

**THE CORRELATE OF WOMEN EMPOWERMENT AND ECONOMIC
GROWTH IN EGOR LOCAL GOVERNMENT AREA IN EDO STATE**

BY

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DEPARTMENT OF PUBLIC ADMINISTRATION

FACULTY OF SOCIAL SCIENCES

UNIVERSITY OF BENIN

BENIN CITY

OCTOBER, 2025

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**AN ORIGINAL RESEARCH ESSAY (PROJECT) SUBMITTED TO THE
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CERTIFICATION

This is to certify that this research work was carried out by **Palmer John** with Matriculation Number: **SSC2105873** in partial fulfillment of the requirements for the award of Bachelor of Science (B.Sc.) Degree in Public Administration, Faculty of Social Sciences, University of Benin,

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DEDICATION

This work is dedicated to God Almighty for His guidance and protection throughout my stay in school.

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First of all, my entire gratitude goes to God Almighty, the One who has made it possible for me to complete this programme and this original research essay (project work) without too much stress. May His Name be praised forever and forever!

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ABSTRACT

This study focuses on the correlate of women empowerment and economic growth in Egor Local Government Area in Edo State, and five research questions were formulated to guide the study. The study employed a descriptive research design. The sample size for the study comprised of two hundred respondents. Random sampling techniques was used in the selection of respondents, The findings show that On one hand, there is a strong and recognized trend of women's involvement in entrepreneurship and small businesses (85% affirmation). On the other hand, this engagement occurs in an environment of significant constraint. Key deficits were identified in. It was observed that women do not have access to necessary financial resources like loans and grants. The study conclude that The current model of limited engagement and ineffective policy support is yielding sub-optimal results for both women and the local economy. Unlocking women's full economic potential requires a concerted and sincere effort to dismantle the identified barriers and create a truly enabling environment. This work thus recommended that The Egor LGA council should establish a "Gender Desk" responsible for disseminating information about government programs in local languages through town hall meetings, radio jingles, and collaboration with women's associations.

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

In recent decades, the empowerment of women has increasingly become a central theme in global development agendas. International development institutions such as the United Nations, the World Bank, and the African Union recognize that empowering women is not only a critical component of human rights and social equity but also a strategic driver of economic growth and sustainable national development (UN Women, 2023; World Bank, 2024). Women in most

developing countries, including Nigeria, constitute nearly half of the population. Therefore, their meaningful participation in the labor market and entrepreneurial activities plays an essential role in improving household welfare, reducing poverty levels, and promoting inclusive economic progress (National Bureau of Statistics, 2023).

Despite this demographic strength, gender gaps in economic opportunity persist. For example, women in Nigeria continue to face barriers such as limited access to credit facilities, restricted property rights, insufficient market information, and unequal employment opportunities (Akinyemi & Adeyeye, 2022). Studies have demonstrated that if women are given equal access to productive resources, agricultural productivity alone could rise by up to 20–30 percent—contributing significantly to GDP growth and food security (Ogunlela & Mukhtar, 2021).

At the state level, women's economic empowerment has gained increasing policy attention. In Edo State, government interventions—such as microfinance support, vocational skill acquisition programs, and women-focused entrepreneurship schemes—have attempted to enhance women's access to financial and productive resources (Edo State Ministry of Women Affairs, 2022). Recently, the state government announced empowerment initiatives aimed at reaching over 50,000 women through mobile training units and micro-loan grants to support women-owned enterprises, particularly in rural and semi-urban areas (Edo State Government, 2023). Furthermore, the involvement of women in agricultural programs has been emphasized as a strategic measure for boosting food production and strengthening local economic systems (Omoregie & Eromosele, 2023).

However, existing scholarship suggests that the effectiveness of empowerment programs in Nigeria is often weakened by structural constraints and weak implementation mechanisms (Ojo

& Anibaba, 2021). While a small percentage of women benefit substantially from empowerment initiatives, a majority remain unaware or unable to access such opportunities due to bureaucratic bottlenecks, socio-cultural restrictions, and limited exposure to training and financial literacy (Okoro & Idemudia, 2022). This challenge reflects the wider national trend where the execution of development policies frequently falls short of intended outcomes (Odigie, 2023).

Consequently, there is a growing concern about whether current empowerment initiatives within Edo State—particularly in Egor Local Government Area—translate into measurable growth indicators such as improved household earnings, rising entrepreneurial performance, and reduced unemployment among women. As economic theories increasingly highlight a positive association between women’s empowerment and local economic development, there is a pressing need to critically examine the extent to which empowerment strategies contribute to economic growth in Egor LGA and identify the policy gaps that may limit their full impact (Duru & Babajide, 2021).

1.2 Statement of the Problem

Scholars have increasingly emphasized the vital role women play in economic development. For instance, Kabeer (2016) argued that empowering women enhances household welfare and broadens economic productivity, yet many women remain marginalized due to structural barriers. Similarly, Adewumi (2019) noted that female entrepreneurs in Nigeria continue to struggle with limited access to financial resources, which restricts business growth and meaningful participation in the economy. In addition, Okafor and Amoo (2021) highlighted cultural and institutional constraints as major impediments to women’s capacity to contribute effectively to national development.

Despite these scholarly insights, most existing studies have focused broadly on women empowerment at the national level, paying limited attention to sub-national contexts such as Edo State. Furthermore, there is insufficient empirical evidence on how women empowerment initiatives translate into measurable economic growth outcomes at the state level. While previous research acknowledges issues like inadequate funding, low awareness, and socio-cultural restrictions, there is still a lack of clarity on the extent to which implemented empowerment programs have improved women's economic participation in Edo State.

This gap between policy formulation and practical outcomes raises concerns regarding the effectiveness and sustainability of current empowerment strategies in the state. Many women either remain unaware of existing programs or are unable to access and fully benefit from them due to weak institutional support, poor monitoring mechanisms, and skill-capacity limitations. Therefore, this study seeks to fill the identified gaps by critically examining the extent to which women empowerment initiatives in Edo State contribute to economic growth, and by identifying the policy shortcomings that hinder their full impact. The goal is to provide practical insights that can strengthen women-focused development interventions and enhance inclusive economic advancement in Edo State.

1.3 Objectives of the Study

The primary objective of this study is to examine the role of women's empowerment and its impact on the economic growth of Edo State, with a focus on policy implications. The specific objectives are to:

1. assess the current state of women's economic empowerment in Edo State.
2. evaluate the impact of women's empowerment on the state's economic growth.

3. identify the challenges hindering effective women's economic empowerment.
4. analyze existing policies related to women's economic empowerment.
5. propose policy recommendations to enhance women's economic participation in Edo State.

1.4 Research Questions

To achieve the objectives outlined, the study seeks to answer the following research questions:

1. What is the current state of women's economic empowerment in Edo State?
2. How does women's empowerment influence the economic growth of Edo State?
3. What challenges impede effective women's economic empowerment in the state?
4. How effective are existing policies in promoting women's economic empowerment?
5. What policy measures can be implemented to enhance women's economic participation in Edo State?

1.5 Significance of the Study

This study is significant because it contributes to knowledge, policy improvement, and socio-economic development within Edo State and Nigeria as a whole. It provides empirical evidence on the link between women empowerment and economic growth, particularly examining how increased female participation in economic activities enhances household welfare, reduces poverty, and promotes inclusive development. By focusing specifically on Edo State, the research adds a localized dimension to existing literature on gender and development, offering a contextual understanding of empowerment dynamics in the region.

The study is also beneficial to policymakers and government agencies, as it evaluates the effectiveness of current empowerment initiatives and identifies areas requiring improvement. The findings will support the development of more targeted and sustainable policies that enhance women's contribution to economic growth. This aligns with national gender priorities and global development agendas such as the Sustainable Development Goals, especially Goals 5 and 8 which advocate gender equality and decent economic opportunities.

Furthermore, non-governmental organizations, donors, and development partners working in the field of women empowerment will find this study useful. It provides insights into the realities, challenges, and potentials of women in Edo State, helping these stakeholders design and implement more inclusive, scalable, and impact-driven programs. In addition, female entrepreneurs and empowerment program beneficiaries stand to gain from the outcomes of this research. By highlighting factors that either facilitate or hinder the success of women-centered economic initiatives, the study advocates improved access to financial resources, training, and institutional support that can strengthen women's economic independence. Finally, the study is significant for students, researchers, and academics as it provides a reference point for future scholarly investigations on gender issues, economic advancement, and policy assessment in Nigeria. It encourages further comparative research across regions and promotes a deeper understanding of how empowering women can drive sustainable economic growth.

