



## **POVERTY AS A SCOURGE FOR FEMALE GENDER: IMPERATIVES FOR PRAGMATIC POLICIES ON SOCIAL REVERSAL.**

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### **Introduction**

Let me start this discourse about poverty and female gender with the famous adage that says: “when you educate a man; you educate an individual, but when you educate a woman; you educate a generation”. Indeed, Jonahshiny (2021) once said; a female gender is a gifted girl, a caring daughter, a trustworthy sister, an affectionate mother, a devoted wife and a loyal friend. She is the very existence of nature; the personification of ageless beauty, and dignity. As beautiful as these unique features are, inhuman cultural beliefs, political acrimony, some socio-economic issues and policies have made the female gender highly susceptible to poverty. This paper presents an overview of the multidimensional nature of the impact of poverty on the female gender as a result of women’s access to resources and opportunities that are narrower and more constrained than that of men with a view to suggesting pragmatic policies on social reversal.

### **Definition of Concepts**

**To guide this discourse, some key concepts are defined.**

#### **i) Poverty**

Poverty refers to the state or condition in which people or communities lack the financial resources and essentials for a minimum standard of living. People and families who live in poverty may go without proper housing, clean water, healthy food, and medical attention.

At the global level, poverty is often expressed using a specific income threshold set by international organisations like the World Bank. The most commonly used global poverty line is an income of \$2.15 per day, which represents the minimum income required to meet basic human needs for food, shelter, and clothing (Hasell, 2022; The World Bank, 2022). By this, Individuals or households earning less than \$2.15 are considered to be living below the poverty line and this affects 9.2% of the world’s population (The World Bank, 2023). Globally, living in poverty means not being able to afford medical care or access to basics such as electricity,



shelter, proper nutrition, clean water and sanitation which may lead to the spread of preventable diseases and unwarranted deaths, mostly of children and women (Bell et al., 2023; World Bank Poverty and Inequality Platform, 2022).

At the national level, definition of poverty can vary from one country to another, as it depends on the economic and social context. Characteristically, it is determined by setting a specific income threshold that is considered the poverty line within a given country. For example, in Nigeria, the poverty threshold is defined annually by the National Bureau of Statistics (NBS) based on income and family size. Individuals or households with income below this threshold are considered to be living below the poverty line. In 2023, nearly 12 per cent of the world population in extreme poverty live in Nigeria, considering the poverty threshold at 1.90 U.S. dollars a day.

In 2019, Onwuka, Nwadiubu & Isiwu discovered that according to IMF projections, Nigeria now has more people living in extreme poverty than India which hitherto held this unenviable record. The IMF projection showed that Nigeria has about 87 million people in extreme poverty over India's 73 million. Indeed, extreme poverty in Nigeria is growing by six people every minute according to the World Poverty Clock (2018).

In 2022, the Nigeria Bureau of Statistics in the "Nigeria Multidimensional Poverty Index" reported that 63% of Nigerians, which corresponds to 133 million people are multidimensionally poor. They affirmed that while 6 out of 10 girls aged 12–17 are poor and among those in child marriages, approximately 8 out of 10 are poor. The Nigeria MPI among married girls is also higher at 0.338, compared to 0.256 for girls who are not married. While the numbers are small, the differences in poverty are very high, emphasizing the need to address child marriage and multidimensional poverty jointly.

It should be noted that whatever parameters may be used as indicators of poverty, there are some common indicators such as access to empowerment, income, healthcare services, physical subsistence and protection of human dignities such as food, shelter, clothing, potable water, healthcare services, basic education, transportation, and gainful employment Okolie et al.(2019). It is important to note that "to be poor is to be powerless" and poverty makes one to be powerless.

### **Female Gender**

Female gender refers to or constitutes the sex that typically has the capacity to bear young or produce eggs. That is, human being created with all the biological features of a woman ([Wolfsohn, 2022](#)). Female gender could be a girl, woman, daughter, an aunt, a sister or a lady.



