



## The Nigerian Rural Woman's Economy: The Understudied Phenomenon

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### *Abstract*

*The Nigeria rural women have been misrepresented by researchers as being poor, economically disadvantaged, dependant on their husbands and ever requiring help, and empowerment. Studies, disregard contribution to family, economy and commerce by rural women. Their contribution to home welfare and stability in husbands' business and trade have been scored low in the assessment of women's contribution to national economy. The paper therefore reviews this assertions and attempts to redefine the rural woman's capacity and contribution to the economic life of rural population and the nation as a whole. We hope to determine these not through statistical measures but through secondary data, of literature contents to uncover how much of research studies on women economy, have been done on rural women's economy. This paper posits that, rural women engage in vertical economy. They contribute more to national development than their urban counterpart. when they help their husbands work on his farms and engage in commerce of agro-allied products, arts and crafts like cloths making etc. this is the vertical occupation and vocational economy, while urban women engage in horizontal economy with their employed jobs, indirect trade and less of production. They work for government as civil servants or private servants. Rural women mobilise themselves for social and indigenous cultural roles as leaders, recognised by men. Meanwhile the difficulty of urban or city women to lead their communities and groups where men are dominant is more visible, wherein those in the cities are described as sophisticated. As researchers keep emphasising that urban women are more civilised, rural women are far from being poor than city women, because they own their own businesses and are self-employed. Those rural women lacks, are basic amenities and accesses to financial and basic social amenities, which social institutions do less or not supply. Empowerment programmes are recommended to explore this knowledge, for a more sustaining programme in future for rural women.*

**Keywords:** Nigeria, Rural Women, Urban Women, Family Economy, National Economy.

### **Introduction**

It has continued to hold a strong view that women are the great economics of the ordinary African home. Their ability to manage resources and make budgets has been proven as correct. As mothers and wives and of course daughters and in-laws, the Nigeria woman, just as other African rural woman, unlike the urban counterpart are also into business, and farming (ILO, 2016). The Nigerian woman is no different from other African women who contribute immensely in family living, with



greater support to husband and child parenting. Although men are considered the bread winners of the family, which means that a woman is expected to within the African context be less economic dependent and subservient to the husband and the man (McKinsey & Company, 2018), this changed tremendously over the years. This changing mentality off-course, is “not a place for woman but in her husband’s house under the man” has affected the potentials and capabilities of women to really show case what they could offer the society and bring more economic value to the world and Africa - Nigeria. Although there are changing situations where women now begin to break away from the African primordial stance, where women are made to serve their husbands and work in his farm to care for her children. Unfortunately, this linear economy is basically the same till today in rural Africa and especially Nigeria, which may have the largest impacts in rural area and villages, considered as purely traditional homes (Falola et al., 2020).

The linear economy is in this sense, a very simple economy, which is within the family and for the family. The family trade consists of husband and wives and children and some servants. Wives - women are allowed to have their own businesses which they operate from home (ILO, 2018, Yusuf, Nuhu, Shuaibu, Yusuf, & Yusuf, 2015), trade farm produce - like oil, pap and other snacks. The husband - man is the head of the business and all work to keep the business going. In addition to commitments to their husbands, women are responsible to so many members of the family, namely the children, other wives, in-laws, her parents and siblings. Woman if allowed to pursue her dreams belongs to business and religious associations. For example, a talented or gifted woman uses her talents to her advantage to establish her own economy, apart from those of her husband’s, where she is a dependant staff. She may be impeded by her domineering husband, which is not uncommon even at the cities. These two categories of women basically dominate the discussion here, as insights into their economic engagements are associated. The third category is the educated and white-collar jobbers, mainly found in cities and bigger town, (ILO, 2016, 2015). Although their economic activities are simple and similar with those at the rural areas, the patriarchal dominance is not as defined in cities and town due to modernisation and civilisation. These city-women work for private companies and government organisations for salaries and wages. Their economic activities are horizontal, because they branched off their family business, working for other families’ organisation, which in rare cases they combine with other economic activities (World Bank, 2018).