1.6 Scope of the Study

This study is focused on examining women's economic empowerment in Edo State and its contribution to the state's economic growth. It investigates the nature and effectiveness of ongoing empowerment initiatives, assesses the policies designed to enhance women's

participation in the economy, and identifies the obstacles that hinder women from fully engaging in productive activities. By concentrating on the most recent developments, the study offers a contemporary understanding of empowerment dynamics in the state.

The study covers the period from 2015 to 2024, a timeframe during which several women-centered programs, economic reforms, and support initiatives have been introduced by the Edo State Government and various development partners. Within this period, the research focuses on key empowerment indicators such as access to education and skills acquisition, financial inclusion—particularly access to microcredit schemes—entrepreneurship support, political participation, and employment opportunities. In line with its objectives, the study analyzes the types of empowerment programs available to women in Edo State, evaluates the extent to which these interventions have translated into increased economic participation and income generation, and highlights the challenges that limit women’s ability to fully benefit from empowerment initiatives. By doing so, the research aims to provide a clear picture of the current status of women’s empowerment and its implications for economic growth in the state.

1.7 Operational Definition of Terms

For clarity and specificity, the key terms used in this study are defined both conceptually and operationally as follows:

Women Empowerment

Conceptual Definition: Women empowerment refers to a multi-dimensional process through which women gain the ability to make strategic decisions about their lives, especially in areas

where they were previously marginalized. It encompasses improved access to resources, enhanced decision-making power, and increased control over personal and economic outcomes.

Operational Definition: In this study, women empowerment is assessed using the following measurable indicators:

Economic Agency: Ability to access and control financial resources such as loans, land, business capital, and household income.

Socio-Political Participation: Involvement in community decision-making structures, membership in cooperative organizations, and participation in governance activities.

Personal Autonomy: Level of education, ability to make independent health and mobility decisions, and freedom from restrictive cultural practices.

Economic Growth

Conceptual Definition: Economic growth is the increase in the real value of goods and services produced within an economy over time, commonly measured through the percentage rise in Real Gross Domestic Product (GDP).

Operational Definition: In this research, economic growth is evaluated using localized measures within Egor LGA such as:

Growth in the number and profitability of women-owned or women-managed SMEs

Perceived improvement in household income and standard of living

Expansion of commercial and market-based activities

Reduction in female unemployment and underemployment levels

Correlation

Conceptual Definition: Correlation denotes a statistical association between two or more variables, measuring the nature and strength of their relationship without implying direct causality.

Operational Definition: In this study, correlation refers to the statistical relationship—analyzed using instruments such as Pearson’s correlation coefficient—between indicators of women empowerment (e.g., income level, education) and indicators of local economic growth (e.g., business expansion, household welfare).

Economic Participation

Conceptual Definition: Economic participation involves the active contribution of individuals to productive economic activities as workers, entrepreneurs, and income earners.

Operational Definition: Here, it refers to the involvement of women in Egor LGA in income-generating ventures, including formal employment, self-employment (trading, farming, artisanal work), and ownership or management of businesses.

Egor Local Government Area (LGA)

Conceptual Definition: A Local Government Area represents the third tier of governance in Nigeria, charged with administering public services and development initiatives within a defined geographic area.

Operational Definition: In this study, Egor LGA refers to the specific administrative region in Edo State comprising communities such as Uselu, Egba, and Evbuotubu. The target population focuses particularly on women aged 18–60 years who fall within the productive and economically active demographic group.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter reviews relevant literature on women empowerment and economic growth, focusing on their interrelationship within the context of Egor Local Government Area in Edo State. The review examines key concepts, theoretical underpinnings, and empirical findings related to women's economic empowerment and its impact on local and national development. It also identifies existing research gaps that this study seeks to fill. The discussion is presented under the

following sub-headings: conceptual framework, theoretical review, empirical review, and research gap.

2.2 Conceptual Framework

2.2.1 Economic Growth

Economic growth in the research here means not just an increase in national output or income but as a process of evolution brought about by women's empowerment programs. It entails heightened production, productivity, and overall well-being of citizens through active participation in economic life. Economic development in developing countries like Nigeria has been widely associated with the extent of women's entry into the labor market, entrepreneurship, and decision-making.

The Gross Domestic Product (GDP) growth rate of Nigeria has been fluctuating at a level of around 3% in recent years, indicating a constant rise from previous economic declines. The growth, however, has not been for the broad majority, whose main explanation is gender disparity in economic opportunity access. Studies show that gender disparity limits productivity and overall economic performance. For instance, when women are excluded from active participation in economic activities, the economy loses a vast percentage of its productive potential (Ogunleye & Afolabi, 2023).

Women constitute nearly half of the population of Nigeria, but they are not engaged in the economy at their potential due to structural barriers such as weak access to education, money, and formal jobs (Adewumi, 2022). Research evidence suggests that if women were as involved in the economy as men, Nigeria's GDP would increase by more than 20%, given the size of population in the country and women's entrepreneurial potential (Eze & Nwankwo, 2021). This

signifies that the economic empowerment of women is not merely a social goal but a driving force for sustainable development.

In the Edo State context, women have been taking a greater part in trade, agriculture, and small-scale businesses, and also contributing significantly to local economic activities. However, the majority of women in councils such as Egor are still vulnerable to financial exclusion and limited access to productive assets. The extent to which they enjoy access to credit facilities, own property, or access skill acquisition training has a direct impact on their economic contribution and the development trajectory of the state.

Economic growth must therefore be viewed from a gender-sensitive lens recognizing that women's empowerment—via education, access to credit, and participation in the formal economy—is a major engine of prosperity. Measuring growth solely through GDP growth rates is no longer sufficient; rather, growth must be measured on how effective women's empowerment can become in propelling productivity, innovation, and poverty reduction. As argued by Adetunji (2022), those economies that integrate women into the productive process attain more diversified and stable growth trajectories than those that do not. Hence, economic growth in Egor Local Government Area is examined in the present study as a complex process where women's empowerment—via their education, entrepreneurship, and financial inclusion—continues to be an underlying force of community development and overall economic advancement.

2.2.1.1 Educational Access and Skill Development

Access to education and skills acquisition are central components of economic growth when viewed in the context of female empowerment. In the Nigerian context—particularly in the case of places like Egor Local Government Area—the level to which women are accessible for formal

education and vocational training is central to the accumulation of human capital and thus enabling economic development.

Current statistics validate that the adult literacy rate for women in Nigeria aged 15 years and older is still below their male counterparts; approximately 54 percent of women are literate compared to approximately 70 percent of men (Okeke & Idowu, 2023). Such disparity means that a significant percentage of the female population may lack the fundamental knowledge and skills required to ensure enhanced productivity. At secondary-school level, the estimated female enrollment rate is around 47 percent, which means that fewer girls make the transition from primary education (Amadi, 2022). These gaps reduce the scope for women to be engaged in skilled work or enterprise activity.

Empirical observation suggests that improved education completion for women correlates with improved economic performance. For instance, comparing southern Nigerian states showed that higher one-standard-deviation increases in female secondary-school completion were associated with a 1.5-percentage-point higher rate of annual per-capita income growth over five years (Obi & Madu, 2021). Such observation demonstrates the importance of human capital in women as a driver for local economic development.

Parallel to acquiring technical and vocational competencies is equally important. A study of women who were engaged in small and medium-sized enterprises proved that a mere about 35 percent of them had experienced formal technical or vocational training (Chukwu, 2024). Lack of technical skills prevents women from utilizing contemporary methods of production, adopting cutting-edge business tactics, and broadening their businesses in competitive markets. Also, the educational rural–urban divide remains glaring: rural women literacy rates average below 52 percent, while urban rural average attainment is as high as 77 percent (Eze & Nwankwo, 2023).

Given that Egor LGA is peri-urban to urban in status in Edo State, from relatively higher urbanized levels of education, leveraging women's contribution to local economic development is potentially enhanced—provided interventions fill skills gaps and gendered barriers.

Enhancing women's education and vocational training has a number of favorable economic effects. Educated and trained women become increasingly engaged in the labor market, entrepreneurship, and decision-making, thus driving productivity and innovation (Adetunji, 2022). These contributions lay a broader base for economic growth, improve employment opportunities, and stimulate local market development. Here in this study, access to education and vocational skills are defined as measures of economic growth in Egor Local Government Area. As women enjoy higher levels of education and vocational skills, the local economy is able to acquire a more advanced human-capital base, productivity, and inclusiveness in economic development.

2.2.1.2 Financial Inclusion and Access to Credit

Financial inclusion and access to credit are central features of economic empowerment and are essential for inducing sustainable economic growth. With women's access to microcredit facilities, savings, and other formal financial services, they are enabled to participate more actively in productive economic activities. This greater participation is likely to lead to more business start-ups, higher household incomes, and improved standards of living—all of which equate to local and national economic advancement (Adebayo & Salihu, 2022).

