

## **The Dynamics of Women Participation in Democratic Politics and Sustainable Development in Africa**

Joe Duke II

### **ABSTRACT**

In spite of the critical role that women play in sustaining the family, and the contributions they make to economic and other development of African societies, they have largely been excluded from participation in the decision-making processes and mainstream activities of most facets of life, including politics. This paper examines the factors that hinder women's participation in democratic politics and traces them mainly to the existing institutionalized structures, beliefs, and value systems. It argues that although there are liberal constitutional provisions and public policies which espouse and advertise the full guarantee of women's rights in a number of African countries, reality on-the-ground shows that deep traditional and cultural barriers which constrain women continue to exist. The paper suggests strategies for facilitating women's participation to principally consist of a conscious inculcation of deep cooperative attitude and solidarity among women themselves. It recommends legislation of meaningful laws and policies that will facilitate the inclusion of the female population in the political processes; the establishment of 'Women's Bank' dedicated to supporting female entrepreneurs and business persons; and, massive promotion of the education of women/girl-child.

**Keywords:** Democracy, Women, Sustainable Development, Africa, Culture

### **INTRODUCTION**

The development of a nation and establishment of a just, equitable, balanced, viable, healthy, and prosperous society depends, to a large extent, on the full and active participation of women in the political deliberations and key economic activities of that nation, beyond the window-dressing of featuring in the fanfare at political rallies and similar events. It is, therefore, arguable that addressing the issues surrounding women's inclusion in public life is key to the emergence of an economically sustainable society.

The core objective of this paper is to examine the sources and causes of the problems that hinder the participation of women in democratic politics in Africa and their effect on the development of society. In order to achieve the paper's objective, literature relating to women's participation in society and organizations is reviewed. The conflict theory provides the foreground for the discussion, as it finds relevance in the study of women's progress in society. Evidence is provided to show that, in spite of the relative significant advances made in mainstreaming women into the polity in a number of nations worldwide, their position still remains relatively marginal in most of Africa. A number of socio-cultural and infrastructural issues that serve as impediments to the participation of women in democratic politics are identified. The paper attempts to

establish the connection between democratic participation and economic empowerment. Recommendations of strategies and measures designed to help facilitate the inclusion of women in democratic politics in Africa are made.

## **BACKGROUND**

Even though it has been argued that women have generally transitioned from dependence on their husbands to dependence on the state and this shift has largely improved their position and given them new resources for mobilization, protest, and political influence, evidence of their subordination still remains (Waylen, 1998). In Africa, women's lack of participation in decision-making processes and access to power are critical issues that have long been ignored. This situation accounts for the trivialization, if not total disregard, of the concerns of women particularly in this region, where women continue to remain oppressed and struggle over virtually everything; from basic survival to resource ownership. The problem, in this regard, is especially acute in those countries of Sub-Saharan Africa in which the existing structures of society serve to perpetuate cultural practices that ensure the subjugation and marginalization of women in virtually all spheres of life.

The level of political participation of women continues to be adversely affected by a myriad of environmental factors despite the fact that there have been marked improvements in the general rate of literacy and political awareness among women. The customary and traditional laws, for instance, have always given more power and control over resources and decision-making processes to the men, hence making most systems largely undemocratic. This partly explains why women's socioeconomic and political growth remains stunted. The dilemma for women, today, is that despite the liberal provisions of national constitutions and various state policies, deep structural inequalities still remain in most societies. Further compounding this problem is the recent heightened level of violence and general criminalization of politics in African countries.

Regardless of the recent progress made by women in such areas as education, the professions, and employment, the female folk still remain largely excluded from the mainstream of political, economic, and social life of most societies in the region. This situation presents a paradox because of its implications for the female population, in particular, and society, as a whole. In Nigeria, for instance, women make up almost half of the total population at 48.78 percent (Federal Republic of Nigeria, 2007). Sidelining, in any way whatsoever, such a substantial portion of the population has far-reaching ramifications for the systemic development of the nation, and more particularly its ability to meet the targets of some important globally subscribed human development such as the Millennium Development Goals (MDGs). However, as suggested, women's lives, education, and their entry into the professions might break the historic cycle of violence and domination (Gilligan, 1993).

