

Effect of Constraints to Real Estate Ownership by Women on Women Contribution to the National Economy.

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Abstract

In South-East Nigeria and most patriarchal societies, succession and inheritance rights are established procedures of transferring economic, social and even political power. The problem is that women are unequally positioned unlike their male counterparts in the inheritance and other issues relating to ownership of real properties. Even as most of the cultural attitudes or traits are changing, the inheritance rights remain resilient and hence pose challenges to women ownership of land and landed properties. This problem has varying effects on women contribution to nation building. The aim of this research is to assess the effects of the constraints to real estate ownership by women on women contribution to national economy in South-East Nigeria with a view of suggesting means of reducing the negative effects. To achieve the aim of the study, the survey research design was adopted in order to collect data. The population of the study was made up of men and women in public and private sectors of both urban and rural areas of the study area. A sample size of 2304 was determined using the table for determining sample size developed by Krejcie and Morgan (1970). The sample was selected using the cluster random sampling technique. A total of 2120 correctly filled and returned questionnaire representing 92.01 percent of the distributed questionnaire were used for data analysis. Data were presented using frequency tables, while analysis was done using mean and relative importance index (RII). The results generated from data analysis that the key constraints to real estate ownership by women in South – East, Nigeria include: educational factors, political factors, legal factors, economic factors and socio cultural factors. It was also discovered that the effects of the identified constraint factors on women contribution to national economy include; reduced the quantum of real estate owned by women thereby increasing the gap between demand and supply of real estate where demand outstrip supply as well as enhancing poverty rate among women thereby limiting their ability to participate actively in economic activities . It is recommended that government, NGOs and the society at large should help reduce the identified effects by the prescription of women property rights in the statutory and customary laws of the country.

Key Words; constraints, women, real estate, ownership, national economy.

1.0 Introduction

In South-East Nigeria and most patriarchal societies, succession and inheritance rights are established procedures of transferring economic, social and even political powers (Obioha, 2013). The problem is that women are unequally positioned unlike their male counterparts in inheritance and other issues related to ownership of real properties. Even as most of the cultural attitudes or traits of the society are fast changing, the inheritance rights remain resilient and hence pose challenges to women ownership of land and landed properties. These challenges have helped to cause varying effects on women contribution to nation building. Previous studies have focused on the factors that affect land ownership by women (Obioha 2013, Emeasoba 2012 and Ezejiolor 2012) but no work has looked at the effects of the challenges on women contribution to the nation's economy. The international recognition to involve women in national development has made it imperative for studies to be carried out on the challenges and factors that limit women from active participation in national development as well as its effect on the economy at large hence this study. .

2.0 Literature Review

Sparse literature exists on the effects of constraints to real estate ownership by women on women's contribution to national economy but literatures abound on the contributions and women participation in national development / nation building

2.1 Women Participation in the Economy

Previous studies that focused on women participation in the economy have identified that there is a gender gap existing in the level of economic participation worldwide. Levin Institute (2015) found out that inspite of International Monetary Fund (IMF) and World Bank encouragement for developing countries to use export led growth to expand their economy, such globalized economies requires a labor force of a size that must include women but women's employment varies greatly by region. There is a gap existing in employment, with a 24.8% point difference between men and women employment to population ratio (MDG Report 2013). The MDG report shows that as at 2012, 64% of women are in the workforce in Eastern Asia and Oceania, the greatest population among all regions of the world. In Northern Africa, only 18% of women work while the global average is 48%. The different percentages above according to Levin

institute (2015) may be attributed to social cultural factors, such as the belief in many ethnically Arab nations that women do not work, or the tight political control over women in places such as Saudi Arabia.

