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## GENDER AMBIGUITY IN PRIMARY SOURCE MATERIAL: THE CASE OF SOUTHERN AFRICAN ROCK ART

Katherine Sadler\*

The major site referred to in this work, that of the White Lady of the Brandberg, is found in the Brandberg Range of northern Namibia. Other sites mentioned have also been attributed to "Bushman" (San) artists due to their subject matter. The gathering scene (Figure 1) is not necessarily attributed to San artists, but is included as one of the extremely rare depictions of gathering activity. (See list of figures for exact locations of all works included.)

The Brandberg site has been dated at approximately 1300 B. C.; the earliest written evidence from that area is not until the 17th and 18th centuries. Much earlier linguistic evidence as interpreted by Elphic reveals an expansion of the Khoikhoi from present-day Botswana into southern Africa, but this expansion does not seem to have reached the Brandberg area.<sup>1</sup> Elphick himself recognizes the difficulty of distinguishing ethnic boundaries, particularly between the San and Khoikhoi, but the Brandberg site is most often attributed to "Bushman" (San) artists as opposed to "Hottentots" (the Khoikhoi). A survey of subject matter in the art at this site supports the notion of the San as its creators: the art lacks depictions of both cattle and sheep, and herding scenes, which one would expect to find in art produced by the Khoikhoi, a herding society. Rather one finds clear depictions of ". . . dancing, fighting, hunting, or performing . . . ritual activities."<sup>2</sup>

Art has been used for some time as a primary source of information about particular cultures or groups of people. When combined with written material from the same period, it is often possible to reconstruct quite an accurate picture of what life was like at, say, the court of Louis XIV—the visual and written documentation complement and support each other. When using art as a source of information with regard to cultures which did not or do not possess a written language, however, something quite different emerges. This is particularly true with reference to so-called prehistoric cultures: with no written documentation and often only selected remains of material culture, artistic evidence becomes open to the interpretation of those who view it.

\* *The author would like to thank Ms. Brooks Nelson for all her assistance in the writing of this article.*

This has often been the case in the rock art of southern Africa: subject to the analyses of Western scholars, initially anthropologists of the Western worldview of those who interpreted it. The result of this followed by art historians, the rock art of southern Africa became not so much a reflection of the culture of those who produced it as a reflection has been ambiguity where perhaps none was intended—particularly with reference to gender—or clear-cut distinctions where none exist.

The rock art of southern Africa represents a vast resource. Lewis-Williams reports that by 1981 the locations of 3931 sites had been recorded by the Archaeological Data Recording Center in Cape Town. This figure excludes sites in Zimbabwe, Namibia, Botswana, Lesotho, Swaziland, and Mozambique. While the number of sites in most of these countries has yet to be recorded, some 5000 are estimated to exist in Lesotho alone.<sup>3</sup> Much of the rock art uncovered in southern Africa is thought to have been created by the San people, often referred to in early literature as "Bushmen," a term now considered by many scholars to be derogatory.<sup>4</sup> For centuries the San practiced a hunting/gathering form of economy. Wilmsen has recently uncovered archaeological evidence to indicate a greater economic diversity than was previously thought amongst several southern Africa ethnic groups, claiming that a wide variety of economic activity may have occurred within a single group. His evidence has not, however, thus far extended to include the geographical area of the Brandberg, nor does he claim any evidence predating about 1600 B. C.<sup>5</sup>

The term hunting/gathering itself is somewhat misleading, although not for the same reasons that Wilmsen might apply. A more accurate term would be gathering/hunting as, in reality, approximately 80% of the San diet is plant material gathered by women and children.<sup>6</sup> This overemphasis on the importance of hunting has been reinforced by many nineteenth and twentieth century researchers, such as John Marshall, whose films "The Hunters" and "Bushmen of the Kalahari," tended to centralize and romanticize the hunting aspect of the societies featured.<sup>7</sup> It might also be attributed to the far more frequent depiction in rock art of hunting activity as opposed to gathering activity. Gathering is rarely portrayed in rock art; this is somewhat casually explained by David Lewis Williams as simply the preoccupation of those who painted with other things.<sup>8</sup> As we are only able to speculate on the social purpose of rock art, it is at least as likely that hunting activity was painted more often simply because it was more exciting than gathering activity. The difficulties of creating a really exciting rendition of gathering are addressed in a work by the writer, Ursula LeGuin:

It is hard to tell a really gripping tale of how I wrested a wild-oat seed from its husk, and then another, and then another, and then another, and then another, and then I scratched my gnat bites. . . . and then I found another patch of oats. . . . No, it does not compare, it cannot compete with how I thrust my spear deep into the titanic hairy flank. . . .<sup>9</sup>

The association of women with relatively mundane activity of gathering may explain for some their almost complete lack of representation in the world of rock art. Lewis-Williams states that in the southern Drakensberg only eight-six women were identified among 4530 figures, despite women's substantial contribution to the economy of that region.<sup>10</sup> Parkington suggests that the more frequent representation of men in rock art (he proposes five to one in figures that have been definitely gender-identified, but possibly as high as fifteen to one) may be due to the control by men of both painting and the materials with which to paint.<sup>11</sup>

This is not to suggest that the product of hunting—that is, meat—was not preferred to gathered plant material; on the contrary, as with any other source in short supply, the relative scarcity of meat increased its value. It is worth noting, however, that while meat was stated as the preferred food of a group of contemporary hunter/gatherers interviewed by Richara Lee, it was said to be equalled by mongongo nuts, a gathered food, "for strength."<sup>12</sup>

The economic activities of gathering and hunting have been assigned by anthropologists, social historians, and economists through the ages the following division of labor based on gender, that is: women gather, men hunt. This rigid association of women with gathering and men with hunting has served not only to restrict our vision of the San, but also to provide the basis for a not-so-accurate view of human social organization featuring the male members of the population as aggressive and the female as passive.<sup>13</sup> Moreover, this division of labor is not based on a review of all available evidence—artistic, oral interviews, and secondary source material—but on a selective review of the evidence designed to support this notion. A closer examination of some examples of rock art might provide a different conclusion, or at least, some food for thought.

First, one should begin by consulting Maggs (figure 1) for a rare depiction of gathering activity. This painting features a number of adult human beings and children, some holding what have been identified as digging sticks. This painting is described by Maggs as ". . . a charming though faded group apparently composed of women and children."<sup>14</sup> Yet there is nothing in the painting to indicate that the figures are all female. There is an absence of breasts or of any external genitalia on at

least one of the figures holding a stick. Moreover, there is evidence based on field work conducted among a San group within the past few decades which concludes that the division of labor by gender is not as clear-cut as had been previously represented by Western scholars, that

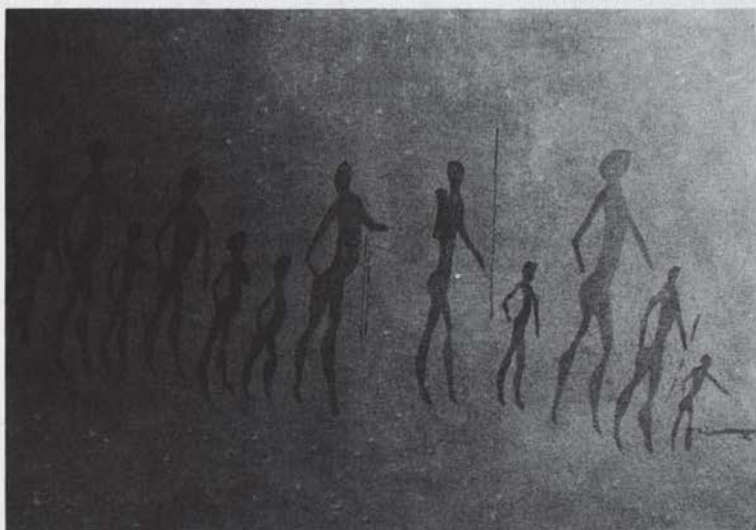


Figure 1

there is actually a great deal of overlap in what have been thought to be gender-specific tasks. As Draper discovered:

When asked, !Kung will state that there is men's work and women's work, and that they conceive of most individual jobs as sex-typed, at least in principle. In practice, adults of both sexes seem surprisingly willing to do the work of the opposite sex.<sup>15</sup>

Conspicuously absent from this whole discussion of male hunters and female gatherers is one of the best known and most enigmatic figures in the world of rock art: The White Lady of the Brandberg, located in the Brandberg Mountains of present-day Namibia. (Figure 2.) The painting which contains the White Lady,

dated at approximately 1300 B. C.,<sup>16</sup> first appears in a sketch made in 1917 by Reinhardt Maack, who uncovered the work while in the process of making a map of the Brandberg Range. The White Lady was so named in 1929 by Miss Mary Boyle, assistant to the man who would spend years of his life copying and studying the piece, the Abbé Henri Breuil.