## **OVERVIEW OF LITERATURE**

The discussion of women's participation in democratic politics and its nexus with the achievement of sustainable development in Africa in this paper will proceed from the perspective of the Conflict Theories. This set of theories basically focuses on the disparities and inequalities inherent in the infrastructures of most social groupings, and how the ensuing power distribution gives rise to class (gender) conflicts. The Conflict Theory draws mainly from the works of Karl Marx in the 19<sup>th</sup> Century, which sought to explain the basis of social conflict in societies (Wikipedia, 2010a).

Marx's theory suggests that the most definitive element of all social relations among people in the society is economic in nature. According to him, human beings are basically driven by a need to satisfy their livelihood requirements, which in turn compels them to work in order to earn some income. It is in this process of securing an income that they necessarily come under economic arrangements that typically deliver the levers of power and control to the owners of capital and other critical resources used in production. Therefore, the dynamics of the resulting relationship is what defines the structure of society rather than a deliberate effort by a particular class to dominate the other.

As the owners of production capital naturally seek to ensure the maintenance and protection of their interests, so do conflicts arise between them and the economically weaker sections/classes of that society or group. These conflicts eventually lead to deep resentment, revolts, and, ultimately, revolution. While the effects of such revolution may be disruptive in the short-term, the long-run results are often arguably progressive for society. It is the disruptions occasioned by revolution that have informed the transition of society from a feudalistic to capitalist and then socialist one. It is still these disruptions that have partly informed the emergence of what can conveniently be termed here in this paper as a socio-capitalist economy in contemporary times, which is best represented by a mix of both socialist and capitalist principles of economics in macro economic management of states – a trend that has recently manifested across United States of America and European Union states in the management of the financial crisis in the state economy and its institutions.

To maintain continued dominance of society, the owners of capital necessarily employ the instruments of oppression. These instruments are typically represented by the obvious and subtle control and use of government, police and religious institutions. Added to this is the continued use of land as a tool of marginalization in African societies. Arising from this dominance is the insinuation and support of the superiority of the controlling class (male) in virtually all facets of social life. In the context of male-female relationship in African societies, the denial of access to land and other resources, tight control of organizational hierarchy, unfavorable economic and social contracts, income disparities or wage gaps, access to education, and a stifling domestic regime for women all result in the emergence of a conflict situation and continual struggle for equality that is both energy-dissipating and wasteful for the society at large. As suggested by Marx, societies that are founded on exploitative economic arrangements, generated within themselves, are bound to self-destruct (Wikipedia, 2010a).

### **A Brief Chronicle of Women in Politics**

In spite of the severe obstacles encountered, many women in several countries across the world have demonstrated the capacity of the female folk in delivering on performance, by reaching great political heights and attaining remarkable successes. Some of such women include the following: Indira Priyadarshini Gandhi - the Prime Minister of the Republic of India for three consecutive terms from 1966 to 1977 and for a fourth term in 1980. She was unfortunately assassinated in 1984. She was India's first, and to date only, female Prime Minister. She was the world's longest serving woman Prime Minister, occupying the office for 15 years (Wikipedia, 2010b); Margaret Thatcher - Britain's first female Prime Minister and first British Prime Minister in the twentieth century to win three consecutive terms of office. A lawyer, Thatcher vigorously advocated public spending cuts, limited money supply, and higher interest rates as ways of ensuring fiscal discipline and prudence in government. Although her privatization program led to union opposition, labor unrest, and high unemployment,

Thatcher is credited with pioneering the effective use of privatization as a tool for ensuring economic growth in society (Wikipedia, 2010c); Maria Corazon Sumulong Cojuangco Aquino - the 11<sup>th</sup> President of the Philippines and the first woman to hold that office. By becoming the Philippine President, Aquino also became the first popularly and democratically-elected female President and head of state in Asia. She was dubbed the "Saint of Democracy," due to her well-known spiritual life and strong adherence to non-violence and democratic principles (Wikipedia, 2010d); Benazir Bhutto - the first woman elected to lead a Muslim state, Pakistan. She had led her country twice before as Prime Minister (1988–1990; 1993–1996). She was Pakistan's first and only female Prime Minister. She won election as Prime Minister again in 2007 for the third time, but was assassinated in the same year (Wikipedia, 2010e); Nancy Patricia D'Alesandro Pelosi - the 60th and current Speaker of the United States House of Representatives. Before being elected Speaker in the 110th Congress, she was the House Minority Leader from 2003 to 2007, holding the post during the 108th and 109th Congresses. Pelosi is the first female Speaker of the House and second in the line of presidential succession, following Vice President Joe Biden, which makes her the highest-ranking female politician in American history (Wikipedia, 2010f); and, Mary Robinson - President of Ireland – 1990. Interestingly, her successor was Mary McAleese, who assumed the presidency in 1997 and was re-elected, without contest, to another seven-year term in 2004 (Wikipedia, 2010g).