Similarly, South American women participate in the labour force more as they age, which indicate that they contribute more income as their household grows following marriage. In contrast women in Middle East and North Africa drop out of labor force in great numbers when they marry and have children. Levin institute (2015) also observed that there is also a gender wage gap all over the world ranging from a 9.3% difference in Belgium to a 40% difference in South Korea. United Sate has an 18% gap on the average among industrialized nations. Rampell (2013) noted that the global wage gap can be explained by the types of work women chooses to go in for (or for many women the type of work available for them). Factors responsible for the existing wage gap according to Levin institute (2005) include;

Cultural barriers which effect include; impede increased economic participation, undermine the quality of their participation (women who work face differential treatment such as wage gaps and segregation into traditional industries). Apart from the above barrier, there is also differential treatment in women progression to higher cadre in their different professions. The work of Nwakobi (2012) shows that women carrier progression in the banking industry in Nigeria is low when compared to their male counterparts. Women had historically borne the burden of non-monetized labour such as child care and domestic work. UNDP (2005) shows that in 55 countries with comparable data, the average female wage gap is $\frac{3}{4}$ of the male wage in non agricultural sector in developing countries, women still constitute less than $\frac{1}{7}$ of administrators and managers. The views above indicate that there is a gap between employment and wages of men and women in the world. This situation also consist a barrier to women in terms of improving their resources and hence pose challenges to women's access and ownership of property. However, some studies show that there is a link between women participation in the labour force and economic growth. Tsani, Paroussos, Fragiadakis, Charalambidis and Capros (2013) studied the relationship between female labour participation and economic growth in the Mediterranean countries using two step econometric approaches and employed general equilibrium modeling. The result obtained showed that higher female labour force participation contribute to economic growth which matches the global phenomenon. Klasen and Lammana

(2009) argued that high female labour participation may give women more power in the family. This bargaining power according to the authors can in some way enhance economic growth, since women have higher saving behaviour and more efficient way of using credit.

2.2 Women Participation in Governance and Politics

Many international conferences have agreed the target of reaching 30% representation of women in government. Studies showed that 30 countries reached the 30% target in 2012 (Nigerian not included in the 30 countries) as only South Africa, Angola, Mozambique, Uganda and Burundi are the only countries in Africa that met the target (Inter-Parliamentary Union, 2012). The union also observed that the world representation of women in parliament was just over 20% in Sub Saharan Africa. McCullough (2013) found out that in the world over there are female heads of states in 18 countries and 20 heads of state worldwide from 2010-2012. Women are underrepresented in decision making positions in almost all countries of the world. An increasing awareness of this fact has led various groups to engage in research and policy making activities in developed economies like North America, Western Europe while developing Asian countries have arranged legal accommodations, prepared incentive programs and designed many organization changes for women to become integrated into the economy at higher levels. The developing economy such as Nigeria should as a matter of urgency learn from the developed economies by increasing the number of women in both government and political position to enhance women position in national development.

In assessing women's participation in government and politics in Nigeria precisely it has been noted that women participated more actively in politics and government during the pre-colonial periods as Effah Ettoe (2002) observed that women in pre-colonial Nigeria were an integral part of the political set up of their communities. Most times they carried out separate functions which are fully complementary. Women played important role in different parts of Nigeria within this era especially in pre colonial Bomu where women played active part in the administration of the state. They held very important offices in the royal family, including offices of the Megira (the Queen Mother) and Gumsu (first wife of the Mai orking). In political history of ancient Zaria, the modern city of Zaria was founded in the 16th century by a woman called Bakwa Turuku who was succeeded by a daughter called Queen Amina who was a great and powerful warrior. She built a

wall around Zaria in order to protect the city from invasion and extended the territory and boundaries beyond Bauchi. She however turned Zaria into a very prominent commercial centre. In Yoruba land, the story was also different as Oba ruled with the assistance of a number of women referred to as the ladies of the palace. Hence the significant role played by Moremi of Ife, Emotan of Benin and Omu Okwel of Ossomari in the political history of Nigeria cannot be ignored.

During the colonial era, women in Nigeria were adversely affected politically as they were denied franchise and very few of them were offered political or administrative appointment. It was only in the 1950's that women like chief (Mrs.) Olufumilayo Ransomekuti were appointed in the house of chiefs. It was also in the 1950's that women in Southern Nigeria were given the franchise. The women's wings of political parties possessed very little functional relevance.

