

## POVERTY ALLEVIATION THROUGH WOMEN EMPOWERMENT

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### ABSTRACT

The purpose of this paper was to develop a practical implementation blueprint for poverty alleviation in Nigeria through the economic empowerment of women. This paper conducted a critical review of 22 peer-reviewed empirical articles on various women empowerment case studies. The evidence obtained from this review and the in-depth knowledge of the authors regarding the Nigerian poverty landscape was used to develop a practical implementation blueprint for alleviating poverty in the country. The Poverty alleviation through women empowerment (PATWE) Blueprint was developed and comprised of six practical and interconnected steps. The PATWE blueprint provides a practical and comprehensive step-by-step guide which the Nigerian Ministry of Women Affairs and Social Development can utilize to alleviate poverty in Nigeria. The PATWE blueprint is a proactive guide that takes into consideration the importance of cultural nuances in the development of a poverty alleviation policy in a developing country context.

**Keywords:** Poverty alleviation; Women empowerment; SDG 1; SDG 5; Nigeria.

### INTRODUCTION

Extreme poverty is defined as a state of severe deprivation of essential human requirements such as food, potable water, sanitation, health, housing, education, and information (Garcia et al., 2022). It is determined not only by income but also by access to services (Luizeti et al., 2022). According to the World Poverty Clock, over 680 million people are estimated to be in extreme poverty around the world as of July 27, 2022; 67% of these (460 million) live in Africa, with women forming the greatest proportion of this number (World poverty clock, 2022).

This ‘feminization of poverty’ in Africa is caused by an increase in single-mother households, disparity in wages between men and women, and the traditional notion of the role of women in society (Mazzone, 2022). Single-mother households are families headed by a woman either due to her being a widow or a divorcee and having to take care of the members of the household all on her own; these responsibilities mean she has very little time to earn a reasonable income thus sinking her into deeper levels of poverty relative to women who have husbands to provide financial support for the family (Coba-Rodriguez and Lleras, 2022). The second cause of this phenomenon is the fact that over the years, women are still paid on average lower wages than men for the same job and this gender discrimination means women have to work harder than men to make the same number of women and this makes them more vulnerable to poverty (Roy and Xiaoling, 2022). The third cause is the persistence in most African countries that men are the breadwinners while women are to take care of kids and cook the meals; the problem with this notion is that the women are not paid for these important tasks and have very little time to earn a living doing something else (Ayentimi and Abadi, 2022).

Scholars opine that the solution to the feminization of poverty is to economically empower women by enhancing their ability to equally participate in the market place, to have access and control over factors of production, to be able to achieve gainful employment and to be paid a decent wage and to be able to fully participate in economic decision making at micro, meso and macro levels (Sehgal, 2022; Sserwanja et al., 2022; Terfa et al., 2022). More than 178 countries subscribe to these scholars’ opinions as evidenced by their agreement in 2015 to the achievement of 17 sustainable development goals by 2030, with two of these goals (1 and 5) dealing with poverty and gender equality respectively. SDG 5 categorically states “achieve gender equality and empower all women and girls” (United Nations, 2022).

It is against this backdrop that this paper seeks to achieve two important objectives: first is to determine to what extent women empowerment has actually alleviated poverty through a critical review of extant empirical articles. Specifically, the review will answer four research questions as follows:

- 1) Have women empowerment initiatives been successfully used to alleviate poverty?
- 2) What was the evidence that women empowerment initiatives were successfully used in alleviating poverty?
- 3) How were women empowerment initiatives implemented to achieve poverty alleviation?
- 4) Why have women empowerment initiatives not successfully alleviated poverty in certain contexts?

The second objective of the paper was to utilize the findings of the review along with an in-depth knowledge of the Nigerian poverty landscape to develop a comprehensive and practical blueprint which the Nigerian Ministry of Women Affairs and Social Development along with other

stakeholders can utilize to help alleviate poverty among Nigeria women thus simultaneously addressing the expectations of SDG 1 and 5.