This distinguished list also includes:

Tarja Halonen - President of Finland (2000); Gloria Macapagal - Arroyo, President of the Philippines (2001); Mame Madior Boye - Prime Minister of Senegal (2001); Megawati Sukarnoputri - President of Indonesia (2001); Luisa Diogo - Prime Minister of Mozambique (2004); Michelle Bachelet - President of Chile (2006); Micheline Calmy-Rey - President of Switzerland (2006); Ellen Johnson-Sirleaf - President of Liberia (2006); Pratibha Devisingh Patil - President of India (2007); Cristina Fernandez de Kirchner - President of Argentina (2007); Madeleine Albright – 64<sup>th</sup> US Secretary of State (1997); Condoleezza Rice – 66<sup>th</sup> US Secretary of State (2005); Hilary Clinton - US Secretary of State (2009); and, Laura Chinchilla - President of Costa Rica (2010).

Locally, in Nigeria, notable examples of women who have made their mark in politics and governance include: Queen Amina – head of the northern Nigerian Hausa city-state of Zaria in the 16<sup>th</sup> century. Amina, a great military leader, brought most of the other Hausa land city-states into her orbit, and is credited with encouraging them to surround themselves with huge defensive mud walls. She also opened up trade routes to the south, enriching Zaria's economy with gold, slaves, and kola nuts (Wikipedia, 2010h); Margaret Ekpo – Nigeria's foremost women's rights activist and social mobilizer. She ranked among the pioneering female politicians in the country's First Republic in the 1960s. She played major roles as a grass root and nationalist politician in the Eastern Nigerian in the era of an hierarchical and male dominated movement towards national independence (Wikipedia, 2010i); Dorothy Nkem Akunyili - the former Director General of National Agency for Food and Drug Administration and Control (NAFDAC) of Nigeria and current (since December 17, 2008) Nigerian Minister of Information and Communication. Upon taking over leadership of NAFDAC, Akunyili established as her top priority the eradication of counterfeit drugs and unsafe food. Before she assumed duty, Nigeria had become a hotbed for fake and substandard food and drugs, as these were routinely dumped on the country, unrestrained. Now, as the Nigerian Minister of Information and Communications, she is devoted to rebranding Nigeria's somewhat tainted national image (Wikipedia,

2010j); Ngozi Okonjo-Iweala - former Finance Minister and Foreign Minister of Nigeria, notable for being the first woman to hold either of those positions. She was instrumental in helping Nigeria obtain its first ever sovereign credit rating (of BB minus) from Fitch and Standard & Poor's. She served as Finance Minister from July 2003 until her appointment as Foreign Minister in June 2006. Okonjo-Iweala was considered a possible candidate for the top job of World Bank President. On October 4, 2007 she was appointed Managing Director of the World Bank for African Region (Wikipedia, 2010k); and, Deziani Allison-Madueke - the first person to be appointed as Oil Minister in Nigeria in recent times. This important and prized portfolio had lately become the exclusive preserve of sitting Presidents of the country until she became appointed in 2010. She was also formerly the Minister of Transport.

The above chronicle provides eloquent testimony to the achievements and potentials of women in democracy and governance. Many other women have also contested for political positions, won, and occupied local government (mayoral), parliamentary, and other offices in Nigeria, as is the case in many other countries.

### **The Current State of Women Participation in Democratic Politics**

The dilemma for women today, however, is that despite the liberal provisions of the constitution and laws of various countries, serious inequalities remain. Indeed, right from the days of the freedom struggle, women have been consistently encouraged to take part in active politics. However, their actual participation remains relatively low in spite of the fact that there has been remarkable increase in the level of literacy and political awareness among them.