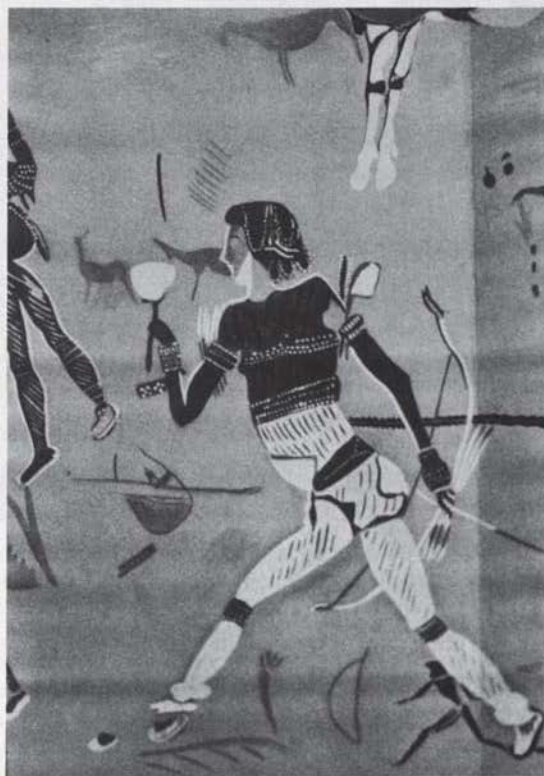


Figure 2

While it would be years before he glimpsed the work itself, he was inspired by a photograph of the work taken by a friend to describe this figure as "... a very young woman with a singularly beautiful profile reminiscent of a figure on a Greek vase."<sup>17</sup> He did not see the work

itself until 1947, when he and his assistant made the first tracings, but his opinion of the appeal of this central figure had not diminished. He wrote: "Here in the centre of the painting is the White Lady, whose mystery and charm drew us across the world to her feet."<sup>18</sup>

Initially great efforts were made to establish connections between what came to be referred to as the Maack Shelter painting, and the frescoes of Egypt and Crete. Typical was the attitude of the administrator of what was then South-West Africa when he exclaimed upon seeing this painting for the first time: "This is no Bushman painting: this is Great Art!"<sup>19</sup> We now know that these efforts were nothing more than attempts to reinforce an ethnocentric notion of cultural hierarchy or ladder of civilization. In spite of this, the Abbé's descriptions, stripped of their racial prejudice, provide some valuable firsthand observations. In light of how the White Lady is later described, it is important to include at this point the Abbé's own words:

This White Lady of the Brandberg is depicted as striding forward, carrying in one hand a bow with one arrow at the ready and three more in reserve, and in the other hand a flower, or maybe an ostrich egg-shell cup.<sup>20</sup>

There was no question in the Abbé's mind that the figure was female. It was both her dress and her position relative to the male figures in the painting that led him to conclude that this painting had been influenced by those of Crete, Etruria, and even Egypt. It was even suggested that the White Lady might be Isis, and that some of the figures in the painting may have been influenced by visitors to the area from Europe, Greece, and elsewhere.<sup>21</sup>

What is interesting to this whole study of the representation of gender in art is what became of the Abbé's White Lady in later studies. Responses to his original designation of the figure as female range from pompous to ridiculous. Maggs offers no real explanation for his disagreement with Breuil's description when he states, ". . . some consider the figure male rather than female; the probability is that 'she' is neither white nor a lady."<sup>22</sup> Most likely the use of white on this figure is a rendering of body paint, or speaks to the availability of paint generally, so Maggs' objection to the figure as caucasian is understandable, but this does not explain his aversion to her reference as female.

Willcox is a little more vehement on the gender of the White Lady (he has written extensively on the subject) when he suggests that ". . . in the absence of any clear indication to the contrary a figure holding a bow in Africa must be assumed to be male."<sup>23</sup> While Parkington quotes Manhire to say that men were almost always painted

with a bow, arrows or quiver,<sup>24</sup> this is not necessarily a convincing argument; it would be as logical to argue that, in the absence of a penis, the figure is female. While it has been further suggested by Willcox that the White Lady exhibits "the tip of a penis,"<sup>25</sup> this is really no more readily apparent than Breuil's suggestion of a breast. At least Woodhouse presents a more fanciful argument when he suggests that ". . . the so-called White Lady . . . is more probably a young man . . . the object carried in the right hand is the sacred fire which figures prominently in the Ovambo culture."<sup>26</sup> We are, apparently, to deduce from this that only young men are permitted to handle the sacred fire, but Woodhouse does not elaborate.

Despite these arguments, there is every reason to believe that the White Lady, in spite of the bow and arrows demand to alter her sex, may have been intended to be female. Jalmar and Ione Rudner provide examples of two other obviously female figures in this painting which are said to be carrying bows which are so faded that they can only be seen in a certain light.<sup>27</sup> Their description of the White Lady seems to speak rather conclusively to her classification as female:

. . . the White Lady . . . has long red hair decorated with strings of beads. . . . Her profile is partly hidden by what may be a white string of beads hanging down from her forehead, a form of ornamentation still used by Naron Bushman women as well as loops of beads in the hair. . . . Eyes or lips cannot be distinguished and it is impossible to say whether the figure had breasts or not as these parts are very weathered. . . . The figure is further decorated with various ornaments and wears a small red front apron, a wide beaded belt, shoes and heavy anklets. . . . In the one hand is a white semi-circular object on a stalk or handle, in the other hand are a long bow and composite arrows with tanged, iron-type points.<sup>28</sup>

In case that does not provide enough suggestion that a figure can be female and still carry a bow and/or arrows, the Rudners offer an additional painting from the Upper Brandberg (Figure 3) of a woman carrying a bow and arrow at the ready.<sup>29</sup> She carries in her hand a tanged arrow, of a type commonly used for hunting.

To put an end once and for all to the suggestion of any ambiguity of gender caused by the presence of a bow, one has only to consult the painting from Tsisab Ravine in the Brandberg that has come to be known as "Girls' School" (Figure 4). This frieze consists of eight figures, six of them completed, each of them carrying a bow. The figures wear loops of beads in their hair and carry on their heads the flat disc of woven grass used for transporting goods on top of the head—a



typically female task. It is interesting that to my knowledge no one has suggested that these figures might be male. The Rudners reject Willcox's suggestion that the bows carried by the girls are musical cones, pointing out that they lack the cross ties that would be typical among the Herero people, whom this painting seems to represent.<sup>30</sup>

