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Gender Gap and Sustainable Human Development in Nigeria: Issues and Strategic Choices

¹Onyenenwa Cyprian Eneh and ²Anayo Dominic Nkamnebe

¹Institute for Development Studies, Enugu Campus, University of Nigeria, Nsukka, Nigeria

²Department of Marketing, Nnamdi Azikiwe University, Awka, Nigeria

Corresponding Author: Onyenenwa Cyprian Eneh, Institute for Development Studies, Enugu Campus, University of Nigeria, Nsukka, Nigeria Tel: +234-803-338-7472

ABSTRACT

Gender concerns militate against the extension of equal opportunities to women and children and therefore, lead to frustration, apathy, violence and lop-sided development and underdevelopment. Considering the unsung role women and children play in development and the need to operationalise equal opportunities for the enhancement of sustainable human development, this paper examines the various practices of marginalization of women and children in Nigeria. Based on interview conducted among women and children and evidence from key informant sources, the study identifies unemployment, inadequate health facilities, rights and disinheritance issues, suppressed status, child trafficking/labour/prostitution, poor representation in governance, underdevelopment and inadequate access to microcredit as some areas of marginalization against women and children. Recommendations on addressing the situation were made.

Key words: Gender gap, sustainable development, Nigeria

INTRODUCTION

With 140 million people, Nigeria is the most populous African country, has half of West Africa's population and over 25% of the Sub-Sahara Africa (SSA) and constitutes the largest market in the region. Nigeria's 923,768 square kilometers of arable land, diverse climate, culture and natural resources and 250 ethnic groups place it among the potentially richest countries of the world. But, contradictions between natural endowment and development abound. The 6th largest African producer and the 7th world exporter of crude oil paradoxically ranked 158th in the world's Human Development Index (HDI) and its chances of halving poverty and achieving other Millennium Development Goal targets by 2015 remain illusive. Notwithstanding the wide ratification and vaunted commitments to international and regional declarations, situation analysis of women and children in Nigeria shows that women and children are marginalised and denied the opportunities to develop to their fullest potential and to lend their hands in development. Gender concerns militate against the extension of equal opportunities to children and women and therefore, lead to frustration, apathy, violence and lop-sided development and underdevelopment (NPC and UNICEF, 2001).

The role women and children play in development remain majorly unsung. For instance, a misleading remarkable feature of the history of technological development is the invisibility of women. Only the scientific and technological breakthroughs of men were recognized and recorded.

Yet, women have been growers, gatherers, processors and storers of food from and even before, the beginning of recorded history. In many societies, women almost exhaustively undertake the activities of infant care, nursing, water and wood fetching and traditional spinning and weaving. They play key role as healers and as sources of knowledge and practice relating to contraception, the premature termination of pregnancies and the easing of labour, childbirth and menstrual experiences. Women were responsible for some early technological innovations, such as the digging stick (possibly the first lever) and the rotary quern (a hand-operated grain mill) as the world's first crank. There is strong probability that artifacts, such as cradles, the baby bottles, buttons and buttonholes and slings, which permit agricultural work while carrying an infant, originated with women (Encyclopaedia Britannica, 1973; Thomas and Tymon, 1982; Merritt, 2006).

Women's previously unacknowledged contributions to technological development in industrialized societies include cotton gin, the sewing machine, the small electric motor, the McCormick reaper, the printing press and the Jacquard loom. Women were not passive recipients of technology, but its users. Thus, they interacted in ways which fed back into and influenced the design of artifacts and systems. Recent studies of the technological capabilities of girls and women in countries, including Sudan, Sri Lanka, Zimbabwe, Nigeria and Zaire, have demonstrated the extent of their ingenuity in matters of food preparation, often in the face of great adversity. In strange lands and unfavourable conditions, women have innovated and adapted food production and processing techniques, identified sources of food from plants and trees in new environment and developed new processes for food preservation and preparation. In some societies, Men's work is to hunt and fish and then sit down; women's work is all else. Women's inability to patent invention was clearly an obstacle to recognition. Lack of capital to support a novel artifact was another barrier. Until 1882, when the Married Women's Property Act was passed, the British woman had no legal possession and control of personal property independent of her husband. The dominant role of warfare and military concerns in the development of technology is also contributory to women's absence from the pages of its history (Merritt, 2006).

