

A Survey Of Literate Women's Attitude To Entrepreneurship As Strategy For Achieving Gender Parity In Wealth Creation In Nasarawa State, Nigeria

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Abstract: This study investigated the attitude of literate women towards entrepreneurship as strategy for achieving gender parity in wealth creation in Nasarawa state of Nigeria. Three research questions and one null hypothesis guided the investigation. The study used a cross sectional survey design targeted at some 20,000 literate women in three public establishments of the state, namely: the tertiary educational institutions, health institutions and law enforcement agencies. A sample size of 200 was selected using the multi-stage stratified random sampling procedure. A 36-item structured attitude scale, developed and validated by the researchers, was used for data collection. The logical validity index of the instrument was 0.89 obtained through the consensus of critical appraisal of experts in educational research, psychology and evaluation, while the reliability established through pilot-testing yielded 0.84 coefficient of internal consistency. Research questions were answered with descriptive statistics, mainly frequencies and percentages while the null hypothesis was tested using chi square inferential statistic. Decision was based on the 0.05 level of significance. The results showed that a large proportion of literate women in the public service of Nasarawa state have positive attitude towards gender parity; marital status has an influence on women's attitude towards gender parity and pursuit of entrepreneurial skills; residency in terms of rural and urban dichotomy has an influence on the attitude of literate women towards gender parity in wealth creation. Most of the research participants are computer literate and that probably accounted for a huge number of the women being favourably disposed to acquisition of entrepreneurship skills through vocational courses. Based on the findings, it was recommended that the government of Nasarawa State should create favourable conditions and incentives in terms of special gender-related programmes for women to actualize and optimize their dreams and potentials in wealth creation through entrepreneurship.

Keywords: Gender parity, literate women, attitude, entrepreneurship, wealth creation

I. BACKGROUND TO THE STUDY

Gender discrimination in some parts of Nigeria has been identified as one of the problems militating against the motivation of the girl-child to grapple with educational, employment and political opportunities for which they might have good potentials. Gender stereotype in the language of teachers often consign girls to the study of subjects that would channel them only to the kitchen and to the maternity. Gender

sensitivity in education demands that teachers should show no bias in their treatment of either sex.

The United Nations' concept of gender equality entails that all human beings, both men and women, are free to develop their personal abilities and make choices without the limitations set by stereotypes, rigid gender roles, or prejudices (United Nations INSTRAW, 2004). Thus, gender inequality means that those differentials in behaviours, aspirations and needs of women and men should be dismantled so that

individuals are considered, valued and favoured equally. Gender equality does not mean that men and women should become the same sex. On the contrary, it implies that their rights, responsibilities and opportunities should not depend on whether they are born male or female. Unfortunately, in Nigeria generally and Nasarawa State in particular, the disadvantages facing women and girls due to discriminations in health, education, political representation, labour market, etc. are a major source of inequality and they constitute negative repercussions for development of their capabilities and their freedom of choice.

An aspect of gender inequality in Nigeria is the abandonment of a disproportionate burden of the workload in the household for women: cooking, house cleaning, washing and caring for young children. It is even worse in the rural areas where much of the agricultural work becomes the women's responsibility while their spouses may engage in gallivanting and jolly hours at joints. Perhaps the more intolerable aspect of this gender inequality is that these domestic and economic activities and services are scarcely appreciated. They are never monetized and so cannot translate into personal wealth. It is only women in paid employment that possess personal wealth consisting of holdings of currency, bank balances, and other financial instruments quite distinct from family wealth that is usually controlled by the man as the head of the family.

Gender inequality persists since there is not much of it in Nigeria comparable to the claim of Commonwealth Business Women's Network (2004) that women across the world owned firms and small or medium-scale enterprises comprising between 25% and 30% of the business population. Entrepreneurial education should be able to expand opportunities for many young women to secure placements in businesses, particularly when aid is provided by government as in the case of National Economic Empowerment and Development Strategy (NEEDS) policy during the Obasanjo's administration. The strategy under NEEDS for encouraging and strengthening of poor rural people included: access to credit and land; participation in decision-making; access to agriculture extension services; access to improved seeds and planting materials; farm inputs and tools; and traditional thrift, savings and insurance scheme (Larigold, 2014).