The city woman’s social economy is also limited as civilisation and modernity provides restrictions on husbands, where wives sometimes are bread winners. The borrowed European culture visible among the city urban population is mainly due to a great deal of western education. This category will not also fit into the study because white collar jobbers rarely engage in other businesses. In the view here, estimating and assessing women’s economy would be far from reaching reality if the city woman is adopted for a study to determine women’s economic contributions, and women’s economy itself. In the city also are women who trade on their own, make small businesses and provide services. This category of women indeed shows similar features well with the rural women to form a complete economic assessment for the purpose of this paper. These categories of city women with the rural woman are therefore described as women economy, which we intend to look at in this paper. To get this paper started the operational terms “women economy” and their vertical and horizontal economy, and business engagement is indeed valuable. To determine woman’s economy as defined and adopted in this paper will require a critical review of terms and concepts. What a woman’s economy is should be made clear before examining business women, their problems, their economic activities, and their new empowerment requirements.



### **Operationalising the term Women Economy in Nigeria**

An economy is an area of the production, distribution and trade as well as consumption of goods and services. In general, it is defined as a social domain that emphasize the practices, discourses, and material expressions associated with the production, use, and management of scarce resources. Paul, J. Liam M. Andy S, & Manfred B (2015) explains that a given economy is a set of processes that involves its culture, values, education, technological evolution, history, social organisation, political structure, legal systems and natural; resources as main factors. These factors give context, content, and set the conditions and parameters in which an economy functions. In other words, the economic domain is a social domain of interrelated human practices and transactions that does not stand alone. Therefore our intention to bring in patriarchy and social conditions, which women operates in and contexts of their social responsibility and community roles and status is in order.

Economy is itself derived from the term economics, the structure and the conditions of economic life of a community and nation - the study of how goods are produced, made, marketed and consumed. It looks at how people do businesses, governments' control, contribute to the production and consumption and the system that shares wealth. Economy is a complex system of interrelated production, consumption, and exchange activities that ultimately determines how resources are allocated among all the participants. The production, consumption, and distribution of goods and services combine to fulfill the needs of those living and operating within the economy. An economy may represent a nation, a region, a single industry, or even a family (Kenton, 2023), thus the "woman's economy" is a valid area of economy study.

Here it is most appropriate to adopt the definition that economy is the economics of social sciences that seeks to analyse and describe the production, distribution and consumption of goods. In our view how wealth is created by women is a very important area of research, just as it is important to review how they contribute to community and national economy. This definition is appropriate in that it shows, what economy entails, so much so that it is possible to identify, assess and draw from the characteristic features of an economy. In the same vein while we try to narrow economy to specifics - the women's economic activity, it behooves on one to identify the features upon which, women economic activities can be described. Now the question is do women participate in the economics of their community? The answer to the question is yes. But how their economy could be defined? If they participate and contribute to community and national economy, is their contribution assessed and evaluated? We hope to determine these not through statistical measures but literature contents by asking, how much of this study on women economy, have been done to discover rural women economy. These tasks must be done bellow. But first what is horizontal business and vertical business. The vertical business entails the family business where the woman or any family member continues with. Like it is in a family of lawyers, engineers accountants etc. where members siblings operate same profession and industry. The woman's economy is vertical if it is of the family business? If it this is a vertical business. or economy The horizontal business is when the woman delves into business not within the business of the husbands. For example, the woman trades in Agricultural produces, while the husband is a carpenter or a civil servant.