That is, a person biologically created by God to be female. In the context of this discourse, it excludes those who have done sex change. Female gender normally referred to as a woman is characterized by great inner strength, patience, resilience and fortitude. Women are the pillars of strength not only to their families but also to the society and the country as a whole. They are the backbone of a nation's economy and development (Jonahshiny, 2021). They are generating a source of income to sustain the livelihoods, work to protect society, impart knowledge, and generate awareness among the people. In spite of these, they are faced with challenges on a daily basis. These include:

#### **a. Discrimination against female gender**

The discrimination against female gender in the country is contrary to section 17 (3) of the 1999 Constitution which states that:

“Government shall direct its policy towards ensuring that all citizens without discrimination on any group whatsoever have the opportunity for securing adequate means of livelihood as well as adequate opportunity to secure suitable employment. There shall be equal pay for equal work without discrimination on account of sex, or on other ground whatsoever”

However, what we see is that men have greater access to high-paying, secure employment. For example, about 76% of federal civil service employees are men while women occupy less than 24% of the workforce at the federal level. These disparities have significant effect on the capacity of women to contribute to the economic growth of the country and to play active role in politics. Only a very tiny proportion of women do get into the commanding heights of national life for which higher education is a prerequisite (Anyebe, 2017). This discrimination based on gender, race, and/or ethnicity plays a significant role in the wage gap, depressing women's earnings both directly, by paying women unequally, and indirectly, through sex- and race-based structural biases that can influence the jobs women hold and the number of hours they work (Bleiweis, Boesch & Gaines, 2020)

#### **b. Violence against female gender**

Violence against women is becoming more frequent and is alarming on a daily basis. In almost every stratum of our social life, women are treated as inferior creatures. We daily read and hear about ladies living in busy localities being murdered in broad daylight. Rape is not the only motive force behind the crimes against women. A woman, by her very constitution is



vulnerable. Young girls are deceived on promises of a decent job or marriage. Once a girl has fallen, she is blackmailed into a life of vice. 9 Trafficking and prostitution slavery). At all times they are exposed to the prying eyes of hungry males of all ages and all classes. In most societies, women continue to be helpless victims of the male chauvinism and high-handedness in almost every walk of life. Whether a woman is a poor factory worker, a domestic servant, a middle class office-goer, a highly paid government officer or a company executive, she is the focal point of hundreds of hungry eyes, wherever she is and whatever she is doing (Jonahshiny, 2021).

### **c. Feminisation and Povertization of Poverty**

Poverty cuts across both male and female gender. But today, we are talking about poverty in relation to the female gender. However, it is on record that the scourge of poverty is more pronounced on the female gender than male in Nigeria (Anyebe, 2017). Basically, female's poverty status is better understood from two main perspectives. They are "feminization of poverty" and "povertization of feminine". Feminization of poverty infers poverty among women as a function that primarily focuses on the changes in family structure; while Povertization of women better captures the long history of female economic impoverishment and exploitation. Evidence from studies show that both perspectives of feminization of poverty and the povertization of feminine apply to the case of Nigerian women. Explanations for women's participation in crimes such as prostitution, human trafficking, surrogacy, drug peddling and organ harvesting, were established within the context of poverty and economic marginalization (Oduwale & Aborisade, 2023).

Similarly, that fewer women apply for entry to universities is a result of there being fewer girls completing secondary education and this problem has its roots in primary school (Anyebe, 2017). The poverty scourge in Nigeria is particularly severe among women in the North, where up to 80 percent of the population continue to live below the poverty line and with limited access to social services and infrastructures (Eadgerwood, 2015). Today, many female gender live in poverty, have no access to adequate medical services, are victims of violence and harassment, suffer discrimination, are neglected and do not enjoy the rights and opportunities as men (Mojumder, 2020).

What are the causes of female poverty? An examination of causes of female poverty include:

- Lack of access to good education - Inappropriateness of education and training- a situation in which knowledge and skills are not at the level that can awaken human potentials.

