

## **GENDER BUDGETING: A PANACEA FOR SUSTAINABLE DEVELOPMENT IN EDO STATE, NIGERIA**

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### **Abstract**

*This paper presents a discussion on the effect of gender budgeting on sustainable development in Edo State, Nigeria. The main objective of this study is to assess if Edo State budget is gender responsive and also if the impact has been felt by the rural dwellers especially women. The study utilised both primary and secondary sources of data. The primary data set consists of 120 respondents. The data collected from the field was analysed using simple percentages. The findings reveal that women have not benefitted significantly from budgetary allocation directly or via Edo State Ministry of Women Affairs. This has limited their ability to expand their businesses or farm harvests for higher income. The study recommends that the government mandates microfinance banks to grant credit to women without the bottleneck of haven to be guaranteed by a male figure. Also, distribution of fertilizers and other farm support should be extended equally to both men and female.*

*Keywords: Gender, Budgeting, Sustainable Development, Poverty, Credit, Equity*

### **INTRODUCTION**

A budget is a summary of intended expenditure, hence, a budget that works for everyone is a budget that is gender friendly. It ensures equitable distribution of resources by giving equal opportunities to the more vulnerable groups which include the women, girls, the disabled, children and the elderly. Ensuring gender equality and women empowerment opens window of opportunities for women to contribute optimally to development process at both the micro and macro levels. The Millennium Development Goals (MDGs) were designed to promote gender

equality, access to education, healthcare, access to land and properties amongst others. According to Elson (2005), it is a proven fact that access to productive resources will liberate women give them economic independence which will enable them support their families by providing food, education, health care amongst others.

Gender relevance in national planning and development cannot be overemphasized. The labour force in agriculture is dominated by women in Nigeria, especially women in the rural areas. A huge percentage of food produced can be attributed to the women. It is a thing of concern therefore, that their contributions to development are rarely acknowledged or encouraged. Gender responsive budget should aim at restructuring revenues and expenditures in such a way that the needs, interests and priorities of both female and male citizens are equally taken into account in the process of developing government budgets and policies.

Nigeria has 36 States and one State Capital. Edo State with 18 local government areas is chosen for this study because of its diversity. It has about 54 languages and ethnic groups, different cultures and traditional beliefs, diverse religions, different climatic and weather conditions amongst others. Women in Edo State constitute a very formidable force in income generation especially at the grassroot. Over 60% of the farmers and traders in the rural areas are women. Unfortunately, their contribution to trade and agriculture is not significant as expected. With the needed empowerment for women, Edo State has the potential to process and export garri, plantain flour, palm oil, pepper, walnuts, and others.

To ensure commitment to women and gender issues in all aspects of development, the Nigerian government established a ministry responsible for women affairs and social development. The ministry has a division responsible for economic empowerment of women with the primary role of promoting and developing income generation and employment through loan schemes and acquisition of skills. The Ministry of Women Affairs which has been empowered to assist in bridging the gap has not done much because gender disparity has continued with women being the most disadvantaged. In the past, Edo State has had series of women empowerment programmes and projects but all these did not yield significant result. These programmes were politically motivated and hence not sustainable. During political campaigns promises made are not fulfilled but rather few persons are given opportunities to benefit from the empowerment programme as a reward for campaign services rendered. The core poor and the rural women who do not belong to any political party are often times left out from such largesse.

This paper will attempt to examine whether or not the women have benefited from Government budgetary allocation in form of material support or promotion of laws which has eased access to loans or farm lands.

## THE LITERATURE

According to Stotsky (2016), 'Gender budgeting is not a special approach to budgeting or even an add-on to budgeting. Rather, gender budgeting is an approach to budgeting that can improve it, when fiscal policies and administrative procedures are structured to address gender inequality and women's development needs. When properly done, one can say that gender budgeting is good budgeting'.

The term "gender budgeting" has become a broad and encompassing phrase for government efforts that seek to address gender issues in the domain of public expenditure and policy. According to IDRC, (2001), gender budget initiatives analyse how governments raise and spend public money, with the aim of securing gender equality in decision-making and public resource allocation. Gender Responsive Budgeting (GRB) is an approach that involves working in a comprehensive way to integrate gender perspectives at all stages of the budget planning. In all societies, especially developing countries gender discrimination in the allocation of resources abound. In Nigeria, observation of budgeting priorities over the years indicate that policy makers often pay less attention to the vulnerable ones such as women and children. Thus, giving adequate attention to the plight of these vulnerable groups, particularly women at the grassroots through effective policy instrument of gender budgeting could promote desired equity.

