

Access and Control of Productive Resources in Nigeria: A Look through Gender Lens

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Abstract:

Gender is one social barrier that differentiates human beings between males and females and assigns different roles to them. This barrier most often places the male gender over the female gender in terms of access to productive health, empowerment and poverty alleviation. The study used descriptive statistics to assess the level of gender parity or otherwise in Nigeria and the percentage change thereof over the review period. It also disaggregated by gender, the level of access and control over productive resources in Nigeria. Major findings of the study include the persistence level of gender inequality over the review period in terms of access to land, technology, labour market, political power, financial services etc. Recommendations of the study include the removal of every forms of discrimination against women; encouraging women to participate in politics and be part of the decision-making mechanism; mentoring women and girls by older women should encouraged, financial services specifically tailored to the needs of females should be formulate and implemented, among many others.

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Introduction:

Adam Smith was the first to develop the concepts of productive resources during his study of the historical development of industry and trade. Productive resources are the resources required to produce goods and services. They include natural, human, capital, and entrepreneurship. Resources may be economic (e.g. land, credit), political (e.g. participation in governments, community decision-making), and social (e.g. education, training). It is something we rely on to achieve or accomplish economic, political and social goals. Access is the right to use, manage, control or enjoy a particular resource [1]. Access and control of resources confer on one the right to use, manage, or allocate such resources. Hence, access and control of resources are critical in the provision of family needs – food, housing, clothing, education, health, etc. On the other hand, lack of access and control of resources limit one's potentials and are indices of poverty and lack.

Men and women are basically different in two ways: biologically-determined differences and socially-determined differences. In biologically-determined difference, human beings are assigned different roles by nature, of which it may be near impossible to change such role. These nature-determined differences differentiate human beings into males and females. For example, while females have wombs, get pregnant and have children, males cannot. On the other hand, socially-determined differences also differentiate humans into males and females and assigns different roles to them. The roles assigned are influenced by the society's values and norms, as well as the social, political and economic systems.

Gender therefore, does not refer to women issues alone. Rather, it refers to both women and men, and to their relative positions when compared to each other. Gender could be defined as “the rules, norms, customs and practices by which biological differences between males and females are translated into socially constructed differences between men and women, and boys and girls” [2, 3]. Differences in gender have the ability to model and influence our personality, attitudes, obligations, relationships and resources ownership. This influence may have more depth and intensity than status, tribe or any other social segregation. Gender roles when perpetuated over time and space become a normal pattern and seem as natural as biologically-determined differences. Therefore, whenever gender is mentioned, the commonest thing that comes to mind is gender equality because the society has consciously or unconsciously placed women below men in the scheme of things, especially in the ownership and control of productive resources.

Gender equality refers to that stage of human social development at which the rights, responsibilities and opportunities will not be determined by the fact of being born male or female. Gender equality implies a society in which men and women enjoy the same opportunities, outcomes, rights and obligations in all facets of life. Equality between men and women exists when both sexes are able to share equally in the distribution of power and influence, equal in natural resource assets-related decision-making processes at all levels, have equal opportunities for financial independence through work or through setting up businesses; enjoying equal access to education and the opportunity to develop personal ambitions. It also includes equality in ownership and control of productive resources.

Ownership and control of productive resources is an integral part of gender equality and women empowerment [4]. Gender equality and women empowerment policy of USAID strives to reduce gender disparity in access to, control over and benefit from resources, wealth, opportunities and services- economic, social, political and cultural [5]. This policy is the Millennium Development Goal (MDG) Number 3 and it is important because first of all it is a human right. It also promotes even economic growth and development which transcends to reduction of poverty, hunger and disease.

In Nigeria, as in many Sub-Saharan African countries, productive resources are often inadequate and unequally distributed across many lines such as between different regions, states, tribes, religion and more importantly gender. This has limited the potentials of the marginalized group and exposed them to shocks and intensified their lack. Statistics from [6] revealed that about 67.3% of 80.2 million women live and work in the rural areas, provide 60-79% of the rural labour force but only 7.2% of women own land which is the major productive resource in the agricultural sector of the rural area. Further, [6] data revealed that only 21% of women are in the privileged non-agricultural paid labour and are likely to earn less than the male counterpart, even if she is better qualified. Even in education, the disparity of male and female situation is worrisome. In all the six geopolitical zones in Nigeria male education dominates that of the female, consequently, there is marked difference in male and female literacy. In 1995 Nigeria ranked highest in female illiteracy in comparison to countries like Ghana, Kenya, Zambia, Indonesia and China [7,8].

