



Gender Inequality and Socio-Economic Development in Nigeria

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ABSTRACT

Purpose - This study examines the impact of gender inequality on socio-economic development in Nigeria, focusing on cultural and religious beliefs, education, employment, healthcare, and political participation. **Methodology/approach** - Using a mixed-methods approach, the research collected quantitative data from 394 respondents across Northern Nigeria, supplemented by qualitative insights from key informants. Descriptive and inferential statistical analyses, including correlation and regression tests, were conducted using SPSS to assess the relationship between gender disparities and development indicators. **Findings** - The findings reveal that cultural and religious norms significantly restrict women's roles, with a strong positive correlation ($r = 0.46$, $p < 0.001$) between patriarchal beliefs and hindered economic progress. Gender inequality in education ($r = 0.42$) and employment ($r = 0.38$) further exacerbates underdevelopment by limiting female participation in productive sectors. Healthcare disparities ($r = 0.40$) negatively affect maternal health and workforce productivity, while political marginalization of women ($r = 0.29$) reduces inclusive governance and policy responsiveness. The study concludes that systemic gender inequality impedes Nigeria's socio-economic advancement. **Novelty/value** - This study provides a solid foundation for a framework that would enhance socio-economic development in Nigeria through gender inequality using survey.

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INTRODUCTION

The socio-economic development in Northern Nigeria is hampered by the exclusion of women from key economic activities as women in the region are often limited to informal sectors and are denied access to education, healthcare and other vital resources. This economic marginalization is a significant barrier to socioeconomic development in the region. Studies have shown that women empowerment has a direct relationship with sustainable development, because they are more likely to transform their families as well as the society with their investment (World Bank, 2022).

Gender inequality remains a significant challenge to socio-economic development across the globe, particularly in Northern Nigeria that has long been characterized by deeply entrenched cultural, religious, and social norms. These have put gender disparities on the rise limiting women's access to good healthcare and sound education which as well hinder their socioeconomic progress, as well as their participation in politics. These inequalities have profound implications for the development of the region, as they hinder the full utilization of human resources and impede the achievement of national and global development goals.

In Northern Nigeria, religious beliefs and culture greatly influence gender roles and this uphold an totalitarian systems where men are regarded as the decision makers and breadwinners while women are subjected to domestic roles mainly. The practice of early marriage, which is prevalent in the region, further exacerbates gender inequality, as it often leads to girls dropping out of school, limiting their educational and economic prospects (UNICEF, 2021). Education is a key factor in breaking the cycle of poverty and fostering development, yet girls in Northern Nigeria face significant barriers to accessing education. The literacy rate for women in the northern region is significantly lower than that of men, with cultural and socio-economic factors playing a major role in this disparity (NBS, 2021). The lack of educational opportunities not only limits women's ability to contribute to the economy but also perpetuates gender inequalities across generations. Gender inequality in Northern Nigeria also manifests in the health sector, where women have limited access to healthcare services, particularly reproductive health services. High maternal mortality rates, limited access to family planning, and poor health outcomes are direct consequences of gender disparities in the region (WHO, 2022). The lack of access to healthcare not also has broader implications for the development of the region, as healthy women are essential for the growth and prosperity of families and communities.

The political landscape in Northern Nigeria is also imbalanced as women are largely excluded from decision-making processes. This exclusion reflects lack of gender sensitive polices and poor democratic governance which limits the potential for inclusive development (UN Women, 2021). Gender inequality in Northern Nigeria is a multifaceted issue that significantly hinders the development of the region. Addressing these inequalities requires a comprehensive approach that would revolve round education, healthcare, culture and religious beliefs, empowering women economically, and increasing their participation in politics. The global gender gap indices of the World Economic Forum revealed that Nigeria in 2024 was ranked poorly in terms of Gender inequality being ranked 125th out of 146 countries globally with a score of 65%, while in Sub-Saharan Africa, Nigeria was ranked 29th out of 35 countries which indicate a poor ratings that needs attention. Only by addressing these challenges can Northern Nigeria achieve sustainable development and improve the quality of life for all its citizens as it aligns with the Nigeria's National Development Plan and the Sustainable Development Goals, hence, the need to examine gender inequality and socio-economic development in Northern Nigeria.

LITERATURE REVIEW

Gender inequality is described by Galsanjigmed and Sekiguchi (2023) as unequal treatment of individuals based on their gender which can be either conscious or unconscious. This disparity is a serious issue across the world that affects the lives of women and girls, including access to healthcare, education, economic status and political representation (Adebogun *et al.*, 2024). Gender roles are deeply influenced by cultural factors, evolving through societal norms, traditions, and values transmitted across generations. Social expectations on individual behavior based on their gender are shaped by cultural teachings and reinforced by institutions like family, education, religion, and media (Nigah, 2024).

Most economic activities (like petty trading and farming) in Nigeria and other African countries are being performed by women to take care of their family (Mboho, 2021). As emphasized by Abolade (2021), women in most cases are expected to take care of their families, do house chores, cook and every other activity without any form of compensation. Some that are educated and even got employed

in formal organizations still face the challenge of balancing their home with the job which could put them under further economic stress (Abolade, 2019).

