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ABSTRACT

In a modern world with modern information technology when the world is becoming a global village, one will think that people are becoming more civilized and better informed. Surprisingly this is not the case in most of Nigeria. To date women are still suffering, the reason is that they still hold tenaciously to their custom where women are relegated to the background and are forced to depend on their husbands for provision. As great a nation as Nigeria, which is regarded as 'the big brother of Africa', men still see the kitchen as the woman's place no matter how well-read or highly placed she is. The current economic situation in Nigeria is so bad that the husband alone might not be able to cater to the needs of the entire family more so when the man is married to more than one wife. The situation is worse if the husband dies without a Will, the woman in such areas is treated worse than a slave and the children are worst hit, thereby stopping school in search of menial jobs to sustain the family. This had made some of them hardened criminals and a menace in society. When women are empowered by way of land, inheritance or skill acquisitions, even when there is no Will from a rich late husband and the woman and her children are thrown out by the late husband's family members, she can still cater for herself and the children and be comfortable as they would not be school dropouts or criminals. This paper would x-ray some of the problems women face in some part of Nigeria as regards to lack of economic empowerment, its effects on them and how economic empowerment, would not only be beneficial to them and their immediate family but to the nation and the world at larger.
1.0. INTRODUCTION

Women's Economic Empowerment is very core to the development of any country if it has to be economically sane. This is because women are a necessary resource for the growth of every nation. For a country to truly progress every citizen should be adequately empowered. A nation cannot fully progress if there are gender constraints that limit the citizens. Women generally face a lot of obstacles by their gender and cultural background. They are made to believe that they are inferior to men and of a weaker sex who must be dependable on men especially in the African setting and in Nigeria in particular, where while growing up you are made to respect the male child as he could be the head of the family tomorrow even if he is younger to you the female. This notion has conditioned the thinking of women in Africa. (Etuonovbe, 2020). Women Economic Empowerment is very important for a country's development right from the smallest unit of the community which is the family. In Nigeria today, the cost of living is very high, especially when it comes to family upkeep. Tuition fees right from kindergarten to private universities are high, due to the poor states of the government primary and secondary schools, so many parents send their children and wards to private schools to have a good educational foundation. The Federal and State universities are good, but then due to one problem or the other with the Government. The academic and non-academic staff goes on strike, this could be as long as eight months, a four-year course could take up to six or more years, for this reason, some parents take their children/wards to private universities and this, of course, is expensive. Most men would not be able to cater to the family's needs alone especially when such categories of men are not a business tycoon. Gone are the days that a woman would sit and wait for the man to bring food on the table. At this point, there is a need for women to complement the efforts of the men and so be economically empowered. With hard work and determination, women that are economically empowered can bring positive change to the world economy. By having such women in the economy, development is rapid, real and achievable with tangible benefits. As the saying goes, educate a woman and you educate the whole nation.

1.1. WHY WOMEN EMPOWERMENT

The term empowerment as defined by Merriam-Webster's dictionary is "the act or action of empowering someone or something: the granting of the power, right, or authority to perform various acts or duties". Therefore women empowerment could be referred to as the process of providing power to women for them to be able to take control of their own lives for a prosperous living. According to Akomolafe (2006) women empowerment is the development of the mental and physical capacity, power or skills in women, for them to operate meaningfully in their social
milieu, thereby experiencing a more favourable level of social recognition and subsequently enhance their economic status. Empowerment so defined has both an individual and a collective focus. Individually, there is a focus on the self-actualization of women and on the capacity of each woman to control her life both within and outside the home.

We know from statistics that women are more in number and their sole responsibility is to cater and care for the family. What happens if a man is solely the breadwinner of the home and probably dies without a Will. It means the whole family would be thrown to jeopardy. When women are allowed to earn an income, they naturally reinvest most of it in their families and this has a great impact on human development. Empowering a woman means continuity of taking care of the family as well as developing future generations.

2.0. CHALLENGES FACING WOMEN EMPOWERMENT

Women play roles that are very important to the development of our communities and our nations, but still, women are facing a lot of challenges. Some of these are mentioned below;

**Culture / Religion**: The patriarchal nature of Nigerian culture is a key reason often given for the relative disempowerment of Nigerian women, together with a mix of cultural and religious beliefs that infringe on women's rights and are integrated into customary law. Nigeria is very diverse in culture and tradition, from the North, South, East, and West. Issues concerning women differ, but all have something in common. The general pattern is that women have less personal autonomy, fewer resources at their disposal, and limited influence over the decision-making processes that shape their societies and their own lives.

**Formal Education / Training**: In the past, (1960 – 1990) women were hardly educated due to the same reason of going into marriage early so it is seen as a waste of money and effort. Only a handful did educate their girl child. From the late 1990s to 2015, in southern, Western Eastern Nigeria, the situation changed as more females were sent to school. There was an experience in a renowned higher institution in Nigeria, where the numbers of females who enrolled and passed the Joint Admission and Matriculation Board (JAMB) Exam were far higher than males, three of the male hostel were converted to female hostel that year. In recent years, the number of girls sent to school has reduced to economic hardship taking a toll on some families. The little resources they have or can gather are used for the male child. The rural areas are worst hit, as most women in the rural areas are not educated and are mostly peasant farmers. Educating girls is one of the most powerful tools for women's empowerment. Education provides women with the knowledge, skills, and self-confidence they need to seek out economic opportunities.

