GENDER INEQUALITY IN NIGERIA: MACROECONOMIC COSTS AND FUTURE OPPORTUNITIES¹

Gender inequality in Nigeria is high and widespread across areas of economic opportunities (enforcement of legal rights; access to education, health, financial services) and outcomes (labor force participation, entrepreneurship, political representation, income). These inequalities have led to substantial macroeconomic losses in terms of growth, income equality, and economic diversification. Nigeria's real GDP per capita growth could, on average, be higher by 1¼ percentage points annually if gender inequality was reduced to that of peers in the region. Addressing challenges in health and education, such as by providing necessary infrastructure (sanitation facilities and electricity), equalizing legal rights, and combatting violence against women and girls, will be essential for Nigeria to reap the demographic dividend from its young and rapidly growing population.

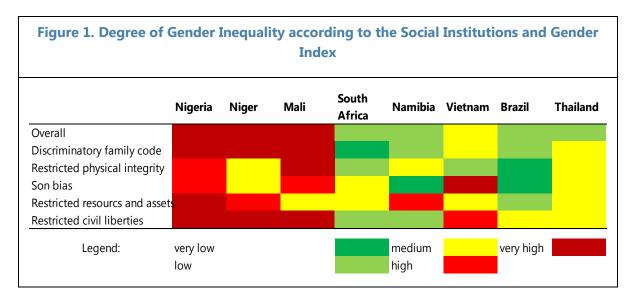
A. Motivation

- 1. A large and growing literature has associated gender equality with better macroeconomic outcomes, higher productivity, and a more equal income distribution.
- Gender equality has been linked to better development outcomes, including higher GDP and productivity, and faster economic growth (World Bank 2012; Loko and Diouf 2009; Duflo 2012; IMF 2015; Gonzales and others 2015; Kochhar, Jain-Chandra and Newiak 2017; McKinsey 2016).
- Both equality in outcomes (labor force participation, employment, entrepreneurship, political representation) and opportunities (legal rights, access to education, health and finance) matter for current and future development outcomes. Gender gaps in economic participation restrict the talent pool in the labor market, they therefore yield a less efficient allocation of resources, lower total factor productivity, and reduce output growth (Cuberes and Teignier 2016; Esteve-Volart 2004). Women invest a large proportion of their household income in their children's education, so that higher earnings by women translate into higher expenditure on school enrollment for children (Aguirre and others 2012; Miller 2008; Rubalcava and others 2004; Thomas 1990). Lower fertility rates, in particular at the adolescent age, are linked with higher education levels for girls, higher female labor force participation, higher savings, and better health outcomes (Tertilt 2005; Bloom and others 2009). The economic and social costs of gender-based violence are large (UN 2005). For instance, domestic violence lowers productivity through increasing rates of absenteeism from the work place and raises the cost for the health sector.
- Gender equality has also been linked to a more equal income distribution (Gonzales and others 2015; Aslan and others 2017), higher diversification of output and export products and early

¹ Prepared by Monique Newiak. This chapter has benefited from comments and inputs from the Ministry of Women Affairs and Social Development, the World Bank, the Gesellschaft für Internationale Zusammenarbeit, the Canadian High Commission to Nigeria, and several IMF colleagues.

stages of development (IMF 2016; Kazandjian and others 2016), higher profitability of firms (Christiansen and others 2016), and healthier financial assets (Olusegun 2017).

2. With high and wide-spread gender inequality, Nigeria has therefore likely been missing out on a key ingredient to economic success. Global rankings have consistently placed Nigeria within groups of low performers in terms of gender equality, with opportunities for improvement in a wide range of areas.² Among 144 countries, Nigeria ranks 122 on the World Economic Forum's Gender Gap Index, with particularly low relative scores on educational attainment and political representation (both ranked 135). Nigeria is among the 10 percent of countries worldwide that exhibit the highest levels of gender discrimination according to the OECD's Social Institutions and Gender Index, with an assessment of "high" or "very high" in all of the evaluated categories (discriminatory family code, restricted physical integrity, son bias, restricted resources and assets, restricted civil liberties). It also falls into the group of countries with highest gender inequality in human development outcomes (UNDP 2016).

