

GENDER IN NIGERIA REPORT 2012

IMPROVING THE LIVES OF GIRLS AND WOMEN IN NIGERIA

ISSUES POLICIES ACTION

2nd edition

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FOREWORD

ADOLESCENT GIRLS AND WOMEN IN NIGERIA

Why should we as citizens and policy makers pay attention to the situation of women in our country? Nigeria has the largest population of any African country, some 162.5 million people. Of this magnitude 49% are female; some 80.2 million girls and women. So any discussion about Nigeria's future must necessarily entail consideration of girls and women, the role they play and the barriers they face in making the future.

54% of Nigerians still live in poverty and the proportion has doubled since 1980 (when about 28% were classified as poor). Nigeria's human development indicators are also worse than those of comparable lower middle-income countries. 42% of Nigerian children are malnourished. The averages hide a context that is worse for women and girls. Nearly six million young women and men enter the labour market each year but only 10% are able to secure a job in the formal sector, and just one third of these are women.

This situation has dire consequences for human development and conflict mitigation. This is not a problem of northern Nigeria versus southern Nigeria because the statistics are troubling in all parts of the country. It is a Nigeria wide problem which we all, as government, private sector, civil society and families must tackle. In government for instance we are working to provide early business opportunities to young persons through innovative ideas such as the Youth WIN programme.

No doubt women are Nigeria's hidden resource. Investing in women and girls now will increase productivity in this generation and will promote sustainable growth, peace and better health for the next generation. What happens here to women and girls matters, not least for realisation of the Millennium Development Goals (MDGs).

This study is of critical importance because it draws together the literature that references the role of girls and women in Nigeria in one practical and serious document. It distils from that corpus the key issues that need to be addressed to maximise the potential of girls and women. It focuses attention on critical but little known statistics, which paint a clear picture about the seriousness and importance of women's situation.

It is our hope that this report will have wide relevance to all players interested in the future of Nigerian society. We believe it will amplify the issues, hasten development and serve as a resource for a wide and non-specialist readership.

The study would not have been possible without the knowledge, skill and application of a core team working under an intensive schedule. We acknowledge the excellence of the work of:

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The impact of this study will not be achieved without the support of a high level panel of change champions who encourage and exhort the state and sections of society to address the inequalities and barriers that face adolescent girls and women in Nigeria. Their support has been crucial and we are grateful to them and feel privileged to be part of that team. They are:

Amina az-Zubair Former Special Assistant to the President on the MDGs.

Bilkisu Yusuf Pioneer female Editor, New Nigerian Newspaper, Founding President,

FOMWAN.

Maryam Uwais Lawyer, Adviser to Government and founder of the Isa Wali

Empowerment Initiative.

Mo Abudu Television presenter and founder of Inspire Africa.

Zainab Maina Honourable Minister, Women Affairs and Social Development.

We encourage all readers to broadcast this study to their peers and other interested parties. The challenges and opportunities discussed in this report call for concerted and sustained action. We must each ask ourselves: what are we doing to provide opportunities for women? Doing so goes beyond gender justice. We will be saving ourselves and investing in our future.

Ngozi Okonjo-Iweala

Sanusi Lamido Sanusi

Minister of Finance and Chair of Panel

Governor, Central Bank of Nigeria and

co-Chair of Panel

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EXECUTIVE SUMMARY

This report provides a comprehensive view of gender in Nigeria. It assesses progress in key areas, including: employment and livelihoods, education and health, political representation, and violence. It finds that women and girls suffer systematic disadvantage and discrimination that is magnified for those in the poorest States and sectors of society. It recommends policies to improve the lives of women and girls and identifies priorities for action.



KEY FINDINGS

1. GENDER AND INEQUALITY OF OPPORTUNITY

The challenge: Nigeria's 80.2 million women and girls have significantly worse life chances than men and also their sisters in comparable societies. Violence compounds and reinforces this disadvantage and exclusion. The opportunity: women are Nigeria's hidden resource. Investing in women and girls now will increase productivity in this generation and will promote sustainable growth, peace and better health for the next generation. What happens here to women and girls matters, not least for realisation of the Millennium Development Goals (MDGs).

2. SOUND POLICIES NEED FOLLOW UP AND IMPLEMENTATION

Excellent policies and intentions have not translated into budgets or action to make the changes required if women are to contribute effectively to Nigeria's development. The National Gender Policy has yet to bear fruit, while implementation of the Convention on the Elimination of all Forms of Discrimination against Women (CEDAW) has stalled.

3. JOBLESS GROWTH, INEQUALITY AND POVERTY

54% of Nigerians still live in poverty and the proportion has doubled since 1980 (when about 28% were classified as poor). Nigeria's human development indicators are also worse than those of comparable lower middle-income countries. 42% of Nigerian children are malnourished. The averages hide a context that is worse for women and girls. Nearly six million young women and men enter the labour market each year but only 10% are able to secure a job in the formal sector, and just one third of these are women.

4. RISING INCOME INEQUALITY HITS WOMEN HARDEST

Nigeria is among the thirty most unequal countries in the world with respect to income distribution. The poorest half of the population holds only 10% of national income. Significant rural-urban differences in income distribution impact particularly on women, because 54 million of Nigeria's 80.2 million women live and work in rural areas, where they provide 60-79% of the rural labour force. Inequality harms social cohesion and may exacerbate conflict, especially when some social groups are perceived to be excluded from opportunities. Conflict adversely impacts on women and girls, reducing their mobility and inhibiting participation in social, economic and political life.

5. PRONOUNCED REGIONAL GENDER DISPARITIES

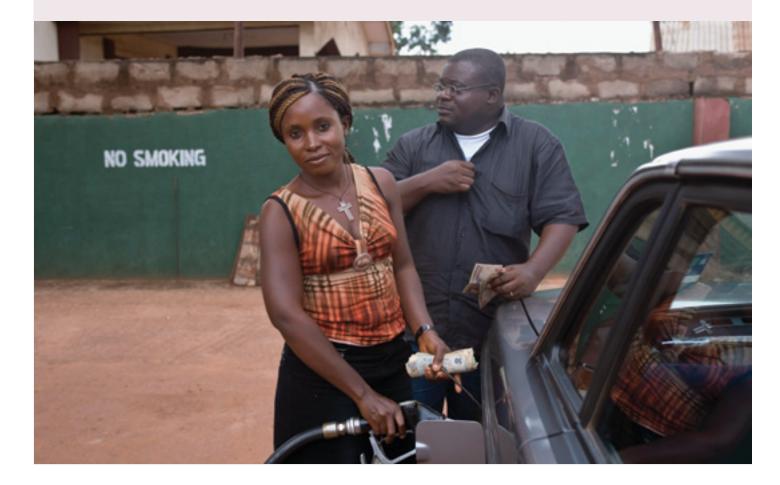
Nigeria is marked by huge geographical disparities. Human development outcomes for girls and women are worse in the North, where poverty levels are sometimes twice as high as parts of the South (72% in the North-East compared with 26% in the South-East and a national average of 54%). Nearly half of all children under five are malnourished in the North-East, compared to 22% in the South-East. Hausa girls, for example, are 35% less likely to go to school than Yoruba boys. The impact of inequality on the lives of girls and women is reflected starkly in health

and education outcomes, nationally and between North and South. Levels of gender violence are also high, notably in the South where inequality is greatest.

6. LIVELIHOODS AND PRODUCTIVE ENTERPRISE: OBSTACLES FOR WOMEN

Economic independence is an essential dimension of women's empowerment. Improving their access to and control over resources increases investment in human capital which in turn improves children's health, nutrition, education and future growth. Business has overtaken subsistence farming and formal employment as the main source of income. Women compose the majority of informal sector workers. Though many women are involved in subsistence agriculture and off farm activities, men are five times more likely than women to own land. Women own 4% of land in the North-East, and just over 10% in the South-East and South-South. Land ownership and land tenure give women security and provide a key to access other resources and opportunities. Operationalising the Nigeria Land Administration Act could help to expand women's productivity.

60-79% of the rural work force is women but men are five times more likely to own land.



Without land title, it is hard for women to raise the finance they need to start productive enterprises.

One in every five businesses is run by a woman but they are constrained by lack of capital and have to rely on savings. Despite being better educated than their male peers in the micro-enterprise sector, women are less likely to secure loans. We recommend that banks expand their services and adapt their products to meet the needs of women from different communities, religions and circumstances.

Women with dependants pay more tax than men, who are automatically defined as bread winners. If Nigeria is to invest more in human development and address growing inequalities, it needs a progressive and fair tax system. We recommend that the taxation system is reviewed and amended to be more equitable to womenheaded households in accordance with the Government's commitment to gender equity.

Women in formal employment are paid less than men.

Income inequality in the formal sector has also grown since 1999. Only one in every three employees in the privileged non-agricultural formal sector is a woman. Regardless of their educational qualifications, women earn consistently less than their male counterparts. In some cases they earn less than men with lower qualifications. Women occupy fewer than 30% of all posts in the public sector and only 17% of senior positions. The public sector could highlight and address this issue by conducting a gender audit to identify where gender equity can be strengthened in recruitment, promotion and pay.

Nearly five times as many judges and permanent secretaries are men rather than women.

7. GIRLS' EDUCATION

The importance for development of girls' education cannot be overstated. To capitalise on the potential of its people, and ensure healthier, more educated, empowered and productive citizens, Nigeria must invest in educating the mothers of the next generation. The evidence is irrefutable. Educated women are more likely to use health services and to have fewer and better-nourished children, and their children are more likely to survive. Girls who are educated will also contribute to future economic growth. Education policy can influence parental decisions about the age at which daughters marry. Recent research shows that, for many parents, the costs of education appear currently to outweigh the benefits.

Nigeria has 10.5 million children outof-school the largest number in the world.... In 20 years, the number enrolling for secondary school has increased only marginally.

Girls' dropout rates are high. Nigeria has the largest number of out-of-school children in the world. The figures show wide disparities between States and across communities. 70.8% of young women aged 20-29 in the North-West are unable to read or write, compared to 9.7% in the South-East. Several reasons explain this: early marriage, early childbirth, poor sanitation, and the shortage of female teachers. However, two reasons stand out.

"Apart from school fees, we pay for craft and other things [which] costs a lot of money. If we are asked to buy a sieve, it will cost N500 which would be enough to buy one text book. After wasting money for the sieve, one must still look for money to buy the text book."

User fees (DHS, 2008). Girls from the poorest wealth quintile are most likely to be out of school, and parents say that cost is a major reason for withdrawing girls from education. In theory education is free, but in practice parents pay fees, which disproportionately burden the poor. For both girls and boys, there is a strong correlation between income level and school attendance.

"When I was in school, male teachers used to want to sleep with female students.... The teachers will trouble you up to the extent that if you do not accept them, you will fail their subjects and at the end of the day you will want to leave the school."

The poor quality of education. Many schools fail to provide a safe environment for adolescent girls, who fear corporal punishment or worse forms of violence, bullying or humiliation. Girls' exam results are falling; the reasons for this need urgent investigation. Poor quality teaching is

one explanation, but this does not fully explain why girls are performing less well than boys. The challenge is how to improve the culture of teaching and learning for all, including girls from the poorest families. Persuading girls and their parents to delay marriage and childbirth will be an uphill task until education is both more attractive and less expensive for parents.

"This school is an eye sore.... We have reported [this] to the government and each time they would come and take statistics. The classroom walls have cracked, the exam hall is nothing to write home about.... For the teachers, there is no staff room for them.... In fact, we have now made the mango tree our staff room."

8. MATERNAL MORTALITY

Nigeria has one of the highest rates of maternal mortality in the world. One Nigerian woman dies in childbirth every ten minutes. Spending and implementation have not matched policies. Nigeria spends only 6.5% of its budget on health care.

Nationally, the maternal mortality rate is 545 deaths per 100,000 live births, nearly double the global average. In the rural North-East region it is 1,549 – over five times that average.

Poverty. Decisions to seek treatment may be influenced by a woman's social position in the household, and her economic status, age, and education. Mothers in the poorest quintile are 6.5 times more likely to die than those in the wealthiest quintile. Almost nine in ten women who have higher education and two thirds of women with secondary education give birth in a health facility; one in ten uneducated women do so.

"The cost of care, particularly in the case of obstetric emergency, is one of the most important barriers to healthcare use." (Report, Federal Ministry of Health)

Access to services. Poor access to safe childbirth services, and lack of adequate and affordable emergency obstetric care (EmOC), are the main reasons for high mortality. Only 36% of women deliver in a health facility or in the presence of a qualified birth attendant. Most of the cost is borne by households. EmOC in particular represents a catastrophic expense for a poor household. Among girls aged 10 to 14, certain groups are both particularly vulnerable and unlikely to access services. They include girls who marry at an early age, girls who are out of school, and girls who live apart from their parents.

Family planning. Family planning plays an essential role in reducing maternal mortality. At 5.7, Nigeria's overall fertility rate has declined. However, it is higher in the North-West (7.3), where use of contraceptives (3%) is very low. There is a high unmet need for family planning (17%). Addressing this could avert tens of thousands of maternal deaths by 2015. Female education would also increase contraceptive uptake. Table 21 shows that 62% of Nigerian women with higher education have used contraceptives, whereas only 8% of women without education have done so.

47% of Nigerian women are mothers before they reach 20.

Enormous political will and civil society pressure will be required to achieve these changes.

9. WHO MAKES DECISIONS?

Only 9% of those who stood for election in Nigeria's April 2011 National Assembly elections were women. This is below the global average and well behind South Africa and Rwanda. The lack of women in decision-making positions may be one explanation for Nigeria's low investment in sectors that are crucial to human development outcomes, such as health and education. Women are under represented in all political decision-making bodies and their representation has not increased since the inception of democratic rule.

Nigeria's House of Representatives has 360 Members. Of these, 25 are women.

Only about 4% of local government councillors are women.

More women than men register to vote, but women are excluded from decision-making at all levels - by maledominated patronage networks, the absence of agreed quotas, and a party system that fails to nominate women candidates for electable seats. Fear of violence and restrictions on mobility may also deter women in some instances. Unless women are represented in elected bodies where major spending decisions are taken, it is likely that current patterns of expenditure will continue. Where women are more equally represented in parliament, intrastate armed conflict is less prevalent and social spending is allocated more fairly and efficiently.

10. VIOLENCE AGAINST WOMEN AND GIRLS

Violence against women and girls cannot be ignored. One in three of all women and girls aged 15-24 has been a victim of violence. Women who have never married are more likely to have been attacked than married women. These figures cry out for further analysis. It is vital to understand the underlying social dynamics and causes of violence.

Up to one third of Nigerian women report that they have been subjected to some form of violence. One in five has experienced physical violence.

Institutionalised violence. Research has suggested, disturbingly, that violence is endemic in some public institutions, including the police and certain educational bodies, where an "entrenched culture of impunity" protects perpetrators of rape and other violence. These crimes are under-reported and very few cases are brought to court. Fear of violence hinders Nigeria's development. It not only deters girls from going to school but impacts on almost every aspect of women's lives as productive and active citizens. The report identifies several areas for research. We recommend urgent action to tackle violence against women and girls, starting in the education sector.

RECOMMENDATIONS

Girls and women have the potential to transform Nigeria. Investing in girls today will improve productivity and growth and also lead to a more peaceful, healthy and skilled work force tomorrow.

PROMOTE WOMEN'S LIVELIHOODS

- The importance of women's contribution to future economic growth needs to be disseminated.
- Government policy should prioritise agriculture and rural development, because 54 million of Nigeria's 80.2 million women live and work in rural areas where they constitute 60-79% of the rural work force.
- The Nigeria Land Administration Act needs to be implemented and publicised, to expand women's access and entitlement to land.
- Banks should make their services more accessible to women by designing products and services to meet the needs of women from different religions and wealth groups.
- Organisations such as the Nigerian Women Farmers Association, and women involved in market associations, should be consulted and involved in the design of initiatives to support women entrepreneurs.
- Taxation policies need to be amended to ensure they achieve gender equity, are legitimate, and are consistent with the government's commitment to gender equity.
- The gender pay gap is growing. The public sector should lead by example and conduct a gender audit to ensure equity in recruitment, promotion and pay.
- The public sector at Federal and State level should consider policies and incentives to ensure that women fill 50% of public sector posts.
- The public sector should identify measures to ensure that women fill at least 30% of posts for judges and permanent secretaries.

KEEP GIRLS IN SCHOOL

- The creation of incentives for all girls to complete primary and secondary education is a priority.
- User fees, levies and "rents" for education and life saving health care should be abolished for girls and women. Making these essential services free would send a powerful message about the value of girls and women to the nation.
- States should allocate 10% of their budgets to education.
- Schools need to provide adequate water and sanitation facilities.
- Civil society groups, the media and communities should monitor the implementation of reforms.
- A programme to identify and reward schools and teachers who facilitate and retain adolescent girls from poorer sectors of society should be piloted.

IMPROVE WOMEN'S HEALTH AND REDUCE MATERNAL MORTALITY

- An increase in the health budget is urgently required. States should spend a minimum of 10% of their budget on primary health care (up from 6.5% on all health at present).
- User fees, levies and "rents" for life-saving health care should be abolished for girls and women. This would send a powerful message about the value of girls and women to the nation.
- Improve access to safe and affordable family planning facilities.
- Ensure that health services reach young married women, and women who cannot leave the home.
- Extend the provision of reproductive health services to vulnerable populations as a priority, including to women aged 15-24 who have specific social and cultural needs.
- Provide free, accessible and safe care during delivery.
- Delay early marriage and early childbirth by creating incentives for all girls to complete secondary school.
- Involve and inform the media on the causes of maternal mortality and the role the media can play.

MAKE POLITICIANS MORE ACCOUNTABLE TO WOMEN

- The President has shown leadership in appointing women to a third of Ministerial positions. Governors should follow suit when making appointments at State level.
- Political parties should promote women's participation more effectively, and should develop accountability mechanisms and seek technical assistance, including from civil society, to meet this objective.
- The Independent National Electoral Commission should conduct a focused drive on female voter registration and run specific voter education campaigns for women during elections.
- Nigerian civil society organisations should lead and promote gender training and orientation for political parties.

- Civil society organisations should help communities to hold politicians to account and make women's votes count.
- Women's organisations should be supported to orient women on their rights as constituents.
- Agencies that fund NGOs and civil society organisations should promote good governance by giving preference to organisations whose constitutions and policies promote accountability and gender equity.
- The National Assembly should domesticate CEDAW and the African Union Protocol of women's rights by passing the Gender and Equal Opportunities Bill as soon as possible.
- Ethnographic research should be undertaken to understand how women currently engage with and exercise power.

TACKLE GENDER VIOLENCE AND CONFLICT

- A national campaign should be mounted to tackle gender violence and raise awareness of its detrimental impact on society. The campaign should focus initially on educational institutions, civil society and the media.
- Greater legal protection should be provided to victims of gender violence.
- Government should do more to reduce trafficking of girls and women.
- More analysis of existing data on gender violence is required, to investigate its pattern and dynamics.
- Analyses of Nigeria's political economy should take account of the role that gender plays in the underlying dynamics of violence, and its interaction with ethnicity, religion, and poverty.