### **The Patriarchal Social Economy Structure in Rural Nigeria**

The Nigeria 1991 population census defines a rural area as a settlement with less than 20,000 inhabitants (Fricke & Malchau, 1994)). Approximately 64 percent of the population lives in rural areas, and only 36 percent in urban areas (National Population Commission [Nigeria] and ICF



Macro 2009). Nigeria's population is predominantly rural (55%) and youthful (52% aged under 18 years) (UNICEF, 2002; World Bank, 2002). Rural population (% of total population) in Nigeria was reported at 48.04 % in 2020, according to the World Bank collection of development indicators, compiled from officially recognized sources. Rural population of Nigeria increased from 46.9 million in 1971 to 99 million in 2020 growing at an average annual rate of 1.54%. Rural areas in Nigeria are "usually" traditional in character and smaller than urban areas in size (Fields, 2000; Ojogho & Ojo, 2017). Urban areas are "normally" equipped with more infrastructural facilities (Schools, Health, shopping malls, Roads, among many others). It is worthy of note that there is increased interactions between urban and rural areas. (Yellow hot Africa Magazine, 2021). In all of these statistics nothing is given on rural women. Nothing is said about their population or their characteristics. Studies on women in Nigeria often exclude rural women's realities except that they are disadvantaged in health, and patriarchal dominations and every other negative context.

Rural areas in Nigeria and anywhere else in Africa, is seriously built on patriarchal regimes and laws (Williams, 2019). It's a man's world' (Whitbum, 2004). Women don't engage on self-works except she works for husband. The husband is the king and ruler of his household and protector of his woman. Women are expected to be protected by their men and in exchange, she has to respect and regard the man as the head, hence the preference for the male child, thus the girl child is seen as weaker sex. The woman and girl child are only important for household works and chores. Her economic value is based on the welfare she is able to provide by keeping the home conducive for living. Thus the saying "the woman's place is in the kitchen" and "the road to the man's heart is through his belly" show clearly that the woman's business is welfare and nothing more, (Boycott, 2017). Another primordial economic value of a girl child is her bride price, when she is married off to a man in exchange for money and properties. A typical patriarchal, and primordial communities, see the economic contribution of woman through her family to her society as bringing value to her family. She returns value when single to her father, when married to her husband's family (Williams, 2019). These sayings, thus unfortunately overlooks the labour; that women put into making the home conducive and how much they contribute by working in the family farm. The question is, are these works in the farms and assistance to the husband rendered free not an economic contribution? Would this not be attributed to her as economy? We posit that these free works as assumed are not free as such, as we hope to show that rural women enjoy more rights to their husband's business than researches have shown. Again, their engagements in husband's farms are cumulated to form the woman's economy. These assistance in the farm and contributions to husband's farm business account for the valuable but immeasurable impact on the productivity and income of the husband. The rural woman during harvest, and planting seasons, engage in farm work fully and after these periods, they engage in animal husbandry, food processing and vendors of all sorts of agro-allied processed foods for direct and indirect consumption and sales of animal product (UN-women, 2013). Some are encouraged by their husbands to engage in oil mills and other skillful services like, special snacks, hair dressing and tailoring.

### **Patriarchy Family Structure and Economy in Nigeria's City Woman**

Patriarchal controls have since the late twentieth century reduced, although more visible at the cities, it has reached the point at the cities, where the over burden patriarchal rules are being questioned and women are allowed freely to generate, produce and take responsibility for their families and relations. The wider the awareness that women are important contributors to their families, groups, communities and larger society - nation, the more compliant their husbands have been at the cities



areas and gradually at the rural villages. The frequently quoted statement “educate a man, you have train a family, but train a woman you have educated a nation and generations ahead.” This is because women (both rural and urban), are closer to their children and are naturally caretakers of the family, for which they require education to help them have a better care for family members (Williams, 2019). With the growing importance of women and the continued decline in national economy and its burden on men to keep their households within the overwhelming effects of westernisation industrial economy, urban women are now been asked “what they bring to the table of the marriage” which means that against African expected role for husbands, the urban woman herself has to be haven some economic empowerment so she can add value to the union between her and the husband these days. The social context of the urban woman at the family front, in the relationship between husbands and wives is different because while the chances are that the urban woman may become a full-time house wife, the rural woman is not in any ways expected to be without work or trade. Therefore the strange question “what do you bring to the table” is not in the home context of the rural woman. The westernised society demands a new way of looking at making a living that is employments and business ownership which is traditionally defined yet in the rural or villages. Nigerians dropped their ancestral farming or craft businesses for white collar jobs and trades for white-collar jobs. Luckily, the whole of the African society, have not been completely Westernised. Some still maintained that African family businesses are agrarian (Historian haven, 2022). Rural women plant and sow to reap their harvest within their husband’s businesses and find their own paths as an extra income for themselves and family. Urban women who engaged in economic activities buy and sell from rural women and men to trade at the cities.