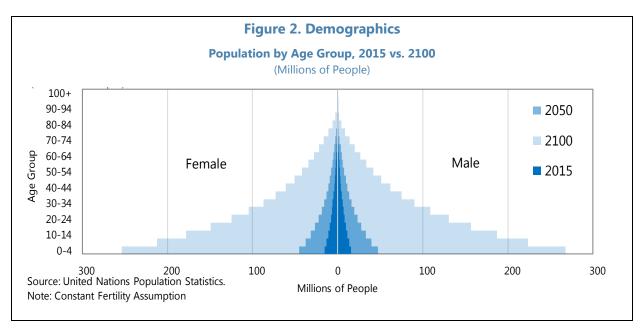


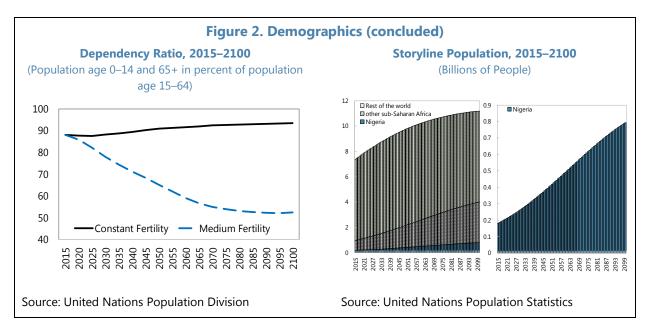
3. Building human capital to boost the work force's productivity will be essential to reap Nigeria's demographic dividend.

- Nigeria's population is growing at close to 3 percent annually, and the youth (0 to 19 years of age) accounting for more than 54 percent of the population. Simulations by the United Nation's Population Fund's show that—under the strong assumption of constant fertility rates—Nigeria's population could almost triple by 2050 and reach three billion people by 2100 (Figure 2, Panel 1).
- A growing workforce presents tremendous opportunities. In many developing countries, the period during which the number of workers has been growing more rapidly than the number of dependents provided a substantial boost to economic growth, as the declining dependency ratio provided a "demographic dividend"—explaining 40 to 50 percent of per capita growth for India

² Ratings used in this chapter provide point estimates that are subject to some uncertainty, they are indicative of Nigeria's performance relative to other countries, rather than an absolute rating.

- since the 1970s (Aiyar and Mody 2011), and one-fourth to two-fifths for East Asia between 1965 and 1990 (Bloom and others 2003).
- Declining dependency ratios, a prerequisite for the demographic dividend, are contingent on declining fertility rates. Under constant fertility, dependency ratios in Nigeria would exceed 90 percent (Figure 2, Panel 2), and the rapid increase in population would pose enormous pressure on public services and infrastructure—that face gaps even at current population levels. More moderate fertility could bring the dependency ratio down to 50 percent in the long term, while the population would still grow to a billion people (Figure 2, Panel 3).
- However, even with falling dependency ratios, the demographic dividend is not automatic. The
 shift in demographics needs to be complemented by scaling up in human capital—education and
 health—to ensure the entrance of workers into the labor market at higher wages and higher
 productivity employment (IMF 2013).
- 4. Gender-responsive policies can help narrow gender gaps in health and education that would, in turn, decrease fertility rates. Gender responsive health policies, boosting education levels for girls, providing broader coverage of women by legal rights, and protecting them from violence will improve women's health outcomes, and empower them economically and increase their productivity. Economic empowerment, in addition to fully meeting the demand for contraception and increasing the age of first child bearing by introducing and enforcing a national minimum age of marriage, can help decrease fertility rates. These policies could open up a virtuous cycle, since lower fertility rates, in turn, have been associated with higher education levels for girls, increased female labor force participation, and higher savings (Tertilt 2005; Bloom and others 2009).
- **5. This chapter** argues for a level playing field, and does not take a normative stance on Nigeria's social, cultural, or religious norms. It benchmarks Nigeria's gender indicators against other countries, provides estimates of past economic losses attributable to gender inequality, and suggests policies that would address gender inequality while advancing the development agenda.