1 INTRODUCTION

Nearly one in every four women in sub-Saharan Africa is Nigerian. Because of its sheer size, the country significantly influences the achievement of the Millennium Development Goals (MDGs) in sub-Saharan Africa. The situation of women and girls in Nigeria has a key role to play in determining the progress of the whole region. Constitutional guarantees and a National Gender Policy have not translated into actions or mobilised political will to make the necessary changes in the lives of girls and women in Nigeria. The data still suggest that:

- Nigeria ranks 118 of 134 countries in the Gender Equality Index.
- Women make up only 21% of the non-agricultural paid labour force.
- At every educational level women earn less than their male counterparts and in some situations men with less education earn more than better educated female peers.
- Nigeria has one of the lowest rates of female entrepreneurship in sub-Saharan Africa. The majority of women are concentrated in casual, low-skilled, low paid informal sector employment.
- Only 7.2% of women own the land they farm, which limits their access to credit and constrains entrepreneurship and business activity.
- Only 15% of women have a bank account.
- A gender bias in allocation of tax allowances means that women taxpayers are taxed disproportionately.
- In eight Northern States, over 80% of women are unable to read (compared with 54% for men). In Jigawa State, 94% of women (42% of men) are illiterate.
- Nigerian girls who enrol in school leave school earlier than their male counterparts.
- More than two thirds of 15–19 year old girls in Northern Nigeria are unable to read a sentence compared to less than 10% in the South.



- Only 4% of females complete secondary school in the Northern zones.
- Over half of all women in the North are married by the age of 16 and are expected to bear a child within the first year of marriage.
- 94% of 15-24 year olds in Kebbi have no knowledge of contraception.
- Girls from poorer families are more likely to marry young and have worse health outcomes.
- Nigeria has 2% of the world's population but 10% of global maternal deaths.
- Each day 144 Nigerian women die in childbirth, which is equivalent to one death every 10 minutes.
- A third of 15-19 year olds in Northern Nigeria have delivered a child without the help of a health professional, traditional birth attendant or even a friend or relative.
- Poorer girls and women are particularly disadvantaged. Only 7% of women in the poorest quintile deliver in a health facility, compared to 56% in the highest quintile.
- Women are politically under represented. Their upper and lower house representation fell from 7% in 2007 to 6% in the 2011 election (the African average is 19%). Only 7 of 109 Senators and 25 of 360 Representatives are women.
- Most 15-24 year old women in Nigeria think it is reasonable for a husband to beat his wife if she burns the food, refuses sex or goes out without his permission.
- Nearly half of unmarried women in parts of Southern Nigeria have experienced physical violence.

1.1 WHY INVESTING IN WOMEN AND GIRLS MATTERS IN NIGERIA

The negative outcomes outlined above are the result of systemic and deeply entrenched discrimination that not only undermines the life chances of millions of individual girls and women but adversely affects their future children and the whole community. Nigeria's 2006 National Gender Policy is consistent with the global consensus when it states that women's empowerment and gender equality underpin the achievement of all the other MDGs. A well-established link exists between maternal education and child survival, for example. Educated girls are more likely to avoid early marriage, plan their pregnancies and have better maternal and child health outcomes. Nigeria's progress and national development will be constrained if women and girls continue to be disadvantaged and gender equity is ignored. Non-discrimination is enshrined in the Nigerian Constitution but in practice the majority of Nigerian girls and women are unable to claim their constitutional entitlement. If Nigeria is to maximise its "demographic dividend" as the population of working age increases and fertility declines, it must prioritise investment in women and girls to ensure that the next generation of all young adults are healthier, better educated and more able to contribute to economic growth and development. Investing in adolescent girls and women is not simply a question of human rights; it also makes economic sense.

1.2 VARIABILITY, DIVERSITY AND CHANGE: GENDER COMPLEXITY IN NIGERIA

Adolescent girls and women do not constitute homogenous groups. Nigerian society is characterised by both diversity and growing disparities. Ethnicity, religion, regional, urban and rural status, and economic standing, all influence the different experiences of women and girls, determining their chances of survival, education and the age at which they marry and give birth. This study draws on an extensive body of published and unpublished literature and evidence. This shows that gender relations are not static or uncontested; they are changing rapidly as Nigeria develops. Rapid expansions in health

1.3 SCOPE OF THE LITERATURE RESEARCH

The report reviews literature and published official data and what they tell us about gender equality and the empowerment of adolescent girls and women in Nigeria. It is based mostly on a review of published official data, supplemented by some recent qualitative work (Mahdi and Asubiaro-Dada, forthcoming). The aim is to establish the state of knowledge in this area, and locate the evidence base (data) for an emerging consensus on solutions to problems. A key objective of the report is to identify areas where timely intervention can make a difference. Gender is a social construct and the result of social relations. Although women's lack of power and personal autonomy in relation to men impedes achievement of the MDGs (Imam, 2008), gender norms and roles are not set in stone. They are contested, changing and changeable. The way gender is defined is closely related to the construction of ethnic identities, each rooted in its own geographical, social and historical context. It is beyond the scope of this paper to describe the gender variations within Nigeria's many ethnic groups. We focus on institutions that are common to different groups and communities and attempt to identify where change is happening, and where positive changes to formal and informal norms are possible. We focus on key outcomes in relation to livelihoods, education, maternal mortality, political representation and violence against women.

1.4 STRUCTURE OF THE REPORT

The paper is divided in 10 main sections. Sections 1 and 2 provide an overview and the context for a discussion of gender and empowerment in Nigeria. They introduce basic facts about the dynamics of socio-economic development processes in Nigeria and examine the evidence on gender and general inequality in Nigeria using composite economic indicators. Ways in which horizontal inequalities interact with economic inequality and manifest as geographical disparities are also discussed. Attention is drawn to the relationship between gender and horizontal inequalities and conflict. Sections 3 and 4 discuss employment, assets and wealth and analyse in general terms the ability of women and girls to make a living in Nigeria. These sections consider the key determinants of their ability to make a decent living, contemporary challenges, and new areas of intervention. Section 5 discusses education. It considers the literature and the emerging consensus on key issues for the empowerment of women and adolescent girls in Nigeria. Section 6 considers maternal health and delaying first pregnancy. The focus is on understanding current knowledge about the challenges, and identifying gaps in knowledge. Section 7 looks at violence against women and girls. Section 8 discusses political representation. Section 9 draws out the key themes emerging from the literature about possible opportunities for intervention, and identifies gaps in knowledge that may need to be filled using other methods. Section 10 offers recommendations.

1.5 A NOTE ON DATA

A wide range of Nigerian social and economic data were reviewed and great variability in their quality, coverage and consistency was observed. The National Bureau of Statistics (NBS) is responsible for collecting, analyzing and disseminating data, but other government agencies also collect parallel data. It is not clear whether they always do this with reference to the NBS master sample. This results in different survey frameworks and variable data quality. In some cases the results appear contradictory and confusing.

Accurate data disaggregated by sex, economic status and other key variables are vital for strategic evidence based planning. Such data should be easily accessible to citizens and civil society groups to enable them to understand, consider and contest the arguments for and against different policy options. Without accurate disaggregated data it is difficult for governments to justify decisions and demonstrate that resource allocation is fair to all sections of society.

If Nigeria is committed to addressing gender differences and achieving education for all it is important that planning statistics are seen to be consistent and accurate and that the institutions designated for this task are robust and fit for purpose. Accurate, accessible disaggregated data must be a priority for any government committed to promoting gender equity.

2 THE DEVELOPMENT CONTEXT

This section provides the background and economic context for a discussion of the position of women and adolescent girls in Nigeria. The focus is on gender differences but also regional variations in well-being and life chances. Girls and women are members of families, and ethnic and religious groups, that include men. These important affiliations also shape their identities as girls and women.

2.1 DEMOGRAPHICS

With an estimated population of 162.5 million in 2011 (UNFPA, 2011:119), Nigeria is easily the most populous country in sub-Saharan Africa. One in every four people in sub-Saharan Africa lives in Nigeria. Africa's development prospects are tied into what happens here. Up to half of the Nigerian population (50%) spend most or all of their lives in rural areas where they make a living mainly off the land but also increasingly from agriculture-related non-farm activities and wage employment (NBS, 2009). This indicates a relatively low level of urbanisation compared to other middle-income countries, though the figures may also understate urbanisation levels.¹

2.2 ETHNICITY

Made up of 389 ethnic groups distributed among 36 states and a federal capital territory, Nigeria has a very diverse ethnic mix. Three groups – the Hausa/Fulani, Igbo and Yoruba – are regarded as the major ethnic groups; they dominated the three regions into which the country was divided before 1967. Population movements and migrations have resulted in ethnic diversity within many States. Minorities who have moved from one State to another are defined as "non-indigenes" and may legally

1 Ayedun et al. (2011: 3).



be denied access to political representation, services and assets in the State where they have settled. Many but not all, of these ethnic groups have a patrilineal system of kinship, tracing descent, identity and inheritance through the male line. This has important social and economic implications for the position of Nigerian women and girls. The North-Eastern and North-Western states are predominantly Muslim whereas the South is predominantly Christian. Power and economic prosperity are not evenly distributed among different groups and the impact of horizontal inequalities will be discussed later on.

2.3 GENDER AND DEMOGRAPHY IN NIGERIA

80.2 million (49%) of Nigeria's 162.5 million people are women, although only 15% of households are categorised de jure as female-headed. Figures are not available on the number of households managed by women, but there are suggestions that the high rate of male migration, especially in rural areas, means that de facto female-headed households are a substantial majority (Chukwuezi, 1999).² Some 39% of the population are children below the age of 15. In the mid-1980s a woman gave birth on average to seven children. The rate fell to 5.2 by the late 1990s. These averages mask enormous variations within the country. In the Northern States the total fertility rate is still around seven, whereas in the South it is now between four and five.3 It has been suggested that, if Nigeria invests now in human development, by 2030 it could begin to reap the benefits of what some have called a "demographic dividend".4 Its current demographic structure could become an asset when fertility and high youth dependency decline and the productive working population increases (PGDA, 2010). It has been claimed that "youth not oil is the future of Nigeria in the 21st Century".5 In this paper we argue that Nigeria will only reap a "demographic dividend" if it invests now in girls and women to ensure that future generations are healthier, educated and empowered to contribute to economic growth and development.

2.4 DIMENSIONS OF GENDER DISPARITY IN NIGERIA

Women in Nigeria still form an underclass and lack equality of opportunity, both in the contributions they make to development and the benefits they receive from it.⁶ This is true of all women in Nigeria, though education, class, ethnicity, kinship, marital status and religion play a role in mitigating or elaborating this effect. The geographical division between the North, mainly Muslim, and the South, predominantly but not exclusively Christian, is also an important dimension of the struggle for gender equality (Edozie, 2007). The religious dimension has become more prominent since 1999, when political liberalisation allowed a greater degree of freedom of worship (Nolte et al., 2010). To date 12 States, mainly in the North, have adopted Sharia Law. To this North/South divide can be added a rural-urban divide, both in the North and in the South of the country. Like much of Africa, quality of life tends to be better in urban communities, owing in part to lack of investment in rural infrastructure and services. There is also a North-South divide between urban centres, because those in the industrial South tend to offer better conditions than those in the North. Within both North and South, State capitals tend to have better conditions than smaller towns in their regions.

² In fact, some recent work suggests that as much as 44.5% of rural households are headed by women (Oluwatayo, 2009:12).

³ See Bongaarts (2010).

⁴ See PGDA (2010), and Bloom and Canning (2011).

⁵ PGDA (2010: 8).

⁶ See, for example, UNECA, Africa Women's Report, 2009.

These negative outcomes are produced by systemic, pervasive and deeply entrenched discrimination, and the practical impact on behaviour and outcomes of complex social institutions and formal and informal rules that reflect kinship patterns, inheritance norms, legal Sharia, and constitutional laws and policies. In the next section we look at economic development, poverty and inequality in Nigeria.

Figure 1. Understanding gender empowerment, growth and poverty reduction. Increased gender equality in households, markets, and society (equality in rights, resources and voice) Women have better Women have Mothers have more control and more equal better education over decision-making access to markets and health in household Improved children's well-being; Women who work participate, women participate more produce and earn more in decision-making bodies Better health and educational attainment and **Differential** higher productivity as adults savings Income/consumption expenditure **Future poverty reduction Current poverty reduction** and economic growth and economic growth

After Morrison et al. (2007: 2).

3 ECONOMIC DEVELOPMENT, POVERTY AND INEQUALITY IN NIGERIA

This section discusses economic development in Nigeria since democratisation in 1999. It presents evidence of economic success and analyses some emerging challenges, focusing on regional and gender inequality.

3.1 RISING NATIONAL WEALTH AND JOBLESS GROWTH

Since its return to democracy Nigeria has realised impressive economic growth.

Between 1999 and 2010 the economy grew fifteen fold, from US\$36 billion to nearly US\$555 billion. This has catapulted Nigeria into the global club of emerging middle-income economies (World Bank, 2011). The figures may even be an underestimate, because they do not include the informal sector, where women are concentrated, which makes a substantial contribution to national wealth creation. Despite impressive growth, official unemploymenthas risen. Available data show it is currently stands at about 12%, up from 6.2% in 1987 (Aigbokhan, 2008:11). In fact, only one in 10 of the six million Nigerians who enter the job market every year find employment (Kwakwa et al., 2008). The result is that half of young Nigerians are officially classified as economically inactive, though in reality they are part of the large majority who make their living in

7 Data from the NBS refer to those who are out of employment and are actively looking for work.



the informal sector. Some have described Nigeria as a case of jobless growth (Olesin, 2011). In part this can be explained by an over reliance on oil exports that generate most of the country's revenue. This has been accompanied by relatively little investment in productive infrastructure, a factor that has crippled industrial growth and further employment creation. The lack of formal sector jobs has particular implications for women, which are explored in section 4.1.

3.2 A MIDDLE-INCOME COUNTRY WHERE LARGE NUMBERS LIVE IN POVERTY

Despite impressive growth since democratisation, poverty levels remain unacceptably high. The poverty rate is currently estimated to be about 54.4%,8 a slight improvement from the peak of 66.9% registered in 1996 (Okojie, 2002). Nevertheless, poverty is at double the rate that it was in 1980, when the poverty level was 27.1%. Table 1 shows poverty levels in Nigeria between 1980 and 2010, by region.

Table 1. Indicative poverty trends by region. Nigeria.						
Level	1980	1985	1992	1996	2004	2010
National	28.1	46.3	42.7	65.6	54.4	69
Sector						
Urban	17.2	37.8	37.5	58.2	43.2	61.8
Rural	28.3	51.4	66.0	69.3	63.3	73.2
Geopolitical zone						
South-South	13.2	45.7	40.8	58.2	35.1	63.8
South-East	12.9	30.4	41.0	53.5	26.7	67
South-West	13.4	38.6	43.1	60.9	43.0	59.1
North-Central	32.2	50.8	46.0	64.7	67.0	67.5
North-East	35.6	54.9	54.0	70.1	72.2	76.3
North-West	37.7	52.1	36.5	77.2	71.2	77.7

Sources: National Consumer Survey 1980, 1985, 1992, 1996 and 2004; also NBS (2005: 22-24) and NBS

Although the data are not directly comparable across the years owing to differences in the way they were collected, they indicate the presence of a consistent North-South divide. Some, like Bello and Roslan (2010), have argued that this pattern can be explained in part by the fact that the North's economy is predominantly agricultural and that particularly low returns from rural enterprises condemn the region to poverty. Table 2 shows that people working in the agricultural sector are more likely to live in poverty. This is consistent across all years. The reasons why agriculture in Africa is often associated with poverty are many and varied, but for Nigeria low wages, the poor productivity of land and labour, and depressed commodity prices are often cited, combined with shortages of land, labour and capital (World Bank, 2008). Low productivity in the agricultural sector, where female labour predominates, contributes to the poverty of the rural population, making Nigerians more dependent on food imports and less able to withstand external or other shocks.

Table 2. Poverty head count by occupation of head of household. Nigeria.

Sector Poverty headcount by year					
	1980	1985	1992	1996	2004
Professional & technical	17.3	35.6	35.7	51.8	34.2
Administration	45	25.3	22.3	33.5	45.3
Clerical & related	10	29.1	34.4	60.1	39.2
Sales workers	15	36.6	33.5	56.7	44.2
Service industry	21.3	38	38.2	71.4	43
Agricultural & forestry	31.5	53.5	47.9	71	67
Production & transport	23.2	46.6	40.8	65.8	42.5
Manufacturing & processing	12.4	31.7	33.2	49.4	44.2
Others	1.5	36.8	42.8	61.2	49.1
Student & apprentices	15.6	40.5	41.8	52.4	41.6
Total	27.2	46.3	42.7	65.6	54.4

Source: NBS (2005: 24)

3.3 NIGERIA'S DECLINING SOCIAL DEVELOPMENT INDEX RANKING

On the Human Development Index, Nigeria is currently ranked 156 out of 169 countries (down ten places since 2009).9 This confirms Nigeria's place in a new group of middle-income countries (including India, China, Pakistan and Indonesia) that have large numbers of poor people. Between them, these countries contain two thirds or 850 million of the world's poor people (Kunbur and Sunmer, 2011). The co-existence of impressive economic growth and high rates of poverty suggests the presence of significant and (as we show later) growing disparities in Nigeria that have important implications for the life chances of millions of girls and women in the poorest wealth quintiles. Since countries that enjoy a more equal distribution of income tend to record better growth rates (World Bank, 2004), by reducing inequality Nigeria could register even more impressive growth, provided other institutional factors were sound, and could potentially reduce current disparities in health and education outcomes.

3.4 INEQUALITY AND CONFLICT: WHY INEQUALITY MATTERS IN NIGERIA

Inequality can generate internal conflict. Although some contemporary work on economic theories of conflict shows that feasibility rather than motivation has driven recent social instability in Africa, 10 there is a general consensus that high levels of inequality can, if unchecked, ferment internal conflict (Cramer, 2005). Gender inequality, as measured by female participation in the labour force and fertility (Caprioli, 2005), has been closely associated with intrastate conflict. Caprioli analyses the association between gender inequality and intrastate conflict and violence in dispute settlement, and finds that countries characterised by gender inequality are more likely to be involved in violent intrastate disputes.

Table 3. Nigeria Human Development summary, 2008.

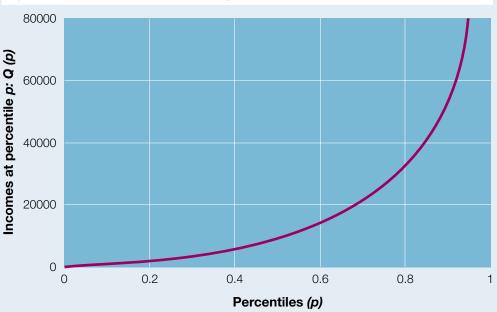
Zones	Human Development Index Value	Human Poverty Index	Gender Development Measure	Gender Empowerment Measure
North-Central	0.490	34.65	0.478	0.244
North-West	0.420	44.15	0.376	0.117
North-East	0.332	48.90	0.250	0.118
South-West	0.523	21.50	0.507	0.285
South-East	0.471	26.07	0.455	0.315
South-South	0.573	26.61	0.575	0.251

Source: UNDP (2011: 5).