In view of these and other important roles of women in development, it goes without saying that marginalization against women threatens development. Similarly, marginalization against girl children is anti-progressive attack on future generation and development and continuity of human race. It occasions degeneration of development and promotes decimation of human race. There is the need to operationalise equal opportunities for the enhancement of sustainable human development. Literature is agog with records of the violation of the rights of women and children in Nigeria (ANPPCAN, 1996; Eneh, 2000; Oloko, 1999a, b; Kolo, 1998). Many of these records are dated. Besides, there is the need to contribute to the discourse. This study, therefore, examines the various practices of marginalization and discrimination against women and children in development and offers far-reaching recommendations for policy implications, adjustment and implementation for the operationalization of equal opportunities to enhance sustainable human development. Following this brief initial introduction, the rest of the paper is discussed under the following headings: theoretical and conceptual framework, literature review, methodology, findings and discussion and conclusion and recommendations.

Theoretical and conceptual framework: Development is about human beings-child and adult, male and female. Man needs to develop to his fullest potential. Sustainable development is meeting the needs of the present generation without jeopardizing the chances of the future generations to meet their own needs. Sustainable development is all about equity, defined as equality of

opportunities for well-being, as well as about comprehensiveness of objectives. It aims at preserving the environment for the future generation, without denying the present generation the ability to meet their needs. It is a balance at meeting the socio-economic needs of the present generation and preserving the environment and saving the mother Earth (Soubotina, 2004).

Sustainable development is a process of change in which the exploitation of resources, the direction of investment, the orientation of technological development and institutional change are all in harmony and enhance both current and future potentials to meet human needs and aspiration. It is about long-term conditions for humanity's multidimensional well-being. Sustainable development is not about the society reaching an end state, nor is it about establishing static structures or about identifying fixed qualities of social, economic or political life. It is about promoting equitable and balanced development. Sustainable development is a comprehensive process involving complex relationships among various aspects of the society including population growth, improvements in education and health, environmental degradation and globalization. It seeks to reconcile the ecological, social and economic dimensions of development, now and into the future. It aims at promoting a form of development that is contained within the ecological carrying capacity of the planet, which is socially just and economically inclusive, so as to achieve the common future of humankind (Baker, 2006).

Sustainable human development is, therefore, development of human beings in a sustainable manner. The concept of equal opportunities for the enhancement of sustainable human development advocates a level playing ground for all, irrespective of sex, age, religion, tribe, race, etc., to operate in development for the present and future generations. The principle of equal opportunities is in tandem with the Golden Rule: Do unto others as you would have them do unto you, (The Holy Bible) found in the holy writs. It has also translated to human statutes as found in national, regional and global legal frameworks.

Literature review: The Beijing Conference of the United Nations adopted the Convention on the Elimination of all forms of Discrimination against Women (CEDAW), which has been ratified by most countries of the globe, including Nigeria. Similarly, the Child Rights Convention (CRC), which seeks to promote and improve programmes targeting child survival, protection, participation and development, was adopted by the United Nations in 1989 and has been ratified by 191 countries of the world. Consequently, the principle of equal opportunities is enshrined in the constitution of most countries, as well as in the relevant declarations of regions, such the Charter on the Rights and Welfare of the African Child of the Organisation of African Unity, OAU (now African Union, AU). Nonetheless, on ground and prominent as these legal frameworks may be, they remain idle paper works, hardly operationalised for the realization of equal opportunities extended to women and children. Arguably, this is one of the underlying factors of the lop-sided development and underdevelopment, especially in the developing countries (Eneh, 2000).

Notwithstanding the wide ratification and vaunted commitments to these conventions, recent situation analysis of children and women in Nigeria, shows that in every sector, women's low status in the society is one of the major underlying causes of the worsening condition of children and women. There are some strategic and over-arching gender concerns that militate against the extension of equal opportunities to women and children and therefore, jeopardise, rather than enhance, sustainable human development. These critical gender issues, which are as serious as they are cross-cutting, include inequality between men and women in social and legal practices, women's weaker position in decision-making and limited participation of women in governance.