The rest of the paper proceeds as follows: first the methodology used to conduct the critical review is presented. This is followed by a presentation of the findings of the critical review along with a discussion of the implications of the findings for alleviation poverty through the empowerment of Nigerian women. The Blueprint is then presented, and the paper ends with a conclusion.

## **METHODOLOGY**

As previously mentioned in the introductory section, this paper had four research questions which are restated as follows: 1) Have women empowerment initiatives been successfully used to alleviate poverty? 2) What was the evidence that women empowerment initiatives were successfully used in alleviating poverty? 3) How were women empowerment initiatives implemented to achieve poverty alleviation? 4) Why have women empowerment initiatives not successfully alleviated poverty in certain contexts?

In answering the stated research questions, relevant journal articles were reviewed in order to extract useful information. For the first research question which sought to know whether improved welfare packages for university academic staff have addressed their dissatisfaction, relevant information was obtained from the abstract and findings sections of the empirical studies reviewed. The reviewed studies were then grouped into two: those that found that improved welfare packages were successful in addressing the dissatisfaction of academic staff and those that did not.

The second research question sought to know the evidence of the successful use of improved welfare package in addressing dissatisfaction among university academic staff. The information to answer the question was obtained from the findings and discussion of results sections of articles reviewed; these articles were then grouped based on the indicator of success that they emphasized.

In answering the third research question which sought to understand how improved welfare packages was structured in successfully addressing university academic staff job dissatisfaction, relevant information was obtained from the introduction, literature review, and findings and discussion of results section of the articles reviewed. These articles were then grouped based on the welfare packages they highlighted.

The fourth research question which sought to explain the reasons why improved welfare packages do not make any difference in addressing academic staff job dissatisfaction, was answered by obtaining information from the introduction, methodology as well as findings section of the journal articles reviewed. The reviewed articles were grouped based on the main reason emphasized for preventing these welfare packages from leading to job satisfaction among academic staff in certain contexts.

This paper relied exclusively on empirical articles in addressing its four research questions. This was because the research questions could only be answered using verifiable evidence and only empirical studies can provide this; this is as compared to conceptual studies which are typically the opinions of scholars. In order to ensure that only the highest quality of empirical studies were used, article selection was limited to those published by 12 of the world's most renowned academic publishers (Krah & Mertens, 2020): 1) Emerald, 2) Elsevier, 3) Sage, 4) Springer, 5) Taylor and Francis, 6) Wiley, 7) JSTOR, 8) Inderscience, 9) Ingenta, 10) Cambridge, 11) Harvard and 12) Oxford.

For this study, Google Scholar was used as the main source to download relevant journal articles that were reviewed. The reason for selecting this research route is because it is fast, easy to use and up to date, and it is comprehensive and guarantees access to a wide range of databases and academic publications. The advanced search function of Google Scholar was utilized to search for articles that dealt with women empowerment and poverty alleviation together.

The article selection process ensured that the downloaded journal articles' abstracts were read to ensure that the articles were empirical. Therefore, only empirical journal articles dealing with job satisfaction through improved welfare packages for universities academic staff (either public or private universities and their staff) were selected because it is the critical area this study developed to improve welfare packages road map and strategies of implementation in order to successfully address job dissatisfaction of university staff. Table 1 presents the journal articles search result.