Nigeria is largely characterized by high number of out of school children of about 18.3 million with Northern Nigeria and especially girls having the highest ratio (UNICEF, 2024) because male child are always prioritize especially in the northern region while considering school enrolment. Education is a fundamental human right that every child must have access to but this right is not really exercised in Northern Nigeria and this is affecting girl-child mostly. As highlighted by Kayode *et al.* (2024), gender inequality sabotage the improvement of healthcare services globally which undermine the efforts of maternal care, child health, sexual and reproductive health among others, and these greatly affect the women as it puts them in greater risk.

The issue of inequality in the political sphere is not a recent phenomenon rather it has persisted throughout history, prompting a continuous demand for equality. Women have faced significant barriers and discrimination in their pursuit of political representation and participation (UN Women, 2021). This struggle for gender equality dates to the suffrage movements of the 19th and early 20th centuries and continues to persist in contemporary times. Gender inequality is a serious issue across the world that affects the lives of women and girls, including access to healthcare, education, and political representation. Women remain significantly underrepresented in political leadership positions worldwide (Adebogun *et al.*, 2024). Women's political representation is particularly low in regions such as the Middle East and North Africa, where women only hold 17% of parliamentary seats, and in the Pacific, where women hold only 5% of the parliamentary seats. Ayetigbo (2022) aptly notes that the relentless fight for gender equality and the progress achieved in this regard are often underestimated and overlooked. Throughout this historical struggle, there have been pivotal moments that have marked significant advancements in women's rights. In Nigeria, women are not really given the privilege of active participation in politics. For example, in 2023 election, only 4 women (out of 109 members) are in senate while just 17 women (out of 360 members) are in House of Representative making a total of 21 women (out of 469 members). This translates to 4.48% female representation, which is very low compared to the minimum recommended ration of 30% by the UN Economic and Social Council and Beijing Declaration and Platform for Action. It as well did not align with the recommended 35% Affirmative Action of the National Gender Policy of Nigeria, which therefore call for attention.

The dimensions and drivers of women's empowerment in rural Nigeria were examined by Obayelu and Chime (2020). Primary data was collected from women in the rural communities in Nigeria and the collected data were analysed with the aid of descriptive and logit regression. The study revealed that women in the northern part of Nigeria were less empowered compared to their southern counterpart. On the other hand, Abolade (2021) also examined the Issues and Challenges of gender inequality and sustainable development in Nigeria. The study was conducted through primary data by distributing questionnaire to 160 females from Oyo State Secretariat, Ibadan and was analysed using regression analysis. It was therefore found that women are discriminated which hinders sustainable development in Nigeria. It was recommended that government should make an inclusive policy that will consider female to aid sustainable development. Gender disparity in education: Parental perspective on girl's education in Kano State, Nigeria was studied by Chidi (2021). Qualitative method was adopted with the aid of focus group and interview and it was discovered that gender disparity in education was as a result of parental income level, parents' educational level and socio-cultural issues.

A study on the consequences of gender inequality on economic growth of Latin America was conducted by Koengkan *et al.* (2022). Secondary data between 1990 and 2016 was analysed using Ordinary Least Squares (OLS) regression model, fixed effects and Quantiles Moments Model and it was found that GDP is negatively affected by gender inequality. The impact of gender inequality in education and employment in Turkey was also examined by Esen and Seren (2022) from 1975 to 2018 with the aid of Dynamic Ordinary Least Square and Modified Ordinary Least Square techniques. The study therefore found that gender equality in education and employment significantly affects GDP in the long run.

A study on gender inequality and women representation in executive and legislative seats in Nigeria's 4th republic in Lagos state was examined by Adebogun *et al.* (2024). The study which covers the period of 2012-2023 deployed qualitative approach through interview. It was found that religion, education, bullying, finance and political violence are the major reasons for women's low participation in politics. It was recommended that access to finance; mentoring, political education should be enhanced to improve political participation of women. The impact of gender inequality in education and labour force on economic growth in Nigeria was assessed by Adeleke *et al.* (2024). The study which covers between 1991 and 2022 was analysed with the aid of Autoregressive Distributed Lag. It was revealed that gender inequality in education is significant but has positive and inverse relationship with economic growth in the short run and long run respectively. However, gender inequality in labour force has no impact on economic growth in both short and long run. The study therefore recommended that emphasis should be made to girl-child enrolment in education. Okutimiren *et al.* (2024) studied gender gaps and economic development in Nigeria: The impact of Inequality. The study adopted secondary data approach through time series data that covers between 1986 and 2022. The data were analysed using Autoregressive Distributed Lag and was revealed that despite an improvement in female education, existing policy is still not aiding economic development in Nigeria.