Besides, the average household income by sector and sex in both rural and urban areas also shows male dominance over the years (NBS, 1996).

However, in the most recent period, precisely during the President Goodluck Jonathan-led administration, the implementation of Gender Policy resulted in an increase in the number of women in position of authority and resource management from 10% in 2011 to 33% in 2013, and 35% in 2014. During the same period women friendly programmes such as the establishment of two micro-credit schemes with revolving and low interest rate facilities, construction of 77 women skill acquisition centers to increase income generation through job creation for women, especially in grassroots, were established.

With the end of the MDGs and subsequent replacement with Sustainable Development Goals (SDGs), it is imperative to assess the level of access and control to productive resources in Nigeria using gender-disaggregated approach. Disaggregation by gender matter because women constitute almost half of Nigeria population and they are major players in informal sector, especially agriculture. Moreover, different policies have different impact on men and women; therefore, this approach is important so as to improve on planning and actions as well as to hold relevant institutions responsible as we try to achieve gender equality and stimulate economic growth through investment [10]. Substantial evidence has shown that more women live in absolute poverty than men and this is a direct outcome of lack or inadequate access to productive resources.

Though the attempt to scale up women access and control of resources has recently improved, there is need to examine the actual magnitude and effect of gender differences in

access and control of resources in Nigeria to see if the hitherto glaring disparity in access and control of productive resources has diminished or worsened. Hence, the objective of this study is to investigate the extent of differences between male and female access and control of productive resources in Nigeria using gender disaggregation approach. The study is justified and significant as it examines the existence of gender gap in the access and control of productive resources and hence, determines whether or not gender equality and women empowerment (MDG 3) have been achieved as target year (2015) has elapsed. It will also help draw a roadmap to the new SDGs and other policy frameworks. The rest of the study is structured as follows: section 2 reviews relevant literature, section 3 analyzes and discusses the data, while section 4 concludes the study.

II. LITERATURE

2.1 Theoretical Review

Productive resources are natural or man-made resources used in the production of goods and services and they are referred to as factors of production. There are four basic factors of production: land, labour, capital and entrepreneurial ability. These factors can also be categorized as natural resources (land, water, trees, mineral deposits), human resources which includes skilled, semi-skilled and unskilled labour and capital resources which include all man-made tools to aid production like machinery, buildings, tools, machines and so on. Resources are categorized into four: technological, natural and human resources; inclusive of social and political capital [11].

Three categories of uses and importance of economic or productive resources are given by [12]: maintenance, defense, and progress. In his analysis, Mills postulated that productive resources are used to produce goods and services for consumption which will maintain, increase and sustain the standard of living of its citizens. Maintenance also requires that obsolete and depreciated capital goods are maintained and replaced. Productive resources are also used to produce defense goods to protect the country against external attack. Then, progress involves increase in level of consumption (economic growth) and is often preceded by maintenance and progress.

Resources offer people the ability to earn a living to satisfy their material needs as well as other social, psychological and political needs. It increases the well-being of the people which includes the basic needs of man, health, peace of mind, absence of environmental disaster, security etc.

Access to productive resource means that the resource is actually or potentially available for use by an individual, household or community. It connotes the idea that the individual, household or community has the right or ability to use a resource or input but is not an actual use measurement [11]. It is therefore, the right to use or consume a resource.

Access to resources does not necessarily mean control over the resource and a distinction must be made between the two. While access connotes that permission must be sought from someone or those who have rights to dispose the resource, control implies the ability to dispose of the resource [13]. Control of resources eventually leads to access but access to

resources does not guarantee control. In a typical African setting, females' control over resources is usually through the male family members and they also have limited access to resources relative to the males. Therefore, it is those who control the usage or consumption of the resources permits their use or consumption [13].