According to Rai (2003), the World Conference on the International Women's Year, held in Mexico in 1975 called for the establishment of National machineries to promote the status of women. Follow up meetings in 1980 and 1985 in Copenhagen and Nairobi gave further thrust to the setting up of institutional mechanisms at national levels. National machinery for women has been defined as a body acknowledged by the government as the institution dealing with the promotion of the status of women (UN, 1988). This call for national machinery for women led to the establishment of Ministry of Women's Affairs in Nigeria with the vision "to help build a Nigerian Society that guarantees equal access to social, economic and wealth creation opportunities to all, irrespective of gender, places premium on protection of the child, the aged and persons with disabilities; focuses attention of key operators in both private and public sectors on mainstreaming the concerns of these groups of people in national development process" and the mission to "to serve as the national vehicle to bring about speedy and healthy development of Nigerian women, children, the socially disadvantaged and physically challenged, and the main-streaming of their rights and privileges in national development process". The vision and mission for the various States are the same with that of the Federal Ministry. At both the Federal and State levels in Nigeria, actualizing the stated mission and vision have been a mirage. Concerted efforts have not been put in place to implement the blueprint hence, the majority of women still remain disadvantaged and poor.

In 2000, in response to the call to integrate women into development, the Ministry of Women Affairs developed a National Policy on Women (NPW) that claimed its legitimacy from the Beijing Platform for Action and the Convention on the Elimination of All forms of Discrimination against Women (FMWAYD, 2000). Eighteen years after the adoption of the NPW, the conditions of women in Nigeria have not changed, as women continue to experience various forms of discrimination, and unequal access to development tools (UNDP, 2004).

Johnsson-Latham (2007), in his study on gender equality as a prerequisite for sustainable development cited Sweden as a typical nation that has successfully incorporated gender equality in her sustainability programme, guaranteeing women the right to own land, to financial equality with men as well as the right to have equal say as men in decisions impacting on sustainable development. The benefits of the inclusion of women in national development cannot be overemphasized because in most cases and especially women in the rural areas, the burden of housekeeping rest on them.

In Nigeria, the National Economic Empowerment and Development Strategy (NEEDS) was put in place to address the problem of poverty and has in its target the protection and provision for the vulnerable groups. These include education, access to credit and land, maternal and child care, domestication of the Convention on the Elimination of all forms of Discrimination against Women (CEDAW) and a host of others. There has been the major challenge of implementing the NEEDS document because the document did not outline step by step strategies to the actualization of the content. A gender analysis of NEEDS carried out in 2005 shows that NEEDS failed to incorporate gender issues due to lack of use of gender data. This analysis provides evidence of how policies adopted by the Nigerian government to empower its people do not trickle down to women, but instead benefit men and create wider gender gaps in development.

### **Gender Inequality and Rural Development**

Gender equality is not just a fundamental human right but a tool for achieving poverty reduction and socioeconomic benefits. The act of ignoring the vulnerable in budget planning is costly in nation building. Saito and Spurling (1992), state that research on agricultural productivity in Africa shows that reducing gender inequality could significantly increase agricultural yields. Women constitute an approximate 60% of the labour force in agriculture in Nigeria but less than 5% benefit from fertilizer distribution from government, soft loans from microfinance, seeds, pesticides and others. According to Hill and King (1995), they found that failing to invest in female education lowers the Gross National Product (GNP). This is as a result of the multiplier effect on the society. An illiterate mother who does not understand the value of education would

not see the need to send her daughters to school but rather have them help out in the farming or trading. In Nigeria, rural women work hard to provide for their families with little or no support from government. Their contribution is usually only subsistence and meager because they lack the wherewithal to expand their farms and businesses.

According to Tzannatos (1991) research on gender inequality in the labour market shows that eliminating gender discrimination across occupations and in salaries and benefits could increase not only women income but also national income. Brown (1995) states that research has shown that gender inequality hampers a positive supply response to structural adjustment measures. This is because when crop prices rise, women farmers do not benefit maximally they lack the capacity to produce more.