3.5 NORTH-SOUTH DIVIDE IN LIFE **CHANCES**

Table 3 shows that outcomes in Southern States compare favourably with those in Northern States, with respect to well-being and life chances. With elevated levels of poverty, the North also lags in both gender development and empowerment. These established regional inequalities raise questions about the sustainability of an economic growth model that maintains high levels of inequality (Araar and Taiwo, 2006). Data on inequality that apply the Gini index suggest that inequality rose from 0.43 in 1999 to 0.49 in 2004 (UNDP, 2011: 6). This puts Nigeria among the 30 most unequal countries in the world. Figure 1 illustrates income distribution in Nigeria based on data from the Nigeria Living Standards Survey (NBS, 2004). The bottom half of Nigerians receive about 10% of the country's national income.

Figure 2. Income distribution in Nigeria.



Source: Araar and Duclos (2010: 363).

The reasons for this are complex, but some authors attribute the problem to a failure of public policy to address issues of distribution (Alabi et al., 2011). In particular, government spending has been insufficient in areas such as education and health that could improve human capacity and expand access to opportunities for the poor. 11 Inequality has historical origins, but the investment decisions by successive governments have exacerbated income disparities among social groups as well as between and within regions. 12 Figure 2 shows the Lorenz curve and the deficit share and its composition. Much of the inequality is explained by differences between different income groups (those who live in poverty and those who do not), rather than by differences within them. There is also significant inequality among non-poor groups.

Figure 3. Lorenz curve showing income inequalities in Nigeria. .8 .6 (b) .4 .2 0 0 .2 .4 .6 .8 Percentiles (p) Inequality between Inequality within Inequality within the poor group the non poor group groups

Source: Araar and Taiwo (2006: 13).

3.6 INCOME DISPARITIES BETWEEN AND WITHIN INCOME GROUPS

The composite curve above masks huge spatial disparities between North and South, and between rural and urban areas. Recent data on regional inequality trends could not be located but table 4 shows the disaggregated data for these analytical categories up to 2004. What is interesting is that the North-East has the highest level of poverty, scores lowest on the gender development measure (GDM), has almost the lowest score on the gender empowerment measure (GEM), and records the highest increase in Gini inequality (along with the South-West). Apart from the North-Central and North-West, the data suggest that income inequality has increased overall since democratisation in 1999. The same point has been made by Oyelere (2007) and others, who suggest that the democratic dispensation has opened opportunities for growth but these are skewed in several directions, favouring the South over the North, urban over rural areas and, as we show later, men over women. The data also indicate that inequality is greater in the more prosperous regions of the South-West and South-South, than in poorer regions, confirming the argument (supported by Figure 2) that inequality among non-poor groups is responsible for a significant proportion of the inequality in the country.

¹¹ Alabi et al. (2011) for example argue that although between 1981 and 2006 the state generated US\$191billion from oil revenue, only 2 and 3% of this was spent on education and health respectively during the same period.

¹² See for example Aigbokhan (2008).

Table 4. Gini coefficient of inequality 1985-2004. Nigeria.						
Level	1985	1992	1996	2004		
National	0.43	0.41	0.49	0.488		
Sector						
Urban	0.49	0.38	0.52	0.544		
Rural	0.36	0.42	0.47	0.519		
Geopolitical zone	•					
South-South	0.48	0.39	0.46	0.507		
South-East	0.44	0.40	0.39	0.449		
South-West	0.43	0.40	0.47	0.554		
North-Central	0.41	0.39	0.50	0.393		
North-East	0.39	0.40	0.49	0.469		
North-West	0.41	0.43	0.47	0.371		

Source: Aigbokhan (2008: 11).

Since this review focuses on gender, the next section looks at trends in income inequality between men and women.

3.7 INCOME INEQUALITY AND GENDER

Men earn more than women. Table 5 shows male and female mean incomes before and after democratisation, comparing different education levels. It reveals that men have a higher mean income than women. The significant income inequality between men and women in Nigeria reflects their inequal opportunities to earn a living. The work of Oleyere (2007) is illuminating in this regard.

Table 5. Mean gender income disparity: comparing 1998/9 and 2004/5.

Monthly income	Pre-1999	Post-1999	Difference
Male	N102.13	N142.64	N40.51
<u> </u>	(N242.69)	(N283.63)	
Female	N71.98	N89.49	N17.51
	(N254.59)	(N231.75)	
Difference in difference	-N30.14	-N53.14	-N23.00

Brackets (median income). Source: Oyelere (2007: 21).

3.8 THE GENDER PAY GAP: GENDER AND INCOME DISPARITY SINCE **DEMOCRATISATION**

The income gap between men and women grew after democratisation but it is not clear what factors drove this trend (Oyelere, 2007). Recent work suggests that a range of barriers, including reproductive roles, lack of access to productive assets, and issues related to education, combined to account for the observed gender disparities in income (World Bank, 2009). Other income disparities can be traced to workplace gender discrimination in both the private and public sectors. For example, the pay gap between male and female bank managers is significant (Okpara, 2004:77). We return to some of these constraints in section eight. It suffices to say here that some deep

seated barriers clearly need to be examined and addressed. Table 5 shows that in 2007 Nigerian men received on average the equivalent of N2,300 per month more than Nigerian women (Oyelere, 2007). The income gap rose by a minimum of US\$23 per month during this period. This inequality belies the positive fact that women received a 28% increase in mean income (over N2,300 per month in 2007) between 1998 and 2005 (Oyelere, 2007).

When the incomes of men and women with the same education levels are compared, women at every educational level earn less than their male counterparts and men with less education in some cases earn more than more educated female peers (see table 8). For example, women with tertiary education earn the same as men having secondary education qualifications, while women with secondary education have similar incomes to men with no education at all. One of the pathways to women's empowerment is through education and employment. Quite clearly, it is not straightforward in Nigeria to improve income by means of educational qualifications; structural barriers will need to shift before education can make a difference for women.

Table 6. Differences in mean income pre- and post-democracy. Nigeria.

Education	(mean i	Women ncome in rea	al Naira)	(mean i	Men ncome in re	al Naira)
	Pre- 1999	Post- 1999	Change	Pre- 1999	Post- 1999	Change
No schooling	58.81	64.66	5.85*	85.26	109.02	23.77*
	(109.34)	(216.53)	(2.46)	(289.70)	(238.85)	(2.44)
1-5 years	93.24	82.14	-11.11	109.00	125.04	16.03*
	(925.5)	(251.04)	(24.6)	(183.05)	(150.83)	(5.12)
F Primary	71.71	85.06	13.35*	108.96	142.04	33.08*
	(105.07)	(184.52)	(2.69)	(158.68)	(314.56)	(3.62)
F Secondary	88.81	108.22	19.40*	129.31	177.16	47.86*
	(77.63)	(129.28)	(2.8)	(171.68)	(217.00)	(3.67)
Tertiary	131.38	190.29	58.91*	179.11	241.01	61.9*
	(108.73)	(387.68)	(13.93)	(193.86)	(398.42)	(9.05)

Brackets (median income): *change statistically significant; 5% significance level; pre-democracy 1998/99; postdemocracy 2004/5. Source: Oyelere (2007: 24).

> Table 6 suggests that tertiary education gives the best returns for women in contemporary Nigeria. It is women with a tertiary education who have benefited the most from democratisation. Although at this level the gender pay gap has reduced, women still earn 20% less than men (N190 compared to N241). Returns to primary and secondary education for women are relatively much lower when compared with male earnings, both before and after democratisation. Since democratisation, women educated to primary level still earn little more than half what their male counterparts earn (N85 versus N142); and at this level income growth for women has been a third lower than growth for men (2.69 versus 3.62). Given the now acknowledged association between female incomes and family outcomes, this analysis raises the question: how many children would be lifted out of poverty if gender wage parity was achieved? Put differently, how many of the 800,000 under fives who die each year would survive childhood diseases? These important moral questions are beyond the scope of this work, but the cost of inequality in Nigeria is much higher than often assumed.

Morrison et al. (2007) highlight the cost of inequality and argue that it is good economics to ensure wage parity between men and women. The reasons for income disparity are multiple but mainly relate to lack of equality of opportunity in various spheres of life including education, employment, health and access to productive assets. The next sections examine some of the key areas. We discuss access to opportunities to make a living before looking at determinants of access, including education and health.

4 WHAT CONSTRAINS WOMEN FROM MAKING A LIVING IN NIGERIA?

Strategic Objective 55 of the Beijing Platform of Action calls for an increase in the productive capacity of women by providing "access to capital, resources, credit, land, technology, information, technical assistance and training so as to raise their income and improve nutrition, education, health care and status within the household". Much of the work women do is unpaid. Data from the Core Welfare Indicators Questionnaire (CWIQ) show that, whereas one in every two men spends time doing pursuits that earn them an income, one in every two women spends time doing unpaid work (Angel-Urdinola and Wodon, 2008: 381).



The implication is that many women rely on a male breadwinner for survival, a factor that proponents of the cooperative bargaining theory argue also limits their ability to influence decisions at household level (Manser and Brown, 1980). In trying to understand how Nigerian women make a living, we have analysed how women's ability to make a living is constrained by lack of access to the six key assets (human, natural, financial, physical, social and political) which the livelihoods framework highlights. Women's struggle for equal opportunities to earn their living in Nigeria is fought in three interrelated arenas, over land, access to finance, and decent employment. We examine each of these and show how constrained access to these key assets limits the ability of rural and urban women to make a living.

4.1 WOMEN ARE UNDER REPRESENTED IN FORMAL SECTOR **EMPLOYMENT**

Education prepares many Nigerians for formal sector employment, although to make a living they may end up by default in the informal sector or straddling the two. Despite high unemployment, wage employment still remains a significant source of income and a privilege in Nigeria. Access to employment gives regularity and predictability to income streams for individuals. Formal employment permits families to develop income- or consumption-smoothing strategies, especially in urban settings, and opens up access to other assets like bank finance that often depend on having a regular job. The ability to accumulate an old age pension relies on regular wage employment as do access to social security (health insurance), union representation, communications and other education benefits (Ruwanpura, 2004). A recent survey shows that some 10.7 million adults in Nigeria have access to a wage income linked to a regular formal sector job in the public and private sectors. 13

Nigerian labour markets are gendered. A majority of those in formal employment are men. NBS data (2010a) confirm that in 2007 only 32.5% of women were employed in the (non-agricultural) private sector. The public sector, which is often perceived to be more progressive (it is the only area where direct public policy intervention can effect changes in gender composition) does not fare any better. Table 7 shows the proportion of women and men employed in the public sector.

Table 7. Proportion of women and men employed in the public sector, 2001-2004. Nigeria.

Year	Women (%)	Men (%)
2001	28.5	71.5
2002	28.7	71.3
2003	30.7	69.3
2004	29.5	70.5

Source: Fatile et al. (2011: 115).

With respect to top positions in the public sector, a similar lack of gender parity is evident (see table 8). There are nearly five times as many male judges and permanent secretaries as there are female ones.

Table 8. Male and female senior appointments in the public sector, 2001-2007.

		Judges		Permanent Secretaries		
Туре	Women	Men	Women (%)	Women	Men	Women (%)
2001	146	724	16.8	135	657	17.0
2002	178	764	18.9	131	697	15.8
2003	184	787	18.9	149	787	15.9
2004	198	809	19.7	154	802	16.1
2005	208	887	19.0	163	839	16.3
2006	208	913	18.6	178	826	17.7
2007	226	901	20.1	208	797	20.7

Source: NBS (2009: 51).

No detailed analysis has investigated the reasons for this gender gap. However, the President of the Federal Republic has recently shown his desire to respect gender targets by appointing 13 women among his 42 member cabinet. For some, this demonstrates a high level commitment to take the National Gender Policy (NGP) seriously. Fatile (2011) argues, however, that this approach to gender parity will need to cascade down through the public services, where women are still under represented.

4.2 BARRIERS TO FORMAL EMPLOYMENT FOR WOMEN

Analysts suggest that the main cause of the under representation of women in formal sector jobs is job scarcity and other demand side barriers, rather than supply side labour market discrimination. 14 Demand side constraints mainly concern the reproductive roles that women play, which often lead them involuntarily to prefer low quality, poorly paid, part-time but relatively flexible employment. Reproductive roles also mean that women often forgo promotion to highly paid jobs if these involve anti-social hours or frequent travel away from their families. In situations like this, education on its own does not necessarily improve prospects for better paid formal employment. DHS data (2008) show that a Nigerian woman's employment prospects tend not to relate directly to her education. As table 9 reveals, women who have only basic education are the largest group of employed women.

Table 9. Mother's education level and employment.

Mother's education level	Wo	Women currently working		
	no	yes	total	
No education	41.81	58.19	100	
Primary	26.65	73.35	100	
Secondary	47.52	52.48	100	
Higher	37.88	62.12	100	
Total	40.56	59.44	100	

Source: DHS (2008).

There is an implied point about poor quality employment in table 10, although no recent analysis was available at the time of this review. If women's education, employment and cash earnings are correlated, the results reveal that women with no education are more likely to be working for cash than those with primary and secondary education. Those with higher education qualifications are most likely to be in wage employment, while those with primary education are least likely to be.

Table 10. Mother's education level and cash earnings.

Mother's education level	Work for cash earning			
	no	yes	total	
No education	17.12	82.88	100	
Primary	25.93	74.07	100	
Secondary	25.52	74.48	100	
Higher	6.89	93.11	100	
Total	20.98	79.02	100	

Source: DHS (2008).

The pattern in tables 9 and 10 can be explained in part by the fact that a majority of economically active Nigerians make a living in the informal sector, and opportunities there do not necessarily require a formal education qualification. The recently completed "2010 Access to Financial Services in Nigeria" shows that owning a business has become the main source of cash income for adult Nigerians. Farming and formal employment are respectively second and third (EFInA, 2011).

4.3 WOMEN LACK ACCESS AND ENTITLEMENT TO LAND

An estimated 54 million of Nigeria's 78 million women are based in rural areas and make a living from the land. The Nigeria Land Use Act of 1978 nationalised all land and vested authority in the State Governor who holds it in trust on behalf of all. In practice however, the way land is owned and accessed varies from place to place in Nigeria and can be an amalgam of traditional Islamic Sharia and other local governance practices (Mabogunje, 2010). In rural areas, women's rights of access are still regarded as secondary to those of men and many customs suggest that women's access to land is still mediated via patrilineal systems (Aluko and Amidu, 2006), in spite of the intentions of the 1978 Land Use Act. For women, user rights often follow marriage, inheritance or borrowing. Traditionally, only Muslim women own land outright where inheritance practices mean they are entitled to a third of inheritance. The livelihood challenge is as much about access to land as it is about obtaining the means to use the land. In rural Nigeria land ownership is one of the key limiting factors of production (Peterman et al., 2010). Land access is severely curtailed by the way land is inherited, owned and passed on by men to their male descendants in most patrilineal ethnic groups, especially in Southern Nigeria. For Muslim women, it can be curtailed by traditional male decision making power over female access to assets. Data from the NBS Core Welfare Indicators survey of 2006 show how the way land is controlled and accessed affects ownership patterns (table 11). As urbanisation increases, land tenure for women will become an increasingly important issue.

Table 11. Distribution of land ownership by gender.

Sector	Land ownership		
	Female	Male	
Total	7.2	38.1	
Rural	8.5	46.1	
Rural poor	10.1	49.5	
Urban	4.5	22.4	
Urban poor	5.9	28	
Zone			
North-East	4	52.2	
North-West	4.7	50.1	
North-Central	7.9	41.2	
South-East	10.6	38.1	
South-West	5.9	22.5	
South-South	10.9	28.3	

Source: CWIQ (2006).

Although women represent between 60% and 79% of Nigeria's rural labour force, ¹⁵ men are five times more likely to own land than women. In general, land ownership is very low among women, a factor that limits their ability to exploit a land-based livelihood strategy. It affects their ability to access finance, for example, and often delays investment decisions or reduces the earning potential of agriculture. Long-term trends are also worrying because they suggest that fewer women own land. Data from the CWIQ show that in 2003 about 13% owned land compared to 7.2% in 2006. It is not clear from the literature why levels of ownerships have fallen; this could be an area

for future work. There are regional differences, because women in the South are more likely to own and access land than women in the North. The North-East displays the largest disparity: here, only 4% of women own land, a rate 13 times lower than that of men. Land ownership in urban areas (table 11) shows a similar pattern; men are five times more likely to own land than women. Lack of land ownership in urban areas has implications not only for shelter, security and access to services but also for wealth creation, because many urban micro-enterprises use homes as a staging post.

4.4 WOMEN IN ENTERPRISE

Women run only 20% of enterprises in the formal sector (World Bank, 2009: 92). 23% of these enterprises are in the retail sector. Women make up 37% of the total work force in the garment industry. They are very poorly represented in the wood, metals, chemicals, construction, and transport industries. In general the report finds that more women are in the formal sector in the South than in the North, and that the rate of female entrepreneurship in the micro sector is higher in the more industrialised States of the South (36%) than in the North (23%). This suggests that many of the opportunities for micro-enterprises are linked to the formal manufacturing sector.

Limited opportunities for employment and a rather small medium-scale enterprise sector has meant that micro or informal enterprise has become a default strategy for many Nigerians. A majority of the 43% of women cited as economically inactive make their living through micro-enterprises.¹⁶ The recently completed "2010 Access to Financial Services in Nigeria" shows that owning a business has become the main source of income for 19.5 million adult Nigerians (EFInA, 2011). 23% of the respondents in this survey indicated "own business" as the main source of income, ahead of farming (18.7%) and wage employment (12.6%). The importance of micro-enterprises as the main source of income makes it a strategic area for the empowerment of women. Recent work (World Bank, 2009: 92) shows that women in the micro-enterprise sector tend to be better educated, and that more of them report vocational and graduate education compared to men. There are suggestions that barriers to both formal employment and opportunities for formal enterprise may in part explain this (Kwakwaet al., 2008). Ethnographic work suggests that women play an active role in market associations (Porter et al., 2010).

4.5 ACCESS TO FINANCE AND FAIRER TAXATION

The importance of micro-enterprise for women makes access to business finance a key determinant of their ability to make a living; yet about 65% of Nigerians have no bank account (Bamsile, 2006) and rely on informal and other formal microfinance institutions for access to capital. For rural women, opportunities for non-farm, non-agricultural opportunities are constrained by their lack of access to capital (Izugbara, 2008). Women venturing into manufacturing are more likely to rely on family and friends for finance, partly because they lack collateral security (Madichie and Nkamnebe, 2010), but also because they are more likely than men to be deterred from applying for formal loans by the complexity of the application process. (35% of women said they were deterred, 26% of men).¹⁷

Women without collateral security struggle to obtain finance for off-farm activities. Data from the NBS (2009) show that men are twice as likely to secure finance compared to women. In 2007, for example, some 20,098 men accessed loans

compared to 8,550 women. About 64% of the N528,251 that was loaned went to male applicants. A recent World Bank report on the "Investment Climate in Nigeria" 18 shows that capital rather than productivity narrows the range of activities in which women engage. The report also shows that a majority of women (76%) rely mostly on internal funds and retained earnings, and that only about 1% obtain capital from the formal financial sector. The report corroborates work which suggests that formal financial institutions, especially banks, have not supported women entrepreneurs as much as they could have (Halkias et al., 2011). This has meant that many have had to rely on micro-finance institutions.