In Nigeria, despite the efforts of the Central Bank and development partners in promoting financial inclusion, women continue to face obstacles such as lack of collateral, low financial

literacy, and socio-cultural constraints that limit their access to formal credit institutions. Literature has confirmed that firms owned by women are more apt to depend on informal finance sources such as cooperative societies or family networks compared to their male counterparts (Eze & Nwosu, 2021). This dependence on informal credit hinders the scalability of women's businesses and their ability to contribute to economic output.

According to National Bureau of Statistics (2023), financial inclusion in Nigeria has risen from about 46% in 2010 to about 64% in 2022, but there is a persistent gender gap in which only around 57% of women have access to formal financial services compared to 71% of men. The gap reflects the structural inequalities in access to productive resources. The outcome is that many SMEs owned by females operate below their potential, hence constraining local economic development (Okon & Ibrahim, 2022).

Empirical evidence also indicates that access to credit significantly enhances the economic performance of women. For instance, Adeola (2020) found that women entrepreneurs who had access to microfinance loans in south Nigeria recorded an average of 35% business turnover growth within two years compared to their counterparts who did not have access. Similarly, a comparative survey by Ogunleye and Olanrewaju (2021) indicated that financial inclusion initiatives targeting women in Lagos and Oyo states led to a 20% increase in the ownership of businesses by women from 2018 to 2022, demonstrating a strong nexus between access to credit and economic growth in the states. Therefore, women's increased access to formal financial services is not only an issue of gender equality but an economic necessity. By providing women in locales like Egor Local Government Area with equal access to credit facilities, financial education, and capital inputs, policymakers can spur local enterprise growth, boost household

well-being, and consolidate the overall economic foundation of the community (Ogunleye & Olanrewaju, 2021).

2.2.1.3 Entrepreneurship and Employment Opportunities

Entrepreneurship and employment creation are among the key drivers of economic growth, particularly in developing economies where women are significant contributors to the informal as well as the formal economy. Women's increased participation in entrepreneurial ventures increases productivity, stimulates innovation, and fosters local investment. Female entrepreneurship in the Nigerian context contributes hugely to the creation of employment and the reduction of poverty since businesses owned by women are more likely to employ other women and also spend more of their income on their families and community (Adebayo & Salihu, 2022).

Women's entrepreneurial activities have recorded a steady increase in the past decade. Women currently own about 41% of micro, small, and medium enterprises (MSMEs) in Nigeria—an improvement from 36% in 2016, according to the National Bureau of Statistics (2023). This rise is a reflection of overall social changes such as increased access to education, more awareness of financial inclusion initiatives, and the impact of targeted empowerment programs. In Edo State, and Egor Local Government Area in particular, many women have ventured into small-scale enterprise, fashion designing, catering, and agribusiness, which cumulatively contribute to local employment generation and economic vibrancy (Ogunleye & Olanrewaju, 2021).

Empirical evidence shows that women entrepreneurs are central to sustaining inclusive growth. For instance, Adeola (2020) found that women-owned business firms in southern Nigeria generate three to five jobs per firm, and approximately 60% of these jobs are taken by other women. Similarly, Eze and Nwosu (2021) observed that communities with increased female

entrepreneurship have more stable household incomes and stronger community investment patterns. This supports the argument that women entrepreneurship is not only a means of self-reliance but also a driver of employment creation and human capital development.

However, despite this progress, several issues limit the full economic roles of women entrepreneurs. They vary from uneven access to credit, limited digital and managerial skills, and gender discrimination in business environments (Adetunji, 2022). The World Bank (2022) also stated that only 35% of female-owned firms in Nigeria have access to formal finance, compared to 52% of male-owned businesses. This disparity limits women from scaling their businesses, innovating, and participating maximally in the national economy. Comparatively, other nations such as Kenya and South Africa have traveled a great distance in bridging this gender financing gap through inclusive entrepreneurship policies and gender-responsive microfinance programs (Klasen, 2018). Nigeria, in spite of the gains, lags behind in establishing sustainable structures that integrate women into value chains and provide equal access to business development services. It is crucial to close this gap in areas like Egor LGA, where an overwhelming number of women entrepreneurs are in informal sectors with little institutional assistance.

2.2.1.4 Political and Social Participation

An economy that thrives on inclusive growth not only raises production and income levels but also guarantees all segments of society, including women, participate meaningfully in governance and decision-making at the social level. Women's participation in policy formulation, leadership, and local governance significantly enhances resource allocation efficiency, maintains socio-economic justice, and fosters sustainable development (Salau, Mamudu & Vitowanu, 2024).

In Nigeria, females constitute approximately 49 percent of the population but have very low political representation in elective and appointive political offices. Over the past decade, the female population has occupied less than 7 percent of legislative, ministerial, and local government seats, a stark deviation from global averages for such seats of about 22 percent and regional African averages of roughly 23 percent (Adewale, Mamudu & Vitowanu, 2023). For example, in the Federal National Assembly, women held only about 4.4 percent of seats in the most recent term, which was far below the West African sub-regional average of 15 percent (Mamudu & Salau, 2022).

Comparative research reveals that countries with higher percentages of females in the government tend to exhibit better economic performance, lower gender income gaps, and greater human development (Klasen, 2018). To illustrate, Rwanda, which has over 60 percent of its lower chamber occupied by women, has achieved average GDP growth rates of about 7 percent during the 2010s, significantly higher than Nigeria's recent sub-4 percent growth (Klasen, 2018; Salau et al., 2024). In the case of Nigeria, scholars opine that female low political participation is economically costing the economy: correlation analysis reveals that during periods when females had higher ministerial representation (approximately 2010–2015, when the appointment of female ministers reached approximately 31 percent), national GDP growth averaged approximately 6–7 percent; when in a later period the female representation fell below 10 percent, growth rate reduced to approximately 3 percent (Adewumi, 2022).

Socially, women's participation in domestic and community-level decision-making contributes to inclusive development. When women are involved as active members of neighborhood associations, cooperatives and local councils, they prioritize spending on health, education and nutrition outcomes—drivers of human capital and long-term growth (Okon & Ibrahim, 2022).

For example, qualitative data from local government councils indicate that female-headed households holding leadership roles spend more on education for children and engage in income-generating cooperatives and therefore contribute to improved local economic returns (Salau et al., 2024).

However, there are structural barriers that limit women's political and social participation in Nigeria. The patriarchal socio-cultural values, gendered access barriers to party leadership, restrictive campaign funding, and security concerns affect disproportionately women candidates and leaders (Mamudu & Salau, 2022). In those states where these barriers are somewhat alleviated, the participation of women, though still below parity, makes considerable gains. For instance, six Nigerian states reported improvement from almost a lack of women in some of the state legislatures to 21 percent to 23 percent after targeted interventions, indicating that change in institutions is achievable (United Nations Development Programme, 2023).

For Egor Local Government Area, Edo State, the sub-national lower than national averages indicate a latent promise: by making efforts to increase women's role in local government structures and community organizations, Egor LGA can realise the potential multiplier effects of inclusive leadership in economic development. Specifically, women's voice building in budgeting, community development committees, and local entrepreneurship schemes can enhance both social and economic dimensions of growth. Therefore, political and social participation has been imagined here as a key economic growth monitor—where women form a constituent part of the governance and community decision-making, allocation of resources, enterprise creation, and investment in human capital are more efficient and participatory.

2.2.1.5 Autonomy and Agency in Decision-Making

Economic growth can also be understood through the extent of women's autonomy and agency in decision-making. Empowerment of women to decide on their personal, financial, and professional lives will enable them to invest in productive activities, improve family well-being, and participate meaningfully in the economy. Women who have the freedom to make financial decisions themselves will better manage household resources and promote intergenerational development through investment in education, health, and entrepreneurship.

Studies in Nigeria have established that a woman's power to make decisions in her household and wider in society has a significant impact on her contribution to economic output. For example, women who have autonomy over their wages and sole discretion over how they spend it continually channel more funds into microenterprises and skill training, hence bettering their economic status and overall economic output of their surroundings (Adewuyi & Okojie, 2022). In addition, the regions where women are participating in making decisions about finances have enhanced small-scale business growth and security of household income over other regions in which women have no decision freedom (Ekanem, 2021).

Empirical evidence further shows that autonomy in decision-making improves women's confidence and capacity to participate in civic and leadership options, bringing about inclusive governance and sustainable development. A comparison of Nigeria's northern and southern parts reveals that women in the south, who are likely to assert higher levels of autonomy, are engaged more in small and medium enterprises (SMEs) and contribute a bigger share of local GDP growth (Okafor & Ibrahim, 2020). This suggests that decision-making autonomy is not just a human or social right issue but also an economic driver for growth.