### **The Woman Economy and Contribution to Community**

Poverty exists in both rural and urban communities of Nigeria, yet it is more prevalent in the rural areas (World Bank, 1996; Fields, 2000; Adebo & Ajiboye, 2014; Ojogho & Ojo, 2017). Women constitute majority of this rural populace. These economic value are low according to income, due to poor economic engagements and unemployment. CARE International defines women’s economic justice as the fulfillment of women’s fundamental human right to economic resources and the power to make decisions that affect their lives. This shows that women are challenged and an indication that women do have rights to impact on the economy of their community and society at large (Bayeh, 2016). The impediment and barrier to women’s economic independence and capacity raised a lot of advocacy, for women empowerment. Women empowerment project has a goal of emancipating women from some silent contributors to active and major contributors in all development spheres of lives, including the economy. Education, literacy, politics, and training are contained in the need agenda of women to emancipate. As first given an international recognition at the 1994, Cairo conference on population (UNWOMEN, 2018). In 1995 the United Nations Conference in Beijing, held discourse on women. The conference asserted women’s empowerment on full participation of women based on the premise of equality in the decision-making process, and access to power. This was considered fundamental for the achievement of equality, development, and peace (United Nations, 1995). Before this was a “Better life for rural women” started in September, 1987 by Maryam Babangida late wife of the then president of the federal republic of (Bola, 1995). As the undervalued members in the society, empowerment programme are supposed to bring values to the woman, and through them a projected improved society is expected. Over the last decade women have improved in their economic values, even though this reality has not been evenly spread among constituting nations of the world. The Nigerian nation still generalized the improvement of women



improved economy based on entrepreneurship and as business ownership. The rural woman is usually submerged in urban women statistics (UNWomen, 2016). While the economy of the rural woman is empowered, and their social economic standards are changing for the better, researchers' efforts have not revealed so. Researchers must show enough concerns to reveal the economic values and contribution of rural women in Africa and Nigeria.

### **Nigeria Rural Women and Research Engagements**

The discussion on the economic contribution of rural women in many developing countries has largely focused on national and regional levels, with little or no concentration on their impacts at their immediate household level (Falola et.al, 2020). Research studies on economic issues of women focus more on lack of empowerment, poverty and gender discrimination in employment. Similarly, studies on the social issues, revealed that lack of access to quality education, gender inequality, domestic violence, sexual abuse, cultural discrimination and religious discrimination. Other researchers suggest how to resolve some of these socio-economic challenges highlighted above pointing at establishment of vocational entrepreneurship financial trainings and access to soft loan facility as very important solutions to their barriers to economic emancipation. Women who live in rural areas are often portrayed with poverty, illiteracy, ignorance and lacking access to social and economic amenities like credits facilities. Other studies engaged in comparative analysis of women issues by geo-political zones while the comparative analyses between urban and rural women have been very low (UNwomen, 2015). Finally, surveys on how government, international organizations, partner agencies and non-governmental organizations (NGOs) in synergy are to create policies and institute various socio-economic empowerment programmes for women in Nigeria, as assessment of their successes to remedy some of the challenges mentioned in this survey have been very common (UN Secretary General's High Level Panel, Yusuf et al., 2015).

Studies that look into women economic engagements and how rural women have improved have been very rare, meanwhile the rural woman's engagements are mentioned, in passing without a confirmatory study that investigates the woman's contribution to economy, the true advantaged role of patriarchal community values and how they influence the rural woman's economy in recent times. The slightest ideas that are known about women's influence to the economy either through their direct and indirect participation, is about their mother hood and home care and their special need as women and mothers. Expectations or women's potentials on the manufacturing industry has come from other countries' evaluation of their own economy and not Nigeria and rarely African.