Effah Etoe (2002) also examined the post colonial activities of women and observed that during the period, the role of Nigerian women has not been reflected sufficiently in terms of appointment to policy making position. He argued that in spite of massive support given to various political parties by women organizations like market women movement etc, very few women benefited political patronage. However, in the recent past the number of women in various aspects of government and politics has been on the increase. There are women deputy governors, senate and house of representative members, state house of assembly members, ministers as well as commissioners etc. From the foregoing, it is evident that only very few Nigerian women have participated and emerged in Nigerian political landscape and other developing countries of the world. In spite of the previous efforts of women like Mrs Fumillayo Ransome kuti and Margaret Ekpo since the 1950's, today the number of women in top jobs is still nearly insignificant and have adversely affected their active participation in nation building and development. However, some scholars examined the link between female political participation and economic growth. Rivas (2012) argues that women can be more careful and have higher standard of ethics implying that women are more willing to sacrifice private benefits for the public. According to Rivas (2012), women are more risk averse than men, making them less corrupt since corruption is regarded as a risky activity. From the above view, if women are allowed to participate actively in politics they are more likely to improve economic growth. Liangxue (2015) noted that women's participation in politics can facilitate democracy; not only

because it improves their civil rights and helps them speak out their interests, but because powerful women also tend to make different policy choices from their male counterparts, which are beneficial to the local distribution of public resources and development. Pandey (2008) earlier studies also found out that women's participation in parliament has a positive impact on the character of Asian parliaments and make public policies create a more peaceful, productive and less corrupt societies.

2.3 Women and Education

Few works are available in literature that specifically deals on women and education. Effah-Attoe (2002) examined women education from the pre colonial, colonial and post colonial periods and observed that during the pre-colonial times education for women were functional. It enabled women to obtain a skill in order to earn a living. Effah-Attoe (2002) observed that a woman without a trade or craft or who was totally dependent on her husband was not only rare but was regarded with contempt. However, during the colonial period, the functional education system curricular emphasized religious instruction and clerical skills for boys and domestic sciences for girls. Technological and science based education was not encouraged. The curricular for girls during this period enabled them to become good house wives rather than income earners. During the post colonial Nigeria, the position of women in education has not improved much. Effah Attoe (2002) substantiated the above view while citing population Reference Bureau (1981) where it was revealed that only 6 percent of adult Nigerian women were literate. By 1979 72.9 percent of urban girls and 80.08 percent of rural girls were not attending school. This situation had not improved much in recent time as Jensen (2010) observed that girls in the poorest 20% household have lowest chance of getting education. Jensen further noted that sub-Saharan Africa as well as two regions, Oceanic and Western Asia still faces many challenges reaching parity for primary education while sub Sahara Africa alongside Western Asia and Southern Asia face the biggest challenges for secondary education. Effah-Attoe (2002) noted that university admission figure reflect a low percentage of female entries during the immediate post colonial era. Supporting the view of Effah -Attoe above Jensen (2010) argues that although there have been improvements in educating girls at the tertiary levels in the developing world, the number have not reached parity in most regions. Gender statistics (2010) shows that out of 774 million illiterate adults worldwide, 64% are women, a statistics virtually unchanged from the

early 1990's. Effa-Ettoo (2002) observed that successive post-colonial government in Nigeria have tried to encourage female education by expanding educational facilities for girls but in spite of these efforts, the impact on women is still low. Effa-Ettoo identified some militating factors to include; the perception that women needed to be educated only to be good house wives, high dropout rate among women, economic recession since the mid 1980s as the cost of education increased during the period and most parents especially in the rural area preferred withdrawing girls from schools instead of boys.