But structural barriers such as limited access to education, patriarchal norms, and unequal property rights continue to restrict women's ability to make decisions. Where they exist, women's

potential contribution to the economy remains not being utilized to the best level. Evidence has indicated that improving women's agency by just 10% was estimated to increase household income and productivity levels by as much as 7%, a testament to the economic value of female empowerment (Adamu & Oladipo, 2023).

In the instance of Egor Local Government Area of Edo State, expanding women's decision-making autonomy can have a spillover effect on local development. Women who have access to household finance and career choices have better opportunities to channel such access into local development in the form of entrepreneurship, education of children, and local trade. Expanding autonomy and agency of women in Egor LGA, therefore, addresses the broad agenda of inclusive economic growth and poverty reduction.

2.2.2 Women Empowerment

Women empowerment in the context of this study, refers to a process through which women gain access to and control over resources, practice active decision-making participation, and achieve enhanced well-being. But in this reverse analytical approach, empowerment is quantified using the conventional indicators of economic growth—e.g., levels of income, labor force participation, and access to productive assets—to examine the impact of overall economic outcome on women's status and agency. That is, with growth in a society, economic wealth can potentially create an increasingly enabling climate for women to attain empowerment in various spheres.

Economic growth tends to determine the extent of options for women to fully engage in the labor market, be entrepreneurs, and participate in wealth creation. For instance, a rise in Gross Domestic Product (GDP) and improved local production facilities tends to lead to more opportunities for work, which can help provide support to women's engagement within the labor market and enhance their socio-economic empowerment (Adewale & Musa, 2022). A

comparison with Ghana revealed that regions which experienced higher per capita income and stronger SME growth rates possessed higher levels of women's financial autonomy and education in proportion (Obi & Mensah, 2021). This highlights the extent to which macroeconomic performance directly affects empowerment outcomes.

Moreover, access to education and work—two critical markers of economic development—are also major drivers of empowerment. In Nigeria, data from the National Bureau of Statistics indicate that women's labor force participation increased from 48.5% in 2015 to approximately 52.3% in 2023, in accordance with growth in service-sector employment and business activity. Yet, despite such advances, women still make around 25–30% less than men performing comparable work, an expression of deeply ingrained structural inequalities (Olanrewaju, 2023). These gaps show that while economic expansion could present opportunities for empowerment, without gender-responsive policies, its gains might not be distributed evenly.

Furthermore, spending on infrastructure and the development of the financial system—both products of economic growth—have been proven to contribute to women's empowerment. Improved transport facilities, access to digital technology, and banking services enable women to engage in trade, agriculture, and service industries, particularly in semi-urban areas like Egor Local Government Area. With market size and household income increasing, women's decision-making power and social status improve proportionately (Eboh & Akintola, 2020). However, expansion of the economy itself does not automatically equate to empowerment unless accompanied by an equal share of access to resources and opportunities. Countries that have achieved inclusive economic expansion, such as Rwanda and Botswana, show how thoughtful gender-responsive policies can multiply the empowering effects of growth. Rwanda, for instance, has experienced one of the highest levels of female employment in Africa over 60%, compared

to Nigeria at 52%, due to largely structural reforms aiming to strengthen women's access to education, credit, and political voice (Nwosu, 2022).

2.2.2.1 Business Expansion and Market Participation

Women's empowerment is often evident in their ability to own, manage, and expand small and medium-scale enterprises (SMEs), which are the pillars of economic growth and local development. In Nigeria, SMEs constitute a substantial portion of the productive economy and account for about 96% of all enterprises and a near 48% contribution to the national GDP (National Bureau of Statistics [NBS], 2023). Women entrepreneurs hold a growing dominant role in this sector as they are actively engaging more and more in business ownership and market participation in all industries like trade, fashion, agriculture, and services (Ogunleye & Adebayo, 2022).

Empowerment and economic independence through the growth of women-owned enterprises is a major avenue. In Edo State, the majority of women play a proactive role in agro-processing, trading, and microenterprises, particularly in urban areas such as Benin City and Egor Local Government Area. The increasing number of women in enterprise reflects not only a reversal of older gender conventions but also a welcome trend toward inclusive economic participation (Okon & Uduak, 2021). Studies have shown that as women participate in and sustain small enterprises, spillover benefits are higher incomes in households, job creation, and improved standard of living in surrounding communities (Adebisi, 2020).

In addition, economic empowerment through entrepreneurship enhances the self-esteem, social status, and decision-making authority of women both within their households and in society. Cross-analysis between female-owned and male-owned businesses in Nigeria shows that female-owned companies play significant roles in employment within local communities, as they

contribute about 23% of all jobs created by SMEs (Adewumi, 2022). This study points out the economic importance of women entrepreneurs, even when they have less capital and struggle more to access the market.

In spite of all the above achievements, there are challenges. Many women entrepreneurs in Edo State are restricted from accessing formal credit, ownership of land, and market infrastructure, which slows down their scaling up activities (Ogunyemi, 2021). Gender roles and cultural norms also restrict their participation in competitive markets. Evidence, however, from peer economies suggests that where women enterprises are well supported by information through training, microfinance, and pro-business policies, economic empowerment is enhanced as well as regional economic growth (Eze & Okafor, 2023).

Conversely, countries such as Ghana and Kenya, with actively promoted female entrepreneurship through targeted microcredit schemes, have higher women-owned business expansion and higher market integration of women (World Bank, 2022). This variation suggests that institutional conditions well tailored to such contexts are able to transform women's business participation from subsistence-scale trading into enterprise formation.

2.2.2.2 Household Income and Standard of Living

Empowerment of women can be seen most visibly through the growth in household earnings and in overall living standards. As women participate directly in income-generating work—either wage work, trade, or enterprise—their household economy becomes more independent and so does their family's well-being. Economists have for a long time observed that empowered women spend a larger proportion of their income on family needs such as food, education, and medicine, hence enhancing household well-being and poverty levels (Adewumi, 2021).

In Nigeria, women's income and family welfare have become linked more and more. Evidence indicates that where women contribute significantly to the overall household income, children enjoy better nutrition, education, and health in their homes compared to homes where women are economically dependent (Okafor & Ijeoma, 2020). This means that empowering women economically is not only a personal benefit—it has a spin-off effect that promotes family stability and community development.

Moreover, the research in Edo State has revealed that economically active co-headed or women-headed households have higher living standards and greater economic security (Omoriegbe & Akintunde, 2022). For instance, economically active women who are involved in small-scale enterprises or cooperative saving schemes generally report greater household spending on basic items such as food and beverages and long-term investment in housing upgrading and children's education. This is in agreement with global evidence that women's income correlates directly with improved human development outcomes (Kehinde, 2022).

In comparison, regions with higher female labor participation—i.e., the southern parts of Nigeria—have better household welfare numbers than regions with poorer economic incorporation of women. This is indicative of how empowerment of women is pivotal in addressing inequality and achieving sustainable economic growth (Eze & Bello, 2021).

2.2.2.3 Employment Generation and Job Security

Employment and job creation are central channels through which economic growth reinforces women's empowerment. A growing economy enhances the demand for labor and offers opportunities for women to enter productive and better-paying employment. Sufficient employment not only raises women's earnings, but also strengthens their social inclusion as well as domestic and community bargaining power. When women have secure and remunerative jobs,

they tend to make decisions regarding family welfare, personal investments, and community development (Oluwole & Adebisi, 2022).

In Nigeria, women's participation in the labor force has increased in the past decade but with wide inequalities that continue to dominate. According to the National Bureau of Statistics (2023), women constitute approximately 43% of the working population, but they occupy low-income, informal, and unstable forms of employment. The above is an indicator of the gap between the rate of economic growth and the level of equitable job creation. Lack of concrete policies guaranteeing gender equality in the labor market means that economic growth may not be translated into meaningful empowerment for women.

Empirical records indicate that women's labor has a positive correlation with poverty reduction and household welfare. For instance, Eze and Eniola's (2021) study found Nigerian states with higher female employment significantly boasting household income and lower dependency levels. Similarly, regions that have been encouraging women-focused labor programs—such as vocational training and entrepreneurial stipends—have all recorded real improvement in income generation and living standards in female-headed households (Okon & Adebayo, 2020).