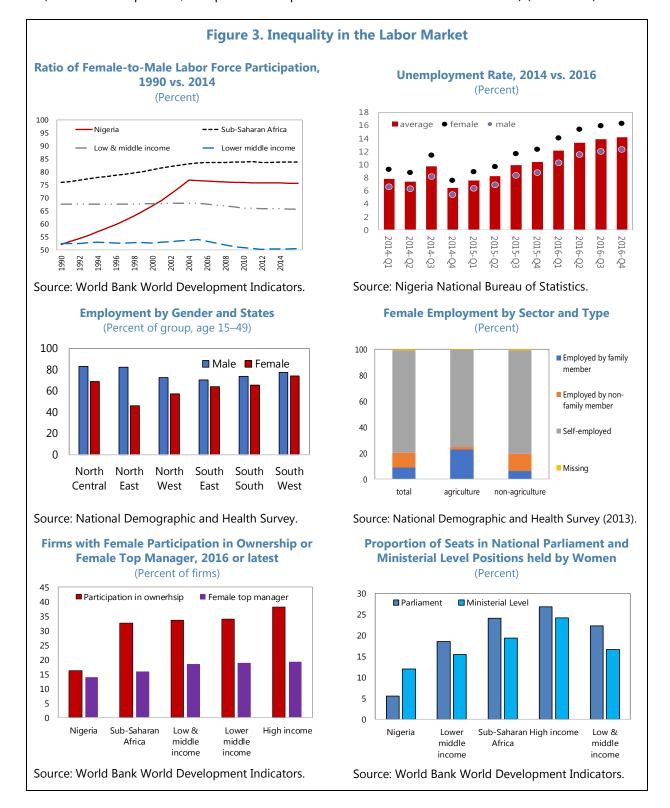


B. Benchmarking Gender Equality

Outcomes

- 6. Economic participation by women in Nigeria does not significantly differ from that of peer countries; participation in politics and in higher-value activities does (Figure 3).
- The ratio of female-to-male labor force participation has been rising, with now almost three women participating in the labor force for every four men (ILO estimate; ratio higher according to National Bureau of Statistics), up from just about 50 percent in the 1990s (Figure 3, Panel 1). However, women are more often employed in lower-productivity and more informal jobs, and are constrained by lower access to productive resources. For example, while women constitute the main share of the rural labor force, only 15 percent of them own land alone or jointly (compared to 34 percent of men); in civil service, only about one-third of positions are held by women (NBS 2016).
- Unemployment rates are higher for women than for men (Figure 3, Panel 2), and female incomes are lower, with the median gender income gap at about 37 percent for the post-1999 period (British Council Nigeria 2012). Female employment rates and their gaps with respect to male rates vary strongly across geographic zones, with less than 47 percent of women employed in the North East but almost three out of four in the South West according to the latest national demographic and health survey (Figure 3, Panel 3). While the conflict in the North East may have shifted some gender-related outcomes, with woman emerging as household heads, other outcomes have deteriorated with internal displacement of families.
- Female representation in economic and political leadership positions is also low (Bala-Keffi 2015), with less than every sixth firm having female participation in its ownership and top management (Figure 3, Panel 5). Less than six percent of seats in parliament and only about one in ten ministerial positions is currently held by women (Figure 3, Panel 6).

• As female economic participation and earnings are lower for women than for men, in particular in the North-East, female-headed households are also disproportionately affected by food insecurity (more than 44 percent, compared to 33 percent for male-headed households) (WFP 2017).



Opportunities

While some of the decisions by women not to participate in the economy may be preference-based, a range of obstacles prevent them to enter the economy to begin with, e.g. through constraints to human capital development (health, education), limits to access to productive resources (inheritance, financial access, legal rights, technology), and restrictions due to social attitudes and norms.

- 7. Nigeria has ratified major conventions on gender equality but related bills need still to be passed, and customary law impedes application of constitutional rights (World Bank 2015; OECD 2014; British Council Nigeria 2012).
- Nigeria ratified the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) (1985), its Optional Protocol (2004), and the Protocol to the African Charter on Human and Peoples' Rights on the Rights of Women in Africa (2005). Nigeria's 1999 constitution prohibits discrimination based on gender.
- However, major steps to enshrine the ideas of these conventions are yet to follow. For example, the *Gender and Equal Opportunities Bill*—among other things, reaffirming principles of equality in education, granting inheritance rights to widows, equalizing these rights for sons and daughters, and taking a more concrete stance against gender-based violence—was not passed by the Senate in March 2016 (National Assembly 2016). In addition, even with a passage of the bill, implementation of the laws may be difficult, as federal states are not under obligation to domesticate laws passed at the national level, and often face capacity constraints. For example, while the Child Rights Act (2003) introduced a minimum age of marriage of 18 for both men and women, not all states have adopted the act—the legal age of marriages is between 12 and 15 years in some northern states, and the constitution stipulates that a married woman is deemed an adult for legal purposes.
- In addition, customary law continues to follow practices that are discriminatory (OECD 2014). In
 particular, inheritance rights under customary law vary across states, with generally unequal rights
 between men and women.
- 8. Gender gaps in education have narrowed but remain at higher levels and have increased at the tertiary level; infrastructure gaps appear to be an obstacle (Figure 4).
- Enrollment rates at all levels of education have increased, and gender gaps have shrunk in primary and secondary education (Figure 4, panels 1 and 2). Gross enrollment rates in primary education are at almost 100 percent, and secondary enrollment rates have more than doubled for both boys and girls. However, in contrast to other lower middle-income countries, still only nine girls are enrolled in school for every ten boys at the secondary level, and gender gaps have increased at the tertiary level, with now seven women enrolled for ten men (vs. eight in 1999; Figure 4, Panel 3).
- These average numbers mask large variations across the country's six geographical zones. In particular, the share of the population without education is high for both men and women in the three northern zones. In the North East and North West, about two-thirds of women are without education. Large challenges remain in terms of literacy even for young women (15–24 years): in