The implication of gender inequality in education is retarded rate of development nationally, particularly as Nigeria has identified education as "an instrument par excellence for national development" (Federal Republic of Nigeria, 1977, 2014). Most women in Nigeria need to be empowered through education in order to be able to engage in productive ventures outside their sex roles as mothers. To achieve the envisaged empowerment, there is need for affirmative action to expose women to entrepreneurial education that offers specific vocational skills to the beneficiaries. Arguably, the advent of information and communication technology (ICT) has improved the engagement of thousands of young ladies in gainful employment at business centres and phone call ventures. But these cannot go far in creating wealth of the magnitude envisaged by Clark, Jaffee and Peterson (2009). Therefore, the challenge remains on how best women can exploit educational

opportunities to create personal wealth. The key to such education lies in entrepreneurship.

STATEMENT OF THE PROBLEM

The quest for gender parity in different aspects of life in Nigeria has been in the common burner for some decades with the least prospects of actualization. This is partly because the males in power and managerial positions in government and industries respectively do not seem to be keen at relinquishing their privileged positions to women, and partly due to passivity on the part of women to brace up to compete with their male counterparts. The campaign for gender parity in access to basic education may be succeeding but entrepreneurial education that could empower women to become wealth creators seems to remain a mirage. Apparently, literate women delight in craving for parity in political appointments and in executive leadership positions in public agencies, but people seem to lose sight of the conditions precedent to qualify for these positions. Can affirmative actions of government alone achieve a policy of gender equity in Nigerian political and economic sectors? What is the attitude of literate women towards bracing up to weather the storm of acute competition with men through entrepreneurship strategies? The thrust of this study was to survey the attitude of women who can read and write towards achieving gender parity in wealth creation since affluence is a pertinent condition for participation in high profile competition for key positions in public offices in Nigeria.

PURPOSE OF THE STUDY

The study investigated the attitudinal disposition of literate adult females in Nasarawa state towards acquisition of entrepreneurial skills involving the use of ICT that lead to self-reliance and creation of wealth. Specifically, the study intended to:

- ✓ Determine the proportion of women in public service of Nasarawa State that have positive attitude towards gender parity in wealth creation;
- ✓ Estimate the influence of marital status on women's attitude towards gender parity in acquisition of wealth;
- ✓ Determine the influence of location in terms of urban/rural dichotomy on the attitude of literate women in Nasarawa State towards gender parity in wealth creation;
- ✓ Determine the proportion of women in public service of Nasarawa State that is computer literate for pursuing entrepreneurship programme;

RESEARCH QUESTIONS

- ✓ What is the proportion of women in public service of Nasarawa State that have positive attitude towards gender parity?
- ✓ To what extent does marital status influence women's attitude towards gender parity?
- ✓ What is the influence of location in terms of urban/rural dichotomy on the attitude of literate women in Nasarawa State towards gender parity in wealth creation?

- ✓ What is the proportion of women in public service of Nasarawa State that are computer literate?

STATEMENT OF HYPOTHESIS

H₀: Location in terms of urban/rural dichotomy will not have significant influence on literate women's attitude towards gender parity in wealth creation.

SCOPE OF THE STUDY

Conceptually, the study was delimited to the attitude expressed as opinions of women in public establishments such as educational institutions, health institutions, security agencies and the ministries towards gender parity and entrepreneurship for wealth creation. Geographically, the study was restricted to the three urban centres of Lafia, Keffi and Akwanga in Nasarawa State where there are concentrations of public establishments.

II. REVIEW OF LITERATURE

Concept of Gender - Gender is often used as an alternative to *sex*, *that is*, as a biological category. Wikipedia (2016) observes that in the last two decades of the 20th century, the use of *gender* in academia has increased greatly, outnumbering uses of *sex* in the social sciences. The argument was that while the spread of the word in science publications could be attributed to the influence of feminism, its use as a synonym for sex is attributable either to the failure to grasp the distinction made in feminist theory, or the distinction has perhaps become blurred with the theory itself. Haig (2004) posited that among the reasons that working scientists have given for choosing gender rather than sex in biological contexts are either the desires to signal sympathy with feminist goals, or to use a more academic term, or to avoid the connotation of copulation.