**Table 1.** Journal articles search result

<b>S/N</b>	<b>Publisher</b>	<b>Total number of articles found</b>	<b>Total number of articles selected</b>
1	Emerald	12	7
2	Elsevier	13	4
3	Sage	10	3
4	Springer	24	5

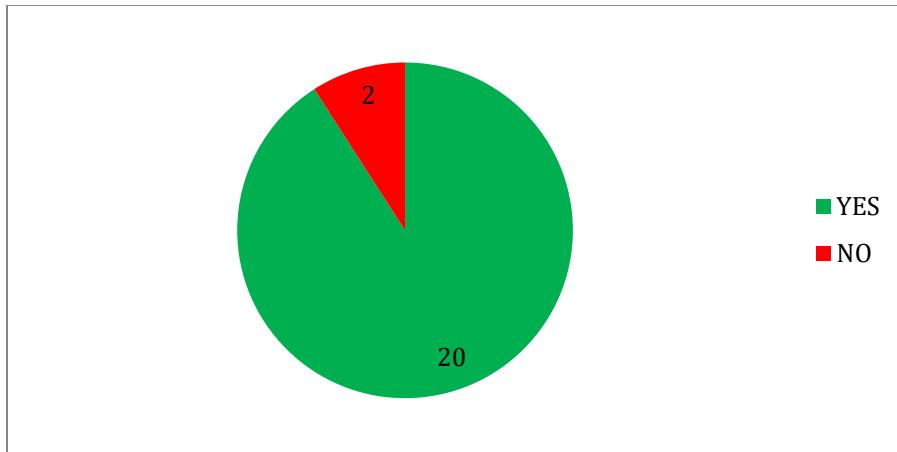
5	Taylor and Francis	3	2
6	Wiley	11	1
7	JSTOR	0	0
8	Inderscience	4	0
9	Ingenta	0	0
10	Cambridge	2	0
11	Harvard	0	0
12	Oxford	4	0
	<b>TOTAL</b>	<b>83</b>	<b>22</b>

## FINDINGS AND DISCUSSION

In this section of the paper, the answers to the four research questions based on the information obtained from the reviewed papers are presented. These findings are discussed and their implications for the blueprint to be developed by this paper are also presented.

### **3.1 Research question 1: Have women empowerment initiatives been successfully used to alleviate poverty?**

Figure 1 indicates that 20 out of the 22 (90%) articles reviewed found that women empowerment initiatives have been successfully used to alleviate poverty in different contexts across the globe (Hassan and Saleem, 2017; Osei and Zhuang, 2020; Zhu et al., 2022). Hassan and Saleem (2017) found that the provision of Islamic microfinance to women entrepreneurs in Bangladesh helped improved their profits significantly. Similarly, Osei and Zhuang (2020) found that empowering Ghanaian women to establish agric-based businesses enabled them to climb out of poverty by earning income for themselves instead of relying on their husbands or other family members. Furthermore, Zhu et al. (2022) discovered that Chinese women living in rural areas were able to alleviate their poverty by establishing online businesses after being trained by their local governments.



**Figure 1.** Success of women empowerment initiatives in alleviating poverty

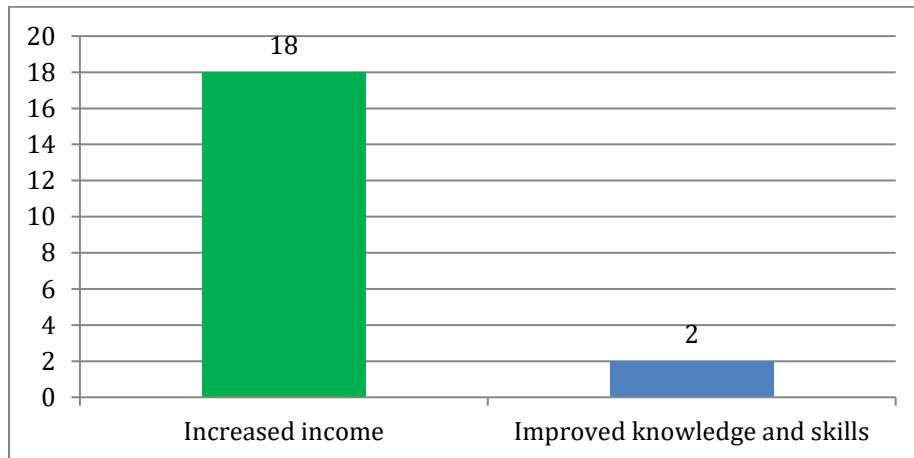
On the other hand, Figure 1 indicates that two of the 22 articles reviewed (Awumbila, 2007; Sigalla and Carney, 2012) found that women empowerment initiatives were unsuccessful in helping to reduce poverty. Awumbila (2007) cited a micro-credit intervention in Ghana targeted at women that was unsuccessful in helping participants reduce their poverty levels because it failed to address the cultural nuances that caused these women to be poor in the first place, such as the notion that women belong in the kitchen and not in the business world. Sigalla and Carney (2012) also found the similar struggles by Tanzanian women who were also beneficiaries of a micro-credit intervention.