However, in recent times government at state levels have one time or the other passed edicts granting free education to certain levels and currently in Enugu state the government granted free education for both boys and girls up to junior secondary school. Also in some states women who are with children are allowed to attend schools before a stipulated age. Early marriages were also discouraged by many state and women organizations. Women education unit was also established at the Federal Ministry of Education to encourage women education while all State Ministry of Education subsequently did the same, it has been identified that there are many advantage of women education which include;

- Educated women tend to be healthier, have fewer children and secure health care and education for their own children which are all benefit that translate to the community and nation at large.
- Education of women is crucial because inequality in education is directly correlated to poverty and its elimination would help alleviate poverty in general (United Nations Educational, Scientific and Cultural Organization-UNESCO 2002).
- Increased skill levels acquired through education allow women to participate more in the economy.

However, increased awareness of the benefits of educating women has led to the increase in the number of women and girls in primary, secondary and tertiary levels especially in the South-Eastern states of Nigeria. It is worthy to note that education is a key resource as it improves one's ability to earn income which helps to improve one's ability to save and invest. Again in measuring the link between women's education and economic growth, the most popular argument is that gender equality would increase economic growth meaning that girls' education

can produce the highest possible return on investment in the developing world so as to reduce poverty. Liangxue (2015) as well as Dollar and Gatti (1990) concurred with the above view by stating that hindering girls' education means passing up high- return investments in human capital with significant effect on growth. Many scholars that have studied the relation between female education and economic growth using evidence from different countries and regions according to different situations agreed that economic growth benefit from the development of female education. Self and Grabowski (2008) examined female education's effect on development of Japan by dividing Japan's history into three parts; the pre war years, the five decades following the and the after war rapid rise years. Using the vector- auto- regression analysis, the authors showed that economic growth benefits from female secondary and tertiary education in modern times. Fatima (2013) applied the generalized method of moment in Pakistan and Sri Lanka in order to reveal that gender equality in education is beneficial to economic growth in those two countries. Hassan and Cooray (2013) collaborating the above views, utilized extreme bounds analysis method choosing a panel of Asian countries and concluded that Asia can improve their economies by promoting female education. Liangxue (2015) argued that region which narrows gender gap in education successfully has achieved the most in economic/ social aspects including Eastern Asia, South –Eastern Asia and Latin America while in contrast regions such as Southern Asia, Middle East and Sub Saharan Africa where economic growth is low are suffering a lagged investment in girl's education. The study of Dauda (2012) confirmed the above argument while focusing on Nigeria to find out whether female education has appositive impact on economic performance and found out that female education does not stimulate growth;this work believes that effective participation of women in every sector of the economy including the real estate sector will stimulate economic growth.

Few literature that exist on the effect of women's lack of property ownership on women's contribution to nation building concentrates on the effect of inadequate access to land on women's livelihood. IFAD (1998) observed that women's limited land access affects the types of crops they can grow as they do not plant tree crops on their land since they could easily lose their lands and all the profits accruing thereof. IFAD (1998) also pointed to the fact that inadequate access to land by women restricts women's access to credit from formal sources as they do not have title to land and hence, cannot use it as collateral. FAO (2005) supporting the above view noted that even in cases where women do have title to land, there is evidence that women cannot

take full advantage of the established credit since credit institutions tend to be male- oriented and discriminate on cultural and social biases against women. Again supporting the view of IFAD(1998) Kuusaana, Kidido and Halidu-Adam (2013) found out that financial institutions are not inclined to advancing loan to the poor especially women due to high transaction cost associated with micro finance. IFAD (2005) also discovered that women's insecurity and inaccessibility to land discourages land conservation since eco- feminists argue that women are better environmental managers than men. Lack of access to land by women places them in a precarious position in terms of their survival and livelihoods, and their effective role and contribution to national development Kameri- Mbote (2005). The above author stresses that with agriculture and other land based natural resources being the main source of livelihood, the consequences for women not owning, controlling or accessing land are grave. Kuusaana, Kidido and Halidu-Adam (2013) studies revealed that land access and ownership in favour of males in Wa Municipality Ghana has implications for women empowerment, gender equity in land resource ownership and use. The authors argued that women's contribution especially in food production and family income generation are greatly impaired by disparity in land ownership skewed in favour of men. This is because the productivity of women as regards food supply and generation of income households in the peri-urban and rural areas revolves largely around land. Kussana et al (2013) studies also showed that because women's inaccessibility to land access and ownership, the young and unmarried women migrate southwards to Kumasi and Accra in search of non –existent jobs to cater for their need hence, most of them end up in vices like teenage pregnancy, prostitution and drug peddling.