Apart from the issues related to raising finance, women in Nigeria may also have to contend with rent-seeking behaviour (Porter et al., 2010). This often undermines their ability to make a living in the only sector where barriers to entry are actually low enough to allow their participation.

Women taxpayers with dependents do not qualify for some tax exemptions that benefit their male peers. Although the World Bank (2010) does not identify taxation as an issue for women in micro-enterprises, MacCulloch (2011) has argued that it affects women's ability to make use of the opportunities that are available to them. Although taxpayers may currently be a minority, the difference of treatment reveals a gender bias in government policy and penalises women taxpayers who support dependents. Three key issues related to taxation are identified.

- Multiple taxation (fees/levies/tolls/charges) and coercive enforcement at local level.
- Victimisation and penalisation of women who are not aware of their tax liabilities.
- Unfair deductions. Males in paid employment are permitted to deduct expenses incurred on behalf of dependents; but women, because they are perceived to be dependents themselves, are not permitted the same deductions, even when they are the sole bread winner.

4.6 THREE KEY LIVELIHOOD ISSUES FACED BY NIGERIAN WOMEN

Based on this analysis we can make three key observations about gender and livelihoods in Nigeria.

ACCESS TO LAND

Women's access to land, a key productive asset, is limited by patrilineal inheritance (from father to son), traditional authority structures that tend to give men decision-making control over all spheres of life and by virilocal residence. Although the Nigeria Land Administration Act is egalitarian on paper, further work is required to operationalize the Act.

FORMAL EMPLOYMENT

Women are significantly under represented in secure wage employment in both the private and public sectors. Those who have formal sector jobs are constrained by the reproductive roles they play. As a result, the majority of women occupy low level posts that offer them the flexibility they need to manage their households while working in the formal sector. They spend most of their time doing unpaid household work.

ACCESS TO FINANCE AND TAXATION

The majority of women and men lack bank accounts. Micro-enterprise is now a major source of income for many Nigerians. Financial institutions should adapt their products to enable people who lack capital to access their services. This might involve introducing new products that target excluded groups, especially in the North where Sharia banking products might be more acceptable than those currently on offer. Rent seeking behaviour needs to be addressed (Porter et al., 2010). Simplifying tax obligations for the micro-enterprises sector might even increase tax revenue.

Having discussed the gendered employment and economic environment, section 5 looks at education and educational opportunities for women and girls in Nigeria.

5 EDUCATION AND OPPORTUNITY IN NIGERIA

Research on the role that education plays in development emphasizes its capacity to transform the long term position of women in society (Ganguli et al., 2011). Its centrality to women's empowerment is underscored by the adoption of a target in the Millennium Development Goals that seeks to "eliminate gender disparity in primary and secondary education preferably by 2005 and in all levels of education no later than 2015".

The role of maternal education in relation to child survival and better nutritional outcomes is also well established. Table 24 shows that nearly 80% of children whose mothers are educated are well nourished compared with just under 50% of children whose mothers did not go to school. Table 23 confirms the strong association between healthseeking behavior and mothers' education. Apart from the moral question of equality of opportunity, a growing body of evidence suggests that providing equal access to education, and specifically providing education to girls, is good economics, because it makes labour markets more efficient, enhances growth rates and helps reduce social disparities (Morrison et al., 2007). Figure 3 indicates how equality of opportunity can enhance social outcomes.

5.1 EDUCATION, GENDER AND **EMPOWERMENT IN NIGERIA**

The evidence is overwhelming that unequal opportunity in education explains at least part of the income disparity highlighted in the preceding section. In this section we review the literature on gender disparity in education in Nigeria and present evidence



suggesting that, while much has been achieved in primary education, the gender gap persists and has even widened in secondary and tertiary education. We also reflect on regional, urban and rural wealth disparities.

5.2 EDUCATION IN NIGERIA

All three tiers of the state (federal, State and local government) play a role in the provision of education. Results from the Nigeria General Household Survey of 2010 showed that public sector provision of education dominated this sector, although some non-state actors provided complementary services. 51% of students attended state schools, 18.5% were in private schools, and 16.5% were in local government schools. Religious bodies provided for only 5.4% of students. Much of the country's education is delivered through 54,434 primary schools and 18,238 secondary schools, supported through State Universal Basic Education Boards (SUBEBs), to which the 774 local government education authorities report. Responsibility for Adult and Non Formal education is vested with the National Commission for Mass Literacy, Adult and Non Formal Education. Tertiary education is mainly the responsibility of the federal government. There are currently some 302 tertiary institutions in Nigeria including 109 universities. Of the latter, 36 are run by the federal government and 32 by State governments, while 41 are private. Only 8.1% of 18-35 year olds participate in higher education (Agboola and Ofoegbu, 2010: 3).

The private sector has become a significant provider of education and some estimates show that as many as 9,019 non-government primary schools (enrolling 1,578,635 children) complement the state level provision, providing education to nearly 22 million children in about 55,000 schools.¹⁹ One parent in a Focus Group Discussion in the North-West Region commented: "There is Tom, Dick and Harry Schools everywhere only for the purpose of making money" (Mahdi and Asubiaro-Dada, forthcoming). Recent work shows that the private sector is larger than the state sector in some poor urban areas. For example, Tooley and Dixon (2005) show that 43% of the schools in three poor local government districts of Lagos State are privately registered, and that they account for 75% of the total enrolment.²⁰ Non-poor households show a growing interest in private education, because they are frustrated by the quality and standard of state provision (Onuka, 2009). Some parents in Mahdi and Asubiaro-Dada's study also expressed dissatisfaction with the quality of education their children receive. In Northern Nigeria, a number of Islamic, Tsangaya or Qur'anic (ITQ) institutions complement public secular provision. The existence of these schools reflects parental demand, but it is not clear what drives it. Much education policy is driven by the federal government. In 1999 the government introduced for all Nigerians of school going age a programme of free but not compulsory education for the first nine years up to junior secondary school (Universal Basic Education). This succeeded several other initiatives that we discuss briefly in the next section.

5.3 EVOLVING EDUCATION POLICIES

With regard to women's education, the evolution of education policies in Nigeria since the 1980s shows some clear patterns. Table 12 summarises some of the key initiatives.

Table 12. Key policy initiative	s with a	gender focus in Nigeria.
Policy Initiative	Year	Intention
Blueprint on Women's Education	1986	Expanded educational opportunities for women; discouraged withdrawal of girl children from school.
Nomadic Education Programme	1986	Provided primary education to children of nomadic pastoral communities.
National Commission for Mass Literacy and Non-formal Education	1991	Reduced illiteracy by encouraging children to attend school; established functional literacy centres for women.
Family Support Basic Education Programme	1994	Encouraged families in rural areas to accept education for girl children as a way to enhance child health and youth development.
Universal Basic Education	1999	Boosted enrolment by ensuring that all children of school going age had access to primary and junior secondary education.
National Policy on Women	2001	Enhanced access by locating facilities close to communities; enhanced teacher recruitment; provided incentives for girls to study maths and science.
Education For All - Fast Track Initiative	2002	Increased support for basic education.
Strategy for Acceleration of Girls' Education in Nigeria	2003	Led to the launch in 2004 of the Girls' Education Project; focused on an integrated approach to achieving gender parity.
National Economic Empowerment and Development Strategy (NEEDS)	2004	A poverty reduction strategy that enhanced the integration of women in national development by increasing their capacity to participate in the economy and in employment.
Universal Basic Education Act	2004	Provided pre-primary education; confirmed universal right to primary and early secondary education.

One key policy trend is the distinct shift towards mainly free universal education, especially for primary and early secondary education. The 2004 Universal Education Act enshrines this right and also includes pre-primary education. By making education free (at least in intent) the government showed a policy commitment to equality of opportunity. Some of the more targeted initiatives, like the Girls' Education Project, provide platforms to enhance girls' education. Current policies reflect the efforts of gender activists in Nigeria. But international initiatives have also moved the gender parity debate to the centre of policy attention. For example local policy papers mention Paragraph 4.2 of the Programme of Action that followed the watershed International Conference on Population and Development (ICPD), held in Cairo in 1994. This justified investment in education of women and girls in terms of their empowerment and full participation in the development process. Now commonly called the "Cairo Consensus", the Programme of Action, among other things, set a 20 year target for universal completion of primary education and encouraged widening participation in secondary and higher education. Similarly, the Millennium Development Goals focus on gender parity in school enrolment, with the objective of achieving this by 2015 (Goal 3). After returning to democracy in 1999, Nigeria also signed up to the Dakar Framework of Action that seeks to realise six goals.²¹

- Expand early childhood care and education.
- Provide free and compulsory primary education for all.²²
- Promote learning and life skills for young people and adults.
- Increase adult literacy by 50%.
- Achieve gender parity by 2005 and gender equality by 2015.
- Improve the quality of education.

The above are impressive policy commitments; however, the outcomes described below suggest that they are not being implemented effectively.

5.4 EDUCATION FUNDING IN NIGERIA

Due to the complexity of the financial arrangements in this area, it is difficult to see how much has been spent on education (Daudia, 2007; Uzochukwu et al., 2010). However, there is evidence that Nigeria has taken seriously the Education for All (EFA) challenge of Dakar 2000 and has been making investments to achieve it. The available data confirmsd this. The World Bank (2004) found that total public expenditure on education in Nigeria rose significantly between 1998 and 2001, from 14.2% to 17.5% of total public expenditure. 23 Although this translates to a significant increase in the share of GDP spent on education (from 2.3% to 6.2%), it is still below the 26% threshold recommended by UNESCO. Work done on a sample of nine States in 2006/7, based on data up to 2005, suggests that public spending on education was then between 4.7% and 5.2% of GDP.24 This is slightly above the median expenditure level for sub-Saharan Africa (4.4%) but still below South Africa (5.4%) or Senegal (6%). The report also showed that much of the funding (43%) came from State governments; the federal government and local government provided 31% and 26% respectively. Of particular interest, however, is the almost equal spread in share of expenditure across the education sector, between primary schooling (32%), secondary education (31%) and tertiary (30%). This implies that much more is spent per capita on tertiary education than primary, because nearly half of all enrolments are at primary level. We look later in this chapter at the implications of this. Here it is enough to say that the absence of gender parity in secondary and higher education implies that the public expenditure system is still skewed in favour of male children. Below we look at gender disparities in education.

²¹ See: http://www.unesco.org/education/gmr2008/chapter2.pdf.

²² The Nigeria government qualifies this commitment by adding "wherever practicable", an escape clause where budgetary or other constraints make achievement of the goal difficult

²³ World Bank (2004).

²⁴ See World Bank (2008).

5.5 GENDER DISPARITIES IN EDUCATION

To reap its demographic dividend, Nigeria must invest in educating its youth, particularly girls; but lack of gender parity in enrolment in both primary and secondary education is preventing this (Daudia, 2007). Table 13 shows that primary school enrolment figures have fluctuated marginally in the recent past. After peaking in 2006, they have remained rather static. This is worrying given that the current net attendance ratio of 61%25 (see table 14) is still below the EFA target, which is to put all children of school going age in school. Although there was a very significant increase in enrolment from 1990 (by as much as 37%), this achievement must be seen in the context that Nigeria still has more children of primary school age out of school than any other country in the world (Theobald et al., 2007). Nigeria is now home to 10.5 million out-of-school children or 42% of its primary school age population (Education for All Global Monitoring Report 2012). Recent data from the 2009 Nigeria Education Data Survey clearly show that some 1.5 million children (8.1% of children aged 6-14) who were enrolled, were not in school at the time of the survey. Nearly 53% of those not in school were girls, so almost as many boys as girls were out of school. In addition, internal regional disparities are significant. The figures suggest that nearly every child in the South will at some point in his or her life enter primary school, but only 30% to 40% are likely to do so in some States in the North.

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Year	2004	2005	2006*	2007*	2008*
Total schools	60,189	60,189	54,434	54,434	54,434
Total enrolment	21,395,510	22,115,432	23,017,124	21,632,070	21,294,517
Total male enrolment	11,824,494	12,189,073	12,575,689	11,683,503	11,483,943
Total female enrolment	9,571,016	9,926,359	10,441,435	9,948,567	9,810,575
Total teachers	591,474	599,172	586,749	468,202	586,930
Total male teachers	291,384	294,434	323,798	241,826	300,931
Total female teachers	300,090	304,738	262,951	226,376	285,999
Total classrooms	254,319	254,319	319,590	319,590	319,590
Teacher/pupil ratio	36	37	39	46	36

* (public primary schools only) Sources: Federal Ministry of Education, Abuja; Universal Basic Education Commission Abuia

> Although the gender gap is closing, sample surveys reveal that the gross enrolment ratio of girls is still significantly lower than that of boys. The gender gap for primary school enrolment has improved slightly, but progress has been slow and somewhat erratic (see table 14). ²⁶ The UNESCO EFA Monitoring Report for 2008 suggests an even greater disparity in the net enrolment ratio between boys and girls in primary schools (68% and 59% respectively) (UNESCO, 2008). Similarly, girls' completion rates are generally lower than that of boys; some States in the North, such as Jigawa, record girls' completion rates as low as 7.8% (UNESCO, 2008). Various social factors influence the value that parents in different communities attach to the education of their daughters.

²⁵ National Population Commission, 2011. The net attendance ratio (NAR) is the percentage of the official primary school-age population (age 6-11 in Nigeria) that attends primary school. The gross attendance ratio (GAR) is the total number of students attending primary school, regardless of age, expressed as a percentage of the official primary school-age population.

²⁶ Some suggest this might be due to poor data, given the adoption of estimated or projected population figures.

For example, a girl in North-Central State said: "Some parents prefer their boys to go to school because only sons inherit and carry on the family name" (Mahdi: 2011).

Further research is required to understand these very low completion rates.

However, some recent work suggests that it is the result of a combination of factors. These include: user fees; bullying; lack of water and sanitation facilities at schools; early marriage; and parental disapproval of the secular curriculum (see ActionAid, 2011; Hunt, 2008). Evidence from some recent interventions, such as the Girls' Education Project (funded by the UK Department for International Development(DFID)), suggests that attendance rates can rise by as much as 30% when issues such as water and sanitation facilities are addressed.

Table 14. Net primary and secondary attendance ratio 1990-2010.

	All %		Female %		Male %	
Year	Primary	Secondary	Primary	Secondary	Primary	Secondary
1990	51	24	48	22	54	26
2003	60	35	57	33	64	38
2010	61	44	58	44	64	44

Source: National Population Commission (2011).

Table 14 shows that many boys and girls do not enrol for secondary education.

The net attendance rate for both is only 44%. Despite the long-term trend, which shows a doubling of the net attendance ratio for female students between 1990 and 2010, the data indicate that most do not make the transition to secondary school. There has only been a marginal increase in the number of girls enrolling for secondary school over the 20 year period (table 14). Although there is a policy of free education, the literature suggests that there are still some significant costs which deter parents and cause pupils to drop out (Lincove, 2009).

Table 15. Summary of national secondary school statistics, 2004-2008. Nigeria.

Year	2004	2005	2006*	2007*	2008*
Total schools	10,913	10,913	18,238	18,238	18,238
Total enrolment	6,279,462	6,397,343	6,536,038	6,068,160	6,625,943
Total male enrolment	3,593,708	3,543,425	3,642,871	3,460,146	3,682,141
Total female enrolment	2,739,754	2,854,718	2,893,167	2,608,014	2,943,802
Total teachers	154,594	144,413	199,163	207,283	270,650
Total male teachers	99,403	91,080	122,462	136,285	167,527
Total female teachers	55,191	53,333	76,701	70,998	103,123
Total classrooms	98,077	98,077	98,077	98,077	98,077
Teacher/pupil ratio	40	44	32	29	24

* (provisional) Source: NBS (2009).

The net enrolment rate for girls is 22%, compared to 29% for boys. Given the importance of education for Nigeria's future, it is disappointing to see that relatively low enrolment and high dropout rates have persisted. There are also significant regional variations; only 4% of women in the North complete secondary school. Similarly, Yorubaspeaking boys are three times more likely to attend school than Hausa-speaking girls.

5.6 WHY DO GIRLS DROP OUT OF SCHOOL?

Several reasons can be given for the low participation of girls in secondary education. The literature identifies a number of factors that deter them from attending secondary schools. Table 16 summarises these.

Table 16. Factors that undermine secondary enrolment by girls.				
Supply Side Barriers (Push Factors)	Demand Side Barriers (Pull Factors)			
Distance to the school	III health.			
Harassment	Onset of puberty, marking the beginning of adulthood and adult roles.			
Bullying	Early menarche.			
Discrimination or punishment at school	Early sexual debut.			
Sexual harassment or other dangers at or on the way to school	Pregnancy or expulsion for pregnancy.			
Expectations of doing chores at school (e.g. water collection)	Marriage or expectations of marriage.			
Costs, levies and charges	Death of a parent, particularly where the incidence of HIV/AIDS is high.			
	Domestic duties, chores, childcare.			
	Expectations/pressures to earn money.			
	Lack of social or economic opportunities for girls.			
	Inability to pay school fees.			
	Inability to pay for uniforms, books, etc.			
	The family prefers to spend money on the school fees and expenses of male children.			
	Hunger			

Several key issues stand out in the literature.

5.7 POVERTY AND THE BURDEN OF COST

There is a strong correlation between Nigerian girls' net school attendance and wealth. According to DHS data, in 2003 only 35% of girls in the poorest wealth quintile were in school; by 2008 this had declined to less than 30%.²⁷ The 2010 Nigerian Education Data Survey (NEDS) results, launched by President Jonathan in 2010, reveal that one in three children of school age are not in school or had dropped out because of the cost. Although the cost of primary education vary widely across Nigeria, NEDS data show that average expenditure per household is N7,691. Costs per pupil can be as high as N5,000, and parents in in Lagos and Rivers States spend N25,185 and N23,277 respectively (NPC, 2011). Much of the literature concludes that the poor quality of education increase costs for parents, who are forced to spend more on extra tuition if they wish to see their children pass the national exams. Inability to pay is sometimes punished by preventing students from sitting their exams (ActionAid 2011; Mahdi and Asubiaro-Dada, 2011).