Pierre (1999) considered gender as one of the identity categories that schools were asked to focus on during the reforms of the 1960s and 1970s in England. Other areas included race, age, class, ethnicity and sexual orientation. Since that time, English teachers increased efforts in ensuring diminished discrimination in the various areas of inequity. With regard to gender, they re-examined the literary canon with particular regard to how language is gendered. Academics and writers were also sensitized to avoid gender stereotype in publications that seemed to favour males to the detriment of females. Nevertheless, Pierre confessed that gender discrimination has not been 'fixed'. However, since the 1990's the gender perspective is still struggling to be clearly set into the development agenda of international treaties or objectives such as the Millennium Development Goals. The principles only focus on gender equality and do not concentrate enough on women's centrality to other development areas (Bunch, 2006).

Some major theoretical paradigms in sociology have been used in explaining the relevance of gender in social organisation. These include the Structural Functionalist Analysis that views society as a complex system consisting of

different parts or components that work together to create a harmonious and integrated whole (Schaefer & Lamm, 1998); Social Conflict Analysis that perceives society as being grossly unequal, and the different inequalities inevitably occasion conflicts and change (Hopkins, 2013); Interactionist Approach that perceives society in terms of the everyday interaction of its individual members in specific settings and gender is considered in terms of the interaction of men and women in everyday life (Stewart, 2003); and the Feminist Perspectives that address issues of gender inequality, patriarchy and sexism and plus advocating for a change towards greater equality between men and women, particularly in the areas of expansion of opportunities and choices for women, the elimination of gender stratification, more control for women over their sexuality and reproduction, and the end of sexual violence in and outside the home (Renzetti and Curran, 1998).

From the medical perspective, Gupta (2000) defined gender as the commonly shared expectations and norms within a society about appropriate male and female behavior, characteristics and roles. As he puts it (page 1):

Gender can be considered a social and cultural construct that differentiates females from males and thus defines the ways in which females and males interact with each other. These roles and expectations are learned and they can change over time as well as vary within and between cultures.

In this study, gender is used as synonymous to sex and with particular reference to the feminine gender.

Concept of Gender Parity - Gender parity could be regarded as a combination of the concepts of gender equality and gender equity. Gender equality implies the absence of discrimination on the basis of a person's sex in authority, opportunities, allocation of resources or benefits, and access to services while gender equity refers to the process of being fair to women and men. Sometimes this involves measures to redress historical disadvantages that have prevented men and women from having equal access to rights and privileges. Equity leads to equality. Gender equity also implies that health needs, which are specific to each gender, receive appropriate resources. To the World Health Organization (2016), gender equality refers to equal chances or opportunities for groups of women and men to access and control social, economic and political resources, including protection under the law (such as health services, education and voting rights). It is also known as equality of opportunity – or formal equality. Gender equality is often used interchangeably with gender equity, but the two refer to different, complementary strategies that are needed to reduce gender-based health inequities.

In this study, gender also connotes the distinction between male and female categories of adults in Nasarawa State. Parity therefore implies equal chances devoid of preference or discrimination due to the sex of any individual. EIGE website (2016) states that gender parity is a numerical concept related to gender equality. Hence, gender parity concerns relative equality in terms of numbers and proportions of women and men, girls and boys, and is often calculated as the ratio of female-to-male values for a given indicator. When males-to-females ratios are calculated instead, the label 'sex ratio' is used instead of 'gender parity'. In the context of gender equality, gender parity refers to the equal contribution of

women and men to every dimension of life, whether private or public. When there is gender parity, every individual would depend essentially on his or her own creative imagining and innovative ability in pursuing wealth creation. Indeed, the United Nations (1997) emphasized that the major objective of mainstreaming a gender perspective which involves the process of assessing the implications for women and men of any planned action, including legislation, policies or programmes, in all areas and at all levels, was to achieve the ultimate goal of gender equality.

FEMALE LITERACY IN NIGERIA - Literacy is defined as the ability to read and write at a specified age. It is accepted almost worldwide that low levels of literacy and education in general, can impede the economic development of a country in the current rapidly changing, technology-driven world. Hence, different countries particularly in the third world make efforts to improve the literacy levels of their adult population. CIA World Factbook (2016) estimates Nigeria's literacy levels for age 15 and over that can read and write as par 2015 at 59.6% for the total population, while male literacy was 69.2% and female was 49.7%. Thus, there is no parity. Literacy rate is an outcome indicator to evaluate educational attainment. This data can predict the quality of future labor force and can be used in ensuring policies for life skills for men and women. It can be also used as a proxy instrument to see the effectiveness of education system; a high literacy rate suggests the capacity of an education system to provide a large population with opportunities to acquire literacy skills.