**Family Responsibility**: women by nature are indeed charged with the responsibility of giving birth, raising children and taking care of the home. Combining this role with work is a daunting challenge. Some women can cope easily but some others cannot. So some men have to allow
their women to stay at home to take proper care of the home and family. Again, when the children are of school age and bills are so much to be paid what happens? The empowerment of women is something not to be overlooked is a plus to the family.

**Segregation:** Most women face a lot of discrimination at the workplace when compared to their male counterparts even in this 21st century. Even when a woman is well educated, intelligent and has all it takes to be ahead or the boss of his male counterpart, the male is preferred to her. You see this playing in all aspects of the societies irrespective of how educated or highly placed the people are. Unfortunately, instead of women to fight and protect their own and come together as one to fight a common war against segregation, you see them working against their female counterparts, due to envy, jealousy or whatever. Women must come together, put all their differences aside and win the war against discrimination and segregation against women in society.

**3.0. WAYS TO EMPOWER WOMEN**

There has been a desire by several Nigerian governments to promote the position of women and gender equality nationwide. There has been a multiplicity of efforts by federal, state and local government actors in Nigeria to improve the status of women and remove the many constraints that place women in positions of relative economic, socio-cultural and political deprivation. In 1979, a Women Development Section was created in the then Federal Ministry of Social Development, Youth and Sport to further the cause for the advancement of women. In the same year, the United Nations adopted the CEDAW (Convention on the Elimination of all Forms of Discrimination against Women). This led to the creation of the National Commission for Women, upgraded to a full-fledged Ministry of Women Affairs in 1996. One of the objectives of this Ministry is to formulate and implement policies designed to achieve 'women empowerment and elimination of laws and discriminatory practices against women' (Egwurube, 2016)

Throughout the world, women constitute a large portion of the economically active population engaged in agriculture, both as farmers and as farmworkers, and play a crucial role in ensuring household food security, despite enjoying very limited rights to land. Some ways women could be empowered are as follows;

**Land:** Land is the bedrock of all development and it is the heart and soul of the people. Land rights are usually conceived of as the right to use, enjoy and exploit land including information about, decision-making around and benefits from the latter. In Nigeria, Women's land rights are fragile and transient, being dependent upon age and marital status (including the type of marriage and the success of that marriage), whether they had children (including the number and sex of those children) and their sexual conduct. And, despite the Nigerian Land Use Act of 1978, which restructured the property rights system in the country from a mixed private property rights system into a collectivist framework, concerns about women's land rights persist. Thus, the impact of
inequality in land rights has aggravated women's socio-economic status. Women's access to land in Nigeria is especially limited in the Southeast and South where cultural norms and traditions forbid a woman to own land. Despite the increased awareness about gender equality issues in the past three decades, these cultural dictates have been largely unchallenged at the local level where it matters most. You can only own land if you have your own money to purchase one.

With the experience of the author who is a Surveyor with great experience of over twenty-five years of practice of surveying in Nigeria and knowing how women and their children had been suffering from the hands of extended family members especially after the demise of their husband had to use her professional expertise to advise clients who own more than a single plot of land about a thousand square meters (1000m) to share their properties to their wives and children, which includes the female children. Over the years the author discovered that it yielded positive fruit as wives of clients came back to thank her for sustaining their lives and that of their children especially after the death of their husband. Encouraged with these reports, the author went further and started counseling clients even those with single plots to re-survey their land and now including the names of their spouses so that in case of any eventuality, the woman is not left without anything. (Etuonovbe, 2014)

Education: The education of the girl child should be taken more seriously as this would increase their bargaining power. Recently a Governor sponsored the enrolment of all its Junior and Secondary Scholl pupils, this is a great stride. If the entire 36 state Governors would emulate this, then illiteracy would be a thing of the past. The more nongovernmental organization (NGO) should look into the areas of Education. They should assist the poorest of the poor in educating the child, especially the girl child.

Skill Acquisition: Skill acquisition helps in employment generation and wealth creation. It will surprise you to note that some women with special skills earn more money than graduates or even government employees of grade level 15. Take for instance a tailor or designer, a good tailor can make not less than N450,000 ($140,000) in a month. The hairdresser (saloons) is not left out. They combine both braiding, sails of hair items, pedicure, and manicure. Beading, bag making, headgear (gele) for occasions, makeup artist and so on, the list is endless.
Figures 1a and 1b. Tailoring (Nigerian Design) (courtesy google.com)

Figures 2a and 2b. Head tie (Gele) and makeup (courtesy google.com)
Sensitization of Behavioral Change: It is of great importance that men and women should be educated to change their mindset. For the men, they need to know that the woman is a helpmate and as such should be allowed to be empowered economically. For the women, they need to change their mindset as being the weaker sex and train the girl child from infant through to adolescence and adulthood on the roles and potentials of a woman. This should not be left for the parents alone, but our traditional and spiritual fathers should be able to embrace this in the cultural and religious settings.