### **Revisiting the Rural Women and Closing the Research Gaps**

Women have played so much roles in the economy of the nation, which unfortunately are been swept off under the carpets due to poor attention given to it by researchers who make sweeping statements on the rural women's role in agriculture and the industries. Rural women's contributions to agriculture have been underestimated (McKinsey & Company, 2018; World Bank, 2018). United Nations Development Programme (UNDP) revealed that women make up some 60-80 percent of agricultural labour force in Nigeria (United Nations, 2018). Depending on the region women produce two-thirds of the food crops, but men are given the credits on a widespread assumption instead of women. The latest discovery has proven that women are more involved in farming and agriculture than men, in Africa and Nigeria inclusive. They engage in raw and allied farm production and spend more hours developing the trade (ILO, 2016; Demirguc-Kunt, 2015). The role of national and international non-governmental organizations (NGOs) in reaching the rural population in Africa





is being increasingly documented. The importance of NGOs to rural women varies from country to country, as does their focus on rural issues. In most of the countries examined, the growth in recent years of NGOs and women's associations which pay attention to gender issues has benefited rural women immensely." There has been increased outreach towards the rural women in Africa by National and international NGOs to increase the body of knowledge on the latest trends of events and developments, which by implication means the need for more research on the economic values of women and rural development.

Researchers, who will work on women economy in the rural areas in Nigeria and anywhere else must, look critically at women affairs especially rural women. The narrative that rural women are poor and would be faced with challenges from their husbands, presenting rural women as dependant, with just domestic and values to agriculture and trade should be revisited. Studies positing that rural women are highly impeded by their husbands, culture and religion should be re-validated and re-investigated for a more precised and update empirical narratives. The economic values and contribution of rural women in villages and sub-urban are indeed equalising, while urban women, who are mostly favoured by researchers and positively portrayed to contribute more to economy of African nation and as the group needing empowerment programmes more, are no-longer valid. Rural economics research must step up on how rural families are investigated and how husband and wives take decisions at the family farm business. They must be more researches done on women access to credit facilities and soft loans. Rural micro-credit firms focusing on women and girl child have improved in population while articles on rural women still continue to state poor access to credit facilities. Women and their husband in recent times are jointly making decisions and are influenced by latest awareness and national laws supporting women's right. Equality and justice have continued to improve, while they learn how to access credits and other economic enhancement facilities, provided by NGOs. Women will continue to require research to obtain how women attain new skills, girl child schooling and education for new technology to improve their socio- economic life.

### **Implication to Women Economy and Education Research**

Economic research must begin to live up to its responsibility to report and provide adequate data and information to process education and other human capital development programmes. Adult educators and community change agents who design and implement women education and work directly with women desire more professional processed and well reported data to help a more impact educational programmes. The consistency of a change agency depends on the data it gets from professionals and researchers. Take for instance, empowerment programme came as a great effort from all professionals in the field. Different projects of empowerment especially those of women economic empowerment were designed to impact on people but a lot of diplomacy, lobbying and convincing of government to accept and fund the projects are intense energy and took time. Adjusting budgets for educational purposes does not come easy especially when they are special educational intervention programmes, which are none formal in nature. The over concentration of government to formal school programme delays adjustments and for this reasons prompt attention is not given to education programmes and projects which are run out side school. Non-governmental organisation and other private organs will promptly adjust, if only there are researches, to convince them to pursue another path towards women economic empowerment that women - rural women have to be treated with. Where researchers fail to obtain correct data and continue to report and expand already researched areas, funder of NGOs will continue to give money at that direction. In the same vain, funders and sponsors will be willing to part with their money to sponsor women



empowerment objectives when their efforts so-far are acknowledged to have improved, the lots of women at the rural areas and that those achievements require consolidation (McKinsey & Company, 2015).

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