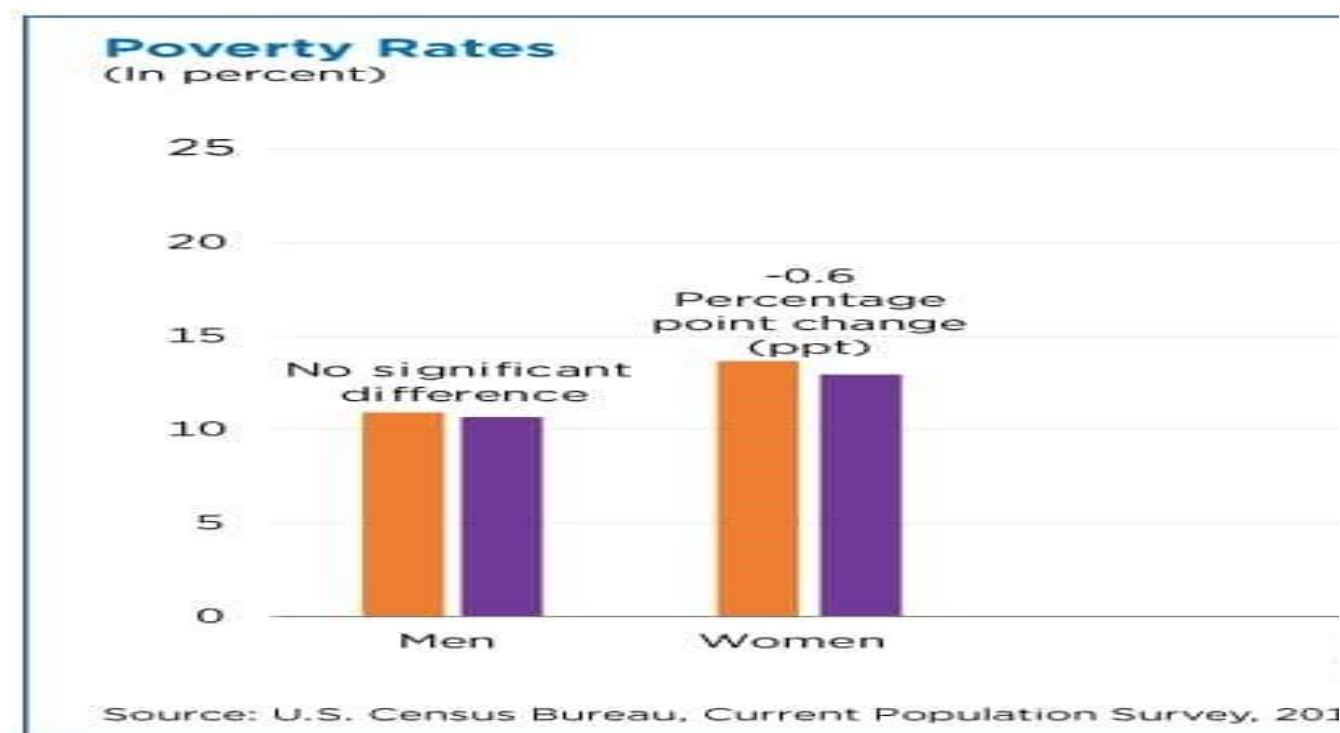


- Healthcare- Women's health and reproductive rights are closely linked to poverty. Limited access to healthcare and family planning can lead to larger, less healthy families and increased economic strain (Akamike et al., 2020; Lew-Evans & Day-Page, 2022). It also leads to several health-related challenges for the female gender affecting their abilities to work and earn a sound living
- Infrastructure- This includes electricity, clean drinking water, and other critical services.
- Limited / no job growth- The prevalence of women in no-income, low-income, unattractive, low-status and back breaking jobs and occupations.
- Conflict and war- Simply because of their gender, women and girls caught in the middle of war experience sexual violence, physical and verbal abuse, and barriers in accessing resources and having their human rights met. Women often carry the responsibility of relocating families, protecting livelihoods, and keeping everyone safe, and as a result it is mostly women and children that can be found in refugee camps. The UN Refugee Agency estimates that more than half of the world's 80 million displaced people are women
- Social barriers - The low social value placed on the girl-child. Generally, the low status of women in the society could be seen in several places. Men are usually given prominence in some matters.
- Lack of government financial support- Inadequate access to credits, even when they manage to make efforts in spite of all odds. Some financial institutions sees female gender as credit unworthy.
- Single-Parent Households: Female-headed households, especially those with dependent children, are more likely to be impoverished. The responsibility of childcare often falls on women, making it difficult for them to work full-time or advance in their careers.
- Inhuman cultural practices- A disabling socio-cultural environment- in some cultures in Nigeria, a female gender has no access to her parent's inheritance, they are denied of basic human rights: rights to property, succession; have no rights to be seen and be heard as  
well as inhuman treatment of widows in which after the demise of her husband, a woman would be asked to shave her head and will be subjected to all forms of inhuman treatments.