Equal access and control by both genders is first and foremost a human right and is very important. Three reasons were adduced by [14] for equal access and control over productive resources by males and females. They are welfare reasons, efficiency reasons and equality and empowerment reasons. The welfare reasons posit that access to productive resources greatly reduces poverty and vulnerabilities. On the other hand, efficiency reasoning construed that if women are given equal access and control of resources as men, they have the capacity of producing as much, if not, more than men. While the equality and empowerment argument reasoned that equality in access and control makes for an equitable society.

Access and control over productive resources is equally important to the marginalized group for economic independence so as to secure a better condition of life directly to themselves and their dependents. It can prevent gender-based violence, thereby securing peace of mind. It also enhances self-confidence and reduces vulnerability. It can lead to betterment in bargaining power and increase the level of participation in decision making both in private and public levels. It is also an essential part of inclusive growth so that everyone can participate in the growth process and enjoy equally the benefits of economic growth. It can also lead to imbibing the practice of green economic growth. All these will lead to poverty reduction and improved welfare of the individual, household or society.

Gender differences in access and control to resources manifest in several ways for example, men are often in formal sector, better paid and are involved in minor domestic work while women are involved informal sector (especially agriculture), reproduction (child bearing and nurturing) and do most of the domestic works. These engagements are often lower paid, if paid at all.

Poverty is another major way gender disparity manifest. Due to lack of access and control over productive assets, women are often poorer than men and this tendency is perpetuated over time. This has been dubbed 'feminization of poverty'. It also manifests in difference in health and nutrition status of men and women. While men are prone to industrial diseases and accidents, women are prone to diseases and illnesses from their reproduction functions. In terms of education, women are more likely to be illiterates than men.

Other manifestations of gender disparity include women's under-representation in decision making level in public and private sectors; the differences in effects of environment degradation and conflicts on men and women.

Certain barriers and hindrances prevent equality in access and control over productive resources. Chief among them is discriminatory cultural practices that place men above women in the schemes of life. Closely following this is the inefficient legal system that indirectly supports the entrenched cultural practices. The Nigerian legal system has enough laws to protect all people but lack of implementation and enforcement encourages gender

inequality in access and control over productive assets. Next is the lack of implementation of agreements on gender equality at local and national levels.

Political system was added by [15] among the factors listed above as one of the factors that limit women's access and control over productive resources and entrench the patriarchal system.

2.2 Empirical Literature

It has been acknowledged by many authors that there exists gender inequality in access and control over productive resources in many developing countries, Nigeria, inclusive. Some of the empirical literatures reviewed were aimed at evaluating the impact of this unequal access on different variables such as poverty, health, education, agricultural output etc.

An investigation on whether ownership of Micro, Small and Medium Enterprises (MSMEs) is effective for gender equality and women empowerment was conducted by [15]. Using primary data obtained from 358 women MSME owners, the study found that ownership of MSME improved women's economic participation, educational attainment and health and well-being. But its impact on political empowerment and economic opportunity is very negligible and not yet felt.

Male and female accessibility to forms of land holding and factors affecting land access in Ondo state, Nigeria was analyzed by [16]. Data for the study was obtained from structured questionnaire filled by 260 respondents. Findings show that 95% of males (23.8% for females), 86.3% of males (32.5% for females), 100% of males (45% for females) and 71.9% of males (18% for females) had access to communal lands, inherited lands, purchased lands and gifted lands respectively. Chi square analysis revealed that a significant difference between gender accessibility to land. Specifically, the study found that gender exerted about 57% strength of association on land accessibility.

A study embarked by [17] aimed at estimating gender inequality in the ownership of some assets among households. Data were obtained from 60 households and results show significant gender disparity in the ownership of land, home, business and savings. It also shows that women owned most households' appliances that have to do with domestic labour while men have almost monopoly in the ownership of transport vehicles, refrigerators and media sets. The result also indicates that poultry was owned by women in most of the households.

Three major things can be deciphered from these studies. First, the studies found that female farmers had lower access to farm tools and inputs relative to male farmers. Secondly, even though they had limited access to productive inputs, they had higher outputs and are more technically efficient or there was no significant difference between their output and that of the male farmers. Lastly, it was also found that the higher yields cannot be attributed to inputs and labour inputs which were the two major variables other than gender. Though Enete, et al cited from [11] did not attribute the higher yields to gender, it may not entirely be wrong to attribute the higher yields to gender differences. Thus, it can be concluded that the female gender given as much access and control over productive assets can contribute greatly to economic growth and development.