There is still a large lack of region-specific analysis, especially when it comes to Northern Nigeria, despite an increasing amount of research showing the detrimental consequences of gender inequality on economic growth worldwide. Previous research has frequently seen gender disparity as a one-dimensional problem, concentrating only on certain areas like work or school while ignoring other important areas like access to healthcare, political engagement, and the significant impact of cultural and religious norms. Furthermore, a number of research are unable to demonstrate a clear and quantifiable link between these gender differences and the results of economic progress. There is a lack of empirical research that comprehensively analyzes how multi-sectoral gender inequities collectively impede regional economic success in Northern Nigeria, where gender roles are profoundly shaped by patriarchal traditions and religious conservatism. Research on how cultural and religious beliefs serve as structural barriers that perpetuate inequality in governance, health, education, and employment has been scant, if it exists at all. These barriers, in turn, restrict productivity, the development of human capital, and inclusive progress. In order to close this crucial gap, this study uses a combined approach to evaluate how gender inequality in healthcare, work, education, political engagement, and sociocultural norms affects Northern Nigeria's economic development across time.

METHOD

A descriptive research design was adopted for this study to investigate gender inequality and socio-economic development in Northern Nigeria. This design allows for a detailed exploration of existing inequalities and their effects on economic, social, and political development. The research incorporates both quantitative and qualitative approaches (mixed methods), enabling a broader understanding of the topic. The study focuses on Northern Nigeria, which comprises 19 states, including cities like Kano, Kaduna, Sokoto, Borno, and Bauchi. Northern Nigeria is characterized by a predominantly patriarchal society, high poverty rates, low female literacy rates, and complex socio-cultural factors affecting gender roles. The region was selected due to its distinct socio-cultural dynamics and the persistence of gender disparities across different development indicators. The study targeted men and women between the ages of 18–65, including community leaders, policymakers, and representatives from NGOs in Northern Nigeria. The population also included educators, healthcare workers, and youth from secondary and tertiary institutions. Hence, the population of the study was considered infinite as the actual population of the target population cannot be ascertained. The Cochran's formula for infinite population was therefore adopted as shown in equation 1 and the sample size was estimated to be 385.

$$\begin{aligned}
 & \frac{Z^2 * P * (1-P)}{e^2} \dots\dots\dots \text{equation 1} \\
 & = \frac{1.96^2 * 0.5 * (1-0.5)}{0.05^2} \\
 & = \frac{3.8416 * 0.5 * 0.5}{0.0025} \\
 & = \frac{0.9604}{0.0025} \\
 & = 384.16 \\
 & = 385
 \end{aligned}$$

As suggested by Lohr (2010), sample size can be adjusted to take care of non-response rate by inflating the number. She recommended an adjusted sample size formula as thus:

$$\text{Adjusted Sample Size} = \frac{\text{Calculated Sample Size}}{\text{Expected Response Rate}}$$

$$\text{Considering 90\% response rate, the Adjusted Sample Size} = \frac{385}{0.90} = 428$$

A combination of purposive and stratified random sampling techniques was employed to ensure a representative sample. Key informants such as community leaders, government officials, and representatives from NGOs were selected based on their expertise and knowledge in gender issues and development while the general population was stratified by gender, location (urban and rural), and socioeconomic status to ensure inclusivity and representation of different social groups. The study adopts primary data collection method which was collected through structured questionnaires, in-depth interviews, and focus group discussions. The questionnaires captured both quantitative data (e.g., income, education) and qualitative insights (e.g., personal experiences of gender inequality). Interviews with key informants provided deeper context, while focus groups allowed for discussions on cultural norms and gender roles.

The study utilized a structured questionnaire designed to collect data. The questionnaire was divided into defined sections covering demographic characteristics and thematic areas such as cultural and religious beliefs, education, employment, healthcare, political participation, and socio-economic development indicators. The questionnaire was distributed virtually using KoboCollect and 394 people responded (which exceeded the sample size calculated) from various demographic groups across Northern Nigeria, including diverse age groups, gender, education levels, and regions. Prior to analysis, the dataset was thoroughly screened for completeness, consistency, and accuracy. Data cleaning involved checking for missing values, correcting entry errors, and coding categorical variables appropriately, enable smooth statistical processing in SPSS. The cleaned dataset formed the basis for all descriptive and inferential analyses presented.

RESULTS AND DISCUSSION

Table 4.1: Demographic Characteristics of Respondents (N = 394)

| Demographic Variable | Category | Frequency | Percentage (%) |
|----------------------|----------|-----------|----------------|
| Gender | Male | 205 | 52.0 |
| | Female | 189 | 48.0 |
| Age Group | 18–25 | 93 | 23.5 |
| | 26–40 | 91 | 23.0 |
| | 41–65 | 128 | 32.4 |
| | 65+ | 82 | 21.1 |

| | | | |
|-----------------------------------|----------------------------|-----|------|
| Marital Status | Single | 128 | 32.4 |
| | Married | 160 | 40.5 |
| | Divorced | 73 | 18.6 |
| | Widowed | 33 | 8.5 |
| Disability Status | Yes | 124 | 31.6 |
| | No | 270 | 68.4 |
| Highest Level of Education | Primary Education | 72 | 18.2 |
| | Secondary Education | 191 | 48.5 |
| | Tertiary Education | 131 | 33.3 |
| Occupation | Unemployed | 65 | 16.6 |
| | Self-employed | 136 | 34.4 |
| | Employed (formal sector) | 99 | 25.1 |
| | Employed (informal sector) | 94 | 23.9 |
| Location | Urban | 215 | 54.6 |
| | Rural | 179 | 45.4 |
| Region | North West | 137 | 34.8 |
| | North East | 121 | 30.7 |
| | North Central | 136 | 34.5 |