Formal and informal charges and levies are a key reason why girls drop out of school. The NEDS (2010) results are corroborated by ActionAid's report (2011). UNDP's Human Development Report also refers to the heavy burden of fees and costs shouldered by poorer students. The ActionAid report makes the point that "in reality a wide range of levies are charged to families, which constitutes a significant obstacle to schooling". They found that girls linked dropping out with inability to pay and that some girls were obliged to miss lessons because they needed to earn money to make the payments required by their schools. Girls described their shame when they were pointed at or beaten for not paying charges. ActionAid (2011) reported large differences in the size and types of charge that schools levied in different States. A more recent qualitative Nigeria-wide study (Mahdi and Asubiaro-Dada, forthcoming) investigated the views of students, teachers, parents and politicians and corroborated ActionAid's findings. In one girls' school in the North, the researchers were told that half the students had been sent home for non-payment of fees. In addition to cultural variations in attitudes to education, the study found many differences in the way that Local Government Areas and States managed education, and that this had an impact on how education is perceived. Respondents in Ekiti State, for example, reported that good policies had had a positive impact, by creating a more facilitative environment for girls' education. These policies were enthusiastically supported and endorsed by students, parents and teachers.

VOICES FROM EKITI

- A strong tradition of free education for all in Ekiti State that has been maintained by the current Governor. Parents still have to pay for books, uniforms and other basics but costs are kept relatively low. As a result, respondents claimed that very few girls drop out of school and that "both boys and girls go to school in this area, we don't discriminate...".
- Girls who become pregnant are allowed to continue their schooling once their babies are born.
- A school inspector explained that the Government in Ekiti is doing a great deal to address poor educational performance by supervising teachers closely and promoting training programmes for teachers.
- · No cases of sexual harassment were mentioned in Ekiti and this was attributed to the fact that any teacher found guilty of sexually harassing a student faces dismissal.
- Nearly half the teachers and a third of the principals in Ekiti are reported to be women.²⁸

5.8 TRANSITION FROM JUNIOR TO SENIOR SECONDARY SCHOOL

Tables 13 and 14 show that the fall in school enrolment can partly be accounted for by the transition from junior to senior secondary school. Further work is urgently needed to understand why this transition is a barrier. Distance may deter girls, particularly in Muslim communities where women's mobility may be restricted. Early marriage or pregnancy may cause girls to leave before secondary school. Another reason may be that the costs to parents and pupils increase at secondary level and pupils are called upon to contribute to the household income. Mahdi and Asubiaro-Dada's respondents in Southern and Northern Nigeria report that girls drop out of school to work as house maids or as hawkers. In Northern Nigeria, respondents also cited marriage as a reason why girls drop out. One girl said, for example, that "girls drop out of school to get married but boys do not because no one will marry them if they are not educated and successful" (Mahdi and Asubiaro-Dada, 2011). The figures show that many boys also fail to make the transition.

5.9 CORPORAL PUNISHMENT, SEXUAL HARASSMENT AND VIOLENCE

The ActionAid (2011) study found that girls experience "multiple forms of violence" on a regular basis. Sexual harassment and violence were reported by girls in some States and not in others. Another study (Bakari and Leach, 2008) documents sexual harassment of young women students training to be teachers in a Federal College of education in Northern Nigeria. The authors make the point that: "acceptance of institutionalised forms of sexual violence among trainee teachers helps to explain the prevalence of such violence in schools". They report that male staff thought that opportunities to obtain sexual favours were a privilege of their position.²⁹ "Corporal punishment is entrenched in school systems and was discussed most by girls in Nigeria. It is often connected to poverty, for example in response to nonpayment of fees and lack of uniform or books, and parents and girls complained about this occurring but appeared powerless to stop it" (ActionAid, 2011).

How unwritten rules of gender subordination are enforced by boys. Recent work by Mahdi and Asubiario-Dada documents the kinds of physical punishments reported by students, teachers and parents across Nigeria. Their respondents cite examples of teachers meting out severe, violent and degrading punishments. They also discuss some of the informal and unwritten "rules" that govern relations between boys and girls in and around schools. They refer to "no go" areas for girls that are defined and enforced by boys and may include girls' exclusion from areas of the classroom or school. The respondents also talk about age hierarchies that permit older students to inflict violence on their juniors. These examples underline the importance of understanding, challenging and changing informal rules that are oppressive and teaching girls and boys about power relations between the sexes and between age groups (Mahdi and Asubiaro-Dada, forthcoming).

5.10 DOUBLING THE PROPORTION OF FEMALE TEACHERS HAS NOT DOUBLED GIRLS' ENROLMENT

The enrolment of girls in secondary education has been linked to a lack of women teachers as role models (UNESCO 2003, 60). However, table 15 shows that a near doubling of women teachers in five years has not had the effect of doubling school enrolment by girls. This suggests that other factors are in play. The proportion of female teachers varies and in certain Northern states such as Jigawa and Kano women are poorly represented in the teaching force. Much of the literature does not go into the reasons for shifting patterns of teacher employment in both primary and secondary schools, but it is interesting to note that there are over a third more male secondary teachers than women, but only 2% more male primary teachers than women (tables 12 and 13). The data also indicate that the proportion of female primary teachers has declined since 2004 but that women teachers are better qualified than their male colleagues. Perhaps more work needs to be done to understand what determines the numbers and proportion of male and female teachers in both primary and secondary schools.

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5.11 UNDER-PERFORMANCE IN NATIONAL EXAMINATIONS: POOR TEACHING QUALITY

Apart from gender disparities in enrolment, data also suggest that many secondary students underperform and do not obtain the qualifications that are expected. Table 17 illustrates this for the six years for which data were available.

Table 17. Statistics of NECO examination results, November/December 2003 to 2007.

Year	Number of candidates who sat the examination		Candidates with a minimum of five credits (including English & mathematics)			Candidates with a minimum of five credits (including English & mathematics) (%)			
2003	Male	Female	Total	Male	Female	Total	Male	Female	Male & female
2004	212,196	122,395	335,311	16,388	17,275	33,663	7.70	14.11	10.04
2005	171,020	122,863	293,883	31,646	29,066	60,712	18.50	23.66	20.66
2006	149,018	117,887	266,905	19,117	18,083	37,200	12.83	15.34	13.94
2007	164,450	208,746	368,598	27,567	21,819	50,783	16.76	10.45	13.78
2008	214,095	149,836	363,931	16,403	5,100	21,503	7.66	3.40	5.91

Source: JAMB (2008).

These figures suggest a decline has occurred in the number of female candidates who meet the threshold of five credits, including credits in English and Mathematics, which are crucial to further education and training in Nigeria. Not much work has been done to understand this under achievement but there are suggestions that it could be due to a combination of poor quality teaching, bullying in schools, and lack of regular attendance as a result of domestic and other health-related issues (ActionAid, 2011). Further ethnographic and qualitative work is required to gain a better understanding of classroom cultures and environments that encourage girls to drop out. A similar pattern of gender disparity is repeated in tertiary education enrolment, where male students dominate (see table 18 below). One explanation for this decline is poor quality teaching (Onuka, 2009). DFID's Education Sector Support Programme undertook a Teacher Development Assessment Survey in 2009 and found that very few teachers reached required levels of competence in Mathematics and English. However, though the quality of teaching is important, by itself it cannot explain the gender gap.

Table 18. Admission statistics into Nigerian universities by sex, 2000-2008.

Year	Sex	Applications by gender	Total applications	Admissions by gender	Total admissions
2000	Male	238,456	416,291	26,665	45,766
	Female	177,835		19,101	
2001	Male	743,725	1,056,617	54,972	90,769
	Female	312,892		35,797	
2002	Male	580,338	994,380	31,942	51,845
	Female	414,042		19,903	
2003	Male	603,179	1,046,950	59,742	105,157
	Female	443,771		45,415	
2004	Male	486,539	841,878	69,715	122,492
	Female	355,339		52,777	
2005	Male	526,281	916,371	45,256	76,984
	Female	390,090		31,728	
2006	Male	456,953	803,472	52,413	88,524
	Female	346,519		36,111	
2007	Male	911,653	1,302,529	64,706	107,370
	Female	390,876		42,664	
2008	Male	598,667	1,054,060	-	113,100
	Female	455,393			

Source: JAMB Annual Reports.

Table 18 shows that, although the number of young women admitted into university has more than doubled, the gender gap is widening. In comparison with 2000, significantly more men are now admitted into university than women. No detailed studies have been done on the barriers to tertiary education across Nigeria, but the disparities in higher education may be a function of inadequate funding (Agboola and Ofoegbu,2010). Further work is required to understand the costs involved in higher education as well as the distribution of places by social and economic class, and region. This would make it possible to analyse the effects of poverty on access to higher education.

5.12 ISSUES EMERGING FROM THE LITERATURE

Primary school enrolment has risen and was approaching gender parity but progress appears to be stalling. Further research is needed to understand what prevents universal access. The reasons for high rates of drop out deserve urgent attention. Our review of the literature suggests that two major factors underpin the complex reasons why girls drop out. These relate to the cost of education to parents and the perception that many schools are not friendly or safe places for adolescent girls, particularly those from poorer families. One girl in North-Central State explained: "Some parents prefer to educate their boys because girls sometimes get pregnant when they are sent to school. They don't want to take the risk so they stop their daughters going to school" (Mahdi and Asubiaro-Dada, forthcoming).

educating their daughters.

The costs of education for parents. Despite the policy commitment to free primary education, the evidence is that in practice primary education is not free of cost to parents. In the previous section we saw that women benefit less from education because systematic discrimination in the labour market means they earn less than male peers with the same level of education. For these reasons it is not surprising to find that poorer parents are least able or willing to shoulder the cost of

The transition to secondary school is a major concern for boys as well as girls. Net enrolment rates are low. Further work needs to be done to understand the barriers to transition, especially from junior to senior secondary school. Early marriage is an issue and may explain in part why girls leave school just after junior secondary school. The cost, quality, safety and perceived benefits of school may all influence parental and student decisions regarding the age at which marriage takes place.

Why are girls failing to achieve their potential? Underachievement in exams by female students is a recent and growing concern. Research suggests that poor quality teaching is an issue, but further work is required to investigate the specific issues that inhibit the performance of girls. What constitutes "quality" for girls and their parents? What aspects of a school's culture help girls to perform well? What aspects of school culture intimidate and prevent girls from learning, flourishing and doing well in diverse Nigerian contexts? Urgent attention needs to be given to the reasons why adolescent girls are failing to achieve their potential. Comparative analysis of dropout rates and academic performance needs to be undertaken to identify which schools are succeeding in retaining girls and persuading parents it is safe and worthwhile to defer their daughters' marriages. Lessons need to be learned from schools that create a positive learning culture where young women flourish, whatever the economic status of their parents.

Corporal punishment, humiliation and intimidation cause girls to drop out. The 2011 ActionAid report found that girls left school because of corporal punishment. They describe how poorer girls were particularly likely to be beaten for non payment of charges and levies, and the girls found this humiliating. UNICEF reports describe an "intimidating" environment in schools. Salihu Bakari's account of sexual harassment of trainee teachers concludes that: "An institutional environment which has familiarised the country's future teachers to sexual violence against women and taught them to accept it as 'normal' helps explain why it is accommodated and perpetuated at the school level" (2008: 82). The accounts and reports by Amnesty International suggest that, in some cases at least, school is not a safe environment for girls. The fact that girls' performance levels are declining suggests that more attention needs to be given to improving the school environment and to enhancing teachers' performance. A parent in one of Mahdi and Asubiaro-Dada's focus groups suggested that: "there is a need to sensitize girls not to be silent about this abuse."

6 GENDER DISPARITIES IN HEALTH AND WELL BEING

In this section we focus on maternal health and the Millennium Goal to reduce maternal deaths, and highlight key elements of health policy that drive programme efforts to reduce maternal deaths and delay first pregnancy. The 2008 National Demographic Health Survey provides the most credible survey data on health and well-being in Nigeria. This section draws on this and other recent reports, including the Federal Republic of Nigeria Ministry of Health's 2011 report on "Saving Newborn Lives in Nigeria" and the Population Council's 2008 report on "The Adolescent Experience in Depth: Using Data to Identify and Reach the most Vulnerable Young People", as well as WHO sources.

The literature presents evidence of significant under performance in a number of areas critical for the health of women and adolescent girls. It reveals that, with 41% of children under five suffering from stunted growth due to malnutrition, Nigeria still has unacceptable infant, child and maternal health indicators. The strong link between women's status and child nutrition and subsequent health is well established (Smith et al., 2003). Improving the status of girls and women would result in quantifiable nutrition and health benefits for children in Nigeria (Smith et al., 2003). Tables 23 and 24 show the relationship between mothers' education and better child nutrition and immunisation status in Nigeria, according to the DHS.



6.1 EVOLUTION OF HEALTH POLICY IN NIGERIA

As with education, a great many excellent policy initiatives have been introduced in response to the health challenges facing Nigeria's women. The key ones pertinent to this paper include:

- The National Health Policy 1988, which adopted the Primary Health Care approach. This was revised in 2004 to provide a link to New Partnerships For African Development (NEPAD), the Millennium Development Goals, and the National Economic Empowerment Development Strategy (NEEDS).
- The National Policy on Population for Development, Unity, Progress and Self Reliance, developed by the National Population Commission in 1998.
- The National Reproductive Health Policy and Strategy 2001, which aimed to reduce peri- and neo-natal morbidity by 30%.
- The National HIV/AIDS and PMTCT³⁰ Policy and Strategic Plan 2003, which provided an integrated approach to addressing transmission of the HIV virus from mother to child, among other measures.
- The National Guidelines for Women's Health, developed in 2002 by the Government with help from UNICEF to establish services friendly to women.
- The National Strategic Framework and Plan for Vesico-Vaginal Fistula, developed by the Federal Government in 2005.
- The road map for accelerating achievement of the MDGs that cover maternal and newborn health, 2006. This set out priorities and strategies for reducing infant and maternal mortality.
- The National Health Promotion Policy, developed by the Ministry of Health in 2006.
- The Policy on the Health and Development of Adolescents and Young People in Nigeria, 2007. This aimed to reduce by 50% unwanted pregnancies and marriages among people younger than 18, and by 75% maternal mortality among young women.
- The National Health Bill, proposing the introduction of a National Health Insurance Scheme (decreed in 1999, implemented in 2005).
- An Integrated Maternal Newborn and Child Health Strategy, developed by the Ministry of Health in 2007. It sought to build synergy among the many programmes designed to reduce maternal, neonatal and child mortality in Nigeria.

Budgets do not match policy intentions. Nigeria has an impressive policy framework for health and there is growing awareness of the need for gendered spending in the health sector. But neither the budget allocation nor health outcomes match these good intentions. We focus primarily on maternal mortality, because this is the MDG where least progress has been made, and because reduction in maternal deaths requires action from the entire health system. To make an impact on this MDG, the whole of the health system would need to work more effectively – and this would improve health outcomes more widely.

6.2 MATERNAL MORTALITY

Millennium Development Goal number five seeks to improve maternal health by reducing maternal deaths and improving access to reproductive health care by 2015. The specific target is to reduce maternal mortality by three quarters between 1990 and 2015. Nigeria has been working towards this and has made progress; but it still needs to make a 75% reduction in deaths to reach the goal. Nigeria has one of the highest rates of maternal mortality in the world. In 1990, the base year for the indicator, the maternal mortality rate for Nigeria was 1,100 per 100,000 live births (FMH, 2011). The target was to bring it down to about 275 per 100,000 live births. Currently maternal mortality is estimated to be around 545 per 100,000 (compared to 340 in South Africa and 480 in Botswana). This figure is still nearly double the current global average of 290 per 100,000 live births. Nigeria's maternal mortality rate means that 144 women die each day and one woman every 10 minutes from conditions associated with childbirth.

6.3 WHO ARE THE WOMEN WHO ARE DYING?

Maternal mortality rates vary significantly within Nigeria. They are higher in rural areas, where the rate is estimated to be around 828 per 100,000 live births (nearly three times the global average). In urban Nigeria, the average is 351.

Women in the North-East. There are also significant regional disparities between the poorer North and the wealthier South. The North-East has by far the highest rates of maternal mortality, at around 1,549 per 100,000 live births (over five times the global average). The lowest rates (in relative terms) are recorded in the South-East, 165 per 100,000 live births. At almost half the global average, this compares fairly well with some Western, and many middle-income/transitional economies.

Women who are poor. The greatest disparities occur between wealth quintiles. According to WHO's Country Profile, women and girls in the poorest quintile are 6.5 more times likely to die in childbirth than those in the wealthiest quintile.

Mothers giving birth before the age of 15 are more likely to die in childbirth than women in their 20s. Women who are under 18, and particularly women under 15, women over 35 years old, and women whose births are closely spaced, are especially at risk. The proportion of women becoming mothers before 18 years of age is declining but 25% of 15-19 year old girls have already given birth to at least one child and 47% of girls are mothers before they reach 20.

Women with the most serious form of genital cutting are 30% more likely to have complications in delivery.

Table 19. Mother's education and family size.					
Mother's education level Family size					
No education	6.9				
Primary	6.3				
Secondary	5.9				
Higher	4.9				

Reproductive decision-making and social dynamics. The more a woman is educated, the fewer children she is likely to have (table 19). Some analysts highlight the role of Islam as a driver of high fertility and pro-natal attitudes in the North. They cite Koranic inheritance rules as a key influence on women's desire for more children. In particular, they suggest that women in polygamous households strive to have more children than their co-wives in order to ensure greater security in their marriage and old age.31 A recent analysis of child deaths in Northern Nigeria highlights the way deaths cluster in households and may affect one rather than all women within a polygamous household. The authors attribute this to the different levels of social support that individual mothers experience (Klouda, 2010). This is an important study because it highlights the way intra-household relations may determine health outcomes, and the importance for health providers of identifying vulnerable individuals who lack social support, if services are to be inclusive.

6.4 WHY ARE WOMEN DYING IN CHILDBIRTH?

High rates of maternal mortality are associated with poor or delayed access to adequate emergency obstetric care (EmOC) and the provision of facilities that are free at the point of delivery. The first delay in seeking life-saving obstetric care may occur in the woman's household. The ways in which other kin and household members influence such decisions in sub-Saharan Africa continue to be debated (Klouda, 2010). Only 36% of Nigerian women deliver in the presence of a qualified birth attendant or in a health facility. According to the DHS (2008), a woman's educational status is strongly associated with the uptake of antenatal care and with delivery in a health facility. Nearly 90% of women with higher education deliver in a health facility compared to only 11% of women without any education. Where family resources are scarce and women lack autonomy and mobility, young women may feel unable to make the decision to seek costly treatment. 34% of women cited this as a reason for delaying treatment (FMH, 2011). Husbands, mothers in law or other kin may also play decisive roles. Regardless of who takes the decision to seek treatment, the household's ability to pay appears to have a key role in influencing what is decided. The economic status of mothers correlates strongly with delivery in either a private or public health facility.³² This suggests that transport costs, user fees, and charges in public facilities all play a role in excluding poorer women from these essential services. In addition, these facilities are frequently inadequate and thinly spread in Nigeria, and therefore likely to be distant from many women. Mobility and lack of appropriate transport has been identified as a serious issue for poorer Muslim women in some communities (Adamu, 2004).