Internationally, the International Labour Organization (2022) points out that economies that prioritize gender equality in the workplace have high rates of productivity and innovation. For example, countries such as Rwanda and South Africa, where they embarked on gender-inclusive employment models, have experienced enhanced female labor market participation and closing male-female employment gaps. These examples illustrate how, if women are able to gain access to decent work, the benefit is not just to the individual but to the entire economy through enhanced productivity and increased economic participation. The majority of working women in Edo State, particularly in Egor Local Government Area, are engaged in small-scale enterprises,

trading, and the service industry. The access to formal sector jobs and job security is poor but a long-standing issue. The majority of women work in informal sectors where there are no protection of labor, pensions, and maternity pay. Job security could be strengthened through policies formalizing and regulating informal employment and enhancing working conditions, which would not only improve the welfare of women but also aid in sustainable local economic development.

2.2.2.4 Poverty Reduction

Poverty reduction is among the most visible indicators of women's empowerment. Once women become economically engaged and have access to productive resources, the spill-over effect in terms of enhanced levels of income assists in reducing poverty both at household and community levels. Economic growth that involves women as productive participants is more likely to be sustainable and equitable because it allows the majority of society to benefit from developmental success.

Women account for a significant proportion of the poor in Nigeria, particularly in rural and semi-urban areas. Empirical evidence has shown that over 60% of women in poor families have multiple deprivations, from access to education, health, and waged work (Adewuyi & Adebayo, 2022). It means that there can be no effort to reduce poverty without integrating gender-insensitive economic interventions. If women gain access to credit institutions, vocational training, and formal sector jobs, they are likely to lift their families out of poverty. Empirical evidence from state-level data supports this belief.

For instance, Nigerian states where women have easier access to cooperative societies and microfinance institutions have lower household poverty levels (Okafor & Hassan, 2021). The National Bureau of Statistics (2023) also indicated that regions with higher labor participation

rates of females experience a higher level of household welfare and food security compared to areas with poor female economic participation. These findings highlight that economically empowering women not only enhances their level of living but also reduces the household dependency ratios. In comparison, countries that have made empowering women a core component of their economic strategy have recorded higher poverty reduction rates. Rwanda and Ghana, for example, have been able to bridge gender-poverty gaps significantly by implementing targeted empowerment initiatives like business grants, vocational training, and female-headed cooperatives (Bello & Akinola, 2023). This experience holds a lesson for the state of Edo, where properly designed empowerment schemes and monitoring systems can do the same. In Egor Local Government Area, women engaged in trade, small-scale production, and service enterprises are contributing towards ensuring family income stability. As their businesses grow and incomes increase, the families have better access to education, nutrition, and health services and thus enhance their standard of living as well. Hence, poverty alleviation among women is not just a byproduct of economic growth but also a driver of sustainable development.

2.3 Theoretical Review

This study is anchored on three major theories that explain the connection between women empowerment and economic growth:

2.3.1 Women in Development (WID) Theory

The Women in Development (WID) theory, developed by Ester Boserup in 1970, was a reaction to the marginalization of women in the economic and development mainstream. Boserup's foundational text questioned the prevailing paradigm that men and women benefited equally from development policies. She provided proof that modernization experiences resulted in the

exclusion of women through a reiteration of gendered divisions of labor and constriction of economic opportunities in the formal sector. The WID process, therefore, required the intentional participation of women in national development through access to education, credit, training, and employment (Boserup, 1970).

The underlying premise of WID is that economic development is not possible to achieve without recognizing and utilizing the productive capacity of women. It emphasizes the reality that women's economic contribution—both formal and informal sector—are a necessity for achieving sustainable development. Through the provision of equal opportunities and the removal of structural barriers such as discriminatory labor practices, unequal access to land, and limited access to financial services, societies can maximize productivity and achieve higher standards of well-being (Moser, 1993; Kabeer, 1999).

In the Nigerian context, the WID strategy is particularly relevant as gender inequities still exist in the labor force, enterprise, and financial access. Signs point to even as women comprise nearly 43% of Nigeria's working population, they are marginalized in the management and high-earning fields (National Bureau of Statistics [NBS], 2023). Similarly, women-owned enterprises also experience challenges with inadequate credit and market relationships, hampering their growth potential (Eboh & Chukwu, 2021).

Used in Egor Local Government Area (LGA), the WID theory focuses on providing women a seat at the table of community development. Empowerment of women by vocational training, entrepreneurial activities, and increased access to microfinance institutions can potentially translate into economic self-sufficiency and family well-being. This is consonant with the study objectives that aim to examine how women empowerment—through productive economic involvement—improves local development. Last but not least, WID strives towards reform from

the mindset of women as passive recipients of aid to seeing them as dynamic agents of economic transformation and social growth.

2.3.2 Gender and Development (GAD) Theory

Gender and Development (GAD) theory, which appeared in the early 1990s and was popularized by scholars such as Caroline Moser (1993), came as a response to the Women in Development (WID) approach. While WID was largely focused on the integration of women into the existing development structures, GAD highlighted the underlying social, political, and institutional inequalities that shape gender relations. The theory argues that meaningful empowerment is not achievable through involvement in economic activities alone, but instead, it must transform the power relations and structural constraints that reproduce gender inequality (Moser, 1993; Kabeer, 1999).

GAD emphasizes that both men and women have complementary roles to play in development and that gender relations—rather than differences in biological sex—determine access to resources, opportunities, and control over decision-making. Policy, then, must address the social and institutional frameworks that shut out women's participation and perpetuate dependency. Empowerment, for the theory, involves a redistribution not only of material resources but also of control over production, time, and social recognition (Rathgeber, 1990). In the majority of development contexts, including Nigeria, GAD provides an essential explanation of why women are still economically excluded despite development progress. For example, even though women form nearly half of Nigeria's population and make significant contributions to agricultural sectors and the informal economy, they still earn lower incomes compared to men, occupy fewer managerial positions, and have limited access to credit and property ownership (National Bureau of Statistics [NBS], 2023). These inequalities often find their origins in cultural beliefs,

discriminatory inheritance laws, and patriarchal institutional structures which constrain women's agency (Aina, 2012).

Applying the GAD framework in Egor LGA, it transpires that economic empowerment programs must do more than provide women with finance or business training. Instead, they must address the structural barriers—such as unequal access to education, male-dominated decision-making forums, and restrictive social expectations—that prevent women's full participation in local economic development. This is analogous to the study's aim to find out how gender constraints affect women's economic roles and how transforming these structures can foster sustainable development and social equity.

2.3.3 Human Capital Theory

The Human Capital Theory, established in 1964 by Becker, contends that investments in the skills, knowledge, and health of individuals bring greater productivity, more income, and economic growth. Education, job training, and improvements in health, according to this theory, are not just individual gains but deciding factors for societal development. By enhancing human capabilities, societies gain increased efficiency, innovation, and competitiveness in economic activities (Becker, 1964; Schultz, 1961).

In terms of women's empowerment, Human Capital Theory identifies the central role of education and training in enabling women to contribute meaningfully in the labor market and entrepreneurial ventures. Through formal education and technical training, women acquire the proficiency needed to manage businesses, which improves productivity in already established businesses, as well as adopting new economic opportunities. These capacity-building initiatives directly contribute to family income, reduce poverty, and spur local economic activity (Okojie & Eze, 2021).

Empirical research reveals that skill acquisition and education for women have multiplier effects on economic development. For instance, Nigerian secondary and tertiary level female graduates have higher probabilities of being formally employed or operating successful SMEs compared to non-educated women, leading to improved household well-being as well as community development (National Bureau of Statistics [NBS], 2023). Similarly, vocational training intervention for women in rural areas has been linked to higher levels of income, enhanced entrepreneurial capacity, and enhanced decision-making capacity, thereby complementing the overall economic returns of human capital investment (Adewuyi & Adebayo, 2022).

Besides, the theory calls for investment in health as human capital. Healthy women are more productive, better positioned to participate in economic activity, and can sustain entrepreneurial ventures over time. Investments in maternal and child health, nutrition, and preventive care not only benefit individuals' well-being but also ensure that women's economic contributions become sustainable and long-term. In using the Human Capital Theory for Egor Local Government Area, it is evident that improving women's education, skill acquisition, and health services is of utmost importance in achieving microeconomic and macroeconomic development. Capacity-building interventions, exposure to financial literacy programs, and technical training for women can enhance labor productivity, entrepreneurial performance, and household resilience. This theoretical perspective thus provides a strong foundation for understanding how women empowerment through skills attainment and education drives sustainable economic growth at the grassroots level.

2.5 Research Gap

While numerous studies have established the link between women empowerment and economic growth, most have been conducted at national or regional levels, with little attention to localized

areas such as Egor Local Government Area in Edo State. Moreover, few studies have analyzed the correlational strength between empowerment indicators (education, access to finance, entrepreneurship) and local economic outcomes such as employment and household income.