In terms of alleviating poverty in Nigeria, these findings indicate that empowering women is an effective strategy, particularly if the empowerment initiatives target the root causes of poverty among women such as traditional notions about the role of women in society; simply giving women money is insufficient to sustainably reduce poverty (Awumbila, 2007; Sigalla and Carney, 2012).

### **3.2 Research question 2: What was the evidence that women empowerment initiatives were successfully used in alleviating poverty?**

It can be observed from Figure 2 that the 20 articles reviewed (see Figure 1) that found that women empowerment initiatives were successful in alleviating poverty relied on two broad pieces of evidence to validate initiative effectiveness: 1) Increased income (18 out of 20) and 2) Improved knowledge and skills (2 out of 20). It is not surprising that most of the articles relied on increased income as evidence of programme efficacy due to the fact that the most dominant view of poverty is financial poverty (Shubin et al., 2022). Rui and Feng-ying (2021) provided evidence that an agric-

based women empowerment programme in Inner Mongolia helped participants improve their income levels which enabled them to move out of poverty.



**Figure 2.** Evidence of successful women empowerment initiatives

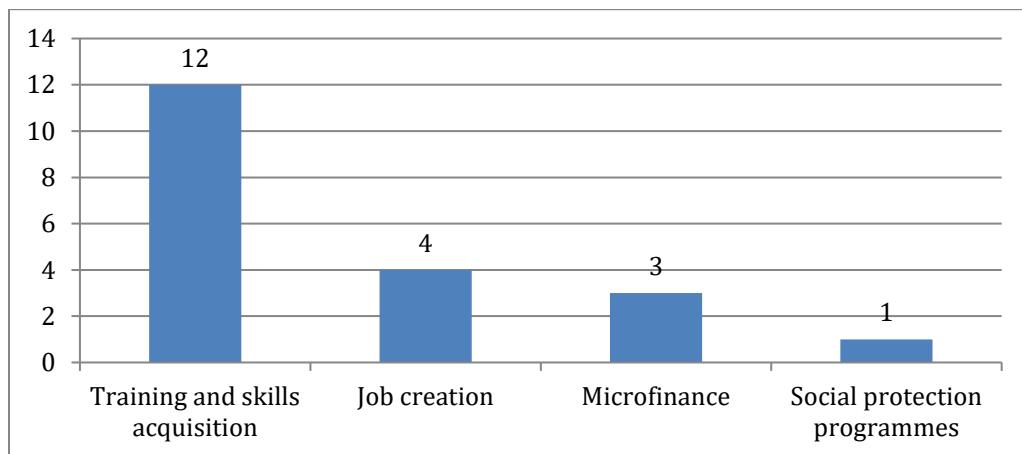
Only two of the studies reviewed relied on a non-income indicator as evidence of the effectiveness of a women empowerment initiative (Messias et al., 2005; Chakma, 2016). Chakma (2016) discussed a continent-wide women empowerment programme in Asia that successfully imbued women with the knowledge and skills to advocate for societal change regarding how women were treated as an important strategy for women being able to overcome the challenges of being poor.