Women and children are often marginalized in development in Nigeria and many developing countries. Discrimination against women and children inform social exclusion and poverty. The rights of women and children thus recklessly violated lead to frustration, apathy, violence and lop-sided development and underdevelopment (NPC and UNICEF, 2001).

The status, position and condition of the girl-child in the family and the community reflect the unpreparedness of the society to break the traditional gender discriminatory practices which affect the well-being of children and women. In Nigeria, discriminatory practices against the girl-infant, depending on the particular socio-cultural group, could be just notional or manifested socially by having a low-keyed naming ceremony or, at welfare level, in the form of Female Genital Mutilation (FGM). The prevalence of FGM ranges from 30% in Lagos to 90% in Anambra, Edo, Delta, Imo, Enugu, Ondo, Oyo and other States. The Nigerian female gets her genital mutilated as infant, adolescent or even just a few weeks before being delivered of her first child (FGN and UNICEF, 1997).

From the age of 7, other discriminatory social practices, which place the girl-child at a greater disadvantage over the boy-child, begin to manifest. These practices include unequal gender division of work and access to leisure, early marriage and female disinheritance. About 24.3% of women were first married at the age of 13 years. Female discrimination does not only deny the woman and girl-child access to resources, but also represents a concrete and constant reminder of their lower status in the society (FGN and UNICEF, 1997).

The Nigerian constitution stipulates equal rights, obligation and opportunities for all citizens. Non-discriminatory clauses are also contained in the United Nations conventions ratified by Nigeria (e.g., CRC, CEDAW, etc.). But, these are not necessarily reflected in the domestic laws. Besides, very little has been done concerning their implementation at national, state, local government and community levels.

Article 34 in CRC and article 16 in CEDAW provide platform for protecting the girl-child against sexual abuses. Also, child marriage is prohibited by law. Yet, sex abuse against the girl-child is a common offence and marriage of girls as young as 9 years in the northern parts of Nigeria frequently occurs. The incidence of early marriage and the lack of education on reproductive rights have equally introduced very young girls to sexual practices that invariably lead to increasing occurrence of Visico-Vaginal Fistula (VVF), Sexually Transmitted Diseases (STDs) and HIV/AIDS infection (FGN and UNICEF, 1997).

Though national statutes are replete with provisions aimed at protecting children and women, in reality they are at variance with local realities and practices at the community level. The tripartite system of statutory, customary and religious laws that operate in tandem with societal norms and values and coupled with lack of legal literacy, constitute serious obstacle to development of women and children. In Nigeria, although more women than men often participate in voting exercises, they usually retain less than 2% of elective or appointive positions. Women's low representation in decision and policy making bodies is partly due to traditional socialization, which emphasizes their contributions in private, in exclusion of their public, life. The political parties of the first (1960-1965) and second (1979-1983) Republics established viable women wings whose function included, *inter alia*, mobilization and political education of women. Evidence shows that the women wings of the various parties performed well in mobilizing women for voting *en mass*. But, the content of women's political education merely emphasized the supportive role of women in mobilizing votes for party candidates who were usually men, rather than women (FGN and UNICEF, 1997).

Girls are still subject to and victims of, harmful traditional practices, like FGM and withdrawal from school, as a result of the limited value put on educating the girl-child, compared to the boy. Yet, abounding evidences show that educating women lead to enhanced family income, health and hygiene, child education and wholesome up-bringing, as well as reduction in infant and maternal mortality rates. There is lack of parental care and increasing phenomenon of “street children.” Children are forced into child labour, which affects their survival and development. Temporary attraction of “business life”, as opposed to formal education, has led to an alarming dropout rate of boys from schools in the eastern states of Nigeria. Cases of child abuse are on the increase, with little recourse to domestic legal and/or any relevant caring welfare system, despite that Article 32 of the CRC embodies protection for children against economic exploitation and sets the motion for legislative, administrative, social and educational measures (NPC and UNICEF, 2001).