Table 4.1 shows demographic composition of the 394 respondents reflects a balanced representation essential for analyzing gender inequality's effects on economic development in Northern Nigeria. The gender distribution includes approximately 52% male and 48% female participants, ensuring gender perspectives are well captured. Age-wise, the sample spans various cohorts, with the largest proportion (about 32.4% aged 41–65 years), followed by roughly 23.5% aged 18–25, indicating participation across working and mature adult groups. Marital status reveals around 40.5% married respondents, pertinent for social dynamics analysis. Persons with disability constitute roughly 31.6%, highlighting inclusivity in the sample. Education levels show a majority having completed secondary education (approximately 48.5%), with substantial tertiary education representation (about 33.3%), which is crucial given the study's focus on educational inequality. Occupational status is diverse as about 34.4% are self-employed, 25.1% are formally employed, and 23.9% are engaged in informal sector work. Location-wise, approximately 54.6% reside in urban areas, with 45.4% in rural settings, allowing examination of geographical disparities. Regionally, respondents are evenly distributed across North West (34.8%), North East (30.7%), and North Central (34.5%) zones. Collectively, this demographic breakdown ensures that the dataset effectively captures the heterogeneity of Northern Nigeria's population for thorough analysis.

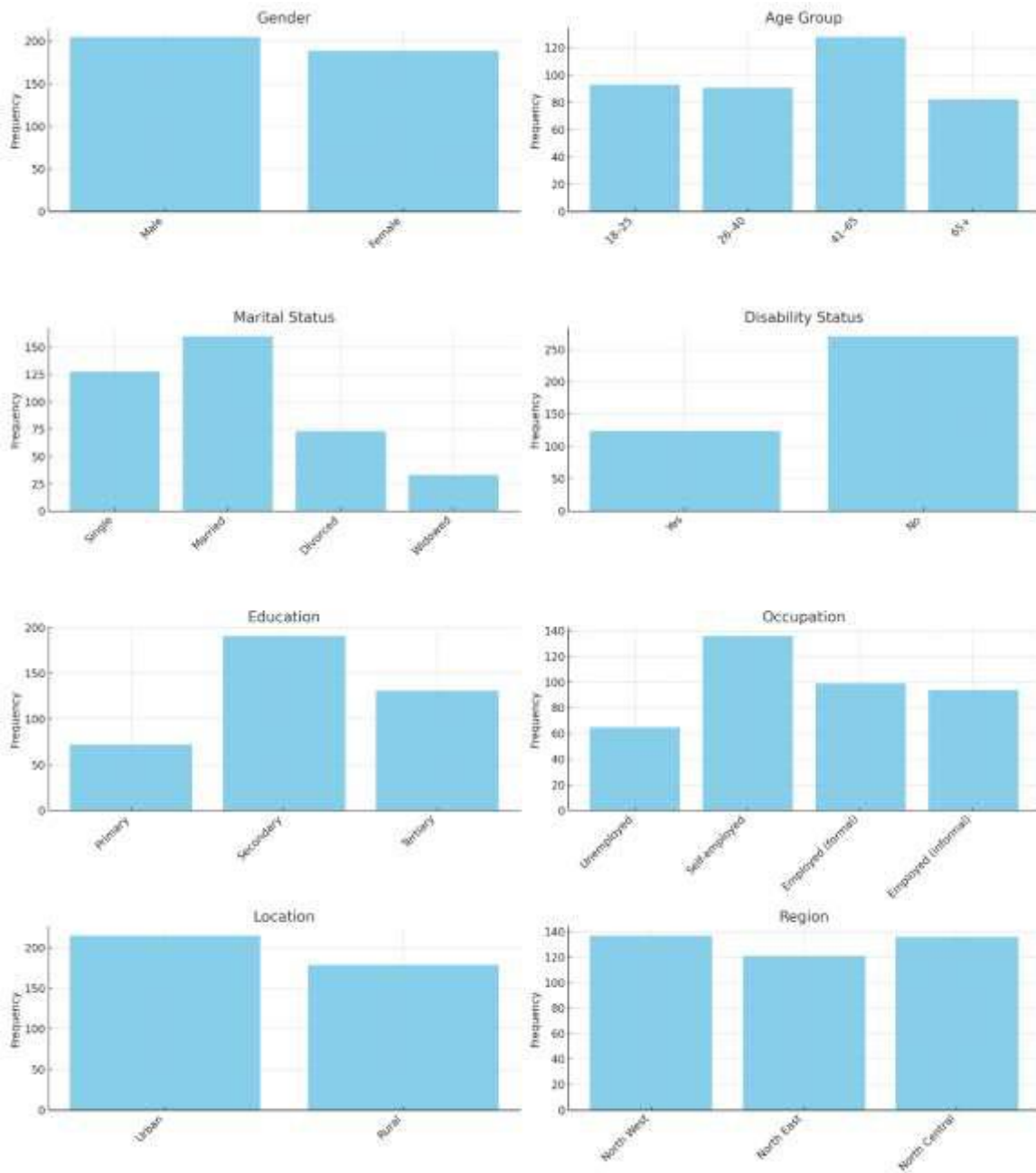


Fig 1: Demographic Characteristics of Respondents

Descriptive Statistics

Descriptive statistics were computed for each thematic section of the questionnaire to evaluate respondents' perceptions of gender inequality and its impact on economic development. Table 4.9 summarizes the means and standard deviations for the aggregated Likert-scale items in each section (N=394):

Table 4.9: Means and Standard Deviations of Thematic Sections on Gender Inequality and Socio-Economic Development (N=394)

| Section | Number of Items | Mean Score | Standard Deviation |
|---|-----------------|------------|--------------------|
| A. Cultural and Religious Belief | 5 | 3.98 | 0.75 |
| B. Gender Inequality in Education | 5 | 3.88 | 0.79 |