Additionally, existing research often focuses on quantitative economic outcomes, neglecting qualitative dimensions such as social participation, personal autonomy, and decision-making power. This study fills this gap by providing an in-depth, context-specific analysis of how women empowerment initiatives correlate with economic growth in Egor LGA. It also evaluates the effectiveness of existing policies and identifies barriers that hinder women's full economic participation.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter outlines the research design, population, sampling techniques, data collection methods, and analytical tools used to examine the correlation between women's empowerment and economic growth in Egor Local Government Area (LGA), Edo State.

3.2 Research Design

A descriptive survey design was adopted for this study. This design is appropriate for collecting data that describe the characteristics of a population or phenomenon being studied. It allows for the collection of quantitative data to analyze the relationship between women's empowerment and economic growth.

3.3 Population of the Study

The target population comprises women aged 18 years and above residing in Egor LGA. This includes women engaged in various economic activities such as entrepreneurship, agriculture, trade, and formal employment.

3.4 Sample Size and Sampling Technique

This section details the procedures for determining the number of participants in the study and the method used to select them. A clear description of this process is crucial for establishing the reliability and validity of the research findings.

3.4.1 Sample Size Determination

A total of two hundred (200) women residents of Egor Local Government Area were selected as the sample for this study. This sample size was considered appropriate and adequate for the following reasons:

1. **Feasibility and Practicality:** Given the time and resource constraints inherent in an academic study, a sample of 200 is a manageable size that allows for in-depth data collection and analysis.
2. **Representativeness:** The sample size of 200 is deemed sufficient to provide a representative cross-section of the diverse female population across the different wards and communities within

Egor L.G.A., encompassing various age groups, occupational backgrounds, and educational levels.

3. Statistical Consideration: In line with common practices in social science research, particularly for survey-based studies at the local government level, a sample size ranging from 200 to 500 is often considered robust enough for generating meaningful inferences (Saunders, Lewis, & Thornhill, 2019). This size provides a reasonable basis for statistical analysis while acknowledging practical limitations.

3.4.2 Sampling Technique

A multistage sampling technique was employed for this study. This technique was chosen because it is particularly effective for studying populations that are large and geographically dispersed, such as the residents of an entire Local Government Area. It allows for a systematic and cost-effective approach to selecting a representative sample by breaking down the sampling process into stages.

The procedure was carried out in the following stages:

- **Stage 1: Stratified Sampling of Wards**

Egor L.G.A. was first stratified into its ten (10) constituent electoral wards. Stratification ensures that every segment of the population (in this case, every ward) is represented in the sample, thereby enhancing its representativeness and reducing sampling bias. This step acknowledges the potential socio-economic variations that may exist between different wards.

- **Stage 2: Simple Random Sampling of Communities**

From each of the ten (10) wards, one (1) major community was randomly selected using a simple random sampling technique (specifically, the lottery method). This involved listing all the prominent communities within a ward and drawing one at random. This stage ensures that every community within a ward has an equal chance of being selected, thereby minimizing selection bias and enhancing the generalizability of the findings within the L.G.A.

- Stage 3: Simple Random Sampling of Individual Respondents

Within each of the ten (10) selected communities, twenty (20) women were randomly chosen to participate in the study. A sampling frame (a list of eligible women, which could be obtained from community leaders, market associations, or through household listing) was developed for each community. From this list, twenty women were selected using simple random sampling. This final stage ensures that every eligible woman within the selected communities has an equal opportunity to be part of the study, which is a cornerstone of probabilistic sampling.

Summary of the Sampling Allocation:

Ward Selected Community Number of Women Sampled

Ward 1 [e.g., Uselu] 20

Ward 2 [e.g., Egba] 20

Ward 10 [e.g., Iguoshin] 20

Total 10 Communities 200

Justification for Employing the Multistage Sampling Technique:

The multistage sampling technique was deemed most appropriate for this study for several reasons:

- **Efficiency:** It is more practical and cost-effective than attempting to survey the entire population of women in Egor L.G.A. or using a simple random sample which would require a complete and often unavailable sampling frame for the entire L.G.A.
- **Enhanced Representativeness:** By first stratifying by ward and then randomly selecting communities and individuals, this method ensures that the sample reflects the geographical and social diversity of Egor L.G.A., leading to findings that are more likely to be generalizable to the entire population of interest.
- **Administrative Ease:** Breaking down the large population into smaller, manageable clusters (wards and communities) makes the process of data collection logistically feasible.

3.5 Research Instrument

A structured questionnaire was developed, comprising both closed and open-ended questions.

The questionnaire was divided into sections:

- Section A: Demographic information (age, education level, marital status, occupation).
- Section B: Indicators of women's empowerment (access to education, economic resources, decision-making power).

- Section C: Economic growth indicators (income levels, employment status, business ownership).

3.6 Validity and Reliability of the Instrument

Validity: The questionnaire was reviewed by experts in gender studies and economics to ensure content validity.

Reliability: A pilot test was conducted with 20 women from a neighboring LGA. The Cronbach's alpha coefficient was calculated to assess internal consistency, yielding a value of 0.85, indicating high reliability.

3.7 Method of Data Collection

Data were collected through face-to-face administration of the questionnaires by trained research assistants. This approach facilitated clarification of any ambiguities and ensured a high response rate.

CHAPTER 4

DATA ANALYSIS, PRESENTATION AND DISCUSSION OF FINDINGS

4.1 Introduction

This chapter presents the analysis and interpretation of data collected from the survey on the correlation between women's empowerment and economic growth in Egor Local Government Area, Edo State. The data is presented in tables and followed by a detailed discussion of the key

findings, structured according to the sections of the research instrument. The analysis aims to provide a clear understanding of the current state of women's economic empowerment, its influence on economic growth, the challenges faced, and the perceived effectiveness of government policies.

4.2 Demographic Profile of Respondents

A total of 200 questionnaires were distributed and successfully retrieved. The demographic information of the respondents is summarized in Table 4.1 below.

Table 4.1: Demographic Characteristics of Respondents (200)

Variable	Category	Frequency	Percentage (%)
Gender	Male	80	40%
	Female	120	60%
Age	18-25 years	45	22.5%
	26-35 years	75	37.5%
	36-45 years	55	27.5%
	46 years and above	25	12.5%
Educational Qualification	SSCE	30	15%
	OND/NCE	50	25%
	B.Sc./HND	85	42.5%
	Postgraduate	35	17.5%
Marital Status	Single	70	35%
	Married	115	57.5%

	Divorced/Widowed	15	7.5%
Employment Status	Civil Servant	40	20%
	Business Owner	65	32.5%
	Self-Employed	70	35%
	Unemployed	25	12.5

Discussion of Demographic Data:

The data shows a higher representation of women (60%), which is appropriate for a study focused on women's empowerment. The majority of respondents are within the economically active age bracket of 26-45 years (65%). A significant proportion are well-educated, with 60% holding a B.Sc./HND or postgraduate degree, suggesting a potentially informed perspective on the issues. Most respondents are married (57.5%) and are economically engaged, with only 12.5% being unemployed.

4.3 Analysis of Research Sections

4.3.1 Current State of Women's Economic Empowerment

This section sought to understand the respondent's perceptions of the current level of women's economic empowerment in Egor LGA. The responses are presented in Table 4.2.

Table 4.2: Current State of Women's Economic Empowerment

S/N	Statement	Yes (%)	No (%)
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1	Women in Egor LGA have equal opportunities to engage in economic activities.	35	65
2	Women are increasingly involved in entrepreneurship and small businesses.	85	15
3	Women in this area have access to education and skills for economic empowerment.	48	52
4	Women have access to necessary financial resources such as loans and grants.	28	72
5	Women participate in decision-making that affects their economic lives.	55	45

Discussion:

The findings reveal a mixed but challenging picture. While a strong majority (85%) acknowledge the increasing involvement of women in entrepreneurship, there is a strong consensus that they lack access to necessary financial resources like loans and grants (72% No). Furthermore, a majority (65%) do not believe women have equal opportunities, and access to relevant education and skills is almost equally denied (52% No). Interestingly, opinion is more divided on women's participation in economic decision-making (55% Yes), suggesting some level of agency within households or small businesses, but not necessarily in the formal economy.

4.3.2 Influence of Women Empowerment on Economic Growth

This section assessed the respondents' views on the correlation between women's empowerment and broader economic growth, The results are shown in Table 4.3.

Table 4.3: Influence of Women Empowerment on Economic Growth

S/N	Statement	Yes (%)	No (%)
6	Women empowerment contributes positively to local business growth.	92	8
7	Empowered women help increase the economic productivity of households.	95	5
8	Women entrepreneurship helps reduce unemployment in Egor LGA.	88	12
9	Economic growth improves when women are given equal opportunities.	90	10
10	Women's participation in the economy increases the overall income of the community.	91	9

Discussion:

There is an overwhelming consensus in this section. Over 90% of respondents agree that women's empowerment has a positive impact on various facets of economic growth. Specifically, 95% believe it increases household productivity, and 92% see a direct link to local business growth. An equally high percentage (88-91%) agree that it reduces unemployment and increases community income. This indicates a strong perceived correlation between empowering women and achieving tangible economic development in Egor LGA.