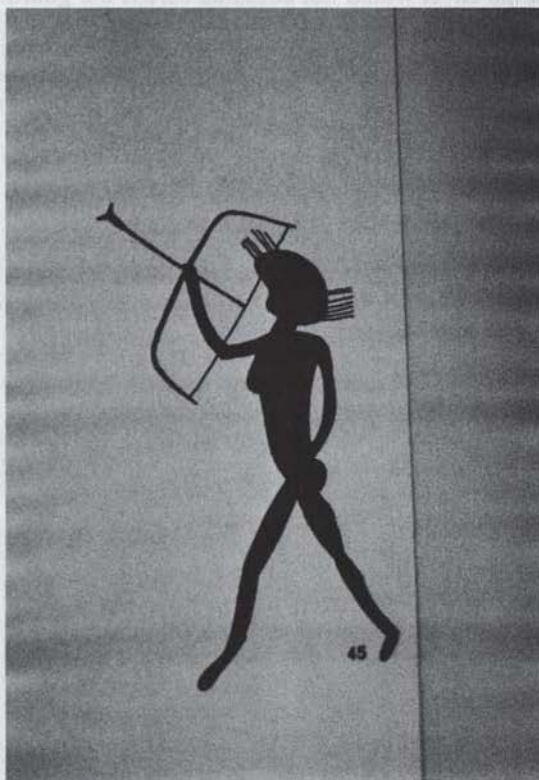


Figure 3

It should be noted that this painting, too, is challenged anatomically by Willcox, who concurs that the figures in question may, indeed, be girls, but that what appear to be breasts are certainly not breasts. (The Rudners describe the figures as having pendulous

breasts.) Aside from his rather clever insistence that most women have two breasts each and this painting only seems to show one—which, under any other circumstance, would be called a stylistic device—he claims that what appears to be a breast is actually a gourd intended to act as a sounding box for the musical bows that the girls carry. I would argue that, were the girls indeed wearing gourds, the body decoration apparent on the chest would not continue across the gourd. This style of body decoration appears as well on many of the female figures in the Maack Shelter painting (Figure 5). Clearly the style in which the breast is painted in Figure 5 is similar to those in "Girls' School." While Willcox does not seem eager to argue that these girls might not be girls, he does point out that the lack of burdens on the heads of the girls discredits the notion of a grass ring, although he fails to offer an alternative explanation.<sup>31</sup>

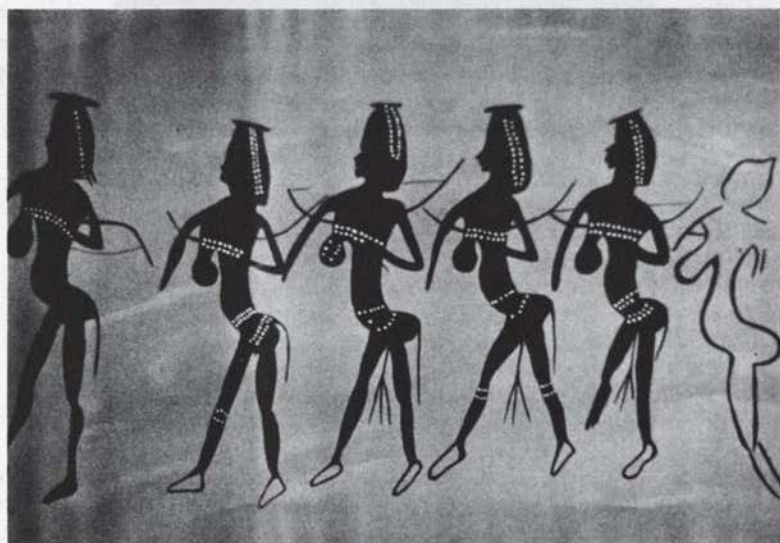


Figure 4

It seems significant exactly when and where questions of ambiguous gender arise. For example, none of the "experts" seems in the least bit disturbed by the fact that in a painting that has been described as representing women and children with digging sticks, it is

difficult in many cases to determine the sex of the figure holding the stick. (See Figure 1.) The digging stick is assumed to be a woman's tool; the assumption is that it is being held by a woman. Therefore, no hue and cry is deemed necessary. Yet when the item in question is a bow and arrow, the story is quite different: the sex of the bearer is suddenly in question. And yet we are viewing rare primary source

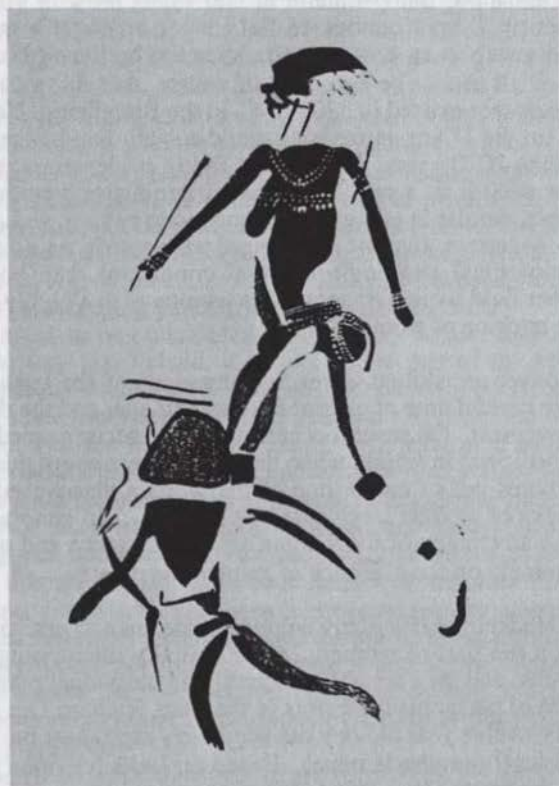


Figure 5

material, where we might be forgiven for accepting, even expected to accept, such things as the apparent gender of the figures at face value. It should be reiterated that little remains today of traditional hunting/gathering societies, save on the western edge of what is now

southern Angola, southern Botswana, and the northeast corner of Namibia.<sup>32</sup> This is why rock art in particular is so important as a source of evidence about prior generations, and why it is necessary to be as careful as possible when interpreting its significance. To argue against the possibility of women as hunters is to argue not only against evidence that exists on the face of the remaining rock art, but also against the face of the few remaining San people.

Patricia Draper conducted field work amongst a modern-day !Kung San group in an area that straddles the border of Namibia and Botswana.<sup>33</sup> It cannot be assumed, of course, that this area conforms to settlements that existed in 1300 B. C. in the Brandberg. Nor can it be assumed that the !Kung represent a static society that has remained so for more than 2000 years. Rather, this living evidence should be seen exactly for what it is: a rare link between pre-historic evidence and a living people, similar in ethnic origin, economic system, and geographic location. A certain amount of change, particularly as a response to shifting ecological and environmental conditions, can be assumed. Based on her field work, Draper credits women with a highly developed skill in the tracking of animals:

Women are skilled in reading the signs of the bush, and they take careful note of animal tracks, their age, and the direction of movement. On several occasions I have accompanied gathering expeditions in which, when the groups were about thirty to forty minutes out of camp, one of the women discovered the fresh tracks of several large antelope (sic). . . . In general, the men take advantage of the women's reconnaissance and query them routinely on the evidence of game movements. . . .<sup>34</sup>

There is a tendency, particularly amongst male researchers, to downplay this skill on the part of women. After casually mentioning that both !Kung women and men are able to identify an individual person merely by the sight of her or his footprints in the sand, Richard Lee goes on to say that any twelve year old *boy* can accurately reproduce the prints of a dozen species<sup>35</sup> (emphasis mine). Based on Lee's previous statement, there is no reason to assume that skill in the reproduction of footprints is limited by gender. As adult women are credited with extreme skill in tracking, Lee does adolescent girls a disservice by not including them in his analysis, thereby attributing to them total ignorance. Amongst the !Kung themselves, however, this skill on the part of both women and men is obviously well recognized and utilized.

Lee also states as a result of his own field work that most of the hunting in !Kung society is done by trapping small animals within burrows, or by snaring them.<sup>36</sup> This would seemingly eliminate any

arguments that could arise around the idea that a woman's size might limit her ability to hunt. Lewis-Williams also states that amongst the !Kung a fair amount of trapping occurs, but that the most esteemed method of hunting is with a bow and arrow.<sup>37</sup> Lewis-Williams makes no reference, however, to the role of women in tracking or hunting game.

Sally Slocum states that in modern hunting/gathering groups, women and children both gather and hunt small animals, although she does not suggest the kinds of weapon being used in this hunting activity.<sup>38</sup> Slocum also makes a convincing argument for the notion of entire bands travelling and hunting together.<sup>39</sup> This is seen today in hunting/gathering groups in aboriginal Australia, where women and men sometimes go on hunting and fishing excursions together.<sup>40</sup> While none of this information, of course, proves that women hunted, it does cast substantial doubt on women's assumed lack of access to bows and arrows, accepted as the chief implements of hunting. It also reinforces how essential it is to carefully review all available evidence and avoid making large, sweeping generalizations based on gender.