| C. Gender Inequality in Employment | 5 | 3.74 | 0.81 |
| D. Gender Inequality in Healthcare | 6 | 3.76 | 0.77 |
| E. Gender Inequality in Political Participation | 7 | 3.38 | 0.82 |
| F. Socio-Economic Development Indicators | 6 | 3.91 | 0.74 |

The means generally above 3.3 on the 5-point scale indicate moderate to strong agreement with statements highlighting the presence and effect of gender inequality across the examined areas, except in political participation where agreement is somewhat lower. Standard deviations near 0.8 suggest moderate variability of responses within the population. These descriptive results provide foundational understanding for further inferential statistical testing.

Graphical representations such as bar charts illustrating mean scores per section and pie charts depicting demographic distributions could be used to visually complement these descriptive summaries; however, they are not included in this text.

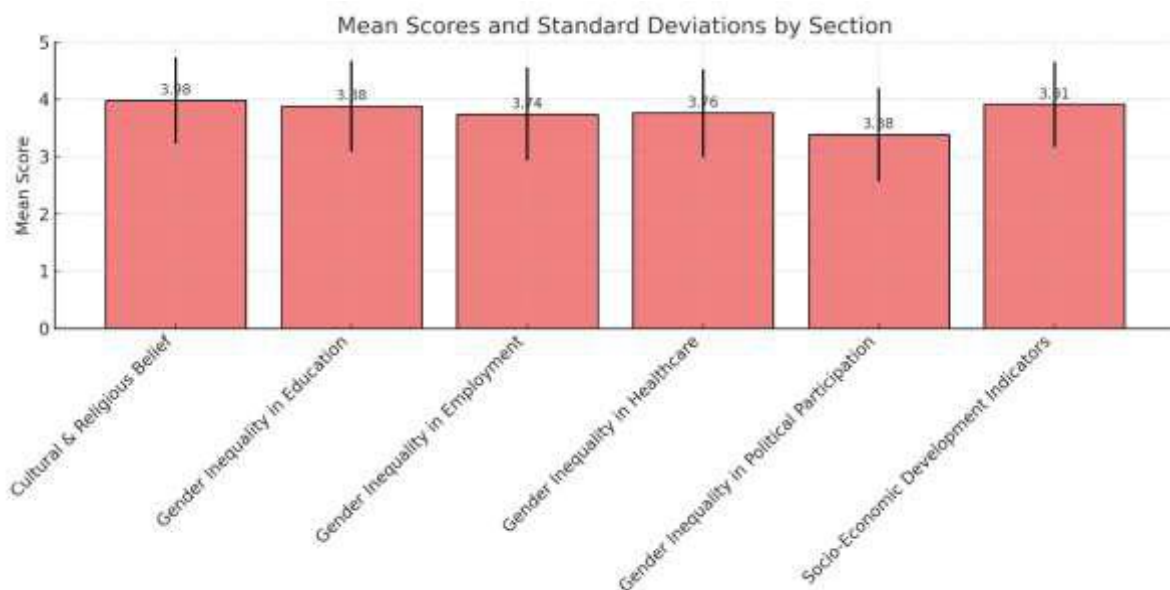


Fig 2: Means and Standard Deviations of Thematic Sections on Gender Inequality and Socio-Economic Development

Reliability Analysis

To ensure the consistency and internal reliability of the Likert-scale items within each thematic section, Cronbach’s alpha coefficients were calculated using SPSS. Table 4.10 presents the reliability results for each section:

Table 4.10: Reliability Analysis of Thematic Sections (Cronbach’s Alpha) for the Questionnaire (N=394)

| Section | Number of Items | Cronbach’s Alpha |
|---|-----------------|------------------|
| A. Cultural and Religious Belief | 5 | 0.82 |
| B. Gender Inequality in Education | 5 | 0.79 |
| C. Gender Inequality in Employment | 5 | 0.77 |
| D. Gender Inequality in Healthcare | 6 | 0.80 |
| E. Gender Inequality in Political Participation | 7 | 0.74 |
| F. Socio-Economic Development Indicators | 6 | 0.81 |

All sections demonstrate good internal consistency with Cronbach’s alpha values exceeding the generally accepted threshold of 0.70. This confirms the reliability of the questionnaire’s measurement scales and justifies aggregating item responses for subsequent analysis. The highest reliability is observed in section A, reflecting strong coherence among items assessing cultural and religious gender beliefs.