For instance, the Beijing Women Conference of 1995 (Beijing Platform of Action), resolved that thirty percent of all elective office be reserved for women, especially parliamentary ones. Records from 28 of the 39 parliamentary elections conducted in 2005 showed that good progress has been made in terms of meeting this 30 percent benchmark. Norway recorded 37.9 percent women of all of its elected officers. Denmark, Sweden, and Germany equally exceeded the 30 percent benchmark in the same period. In Africa, Rwanda, Burundi, and the Republic of Tanzania are the leading lights as they had each achieved the 30 percent level by 2005. In Latin America, noteworthy progress has been made as well. A case in point is Honduras, where an 18 percent increase was registered, bringing the total to a record level of 23 percent of women participation. Similar progress was reported in Venezuela at a 17.4 percent increase. Similarly, both Argentina and Bolivia had since implemented electoral quota to promote women candidacies in their parliaments (Udogu, 2007).

However, in spite of the fact that 20 percent of parliamentarians worldwide elected in 2005 were women, the picture in the African Region is still largely dismal (Udogu, 2007). In Nigeria, for instance, female membership in all political parties in 1999 was just five percent. Between 1999 and 2003, only 12 seats out of 990 in State House of Assembly (regional parliamentary) were occupied by women. Of the 774 local government (mayoral) chairs available during the same period, only nine were held by women. Similarly, a dismal 17.8 percent of the municipal Councillorship positions were held by women. Between 2003 and 2007, women made up only 3.67 percent of the population of the Senators in the National Assembly (parliament). At the lower house of the national parliament (the House of Representatives), women constituted only 6.39 percent (Oha, 2007). In that country's 2007 elections, out of a total 7,160 candidates that contested in the April elections, only 628 women participated. Specifically, of the twenty-five candidates that contested for the office of the

President, only one was a female. Similarly, only five women contested for the office of the Vice President. A total of 474 candidates contested for the gubernatorial elections in the thirty-six states of the federation. Out of this figure, only 14, or three percent, were women. Twenty-one female candidates contested for the office of Deputy Governor. While 799 contested for the senate, only 59 women, or 7.4 percent of the population, participated. Of the 2,342 that contested for seats in the House of Representatives, only 150, or 6.4 percent, were women. Out of the 5,647 persons that contested for the State House of Assemblies, only 358, or 6.3 percent, were women. Currently, there are only nine female senators out of 109 Senators, translating to an unimpressive 8.2 percent. At the lower parliamentary section, the House of Representatives has only 27 women, constituting 7.8 percent of the 360 members. In total, there are only five female Deputy Governors in Nigeria, from Imo, Lagos, Ogun, Osun, and Plateau States (Udogu, 2007).

The above statistics speak volumes about the level of women's active involvement or participation in the politics and general development of a typical West African country like Nigeria. Although the statistics above captures only elective positions, the story is the same or even worse in executive appointments in government and business. It would appear that women are invited only to complete the numbers in the local political arrangements.

Although women typically turn up in large numbers at virtually every political election, where they even constitute more than half of the population in many countries, they are visibly absent in key government and other offices. Similarly, women remain concentrated in the so-called "female professions" and, at best, in the middle-level management positions. This, therefore, ensures that they remain excluded from the decision-making processes at higher organizational levels. Thus, women are grossly under-represented wherever key and sensitive decisions are being made, regardless of the institution involved Wikipedia (2010). This is especially true within government machinery despite the fact that most countries are signatories to many UN conventions and resolutions on gender equity.

The reality of women is that they remain a vulnerable marginalized group that is yet to enjoy equality in status and access to services and resources with their counterparts. Women are found at the bottom rung of the poverty ladder and illiteracy. They are also concentrated in rural areas where facilities and services are scarce. Women are also highly susceptible to the adverse impacts of economic and other structural policies and programs. Cuts in social expenditure, such as in health and education, mostly affect women and girls who are victims of the worst forms of violence.