In this study, 'literate women' refers to the group of adult females who possess functional literacy and can read and write in English Language. Such women would have passed beyond basic education and have acquired secondary or post-secondary education that would enable them to critically analyse manifested ingenuity, entrepreneurial skills and records of business proceedings including banking processes. Thus, if such women were in business, they should be able to put in black and white their acquired stock of materials as well as deal effectively with encountered gains and losses in business transactions. Furthermore, literate women are a category of adult females that can seek and use information for the betterment of the health, nutrition and education of their household members. Literate women are also empowered to play a meaningful role.

The Female Economy

During the Second African Women's Economic Summit, organised in Lagos in July 2012, the president of the African Development Bank (AfDB), in his opening address on the theme of the summit: "African Women: Financing the Future", pledged that his bank would take concrete initiatives to carry forward what has been called 'the female economy' (Kaberuka, 2012). By this he meant taking proactive steps to leverage the efforts of women who are actively generating wealth and prosperity in the African continent. There is no doubting the fact that women constitute a huge market segment in every country of Africa. Egbe-Okpenge & Orhungur (2012) posit that women play a significant role in entrepreneurship development since they are the bedrock of the society. They added that women need to be enterprising in order to cater for the needs of the family. However, Machel (2012) believes that what is needed is to unlock the value that

is inherent in the female economy in order for women to take their rightful place as equal partners in tackling Africa's development challenges. Researchers also believe that entrepreneurial development of the female gender will not only transform them into entrepreneurs and industrialists but will also contribute to curbing unemployment (Gibson, 2001; Henry, 2003). However, as argued by Afolabi (2015), the government has a role to facilitate the development of entrepreneurial skills and the emergence of female entrepreneurs by providing investor-friendly environment and adequate regulation and appropriate 'rules of the game', without which entrepreneurship could result in undesirable social outcomes such as speculation and financial crises, corruption and crimes that may worsen the vulnerabilities of people particularly during natural disasters..

Methodology

The study was designed as a cross-sectional survey justified by the fact that data were collected from a cross-section of the population scattered over a wide geographical area within a short span of time (Anikweze, 2013).

The population of the study was estimated at 20,000 women in public service within various government agencies and institutions in Nasarawa State. Effort was made by the researchers to collect authentic figures of staff in different tertiary institutions, the ministries, the hospitals and the law enforcement agencies. A sample size of 200 was selected using the multi-stage stratified random sampling procedure to ensure the inclusion of women public servants deployed in both urban and rural areas. Table 1 reflects the sample distribution.

Category	Urban Locations	Rural Locations	Total
Tertiary Institutions	70	40	110
Health Institutions	30	15	45
Other Public Agencies	30	15	45
Total	130	70	200

Sample size = 200

Table 1: Distribution of Samples by Category of Institutions and Location

The instrument for data collection consisted of 36-point attitude scale for gender parity in entrepreneurship for wealth creation (ASGENPAWEC) which was adapted from the modified Fennema-Sherman Mathematics Attitude Scales by Doepken, Lawsky, and Padwa (2008). The scale basically consists of 5-point Likert-type scaled statements that reflect the respondent's feeling towards gender parity in entrepreneurship for wealth creation.

The ASGENPAWEC was subjected to critical appraisal of experts in research, psychology and educational measurement and evaluation at the Nasarawa State University, Keffi. The experts rated each item on the attitude scale in terms of relevance for the purpose of the study, appropriateness in terms of semantics, clarity and culture fairness using a 5-point scale as follows: Very Good = 4; Quite Good = 3; Fairly Good = 2; Manageable = 1 and Irrelevant = 0. The scores of the experts were collated and the mean formed the consensus for rational validity index of 0.87

which was considered quite high for a researcher-developed questionnaire. For reliability, the ASGENPAWEC was trial-tested using a sample of 30 women at City College of Education, Mararaba, Nasarawa State, a sample that was part of the population but not part of the sample for the main study. The accruing data were collated and split into odd-even halves and Spearman's Rank Order was applied to compute the coefficient of internal consistency which amounted to 0.84. The researchers considered this index as quite high for the instrument to be used with confidence.