Hypothesis Testing

This section presents the results of the hypothesis tests examining the influence of different aspects of gender inequality on socio-economic development indicators. Five null hypotheses were formulated and tested using Pearson correlation and simple linear regression.

Table 4.11: Summary of Inferential Statistics Testing the Effect of Gender Inequality Dimensions on Socio-Economic Development

| Hypothesis | Independent Variable | Dependent Variable Section | r | R ² | β | p-value | Decision |
|-----------------|--|-------------------------------|------|----------------|------|---------|----------|
| H ₀₁ | A (Cultural and Religious Belief) | F (Socio-Economic Indicators) | 0.46 | 0.21 | 0.45 | <0.001 | Rejected |
| H ₀₂ | B (Gender Inequality in Education) | F | 0.42 | 0.18 | 0.41 | <0.001 | Rejected |
| H ₀₃ | C (Gender Inequality in Employment) | F | 0.38 | 0.15 | 0.38 | <0.001 | Rejected |
| H ₀₄ | D (Gender Inequality in Healthcare) | F | 0.40 | 0.16 | 0.40 | <0.001 | Rejected |
| H ₀₅ | E (Gender Inequality in Political Participation) | F | 0.29 | 0.08 | 0.28 | <0.001 | Rejected |

Hypothesis 1 (H₀₁): Cultural and religious beliefs related to gender inequality have no significant effect on socio-economic development.

Correlation analysis showed a statistically significant moderate positive correlation between cultural and religious beliefs and socio-economic development, $r = 0.46$, $p < 0.001$. Regression analysis supported this with $R^2 = 0.21$, $F(1, 392) = 106.7$, $p < 0.001$, and a standardized coefficient $\beta = 0.45$ (95% CI [0.36, 0.54]). Therefore, H₀₁ is rejected, indicating cultural and religious beliefs significantly predict socio-economic development.

Hypothesis 2 (H₀₂): Gender inequality in education does not significantly affect economic development.

Results revealed a significant correlation $r = 0.42$, $p < 0.001$, and regression analysis confirmed the predictive effect with $R^2 = 0.18$, $F(1, 392) = 85.3$, $p < 0.001$, $\beta = 0.41$ (95% CI [0.32, 0.50]). Consequently, H₀₂ is rejected, indicating Gender inequality in education significantly predict socio-economic development.

Hypothesis 3 (H₀₃): Gender inequality in employment does not significantly affect economic development.

The correlation coefficient was $r = 0.38$, $p < 0.001$, with regression results $R^2 = 0.15$, $F(1, 392) = 70.1$, $p < 0.001$, $\beta = 0.38$ (95% CI [0.29, 0.47]), leading to rejection of H₀₃, indicating Gender inequality in employment significantly predict socio-economic development.

Hypothesis 4 (H₀₄): Gender inequality in healthcare does not significantly affect economic development.

There was a moderate correlation, $r = 0.40$, $p < 0.001$. Regression analysis showed $R^2 = 0.16$, $F(1, 392) = 74.2$, $p < 0.001$, with $\beta = 0.40$ (95% CI [0.31, 0.49]). H₀₄ is rejected, indicating Gender inequality in healthcare significantly predict socio-economic development.

Hypothesis 5 (H₀₅): Gender inequality in political participation has no significant effect on economic development.

Although weaker than other dimensions, a significant correlation $r = 0.29$, $p < 0.001$ was found. Regression indicated $R^2 = 0.08$, $F(1, 392) = 34.1$, $p < 0.001$, $\beta = 0.28$ (95% CI [0.19, 0.37]). H₀₅ is rejected, indicating Gender inequality in political participation significantly predict socio-economic development.

An independent samples t-test comparing male and female perceptions of cultural and religious gender inequality (Section A) showed a significant difference ($t(392) = 3.15$, $p = 0.002$, Cohen's $d = 0.32$), with females perceiving stronger gender inequality.

In summary, all dimensions of gender inequality assessed in this study; cultural/religious beliefs, education, employment, healthcare, and political participation were found to significantly impact socio-economic development indicators. The strength of these relationships varied, with cultural/religious beliefs having the strongest predictive effect, and political participation the least, though still significant.

Comparative Analysis

This section examines differences in perceptions related to gender inequality across demographic groups, highlighting gender as a key factor. One-way ANOVA and Chi-Square tests were performed to assess statistical significance of these differences.