### **IMPEDIMENTS TO THE PARTICIPATION OF WOMEN IN DEMOCRATIC POLITICS IN AFRICA**

A wide variety of factors are responsible for the current low level of women participation in democratic politics. The problems that challenge women the most in the African setting include the following:

**The local traditional/cultural beliefs and values:** This factor forms one of the most important impediments to the participation of women in most facets of public life. African traditions have mainly defined and ascribed separate roles to males and females. While the male roles are more empowering, the female roles are disempowering. These gender roles and

societal expectations hinder the participation of women in politics. Non-conformists are made to suffer the negative effects of “group-think”.

In Nigeria, for instance, the culture and traditions of most communities actually violate women’s rights and impede gender equality. Women are regarded as the weaker sex; they are not supposed to own properties; only get to speak when spoken to by men; and, remain relevant essentially in the kitchen and bedroom. Further compounding this circumstance is the demand on the women as wives, mothers, and home keepers, leaving them with little time and energy to partake in political meetings and campaigns, which unfortunately take place at very odd hours and with no strict compliance to time. This unfriendly time schedule excludes women who often have other domestic issues to cope with.

**The Patriarchal system:** Most of our communities are patriarchal in nature. Men remain at the helm of affairs and make decisions virtually exclusively, even when the issues border on women. The few women who venture into ‘the man’s world’ feel inhibited to speak, especially when they are in large, male-dominated assemblies. Those who muster up enough courage and strength to speak receive very scant attention and respect.

**The economic dependence of women:** More than men, women suffer an acute lack of access to capital for business and other purposes. With limited access to land or total denial of land-ownership rights, it remains a daunting task for most women to engage in sustainable economic activities of any commercial significance. Their dependence on family networks for financial support further drives down the instrument of subjugation among them. Women’s unequal access to, and control of, resources is therefore an important problem and is at the heart of the causes of their low level of their political participation.

**Relative illiteracy and low educational levels of women:** Two-thirds of the approximately 880 million illiterate adults in the world are women; 60 percent of the 135 million children in the world between ages seven and eighteen who are not receiving education are girls; and, only one out of every four girls who begin primary school remains in school four years after (Negash, 2006). These statistics paint a dismal picture about the state of women/girl-child education across the globe. Most cultures promote the belief that the girl-child does not require formal education (which is the most potent tool for human empowerment), simply because she will be married off and become a housewife anyway. This increasingly unsustainable belief unfortunately still finds resonance in certain societies in Africa till date. It presents a most disempowering factor for women’s development, as it serves to limit the educational attainment of females, especially in the rural and traditional societies.

**The use and misinterpretation of religious text:** Religion is one of the instruments used in keeping women in perpetual servitude, domination, and slavery. The beliefs and values of most religions are sexist and patriarchal in structure and character, as they perpetually seek to subjugate women. The arithmetic of one party in a formal marriage relationship being entitled to four times the number of the opposite sex as spouses speaks volumes about the value or weight being given to either gender. Similarly, the continued reference to the subservient position of the female gender is testimony to the perception of the place of women in the scheme of things.

**Electoral violence:** This unfortunate phenomenon, is curiously gaining ascendancy in a number of African countries and serves as a strong deterrent to the full participation of women, who are generally considered to be the weaker sex on account of their physiological make-up. Curiously, even where women do not feature as candidates in elections, armed thugs and other political-gangsters target women for rape, torture, and murder as the expression of their discontent with election proceedings or outcomes.