- seven states, less than one third of women in this age group are able to read (National Demographic and Health Survey 2013; NBS 2016; Figure 4 Panel 5).
- Infrastructure and facility gaps could explain part of the remaining challenges. In particular, insufficient access to electricity and water puts an over-proportional burden on women's time as they spend more time on household activities. In almost 12 percent of households, one trip to access clean water takes longer than 30 minutes (Figure 4, Panel 4), which implies less time to engage in more productive activities, including going to school. A lack of sanitation facilities at school exposes girls disproportionately to risks. Reported corporal punishment of especially poorer girls for non-payment of levies and charges represents another obstacle (British Council Nigeria 2012), with more than 70 percent of girls age 10–14 having experienced corporal punishment in the past month (UNICEF 2014).

9. Health indicators have been improving more slowly than in the rest of sub-Saharan Africa (Figure 5).

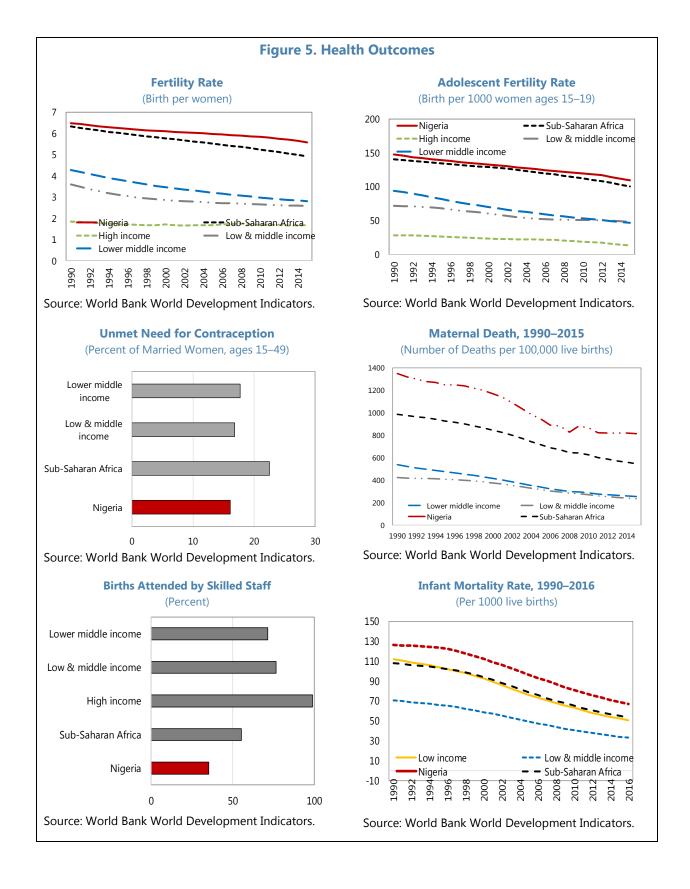
- With 5.6 children per women—ranging from 4.3 in the South-South to 6.7 in the North-West—and about 110 births per 1000 girls aged 15 to 19, overall and *adolescent* fertility rates are higher than the sub-Saharan African averages and in countries at similar levels of development. They have been decreasing more slowly (Figure 5, panels 1 and 2). Child marriage remains practiced and poses significant health risks. Teenage motherhood is more likely at lower levels of education, with 48 percent of girls without education being mothers or pregnant by the age of 19, but only 9 percent with post-secondary education. In turn, early childbirth poses risks for the health of the mother and the child. In addition, the risk of developing Vesico Vaginal Fistulae rises, and iron deficiency anemia occurs more frequently in young girls during pregnancy and results in malnourished and low birth weight babies, who tend to have cognitive gaps as adults. About one in six women reports an unmet need for family planning (Figure 5, Panel 3).
- With more than 800 maternal deaths per hundred thousand live births, Nigeria's maternal mortality rate is among the highest in the world, and progress to decrease it has stalled over the past decade (Figure 5, Panel 4). Average mortality rates are higher in rural areas and for the poorer segments of the population. Low access to health care helps explain these numbers, with only about every third child birth attended by skilled staff in Nigeria, compared to more than 50 percent in sub-Saharan Africa, and more than two-thirds in low-and middle-income countries (Figure 5, Panel 5). Relatedly, at almost seven percent, infant mortality rates are significantly higher than in low-income countries or sub-Saharan Africa (Figure 4, Panel 6).
- Social norms add to detrimental health outcomes. Almost two-fifths of women do not participate in household decisions regarding their own health care, with only every sixth woman participating in that decision in the North-West, but about three out of four women in the South-West (National Demographic and Health Survey 2013).