III. RESEARCH METHOD

The study used descriptive statistics to assess the level of gender parity or otherwise in Nigeria and the percentage change thereof over the review period. It also disaggregated by gender, the level of access and control over productive resources in Nigeria.

3.1 Source of Data

Data for the study were obtained from different sources which include Human Development Report of various years; Global Gender Gap Report; Gender-Nigeria Report etc. Data obtained was analyzed using SPSS.

3.2 Result of Data Analysis

Assessing the Level of Gender Equality

There are many data that are used to check the level of gender equality and they are discussed and disaggregated for Nigeria as follows:

Gender related Development Index (GDI): is a composite measure that adjusts the Human Development Index (HDI) for gender inequalities in those dimensions covered by the HDI (life expectancy, education and income). It thus, captures the capabilities of women. The lower the value of GDI, the lower the level of capabilities of women and hence the lower the human development of women. Throughout the review period, Nigeria was consistently classified as low human development country because the country's low HDI value.

Table 1: Gender Related Development Index (GDI)

Year	Gender development index		Life expectancy @birth (years)		Adult literacy rate (%)		Estimated female to male earned income (PPPUS\$)	
	Rank	Value	Female	Male	Female	Male	Female	Male
1997	120	0.442	51.5	48.7	50.8	68.5	553	1,293
2000	124	0.449	51.9	51.5	55.7	72.4	532	1254
2002	122	0.458	52	51.2	59.4	74.4	562	1322
2005	139	0.464	52	50	62.2	77.5	627	863
2007	133	0.4999	48.2	47.2	64.1	80.1	1163	2777
Average	127.6	0.463	51.1	49.7	58.4	74.6	687.4	1502

Source: HDR (Various years)

Apart from life expectancy, which females have higher values than males, all the other indices that make up the GDI saw males performing better than females. From Table 1 for instance, adult literacy rate for female in 1997 was 50.8% while for male was 68.5% for the same year. By 2007, female adult literacy rate was 64.1% while that of male was 80.1%. Between 1997 and 2007, percentage change was 26.2% and 16.9% for female and males respectively. Women also lagged behind in terms of earned income. For instance, in 1997, women were

earning \$553 to men's \$1293. The earned income increased for both gender throughout the review period so that by 2007, women were earning \$1163 against men's \$2777 which was more than double of women's earning. This represented about 110% and 115% increases for women and men respectively within the review period. In all, GDI for Nigeria maintained its low status, increasing by about 13% between 1997 and 2007

Gender Gap Index (GGI) focuses on four important areas of health, access to education, economic participation and opportunity as well as political participation. Higher values indicate equality while lower values indicate higher inequality.

Table 2: Gender Gap Index 2006-2013

Year	Overall		Economic Participation & Opportunity		Educational Attainment		Health Survival		Political Empowerment	
	Rank	Score	Rank	Score	Rank	Score	Rank	Score	Rank	Score
2006	94 out of 115	0.610	59	0.612	104	0.816	99	0.66	99	0.049
2007	107 out of 128	0.612	72	0.621	118	0.808	100	0.969	106	0.052
2008	102 out of 130	0.634	64	0.646	120	0.825	101	0.969	84	0.096
2009	108 out of 134	0.628	83	0.616	123	0.832	109	0.968	89	0.096
2010	118 out of 134	0.606	86	0.604	124	0.807	120	0.961	121	0.038
2013	120	0.6	9	0.5	12	0.	121	0.961	121	0.038

11	out of 135	01	3	96	5	8				
						0				
						9				
20	110	0.6	8	0.6	12	0.	121	0.960	83	0.119
12	out of 135	31	1	29	4	8				
						1				
						5				
20	106	0.6	5	0.6	12	0.	122	0.960	83	0.119
13	out of 136	469	4	96	6	8				
						1				
						1				

Source: Global Gender Gap Report, 2011

Table 2 shows that the level of gender parity was on average high in educational attainment and health survival. Educational attainment averaged a score of 0.815 over the eight-year review period; though there was a reduction in the score value by 0.61% between 2006 and 2013. Health survival averaged a score of 0.926 over the review period. There was an increase of about 45.5% between 2006 and 2013.