## METHODOLOGY

The data for this paper was obtained from primary and secondary sources. Primary data was collected using the systematic random sampling method because it provides an unbiased and efficient sampling technique especially when multiple tissue groups are examined. Questionnaire was administered to 70 women and 50 men across 12 Local Government Areas of Edo State and the main focus was mostly rural dwellers and few urban dwellers. Structured questions were designed in simple English and respondents who could neither read nor write were guided through the questions. Analysis was done through simple percentages.

## ANALYSIS

Table 1 Sex and Educational Status of Respondents by Gender

Level of Education	Male	Female	Percentage %
Illiterate	6	38	37
Primary	32	22	45
Secondary	10	10	17
Tertiary	2	0	1

Of the 120 respondents, 44 were illiterates while others had some form of education. Those who did not go to school were further asked to give reasons why they did not go school. Affordability and time were the general answers given. Further queries revealed that parents and guardians played key role in the decision. Most of the female confessed they had the desire to go to school but had to babysit their younger ones or assist their parents in their endeavours. Some claimed they were not sent to school because they were girls and their parents considered

sending them to school an economic waste since they would get married and leave the family. This factor was necessary to ascertain if the ability to read or write was a major hindrance to their ability to access credit. The women had a higher number of illiterates which placed them in a more disadvantaged situation than the men.

Table 2 Marital Status by Gender

<b>Marital Status (Male)</b>	<b>Number</b>	<b>Marital Status (Female)</b>	<b>Number</b>
Single	7	Single	9
Married	31	Married	37
Divorced	6	Divorced	13
Widowed	6	Widowed	11

Over 80 percent of the respondents were either married or once married. Therefore, it is expected that they would have added family responsibilities. The divorced or widowed women had to fend for themselves, their children and in some cases grandchildren and aged parents. These women narrated their ordeals especially with reference to assessing support to boost their businesses or acquire more land for farming.

Table 3 Age by Gender

<b>Age (Male)</b>	<b>Number</b>	<b>Age (Female)</b>	<b>Number</b>
15 to 25	8	15 to 25	9
26 to 35	11	26 to 35	22
36 to 45	17	36 to 45	23
46 to 55	10	46 to 55	11
56 and Above	4	56 and Above	5

The ages for both male and female respondents as shown in table 3 have a normal distribution.

Table 4 Vocation of Respondents

<b>Vocation</b>	<b>Number</b>	<b>Percentage</b>
Petty trading	29	24
Farming	41	34
Teaching (Nursery/Primary School)	5	4
Artisans	8	7
House help	4	3
House wife (full time)	7	6

Table 4...

Commercial Motorcyclist	5	4
Hair dresser	12	10
Tailoring	9	8

From Table 4, 58% of the respondents are engaged in petty trading and farming. Most of the rural areas are characterised by these two vocations. Others are hairdressing and tailoring which are mainly dominated by the female while the male gravitate towards artisan, local transport and others.

Table 5 Access to Loan from Micro-finance Bank

Gender	Access to Bank loan	Percentage/gender
Male (without guarantor)	49	98
Female (without guarantor)	3	4
Female (with guarantor)	64	91

Of the 70 female respondents, only 3 had access to loan without a guarantor. This was as a result of the long-standing relationship they had with the Bank and had over time proved their faithfulness in loan repayment.

Most of the other women said they could assess credit as long as they were guaranteed by a male member of their families. When asked if it was as an advantage to have a male guarantor, they all said no because it came at a cost to them because part of the loan was given in compensation for their support. Hence, the women would rather resort to borrowing from loan sharks whose interest was as high as 15 to 30% per month. The regular banks would not even attend to them when it came to loans because of the size of their savings and the lack of adequate collateral to secure such loan. The women lamented and were very displeased with the discrimination experienced when it came to access to loans and prayed that the government promulgates a law that will give them easy access to loans. Such law should be directed to microfinance banks and should favour the womenfolk who are the main source of family income at the grassroots.

Table 6 Beneficiaries from Government Support (fertilizer, seedlings, training, cash gift and others)

Gender	Number	Percentage/gender
Male	37	74
Female	8	11

The result shows that the men benefitted more from government support in terms of access to fertilizer and improved seedlings while the women benefitted from participation in training seminars held for fish farming, snailery and other cosmetic products.