If art is to be considered as a primary source material for the study of history (as, indeed, it should be, as one of the few primary source materials available for the San, and the only prehistoric source outside of stone tool remains<sup>41</sup>) it is necessary to stress the relationship between art and the life it represented. For example, rock art often depicts therianthrope beings that appear to be half animal-half human, most often a human body with the head of an eland.<sup>42</sup> (Figure 6)

While this is not ambiguous from the perspective gender—yet—it is ambiguous nonetheless. This has been interpreted as representing the belief that all animals were once men,<sup>43</sup> or the close link between humans and animals.<sup>44</sup> Yet these interpretations are contradicted by modern San beliefs. I reiterate that it cannot be assumed that societies are unchanging over centuries, yet there is another explanation of this work that makes far more sense, centering around the role of the shaman (referred to rather inaccurately by Lewis-Williams as medicine man)<sup>45</sup> in San society.

Shamans were thought to perform three primary functions: controlling of rain; influencing the movement of herds (in this case, eland); and healing the sick. So the shaman was essential to the San way of life. S/he was responsible for the provision of water in the deserts of the Kalahari; the health of the community; and the provision of a portion of the community's food. It is believed by the San that the latter was accomplished by shamans actually *becoming elands*, transforming themselves in order to become part of the herd.<sup>46</sup> Hence the depiction of half-animal/half-human figures, most often in the form of human bodies with the heads, and sometimes tails, of elands. While

it may be tempting on the basis of this evidence to interpret this as merely a human being wearing the head of an eland, as is the case in masquerade ceremonies found elsewhere on the continent, there does not seem to be any evidence of a masking tradition among the San.



Figure 6

These animal/human depictions also take the form of elands with other human characteristics such as breasts (Figure 7), which is actually noted in one interpretation to represent the "... close symbolic link

between man (sic) and this animal."<sup>47</sup> It is more likely that it is meant to reinforce the existence of both female and male shamans in prehistoric Africa, as still exists today, although women are most often noted by modern researchers in their shamanic role of healer.<sup>48</sup> This may attest to the lessening opportunities for, or dependence upon, hunting, due to restrictions placed on the San by the South African government. Or it may be attributed to the desire by researchers to depict women in their more stereotypical role of caretaker.

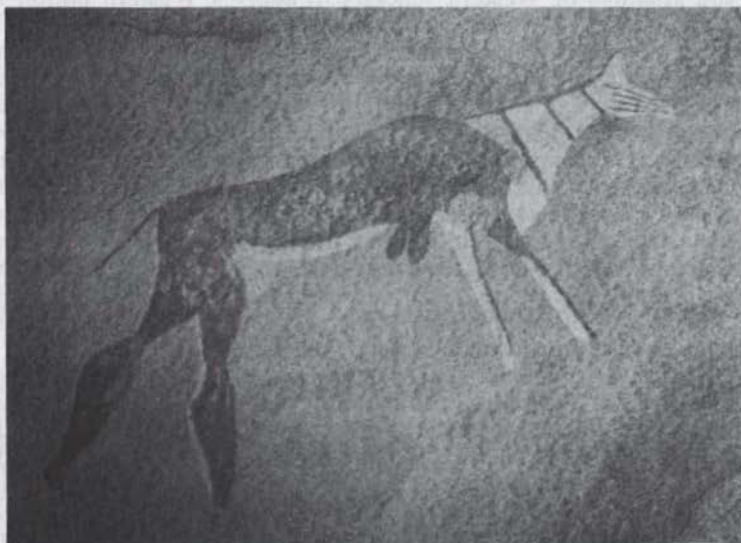


Figure 7

It was reported that over a century ago a sketch of a rock painting was shown to an elderly San couple, who were able to immediately identify the dance it portrayed. The San group to which these people belonged is now extinct, with only their art remaining to describe their way of life. There is no reason not to accept art at face value as an accurate reflection of the natural and supernatural realms of the San people. We can only conclude that this is the spirit in which it was painted. No one knows who these rock artists were, although Lewis-Williams speculates that at least some of them may have been shamans.<sup>49</sup> And, as so many shamans have been women, it is not

unlikely that at least some of the artists may have been women. This raises a host of new questions. Nevertheless, as far as we know, the artists left no self-portraits, nor are there any left alive today. Lewis-Williams reports that the last known San rock artist of the Malutis was shot while attempting to capture some horses; his horn pots of paint were hanging from his belt when he died.<sup>50</sup>

As researchers we should examine our burning desire to question these works of art. Since they are a primary source of information, it is important to realize that ambiguity arises, it seems, out of the attempts of Western scholars to apply a Western notion of division of labor or gender roles to a non-Western group of people. In rock art viewed through Western eyes, males become females, and women men, as we try desperately to make the San reality fit our own. But perhaps the San got it exactly right: representations of females are meant to be female, males are meant to be male, and anything of seemingly ambiguous gender is meant to represent both or neither. This problem is exacerbated due to rapidly increasing erosion and faded paint on the cave paintings themselves. But we must, perhaps, examine our own persistence in assigning a gender to every figure we view in order to assume a frame of reference within which it can be dealt. This is not to say that this practice of gender stereotyping was not common among the San, but available evidence leads us to believe that their gender boundaries were somewhat more fluid than our own.

This assignment of gender and its accompanying (and assumed) gender role is a dangerous obstruction for researchers. I would argue that it acts as blinders, narrowing both the questions asked and the field of answers perceived before it is appropriate to do so. To immediately view a figure carrying a bow as a male figure, based only on the bow itself, is to eliminate a range of possibilities, from women as actual hunters, to their participation in ritual pre-hunt activities, to their shamanic role. This is, at best, a violation of the responsibilities of the researcher to cast off her/his own cultural baggage when viewing other cultures.

But why the race to assign a sex to figures where sex is not immediately apparent? Suzanne Kessler states in a recent article that ". . . once a gender attribution is made, all further information buttresses that attribution."<sup>51</sup> In other words, slap a gender on a newborn child (or a newly-uncovered work of art) at the same time as its backside is slapped, and everyone will know (or assume that they know) how to deal with it. From Slocum's perspective, it is a rare researcher that will attempt to contradict the powerful myth of "man the hunter": the wholesale acceptance of this myth influences not only the questions asked in the field, but the way any evidence is viewed. Therefore, it is quick and easy to conclude that man = hunter, hunter = bow and arrow,



bow and arrow = man. Now and for all time, whenever we see a bow and arrow in San rock art we can assume that we are seeing a male figure, we can ignore the fluidity of San boundaries in division of labor, slap on our Western (read clear-cut) notion of division of labor by gender, and what is derived is a sloppy piece of research based on our own gender biases to be quoted as "fact." Needless to say, this is a disservice both to ourselves and the groups whose lives we attempt to reconstruct.

While this is not to argue that art precisely imitates life, neither should it be assumed that modern stylistic devices were utilized in rock art. There is no reason not to treat art as a primary historical source, particularly in collaboration with other source material—in this case most likely oral tradition. The danger is in too limited an interpretation of this art; if we are not going to argue that art imitates life, at least let us acknowledge the possibility of more than one interpretation.

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#### NOTES AND REFERENCES

<sup>1</sup>Richard Elphick, *Kraal and Castle: Khoikhoi and the Founding of White South Africa* (New Haven: Yale University Press, 1977), p. 16.

<sup>2</sup>J. David Lewis-Williams, *The Rock Art of Southern Africa* (Cambridge: Cambridge University Press, 1983), p. 11.

<sup>3</sup>*Loc. Cit.*

<sup>4</sup>*Ibid.*, p. 13. I have retained the term "bushmen" in this paper only when it is used in direct quotations.

<sup>5</sup>Edwin N. Wilmsen, *Land Filled with Flies* (Chicago: University of Chicago Press, 1989), pp. 65, 69.

<sup>6</sup>Lorna Marshall, "Kung Bushman Bands," *Africa*, Vol. XXX, No. 4, October 1960, p. 337.