The wait-and-take mode of instrument administration was adopted for its advantage of ensuring high return ratio of the questionnaire. Data arising from the study were processed and utilized to answer the research questions and test the null hypotheses. Research questions were answered with descriptive statistics, mainly frequencies and percentages while the null hypothesis was tested using Chi square inferential statistic.

III. RESULTS AND DISCUSSION

Data in respect of this study are presented according to research questions. For the research questions, the frequencies of respondents were transformed into percentages and the 'Agreement' categories for each item were added together. An 'Agreement' above 67% which is two-third of the total respondents was accepted as indicative of positive attitude, while the reverse would be the case for negative attitude.

For testing the null hypothesis, the Likert scale was score-converted such that 'Strongly Agree' = 5, 'Agree' = 4, 'Undecided' = 3, 'Disagree' = 2 and 'Strongly Disagree' = 1. Thus, it was possible to obtain the sum of the points scored by each research participant and to compute means and standard deviations employed for the t-test of the null hypothesis.

RESEARCH QUESTION 1: What is the proportion of women in public service of Nasarawa State that has positive attitude towards gender parity?

S/N	Items	SA	A	U	D	SD	Total	Remark
21	Females are as good as males in entrepreneurship and wealth creation.	200	100	12	46	34	392	Positive
		51	25.5	3.06	11.7	8.67	100	
23	Women certainly are smart enough to do well as entrepreneurs.	192	88	2	80	30	392	Positive
		49	22.4	0.05	20.4	7.6	100	

The figures in italics are percentages

Table 2: Proportion of Women in Public Service with Positive Attitude towards Gender Parity

Table 2 shows that over 71% of the literate women that participated in the study had positive attitude towards gender parity in entrepreneurship and wealth creation. Furthermore, there is no significant difference in the attitude of urban and rural women towards gender parity. This implies that most women in public service of Nasarawa State are of the view that they should be involved in the acquisition of entrepreneurship skills just as their male counterparts. These findings are in consonance with the position of World Health Organisation (2016) that gender equality implies equal

chances or opportunities for both women and men to access and control social, economic and political resources.

RESEARCH QUESTION 2: To what extent does marital status influence women attitude towards gender parity?

Items 10 and 36 of the questionnaire were considered for answering this research question. The outcome is presented in Table 3.

S/N	Items	SA	A	U	D	SD	Total	Decision
10	Whether married or single, I am sure of myself as an entrepreneur.	120	33	6	20	21	200	Positive
		60	16.5	3	10	10.5	100	
36	My culture is against gender parity irrespective of wealth in my hands	100	40	7	38	15	200	Positive
		50	20	3.5	19	7.5	100	

Table 3: Extent of Marital Status' Influence on Women's Attitude towards Gender Parity

Table 3 shows that marital status has great influence on women's attitude towards gender parity in Nasarawa State. While about 77% of the respondents indicated that marriage was not a relevant factor for them to become successful entrepreneurs, 70% indicated gender parity is not a cultural practice but does not preclude their pursuit of wealth. This implies that the marital status of literate women could go a long way to determine how they view gender parity in the acquisition of entrepreneurship skills. For instance, while some women's enterprise might be facilitated by the support of their spouses, some other women might encounter prohibitions from their spouses.

RESEARCH QUESTION 3: What is the influence of location, in terms of urban-rural dichotomy, on the attitude of literate women in Nasarawa State towards gender parity in wealth creation?

S/N	Items	SA	A	U	D	SD	Total	Decision
31	I am sure I could do well in entrepreneurship if I am in an urban area.	100	56	9	18	17	200	Positive
		50	28	4.5	9	8.5	100	
32	Entrepreneurship is not important for my life in a rural area.	96	43	5	30	26	200	Positive
		48	21.5	2.5	15	13	100	

Table 4: Influence of Location in terms of Urban/Rural Dichotomy on the Attitude of Literate Women in Nasarawa State towards Gender Parity

Table 4 shows that 78% of the respondents regard the urban environment as the rightful place for entrepreneurial activities while about 70% regard entrepreneurship as irrelevant for life in the rural area. In effect, the location or residence (urban or rural) of literate women has great influence on how they view entrepreneurship and gender parity in Nasarawa State. This implies that literate women from urban dwellings have different view on gender parity in wealth creation compared to their counterparts in the rural areas. This finding agrees with the perspectives of Afolabi (2015) that government has a role to play to engender female participation in entrepreneurship.