Poverty is a multidimensional concept that requires different indicators to determine whether it is being alleviated. The findings of this review indicate an over-reliance on income levels as evidence of poverty alleviation. From a Nigerian perspective, income levels and literacy levels must be complemented with other indicators such as food security, access to quality healthcare and access to job opportunities in order to holistically determine to what extent poverty is being alleviated by women empowerment initiatives.

### **3.3 Research question 3: How were women empowerment initiatives implemented to achieve poverty alleviation?**

Figure 3 shows that the women empowerment initiatives presented by the 20 articles reviewed adopted one of four implementation strategies: 1) Training and skills acquisition, 2) Job creation, 3) Microfinance and 4) Social protection programmes. It can also be observed from Figure 3 that

‘training and skills acquisition’ was the most common empowerment strategy, with 12 out of the 20 articles reviewed presenting programmes where women were trained to develop skills that would enable them to come out of poverty (e.g., Bushra and Wajiha, 2014; Seferiadis et al., 2017; Desta, 2020). Desta (2020) discussed an empowerment programme in Ethiopia where women in rural areas were trained on how to raise chickens in order to sell their eggs and meat.



**Figure 3.** Women empowerment initiatives implementation strategies

‘Job creation’ was the second most popular women empowerment strategy presented by four of the articles reviewed (Sen, 2005; Acharya, 2008; Arruda and Levini, 2014; Rather and Bhat, 2017). Rather and Bhat (2017) investigated a women empowerment programme that aimed to provide job opportunities for the community of Hanji women in Kashmir, India.

‘Micro finance’ was used to empower women in three of the articles reviewed (Sarner et al., 2015; Hussain and Mahmood, 2016; Hasan and Saleem, 2017). Hussain and Mahmood (2016) described a women empowerment programme in Pakistan that provided microfinance to women to enable them to start new businesses. A survey of 196 beneficiaries indicated that the microfinance provided enabled them to successfully start their businesses and to earn additional income for their families.

Waqas and Anwar (2019) investigated the impact of a social support programme centred on cash transfers to women in Pakistani. The programme called the Benazir Income Support Program sought to compensate women who spent most of their time doing unpaid but critically important tasks such as raising children and taking care of the home; only women whose family income was less than \$67 a month were eligible for the cash transfer of \$6 a month. The grant enabled women to help in paying their children’s school fees as well as in purchasing food for the family.

These four implementation strategies are very relevant in a Nigerian context; the problem always lies in the implementation process where a lack of robust monitoring and evaluation process typically leads to funds being misappropriated by unscrupulous individuals tasked with executing these strategies. Additionally, a lack of prosecution and punishment of these individuals means that there is no deterrent for future actors to commit the same crimes. For example, in 2021, Nigerian anti-corruption agency, the Independent Corruption Practices and Other Related Offences Commission (ICPC) found items that were supposed to be distributed to women as part of a venture-creation empowerment program two years prior in a warehouse in Anambra State in South Eastern Nigeria; no one was arrested for hoarding these items (Premium Times, 2021).

Nigeria is a multicultural country and thus the cultural nuances of various regions of the country must be taken into consideration when applying any of these four strategies. The ‘job creation’ strategy is particularly affected by these cultural differences. For example, many Northern Nigerian states are very conservative as it relates to the role of women in society, with women expected to stay at home and take care of the children. In such states, a job creation strategy will be met with strong societal resistance; rather enabling women in such states to establish home-based businesses such as urban agriculture will likely be a more successful strategy. The cultural nuances will also affect how a training and skill-acquisition strategy will be implemented. In more liberal states in Southern Nigeria, the trainers can be male or female. However, in the more conservative North, female trainers would be more acceptable to the society than male trainers.

### **3.4 Research question 4: Why have women empowerment initiatives not successfully alleviated poverty in certain contexts?**

Figure 1 revealed that only two of the 22 studies reviewed (Awumbila, 2007; Sigalla and Carney, 2012) found that women empowerment was not successful in alleviating poverty. This section examines these two studies to identify the challenges that hindered these initiatives from being successful. As mentioned previously in the subsection dealing with research question 1, both studies highlighted microfinance interventions for women in Ghana and Tanzania respectively.