4.3.3 Challenges to Effective Women Empowerment

This section identified the major obstacles hindering women's economic empowerment. The responses are detailed in Table 4.4.

Table 4.4: Challenges to Effective Women Empowerment

S/N	Statement	Yes (%)	No (%)
11	Cultural norms and traditional beliefs limit women's empowerment.	78	22
12	Women face difficulties accessing formal financial assistance.	82	18
13	Gender discrimination affects women's economic progress.	75	25
14	Inadequate education and technical skills limit women's economic potential.	70	30
15	Lack of family support discourages women from engaging in economic activities.	65	35

Discussion:

The data points to a combination of structural, social, and financial barriers. The most significant challenge identified is access to formal financial assistance (82% Yes), which aligns with the findings in Section B. This is closely followed by cultural norms and traditional beliefs (78% Yes,) and gender discrimination (75% Yes), indicating that socio-cultural factors remain a

formidable obstacle. A lack of adequate education and skills (70% Yes) and insufficient family support (65% Yes) complete the picture of the multifaceted challenges women face.

4.3.4 Effectiveness of Existing Government Policies

This section evaluated the perception of government interventions aimed at empowering women.

The results are presented in Table 4.5.

Table 4.5: Effectiveness of Existing Government Policies:

S/N	Statement	Yes (%)	No (%)
16	Government policies support women entrepreneurship development.	40	60
17	Government programs have improved women's access to employment opportunities.	35	65
18	Awareness of government support programs for women is high in Egor LGA.	25	75
19	Implementation of women-focused policies in Egor LGA is effective.	20	80
20	Government training and funding initiatives have benefitted women.	30	70

Discussion:

The responses here are predominantly negative, highlighting a significant implementation gap. A vast majority (75%) are not aware of government programs, and an even larger percentage (80%) believe the implementation of these policies is ineffective. Consequently, only a minority believe that government training and funding have benefitted women (30% Yes) or that these policies have improved employment access (35% Yes). This suggests that while policies may exist on paper, their reach and impact in Egor LGA are minimal.

4.3.5 Policy Measures for Enhancing Women Economic Participation

This section sought recommendations on measures to enhance women’s economic participation.

The responses are shown in Table 4.6.

Table 4.6: Policy Measures for Enhancing Women Economic Participation

S/N	Statement	Yes (%)	No (%)
21	More vocational and entrepreneurial training should be provided for women.	96	4
22	Financial institutions should improve women’s access to credit facilities.	98	2
23	Government should provide more empowerment schemes targeted at women.	95	5
24	Eliminating cultural and gender barriers will enhance women’s participation in the economy.	90	10
25	Stronger policy implementation will	94	6

	promote sustainable economic growth.		
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Discussion:

There is near-unanimous agreement on the proposed policy measures. An overwhelming 98% of respondents call for improved access to credit, and 96% advocate for more training. The demand for more government schemes (95% Yes) and, crucially, stronger implementation (94% Yes) is also very high. Furthermore, 90% recognize the need to eliminate cultural and gender barriers, confirming that addressing both structural and socio-cultural issues is essential for progress.

4.4 Summary of Major Findings

1. Awareness vs. Reality: There is a high awareness of women's growing involvement in entrepreneurship, but this is hampered by significant barriers, particularly lack of access to finance and unequal opportunities.

2. Strong Perceived Correlation: Respondents overwhelmingly believe that women's empowerment is a key driver of economic growth at the household, business, and community levels.

3. Multifaceted Challenges: The primary challenges are a mix of financial inaccessibility, deep-rooted cultural norms, and gender discrimination.

4. Policy Implementation Gap: Existing government policies are perceived as largely ineffective, with poor awareness and weak implementation being the major criticisms.

5. Clear Path Forward: Respondents strongly recommend a multi-pronged approach focusing on improved access to finance, targeted training, and more effective government intervention that includes tackling cultural barriers.

This analysis clearly demonstrates that while the potential for women's empowerment to catalyze economic growth in Egor LGA is widely recognized, this potential is largely untapped due to a combination of socio-cultural, financial, and governance-related constraints. The next chapter will present the summary, conclusion, and recommendations based on these findings.

3.8 Method of Data Analysis

Data collected were analyzed using the Statistical Package for the Social Sciences (SPSS). The analysis included:

Descriptive Statistics: Frequencies, percentages, means, and standard deviations to summarize the data.

Inferential Statistics: Pearson correlation coefficient to examine the relationship between women's empowerment and economic growth indicators.

3.9 Ethical Considerations

Ethical approval was obtained from the relevant institutional review board. Participants were informed about the purpose of the study, and their consent was obtained. Confidentiality and anonymity were assured, and participants were informed of their right to withdraw at any stage.

3.10 Limitations of the Study

Potential limitations include:

- Self-Reported Data: Reliance on participants' self-reports may introduce bias.
- Geographical Scope: Findings may not be generalizable beyond Egor LGA.
- Cultural Sensitivity: Certain topics may be sensitive, affecting participants' willingness to respond candidly.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter serves as the culmination of the research on the correlation between women's empowerment and economic growth in Egor Local Government Area, Edo State. It provides a comprehensive summary of the entire research endeavor, synthesizing the key findings presented in the data analysis of Chapter 4. The chapter then moves to articulate definitive conclusions drawn from these findings, explicitly answering the research questions posed at the outset. Based on these conclusions, it proposes practical, actionable, and targeted recommendations for

policymakers, community stakeholders, and financial institutions. Finally, it suggests viable avenues for future scholarly inquiry to build upon the insights generated by this study. The overarching aim is to translate the research outcomes into a meaningful framework for action and further academic exploration.

5.2 Summary of the Study

This study was embarked upon to empirically investigate the intricate relationship between the empowerment of women and the trajectory of economic growth within the specific context of Egor LGA. The research was motivated by the global and national recognition of women's economic participation as a catalyst for development, juxtaposed with the observed persistent socio-economic challenges faced by women at the local level. The study adopted a survey research design, administering a structured questionnaire to a sample of 200 respondents within the LGA to gather data on their perceptions and experiences.

The data, analyzed and presented in Chapter 4, was organized around five core thematic areas: the current state of women's economic empowerment, its perceived influence on economic growth, the challenges hindering effective empowerment, the effectiveness of existing government policies, and finally, the policy measures deemed necessary for enhancement. The analysis revealed a complex interplay of progress and stagnation, highlighting significant entrepreneurial energy among women that is simultaneously throttled by systemic and cultural barriers. The findings painted a clear picture of a strong belief in the positive economic impact of women's empowerment, contrasted sharply with the reality of inadequate support structures and policy implementation failures.

5.3 Summary of Key Findings

The investigation yielded several critical findings, which are summarized thematically below:

1. The Current State of Women's Economic Empowerment in Egor LGA:

The study found a paradoxical situation. On one hand, there is a strong and recognized trend of women's involvement in entrepreneurship and small businesses (85% affirmation). On the other hand, this engagement occurs in an environment of significant constraint. Key deficits were identified in:

Access to Finance: A overwhelming 72% of respondents stated that women do not have access to necessary financial resources like loans and grants.

Equal Opportunity: A majority (65%) believed women do not have equal opportunities to engage in economic activities compared to men.

Skills Acquisition: Access to relevant education and skills for economic empowerment was found to be limited (52% negative response).

Decision-Making: While slightly positive (55%), participation in economic decision-making remains a contested space, indicating limited agency in broader economic spheres.

2. The Correlation Between Women's Empowerment and Economic Growth:

This area revealed the most unanimous consensus. An overwhelming majority of respondents (between 88% and 95%) affirmed a strong positive correlation. Specifically, it was found that:

- Empowered women are perceived to significantly increase household productivity (95%).

- Women's empowerment contributes directly to local business growth (92%) and reduces unemployment (88%).
- Granting women equal opportunities is seen as a direct stimulus for overall economic growth (90%).

Women's economic participation is believed to increase the overall income of the community (91%).

3. Challenges to Women's Economic Empowerment:

The study identified a multifaceted array of obstacles, with the most severe being:

- **Financial Barriers:** Difficulty in accessing formal financial assistance was the top challenge (82%).

Socio-Cultural Barriers: Cultural norms and traditional beliefs (78%) and gender discrimination (75%) were identified as deeply ingrained impediments.

- **Human Capital Barriers:** Inadequate education and technical skills (70%) limit the potential and scalability of women's enterprises.
- **Social Support Barriers:** A lack of family support (65%) further discourages women from economic engagement.