- 10. Physical health is further impeded by a high prevalence of gender-based violence, that is rarely reported, reinforced by incomplete legal protection and attitudes towards violence (2013 Demographic and Health Survey).
- One in four women with ages between 15–49 and about every sixth girl with ages between 0–14 has undergone *female genital mutilation or cutting*, increasing the likelihood of complications during childbirth and adding to the risk of maternal or child death at birth. Less than one-fourth of women who have heard about the procedure think that the practice should continue.
- 28 percent of Nigerian women have experienced *physical violence* since the age of 15, with experiences varying widely by geographic regions (as high as 52 percent in the very South of the country). More than one in ten women has experienced physical violence in the past 12 months, and five percent experienced it during pregnancy. Seven percent of women have been subjected to *sexual violence*.
- Lacking institutional protection, i.e. the absence of legal protection and enforcement of existing legal provisions, contributes to actions only rarely being criminally pursued. For example, only a fraction of Nigerian states enacted laws against domestic violence or genital mutilation (British Council Nigeria 2012). Evidence from selected states (Adamawa, Plateau, and Gombe) shows that the response of law enforcement and security agencies at local and state levels is insufficient and ineffective (UN Women 2016). As a result, most women do not seek formal or informal help after experiencing violence, and only two percent seek help from the police.
- Attitudes towards domestic violence reinforce the issue. Thirty-five percent of female survey respondents (almost 50 percent in the North East) agreed that there were reasons that justify a husband beating his wife, such as going out without telling the husband (25 percent) and burning food (14 percent).
- In search of better economic opportunities, some women and girls engage the services of illegal smugglers. In 2015, more than 700 women have been trafficked—about half of them for sexual exploitation.

11. Finally, there is a significant gender gap in financial access, although with some variation across demographic groups.

- Women are less likely to have an account and to save or borrow at a financial institution than men, with larger gaps than in sub-Saharan African on average (Figure 6, Panel 1). Gender gaps in borrowing even persist at higher levels of education (Figure 6, Panel 2), while rates for informal borrowing are roughly equal for women and men (Figure 6, Panel 3). Women being more likely to work in the informal sector explains part of this gap, with women and men equally likely to save once they are in the formal economy (Figure 6, Panel 4).
- Women assign more relevance to most factors inhibiting their access to formal financial services to men, and cite the cost of services as the main impediment (Figure 6, Panel 5). More generally, varying application of legal rights (inheritance, property) poses a constraint as it limits women's access to collateral. When in the possession of collateral, discriminatory practices, such as a requirement of the husband's signature for the acceptance of collateral, impede financial access.

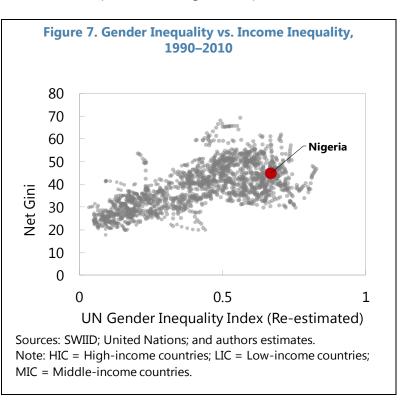




C. Macroeconomic Losses and Future Potential

12. The above-mentioned trends raise the question to the extent of which gender inequality has harmed growth outcomes in Nigeria in the past.