Table 7 Average Networth of Respondents by Gender

Male	Networth (N)	Female	Networth (N)
6	0 – 50,000	27	0 – 50,000
9	51,000 – 100,000	29	51,000 – 100,000
17	101,000 – 150,000	5	101,000 – 150,000
10	151,000 – 200,000	5	151,000 – 200,000
5	201,000 – 250,000	3	201,000 – 250,000
3	251,000 and Above	1	251,000 and Above

The average Networth of the respondents show that 56 which is 80% of the female had a Networth of N100,000 and below while the male in same category is 15 which is 30%. This is not surprising since the male had easier access to credit and government support.

### SUMMARY OF FINDINGS

The ages of female engaged in farming and petty trading cut across the age group of 15 to 70 years while that of male was 15 years to 65 years. More of the people engaged in farming and petty trading were women in all the 12 local government areas where samples were drawn. The reason for this could be adduced to the fact that most of the boys were either in school or learning a vocation like welding, furniture making, mechanic, building and so on, while the girls went to farms or markets with their mothers. Visits to 5 secondary Schools show that only about 60% of girls admitted into year one graduated as against 88% of boys. It was revealed that most of the girls got married, pregnant or was forced to drop out of school to assist their mother on the farm or petty trading business.

On whether the women or men have received any form of support from the government, 89% of the women had not received any support whatsoever while about 74% of the men said they received seeds and fertilizer though in small quantities.

While 97% of the men had access to credit from the Microfinance banks in their localities, the women equally had access to credit but had to be guaranteed by their husbands or brothers or uncles as the case maybe. This greatly limited the women because such loans had to be shared with the guarantors. The women confessed that most time they resort to

borrowing from loan sharks whose interest was sometime as high as 30% and the repayment period short.

In the urban area, few women benefited from loans and support from the Ministry of Women affairs. The support was in the form of training for fish farming, tailoring, hair dressing amongst others. Worthy of note is the fact that selection of women and girls who benefitted was mainly political and more or less, the training came as a compensation for political support.

Overall, both men and women in the vulnerable group are yet to benefit significantly from the Local, State and Federal governments. A visit to the Ministry of Women's affair in Edo State to find out how much was allocated to the ministry and how such allocation was disbursed met with a brick wall. Information on beneficiaries over the years was also not divulged. It is therefore suggestive that money allocated via budgetary allocation to empower the women and girls did not trickle down to the target beneficiaries.

## CONCLUSION

This study concludes that there is a strong correlation between gender budgetary allocation and poverty alleviation. If the economy of the rural areas is to contribute to national economic development and raising the standard of living of the core poor, the need for purposeful gender budget allocation and monitoring for the empowerment of the vulnerable group especially women is essential. Women play important roles in developing economies with high presence and dependence on agricultural activities, micro and small businesses with majority of them engaging in low income self-employment. The contribution of Women entrepreneurs to income generation and poverty alleviation can be significant if properly supported by easy access to basic facilities and loans.

Poverty and economic empowerment as discussed in the literature, 70% of Nigerians live below poverty level. The Nigerian Gender Policy notes that women are more affected due to lack of access to critical resources such as education, capital, labour, entrepreneurial skills, and lack of control over the use of their time. Despite the fact that the Nigerian government has made efforts to reduce poverty through various programmes, these have not yielded any significant result, as many Nigerians especially women remain poor (FMWASD, 2006). To reduce the number of women in poverty, the policy goal is to ensure that women have access to critical resources through the removal of discriminatory practices like access to land and property, involving women in planning, building women's entrepreneurial skills, and providing women easy access to bank loans.

It is therefore recommended that (1.) government monitor institutions, agencies and Ministry of Women Affairs to ensure that budgetary allocation is channelled towards alleviating

poverty in the rural areas rather than being spent on recurrent expenditures.(2.) Edo State government should ensure that mandatorily every girl child has some sort of scholarship to enable them school and complete their education. This will encourage parents to release their female children to go to school. (3.) Land reforms be undertaken to provide equal access to women farmers as well as the men. (4.) Micro credit facilities and skill acquisition centres including support for small scale enterprises for women economic empowerment should be established.

One major limitation to this research bothered on the inability of some of the respondents to fill the questionnaire without being guided. Hence, human element influence may not be completely ruled out.

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