The gender parity score for economic participation and opportunity maintained an average level of 0.626 over the review period. There was an increase of the parity score by 13.73% between 2006 and 2013. Political empowerment had the highest level of disparity. The score value averaged about 0.071 though there was an increase by 142.86% between 2006 and 2013. It is this very high level of disparity in political empowerment that compressed the overall GGI score to an average 0.621.

Access and Control over Productive Resources

(a) Access to Land

Table 3: Distribution of Land Ownership by Gender

Sector	Land Ownership	
	Female	Male
Total	7.2	38.1
Rural	8.5	46.1
Urban	4.5	22.4

Source: UKAID (2012)

Table 3 shows gender bias in terms of ownership of land. It can be seen that only 4.5% of females own land in the urban areas compared to 22.4% of males. In the rural areas, 8.5% of females own land while 46.1% of males own land. At the national scene, 38.1% of males own land compared to 7.2% of females.

(a) Access and Control over technology

Table 4: Access and Control over Technology

Measure	Total (%)	Gender	
		Male (%)	Female (%)
Share of people 16 years and over that own mobile phone or active SIM card	77	82	71
Share of people 16 years and over that knows what internet is	38.3	40.7	34.9
Share of people 16 years and over that use internet	12.7	16.4	7.6
Share of people 16 years and over with e-mail address	10.2	12.5	6.9
Share of people 16 years and over that listen to radio	83	87	78
Share of people 16 years and over that own	57	64	48

personal radio they can use at any time			
Share of people 16 years and over that watch TV	78	77	80

Source: Gillwald, Milek and Stork (2010)

Data obtained from [18] on access and control over technology for Nigeria shows a consistent gender disparity and bias against the female gender except in access to television as seen in Table 4. 80% of females 16 years and above compared to 77% of males watch television. 71% of females against 82% of males 16 years and over own mobile phone or active SIM card. The female ownership of phone or active SIM card was below the national average of 77%.

About 35% of females 16 years and above know what internet is, which is below the national average of about 38%. For the males 16 years and above, about 41% of 16 years and above know what internet is. About 8% of females 16 years and above have e-mail addresses, which is below the national average of 10.2%. For the males 16 years and above, about 13% of 16 years and above have e-mail addresses.

Data shows that 78% of females (below the national average of 83%) of 16 years and above listen to radio when compared to 87% of males. The only indices found to show control over resources from the study by [18] was ownership of personal radio they can use at any time. In this regard, 48% of females 16 years and above have control over their radio sets (below national average of 57%) while 64% of males 16 years and above have control over their radio sets.

Access to Political Power and Decision-Making

Table 5 shows the percentage of both genders are members of parliaments used as proxy of access to political power and decision making.

Table 5: Access to Political Power

Year	Seats in Parliament held by	
	Women (%)	Men (%)*
2001	3.4	96.6
2002	3.4	96.6
2003	3.4	96.6
2004	6.7	93.3
2005	4.7	95.3
2006	6.4	93.6
2007	6.1	93.9
2008	7.0	93.0

2009	7.0	93.0
2010	7.0	93.0
2011	7.0	93.0
2012	6.8	93.0
2013	6.7	93.0
2014	6.7	93.0

Source: MDG Data Base.

*Authors' calculations based on data from MDG

Table 5 reveals gender disparity in access to political power. The female gender performed even more woefully in terms of membership to the legislative houses. In 1990, only 1% of federal legislators were females while the rest were males. There was a slight improvement in the elections that followed: 3.1% 5.8% and 7.7% of members of federal parliaments were females in 2000, 2003 and 2007 respectively. Conversely, as the number of female parliamentarians was slightly increasing, the number of male parliamentarians was slightly reducing.

(b) Access to Labour Market

Table 6: Labour Force Participation Rate

Year	Labour Force Participation Rate	
	Female (%)	Male (%)
2000	44.8	67
2001	45.5	65.8
2002	46.2	64.6
2003	46.8	63.3
2004	47.5	61.9
2005	47.6	62.1
2006	47.7	62.3
2007	47.7	62.5
2008	47.8	62.7
2009	47.9	63
2010	47.9	63.2
2011	48	63.3
2012	48.1	63.5

Source: www.TheGlobalEconomy.com Accessed 3rd July, 2015

The labor force participation rate is the percent of the population ages 15 and older that is economically active. It includes the employed and the unemployed individuals. Table 6 above reveals gender disparity in formal labour force participation rate. In 2000, about 45% females

are economically active in the labour force while 67% of males were active participants in the labour market. By 2006, labour force participation rate for female and male were 47.7% and 62.3% respectively. In 2012, 48.1% of females and 63.7% of males were economically active.

