business, and dependence on their husbands as breadwinners. Out of five selected banks, for example, there were 1,277 male credit applicants in 1988 and 1989 while there were only 31 female applicants within the same period. To further show that gender discrimination is not the main problem, out of 378 women surveyed, only 38 women applied for credit; yet 23 of them received credit (some twice or more) on their own merit.

Another important theme emerging from the study is the role of existing education in socialising women into passivity and the acceptance of a conventional female role. The other theme is the emphasis by women on education for intrinsic results such as personal development as opposed to perceiving education as a path to material and occupational mobility. Both of these aspects may be seen as potentially weakening rather than strengthening female status.

Policy Implications and Challenges for the Twenty First Century

The above analysis has far-reaching implications generally. An important insight gleaned from it is that contrary to popular belief, Nigerian women do not have limited access to Commercial Bank credit facilities; rather few of them are aware of, ready and willing to avail themselves of the benefits of such facilities in the banks. The implication is that education, along with income generation capacity, is perceived as the key to the golden door of success and equal participation in development process. It is not only true that women need education to be able to participate in Nigerian society, but it is also true that the nature of that education must be changed as we see in the recommendations below.

Another implication is that gender analysis and restructuring eligibility criteria and delivery systems are central to increasing women's participation in credit programmes, and to the productive activities those programmes support.

The analysis also has implications for monetary and financial policy in a number of respects. Firstly the monetary authorities should be in a better position to know what might be the likely real effects of their monetary policies geared towards encouraging women in development. Secondly, analysis of how women make use of bank credit facilities might permit some assessment of the relative effectiveness of various financial instruments in personal/group financing, and how the longer-term development of the money market might be best served in an economy that is apparently predominantly female, population-wise. Thirdly, government can then formulate and implement policies to be incorporated in the operational guidelines of banks and development plans, which will ease women's access to banks' credit facilities. Fourthly, the Central Bank of Nigeria can subsequently

formulate and implement monetary and credit policies and guidelines that will not only raise women's access to credit but will also raise their overall participation in the development process.

Also, both bank promotional planners and Government planners may have to develop target market segments or specific marketing mix designs and programmes meant to attract more women customers/borrowers. The author, therefore, proffers the following recommendations:

- (a) The Federal Government must spearhead an educational campaign to teach all women that their financial survival may depend on their ability to use their credit rights. In fact, of high priority in increasing women's access to credit facilities is education and information, since most women are not just uninformed but ill-informed about credit facilities. Many women are not knowledgeable about the technicalities employed by banks, hence this information would empower them to prepare good feasibility reports which would better qualify them for bank credit.

Also, it is only education and information that can prevent misappropriation of funds, ensure that women make appropriate returns and teach them proper accounting procedures as well as furnish them with better ways of re-investing profits, which would result in expansion for greater effect. Since little will be achieved without strong Government backing given the sensitivity of the issue, sustainable efforts require continued official support from Finance and Economic Development, and line Ministries, as well as institutions specifically dealing with women such as the National Commission on Women.

In the process, therefore, government and women's organisations should provide training for and administrative support to women in accounting and economic planning, and minimise bureaucratic requirements.

- (b) A corollary of the above is the need for curricula review/change to make room for real literacy or acquisition of critical consciousness. In most advanced nations, education can be a stepping stone to economic self-sufficiency, but the Nigerian educational system (like other developing nations) is a relic of her colonial past, and irrelevant to the needs of most people, especially women. The education is too general in which case women have access only to the lowest paid jobs. Economically, even such education is beyond the means of most Nigerians especially in an era of SAP. Today, if a child has to be educated, preference is given to the male child, who is considered a better asset in terms of financial returns. For the affluent, educating women is an exercise that will raise their price in the marriage market.

Thus, if education is to have any value for women, it must be a means to raise their consciousness about the structures that keep them in a position of

powerlessness. Our educational system must provide a climate for such thinking skills to develop, and provide women with the tools to understand and analyse the true nature of the social, political and economic systems that govern their lives. If our women are to be change agents in society the education offered them must be a tool for consciousness-raising and action. The end-result cannot be brought about by learning the 3Rs or being drilled in nutrition and family planning. Goals should be established to eradicate illiteracy and raise consciousness during the decade for women and development, 1991-2000.

- (c) The commercial banks also need to move out to meet and inform the people instead of waiting for women who are too shy to seek professional advice on credits. This will also help to short-circuit the dynamics of gender-based dualism and allow the productivity of both women and men to contribute to the economy as a whole.
- (d) Currently, the pedagogical/didactic theories underlying the development of most course materials are characterised by an unexamined assumption of sex-neutrality, and a differentiation in learning styles between women and men is virtually ignored. Therefore, the introduction of a more women-centred pedagogy will have to come from educators experienced in and committed to feminist teaching styles, drawing on knowledge gained from involvement in women's affairs and applying that knowledge to evolving curriculum and methodologies of women's education.
- (e) Also, for equity in the educational enterprise, it is not merely a question of improving the chances of women to compete in a man's world but there is need for a radical change in the nature of what is being offered. This implies, at least an equal share in its control, at least an equal share in the determination of what counts as valuable knowledge within it, and at least an equal recognition that what is important about women's experience of the world is as valid as men's. In fact, without this, notions of "equity of opportunities" are essentially rhetorical.
- (f) Faculties/Schools of Education and the Social Sciences must continue to contribute in the quest for practical solutions to the problems affecting women and their roles. In this sense, they can serve as catalysts for research by identifying areas in need of further explorations. They can, through experimentation develop new methodologies and conceptual frameworks which can more realistically deal with gender issues affecting the lives of women in the country. Such new approaches should incorporate revised or new assumptions more adequate for the study of the situation of women vis-

a-vis men. The objectives of such research should include: to pursue applied research based on needs specified by relevant groups/ people/women to generate teaching data and materials; to develop research which can be used to influence policy and planning and to encourage people's participation in their communities which will ultimately help them to change their situation; and to encourage experimentation with innovative research methodologies and dissemination methods.

Also, the Faculties/Schools can contribute to curriculum development by designing courses or teaching modules which focus on issues peculiar to women and their roles. They can continue to build up a data base on Nigerian women, as well as on women from contrasting or comparative cultures, which will support teaching in the area of women. Thus, both in curricula design and teaching and in research development, women's studies programmes would contribute to the understanding of their role in the economy. In fact the area of women's studies presents a great challenge to all the Social Sciences and Education disciplines, hence engendering a recognition of the value of interdisciplinary approaches to a complex topic. It certainly has implications for both men and women, as the roles of women can hardly be changed without a corresponding change in the roles of men.

- (g) There is also the need to set up separate "Women and Development Studies Programmes" in all our tertiary institutions. The objectives of the programme should include: to help build and increase an awareness of women and development issues throughout the country; to promote active collaboration between all groups and agencies concerned with the integration of women in the socioeconomic development of the country; to provide opportunities for training and sensitising people outside of the institutional system, as well as through the formal education system through curriculum development and training of trainers; to forge links with women's organisations in the community and disseminate information through these organisations; to develop special courses on women's issues to meet the needs of special groups; to provide short-term technical assistance in development programmes for women in the country; and to assist in the development of pilot projects. It needs to be emphasised that such studies on women must avoid the luxury of narcissism – they must be neither limited nor self-reflexive. Indeed, it must be seen as a means to the end of an accurate understanding of men and women, of sex and gender, of large patterns in the social context.

It is hoped that with the adoption of these recommendations, women's overall position within Nigerian society, and their contribution to development, will improve significantly.

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