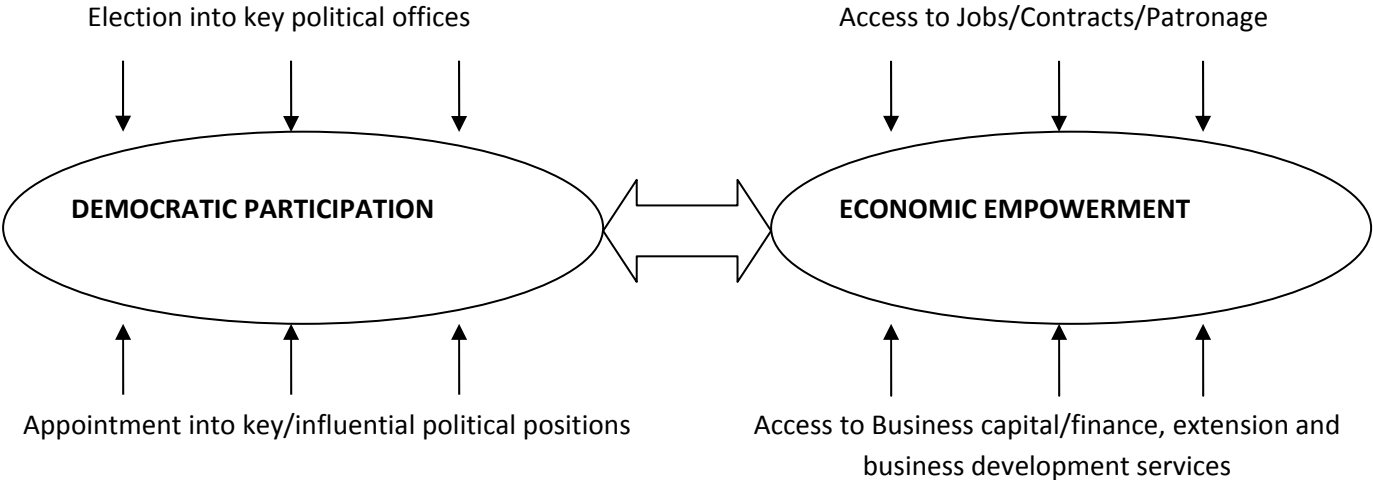
**The Significance of Participation in Democracy for Women**

A full and equitable participation in democracy by women is a signpost of a number of things, which can be articulated as follows:

**A Sense of belongingness and self-worth:** Where women are fully integrated into the mainstream of society, including politics, a deep sense of commitment to community goals and objectives pervades their psyche, and they, naturally, will tend to be more productive. Such integration further fuels a heightened sense of value, self-worth and importance; which are positive motivating elements for human beings.

**Inclusion:** Participation in the democratic processes and programs by women engenders a feeling of ownership and loyalty to societal causes and projects.

**Opportunity to prove personal and group worth:** Participation in democracy extends the opportunity for women to prove their worth, individually and collectively. This point has been clearly demonstrated by several female politicians across the world.



**Figure 1: The nexus between democratic participation and economic empowerment**



## **DEMOCRATIC PARTICIPATION VS. ECONOMIC EMPOWERMENT**

Democratic participation and economic empowerment are mutually supporting phenomena, as each one fuels the other. According to a fairly recent UNDP Human Development Report, while women in Africa represent 52 percent of the total population, contribute approximately 75 percent of the agricultural work, and produce 60 to 80 percent of the food, they earn only 10 percent of African incomes, and own just one percent of the continent's assets (Negash, 2006).

In Africa, most women are compelled to find employment in the informal sector, which includes business in petty trading in urban and rural areas, street trade, food processing, local beer brewing, and hair salons. Some unemployed, and even employed women become part-time commercial sex workers, usually just to make ends meet or simply to supplement their low incomes.

### **Democratic Participation**

Participation in democratic politics presents the following benefits for women. More particularly, acquisition and maintenance of key positions in government institutions facilitates:

**Access to such economically enabling benefits as award of contracts and government patronage:** With the leverage of directly holding or being connected to political positions, women have the opportunity of extending 'legitimate' favors to qualified members of their gender by way of contract awards and similar patronages by government.

**Influencing favorable government policies:** With their presence in positions of importance in government, female politicians have the opportunity of influencing and promoting the legislation and public policies that directly favor the female population of society in a diverse number of ways.

**Pursuance of direct-impact, women-targeted empowerment programs and projects:** Being in critical decision-making positions in government, at different levels (local/municipal/provincial, state/regional and national), presents women with a platform to engage and ensure the implementation of programs and projects that are specifically designed for, or targeted at, the female population.

## **ECONOMIC EMPOWERMENT**

The following benefits are derivable from economic empowerment:

**Economic empowerment translates into ownership of resources:** Resources, especially capital/finance, is the key to procuring the requirements or instruments of the electoral process, such as registration, purchase of election forms, payment of election deposits, organization of campaign, publicity, etc.

**It allows women push through their position, issues and needs:** With economic empowerment, women are in a better position to orchestrate the lobby that is often required to influence key policy decisions at both the executive and legislative tiers of government. When empowered economically, women can leverage their position in this regard.

**It generates self-confidence:** With a heightened level of self-confidence, women can better compete on even or level terms with their male counterparts.