<sup>7</sup>John Marshall, "The Hunters." Watertown, Massachusetts: Documentary Educational Resources; "Bushmen of the Kalahari, Parts I and II." National Geographic Society, 1975.

<sup>8</sup>Lewis-Williams, *Op. Cit.*, p. 21.

<sup>9</sup>Ursula K. LeGuin, *Dancing at the Edge of the World: Thoughts on Words, Women, Places* (New York: Grove Press, 1989), pp. 165-66.

<sup>10</sup>Lewis-Williams, *Op. Cit.*, p. 19.

<sup>11</sup>John Parkington, "Interpreting Paintings Without a Commentary: Meaning and Motive, Content and Composition in the Rock Art of the Western Cape, South Africa," *Antiquity*, Vol. 63, No. 238, March 1989, p. 15.

<sup>12</sup>Richard Lee, *The Dobe !Kung* (New York: CBS College Publishers, 1984), p. 42.

<sup>13</sup>Jane Kephart, "Primitive Woman as Nigger, or, The Origin of the Human Family as viewed through the Role of Women." M. A. dissertation, University of Maryland, 1970, p. 5.

- <sup>14</sup>Tim Maggs (ed.), *Major Rock Paintings of Southern Africa* (Bloomington: Indiana University Press, 1983), p. 68.
- <sup>15</sup>Patricia Draper, "!Kung Women: Contrasts in Sexual Egalitarianism in Foraging and Sedentary Contexts," in Rayna R. Reiter (ed.), *Toward an Anthropology of Women* (New York: Monthly Review Press, 1975), pp. 77-110, esp., pp. 87-88. See also Rhoda H. Halperin, "Ecology and Mode of Production: Seasonal Variation and the Division of Labor by Sex among Hunter-Gatherers," *Journal of Anthropological Research*, 36, 1986, pp. 379-399.
- <sup>16</sup>Abbé Henri Breuil, *The Rock Paintings of Southern Africa, Volume One: The White Lady of the Brandberg* (Paris: Trion Press, 1966), p. 13.
- <sup>17</sup>*Ibid.*, p. 3.
- <sup>18</sup>*Ibid.*, p. 20.
- <sup>19</sup>*Ibid.*, pp. 7-9.
- <sup>20</sup>*Ibid.*, p. 9.
- <sup>21</sup>The White Lady was seen to be leading a group of male figures. ". . . certainly no primitive uncultured people would . . . give such a central position to a woman" (*Ibid.*, p. 12). Breuil was undoubtedly referring to the San with his derogatory terminology. Ironically, the San were seen by many later researchers—accurately or not—as having one of the most egalitarian societies in history. "Most members of the Harvard !Kung Bushman Study Project who have thought about the subject of !Kung women's status agree that !Kung society may be the least sexist of any we have experienced" (Draper, *Op. Cit.*, p.77).
- <sup>22</sup>Maggs, *Op. Cit.*, p. 93.
- <sup>23</sup>A. R. Willcox, *The Rock Art of Africa* (New York: Holmes & Meier, 1984), p. 170.
- <sup>24</sup>Parkington, *Op. Cit.*, p. 15.
- <sup>25</sup>Willcox, *Op. Cit.*, p. 170.
- <sup>26</sup>H. C. Woodhouse, *The Bushman Art of Southern Africa* (Cape Town: Purnell, 1979), p. 109.
- <sup>27</sup>Jalmar and Ione Rudner, *The Hunter and His Art: A Survey of Rock Art in Southern Africa* (Cape Town: C. Struik, 1970), p. 72.
- <sup>28</sup>*Ibid.*, pp. 72-73.
- <sup>29</sup>*Ibid.*, p. 73.
- <sup>30</sup>*Ibid.*, p. 74.
- <sup>31</sup>Willcox, *Op. Cit.*, p. 168.
- <sup>32</sup>Draper, *Op. Cit.*, p. 79.
- <sup>33</sup>*Ibid.*, p. 81.
- <sup>34</sup>*Ibid.*, p. 82.
- <sup>35</sup>Lee, *Op. Cit.*, p. 47.
- <sup>36</sup>*Loc. Cit.*
- <sup>37</sup>Lewis-Williams, *Op. Cit.*, p. 18.
- <sup>38</sup>Sally Slocum, "Woman the Gatherer: Male Bias in Anthropological Research," *Monthly Review Press*, 1975), pp. 36-49, especially p. 43.
- <sup>39</sup>*Ibid.*, p. 48.

<sup>40</sup>Ruby Rohrllich-Leavitt, Barbara Sykes, and Elizabeth Weatherford, "Aboriginal Woman: Male and Female Anthropological Perspectives," in Rayna R. Reiter (ed.), *Toward an Anthropology of Women* (New York: Monthly Review Press), pp. 110-127, especially p. 115.

<sup>41</sup>For a film example of San music and dance, see John Marshall, "Bitter Melons" (Watertown, Mass.: Documentary Educational Resources, 1972).

<sup>42</sup>See, for example, Woodhouse, *Op. Cit.*, pp. 90-91; Lewis-Williams, *Op. Cit.*, p. 68.

<sup>43</sup>Woodhouse, *Op. Cit.*, p. 90.

<sup>44</sup>Lewis-Williams, *Op. Cit.*, p. 68

<sup>45</sup>Lewis-Williams himself states that ". . . medicine men . . . cure, control antelope or make rain . . . [through] trance performance . . . about half the men and a third of the women become trancers" (*Ibid.*, p. 21).

<sup>46</sup>Maggs, *Op. Cit.*, p. 25.

<sup>47</sup>*Ibid.*, p. 53.

<sup>48</sup>Lewis-Williams, *Op. Cit.*, p. 21; Lee, *Op. Cit.*, p. 113.

<sup>49</sup>Lewis-Williams, *Ibid.*, p. 21.

<sup>50</sup>*Ibid.*, p. 66.

<sup>51</sup>Suzanne J. Kessler, "The Medical Construction of Gender: Case Management of Intersexed Infants," *Signs*, Vol. 16, No. 1, Autumn 1990, pp. 3-26, especially 10 fn.

## WOMEN, EDUCATION, AND THE USE OF BANK CREDIT IN NIGERIA: CHALLENGES FOR THE TWENTY-FIRST CENTURY

J. C. Anyanwu

### Introduction

There has been increasing attention on the changing roles of women in most countries. In some nations there is evidence of concrete changes; in others, change has been elusive, being more than a heightened awareness of the circumstances of women's lives.

Indeed, the reproductive function of women traditionally has been the primary basis for defining the roles of women, which have been associated not only with the bearing of children but with a multiplicity of other tasks, including child-rearing and a host of domestic activities. These have most often been seen to be "naturally" the prerogatives of women (i. e., women's situation in society is seen as a function of their biology).<sup>1</sup> Incidentally, all such activities take place in the confines of the household and the immediate family. This directly contrasts with those activities which are generally associated with the roles of men. Such a division has been supported by the theoretical perspective of the traditional sexual division of labor, which posits a sharp segregation of roles according to sex; hence women are seen principally in the roles of wives, mothers, and homemakers, through which they are generally accorded the title "housewives." On the other hand, men are seen essentially as "workers" and main supporters of the members of the household. It is in this sense that Godelier opined that masculine supremacy had its roots in social arrangements which, in order to ensure reproduction, excluded women from the predatory and mobile activities of hunting and warfare.<sup>2</sup> Thus, these activities had the power to regulate the domain of reproduction through kinship structures, symbolic representations and political institutions. Therefore, in most countries, even those in which women's involvement in economic activity is quite evident, women's childbearing role has been emphasized. Both women's activities away from home and the economic importance of their roles in the family have been given only secondary recognition.