### Feminisation of poverty Statistics

According to Bleiweis, Boesch & Gaines (2020), women of nearly all races and ethnicities face higher rates of poverty than their male counterparts. In the United States, more women than men live in poverty. According to U.S. Census Bureau data, of the 38.1 million people living in poverty in 2018, 56 percent—or 21.4 million—were women (Ruggles, 2020)



**Figure 1: Poverty rates. Source: US Census Bureau (2018)**

Globally, out of 654.9 million individuals living in extreme poverty, nearly 330 million of these poor people are female and 325 million are male. The percentage of women living in poor households (the female poverty rate) is higher than that of men (12.8 vs. 12.3 %) (World Bank Group, 2018). In the U S, the 2018 poverty rate for women was 12.9%, while the poverty rate for men was 10.6% in 2018 (U.S. Census Bureau, 2020).

In Nigeria, Anyebe, (2017) discovered that:

- out of 70% of Nigeria's population living below poverty line, 65% are women.
- There is low female enrolment in schools, 56% of pupils in primary schools were male, while female represented 44%.
- Fewer women applying for entry to universities is a consequence of fewer girls completing secondary education.
- Only a very tiny proportion of women do get into the commanding heights of national life for which higher education is a prerequisite



Examples of this is seen in the following:

### **Female Vice Chancellors in Nigeria,**

The secretary-general of the Committee of Vice Chancellors of Nigerian Universities (CVCNU), Professor Yakubu Ochefu, has disclosed that, over 720 individuals have held the position of Vice Chancellor in the Nigeria University System since 1960, out of which 38 are women. This makes up 5.3%. (Okeke, 2023).

### **Female CEOs in Nigeria,**

Umeh, (2023) stated that the start-up ecosystem in Nigeria is heavily masculine and that:

- ✓ out of 2,395 African tech startups, 230 are led by female CEOs, (9.6%)
- ✓ 54 of these female CEOs are from Nigeria, as against their male counterparts who are 448(12.05%)
- ✓ In 2022, Nigerian startups raised \$142.8 million, and out of that lot the female-led start-ups attracted just \$24.1m.
- ✓ only 3% of early-stage funding since 2013 has been to all-female businesses, compared to 76% to male

### **In Politics,**

- After the 2023 legislative elections, the Nigerian Senate elected 3 women (7.34%) out of 109 members and the House of Representatives elected only 16 women (3.61%) out of 360 members.

- Presently, all the top leaders in the country at the federal level ( President, VP, Senate President, House of Representatives Speaker are men and this is also the pattern at the state levels; all governors are men with only seven female deputy governors in our 36 states.

Taken together, and in order to have a better society, these ugly scenarios should be reversed.

### **Social reversals through Pragmatic Policies**

In order to reverse all these ugly experiences about the female gender, there is the need for pragmatic policies for social reversal. The essence of these pragmatic policies is to combat poverty and gender disparities frontally. This can be majorly achieved through female empowerment activities. Jonahshiny (2021) stated that women empowerment means fostering of a woman's sense of self-worth, her decision-making power, her access to opportunities and resources, her power and control over her own life inside and outside the home, and her ability to affect change. This could be achieved through:





### **a) Economic Empowerment and Poverty Alleviation**

Economic empowerment involves enhancing their productivity in the economic sense, as well as enhancing their income earning capacity. It involves promoting access of women to productive assets through savings clubs, credit associations and micro financing and productively pursue their economic activities and exiting the poverty trap. It equally involves encouraging skill development, entrepreneurship and education for better job opportunities; commitment to building and enhancing their self-awareness and self-esteem as well as awakening and sustaining reasoning and knowledge-acquisition skills.