3.0 Methodology

The field survey design is considered most appropriate for this study. The study was carried out in the three states of the South-East namely; Anambra, Enugu and Imo states .The choice of these states were based on geographical spread, population and political history. The study focused on women and men in both public and private sectors in the study area. A sample size of 2304 was determined using table for determining sample size developed by Krejcie and Morgan (1970). The data for the research were collected through questionnaires and interviews and presented using frequency tables while analysis was done using, mean and relative importance index (RII). The mean rank was obtained using the formula;

$M_s = \sum(f \times s) / N$, where M_s = mean score, f = frequency, s = scores given to the options which ranges from 1 to 5. N = total number of respondents. A cut off point of 3 was used as a decision rule to accept or reject an option which was obtained by adding the rate of five point Likert scale and dividing by total number of points ie $5 + 4 + 3 + 2 + 1 / 5 = 15/5 = 3$.

4.0 Results and Discussion

BASE DATA

This sub-section presents information on retrieval of administered questionnaire as well as socio-economic characteristics of respondents.

Table 1: Retrieval of administered questionnaire

State Category	Number of Questionnaire Distributed	Total Number Returned	Percentage Number Returned
Anambra	768	705	30.60%
Enugu	768	720	31.25%
Imo	768	695	30.16%
Total	2304	2120	92.01%

Table 2: Age of respondents

Response Option	Number of Response	% Number of Response
Less than 20 years	2	0.09
21 – 39	57	2.69
40 – 59	1,070	50.47
60 – 79	976	46.04
Above 80 years	15	0.71
Total	2,120	100

Table 2 above, shows that the number of respondents below the ages of 20 are 2, representing 0.09 percent of the respondents. Those between ages 21 – 39 were 57 representing 2.69 percent of the respondents, the respondents between the ages 40 – 59 were 1070 representing 50.47

percent, those between ages 60 – 79 were 976 representing 46.04 percent while those above 80 were 15 representing 0.71 percent of the respondents. The above analysis shows that the majority of the respondents are between ages 21 – 79. This also shows that the majority of the respondents are aged enough to understand the problem of study and therefore experienced to give adequate answers to the questions.

Table 3: Educational status of respondents

Educational Qualification	Number of Respondents	% Number of Response
First School Leaving Certificate (FSLC)	61	2.88
Senior School Certificate (SSC)/General Certificate of Education (GCE)	430	20.28
National Diploma (ND)	322	15.19
National Certificate of Education (NCE)/ Higher National Diploma (HND)	714	33.68
Bachelor of Science (B.Sc)/ Bachelor of Arts (BA)/ Bachelor of Education (B.Ed)	561	26.46
Master of Science (M.Sc)/Master of Arts (MA)/PhD	32	1.51
Total	2120	100

Table 3 shows the educational status of the sample respondents. While the educational status of 61 (2.88%), 430 (20.28%) and 322 (15.19%) of them belongs to First School Leaving Certificate (FLSC), SSC/GCE and National Diplomat (ND) respectively, the rest of them are holders of NCE/HND, BA/B.Sc/B.Ed and MA/M.Sc/PhD respectively.

Therefore, it could be deducted from the data that the majority (about 97.12%) of the total respondents have an educational status of at least Senior School Certificate (SSC) and more. It could be further said that the respondents are literate enough to under and express ideas on the factors that hinder women from real estate ownership and related issues in the study area.

Table 4 below shows the ratings and ranks of the major factors that constrain real estate ownership by women in the South-East, Nigeria.