In fact, explanatory metatheories, ranging from the putative determinants of psychic structure spun from the clinical genius of Sigmund Freud to the crude animal fantasies of the tigers of the

academic jungle, see men as ultimately superior to women "by nature." These theories are grounded in the brute fact of women's reproductive function, that is, that women are evidently tied to nature by the a-human act of giving birth to humans. In other words, childbirth is seen as an inferior animal activity and the biological curse of femininity. Hence, Firestone opines that if the subjection of women rests on the low value placed on the reproductive function, then the liberation of women depends on the capacity to evade this function, to rely on cybernetic technology to guarantee the survival of the human race.<sup>3</sup> O'Brien, while seeing the reliance on technology to advance productive development as suspect, suggests that men's domination of women arose through discovery of the link between sexuality and reproduction.<sup>4</sup> While owing a great deal to Marx's historicist metatheory and Hegel's dialectics, she dismisses them as reflecting a misogynist attitude toward women that prevailed not only in their time but through recorded history (given that the oppression of women transcends class) and that some of Marx's and Hegel's views were evasive, prejudiced and even wrong. Thus, through dialectics, O'Brien suggests that the actual process of reproduction provides a theoretical framework from which we can constructively view male historical praxis. She also opines that men appear to have two natures, as against women's single one (women are inescapably entwined with nature). Men's second nature is the one they make themselves, the offspring of their fraternal historical praxis—a realm created in freedom. In contrast, women's realm has been fixed theoretically and actually in the private realm, the realm of Nature, Necessity, and Nonfreedom.

Indeed, Rosaldo offers a model of female inequality by proposing that:

- (a) women are universally subordinate to men;
- (b) men are dominant due to their participation in public life and their relegation of women to the domestic sphere; and
- (c) the differential participation of men and women in the public life gives rise not only to universal male authority over women but to a higher valuation of male over female roles.<sup>5</sup>

Rosaldo, therefore, suggests that egalitarian sex relationships can only develop in a society at a time when both sexes share equal participation in the public and domestic spheres. As Lewis notes, differential participation in the public sphere is a symptom rather than a cause of structural inequality.<sup>6</sup> While inequality is manifested in the exclusion of

a group from public life, it is actually generated in the group's unequal access to power and resources in a hierarchically arranged social order.

However, it has been observed that women constitute a vital resource in the rural and urban economies of developing countries. For example, they account for over half the food produced in these areas, and even more in Africa; they constitute one-fourth of the developing nations' industrial labor force; they head one-fourth or more of the families in many of these countries; they usually fetch most of the household's water and fuel wood; and they carry the responsibility for child care and household chores.<sup>7</sup> In spite of this, their contribution is drastically underestimated, partly due to the fact that much of it is home-based and unpaid or unpriced, and partly due to the feeling that women's work often "does not count." The implication is that if policy-makers in these areas do not realize the extent of women's current contribution in national development, then they might also undervalue their potential.

The fact remains that women (especially poor women) can contribute far more to the economy and even to their own welfare if their opportunities to do so were not constrained. Incidentally, the poor (both male and female) suffer the disability of limited, and in some cases non-access, credit and other resources quite apart from education, markets, health care, technology, and information. Unfortunately, current reliance on market forces the world over (Nigeria inclusive, *à la* SAP) cannot help the process of economic development to bring greater earning, learning, better health, etc. to women and their families, since markets will maximize output for given inputs if, and only if, economic agents have full access to resources and information to permit them to respond quickly and effectively to signals. However, due to gender-related constraints, women are unable to respond well, resulting in economic loss. Some of these gender-related problems are rooted in tradition (sometimes codified into law and policy) and biology (the demands of multiple pregnancies), and the need to care for young children.

Thus, long-term improvement in economic productivity and income, as well as women's welfare, can be achieved through a deliberate effort to open up access, giving an equal (where this is lacking) or more equal chance (where they are disadvantaged by gender-related constraints) to resources, amongst others.<sup>8</sup> This does not necessarily mean formulating "women-only" programs, but should involve bringing women into the mainstream of development programs. It was in the pursuance of this that the United Nations declared 1975-1985 as the UN Decade for Women. Since then, efforts have been made by international or multi-lateral agencies, national governments,

non-governmental organizations (NGOs) and donor groups to bring women into the mainstream of economic development.

However, in the Nigerian context there have been complaints and reports of women's low or inadequate access to credit facilities, particularly from banks. Credit is a key element in the modernization process. Not only can credit remove a financial constraint, but it may accelerate the adoption of new technologies as well as the acceleration of national and personal income, quite apart from increasing productivity.<sup>9</sup> Credit facilities are also an integral part of the process of commercialization of the rural economy and a convenient way to redress rural poverty.<sup>10</sup> This, again, becomes pertinent during a period the government is laying emphasis on, and taking measures to transform, the rural communities or the grass-roots level of the economy.

The objectives of this paper can be identified as follows: exposition of the relationship between women's education and national development; highlighting the state of women's education in Nigeria and drawing from empirical work the negative effect of such state of education on their use of bank credit; and proffering policy recommendations as a challenge for the twenty-first century. The further contents of the paper can be adumbrated as follows: Section II examines the women education-national development connection; Section III casts an eye over the state of women education in Nigeria and their use of bank credit; Section IV concludes the paper with policy implications and challenges for the twenty-first century.

### Women, Education, and National Development

In its broadest meaning, education is any process by which an individual gains knowledge or insight, or develops attitudes and or skills. In its strict sense, it is

a process to attain acculturation through which the individual is helped to attain the development of his potentialities, and their maximum activation when necessary, according to the right reason and to achieve thereby his perfect self-fulfillment.<sup>11</sup>

It is concerned with the cultivation of "the whole person," including intellectual, affective, character and psychomotor development.

It is the human resources of any nation, rather than its physical capital and material resources, which ultimately determine the character and pace of its economic and social development. Harbison agrees with this when he opines that

human resources . . . constitute the ultimate basis for the wealth of nations. Capital and natural resources are passive factors of production; human beings are the active agents who accumulate capital, exploit natural resources, build social, economic and political organizations, and carry forward national development. Clearly, a country which is unable to develop the skills and knowledge of its people and to utilize them effectively in the national economy will be unable to develop anything else.<sup>12</sup>

It is the formal educational system that is the major institutional mechanism for developing such human skills and knowledge.

The need for a sound educational system in Nigeria can hardly be over-emphasized. Education makes for a proper development of the innate endowments of an individual. The greatness of any nation—politically, economically, socially, and culturally—to a large extent depends on the standard of education its citizens have been able to attain.

In an era of transition, education serves the purposes of social reconstruction, economic efficiency, cultural change, rural regeneration, social integration, political efficiency, social philosophy, creation of modern men and women, development of manpower resources and the development of individual excellence.

As an instrument for civic responsibility, social reconstruction, and economic development, it is the role of education to promote participation in social improvement; to influence people's ways of doing things to be in accord with the changing times; to improve standards of living; to show ways of preventing sickness and practising sound habits of health, sanitation, and nutrition; to develop the attitudes and habits necessary for adjustment to technology; to develop inquiring minds and modern men; to teach about, inspire, and make available the new ideas; to seek ways of adapting the new to the old so as to avoid disruptive consequences. In short, it is the role of education to adapt such changes to the local conditions and to give the pupil the best grasp of his/her environment so that he/she can improve both his/her own standard of living and that of the society.<sup>13</sup>

One can, therefore, see that education determines in such an important way the roles that individuals (both men and women) are able to play in society. In fact, as Herz emphasized, evidence from developed and developing countries suggests that education may well be the single most effective way to enhance women's economic productivity and promote family well-being.<sup>14</sup> Worldwide, increased education for women is associated with improvement in child health and reduction in family size. In other words, education is probably the



single most important way to enable women to break out of old molds and increase their options. Indeed, the social returns of educating girls—notably better health for future generations and slower population growth—far exceed the private benefits to the parents who pay.<sup>15</sup> For example, in Kenya, the evidence on child health is startling; among uneducated women aged 35-39 in 1989, above 25 per cent of their children had died, compared to 2 per cent of the children of mothers with at least primary education. Educated women below age 35 also tend to prefer smaller families: by 1989, of Kenyan women below age 35, those with at least five years of education have had, on average, fewer than three births, while women with no education have had four to six. The same is generally true in the Nigerian case today, as confirmed by a recent study by Mbanefoh.<sup>16</sup> She discovered that education is a factor that gives women more power than their uneducated counterparts in making decisions regarding spacing of births, whether or not to use birth control devices, and the type to use. On all three variables, more educated than illiterate females make sole decision.