RESEARCH QUESTION 4: What is the proportion of women in public service of Nasarawa State that is computer literate?

S/N	Items	SA	A	U	D	SD	Total	Decision
6	Entrepreneurship is hard for me because it involves ICT.	104	50	6	23	17	200	Accepted
		52	25	3	11.5	8.5	100	
24	Most subjects I can handle OK, but I just can't do a good job with entrepreneurship.	96	44	5	40	15	200	Accepted
		48	22	2.5	20	7.5	100	

Table 5: Proportion of Women in Public Service of Nasarawa State that is Computer Literate

Table 5 indicates that 70% of the respondents find entrepreneurship unexciting because it involves ICT skills that require one to be computer literate. This implies that since a good proportion of the literate women in the public service of Nasarawa State are not computer literate, it is likely to affect how they view entrepreneurship skills and the quest for gender parity.

HYPOTHESIS TESTING

H_0 : Location in terms of urban/rural dichotomy will have significant influence on literate women's attitude towards gender parity in wealth creation.

An independent t-test of difference between means was carried out using the means and standard deviations for the urban and rural respondents. The statistical result is shown in Table 6.

Variable	N	Mean	SD	N	Df	t-cal	t-crit
Urban	130	11.12	2.12	110			
Rural	70	10.21	1.32	86	194	1.53	1.96

* Significance level = 0.05

Table 6: t-test of Significant Difference in the Influence of Location on the Attitude of literate Women towards Gender Parity

Table 6 shows that t-cal (1.53) is lower than t-critical (1.96) implying that there is no significant difference in the attitude of urban and rural women towards gender parity. Therefore, the null hypothesis of no significant difference between the two groups of women is not rejected. This implies that no significant difference exists in the attitude of the two groups of educated women towards entrepreneurship and gender parity.

IV. RECOMMENDATIONS

Based on the findings of this study, the following recommendations are are:

- ✓ Since literate women in Nasarawa state, by virtue of their intellectual emancipation have expressed positive attitude towards engaging in entrepreneurship, the government should as a matter of policy, fast-track the establishment of a specialized Bank to cater for the financial interest of women since obtaining loans from banks or other financial institutions is a typical risk associated with entrepreneurship.
- ✓ Effort should be made by non-governmental organisations to improve the enlightenment of people in the society to realize that gender parity in entrepreneurship and wealth

creation is for the good of the family and does not imply rivalry between spouses.

- ✓ Planners of secondary education curriculum should emphasize studies in such areas as access to investment resources, grooming business skills and competencies, leadership, and women's entrepreneurial development in order to equip the growing youth with necessary competencies for participation in wealth creation devoid of gender inequality.
- ✓ Vocational education should include advocacy for gender parity in business areas that do not require brawn for one to excel such as fashion business. Fashion designers from both sexes may become famous wealth creators, whether they are working in couture or ready-to-wear. Educated women can also engage in fashion media which includes magazines and broadcasting requiring the lucrative services of fashion editors, photographers, stylists, and many other professionals.

V. CONCLUSION

Wealth creation and entrepreneurship require good education which must include curricular experiences that will help students develop entrepreneurial skills and affective qualities that are inevitable conditions precedent for wealth creation. The feminine gender deserves such good education as much as their male counterparts so that with combined efforts the society will be better off in terms of generating wealth and self-reliance through entrepreneurship. There should therefore be gender parity in all aspects of socio-economic opportunities in Nasarawa State in order to engender equity in the society. Hard work is the motto of wealth creators and it is not an exclusive characteristic of men. Female entrepreneurs should feel free to set goals for themselves and do all that it takes to accomplish those set goals. The desire to remain independent is a source of motivation for most entrepreneurs and both males and females should not be fettered in aspiring to be occupationally independent and be their own business bosses. With the right type of education every man or woman should have the opportunity to prosper to the limit of their ability. That is the essence of gender parity.

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