Nigeria spends relatively little on health. It currently spends 6.5% of the budget, well below the 15% threshold that Nigeria pledged to spend when it signed the African Union's Abuja 2001 Declaration. It has yet to meet its obligation to spend the equivalent of US\$31.63 per capita. More recently, on 18 October 2011 at a Conference of Speakers from African Parliaments, Nigeria pledged to increase the budget allocation to 15% by 2015. Funding levels reflect political will. Low State funding means that 75% of total health care costs are borne by individual households. Work by Pitt et al. (2010) shows that user fees are a major factor in maternity care provisioning. It is therefore not surprising that maternal mortality rates are highest amongst the poorest.

The Federal Ministry of Health's report observes that "[t]he cost of care, particularly in the case of obstetric emergency, is one of the most important barriers to healthcare use" (2011: p. 17). This is backed by evidence from the DHS (2008) which found that 56% of people interviewed declared that cash constraints were a barrier to accessing health care (up from 30% in the survey of 2003). Although the federal government introduced a National Health Insurance decree in 1999, this became operational in 2005 and has benefited those in formal employment most. The DHS data show that it was only accessible to 2% of women and 3% of men. Quite clearly, the issue of access to health care of poor women needs to be addressed urgently if Nigeria's unacceptably high maternal mortality rates are to fall further.

The role of family planning in reducing maternal mortality. Improvements in maternal health are often associated with declines in fertility because women are exposed less often to the risks of childbearing. Fewer births should also imply that more resources are available to provide adequate care to those who need it. Although contraceptive use among married women aged 15-49 doubled between 1990 and 2003 (from 6% to 12%), it is still relatively low compared to peer countries. In 2003 more than half of married women wanted to delay having a child (34%), or stop childbearing altogether (18%). This indicates a considerable unmet need for family planning. One study found that 20% of married women reported having unwanted pregnancies (Okonofua, 1999). Some studies suggest that Southern Nigerian women were increasingly taking charge of reproductive decision-making (Orubuloye et al., 1997). Others reveal that enormous variations in belief and practice currently coexist in different communities across Nigeria.³³ In some Northern states young women have very little knowledge of contraception. According to the DHS (2008), 94% of 15-24 year olds in Kebbi did not know about any contraceptive. If Nigeria is to reduce its maternal mortality rate and capitalise on its "demographic dividend", one strand in its strategy must be to scale up and improve the provision of family planning facilities, so that more women can exercise reproductive choice.

Provision of facilities should be supported by universal education for girls. The evidence gathered by the DHS shows a clear association between a woman's level of education and her use of family planning methods. In Nigeria women with more education are more likely to use contraception and have smaller families.

Table 20 is a composite summary of key issues of women's health that are highlighted by the inadequacies of the health service. It reveals a system that is failing women at every level, before pregnancy, during delivery, and in the crucial period after childbirth.

Table 20. Key reproductive health challenges facing women and adolescent girls in Nigeria.

Before pregnancy	During pregnancy	During childbirth	After childbirth
Less than 50% of girls attend secondary school.	Only 62% of girls receive at least one antenatal care visit from a skilled care provider.	Only 39% of births occur in the presence of a skilled birth attendant.	Only one third of mothers receive post-natal care within two days of giving birth.
A quarter of girls marry before the age of 15 (up from 15% in 2003); 71% of 15-19 year olds have been pregnant or had a child.	Only 5% of pregnant women receive two doses of intermittent preventive treatment for malaria, a major killer of pregnant women.	Traditional birth attendants are present in 22% of childbirths.	The proportion of infants (12-23 months) who are fully immunised by year 1 has only increased slightly (from 13% in 2003 to 19% in 2008).
Few 15-19 year old girls use contraception (11%).	HIV counselling and testing reaches only 13% of pregnant women.	In the North-West and North-East a high proportion of births occur at home (90% and 87% respectively).	High infant mortality. 250,000 babies die annually.
The overall fertility rate is among the highest in Africa (5.7 births per woman, up to 6.3 in rural areas). Only 4% of 15-19 year olds have had an HIV test.		Poor quality of care is made worse by lack of facilities. Only 4% of public health facilities meet EmOC standards. Less than 2% of women deliver by C-section.	Much of Nigeria's post-natal care provision reaches only 60% of those who need it.
Over 20% of married women have unmet family planning needs.82.2% of married 15-24 year olds have never used contra-ception. Only 35.5% of unmarried 15-24 year olds use condoms.		10% of midwives are trained in neonatal resuscitation.	
71% of women have a primary health care (PHC) facility within 5 kms of their home.		WHO recommends 5 EmOC facilities for every 500,000 people. Only Lagos meets this standard.	

Sources: FMH (2011); Population Council (2010).

6.5 REPRODUCTIVE HEALTH AND THE IMPORTANCE OF EDUCATION

The impact of a woman's education on health outcomes and on her healthseeking behaviour is clear. Table 21 shows that, although the majority of women have never used family planning, the proportion of those who use family planning increases with their level of education.

Table 21. Mother's education level and use of family planning methods. Nigeria.

Mother's education level	Ever used family planning method?					
	Never used	Have used	Total			
No education	91.54	8.46	100			
Primary	68.51	31.49	100			
Secondary	61.45	38.55	100			
Higher	37.51	62.49	100			
Total	70.83	29.17	100			

Tables 22 and 23 show the correlation between mothers' education and health seeking behaviour. Table 22 shows that the more educated a woman is, the more likely she is to seek antenatal care. Table 23 shows that educated women are more likely to deliver in a health centre. The table assumes that facilities with equipment and trained staff are available; in fact, there is evidence that this is a key health issue in Nigeria (see FMH, 2011).

Table 22. Mother's education level and uptake of antenatal care. Nigeria.

Mother's education	F	Antenatal care uptak	e
level	No	Yes	Total
No education	75.49	24.51	100
Primary	40.51	59.49	100
Secondary	20.54	79.46	100
Higher	5.51	94.49	100
Total	49.30	50.57	100

Source: NBS (2008).

Table 23. Mother's education level, child vaccination, and place of delivery. Nigeria.

Mother's	Full	vaccination (of child	Place of delivery		
education	No	Yes	Total	Home	Health facility	Total
No education	50.02	49.98	100	88.59	11.41	100
Primary	24.60	75.40	100	59.62	40.38	100
Secondary	11.80	88.20	100	33.98	66.02	100
Higher	3.89	96.11	100	10.10	89.90	100
Total	30.56	69.44	100	62.29	37.71	100

Source: NRS (2008)

Table 23 also shows that the higher the educational level of the mother, the greater the likelihood that children will be fully vaccinated, while table 24 reveals the impact of mothers' education on child nutrition and growth.

Table 24. Mother's education level and child stunting. Nigeria.

Mother's education Child stunting below 2 (height for age) (%) level No Yes Total

level	No	Yes	Total
No education	49.7	50.30	100
Primary	60.92	39.08	100
Secondary	70.89	29.11	100
Higher	79.49	20.51	100
Total	60.80	39.92	100

Source: NBS (2008).

The key point from table 24 is that mother's education correlates with child health and child growth.

6.6 EMERGING ISSUES: GENDER HEALTH AND MATERNAL MORTALITY IN NIGERIA

Nigeria has one of the highest rates of maternal mortality in the world. One woman dies in childbirth every ten minutes and she is most likely to be poor and young.

Nigeria spends only 6.5% of its budget on health care. In health as in education there is no lack of excellent policies, demonstrating that awareness of the need for gendered spending is growing.

Spending and implementation have not matched policies. There has been little investment in infrastructure or service improvement. The health sector remains seriously underfunded.

Women and girls in the poorest quintile are 6.5 times more likely to die than women in the wealthiest quintile.

Girls who give birth before their fifteenth birthday are more at risk of dying than those who are over eighteen. The proportion of mothers under 18 is gradually declining.

The reasons for high mortality include poor access to safe delivery and lack of adequate, timely and affordable emergency obstetric care. Where women lack autonomy and mobility, it compounds these factors.

Affordability. "Cost is one of the most important barriers to health care use" (FMH, 2011). Most of the cost of health care is borne by households. This is particularly relevant to Emergency Obstetric Care, which represents a catastrophic expense for a poor household.

Only 36% of women deliver in a health facility or with a qualified birth attendant. Table 23 shows the strong correlation between a mother's education and the place where she delivers.

Family Planning. Though fertility rates are declining, contraceptive use is still relatively low (8.2%) (USAID, 2009), and the unmet need for family planning is relatively high (17%). Addressing this unmet need could potentially avert tens of thousands of maternal deaths by 2015 (USAID, 2009).

Scaling up the provision of safe, affordable family planning services is a key element in any effective strategy to reduce the number of maternal and neonatal deaths. An immediate increase in the health budget, universal free education for all girls, and free access to safe care during delivery, are required if Nigeria is to reduce maternal deaths. Enormous political will and civil society pressure are required to make this happen.

Reductions in maternal mortality, especially for women in the poorest wealth quintiles, will not materialise unless consistent and concerted efforts are made to improve the quality of emergency obstetric care services, and ensure free access to them. None of these actions will occur without sustained political will and advocacy from civil society.

Education has a key role to play. A woman's educational status correlates closely with her health seeking behaviour and better health outcomes. Making schools more attractive and less costly places for all adolescent girls can influence decisions to delay marriage and childbirth. Education has a role to play in redressing the gender power balance that currently costs the lives and health of many young women. If these changes are not made, women and adolescent girls in Nigeria will continue to face serious challenges to their health and well-being.

Long-term gains for the survival and well-being of the next generation of children will only emerge when more girls complete secondary and tertiary education. Even with education and support from their families, poor women are deterred by cost from seeking urgent treatment. The costs that health and education services impose on the poor need to be addressed. Nigeria is certainly not as resource constrained as many other African countries. It can afford a comprehensive social protection package for its population that would improve access to health facilities and the uptake of health services.

In addition to proper funding and resources, Nigeria must establish a system to register births and maternal deaths and engage in a national effort to investigate and understand the causes of all maternal deaths.

7 GENDER VIOLENCE IN NIGERIA

The violence or threat of violence that women and girls face is a consistent thread running through this review: domestic violence, traditional harmful practices, fear of standing for elected office, sexual harassment of young women training to be teachers, bullying of girls who challenge boys' "no go" areas in schools, or fear of corporal punishment when parents cannot pay school levies. Violence takes many forms, and has consequences that constrain women's autonomy and life chances.



The threat and exercise of violence underpin and enforce the gender subordination and unequal gender relations that result in the poor outcomes experienced by girls and women in Nigeria (WRAPA, 2004; Mahdi, 2011). In 1998 CEDAW raised concerns about the prevalence of violence against women and girls "including domestic violence and sexual harassment in the workplace". Before reviewing the literature and data on gender violence it is important to observe that data on violence are notoriously unreliable because much of the literature focuses on reports of violence that Mahdi (2011) and others suggest capture only a fraction of the actual number of cases. Victims are unwilling to report certain types of violence, such as rape, because of shame and social stigma, so that very few cases are brought to court in Nigeria (Amnesty International, 2006). A review of the literature on gender violence in Nigeria suggests a conspiracy of silence conceals the nature and extent of the problem. For ease of analysis, we look first at structural violence embedded within the fabric of Nigerian socio-cultural norms before considering institutionalised forms of gender violence.

7.1 STRUCTURAL VIOLENCE

Much structurally induced gender violence against women stems from social norms which define what constitutes abuse of women in both domestic and public contexts. The literature suggests an acceptance of cultural practices that condone and even encourage certain forms of violence. Three recent reports address the issue of gender violence in Nigeria. Chapter 8 of the NBS Profile of Women and Men in Nigeria (2009) presents data on violence, including trafficking, labour and sexual exploitation, and also female circumcision. We refer as well to Amnesty International's Annual reports and to its report "Rape: The Silent Weapon". For an example of harmful traditional practices see the study on widowhood rites in South East Nigeria (Nwadinobi 2008).

Up to a third of women in Nigeria report that they have been subjected to some form of violence, including battering and verbal abuse, emotional and psychological abuse, marital rape, sexual exploitation, or harassment within the home (Nigeria NGO Coalition, 2008: 66). Unmarried women in the Christian Southern states of Nigeria are the most frequent victims of violence. In parts of Nigeria, the figures are as high as 70% (see Obi and Ozumba, 2007, on South-East Nigeria). The NBS 2009 report does not have data on attitudes to domestic violence but the DHS (2008) includes information on the physical violence women experience and public attitudes towards violence against them. The DHS (2008) reports incidents of pushing, shaking, slapping, kicking, trying to strangle or burn, threats with a weapon and attacks with a weapon. Table 25 shows the level of gender-based violence revealed by the DHS data (2008).

Table 25. Levels of physical violence against women in Nigeria.

	Percentage of 15-24 year olds who have experienced violence					
Region	Have married	Have never married	All 15-24 year olds			
National	13.0	32.9	22.8			
Rural	12.0	31.8	20.1			
Urban	16.1	34.3	28.1			
North-East	8.9	23.5	13.3			
North-West	6.7	31.7	10.2			
North-Central	17.7	25.4	21.8			
South-East	17.2	26.7	24.5			
South-West	34.5	47.5	43.7			
South-South	18.1	33.4	28.8			

Source: DHS (2008)

One in five women has experienced some form of physical violence. Women in the 'never married group' are more likely to have suffered physical violence than women who have been married. Women in urban areas are also more likely to have experienced violence than those in rural areas. The highest proportion of women who experience physical violence is found in the South-West and South-South. The North-East and North-West report relatively fewer cases of domestic violence, although this could be an indication that violence in households is under-reported. Much but not all of the physical, sexual and psychological violence experienced by women in Nigeria is reported to be at the hands of family members, especially husbands, partners and fathers. For this reason it is puzzling and surprising that the data show that unmarried women are more likely to have experienced violence than their married counterparts. None of the research on Nigeria that we reviewed explains this puzzle. More analysis is required to identify the patterns and causes of this violence. Why are unmarried urban women more likely to be victims, and who are the perpetrators? Are women in certain kinds of employment, such as domestic service or sex work, more likely to be victims?

A high number of women think beating a wife is justified. The DHS (2008) captures community attitudes towards violence against women and, worryingly, reveals that a surprisingly high number of women think beating a wife is completely justified. As table 26 shows, approval is higher in the South than in the North and higher among 19-24 year olds who have been married.

Table 26. Attitudes toward domestic violence in Nigeria.

Proportion of 15-24	year olds who think wife beatin	g is completel	v justified (9	%)

Region	Ever married	Never married	All 15-24 year olds
National	16.5	7.8	11.9
Rural	17.1	10.3	14.6
Urban	12.1	4.9	7.1
North-East	76.6	14.8	21.2
North-West	82.1	12.6	17.0
North-Central	81.2	13.7	16.1
South-East	94.1	9.0	8.4
South-West	91.0	6.0	6.8
South-South	93.5	2.6	3.5

Source: DHS (2008).

When read alongside table 25, table 26 suggests that tolerance of physical violence in higher in regions where the highest number of women experience it (South-West and South-South). The data show that domestic violence is considered most acceptable in contexts that involve gendered reproductive roles, such as cooking, sex, and child rearing. No detailed ethnographic analysis examines how different courts in Nigeria have dealt with cases of domestic violence against women, but recent attempts to introduce a domestic violence bill appear to have faltered.

7.2 INSTITUTIONS AND GENDER VIOLENCE IN NIGERIA

Certain forms of violence are institutionalised. Much of the blame is placed on plural legal systems. The law as currently constituted does not offer women and girls adequate protection from violence (Mahdi, 2011; Nigeria CEDAW NGO Coalition, 2008). Although progress has been made (for example, the Violence against Women Prevention, Protection and Prohibition Act 2002), only four Nigerian states (Ebonyi, Jigawa, Cross Rivers and Lagos) have enacted domestic violence laws, while just six (Enugu, Edo, Bayelsa, Delta, Cross Rivers and Ogun) have passed laws against female genital mutilation (FGM). The literature identifies statutory, religious and customary laws in Nigeria that permit violence against women. The Nigeria CEDAW NGO Coalition report (2008), for example, identifies the penal code (section 55(4)), applicable in the Northern regions, that legalises 'corrective' beating of a child, pupil, servant or wife, as long as this does not cause grievous hurt. For some, this is the root cause of violence against women. Similarly, marital rape is excluded from the definition of rape in penal legislation in the North and under the criminal code in the South.³⁴ An Amnesty report, "Rape: The Silent Weapon", makes the point that differences in the definition of rape in federal, State, Sharia and customary legal systems create a plural justice system that potentially will undermine women's rights to seek legal redress in such cases. Indeed, current legislation may penalize the victim rather than the perpetrator. Muslim women can face particular problems when they seek justice and redress for rape under Sharia law, because the need for a witness makes successful prosecution more difficult (Nigeria CEDAW NGO Coalition, 2008).

In the section on education, we cited studies which conclude that corporal punishment, bullying and physical abuse cause girls to drop out of school (ActionAid, 2011). One study suggested that abusive behaviour may be learned in teacher training establishments,

where the opportunity for sexual favours is regarded by male teachers as a privilege of their position.³⁵ Student teachers in this environment learn to accept sexual violence against women as normal. It is perhaps unsurprising that in this situation violence against women is also regarded as acceptable by a relatively large proportion of the population.

While we focus here on physical violence, the literature acknowledges that verbal abuse or the threat of violence can also effectively exclude, inhibit or deter girls and women from seeking services or contributing to society. In the next section, we see how other institutionalised forms of political violence can undermine the ability of women to contest for political office. WRAPA (2004) specifically shows how 'soft violence' (whispering campaigns, rumours, innuendo, insults, etc.) deters women candidates from contesting for posts and elections.

7.3 TRAFFICKING

In all age groups, twice as many women as men are victims of trafficking.³⁶ More worryingly, vulnerable young and adolescent girls in the 6-15 age groups are most likely to be trafficked. Reported cases in this age group show a rise from 12 in 2004 to 353 in 2007, almost a thirty fold increase. Reported cases of trafficked adult women increased eightfold during the same period (from 44 to 368). It is not clear which groups are most likely to be victims of this practice or what their relationship is with the perpetrators, but trafficking was mentioned as one reason why girls dropped out of school in specific areas in the South (Mahdi and Asubiaro-Dada, 2011).

7.4 CIRCUMCISION

NBS (2009) data on female genital mutilation (FGM) show that the South-East and South-West of Nigeria are the epicentre of FGM, in various forms. In those two regions, 50.4% and 60.7% of women are reported to be victims of FGM, as table 27 shows.

Table 27. Percentage of children circu	umcised by gender, Nigeria.
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Sector	Circui	ncision
	Female	Male
Total	27.8	82.2
Rural	24.2	92.3
Rural poor	23.5	92
Urban	35.7	95.3
Urban poor	35.1	93.8
Zone		
North-East	2.8	85.4
North-West	3	86.4
North-Central	13.5	97.8
South-East	50.4	97
South-West	60.7	98.4
South-South	41	98.2

Source: CWIQ (2006)

7.5 GENDER VIOLENCE: EMERGING **ISSUES**

One in three Nigerian women and girls aged 15-24 have been the victims of violence (DHS 2008). Violence against women and girls cannot be ignored. Women who have never married are more likely to have been attacked than their married counterparts. These figures cry out for further analysis and research. Why do so many married women claim that it is acceptable for a man to beat his wife? Data on trafficking also beg for more analysis and investigation to understand what drives this phenomenon. We recommend more analysis and research to understand the underlying causes of violence.