The patriarchal society leaves women significantly disadvantaged. In several areas of Nigeria, widow and female disinheritance practices represent the most blatant violation of the family and individual rights of the woman and girl-child. Increasing poverty, since the end of the oil boom in the late 1970s, has driven millions of children into types of child labour that are exploitative, hazardous and prejudicial to their welfare and development. Poverty, along with certain cultural traits, has resulted in the spread of street children, child begging, child trafficking, child prostitution, child abandonment, etc. Newly born children are abandoned in public places, such as markets, toilets, taxis and hospitals, by unwed young mothers fearing disgrace and stigmatization. In some cases, mothers that are unable to cope, simply leave their homes, abandoning their children to the weakened African extended family network, which has been impoverished in the economy of increasing poverty (Anumnu, 1995).

Worse still, there are no surrogate parents among the extended family relatives for these abandoned children as well as about 450,000 orphans aged 0-14 years found in the country even before the HIV/AIDS pandemic (NPC and UNICEF, 2001) took its debilitating turn. Only about 98 orphanages across the country and mostly privately owned, take care of most of these orphans with shortage of funding, personnel and facilities (Oloko, 1992). As HIV infections, which increased significantly in rate from 1.8% in 1990 to 5.4% in 1999, progresses from the asymptomatic to symptomatic stage and culminating in death, a vast number of children get orphaned. About 700,000 children had lost one or both parents to HIV/AIDS in year 2000. This figure is expected to rise to 2.5 million in 2010 (NPC and UNICEF, 2001).

Whereas in 1986 children, who lived and slept on the streets, were a rarity in Lagos, there were an estimated 8,000 of them in the early 1990s. Over 100 locations in Lagos alone were found to be occupied by these children (Oloko, 1992). Street families” are becoming prominent in urban slums and ghettos. These destitute families are found under bridges, in public toilets and in markets. The children are in precarious conditions. Street children who maintain little or no contact with their parents are most vulnerable. Those who work and spend most of the daytime on the street and return to their homes at night are not free from hazards. Commercial sexual exploitation of the girl-child has grown in scale and its links with commercial trafficking in women and children, with its role in the development of HIV/AIDS pandemic now tormenting the country. Child prostitution is common in Port Harcourt, Owerri, Calabar, Makurdi, Ilorin, Maiduguri, Lagos, etc. Family destitution has forced many youths to join gangs and criminal groups, resulting in a high wave of urban crime and the consequent sentencing and extra-judicial killing of youth offenders. The inadequate welfare and juvenile justice system has been unable to accommodate and/or correct the problem, culminating in indiscriminate imprisonment of children with hardened adult offenders and sometimes convictions far in excess of justifiable punishment for minors (NPC and

UNICEF, 2001; Chikwem *et al.*, 1989; Adedoyin and Adegoke, 1995; MWASDRS/UNICEF, 1999; Oloko, 1999a).

Nigeria has not suffered full-scale war, since 1970. But, the country has had an overdose of a series of localized, yet bloody, conflicts in different parts of the country. These upheavals are triggered mainly by ethnic or religious rivalries. The youth are used for fomenting these and similar troubles and for subsequent reprisals (Eneh, 2000). By the end of the 1990s, some teenagers were engaged in crimes of murder, arson and looting during clashes (NPC and UNICEF, 2001). There is also increasing activities of youth in cultism and political thuggery, as well as drug peddling, use and addiction (Kolo, 1998; Eneh, 2008).

Women are generally considered to be at the lowest rung of poverty ladder in Nigeria. This calls for women's economic, social and political empowerment. Robust economic growth and poverty alleviation cannot be achieved without these empowerments. Women participation in development in Nigeria has been rated very low due to poor and inadequate provision of various factors of production, due, among many other factors, to discriminatory ascribed cultural role and class of women in Nigerian society. For instance, the recent KEKE NAPEP programme (of the National Poverty Education Programme, NAPEP) favour more men than women entrepreneurs. A survey showed that 18 out of 20 (or 90%) are owned by men (NPC and UNICEF, 2001).