### **Organizing for Expressing Women's Needs and Issues**

A new psychological theory under which girls and women are seen and heard is an inevitable challenge to the existing patriarchal order that will remain in place only through the continuing eclipse of women's experience (Gilligan, 1993). Therefore, organizing in order to ensure the visibility of women's issues requires the following:

**Seeking solidarity with same gender candidates in all elections for sustainable victory at the polls:** As argued by Gilligan (1993), women play a crucial role in either maintaining or transforming a patriarchal world by becoming actively involved in the process of change. Therefore, women can best promote their own issues directly by themselves, rather than through male proxies, if they organize themselves into a potent, even if parochial, electioneering machinery that single-mindedly pursues the election of mainly female candidates, wherever they are found.

**Developing strong linkage networks based on economic needs (cooperative societies, joint ownership of business and other enterprises, engagement of females for outsourced services and similar business opportunities):** By constantly exploring opportunities for working together under different platforms, women can get to weave strong interpersonal bonds among themselves in a way that promotes understanding and loyalty. This bond can then be called upon or deployed with maximum effect at such critical times as elections/voting.

### **CONCLUSION**

Despite women's central role in sustaining the family and their contribution to nations' development, they have largely been excluded from political life and decision making processes. An attempt has been made in this paper to establish the causes of the low level of women's participation in democratic politics in Africa. The deep socio-cultural barriers that serve to impede women's inclusion have been found to still subsist. These barriers are reflected in local traditional beliefs and the patriarchal system.

Women's economic dependence on men has been found to further compound women's ability to become meaningfully involved in democratic politics. The continued denial of land and other property ownership rights serves to perpetuate this problem. The consequence of this is that majority of the women remain in a position in which they cannot actively participate in democratic politics.

The relatively high level of illiteracy serves as an instrument of disempowerment for women. With the current limited access to education, in comparison to men, women remain marginalized in their inspiration to attain very high levels of education which, in turn, check-mate's their advancement in politics, economic, and other spheres of societal life.

The rising incident of electoral violence has played a key role in ensuring the exclusion of women from hands-on participation in political activities, particularly elections. Because of their physiological make-up, women are targeted and deterred from engaging fully in politics, especially at the crucial points of elections.

## RECOMMENDATIONS

The following strategies are recommended as the means of ensuring widespread participation of women in democratic politics in Africa:

**Facilitating the active engagement of the female population in economic activities in unlimited fields of endeavor:** This can be done by ensuring access to business capital, extension, and other business development services for female entrepreneurs by deliberate government policy and programs.

**Establishment of a ‘Women’s Bank’ (focused on lending to female entrepreneurs):** Such a specialized financial institution may be better placed to provide, specifically, for the needs of women, using well-trained personnel who understand their special circumstances and needs. As support to this, lending quotas, guidelines, and policies on personal and business lending should be specified for regular commercial banks.

**Promotion of the Education of Women/Girl-Child:** A discriminatory school fee regime/structure or even tuition-free policy, that deliberately subsidizes the education of female students, can be introduced as a way of encouraging widespread education of the female folk. This will offer tremendous benefits to national economies as it is estimated that every additional year spent in school raises a woman’s earning capacity by 15 percent, when compared to 11 percent for men (Negash, 2006).

**Sensitization and continuous creation of awareness to inform women on the need to be economically empowered as a way of facilitating their entry into and relevance in democratic politics:** Government agencies and NGOs should become actively involved in this process.

**Establishment of special economic skills training and education in business management for women:** This will help concentrate on providing the necessary skills needed for growing women’s capacity in starting and managing businesses.

**Outlawing disempowering and harmful cultural practices that inhibit women from inheriting or acquiring properties:** The traditional leaders need to be gender-sensitive when formulating and/or observing societal rules and laws. There is need to abolish cultural and traditional norms or expectations that are harmful to, and violate, the rights of women.

**Legislation of the 30 percent electoral and political quota for women:** There is need to enact relevant laws that will give full backing to the reservation of this quota for women until the situation of women’s marginalization becomes substantially addressed, after which it can be reviewed.

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**ABOUT THE AUTHOR:**

Joe Duke II, Ph.D, MIMC, Department of Business Management,, University of Calabar, Nigeria