More disturbing are suggestions that violence is "endemic" in some public institutions such as the police and certain educational institutions, where an "entrenched culture of impunity" for the perpetrators of rape and other violence is reported to exist (Amnesty International, 2006). One recent survey in Northern Nigeria found that the Nigerian Police Force was the least trusted state institution (Ladbury, 2011). Crimes such as rape are under reported and very few cases are brought to court.

The fear of violence hinders development progress in Nigeria. It not only deters girls from going to school, but impacts potentially on every aspect of women's lives as productive and active citizens. The report identifies knowledge gaps on this issue. We recommend further analysis to understand the drivers of violence. We recommend that state and civil society action is required, starting in the education sector.

8 WOMEN AND PARTICIPATION IN GOVERNANCE AND POLITICS

8.1 UNDERSTANDING THE ISSUES: WHY WOMEN'S PARTICIPATION IN **GOVERNANCE MATTERS**

Women's participation in politics is of strategic importance, not only for women's empowerment but because it has wider benefits and impacts. The literature on representation derives from Philips's seminal work on the Politics of Presence (1995), which suggests that disadvantaged groups can obtain fair representation only if they are present in elected assemblies. Women as well as men should be represented at decision-making levels - locally, regionally and nationally - particularly in areas where crucial resources are allocated. The evidence suggests that allocation is more effective and efficient, and ultimately produces superior human development outcomes, in countries where women are more broadly represented. It is argued that men and women allocate resources differently, and that women tend to favour a redistributive agenda, and to spend more on children's education, social services and health.³⁷ This is not a simple issue of causality; but much of the welfare state theory in capitalist democracies suggests an association between gender representation and social

37 See, for example, Clots-Figueras (2011); Miller (2008); Bolzendahl and Brooks (2007); Alesina and La Ferrara (2005). Much of this work shows that an increase in the number of women elected into office at different levels changes the way resources are allocated in favour of areas that enhance human development.



spending (Bolzendahl and Brooks, 2007). Once elected, for example, women can participate in decision-making by chairing influential committees that oversee key areas of resource allocation.

Some analysts find that intra-state conflict is less likely to occur in states that achieve gender equality in political representation.³⁸ The reason for this is that ethnic mobilisation is more likely to develop where there are severe gender inequalities, since gender relations contribute crucially to the shaping of group identities, in ways that influence the dynamics of inter-group conflict. In other words, ethnic nationalism is essentially patriarchal and operates more effectively where gender inequality is greatest. Studies indicate that ethnic identity is particularly important for Nigerians.³⁹

Ethnographic studies emphasise the malleable nature of ethnicity in Nigeria and show how it is used to legitimate access to or exclusion from resources (Porter et al., 2010). The existence of strong social networks, trade unions and civic associations, that cut across ethnic divisions, has been associated in other contexts with conflict resolution. Porter et al. (2010) describe how market associations in Nigeria play this role. They involve women as well as men from different ethnic and religious groups in mediating and resolving disputes, and interact with ethnic organisations and state agencies in the process (Porter et al., 2010).

In the next section we look at the published literature on Nigeria, to establish the pattern of women's participation in politics, to analyse some of the processes and institutions that shape this pattern of representation, and understand the implications for women's empowerment.

8.2 WOMEN'S PARTICIPATION IN POLITICS AND GOVERNANCE IN NIGERIA

Nigeria ratified the 1979 Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) on 13 June 1985, although efforts to operationalise its thirty articles locally have faltered. The country also adopted the 1995 Beijing Platform of Action and signed up to the Universal Declaration of Human Rights, the International Covenant on Civil and Political Rights, the International Covenant on Economic, Social and Cultural Rights, the African Charter on Human and People's Rights and, crucially, the Protocol on the Rights of Women in Africa (The Maputo Protocol). However, local implementation of these has remained weak, although the essence of these important global and regional declarations was captured in the NGP, launched in 2007. The latter document is unequivocal in its assertion that "Nigeria is a highly patriarchal society, where men dominate all spheres of women's lives" (Federal Ministry of Women's Affairs and Social Development, 2006: 6). One area where this is reflected very aptly is in women's representation. It is in fact a key area in which women's empowerment has faltered since democratisation. The April 2011 elections saw women lose some of the ground they had begun to claw back after 1999.

Although the NGP set a target of 35% as a benchmark towards gender parity in Nigeria, much work is still required. Table 28 shows the number of women elected to public office at national level. We focus on national and sub-national representation because these are the main cogs of governance and representation in Nigeria.

Table 28. Women elected to public office in Nigeria 1999-2011.

	199	99	20	03	20	07	2011	
Office	Seats available	Women	Seats available	Women	Seats available	Women	Seats available	Women
President	1	0		0		0		0
Senate	109	3(2.8)	109	4(3.7)	109	9 (8.3)	109	7(6.4)
House of Representatives	360	7(1.9)	360	21(5.8)	360	27(7.5)	360	25(6.9)
Governor	36	0	36	0	36	0	36	0
State House Assembly (SHA)	990	24(2.4)	990	40(3.9)	990	57(5.8)	990	68(6.9)
SHA Committee Chairpersons	829	18(2.2)	881	32(3.6)	887	52(5.9)	887	-
LGA Chairpersons	710	13(1.8)	774	15(1.9)	740	27(3,6)	740	-
Councillors	6368	69(1.1)	6368	267(4.2)	6368	235(3.7)	6368	-

Source: NBS (2009: 63-65).

Nigeria has yet to achieve gender parity in political representation at national level, let alone meet the target it set in the NGP. The 2011 election results suggest a regression from the apparent progress that followed the return to democracy in 1999. Only 9% of the candidates for the National Assembly elections in April 2011 were women. Only 13 of the 340 candidates who contested on behalf of various political parties for the office of governor were women. A mere 909 of the 10,037 candidates for available seats were women (9.06%). After only 25 women were elected to the 360 member House of Representatives, Nigeria is now ranked 118 out of 192 countries in terms of gender parity. The low 9% representation of women in Nigeria's House of Representatives is significantly below the global average (15%), and far behind South Africa's and Rwanda's representation (43% and 56% respectively). Nigeria's 63 registered political parties have failed to deliver gender parity in political representation at national level.

Representation in local government is equally low and if we compare Nigeria with South Africa, another middle-income African country, it becomes clear just how much could be done. Only about 4% of Nigeria's councillors are women, compared with South Africa's declining but still credible 38%. These national data also mask some glaring North-South divisions, which show that female representation is much lower in the North than in the South at all levels. Table 29 shows clearly this pattern of general under representation, peaking in Northern regions.

Table 29. Women elected to political office by region. Nigeria.

2011	Governor	Senate	House of Reps	State House of Assembly
North-Central	0	1	2	15
North East	0	1	4	4
North West	0	1	1	2
South East	0	2	6	21
South-South	0	1	4	12
South West	0	1	8	15

Source: Salihu (2011).

The most notable feature is the very low number of elected women in the North-West. This region is home to about a quarter of all Nigerians and has the largest number of women of any region; yet it has the lowest number of women candidates and women elected to public office. The regional differences could indicate that some specific factors are in play in the Northern region. In a recent survey in Northern Nigeria, respondents identified youth gangs hired by politicians to intimidate rivals and the general population as their major security concern (Ladbury, 2011). Regional differences can also be explained in part by the fact that women in the South have had the franchise for longer (since 1960), while women in the North were not allowed to participate in politics until 1979. Some ethnographic studies of specific communities in Nigeria emphasize the important role that patrilineal kinship and patronage networks play in helping men articulate power by mobilizing affective ties for political purposes. Powerful patrons are forever fulfilling obligations to their clients. 40 It is not clear to what extent ethnic patronage networks penetrate and dominate party structures, or the extent to which women are incorporated into or excluded from such networks. If women can play active roles in market associations alongside men (Porter et al., 2011), this suggests they could participate in politics in a more active way. Recent work on the 2011 elections also indicates that many of the factors that influence women's participation in politics and governance transcend any simple political distinction between North and South in religious terms, though it is often cited in this context (Salihu, 2011). In the next section we look at some of the key factors accounting for lack of gender parity in political representation.

8.3 EXPLAINING LACK OF GENDER PARITY IN POLITICAL REPRESENTATION

Many of the problems can be located in Nigeria's political party system, and are little to do with the personal characteristics of candidates. Internal party selection processes and outcomes during the 2011 elections suggest that in all political parties few women were elected to contest seats (Irabor, 2011); and that those that were selected were given seats that were hard to win. If we look at the conversion rate (from candidate to elected official), it becomes clear that an overwhelming majority of women candidates went on to lose (table 30). Only one in every 14 female candidates was elected, compared to one in every seven males. Male candidates clearly had a better conversion rate. Some of the smaller political parties in Nigeria are said to have a better record than the larger parties with regard to gender equity. The constitutions of most parties commit them to gender affirmative action, but few have met the 35% target (Mahdi, 2011).

Table 30. Participation in elections by gender in April 2011. Nigeria.

Office contested	Gender		Total
	Female candidates	Male candidates	
President	1 (0)	19 (1)	20
Vice President	3 (0)	17 (1)	20
Governor	13 (0)	340 (36)	353
Deputy Governor	58 (1)	289 (35)	347
House of Reps	220 (19)	2,188 (341)	2,408
Senatorial	90 (7)	800 (102)	890

In brackets: number elected. Source: Salihu (2011: 70-71). Much of the detailed work on the factors influencing women's participation during the Fourth Republic is found in work by Oladeye (2011),⁴¹ Salihu (2011), Irabor (2011),⁴² WRAPA (2004), and Ityavyar and Ityavyar (2002). Table 31 is a summary of the covariate and idiosyncratic factors that influence women's ability to successfully compete for political office in Nigeria. It shows that a complex mix of personal and shared issues combine to undermine the broader representation of women. Although there is a definite need to understand the specific experiences of women who participated in the April 2011 election, general factors that affect the individual – like education, health, finance and reproductive roles - are issues that could be dealt with if the political will existed to use public policy to support women candidates (Salihu, 2011). Banning political meetings at night and legislating against political violence, for example, might assist women candidates to emerge, if these measures were effectively enforced. Issues relating to the nature of political space could also be dealt with by gender-balanced electoral reform. Oladoye (2011) argues that setting an agreed quota system within and between the parties could be a useful starting point. Evidence from countries like South Africa and Rwanda that have managed to increase women's participation in politics suggests that, until women candidates are nominated at party level to contest winnable seats, talk of equity in gender representation will be slow and may not be achievable in the short-term.

Table 31. Factors influencing women's participation in politics.				
Idiosyncratic factors	Effects	Covariate factors	Effects	
Low level of education (especially in the North); requirement to have completed secondary education.	Up to 50% of aspirants failed to qualify for elections to State assembly.	Cultural attitudes: women need husbands' permission to attend meetings or be involved in any activity outside the home (in some cases even to visit hospitals).	Candidates sacrifice their political ambition to avoid domestic problems.	
Lack of capacity, in: political and inter- personal skills and knowledge; public speaking; organising and coordinating campaigns; advocacy and negotiation.	Ineffective campaigns.	Political environment: fear of intimidation, physical assault and name calling; whisper campaigns and innuendos about moral standing.	Withdrawal of candidates who put their reputation before a political career.	
Financial constraints: ⁴³ Candidates lack resources for registration fees, to establish campaign structures, etc.	Ineffective campaigns.	Registration regulations are complex; candidates are required to submit tax declarations.	Many in the North lack bank accounts and fail to qualify.	
Reproductive roles: women need to be home in the evenings and at night to feed and care for their children, etc.	Aspirants cannot attend night and evening meetings and therefore cannot be considered.	Lack of a quota system.	Women aspirants fail to make party lists; only those who are active in male patronage networks are successful.	

⁴¹ At: http://www.cp-africa.com/2011/05/17/in-retrospect-2011-april-polls-and-gender-ranking-in-nigeria/#/news/.

⁴² At: http://www.baobabwomen.org/Review%20of%20Women's%20Participation%20and%20Performance%20at%2 0the%202011%20 General%20Election%20in%20Nigeria.pdf.

⁴³ The Federal Ministry for Women's Affairs did offer some financial support to women candidates in the April 2011 elections.

Women are under represented at all levels. National data on the representation in women in other elected positions, such as school management committees, are not easily available, but some studies suggest that women are relatively under represented even at this level (ActionAid, 2011). Unless women start to be 'visible and electable' at local level, where it is relatively easier to build support, their representation in higher political offices will be hard to achieve, even if political parties adopt and implement a quota system. Enabling more women to stand for and win elections will make a difference. But making all politicians more responsive to all their constituents would also improve accountability. Currently just over half of all registered Nigerian voters are women and politicians are said to be "wary about the numerical strength of women" voters (Mahdi, 2011). Despite this, in a recent survey in Northern Nigeria, though all respondents felt it was their duty to vote, many believed voting made no difference. They reported little contact with their elected representatives after elections, and when they did approach them "it was to seek a personal favour, not to realise their rights as citizens" (Ladbury, 2011). This suggests that much civil society work is needed to help women realise their potential power as constituents.

8.4 SOME EMERGING OBSERVATIONS

"All the policies made by men are arm chair policies for women. Women representatives will make better decisions – only women can represent women's interests."

"Women are less corrupt and more dedicated. There will be much improvement."44

There is a lack of gender equity in political representation. Some progress has been made but it is not nearly enough. To achieve the gender parity target of 35% set out in the NGP, Nigeria needs to bridge a 20 percentage point gap.

The gains made since democratisation in 1999 have been reversed in some areas. A rethink is required to regain the momentum. The literature suggests that a two pronged approach should combine building the capacity of women candidates and reform of the general political environment (violence, corruption, registration conditions).

Nigeria has signed up to most of the global compacts on gender equality, but these commitments have not translated into action on the ground. There appears to be some political commitment to gender parity but, without sustained and organised lobbying, progress will be very slow, as the recent elections show.

Women are particularly under represented in Northern and rural regions. These regional and sectoral variations suggest that different forces are in play in the North that need to be understood before generic responses are rolled out. While there is a tendency to blame religion for the situation in the North, this fails to recognise the complex social, economic, geographical and historical factors that underpin the enduring disadvantage faced by the Northern regions and Nigeria's rural areas.

More ethnographic research is needed to understand how women currently engage with and exercise power, in forums such as Market Associations and political parties.

A relatively large proportion of women have registered to vote. Civil society organisations should help women constituents to hold their elected representatives to account.

9 SIX KEY CONCLUSIONS

ONE

Nigeria exhibits high and worrying levels of inequality. The country is now classified as a lower middle-income country. Democratisation in 1999 enhanced growth prospects but impressive growth has failed to translate into jobs and much of the wealth generated is concentrated in the hands of a few. 50% hold just 10% of total national income. 54% of Nigerian citizens live in poverty in a country with considerable wealth. The life chances and future productivity of its citizens is hampered by widespread child malnutrition. The challenge now is to generate sustainable job creating growth, and strengthen institutions, to promote accountability and enable equitable distribution of the benefits of that growth. Unless inequality is tackled as a priority, it has the potential to generate and exacerbate conflict. The international literature identifies a relationship between gender equality and violent intrastate conflict (Caprioli, 2005; Melander, 2005). This association highlights the importance of understanding and addressing gender relations. The relationship between gender inequality, other forms of inequality and conflict needs to be researched in the specific context of the political economy of Nigeria.



TWO

Until women in Nigeria begin to contribute more to household cash income, their ability to influence spending at household level will continue to be limited.

This constrains their ability to contribute to economic growth. Very few rural or urban women own land. For this reason they find it harder to raise financial capital. Women are also under represented in formal employment. They are concentrated in the microenterprise sector where they are adversely affected by "rent seeking". Rent seeking behaviour also undermines women's ability to make a living or to seek justice and redress. **Our recommendations are**:

- Government policy should prioritise agriculture and rural development because 54 million of Nigeria's 80.2 million women live and work in rural areas where they provide 60-79% of the work force
- To operationalize the Nigeria Land Administration Act to expand women's access to land.
- To make financial services more available to women entrepreneurs. We urge banks to adapt their products to make their services more accessible to women from all religious groups and communities.
- To review the taxation system to ensure that female headed households and breadwinners are not penalised unfairly, and that taxation policy reflects the Federal Government's commitment to gender equity.
- To undertake a gender audit of pay, recruitment and promotion policies.
 The gap between men and women's wages is growing. The public services should lead by example in this matter. Policies and incentives, including positive discrimination, should be pursued at federal and state levels to ensure that women fill 50% of public sector posts.

THREE

The extent to which changes in education policy can influence family decisions about age of marriage has not yet been quantified. Currently the costs of education seem to outweigh the benefits for the poorest families who take their daughters out of school. Primary school enrolment has improved, but girls from the poorest wealth quintile are still under represented in the school population. Understanding the reasons why so few girls progress to secondary school and tertiary education is important. User fees, informal charges and levies deter many poorer girls from completing their education. The existence of ad hoc charges legitimates rent-seeking behaviour. We suggest extending Universal Basic Education to secondary schools, especially for girls. High rates of drop out and girls' declining exam results suggest that the quality of education is also a concern. The environment provided in many schools does not currently convince the majority of parents that their daughters should stay on at school and defer early marriage and child bearing. Making schools affordable, attractive and safe places for adolescent girls is a key element in any strategy to defer early marriage and childbirth. **Our recommendations are that:**

- Cost barriers to education receive urgent attention. User fees, levies and charges should be abolished for girls in primary and secondary school.
- Civil society organisations and community-based organisations should be encouraged to monitor this closely.
- · Schools should be made safe and attractive places for adolescent girls.
- Analysis should be undertaken to identify policies and practices that reduce drop out and enhance performance.

- Teachers and schools where girls perform well and complete the full educational cycle should be rewarded.
- Teacher training should include modules on the detrimental impacts of violence and sexism.

FOUR

Nigeria still has a disproportional share of global infant, child and maternal deaths. Apart from inadequate infrastructure and poor quality of care, women's access to health is compromised by user fees, informal charges and levies that deter or delay women and decision-making members of their families from seeking essential lifesaving health care. Equitable mechanisms for ensuring universal access to essential services are needed. Under investment in reproductive health services and a high level of unmet family planning needs among women and adolescent girls have implications for the health of women and girls and the next generation in Nigeria. Increasing the health budget is a priority.