Microfinance is the provision of uncollateralized credit for enterprise development and growth by the poor, who are snubbed by commercial banks as a high-risk group. Women comprise nearly 74% of the 19.3 million of the world's poorest people served by micro financial institutions. This equals 14.2 million of the world's poorest women that access microcredit through the bank, NGO and traditional (non-banking) financial institutions. Also, approximately 60% of the beneficiaries were women. Six of the 29 microfinance institutions focused entirely on women. Of the other 23 mixed sex programmes, 52% of the clients were women. However, the percentage of women clients substantially decreased when only individual loans or "relatively high minimum loan amounts" were offered. Worse still, the situation in Nigeria is a contradiction. Some microfinance programmes involving non-governmental organizations, such Country Women Association of Nigeria (COWAN) and federal government institutions, such as the Nigerian Agricultural, Co-operative and Rural Development Bank (NACRDB), with rural focus, fail to empower the Nigerian women in the entrepreneurial world. Yet, it has been proven that women are more useful to their families, better team players and more faithful in repayment when granted microcredit than men. Men seize their improved finances to take more titles and marry more wives, only to start defaulting in repayment. Notwithstanding, women players in various sectors and sub-sectors of Nigerian economy continue to be marginalized in microcredit (Nkamnebe, 2009).

Evidence from the literature supports that women are part of the missing links in the development quagmire confronting the least developed economies, where Nigeria belongs. This assertion is buttressed by the fact that they (women) account for over half of the food produced in these (developing) countries, consist of one-fourth of the industrial labour force, in addition to fetching most of the household's water and fuel wood and being responsible for children and household chores (Anyanwu, 1994). Also, women have been identified as vital part of the Indian economy, (and) constitute one-third of the labour resource and primary member contributing in the survival of the family (Manimekakai, 2004).

MATERIALS AND METHODS

The major objective of this study is to examine various practices of marginalization and discrimination against women and children in Nigeria, with emphasis on the Southeast

Table 1: Distribution of interviewees

Group	No.	Grouping description	Informant type
Women	12	2 mothers	Informants
		2 nurses	Informants
		2 teachers	Informants
		2 lawyers	Informants
		2 FBO leaders	Informants
Children	10	2 aged 3-5 (basic education pupils)	Informants
		2 aged 6-11 (primary education pupils)	Informants
		2 aged 12-14 (junior secondary education students)	Informants
		2 aged 15-16 (senior secondary education students)	Informants
		2 aged 17-18 (tertiary education students)	Informants
Staff of NGO	2	Civil society	Key informants
UNICEF Consultants	2	Gender development organization	Key informants

geopolitical zone. The choice of the Southeast (home of the Igbos) is informed by their generally acclaimed entrepreneurial dexterity, which goes to say that if their women and children are given equal opportunity, they would contribute immensely to reviving the ailing economy. The Igbos generally are among the most entrepreneurial in Nigeria. They engage in businesses more often than majority of other ethnic groups in the country and are trained widely in search of business opportunities. Accordingly, any conclusion from this study is expected to generalize measurably the reality of typical Nigerian woman and child.

Considering the target group for the study - largely marginalized and discriminated groups - methodological appropriateness rather than orthodoxy is given greater consideration. Accordingly, the study adopted the depth interview and key informant technique. This helped to elicit important dimensions that ordinarily would be missed using questionnaires. Previous experience of the researchers with UNICEF, women and children equally positioned them for the field work.

Twenty-six persons interviewed (as distributed in Table 1) were 12 women, 10 children, 2 staff of child rights non-governmental organisations (NGOs) and 2 consultants of the United Nations Children's Fund (UNICEF).

Among the twelve women were 2 mothers, 2 nurses, 2 teachers, 2 lawyers, 2 faith-based organization leaders and 2 community leaders. Among the ten children interviewed were 2 (aged 3-5) pupils of basic school, 2 (aged 6-11) pupils of primary school, 2 (aged 12-14) students of junior secondary school, 2 (aged 15-16) students of senior secondary school and 2 (aged 17-18) students of tertiary institutions of learning.