- A decomposition exercise using the estimates of the determinants of growth in a Panel of 115 economies over the period of 1990 to 2014 (IMF 2015), helps relate Nigeria's differences in average real GDP per capita growth rates compared to other countries to differences in gender inequality.³ Using these empirical results suggests that gender inequality in the labor market, political representation, educational attainment, poorer female health outcomes (high adolescent fertility and maternal death rates)—jointly measured by the United Nations Gender Inequality Index (GII)—and restrictions to women's legal rights have taken a strong toll on growth.
- In particular, based on this approach, growth in Nigeria could be higher by more than 1½ percentage points annually, on average, if gender inequality was decreased to levels of countries at similar levels of development in the region. With varying labor force participation rates, education and health outcomes, and legal rights across states, lowering gender inequality to the same benchmark will likely boost growth by more than 1½ percent in states with high gender inequality but less so in states that are more developed and more gender equal.
- **13**. **Decreasing gender** inequality could also help mitigate income inequality and help boost economic diversification. A similar exercise using the estimates by Gonzales and others (2015) on the relationship between income inequality and gender inequality, shows that removing gender inequality (as measured by the GII) could reduce the Gini coefficient of income inequality by 6½ points (Figure 7). Finally, reducing gender inequality could also yield significant gains in economic diversification (Kazandjian and others 2016), therefore contributing to the sustainability of growth and Nigeria's **Economic Recovery and Growth** Plan's main goals.



³ As the required index was not available from UNDP, this chapter reconstructed United Nation's Gender Inequality Index line with UNDP (2014).

D. Ongoing Initiatives to Address Gender Inequality

14. The government and civil society organizations have initiated a number of programs to address the obstacles outlined above:

- As part of a program on the eradication of female genital mutilation and cutting in states, jointly
 with UNICEF/UNFPA, more than one hundred female genital mutilation and cutting eradication
 champions were trained to carry out house-to-house visitation in the prevalent communities, while
 health workers were trained on prevention and management.
- A program for promoting women's engagement in peace and security in Northern Nigeria engaged in capacity building workshop for MDAs on implementation of the revised National Action Plan (NAP). As part of the NAP, a specific gender policy for the Nigeria Police sector has been created, and gender desks in designated police stations have been set up in the six geo-political zones.
- The HeForShe Campaign was launched nationally in Nigeria in March 2017, as part of the global initiative by UN Women to change discriminatory behaviors against women through male champions. Over 150 men in higher-level positions, led by then Acting President Osinbanjo, declared their active support for the campaign that recognizes the crucial role men play in transforming the norms. The campaign is expected to be launched in all the States over the next couple of years.
- Medical and Financial Assistance to Women and Girls on Obstetric Fistula is being implemented in partnership with the ECOWAS Gender Development Center.
- The Central Bank of Nigeria's *Financial Inclusion Strategy* targets reducing the proportion of women who are financially excluded to 20 percent by 2020. For example, the *Micro, Small and Medium Enterprises Development Fund* targets 60 percent of loans from microfinance banks and institutions for women and women-owned enterprises. The introduction of a registry for movable property this year can help increase financial inclusion by women, as they are likely to possess immovable property that is often required as collateral. The National Women Empowerment Fund (NAWEF) and the Government Enterprise and Empowerment Program (GEEP) aim at providing funds to young men and women.
- A range of programs are implemented by civil society organizations, often in collaboration with development partners and at the state level. For example, the Women Advocates Research and Documentation Center published a minimum standard guideline on safety and security of schools to be used in the engagement in pilot schools, such as in Bauchi State.

E. Policy Recommendations

15. A necessary first step is to strengthen and enforce legal rights and national strategies to grant women the same economic opportunities, and raise awareness on existing rights. While laws and strategies will not be sufficient to decrease gender inequality—as underlying norms and behaviors shift more slowly—they are a necessary first step. Policy recommendations in this area are to:

- Equalize legal rights and implement existing rights and strategies by implementing the 2006 national gender strategy and 2015 gender policy, and accelerating the update of the former. This should include the revision of laws and penal codes at the national and state level to include key principles to protect women's and children's rights. It is also important to re-submit a revised "Gender and Equal Opportunities Law" to the Senate to place the CEDAW and African Union Protocol of women's rights into national law.
- Enforce institutionally granted non-discrimination rights based on gender by enforcing civil law when customary law is in contradiction with non-discriminatory policies. This applies particularly to property and inheritance rights, which are essential for greater financial inclusion and access to productive resources. Working with traditional leaders and local governance systems will be essential for legal rights to translate to a wider share of the population.
- Raise awareness of legal rights. While legal provisions are important for the realization of rights and equalities, sensitizing the public on the provisions of existing polices and laws and educating the population on how to seek redress in the event of rights' infringement is crucial.