Indeed, Michael has empirically shown that the educational level of the wife has a significant negative association with the number of children.<sup>17</sup> To him, education influences fertility through a number of different channels—income, the price of time, contraceptive efficacy, and the incentive to invest in human capital in children. Also, the role of formal schooling has an additional influence via its effect on the efficiency with which families practice contraception, rather than through its impact on income or the price of time. The argument rests on the relation between education and efficiency in processing information. Since a variety of contraceptive devices are available on the market, and since innovation and technological changes have been relatively rapid in this area, it ought to be true that different levels of formal schooling result in a differential efficiency factor in "producing" children.

At the same time, Leibowitz empirically shows that the rearing and training of children is a relatively highly-productive activity for married women, and their productivity in this activity is enhanced by formal schooling.<sup>18</sup> The result bears directly on the question of intergenerational transfers of wealth. That is, an important role of the educational system is to increase the amount of educational capital not only among those being educated but in their offspring as well, the second effect is especially important for the educational capital invested in women. A significant part of the total return accruing to female schooling may be in the subsequent building of skills, knowledge, etc. that they transmit to their own children.

This result was complemented by Solmon's finding that the coefficient of savings plans, which represents the degree to which such plans are carried out, is generally higher for women with higher levels of educational attainment, a result consistent with the notion that one of the effects of formal schooling is to expand the time horizon of the household and to increase its awareness of the future relative to the present.<sup>19</sup>

In addition, Benson views education as contributing to political democracy.<sup>20</sup> Thus, in a free society, education helps women to develop greater awareness of, and ability to participate effectively in, the democratic process—as evidenced in the number of women seeking elective posts as well as participating in voting exercises.

Michael goes on to demonstrate empirically that female education positively affects the efficiency with which they combine various inputs in order to produce the optimum set of outputs.<sup>21</sup> To him, female education affects productivity largely by way of enhancing the ability to process information, to evaluate new ideas and techniques, to make decision in the face of imperfect information, to acquire new information in a relatively less costly manner, etc. Since this is the case, women with more education should be able to get more output out of a given quantity of inputs.

There is also the view that women's educational attainment and participation in paid employment positively correlates with increased status. Indeed, women's education has a positive effect on their feelings of self-esteem, the value they attach to their personality. They not only learn their worth by observing how others react to them, prize them and blame them, but the higher their social status the more likely they are to evaluate themselves positively. Such self-esteem also constitutes part of other goals as increased equality, social justice and cultural consciousness. In the final analysis, education increases women's self-esteem in relation to work, family, and friends.<sup>22</sup>

Mbanefoh also confirmed that women's educational qualification is positively correlated to their participation in decision-making, and hence educated women are more in control of their domestic activities than their less-qualified counterparts. She also confirmed that the more education women have, the more they are willing to spend on their children's education and food.<sup>23</sup> This has implications for human resources building in terms of nutritional intake and educational training. The findings suggest that the literate appear to better appreciate the value of education and the need for good nutrition. This also underscores the importance of maternal education for the future development of human resources for national development. Furthermore, as Mbanefoh's results revealed, there is a positive correlation between women's education and their income. Most educated women with good

employment and salary levels contribute almost equally with their husbands to household expenditures. Such a phenomenon lessens the financial burden on the man, improves the standard of living and increases the decision-making power of the woman.

#### The State of Women's Education in Nigeria and Women's Use of Bank Credit

According to UNESCO,<sup>24</sup> approximately two-thirds of the world's illiterate adult population are women, and even in countries with a high literacy level women are significantly underrepresented in positions of educational authority. In most nations, curriculum development, instructional design and methodology, administration and textbook authorship are conducted primarily from the perspectives of male educators. Also, at the primary school level 52 per cent of the world's teachers are female,<sup>25</sup> but principals, superintendents and others in decision- and policy-making positions at all levels of schooling are predominantly male.<sup>26</sup> In the same vein, school enrollments and educational attainment levels indicate a continuation of the biases against females, with a disturbing rise in the imbalances: in 1950, there were 27 million more boys than girls enrolled in primary and secondary levels of education; by 1985, there were 80 million more boys than girls enrolled at the same levels, while in developing nations two-thirds of the women over the age of 25 (and about half the men) have never been to school.<sup>27</sup>

In addition, in most nations, females are still under-educated relative both to males and to their own needs. Even in nations which show a commitment to providing more access to education for women, much work remains to be done to improve the quality of education. The question has been posed by Kelly and Elliot as follows:

Does education enable women to widen their roles beyond the household, mitigating the impact of marriage, child bearing, and child rearing on women's participation and status in social, economic, and political life?<sup>28</sup>

Moreover, despite the rhetoric towards equal opportunity to education, Fennema and Ayer have argued that equal access to a male-biased education cannot be construed as an advance for women.<sup>29</sup> Thus, instead of calling for equality in education, we should be seeking equity—allowing for curriculum diversity which addresses the needs of various student constituencies and which takes socially-inherited inequities into account. In other words, we should be concerned with

planning of curricula which not only respect female interests and experience but also challenge gender-dichotomous role and value systems, which place *de facto* limitations on women's aspirations and expectations. Education in many nations so far has demanded that women have the same learning opportunities as men. However, both the overt and covert curricula have issued clear messages that it is men, not women, who are being trained to conduct the world's business;<sup>30</sup> women only need to learn how to cook, clean and care for babies and other people. The basic premises of education continue to reflect patriarchal imperatives. Indeed, since it has been primarily men who have determined the parameters, who have decided what would be problematic, significant, logical and reasonable, not only have women been excluded from the process, but the process itself reinforces the "authority" of men and the "deficiency" of women.<sup>31</sup>

In the Nigerian context, the male-female imbalance, particularly at the tertiary education level, is reflected not only in the numerical strength in participation in selection examinations, but also in admission, and subscription into science and science-related disciplines. For example, with the exception of Anambra, Enugu, Imo, Abia, and Akwa Ibom States, the female enrollment into Nigeria's tertiary institutions falls below expectations. Even in these states, it is not a deliberate attempt nor an encouragement for women's education that yielded that result.

In these states, after primary (in a few cases, secondary) education, the male children prefer to go into business or to learn trade skills for early gainful employment while the women further their education. However, as Mustapha re-echoes,<sup>32</sup> none of the Nigerian states can boast of 40 per cent of female participation in the Joint Matriculation Entrance Examinations—some states like Sokoto could boast of only 11.3 per cent females seeking university admission through the JME examinations. Even states that can boast of about 40 per cent female participation in these examinations, only about 25 per cent of them actually gain admission. Also, most of the female entrants participate in the Humanities and very few of them subscribe to science and science-based disciplines, not to speak of technology and technology-based subjects.

Equally, the rate of dropouts for females from primary to secondary school is alarming, e. g., less than 30 per cent of girls move from primary to secondary school. This high rate of dropouts is attributable to lack of finance, early marriage, improper counselling, inadequate facilities, cultural beliefs/practices, etc. There are social pressures that militate against the educational progress of women. When there is financial crisis in the family, girls are the first to be forced to leave school. It is claimed in a gender-structured society, that

education is crucial in ensuring that males achieve positions of greater economic rewards, powers, prestige, and authority than females.

Although literacy levels had improved with percentage of age group enrollment in primary schools rising from 32 per cent in 1965 to 97 per cent in 1980, a significant proportion of the rural unemployment labor force who are completely illiterate are women.<sup>33</sup> Also, the proportion of females per 100 males of the population in primary and secondary schools in 1965 were 63 and 51 respectively, a situation which improved marginally to 79 and 80 per cent respectively in 1987. Despite the Better Life Program, adult literacy programs and vocational training, preliminary estimates showed that these only improved to 81 and 83 per cent respectively in 1989.