Two field staff of the African Network for the Prevention and Protection against Child Abuse and Neglect (ANPPCAN) and two UNICEF consultants served as key informants. ANPPCAN is the leading NGO into prevention and protection against child abuse and neglect as well as child rights monitoring in all the States of Nigeria. Both the African continental headquarters and the Nigerian headquarters are in Enugu, the notional capital of the Southeast geopolitical zone of Nigeria. The UNICEF consultants have been serving for over five years with UNICEF Nigeria Zone A Field Office, which covers the five States of the Southeast geopolitical zone, six States of the South-south and Benue State. UNICEF is the arm of the United Nations that is dedicated exclusively to children and women. The experiences of the key informants reflected in their depth and diverse knowledge of the situation of children and women in Nigeria.

The interview was guided by the question: What are the major marginalization and discriminatory practices against women and children? The key informants were generally asked

to explain their experiences regarding marginalization and discriminatory practices against women and children. Responses from these interviews were analysed for content.

RESULTS AND DISCUSSION

The marginalization and discriminatory practices against women and children were grouped under labour and unemployment, inadequate health facilities, rights issues and disinheritance, suppressed status, child trafficking/labour/prostitution, poor representation in governance, underdevelopment of women and children and inadequate access to microcredit.

Labour and unemployment: Women are marginalized in employment. Although, the population of women is greater than that of men, male workers dominate all worker groups, such as the Force (Army, Airforce, Navy, Police, Federal Road Safety Corps and Civil Defence Corps), organized private sector, ministries and parastatals in Nigeria. The exceptions were teaching and nursing professions only.

A combination of unemployment, parental greed and family destitution has pushed many children into street life and gangsterism and the subsequent imprisonment or extra-judicial killing of offenders. The child prisoners get hardened, rather than reformed, by inmate hardened adult offenders.

These findings agree with earlier submissions. Street families have grown in urban slums and ghettos as destitute families living under bridges, in public toilets and in markets (Oloko, 1992). Eneh (2009) referred to the growing army of unemployed school leavers and graduates, more (14%) of whom were female than male (10.4%) (Table 2).

Worse still, the female gender suffers greater insecurity in employment prospects and there is the existence of gender wage differentials. Females are deprived of the freedom of choice of trade, occupation and profession, as cultural and traditional norms prohibit them from undertaking certain trades and occupations. For instance, they are not expected to be commercial vehicle drivers (and by corollary, pilots, train drivers and ship captains), auto mechanics, plumbers, upholsterers, electricians and soon. Sometimes, females are prohibited from salaried employment unless they have the consent of the men, who in most cases, control the earnings there-from (International Labour Organization ILO, 2007), thereby reducing the females to the status of beasts of burden or slaves of a kind.

Table 2: Unemployment rates among school leavers and graduates, their age-groups and sex in 2001

Description	Year 2001 (%)
National (composite) unemployment rate	13.7
Educational level	
No schooling	12.8
Primary school leavers	8.7
Secondary school leavers	13.0
Graduates of tertiary educational institutions	9.5
Age group	
15-24	28.9
Sex	
Male	10.4
Female	14.1
All groups	11.8
Eneh (2009)	

Inadequate health facilities: In some places women and children have no or inadequate healthcare facilities, including ante natal care, birth attendance and family planning services. In some instances, some of these facilities may be available, but priced out of the reach of women and children. Women and children are more susceptible to easily preventable and communicable diseases due to ignorance, poverty and inability to act and take decisions (without the consent of men). They are still expected to act like robots.

Rights issues and disinheritance: The complex socio-cultural, economic and political environment in Nigeria conspire to deny females access to certain rights that foster development. Earlier report (NPC and UNICEF, 2001) agrees with this finding by submitting that in some instances, the basic rights of women (and girl children) to human dignity are denied them through cultural practices, such as Female Genital Mutilation (FGM), harmful widowhood practices, forced marriages, early marriages, physical and emotional abuse by husbands and other males. Sexual harassment at home and workplace is another problem that women have to contend with.

Girls were caused to drop from school to assist with household work, such as baby-sitting or street hawking to raise household income. This disconnects them from the chances of being educated and their attendant benefits of development to full potential, ability to contribute to national development through enhanced family health and hygiene and reduction in infant and maternal mortality rates.