Awumbila (2007, p. 59) cite “gender subordination” as the main reason why microfinance failed to reduce poverty among women; this subordination refers to societal expectations of the primary role of men as ‘bread winners’ and women as caretakers of the children and the home and this caused women to lack the freedom to properly utilize the finance provided to really grow their businesses (Awumbila, 2007). As for Sigalla and Carney (2012), the microfinance intervention failed to empower women business owners to rise out of poverty because it did not address the fact that most of the participants lacked the entrepreneurial skills needed to run a business properly. Simply

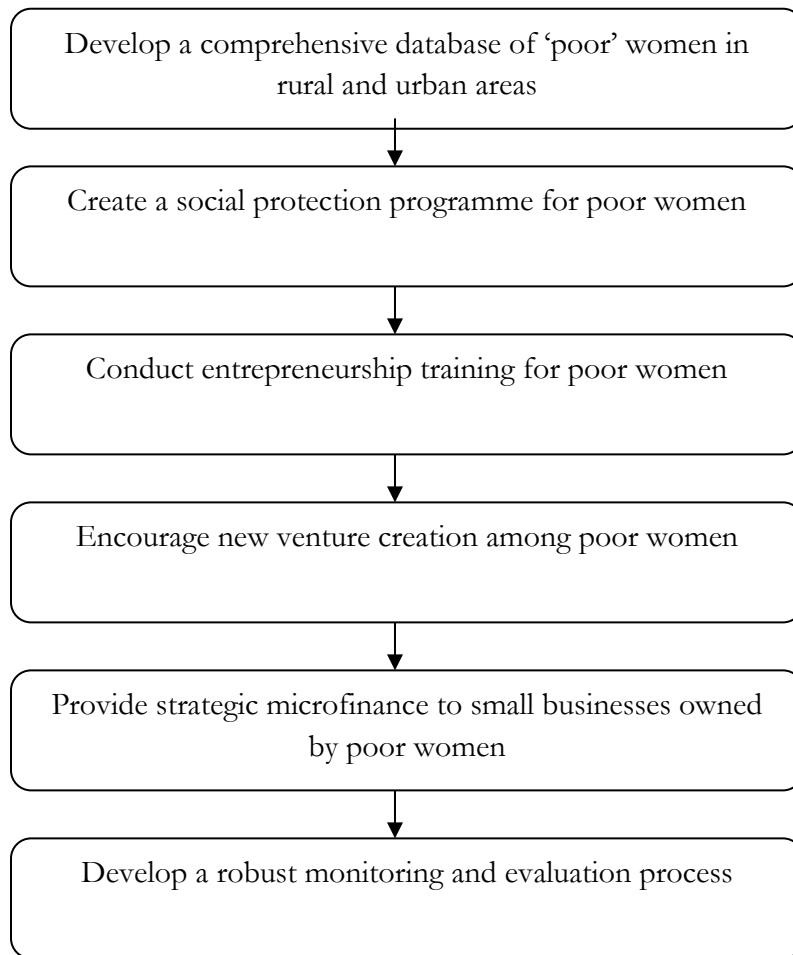
providing women with money without training is insufficient for the achievement of sustainable poverty alleviation (Sigalla and Carney).

It is interesting to note that both studies took place in an African context and thus it is no surprise that such challenges need to be addressed in a Nigerian context as well, particularly in conservative Northern Nigeria where women are typically disadvantaged as it relates to education in general and are expected to stay at home and take care of the family. Another problem that needs to be addressed when it comes to using microfinance as an empowerment vehicle in Nigeria is the issue of moral hazard whereby the funds that were supposed to be used for business purposes are commandeered by the husbands of these women and used to satisfy household needs like the purchase of food and the payment of school fees. However, as mentioned in the previous subsection, considering cultural nuances when designing such interventions and the establishment of robust M&E processes can help overcome these challenges and microfinance can serve as an effective strategy to encourage new venture creation as well as business expansion among women.