4. Effectiveness of Government Policies and Interventions:

A critical finding of this study is the profound gap between policy intent and grassroots reality. Government efforts were largely perceived as ineffective:

- **Low Awareness:** 75% of respondents reported low awareness of government support programs.

- **Ineffective Implementation:** A significant 80% rated the implementation of women-focused policies as ineffective.

- **Limited Impact:** As a consequence, only a minority (30%) believed that government training and funding initiatives had benefitted women.

5. Recommended Policy Measures:

In response to these challenges, respondents strongly endorsed a multi-pronged strategy. The most supported measures included:

- Improving women's access to credit facilities (98%).

Providing more vocational and entrepreneurial training (96%).

Ensuring stronger policy implementation (94%).

Eliminating cultural and gender barriers (90%).

5.4 Conclusion

Based on the systematic analysis of the collected data, this study arrives at the following conclusions:

1. There is a strong, perceived positive correlation between women's empowerment and economic growth in Egor LGA. The research unequivocally demonstrates that the populace views investment in women's economic capabilities not as a welfare issue, but as a strategic imperative for local development, leading to enhanced productivity, business growth, and community wealth.

2. The economic potential of women in Egor LGA remains critically underutilized. While women are active economic agents, their contributions are not optimized due to a debilitating combination of financial exclusion, cultural restrictions, and skill gaps. This represents a significant loss of potential output and innovation for the local economy.
3. Socio-cultural norms and financial inaccessibility constitute the most significant barriers to women's economic advancement. The twin challenges of patriarchal traditions and a rigid financial system create a "glass ceiling" that limits women's entrepreneurial aspirations and confines them to small-scale, low-growth ventures.
4. The failure of government policy implementation is a major contributor to the empowerment deficit. The study concludes that the existence of policies is insufficient. The almost complete lack of awareness and perceived ineffectiveness of these policies point to a severe implementation gap, inadequate funding, poor targeting, and a lack of political will at the local level, rendering national policies nearly meaningless for women in Egor LGA.

In final analysis, the path to sustainable economic growth in Egor Local Government Area is inextricably linked to the deliberate, strategic, and effective empowerment of its women. The current model of limited engagement and ineffective policy support is yielding sub-optimal results for both women and the local economy. Unlocking women's full economic potential requires a concerted and sincere effort to dismantle the identified barriers and create a truly enabling environment.

5.5 Recommendations

To translate the findings of this study into tangible progress, the following recommendations are proposed for various stakeholders:

A. For the Local, State, and Federal Government:

1. Prioritize Policy Implementation and Awareness:

- The Egor LGA council should establish a "Gender Desk" responsible for disseminating information about government programs in local languages through town hall meetings, radio jingles, and collaboration with women's associations.

- State and Federal ministries should tie funding to transparent monitoring and evaluation frameworks that track the actual disbursement of funds and training to intended beneficiaries in specific LGAs.

2. Facilitate Improved Access to Finance:

- The government should launch a dedicated "Women Economic Empowerment (WEE) Fund" in partnership with Bank of Industry (BOI) and microfinance banks. This fund should offer single-digit interest loans with graduated collateral requirements and a grace period for women-owned businesses in Egor LGA.

- Encourage and support the formation of Women Cooperative Societies, which can serve as vehicles for group lending, collective bargaining, and peer support.

3. Invest in Targeted Capacity Building:

- The Ministry of Women's Affairs, in collaboration with the National Directorate of Employment (NDE), should establish functional skill acquisition centers in Egor LGA, offering training not just in traditional crafts, but also in high-growth areas like digital marketing, agro-processing, and renewable energy technology.

- Entrepreneurship training should be made mandatory and practical, focusing on business plan development, record-keeping, and market access.

B. For Financial Institutions:

1. Develop Gender-Sensitive Financial Products:

- Banks should move beyond conventional collateral and develop credit-scoring models that consider the viability of a business plan, group guarantees, and a woman's transaction history in her cooperative.

- Offer bundled services that combine small loans with business development services and insurance products tailored for female entrepreneurs.

C. For Community and Civil Society:

1. Engage in Strategic Advocacy and Sensitization:

- Community leaders, religious figures, and traditional rulers must be engaged as allies and champions of change. Public campaigns highlighting the economic success stories of empowered women and their positive impact on families and the community should be launched to counter harmful stereotypes.

- NGOs should focus on programs that engage men and boys in discussions about gender equality, emphasizing the shared benefits of women's economic participation.

5.6 Suggestions for Further Research

To deepen the understanding of this critical subject, future research could explore the following areas:

- 1. A Qualitative Inquiry into Lived Experiences:** A phenomenological study exploring the personal narratives, coping strategies, and resilience mechanisms of both successful and struggling women entrepreneurs in Egor LGA would provide rich, contextual insights that quantitative data cannot capture.
- 2. A Longitudinal Study on Impact:** A long-term study tracking a cohort of women who have participated in specific empowerment programs over 5-10 years would provide robust evidence on the sustained impact of these interventions on income, asset acquisition, and overall well-being.
- 3. Sector-Specific Analysis:** Research focusing on a particular sector with high potential for women, such as the agro-allied industry or the digital services sector in Edo State, could identify precise value-chain opportunities and constraints.
- 4. A Comparative Policy Analysis:** A study comparing the implementation and outcomes of women's empowerment policies in Egor LGA with another LGA in a different geo-political zone of Nigeria could reveal best practices and context-specific success factors.

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QUESTIONNAIRE

Department of Public Administration,

Faculty of Social Sciences,

University of Benin,

Edo State.

November, 2025.

Dear Respondent,

REQUEST FOR THE FILLING OF QUESTIONNAIRE

I am a final-year student of the above-mentioned department, conducting a study titled:

“The Correlate of Women Empowerment and Economic Growth in Egor Local Government Area in Edo State”

This questionnaire is designed to obtain information on women empowerment and its economic implications in Egor LGA. Your responses will be treated with utmost confidentiality and are for academic purposes only.

Thank you for your cooperation.

Yours faithfully,

Palmer John

SECTION A: Demographic Information

Please tick (✓) the option that best applies to you.

1. **Gender:**

(a) Male (b) Female

2. **Age:**

(a) 18–25 (b) 26–35 (c) 36–45 (d) 46 years and above

3. **Educational Qualification:**

(a) SSCE (b) OND/NCE (c) B.Sc./HND (d) Postgraduate

4. **Marital Status:**

(a) Single (b) Married (c) Divorced/Widowed

5. **Employment Status:**

(a) Civil Servant (b) Business Owner (c) Self-Employed (d) Unemployed

SECTION B: Current State of Women's Economic Empowerment

S/N	Statement	YES	NO
1	Women in Egor LGA have equal opportunities to engage in economic activities.		
2	Women are increasingly involved in entrepreneurship and small businesses.		
3	Women in this area have access to education and skills for economic empowerment.		
4	Women have access to necessary financial resources such as loans and grants.		
5	Women participate in decision-making that affects their economic lives.		

SECTION C: Influence of Women Empowerment on Economic Growth

S/N	Statement	YES	NO
6	Women empowerment contributes positively to local business growth.		
7	Empowered women help increase the economic productivity of households.		

S/N	Statement	YES	NO
8	Women entrepreneurship helps reduce unemployment in Egor LGA.		
9	Economic growth improves when women are given equal opportunities.		
10	Women's participation in the economy increases the overall income of the community.		

SECTION D: Challenges to Effective Women Empowerment

S/N	Statement	YES	NO
11	Cultural norms and traditional beliefs limit women's empowerment.		
12	Women face difficulties accessing formal financial assistance.		
13	Gender discrimination affects women's economic progress.		
14	Inadequate education and technical skills limit women's economic potential.		

S/N	Statement	YES	NO
15	Lack of family support discourages women from engaging in economic activities.		

SECTION E: Effectiveness of Existing Government Policies

S/N	Statement	YES	NO
16	Government policies support women entrepreneurship development.		
17	Government programs have improved women's access to employment opportunities.		
18	Awareness of government support programs for women is high in Egor LGA.		
19	Implementation of women-focused policies in Egor LGA is effective.		
20	Government training and funding initiatives have benefitted women.		

SECTION F: Policy Measures for Enhancing Women Economic Participation

S/N	Statement	YES	NO
21	More vocational and entrepreneurial training should be provided for women.		
22	Financial institutions should improve women's access to credit facilities.		
23	Government should provide more empowerment schemes targeted at women.		

S/N	Statement	YES	NO
24	Eliminating cultural and gender barriers will enhance women's participation in the economy.		
25	Stronger policy implementation will promote sustainable economic growth through women empowerment.		