Children are coerced into or induced (sometimes, with money) to foment crises, in the bid of which some of them lose their lives – and no compensation is paid to their parents. Many cultists, political thugs, operators of electoral malpractices, hired assassins, kidnappers, operators of religious riots and ethnic militia are sponsored youths. This finding is in agreement with earlier reports that some teenagers were engaged in crimes of murder, arson and looting during clashes and that there is increasing activities of youth in cultism and political thuggery, as well as drug peddling, use and addiction (NPC and UNICEF, 2001; Kolo, 1998; Eneh, 2008).

Other rights denied girls and women are inheritance rights, opportunities for self improvement, democratic principles and rights to child custody. Anumnu (1995) had reported that widow and female disinheritance practices led to increasing poverty, which has driven millions of children into types of child labour that are exploitative, hazardous and prejudicial to their welfare and development. Poverty, along with certain cultural traits, has resulted in the spread of street children, child begging, child trafficking, child prostitution, child abandonment, etc.

Suppressed status: With their suppressed status, women are not legally recognized as adults. Hence, they are not allowed to bail someone from the police or guarantee a credit, cannot own property (since, in some cases they are regarded as property) and cannot contract legally enforceable decisions without the male consent. Earlier workers submitted that the status and position of women and girl-child in the society reflect the traditional gender discriminatory practices which affect the well-being of children and women. These practices include unequal gender division of work and access to leisure (FGN and UNICEF, 1997). Until 1882, the British woman had no legal possession and control of personal property independent of her husband (Merritt, 2006).

Child trafficking/labour/prostitution: Child labour has grown in dimension from the traditional practice of releasing one's child to help with house chores in a relation's household to hiring the

child at exorbitant rate to foster a parent, who in turn, subjects the slave girl to child labour or prostitution in attempt to recoup the unfair charge from the child's parent(s). In agreement with this finding are earlier reports that sexual exploitation of the girl-child has grown in scale and its links with commercial trafficking in women and children (NPC and UNICEF, 2001).

Poor representation in governance: Women are poorly represented in governance, despite their greater population. Hence, they are not given due consideration in the process of formulating national policies. As a result of the fact that traditional beliefs and cultural practices generally exclude women in decision making, their interests are not often presented, canvassed and addressed or considered. Consequently, women and children lack in fair share of budgets and policies.

Underdevelopment of women and children: More than half of the population (women) are marginalized in Nigeria. Therefore, development has remained lop-sided and sluggish. Worse still, children - the future generations - are left underdeveloped. Concurring with this finding, Lopez-Claros (2008) opined that, The economy is not only a function of adequate levels of available finance, a reasonably open trade regime for goods and services, but more and more, is also dependent on our ability to tap into a society's reservoir of talents and skills.

Inadequate access to microcredit: A large percentage of women live in rural areas which are characterized by poverty, illiteracy, ignorance, lack of social and economic amenities and subsistence. Rural women, thus, are the poorest of the poor. The indispensable and unappreciated household chores, which women engage in, take a toll on their strength and time and reduce their engagement in other financially lucrative ventures. All these contribute to women bearing a disproportionate burden of the world's poverty.

According to Nkamnebe *et al.* (2009), the federal government of Nigeria recognized the need to encourage women and small enterprises through the provision of credit. This informed the policy reform with respect to bringing the micro finance institutions (MFIs) under the control of the CBN in 2005. Other programmes developed in the past to specifically assist women and other operators of micro, small and medium enterprises (MSMEs) include the Peoples Bank of Nigeria (PBN) initiative, the Family Support Programme (FSP), the Family Economic Advancement Programme (FEAP) and currently the National Poverty Eradication Programme (NAPEP), among many others. Donor community and other international agencies have equally realized the need to nurture viable micro-enterprise and SMEs sector through concessional credit and selected interventions. For instance, in 2006, the International Finance Corporation (IFC) provided a US\$15 million gendered credit through a commercial bank under its Gender Entrepreneurship Markets (GEM) programme (www.ifc.org). In fact, the MSMEs account for about 95% of manufacturing activity and 70 per cent of industrial jobs in the formal sector. But these efforts did not succeed, as three largest programmes (FEAP, NACB, PBN) recorded high losses of US\$ 100 million in form of bad debt (Bamisile, 2006). Despite this policy direction, insecurity, corruption and poor infrastructure prevent them from really serving as motors of growth (Kauffmann, 2005).