The critical review of extant women empowerment articles has revealed that women empowerment is a very effective strategy for alleviating poverty particularly as it relates to economic empowerment as evidenced by an increase in their incomes and well as their knowledge and skills. The review also revealed that training and skill acquisition has been the most commonly used women empowerment strategy, along with job creation schemes, microfinance interventions and the establishment of social support programmes to remunerate women for the important unpaid jobs that they do such as raising kids and taking care of the homes. These findings along with the researchers' in-depth knowledge of the Nigerian poverty landscape enabled the paper to develop a comprehensive and practical step-by-step blueprint that the Nigerian Ministry of Women Affairs and Social Development along with other relevant stakeholders can utilize to help alleviate poverty in the country. This blueprint is presented and discussed in the next section.

#### **4. Poverty alleviation through women empowerment (PATWE): A Blueprint**

In this section, the Poverty Alleviation through Women Empowerment (PATWE) blueprint is presented and each step of the blueprint is discussed. The blueprint focuses on how poor women in Nigeria can be economically empowered to be able to get out of poverty permanently. Figure 4 presents the PATWE blueprint which has six steps and is developed for implementation by the Ministry of Women Affairs and Social Development.



**Figure 4.** PATWE Blueprint

The first step of the PATWE blueprint recommends that the Ministry develop a comprehensive database of the population of rural and urban 'poor women' in the country. Proper planning requires quality data and having such a database will enable the Ministry to plan properly in terms of determining funding requirements, manpower requirements and time requirements. In implementing this first step, it is important that what constitutes a 'poor woman' be clearly defined; for example, Waqas and Anwar (2019) explained that a woman was identified as poor if her family's income was less than \$67 a month. Once the criteria for deciding what constitutes a 'poor woman' in Nigeria is established, the data collection process can begin in earnest, and the blueprint suggests that the objective of the data collection be kept secret in order to ensure that the actual number of poor women is obtained. Publicizing the purpose of the data collection will attract even women who are not considered poor by the criteria but who will be eager to benefit from the empowerment programmes being planned for. In addition, the data collection process can serve

as an opportunity to train and recruit some of these poor women as data collectors all across the country thus empowering these women through this assignment.

The second step of the blueprint suggests that the Ministry create a social protection programme for the poor women identified in Step 1. This protection programme can adopt the Pakistani model of a cash transfer programme that pays women a monthly stipend for the important child caring duties they perform on a daily basis (Waqas and Anwar, 2019). The Nigerian government already provides a cash transfer programme of N5000 a month for all poor people, but the problem with this programme is that due to the lack of proper M&E processes, many of the beneficiaries do not get this amount (Eze et al., 2022). This blueprint recommends that all women in the PATWE database be required to open bank accounts so that the cash transfers can be made directly to these accounts ensuring that these women get their stipends in full on a monthly basis.

A particularly vulnerable group of poor women in Nigeria are widows who are often neglected by their former husbands' families and left to cater for their orphaned kids alone (Akpalaba et al., 2022). The social protection programme should assist this vulnerable group by providing their children with scholarships to cover their primary and secondary school education.

There is a popular saying: 'Give a man a fish and you feed him for a day. Teach a man to fish, and you feed him for a lifetime'. In the context of this blueprint, providing a cash transfer to poor women is tantamount to feeding them for 'a day' while the third step of the blueprint advocates for 'teaching them how to fish' by providing them with the ability to earn a sustainable income through entrepreneurship. In this third step, the PATWE blueprint recommends that poor women be provided comprehensive entrepreneurship training that will develop their competencies in accounting, finance, economics, marketing and management thus enabling them to be able to establish and grow businesses in order to generate income. The blueprint recommends that an experiential learning approach be adopted as it has been found to be very effective in teaching entrepreneurship to participants (Ibrahim et al., 2022).