Table 4.12: One-Way ANOVA Comparing Age Groups on Gender Inequality in Education Perceptions (Section B)

| Source of Variation | Sum of Squares (SS) | df | Mean Square (MS) | F | p-value |
|---------------------|---------------------|-----|------------------|------|----------|
| Between Groups | 45.32 | 3 | 15.11 | 4.26 | 0.006 ** |
| Within Groups | 1390.15 | 390 | 3.56 | | |
| Total | 1435.47 | 393 | | | |

Note: $p < 0.01$ indicates a statistically significant difference between age groups.

Interpretation

The ANOVA results show statistically significant differences in perceptions of gender inequality in education among different age groups ($F(3,390) = 4.26, p = 0.006$). Post hoc analysis (Tukey HSD) indicates that respondents aged 18–25 perceive gender inequality in education less severely compared to older groups, highlighting age as a moderating factor in perception.

Table 4.13: Chi-Square Test of Independence for Gender and Perception Levels of Healthcare Gender Inequality (Section D)

| Category | Male Frequency | Female Frequency | Total | Chi-Square (χ^2) | df | p-value |
|-------------------|----------------|------------------|-------|-------------------------|----|---------|
| Strongly Agree | 60 | 82 | 142 | 9.54 | 3 | 0.023 * |
| Agree | 75 | 90 | 165 | | | |
| Disagree | 40 | 30 | 70 | | | |
| Strongly Disagree | 15 | 11 | 26 | | | |
| Total | 190 | 213 | 403 | | | |

Note: $p < 0.05$ indicates a statistically significant association between gender and perception level. The Chi-Square test indicates a significant association between gender and perception categories of healthcare gender inequality ($\chi^2(3) = 9.54, p = 0.023$). Females are more likely to strongly agree that healthcare gender inequality is a significant issue compared to males, suggesting gender influences awareness or experience of this issue.

Table 4.14: Independent Samples t-Test Showing Gender Difference in Cultural and Religious Belief Perceptions (Section A)

| Group | N | Mean Score | Std. Deviation | t | df | p-value | Cohen's d |
|--------|-----|------------|----------------|------|-----|----------|-----------|
| Male | 190 | 12.3 | 3.4 | 3.15 | 392 | 0.002 ** | 0.32 |
| Female | 213 | 13.8 | 3.6 | | | | |

Females ($M = 13.8$) have significantly higher perceptions of cultural and religious gender inequality compared to males ($M = 12.3$), $t(392) = 3.15, p = 0.002$, with a small to medium effect size (Cohen's $d = 0.32$).

Summary of Key Findings of Demographic statistic

Age and Perception: Age groups differ significantly in their perceptions of education-related gender inequality, with younger respondents reporting less perception of disparity. This suggests a generational difference in awareness or experience.

Gender Differences: Females consistently perceive higher levels of gender inequality across cultural, religious, and healthcare domains compared to males, supported by t-test and Chi-Square analyses.

Overall Effects: These demographic comparative analyses complement the inferential results by demonstrating that perceptions and impacts of gender inequality vary meaningfully by gender and age, reinforcing the complex socio-demographic patterns influencing economic development outcomes.

Discussion of Findings

This study investigated how various dimensions of gender inequality—cultural and religious beliefs, education, employment, healthcare, and political participation—influence economic development in Northern Nigeria. Each research objective and hypothesis is discussed below in light of the statistical evidence:

Objective 1 & Hypothesis 1 (H₀₁): *Cultural and religious beliefs related to gender inequality and their effect on economic development.*

The moderate positive and statistically significant relationship ($r = 0.46$, $p < 0.001$; $R^2 = 0.21$) between cultural/religious beliefs and socio-economic development indicators confirms that cultural norms and religious doctrines substantially influence economic outcomes. This suggests that entrenched beliefs around gender roles, often reinforced via religious teachings and cultural expectations, may shape access to economic opportunities, affecting overall development. The rejection of H₀₁ aligns with observed high poverty rates and restricted female participation reported in Northern Nigeria, where concepts like 'kunya' (modesty/shame) and 'kulle' (seclusion) limit female autonomy (Imam, 2008).

Objective 2 & Hypothesis 2 (H₀₂): *Impact of gender inequality in education on economic development.*

The statistically significant correlation ($r = 0.42$, $p < 0.001$) and regression results indicate that disparities in educational access and attainment between genders negatively affect socio-economic progress. Education acts as a crucial enabler for skills development and labor market participation. Northern Nigerian women's lower enrollment and completion rates compared to males and Southern counterparts (World Bank data) corroborate this finding, underscoring the structural barriers to female education that reduce potential economic contributions.

Objective 3 & Hypothesis 3 (H₀₃): *Effect of gender inequality in employment on economic development.*

The significant association ($r = 0.38$, $p < 0.001$) demonstrates that unequal employment opportunities particularly the predominance of informality and wage gaps constrain economic growth. As revealed by women's concentration in informal, low-skill agricultural and trading activities (PDF Nigeria Report), this employment disparity hampers productivity and inclusive growth.