Access to financial services

Finance is another very important resource as ownership and control over it can enable the person to have control over other productive assets. Table 7 below shows access to financial services disaggregated by gender and over the period 2011-2014.

Table 7: Access to Financial Services

Measure	2011	2012
Account at financial institution (% 15years and older)	29.67	40.14
Account at financial institution, female (% 15years and older)	25.99	33.56
Account at financial institution, male (% 15years and older)	33.28	44.88
Borrowed from financial institution (% 15years and older)	2.06	5.29
Borrowed from financial institution, female (% 15years and older)	1.95	4.14
Borrowed from financial institution, male (% 15years and older)	2.18	6.39
Borrowed from a private informal lender (% 15years and older)	2.43	1.73
Borrowed from a	2.67	1.1

private informal lender, female (% 15years and older)	6	1
Borrowed from a private informal lender, male (% 15years and older)	2.20	1.84

Source: Global Findex (2015)

Data from Global Findex shows that about 26% of females (below the national average of about 30%) have accounts with financial institutions in 2011 compared to 33% of males for the same year. The percentage of males who own accounts increased to 54.28% (about 63%) in 2014 while that of females also increased to 33.56%, which was about 29% increase.

It can also be gleaned from table 7 that there is also gender disparity in borrowing as 1.95% of females as against 2.18% of males borrowed from the financial institution in 2011. Both gender borrowing increased in 2014, while the females' borrowings increased by 112%, the males increased their borrowings by 193%.

On the other hand, borrowing from informal lender by females 15 years and above was 2.67% in 2011, higher than the national average of 2.43% and males borrowings of 2.20%. By 2014, the percentage value dropped for both gender and nationally. While borrowing by females dropped by 39.7%, borrowings by males dropped by 16.4% and national average dropped by 28.8%.

3.3 Summary of Findings

Gender inequality was persistent over the review period.

The capabilities of women as measured by GDI were low averaging 0.463 between 1997 and 2007.

There was gender bias in favour of women in life expectancy as life expectancy at birth averaged 51.1 years for women and 49.7 years for men.

There was gender bias in favour of women in education and income earned. While average literacy rate for women was 58.4%, that for men was 74.6%. Average income earned by women was \$687.4, while average income for men was \$1502, more than twice that of women.

Using GGI as a measure of gender equality, economic participation and opportunity had average values that indicate a mid-path between equality and inequality. On the other hand, education and health showed higher equality level. But political empowerment indicated higher inequality level.

Women had lower access than men to land, technology, labour market, political power, and financial services.

The female gender's control over their radio set was more limited than the male counterpart. The percentage of seats in parliaments held by women increased slightly over the years while that of men dropped slightly.

The female participation rate in formal labour force was all through the review period averaged 47.19% participation rate while the male labour force participation rate averaged 63.48%.

There was improvement in access to formal financial services by both genders.

IV. CONCLUSIONS AND RECOMMENDATIONS

Following the findings of the study, it can be rightly concluded that there still remains gender inequality in Nigeria despite the various programmes and policies implemented as part of the MDG 3. Thus, Nigeria did not achieve the MDG 3.

As the study also found that women have less access to productive resources than men, it is also evident that they even have less and limited control over the few productive resources they have access to. Men have more access to and control over productive resources.

Based on the following, the following recommendations are proffered:

All forms of discrimination against women must be stopped in all its ramifications: cultural practices, inefficient legal system and the lack of implementation of agreements on gender equality at local and national levels. Women should be encouraged to participate in politics and be part of the decision-making mechanism. Women leaders in politics and business should be encouraged to serve as mentor to younger ones.

Access to finance by women should be strengthened by formulating a financial policy that is best tailored for their needs. The informal sector, where many women participate in, should be encouraged to transit into the mainstream formal sector that will enhance their growth capacity.

Governments of all levels should endeavour to implement the 35% Affirmative Action to increase women's adequate representation in politics and decision-making mechanism.

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