The fourth step of the blueprint suggests that the Ministry facilitate new venture creation among the poor women. Agricultural ventures present an area of tremendous potential for these women in both rural and urban areas considering that Nigeria has over 34 million hectares of arable land (Statista, 2019). Ventures should be developed across the agricultural value chain of the crops and animals that are prevalent in each region. Besides, agric-based ventures, other ventures that address the needs of the regions can also be encouraged and supported. In the conservative North, these ventures should be home-based so as to increase acceptability within the society. The entrepreneurial competencies gained in Step 3 would equip the women to be better able to run and grow these businesses thus increasing the likelihood of obtaining sustainable income from these ventures that will permanently remove them from poverty.

Women entrepreneurs typically have less access to formal capital than their male counterparts (Cowling et al., 2021). To overcome this challenge, the fifth step of the PATWE blueprint recommends that these new women entrepreneurs be provided with strategic microfinance. The word strategic is included due to the lessons learnt from Awumbila (2007) where microfinance was ineffective due to problems of moral hazard where these women's husbands diverted the funds meant for business to fulfil other household needs. To overcome this problem, the blueprint suggests that these women should not be given cash directly, but rather their business needs assessed, and the necessary equipment and materials provided for them to meet those needs. Similarly, the entrepreneurship training provided in Step 3 will help avoid the problem faced by Tanzanian women who received microfinance but lacked the entrepreneurial competencies to successfully run their businesses (Sigalla and Carney, 2012).

A problem that has hindered the successful implementation of previous women empowerment programmes in Nigeria has been the lack of a comprehensive monitoring and evaluation process (Okeke and Aduma, 2021). This has made embezzlement of funds much easier and has also prevented proper impact assessments to be carried out to identify programme effectiveness and areas for improvement for future iterations of the programme (Okeke and Aduma, 2021). It is against this backdrop that the sixth step of the blueprint recommends that a robust monitoring and evaluation process be established for each of the five steps of the blueprint and even after all the steps are implemented. The beneficiaries should also be provided with convenient ways to provide feedback during and after the programme as an important component of evaluating the effectiveness of PATWE. As it relates to M&E after programme completion, the women should be contacted every six months to evaluate their income levels and other indicators of poverty in order to determine their poverty status. The M&E process will provide valuable lessons for improvement which can be integrated into future iterations of PATWE.

## **CONCLUSION**

The thesis of this paper was that poverty could be alleviated by economically empowering women. This thesis was validated by a critical review of 22 empirical articles that investigated the impact of women empowerment initiatives on poverty alleviation in different contexts across the globe. The review also found that building the entrepreneurship competencies of women was the most effective poverty alleviation strategy followed by creating jobs for women and then providing microfinance options for women-owned businesses. Providing social protection for poor women was also found to be effective.

The findings of the critical review combined with the researchers' knowledge of the Nigerian poverty landscape enabled the development of a six-step implementation blueprint called Poverty

Alleviation through Women Empowerment (PATWE) which will enable the Nigerian Ministry of Women Affairs along with other relevant stakeholders to develop an evidence-based empowerment programme that will uplift poor women permanently out of poverty. The concern of the researchers is the current toxic nature of the Nigerian public sector that is riddled with corruption and self-interest. Such an environment makes the proper implementation of PATWE unlikely as self-interest current trumps public interest. However, with general elections coming up in 2023, there is guarded optimism that perhaps a new government will emerge with the political will to truly better the lot of all Nigerians.

Eight years remain until 2030 when countries are supposed to have achieved the 17 sustainable development goals, the first of which is “no poverty”. Nigeria is unlikely to achieve the grand goal of a country where poverty is extinct, but the comprehensive implementation of PATWE will hopefully uplift out of poverty a significant number of the 95.1 million Nigerians that are poor in 2022 (Olawoyin, 2022).

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