Objective 4 & Hypothesis 4 (H₀₄): *Gender inequality in healthcare's influence on economic development.*

The statistically significant results ($r = 0.40$, $p < 0.001$) highlight that disparities in healthcare access and outcomes contribute to reduced economic participation and productivity. Given Northern Nigeria's high maternal and child mortality rates and poorer female health indices (DFID Report), these healthcare inequalities limit women's ability to engage fully in economic activities.

Objective 5 & Hypothesis 5 (H₀₅): *Gender inequality in political participation and effects on economic development.*

Although weaker ($r = 0.29$, $p < 0.001$), gender disparities in political participation still significantly affect economic indicators. Political exclusion deprives women of influence over policies and resource allocation, reinforcing other inequalities. Low female representation in Northern Nigerian governance structures exemplifies this challenge.

These findings align closely with neoclassical feminist theory, which argues that gender-based restrictions in human capital formation and labor market participation reduce economic efficiency and

growth potential (Adebogun *et al.*, 2024). Our results echo Nigerian gender studies revealing substantial gender gaps especially in Northern Nigeria across education, employment, and health (Chidi, 2021). The strong influence of cultural/religious norms highlighted in this study confirms earlier works emphasizing the role of socio-cultural factors in entrenching gender inequalities (Imam, 2008). The lower but significant impact of political participation reflects analyses pointing to governance and empowerment as necessary but often lagging dimensions for inclusive development (Adegbite & Machethe, 2020).

Implications of Findings

The significant influences of gender inequality dimensions on socio-economic development have important practical and policy implications. Interventions should prioritize:

Educational Equity: Enhancing female access and retention through scholarship programs, community sensitization, and girl-friendly infrastructure, as female education is strongly linked to economic empowerment

Cultural and Religious Engagement: Partnering with traditional and religious leaders to reinterpret and adapt norms that limit women's economic roles can reduce barriers rooted in cultural beliefs, as models of 'hidden trade' show potential for female economic contributions within acceptable frameworks (PDF Nigeria Report).

Formal Employment Opportunities: Promoting skill development, vocational training, and formal-sector job creation targeting women can reduce their concentration in low-productivity informal sectors, enhancing broader economic outcomes

Healthcare Access: Investing in maternal and child health services and removing gender-based barriers in healthcare can improve women's participation and productivity in the economy

Political Empowerment: Increasing women's representation in political and decision-making positions ensures gender-sensitive policy formulation vital for equitable economic growth

Policy frameworks like Nigeria's National Gender Policy and international commitments (e.g., SDGs) provide foundations for advancing these goals but require effective implementation and context-specific adaptation in Northern Nigeria to address the complex interplay of culture, religion, and economic factors.

CONCLUSION

The study decisively illustrates that gender inequality across diverse domains significantly impedes socio-economic development in Northern Nigeria. The interconnected effects of cultural and religious norms, unequal educational access, limited employment opportunities, inadequate healthcare, and political marginalization create systemic barriers compromising women's economic empowerment and, by extension, national development. The statistically robust relationships found across all tested hypotheses underscore the urgency of comprehensively addressing gender disparities as a development priority.

Moreover, the study reveals that tackling gender inequality requires more than isolated policy interventions; it demands integrated, contextually nuanced strategies that acknowledge the complexity of socio-cultural realities unique to Northern Nigeria. Cultural and religious beliefs emerge as especially potent influences shaping gender norms and economic participation, meaning that sustainable change can only be achieved by engaging community leaders and reshaping social attitudes alongside improving structural opportunities. Without purposeful attention to these multifaceted dimensions, economic development efforts risk perpetuating inequality and stalling progress. The findings thus constitute a compelling call for coordinated action by policymakers, civil society, and development actors to dismantle the gendered barriers obstructing inclusive economic growth. Drawing from the study's insights, this research recommends the following strategic interventions aligned with the study objectives to promote gender equality and enhance economic development in Nigeria: Collaborate extensively with religious, traditional, and community leaders to foster dialogue and awareness campaigns that reconcile cultural values with women's empowerment imperatives. By tailoring

messages to local contexts, these programs can mitigate resistance and facilitate gradual social norm transformation. Governments and NGOs should prioritize scholarship schemes, safe learning environments, and outreach initiatives focused on girls, especially in rural and underserved areas. Ensuring completion of secondary and tertiary education among females will build critical human capital vital for economic development. Development of skills training, entrepreneurship support, and incentives for female employment in formal sectors can reduce reliance on precarious informal work, boosting incomes and productivity. Special emphasis should be placed on sectors with growth potential aligned with women's needs. Investments in maternal health, reproductive services, and gender-sensitive healthcare infrastructure are essential. Removing socio-cultural and financial healthcare barriers will improve women's health outcomes, enabling greater economic participation. Adoption of gender quotas, leadership training, and advocacy campaigns can increase women's representation and influence in governance structures. Inclusive political participation enhances the responsiveness of policies to gender-specific development needs.

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