16. Boosting infrastructure and human capital investment is essential to open a virtuous circle between increasing gender equality, higher productivity, and development. Measures in area include:

- Increasing education levels, including by investing in security and infrastructure. Investment into
 electricity and sanitation facilities for schools will not only advance general development goals but
 help close gender gaps in the labor force and education.
- Improving health outcomes, including by allocating more funds to the health sector. Investments into reproductive health services, improved access to affordable family planning (addressing the unmet demand in contraception) to reduce maternal death ratios and address high adolescent fertility rates should be priorities. To operationalize the 2001 Abuja declaration on public health expenditures, it would also be important to allocate at least 1 percent of the consolidated revenue fund to health.
- Improving awareness and protection against gender-based violence. Ongoing initiatives and outreach to end harmful traditional practices (child marriage, female genital mutilation and cutting) and initiatives to address violence against women are welcome and should be expanded. In particular, the number of and access to "safe spaces" and gender desks at the national police that have been established as part of the NAP to report incidences of domestic and other violence should be increased. Programs should also strengthen the established gender units and desks at the various police stations across the country, provide training to improve the capacity of designated police officers in investigation, documentation of complaints and reporting, and knowledge with respect to legal rights. Women health workers such as Traditional Birth Attendants which operate at the community level should be trained in provision of medical and other support to respond to gender-based violence. In order to prevent these practices from happening in the first place, sensitization programs, such as the Voices4Change Program, and programs that improve women's access to information should be implemented, and should involve traditional and religious institutions.

- 17. Reinvigorating previous efforts at gender-responsive budgeting would help prioritize actions towards more gender equality. In 2012, the Nigerian government, in partnership with the U.K.'s department for International Development, introduced "Growing Girls and Women in Nigeria" (G-WIN) as a gender budgeting initiative in 2012 (Stotsky and others 2016). This initiative that comprised the Ministries of Agriculture, Public Works, Health, Water Resources, and Communication and technology, should be restarted and expanded. Introducing a committee within the Ministry of Finance which monitors budget allocations and public expenditures from a gender standpoint and evaluates the impact of policies on women and men would be a welcome step, as would be additional training and empowering gender focal persons at relevant MDAs.
- 18. In line with the sustainable development goals, strengthening the provision of gender-disaggregated data is important to design actions and monitor progress in gender inclusion. For example, as noted in NBS (2016), limited information to women's and men's employment in the federal and state civil service inhibits an analysis of trends in public employment. More generally, gender disaggregated data should go beyond the disaggregation of male vs. female in main indicators but should offer information on opportunities, rights and resources. For example, the Ministry of Women and Child Protection could publish an overview of the current state of legal rights across federal states.

References

- Action Aide. 2012. "Transforming Education for Girls in Nigeria. Endline Research Summary Report."
- Aguirre, D., L. Hoteit, C. Rupp, and K. Sabbagh. 2012. "Empowering the Third Billion. Women and the World of Work in 2012," Booz and Company.
- Aslan, G., C. Deléchat, M. Newiak, and F. Yang. 2017. "Inequality in Financial Inclusion and Income Inequality." IMF Working Paper 17/134. Washington: International Monetary Fund.
- Aja-Okorie, Uzoma. 2013. "Women Education in Nigeria: Problems and Implications for Family Role and Stability." European Scientific Journal. Vol. 9, No. 28. October, p. 272-82.
- Bala-Keffi, Ladi R. 2015. "Women Economic Empowerment." Central Bank of Nigeria. Understanding Monetary Policy Series. No 54. June.
- Bloom, D. E., D. Canning, G. Fink, and J. E. Finlay. 2009. "Fertility, Female Labor Force Participation, and the Demographic Dividend." Journal of Economic Growth. Vol. 14, p. 79–101.
- British Council Nigeria. 2012. "Gender in Nigeria Report 2012. Improving the Lives of Girls and Women in Nigeria."
- Christiansen, L., H. Lin, J. Pereira, P. Topalova, and R. Turk. 2016. "Gender Diversity in Senior Positions and Firm Performance: Evidence from Europe." IMF Working Paper, WP/16/50.
- Cuberes, D. and M. Teignier. 2016. "Aggregate Effects of Gender Gaps in the Labor Market: A Quantitative Estimate." Journal of Human Capital. Vol. 10, No 1, pp. 1–32.
- Duflo, E. 2012. "Women Empowerment and Economic Development." Journal of Economic Literature 50 (4): 1051–079.
- Esteve-Volart, B. 2004. "Gender Discrimination and Growth: Theory and Evidence from India." s.l.: LSE STICERD Research Paper No. DEDPS 42, 2004.
- Federal Ministry of Women Affairs and Social Development. 2017. "National Action Plan for the Implementation of UNSCR 1325 and Related Resolutions on Women, Peace and Security in Nigeria. 2017–2020.
- Gonzales, C., S. Jain-Chandra, K. Kochhar, and M. Newiak, M., and T. Zeinullayev. 2015. "Catalyst for Change: Empowering Women and Tackling Income Inequality." Staff Discussion Note 15/20.
- IMF. 2013. "Jobs and Growth. Analytical and Operational Considerations for the Fund." IMF Policy Paper.
- IMF. 2015. "Inequality and Economic Outcomes in Sub-Saharan Africa." October 2015 Regional Economic Outlook: Sub-Saharan Africa. Chapter 3. Washington: International Monetary Fund.