Table 4: Ratings of the most important factors that constrain Real estate ownership by women in the study area

Factors	RII	Ranks
Socio-cultural factors	0.65	5 th
Economic/financial factors	0.67	4 th
Law/legal factors	0.68	2 nd
Political factors	0.68	2 nd
Educational factors	0.69	1 st

Table 4 above shows that the ratings/ranking of the identified five major factors that constrain real estate ownership by women in the south-east Nigeria are as follows; Educational factors (0.69, 1st) political factors (0.68, 2nd), Law/legal factors (0.68, 2nd), economic/financial factors (0.67, 4th) and socio-cultural factors (0.65). This shows that educational factors are the most important factors that constrain real estate ownership by women. This fact was collaborated by the finding of Jesen (2010) – which shows that women lag behind unlike their male counterpart in education. However the table shows that political factors and law/legal factors rank second in the list and this shows that these factors are ranked higher than socio-cultural factors which many people blame for hindering the progress of women in real estate ownership.

Table 5 below shows the mean and rank of the effects of constraint factors to real estate ownership by women on their contribution to the nation's economy.

Table 5: Cumulative effects of the identified factors that constrain real estate ownership by women in South East, Nigeria on women’s contribution to the National economy and Nation building.

Response option	Very severe	Severe	Undecided	Moderate	Minor	Weighted mean	Rank	Remark
Deprived women free access of real properties by inheritance	1,696	215	42	85	82	4.58	3 rd	Accept
Reduced women interest in ownership of properties	1,378	456	148	74	64	4.42	7 th	Accept
Reduced women ability to invest in real properties	1,166	635	170	85	64	4.39	8 th	Accept
Reduces the capacity of women to diversify their real estate investments	636	954	318	127	85	3.91	13 th	Accept
Reduced the quantum of real estate owned by women	1,738	213	156	13	0	4.73	2 nd	Accept
Enhanced poverty rate among women	1,654	382	85	0	0	4.74	1 st	Accept
Negatively affected women’s access to credit facilities through mortgage	802	1,235	65	18	0	4.33	10 th	Accept
Negatively affected the	752	1,010	39	87	32	4.30	12 th	Accept

supply of real estate facilities in the south east								
Negatively affected development of a viable real estate market in the south east	865	1,105	102	37	11	4.31	11 th	Accept
Limited the financial ability of women to cater for their families economically	1,012	1,002	96	7	3	4.42	6 th	accept
Deprived women critical means of job and wealth creation	1,230	807	50	16	6	4.51	5 th	Accept
Limited the contribution of women to overall economic development	1,210	825	85	0	0	4.53	4 th	Accept
Negatively affected women's self worth	974	996	122	21	7	4.37	9 th	Accept

Table 5 above shows the mean response on the cumulative effects of the identified constrain factors to property ownership by women in the study area on women contribution to the Nigerian economy and national development. The table shows that all the mentioned effects are acceptable effects of the constrain factors on women contribution to the National economy and nation building. The table reveals that the enhancement of poverty rate among women was ranked 1st as the most important effect, reduction in the quantum of real estate owned by women (2nd), deprived women free access to real estate properties by inheritance (3rd). The findings in table 5 above show that the factors that constrain real estate ownership by women have significant effects on women's contribution to the National economy/Nation building.

The above findings concurs with the findings of IFAD (1998) which points to the fact that inadequate access to the land by women restricts women's access to credit from formal sources. Again this work is in line with the findings of Kamari-mbote (2005) who observed that lack of access to land by women places them in precarious position in terms of their survival and livelihoods and stifle their effective contribution to national development.

5.0 Conclusion and recommendation

Going by the results of the analyses done, the following conclusions were made

Women in South – East Nigeria still suffer discrimination in respect of real estate ownership which undermines the Millennium Development Goal 3 (MDG3) of achieving gender equality and poverty reduction. It was also discovered the effects of the constraint factors on women contribution to national economy include; enhancement of poverty rate among women, reduced the quantum of real estate owned by women, deprived women free access to property through inheritance among others. Women access and ownership of property are key to their contribution to the Nigerian economy, nation building as well as overall development of the country.

There is need to check mate the identified constraint factors so as to boost women activity in the real estate sector to help reduce the identified effects of the constraint factors on women contribution to national economy by prescribing women's property rights in the statutory and customary laws of the nation.

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