#### **Specifically,**

- Government should make finance accessible to women that want to establish their private businesses at low interest rates.
- Government at all levels should establish functional women training centres in all 776 local government areas in the country.
- NGOs, civil society groups and development partners should be involved in encouraging women to learn productive skills for fruitful engagement in entrepreneurship.
- Female gender can also be empowered technologically as we are in a technology driven world.
- Female gender should be encouraged to develop life-long skills that will make them self-efficient, such as creativity, critical thinking, communication and collaboration skills.

### **b). Social Empowerment and Poverty Alleviation**

Social empowerment aims to improve the social status and well-being of individuals or marginalized groups within the society. It involves promoting social inclusion, equal rights and opportunities, as well as challenging social norms and prejudices that perpetuate discrimination and exclusion. Social empowerment of female gender involves ensuring they use their newly acquired knowledge, skills, self-esteem and technical skills to serve society better and to push for social equity and social recognition.

#### **Specifically,**

- There is need to enhance their healthcare and reproductive rights by ensuring that all women have access to affordable healthcare and reproductive rights such as family planning.
- Government should promote gender-sensitive social protection programmes and address violence against women and its role in perpetuating poverty.





- There is also need for cultural re-orientation to remove all negative stereotyping of women as kitchen and the other room keepers and to encourage them to be ambitious and goal oriented like the men folks.
- By so doing, they will develop self-confidence, set goals, and aspire to achieve their goals through conscious efforts at self-development and ultimately be more favourably disposed to take up productive engagements and improve their means of livelihood.
- -Building social capital which involves forming alliances, engaging in social networks and collaborating with others to address common issues and challenges.
- There is need for advocating for policy changes or engaging in community-based initiatives aimed at dismantling oppressive structures and promoting inclusivity, equality and social justice.

### **c). Political Empowerment and Poverty Alleviation**

Politically, there is need to ensure that the girl-child and by extension women can be seen and heard, that their civic rights are recognized as essential human rights, that they also become fully involved in decision-making at all levels.

#### **Specifically,**

- Government can encourage women's participation in politics by ceding some political positions to women such as Vice presidents/ deputy governor positions and give about 40% elective and appointive positions to women.
- Political parties, NGOs, and civil societies should advocate for policies that promote women's representation in political and leadership roles
- Both national and state assemblies should design and strengthen legal frameworks to protect women's rights and ensure gender equality

### **d). Education and Awareness**

Education for the girl-child should aim at reversing the trend of gender discrimination by ensuring full empowerment of the girl-child and by extension women in the true sense of raising their status. Women are encouraged to improve their access to formal education beyond the secondary school level in order to enhance their chances of formal wage employment, access to financial resources through the provision of improved technology, and expansion of micro-enterprise for women. Hence, development activities and poverty alleviation programmes should reflect women's concerns, empower and give them access to and control of resources.

**Specifically,**

- ✓ Promoting girl-child education in Nigeria society
- ✓ Domestication of Child rights acts by all state governments
- ✓ Giving scholarships, grants and rebates to female gender in schools

**e). Community Engagement and Grassroots Initiatives**

- i). Fostering community-based organizations and initiatives
- ii). Involving men and boys in promoting gender equality

**f.) Measuring and Evaluating Progress : As a means of ensuring that the aforesaid are carried out, there should be**

- i). Established measurable indicators to track poverty reduction and gender equality
- ii). Regular evaluations to assess the effectiveness of policies and initiatives

**Conclusion**

The Female gender is almost half of the population of the world, which means mean half power of the world. If they are not empowered, it means that the world itself lacks of half power. By nature, women play their roles with great responsibilities and have capability to make a healthy family, solid society and powerful country. Women are not things which can be neglected because of their less power and authority instead they should be empowered and promoted. Without women nothing is possible for men, they are the basic unit of the society; they make a family, family makes a home, home makes a society and ultimately societies make a country. Therefore, addressing poverty as a scourge for the female gender requires a comprehensive and targeted approach that considers the unique challenges and vulnerabilities women face. Effective policies should be pragmatic, aiming to reverse social inequalities and empower women economically, socially, and politically. All hands must be on deck to assuage female gender from the excruciating scourge of poverty. This is expected to be a collective task that must be accomplished by all.



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