Also, most existing training, unfortunately, accentuates gender inequality, as the only training to which Nigerian women often have access is in the so-called "feminine occupations" of health, nutrition, serving, handicrafts, child care, and home economics. Though these are necessary skills, they do not enable women to participate equally in the development process. Thus, women need to be helped to develop their income-earning capacity, trained in business acumen, leadership, technological development, and decision-making.

A recent survey by this author confirms the educational disadvantage of women with respect to their credit use from commercial banks in Nigeria.<sup>34</sup> The results of the study show that Nigerian women are not really discriminated against on the basis of gender in approving credit applications. Further, there are few women applicants due mainly to lack of awareness of the benefits of credit facilities emanating from limited education (as evidenced by low enrollment and literacy levels), few women in business, and dependence on their husbands as breadwinners. Out of five selected banks, for example, there were 1,277 male credit applicants in 1988 and 1989 while there were only 31 female applicants for the same periods. To further show that discrimination is not a women's problem, out of 378 women surveyed, only 38 applied for credit; however, 23 of them got (some twice or more) on their own merit as their male counterparts.

Another important theme emerging from the study is the role of existing education in socializing women into passivity and the acceptance of a conventional female role. The other theme is the emphasis by women on education for intrinsic results such as personal development as opposed to perceiving education as a path to material and occupational mobility. Both of these aspects may be seen as potentially weakening rather than strengthening female status.

### Policy Implications and Challenges for the Twenty-First Century

The foregoing analysis has far-reaching implications. An important insight gleaned from it is that contrary to popular belief, Nigerian women do not have limited access to commercial bank credit facilities, but rather few of them are aware of them, and are ready and willing to avail themselves of the benefits of such facilities in the banks. The implication is that education, along with income-generating capacity, is perceived as the key to the golden door of success and equal participation in the development process. It is not only true that women need education to be able to participate in the Nigerian society, but it is also true that the nature of the education must be changed as we see in the recommendations below.

Another implication of the analysis is that gender analysis and restructuring eligibility criteria and delivery systems are central to increasing women's participation in credit programs, and to the productive activities those programs support.

It also has implications for monetary and financial policy in a number of respects. First, the monetary authorities should be in a better position to know what might be the likely real effects of their monetary policies geared towards encouraging women in development. Second, analysis of how women make use of bank credit facilities might permit some assessment of the relative effectiveness of various financial instruments in personal or group financing and how the longer-term development of the money market might be best served in an economy that is apparently female population wise. Third, the government could then formulate and implement policies to be incorporated in the operational guidelines of banks and development plans, which would ease women's access to bank credit facilities. Fourth, the Central Bank of Nigeria could subsequently formulate and implement monetary and credit policies and guidelines in the twenty-first century that would not only raise women's access to credit but would also raise their overall participation in the development process. Also, both bank promotional planners and government planners may have to develop target market segments or specific mix designs and programs meant to attract more female borrowers.

We, therefore, proffer the following recommendations:

(a) The Federal Government must spearhead an educational campaign to teach all women that their financial survival may depend on their ability to use their credit rights. In fact, of high priority in increasing women's access to credit facilities is education and information, since most women are either uninformed or ill-informed about credit facilities. Many women are not knowledgeable about the

technicalities employed by banks; hence, educational enlightenment would empower them to prepare good feasibility reports which would better qualify them for bank credit.

Also, it is only education and information that can prevent misappropriation of funds, ensure that women make appropriate returns, and teach them proper accounting procedures, as well as furnish them with better ways of reinvesting profits which would result in expansion for greater effect.

Since little will be achieved without strong government backing given the sensitivity of the issue, sustainable efforts require continued official support from finance and economic development and line ministries, as well as institutions specifically dealing with women, such as the National Commission on Women.

In the process, therefore, government and women organizations should provide training for and administrative support to women in accounting and economic planning, and minimize bureaucratic requirements.

(b) A corollary of the above is the need for curricula review to make room for real literacy or acquisition of critical consciousness. In most advanced nations, education can be a stepping stone to economic self-sufficiency, but in the Nigerian educational system (like in those of other developing nations), in spite of the 6-3-3-4 system, it is a relic of the country's colonial past and irrelevant to the needs of most people, especially women. The education is too general, with the result that women have access only to the lowest paid jobs. Such education is even economically beyond the means of most Nigerians, especially in an era of SAP. Today, if a child is to be educated, preference is given to the male child, who is considered a better asset in terms of financial returns. For the affluent, educating women is an exercise that will raise their price in the marriage market.

Thus, if education is to have any value for women, it must be a means of raising their consciousness about the structures that keep them in a position of powerlessness. Our educational system must provide a climate for such thinking skills to develop and provide women the tools to understand and analyze the true nature of the social, political, and economic systems that govern their lives. If our women are to be agents of change in the society, the education offered to them must be a tool for consciousness-raising and action. This end-result cannot be brought about by learning the 3 Rs or being drilled in nutrition and family planning. Goals should be established to eradicate illiteracy and raise consciousness during the decade for women and development, 1991-2000.

(c) The commercial banks also need to move out to meet and inform the people instead of waiting for women who are too shy to seek professional advice on credit. This will also help to short-circuit the dynamics of gender-based dualism and allow the productivity of both women and men to contribute to the economy as a whole.

(d) Currently, the pedagogical theories underlying the development of most course materials are characterized by an unexamined assumption of sex-neutrality, and a differentiation in learning styles between women and men is virtually ignored. Therefore, the introduction of a more women-centered pedagogy will have to come from educators experienced in and committed to feminist teaching styles, drawing on knowledge gained from involvement in women's affairs and applying that knowledge to evolving curriculum and methodologies of women's education.

(e) Also, for equity in the educational enterprise, it is not merely a question of improving the chances of women to compete in a man's world but there is need for a radical change in the nature of what is being offered. This implies, at least, an equal share in its control, at least an equal share in the determination of what counts as valuable knowledge within it, and at least an equal recognition that what is important about women's experience of the world is as valid as men's. In fact, without such real equity, notions of "equity of opportunities" are essentially rhetorical.

(f) Faculties and schools of education and the social sciences must contribute in the quest for practical solutions to the problems affecting women and their roles. In this sense, they can serve as catalysts for research by identifying areas in need of further exploration. They can by experimentation develop new methodologies and conceptual frameworks which can more realistically deal with gender issues affecting the lives of women in the country. Such "new" approaches should incorporate revised or new assumptions more adequate for the study of the situation of women vis-a-vis men. The objectives of such research include: pursuing applied research based on needs specified by relevant groups of people, including women's; generating teaching data and materials; developing research which can be used to influence policy and planning; encouraging research people's participation in their communities which will ultimately help them to change their situation; encouraging experimentation with innovative research methodologies and dissemination methods.

Also, the faculties and schools can contribute to curriculum development by designing courses or teaching modules which focus on issues peculiar to women and their roles. They can continue to build up



a database on Nigerian women, as well as on women from contrasting or comparable cultures, which will support teaching in the area of women. Thus, both in curricular design and teaching and in research development, women's studies programs would contribute to the understanding of women's role in the economy. In fact, the area of women's studies presents a great challenge to all the social sciences and education disciplines, thereby engendering a recognition of the value of interdisciplinary approaches to a complex topic. It certainly has implications for both men and women, as the roles of women can hardly be changed without a corresponding change in the roles of men.

(g) There is also the need to set up separate women and development studies programs in all our tertiary institutions. The objectives of the programs should include: helping to build and increase women's awareness of development issues throughout the country; promoting active collaboration between all groups and agencies concerned with the integration of women in the socio-economic development of the country; providing opportunities for training and sensitizing people outside of the institutional system as well as through the formal education system, through curriculum development and training of trainers; forging links with women's organizations in the community and disseminating information through these organizations; developing special courses on women's issues to meet the needs of special groups; providing short-term technical assistance in development programs for women in the country; and assisting in the development of pilot projects in the country. It needs to be emphasized that such a study on women must avoid the luxury of narcissism—it must be neither limited nor self-reflexive. Indeed, it must be seen as a means to the end of an accurate understanding of men and women, of sex and gender, of large patterns of human behavior, institutions, ideologies, and arts so as to provide relevant and workable solutions.

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