FIVE

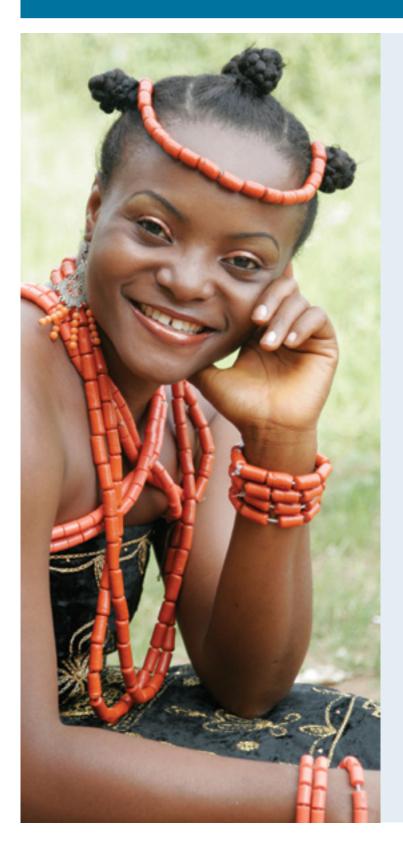
There is a lack of gender parity in almost all areas of human development. The poorest girls and women experience the worst outcomes. We attribute this inequality of outcomes in part to lack of effective political representation. Women are poorly represented in politics and governance in Nigeria. Some of the modest gains made since 1999 are beginning to erode. Unless women are visible, in numbers, in elected offices where major spending decisions are taken, it is likely that current patterns of public expenditure will continue. International experience suggests that increased female parliamentary participation is associated with lower levels of intrastate violence (Melander, 2005). Political parties and elections represent entry points for civil society coalitions to work to promote women's engagement in politics and create pressure to make politicians more accountable to their female constituents.

SIX

Gender violence has emerged as a cross cutting theme that impacts on women and girls in their homes and in every sphere of their lives. Systematic and institutionalised gender violence deters girls and women from accessing and participating in public institutions on equal terms, in education, justice or politics (Ladbury, 2011). This problem cannot be resolved by short-term or partial solutions; it must be acknowledged and understood better if it is to be addressed. We find it disturbing that the patterns of violence have not been systematically analysed. This would be the first step to clarifying the underlying social dynamics that cause it. The culture of violence is not one that can be changed overnight but, because the desire for education is something that unites many Nigerians, regardless of ethnicity, class or religion, tackling violence in schools and educational establishments represents a strategic first step. To be effective such a campaign must involve coalitions between civil society, communities and educationists.

RECOMMENDATIONS

Girls and women have the potential to transform Nigeria. Investing in girls today will improve productivity and growth and also lead to a more peaceful, healthy and skilled work force tomorrow.



PROMOTE WOMEN'S LIVELIHOODS

- The importance of women's contribution to future economic growth needs to be disseminated.
- · Government policy should prioritise agriculture and rural development, because 54 million of Nigeria's 80.2 million women live and work in rural areas where they constitute 60-79% of the rural work force.
- The Nigeria Land Administration Act needs to be implemented and publicised, to expand women's access and entitlement to land.
- Banks should make their services more accessible to women by designing products and services to meet the needs of women from different religions and wealth groups.
- Organisations such as the Nigerian Women Farmers Association, and women involved in market associations, should be consulted and involved in the design of initiatives to support women entrepreneurs.
- Taxation policies need to be amended to ensure they achieve gender equity, are legitimate, and are consistent with the government's commitment to gender equity.
- The gender pay gap is growing. The public sector should lead by example and conduct a gender audit to ensure equity in recruitment, promotion and pay.
- The public sector at Federal and State level should consider policies and incentives to ensure that women fill 50% of public sector posts.
- The public sector should identify measures to ensure that women fill at least 30% of posts for judges and permanent secretaries.

KEEP GIRLS IN SCHOOL

- The creation of incentives for all girls to complete primary and secondary education is a priority.
- User fees, levies and "rents" for education and life saving health care should be abolished for girls and women. Making these essential services free would send a powerful message about the value of girls and women to the nation.
- States should allocate 10% of their budgets to education.
- Schools need to provide adequate water and sanitation facilities.
- Civil society groups, the media and communities should monitor the implementation of reforms.
- A programme to identify and reward schools and teachers who facilitate and retain adolescent girls from poorer sectors of society should be piloted.

IMPROVE WOMEN'S HEALTH AND REDUCE MATERNAL MORTALITY

- An increase in the health budget is urgently required. States should spend a minimum of 10% of their budget on primary health care (up from 6.5% on all health at present).
- User fees, levies and "rents" for life-saving health care should be abolished for girls and women. This would send a powerful message about the value of girls and women to the nation
- Improve access to safe and affordable family planning facilities.
- Ensure that health services reach young married women, and women who cannot leave the home.
- Extend the provision of reproductive health services to vulnerable populations as a priority, including to women aged 15-24 who have specific social and cultural needs.
- Provide free, accessible and safe care during delivery.
- Delay early marriage and early childbirth by creating incentives for all girls to complete secondary school.
- Involve and inform the media on the causes of maternal mortality and the role the media can play.

MAKE POLITICIANS MORE ACCOUNTABLE TO WOMEN

- The President has shown leadership in appointing women to a third of Ministerial positions. Governors should follow suit when making appointments at State level.
- Political parties should promote women's participation more effectively, and should develop accountability mechanisms and seek technical assistance, including from civil society, to meet this objective.
- The Independent National Electoral Commission should conduct a focused drive on female voter registration and run specific voter education campaigns for women during elections.
- Nigerian civil society organisations should lead and promote gender training and orientation for political parties.
- Civil society organisations should help communities to hold politicians to account and make women's votes count.
- Women's organisations should be supported to orient women on their rights as constituents.

- · Agencies that fund NGOs and civil society organisations should promote good governance by giving preference to organisations whose constitutions and policies promote accountability and gender equity.
- The National Assembly should domesticate CEDAW and the African Union Protocol of women's rights by passing the Gender and Equal Opportunities Bill as soon as possible.
- Ethnographic research should be undertaken to understand how women currently engage with and exercise power.

TACKLE GENDER VIOLENCE AND CONFLICT

- A national campaign should be mounted to tackle gender violence and raise awareness of its detrimental impacts on society. The campaign should focus initially on educational institutions, civil society and the media.
- Greater legal protection should be provided to victims of gender violence.
- Government should do more to reduce trafficking of girls and women.
- More analysis of existing data on gender violence is required, to investigate its pattern and dynamics.
- Analyses of Nigeria's political economy should take account of the role that gender plays in the underlying dynamics of violence, and its interaction with ethnicity, religion, and poverty.

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APPENDIX 1

TERMS OF REFERENCE OF THE LITERATURE RESEARCH

This analysis of literature and review of evidence is being undertaken as part of a wider rapid assessment of gender equality and empowerment of adolescent girls and women in Nigeria. The aim is to establish the state of knowledge in this area, and locate the evidence base (data) to support key and emerging points of consensus on the problems and experiences of intervention on this issue in Nigeria. A major objective of this paper is also to identify areas where timely intervention can make a difference.

The specific terms of reference asked the researchers to:

- Identify key trends in inequality i.e. changes in the Gini coefficient to assess: whether economic inequality is increasing
- · Clearly synthesise best available quantitative evidence on the status of girls and women in Nigeria
- Highlight the MDGs where progress is particularly slow such as maternal mortality. Set out the proportions of girls and women in different economic quintiles and regions who are able to deliver in a health facility.
- Identify any evidence of the determinants of age of first pregnancy.
- Identify the key determinants of age of marriage.
- Highlight and compare areas where girls and women are falling behind their male counterparts such as school enrolment and drop out rates for boys and girls or access to employment, banking opportunities and decision-making bodies for men and women.
- · Demonstrate the relationship between maternal education and child survival in Nigeria (independent of maternal economic status).
- Identify gaps in information, such as the private education sector.
- Identify main geographic, social and economic disparities amongst girls and women.
- Identify other key differences such as those between married and unmarried girls of the same age.

The literature review was also asked to cover relevant academic, ethnographic literature and qualitative studies, such as those produced by the Population Council, that explain and describe the current situation of women and girls.

The researchers were asked to:

- Seek out ethnographic evidence of the underlying reasons and causes of disadvantage or exclusion faced by specific groups of girls and women.
- Review studies that identify traditional or emerging institutions or spaces that provide women with opportunities for empowerment.
- · Review studies and evaluations that provide evidence of interventions that have produced positive replicable results.
- Review any studies on the obstacles girls and women face in accessing resources and services in Nigeria.

- Review studies that have focused on modifiable policies or practices such as those
- Review any studies that focus on health and education provider attitudes.

relating to formal and informal user fees in health or education.

• Identify studies that document progress in areas of gender equity, access and inclusion.

It is hoped that this literature Research will delineate and prioritise key issues according to their magnitude and severity and will also begin to identify where change is happening and where further positive change is possible.

APPENDIX 2

TABLES AND STATISTICS ON GENDER AND EMPOWERMENT IN NIGERIA

Admission statistics into Nigerian universities by sex, 2003/2004-2006/2007.

2003/2004		2004/2005		2005	/2006	2006/2007	
Male	Female	Male	Female	Male Female		Male	Female
62,023	43,984	60,049	45,906	39,743	25,775	42,953	28,044

Source: Joint Admission and Matriculation Board, Abuja.

Total enrolment in junior schools, 2006-2008.

	2006		2007			2008			
Male	Female	Total	Male	Female	Total	Male	Female	Total	
2169587	1736957	3906544	1995278	1536151	3531429	2079948	1640841	3720789	

Source: Federal Ministry of Education, Abuja.

Total enrolment in senior secondary schools, 2006-2008.

	2006			2007			2008	
Male	Female	Total	Male	Female	Total	Male	Female	Total
1525767	1177044	2702811	1464868	1071863	2536731	1602193	1302961	2905154

Source: Federal Ministry of Education, Abuja.

Secondary school teachers, by sex and qualification, 2005.

Graduate + TQ		Grad	luate	N	CE	TC2	
Male	Female	Male	Female	Male	Female	Male	Female
43,073	26,714	17,565	6,258	27,132	19,291	716	282

Source: Federal Ministry of Education, Abuja.

Qualification of primary school teachers, by gender, 2005.

Gra	aduates + N	CE	Below NCE			Total			Unspecified	Grand total	% of qualified
Male	Female	Total	Male	Female	Total	Male	Female	Total			
114,738	184,648	299,386	119,446	88,204	209,650	231,375	274,852	509,036	90,136	599,172	59

Source: Federal Ministry of Education, Abuja.

Note: The percentage of qualified teachers is the total number of graduates plus NCE divided by total number of specified teachers.

Qualifications, all primary school teachers, 2006. **Graduate + NCE Below NCE** Total Unspecified **Grand total** % of qualified 285,743 207,199 492,942 41,852 534,794 58

Source: Universal Basic Education Commission, Abuja.

2004		200	5 2006*		2006* 2007*		200	8*	
Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
11,824,494	9,571,016	12,189,073	9,926,359	12,576,689	10,441,435	11,683,503	9,948,567	11,483,943	9,810,575

Sources: Federal Ministry of Education, Abuja; Universal Basic Education Commission, Abuja.

Statistics of WAEC examination results, May/June 2003.

	nber of candio or the examin	dates who sat ation			minimum of ng English & ics)	Candidates with a minimum of five credits (including English & mathematics) (%)			
Male	Female	Total	Male	Female	Total	Male	Female	Male & female	
560,633	478,395	1,039,028	101,614	98,534	200,148	18.12	20.60	19.26	
569,540	481,706	1,051,246	96,268	95,670	19,1938	16.90	19.86	18.26	
595,152	496,611	1,091,763	104,378	99,613	20,3991	17.54	20.06	18.68	
649,726	526,504	1,184,223	60,986	44,514	11,0417	9.39	8.45	9.32	
696,839	575,994	1,275,832	55,079	43,178	98,133	7.90	7.50	7.69	
747,161	612,010	1,369,171	72,118	55,029	12,7147	9.65	8.99	9.29	

Source: West Africa Examination Council, Lagos.

Statistics of NECO examination results, June/July 2003.

Number of candidates who sat for the examination			Candidates with a minimum of five credits (including English & mathematics)			Candidates with a minimum of five credits (including English & mathematics) (%)		
Male	Female	Total	Male	Female	Total	Male	Female	Male & Female
498,648	403,816	902,464	131,352	116,085	247,437	26.34	28.75	27.42

Source: National Examinations Council, Minna.

Statistics of NECO examination results, June/July 2004.

			•	• •				
	f candidates ne examinati		five credi	tes with a mi its (including mathematics	English &	Candidates with a minimum of five credits (including English & mathematics) (%)		
Male	Female	Total	Male	Female	Total	Male	Female	Male & female
496,082	401,491	897,573	76,544	71,266	147,810	15.43	17.75	16.47

Source: National Examinations Council, Minna.

^{*} provisional figures.

Statistics	Statistics of NECO examination results, June/July 2005.											
	er of candidates who sat for the examination		Candidates with a minimum of five credits (including English & mathematics)			Candidates with a minimum of five credits (including English & mathematics) (%)						
Male	Female	Total	Male	Female	Total	Male Female		Male & female				
499,422	377,716	877,138	46,039	37,372	83,411	9.22	9.89	9.51				

Source: National Examinations Council, Minna.

Statistics	of NECO ex	kamination	results, Jui	ne/July 200) 6.				
	candidates ne examinatio		five credi	Candidates with a minimum of five credits (including English & mathematics)				English &	
Male	Female	Total	Male	Female	Total	Male	Female	Male & female	
540,790	412,996	953,786	142,040	116,609	258,649	26.27	28.23	27.12	

Source: National Examinations Council, Minna.

Statistics	Statistics of NECO examination results, June/July 2007.											
	f candidates ne examinati		five credi	tes with a mi its (including nathematics	English &	Candidates with a minimum five credits (including English mathematics) (%)						
Male	Female	Total	Male	Female	Total	Male Female M		M&F				
578,624	436,772	1,015,396	168,365	141,446	309,811	29.10	32.38	30.15				

Source: National Examinations Council, Minna.

Statistics of NECO examination results, June/July 2008.

Number of candidates who sat for the examination			Candidates with a minimum of five credits (including English & mathematics)			Candidates with a minimun five credits (including Englis mathematics) (%)		English &
Male	Female	Total	Male	Female	Total	Male	Female	Male & female
N/A	N/A	1,158,103	372,000	276,348	649,548	32.12	23.86	56.09

Source: National Examinations Council, Minna.

Academic staff, all universities, 2000/2001-2002/2003.

	2000/01		2001/02	2002/03			
Male	Female	Total	Male	Female	Total	Male	Female
15,289	3,578	18,867	15,067	3,359	18,426	17,936	4,110

Source: Federal Ministry of Education, Abuja.

Academic staff, all universities, 2003/2004 and 2004/2005.

	2003/04			2004/05	
Male	Female	Total	Male	Female	Total
19,739	4,132	23,871	21,795	1,740	23,535

Source: Federal Ministry of Education, Abuja.

Reported cases of malaria, pregnant women of 15 years of age and more, 2003–2007.

2003	2004	2005	2006	2007
12,009	73,838	127,266	169,927	347,337

Sources: Federal Ministry of Health, Abuja; National Population Commission, Abuja.

Total enrolment in adult literacy education, by gender, 2004–2008.

20	04	20	05	2006		2007		200	08
Male & female	Female								
961,669	446,410	926,075	403,506	1,035,860	439,377	1,858,871	846,128	1,129,365	568,687

Source: National Commission of Mass Literacy, Abuja.

Percentage of women married before the age of 15, 2001–2005.

2001	2002	2003	2004	2005	
33.73	34.18	33.30	26.64	17.74	

Source: General Household Survey, NBS, Abuja.

NIGERIA: GENDER STATISTICS 2006-2010

All data from World Bank's world development indicators.

Country Name	Series Name	2006	2007	2008	2009	2010
Nigeria	Population ages 0-14 (% of total)	43	43	43	43	43
Nigeria	Population ages 0-14, female	30,025,102	30,775,693	31,551,309	32,348,516	33,164,244
Nigeria	Population ages 15-64, female	38,279,304	39,213,474	40,170,783	41,158,565	42,182,681
Nigeria	Population ages 15-64, male	38,926,262	39,909,396	40,916,023	41,954,174	43,030,347
Nigeria	Population ages 65 and above (% of total)	3	3	3	3	3
Nigeria	Population ages 65 and above, female	2,553,155	2,631,501	2,711,834	2,793,275	2,875,254
Nigeria	Population, female	70,857,560	72,620,667	74,433,926	76,300,356	78,222,179
Nigeria	Population, female (% of total)	49	49	49	49	49
Nigeria	Population, total	143,338,939	146,951,477	150,665,730	154,488,072	158,423,182
Nigeria	Adolescent fertility rate (births per 1,000 women ages 15-19)	120	118	117	116	
Nigeria	Women who were first married by age 18 (% of women ages 20-24)			39		
Nigeria	Sex ratio at birth (females per 1,000 males)		944		944	

Table 3.	Table 3. Gender and economic statistics											
Country Name	Series Name	2006	2007	2008	2009	2010	Mean					
Nigeria	Labor force participation rate, female (% of female population ages 15-64)	39	39	40	40		39.5					
Nigeria	Labor force participation rate, male (% of male population ages 15-64)	75	75	75	75		75					
Nigeria	Labor force, female	15,802,162	16,235,850	16,681,338	17,229,121		16,487,118					
Nigeria	Labor force, female (% of total labor force)	34	34	35	35		34.5					
Nigeria	Labor force, total	45,904,138	47,061,942	48,334,148	49,646,411		47,736,660					
Nigeria	Wage equality between women and men for similar work (ratio)		1				1					
Nigeria	Proportion of seats held by women in national parliaments (%)	6	7	7	7	7	6.8					

Country Name	Series Name	2006	2007	2008	2009	2010	Mean
Nigeria	Children out of school, primary, female	4,100,638	4,626,218				4,363,428
Nigeria	Children out of school, primary, male	3,237,267	4,023,402				3,630,335
Nigeria	Literacy rate, adult female (% of females ages 15 and above)				50		50
Nigeria	Literacy rate, adult male (% of males ages 15 and above)				72		72
Nigeria	Literacy rate, youth female (% of females ages 15-24)				65		65
Nigeria	Literacy rate, youth male (% of males ages 15-24)				78		78
Nigeria	Primary completion rate, female (% of relevant age group)	75	74				74.5
Nigeria	Primary completion rate, male (% of relevant age group)	96	84				90
Nigeria	Primary education, pupils (% female)	45	46	45	46		45.5
Nigeria	Primary education, teachers (% female)	50	48				49
Nigeria	Ratio of female to male primary enrollment (%)	85	88	85	88		86.5
Nigeria	Ratio of female to male secondary enrollment (%)	81	77				79
Nigeria	School enrolment, primary, female (% gross)	92	87	82	84		86.25
Nigeria	School enrollment, primary, female (% net)	62	58				60
Nigeria	School enrollment, primary, male (% gross)	108	99	96	95		99.5
Nigeria	School enrollment, primary, male (% net)	70	64				67
Nigeria	School enrollment, secondary, female (% gross)	30	27				28.5
Nigeria	School enrollment, secondary, female (% net)		22				22
Nigeria	School enrollment, secondary, male (% gross)	37	34				35.5
Nigeria	School enrollment, secondary, male (% net)		29				29
Nigeria	Secondary education, pupils (% female)	44	43				43.5
Nigeria	Secondary education, teachers (% female)	38	34				36

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