Women have a higher turn-down rate for loans. Corroborating this finding, Bamisile (2006) had found that about 65% of active population, most of them women, have been excluded from the formal financial institutions.

CONCLUSION AND RECOMMENDATIONS

Based on interview conducted among women and children and evidence from key informant sources, the paper identifies unemployment, inadequate health facilities, rights and disinheritance issues, suppressed status, child trafficking/labour/prostitution, poor representation in governance, underdevelopment and inadequate access to microcredit as some areas of marginalization against women and children. Recommendations on addressing the situation were made. Discriminatory and marginalisation practices against women and children continue to hamper sustainable human development in Nigeria. These problems threaten the very existence of women, hinder their capabilities and distract them from pursuing sustainable human development. The various international and partnership agencies, governments and non-governmental organizations (NGOs) have sought through diverse means (such as the creation of policies and a variety of institutions with various socio-economic empowerment programs for women) to remedy this state of affairs, but political will and commitment to project satisfactory implementation are yet to operationalise equal opportunities to greatly enhance sustainable human development. Despite all national laws and international conventions addressing the rights and discrimination and marginalization of women and children, the realization of equal opportunities is still a far cry from what it ought to be in Nigeria.

Many women are unemployed, under-employed and victims of unfavourable gender wage differentials. Unemployment, parental greed and family destitution combine to push many children into street life and gangsterism and the subsequent imprisonment or extra-judicial killing or hardening/torture by hardened fellow adult repeated offenders. Inadequate and/or expensive healthcare facilities lead to susceptibility of women and children to easily preventable and communicable diseases. Women are poorly represented in governance, hence their welfare and development suffer. Women (and girl children) are denied some basic rights. Again, females are deprived of the freedom of choice of trade. These practices conspire to disconnect them from the chances of being educated and their attendant benefits of development to full potential, ability to contribute to national development through enhanced family health and hygiene and reduction in infant and maternal mortality rates. With their underdevelopment, they cannot jump out of the circle of poverty. The result is that they remain poor because they are poor. Their children inherit their poverty and the future society will remain poor. Therefore, except the principle of equal opportunities for all is operationalised for sustainable human development, development will continue to elude Nigeria.

The following recommendations are, therefore, pertinent:

- Concerted efforts are imperative to mainstream inherent relevant genders issues in specific programmes. The relevant organs of government must establish a legal department to focus mainly on advocating legislation against social and legal practices against women and girls, codification of relevant customary laws so that they can be tested for fairness and equity, provision of legal education for women and incorporation of the principle of international conventions into the domestic laws
- More women programmes of national scope that go beyond women welfare to issues affecting women's overall status in society need to be instituted. Existing programmes and institutions, such as Better Life Programme, BLP (established after Nigeria ratified the CEDAW in 1984), National Commission for Women, NCW (created in 1989) with corresponding State and Local Government structures, Women Desks in government ministries and parastatals, Centres for

women education, Family Support Programme, FSP (established in 1995), National Child Rights Advocates of Nigeria, NACRAN, (established in 2001), etc. must be strengthened and more created to cope with increasing population and sophistication, which invariably translate to domination and marginalisation of vulnerable women and children in the society

- A comprehensive national policy for women and children need to be prepared and implemented. This document needs to be reviewed periodically to ensure the incorporation of the perspectives of the African Charter on the Rights of the Child, CRC and CEDAW. The United Nations Development System in Nigeria must champion support to government and non-governmental organisations for women and girls development
- There is an urgent need to advocate policy changes embracing articles 20, 25, 37 and 38 of the CRC by the juvenile justice system and to provide support to minimize the dichotomy between statutory and customary laws of Nigeria. Advocacy initiatives to promote policy changes, accountability and more financial commitment to the cause of children and women at the national and sub-national levels need to be enhanced. Substantial work is required in case of monitoring, harmonization of policies and legislative development in support of women and children to further safeguard their rights
- There is an apparent feminization of poverty, which calls for policies and measures through microfinance strategies that will specifically address the dire needs of Nigerian women entrepreneurs. Extending credit to Nigerian women involved in agricultural activities, in cottage industries, etc. will enhance sustainable human development in the country

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