- IMF. 2016a. Nigeria: 2016 Article IV Consultation. IMF Country Report No. 16/101. Washington: International Monetary Fund.
- Kazandjian, R., Kolovich L., K. Kochhar, and M. Newiak. 2016. "Gender Equality and Economic Diversification." IMF Working paper WP/16/140. IMF, Washington.
- Kochhar, K., S. Jain-Chandra, and M. Newiak. 2017. Women, Work, and Economic Growth: Leveling the Playing Field. Washington, DC: International Monetary Fund.
- Loko, B. and M. Diouf. 2009. "Revisiting the Determinants of Productivity Growth: What's new?" IMF Working Paper, WP/09/225. International Monetary Fund, Washington, D.C.
- Miller, G. 2008. "Women's Suffrage, Political Responsiveness, and Child Survival in American History." The Quarterly Journal of Economics. August, pp. 1287–1326.
- McKinsey & Company. 2015. The Power of Parity: How Advancing Women's Equality Can Add \$12 Trillion to Global Growth. McKinsey & Company.
- National Bureau of Statistics Nigeria. 2016. "Statistical Report on Women and Men in Nigeria."
- National Population Division Nigeria and ICF International. 2014. "Gender in Nigeria. Data from the 2013 Nigeria Demographic and Health Survey (NDHS)." Rockville, Maryland, USA: National Population Commission and ICF International.
- OECD. 2014. "Social Institutions and Gender Index. Nigeria." www.genderindex.org
- Ogunleye, Toyin Segun. 2017. "Financial Inclusion and the Role of Women in Nigeria." African Development Review, Vol. 29, No. 2, 2017, 249–258
- Rubalcava, L., G. Teruel, and D. Thomas. 2004. "Spending, Saving and Public Transfers to Women."

 California Center of Population Research UCLA, On-Line Working Paper Series, CCPR-024-04.
- Stotsky, Janet G., L. Kolovich, and S. Kebhaj. 2016. "Sub-Saharan Africa: A Survey of Gender Budgeting Efforts." IMF Working Paper 16/152. Washington, DC: International Monetary Fund.
- Tertilt, M. 2005. "Polygyny, Fertility, and Savings." Journal of Political Economy. Vol 113, No. 6.
- Thomas, D. 1990. "Intra-Household Resource Allocation. An Inferential Approach." The Journal of Human Resources. Vol. 25, No. 4, pp. 635-64.
- UNICEF. 2014. A Statistical Snapshot of Violence against Adolescent Girls. United Nations Children's Fund (UNICEF), Division of Data, Research and Policy, October 2014
- United Nations Development Programme (UNDP). 2014. Human Development Report 2014. Technical Notes. New York.

- United Nations Development Programme (UNDP). 2016. Human Development Report 2016. New York.
- United Nations (UN). 2005. The Economic Costs of Violence Against Women: An Evaluation of the Literature. Expert brief compiled in preparation for the Secretary-General's indepth study on all forms of violence against women. Tanis Day, Katherine McKenna, and Audra Bowlus.
- United Nations (UN). 2016. "Leave No One Behind: A Call to Action for Gender Equality and Women's Economic." New York: Empowerment Secretariat, UN Secretary-General's High-Level Panel on Women's Economic Empowerment.
- UN Women. 2016. "Promoting Women's Engagement in Peace and Security in Northern Nigeria."

 Report of Baseline Suvey (Adamawa, Plateau and Gombe States of Nigeria."
- Voices4Change. 2015. "Being a Man in Nigeria. Perceptions and Realities."
- Women Advocates Research and Documentation Center (WARDC). 2017. "Minimum Standard Guidelines on Safety and Security of Schools: A Stakeholders' Model for Bauchi State."
- World Bank. 2012. "World Development Report: Gender Equality and Development." Washington, DC: World Bank.
- World Bank. 2015. "Women, Business and the Law 2016: Getting to Equal." Washington, DC: World Bank Group. World Economic Forum. 2017. The Global Gender Gap Report 2017. Geneva.
- World Food Program (WFP). 2017. "Emergency Food Security Assessment (EFSA) in Borno, Yobe and Adamawa States." December 2017.