Loans: So many are in one type of business or the other. It could be petty trading or a business tycoon. Our emphasis here is for women who do not have access to land and so would not be able to provide any collateral. The peasant farmer is also in this category. There should be a policy in place where this category of women can have easy access to loans to be able to boost their businesses. This is possible if the government wants to enforce it. For instance, before the 2019 elections, there was something the federal government introduced known as 'Market Money'. This was supervised personally by the Vice President of Nigeria Prof. Yemi Osibanjo SAN,
GCON. His team went to the market places to give soft loans of N10,000 (about $27) to a petty trader to boost their business. Those who can pay within the specified period, the next time the loan would be increased from N10,000 to 25,000 (about $68). This helped a lot of women. This can be extended to small and medium-size entrepreneurs, where they can obtain soft loans without collateral.

**Employment Opportunities:** women should be given equal employment opportunities instead of being discriminated against. When there is a vacancy for promotion to higher levels, a woman who is qualified for the position. The same applies to women who are in politics and rare professional fields.

### 4.0. BENEFITS OF WOMEN EMPOWERMENT

Enhancing women's land rights requires that they become a political priority and a legal possibility; it also requires administrative viability, social acceptability, and moral legitimacy. Economic empowerment will give women increased spaces for their participation in development agendas and be able to claim for their rights accordingly since they will be empowered to claim for the same.

At the decision-making level, economic empowerment shall allow for increased participation by women in economic decision making and allow for informed decision making by women. A country would then benefit from the useful decisions made by women hence economic returns.

It will also increase women's access to economic resources and opportunities including jobs, financial services, property, and other productive assets, skills development, and market information. Increasing the role of women in the economy of a country is part of the solution to the financial and economic crises and critical for economic resilience and growth.

### 5.0. CONCLUSION

No country can progress if it isolates 50% of its population. Women bring unique talent, ideas, and sensibilities to the workplace. We need women's economic empowerment to truly achieve growth and sustainability. A strong nation is built by economically empowered individuals (men, women, and youths). It is a collective effort. So governments, businesses, communities, and families must invest in women to improve economic growth. Governments by themselves cannot do it alone. Public policies for economic empowerment of women need to be developed not through a top-down process or imposed by a central authority, but such policies need to be evolved through active involvement of all stakeholders because their effectiveness lies in their being founded on a broad-ranging national consensus.
For a country to truly progress each sector of the community should be empowered so that they can solve their problem on the grassroots and they can on themselves find a way to improve their status. In this case, a nation will not fully progress if the women in the community are limited by the gender constraints in the field of economic power, as Women bring unique talent, ideas, and sensibilities to the workplace. We need women's economic empowerment to truly achieve growth and sustainability.

So, women themselves to come together with unity of purposeful to fight for a common goal. They need to be courageous and seek to acquire the education, skills, and competence required to successfully compete in all sectors. Also, they need to seek implementation of the many good policies that are in place and move their loans from micro-credit to larger loans that can truly take women away from poverty to a sustainable livelihood.

When women are empowered, families are healthier, children's education guaranteed, increased agricultural productivity, improved incomes, and the economy experience the largest reduction in poverty rates. The list is endless!

REFERENCE


Land Use Act Decree of 1978

BIOGRAPHICAL NOTES

Mrs. Angela Kesiena Etuonovbe has a B.Sc. (Hons) degree in Surveying, Geodesy & Photogrammetry, MSc. Geoinformatics and Surveying (Remote Sensing and GIS) and pursuing her Ph.D. in Geoinformatics and Surveying, all from the University of Nigeria, Enugu Campus. She has an MBA and a Diploma in Dredging Engineering from A&M University, Texas. She is a Registered Surveyor and the first female Surveyor in Private Practice in Delta State.

She is a consultant of no mean repute, a prolific writer, and has served in various capacities both in the NIS and the Society at large. The Immediate Past Chair – Comm. 4 – Hydrography FIG, Assistant Secretary-General, NIS, National Coordinator WIS, Publicity Secretary and Treasurer, NIS Delta, Secretary, APPSN Delta, and currently the President, Ladies of Saint Mulumba Nigeria, GRA Effurun Sub- Council, Effurun, Delta State.

She is a Member of Surveyors Council of Nigeria (SURCON), The Hydrographic Society of America, Nigerian Hydrographic Society (NHS), and Western Dredging Association of America (WEDA). As well as the Principal Consultant of AnGene Surveys & Consultants and the Managing Director of GFSH Consult Ltd. She is an author, an Examiner, and presenter at various International and National conferences.

She has various awards such as Pillar of Excellence and Fellow, (FHNR), "Outstanding Surveyor" High Target magazine, "Excellence in the Field Of Surveying". Development in Nigeria Merit Award, "Outstanding Contributor" De Frenz Organisation (DFO), Award for "Contribution and Upliftment of the Society" Pontifical Mission Society,

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