# Impact of self esteem and marital status on the desire to attain economic empowerment among women in South West, Nigeria

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# Abstract

This study assessed gender inequality in terms of access to education, the job market and reasons why high population of women lack economic empowerment in South West Nigeria. The descriptive survey multistage sampling technique with the use of questionnaires was adopted. A sample of 1200 female participants was selected from five study locations - Epe, Ikere, Ijebu-Ode, Ogbomoso and Osogbo. Two research instruments were used to collect both quantitative and qualitative data for the study. Self-designed Predictors of Economic Empowerment Questionnaire (PREQ) was used for the study, while the Index of Self-Esteem (ISE) by Hudson (1982) was adapted. In order to achieve the objectives of the study, two research questions and two hypotheses were formulated to guide the study. The data generated were statistically analyzed using Statistical Package for Social Sciences (SPSS), Pearson's Product Moment Correlation (PPMC) and One-Way Analysis of Variance (ANOVA) tested at 0.05 level of significance, while Post Hoc Pair-wise Comparison was done. The result revealed that self-esteem and marital status have significant influence on women's economic empowerment. As a result of the findings, it was concluded that efforts should be made to reduce and contain the factors that inhibit women and girls' ability to achieve parity with their male counterparts in education. The findings further drew attention to the need for interventions aimed at promoting women's access to employment thus improving their earning capacity that has the potential of contributing to improved standard of living for the whole family.

Keywords: self esteem; marital status; economic empowerment; women; Nigeria.

# 1. Introduction

Women's education and access to job market are important factors necessary for the achievement of economic empowerment. Economic empowerment for women therefore can be defined as having control over income and other key economic resources, such as access to credit facilities, lands, information technology, decisionmaking; gaining more equality and control over their lives while contributing directly to their children's nutrition, health and education (Blumberg 2004: p.10). Some people see women's desire for economic empowerment as a threat to male dominance, while others see it as undesirable women liberation (Osisanya-Olumuyiwa 1998: p. 15).

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Obviously, a high proportion of women and girls constitute majority of those who lack access to basic education, found themselves exhibiting low self-esteem, spend most of the active adult life confined raising children and performing gender roles and family responsibilities within the household which are unpaid work (Abe 1997: p. 8). This makes them dependent on husbands for finance and usually results in poverty in old age. Furthermore, for the acquired education to transform women's lives there is the need to have unrestricted access to jobs and the capacity to build enduring careers. However, the concept of self comes largely from a person's ideas about her social roles, responsibilities and clarity of the expectations of these roles. Akinwumi (1997) on selfconcept recounted that self-concept is important as it shows to others who we are and to ourselves who we think we are. Self-concept regulates how we behave, our aspirations because we always try to act in ways that are consistent with it. According to Bowman (2003), self is very important, he based some of his assumptions on the premise that self-actualization is critical for all round development in an individual. Self-concept has an energizing effect on behavior and this result in vigorous pursuit of goals that a person sets for herself or believes is worthwhile.

Healthy self-esteem or positive self-regard is about feeling competent and feeling "approved of". It involves the evaluation of the self-concept and is often unrelated to our true abilities. Plummer (2005) asserted that the difference between the perceived self (self-concept) and the "ideal" self gives an indication of self-esteem. Self-esteem can be described as a perception rather than a reality; it can be understood as how much value a person places on herself. David and Colleen (2005) opined that it affects or influences how a person experiences the world, one's aspirations and critical decisions in life.

#### 2. Theory of devaluation of women by Sherry Ortner (1974)

The theory states that women are devalued based on the value placed on them by the culture of their society. Ortner (1974) further posited that women's subordination is universal. In an attempt to provide a general explanation for the "universal devaluation of women", she explained that it is not biology as such that ascribes women to their status in society but the way in which every culture defines and evaluates female biology. Thus, if this universal evaluation changed, then the basis for female subordination would be removed. She observed further that in all societies a higher value is placed on culture than on nature. The universal evaluation of culture as superior to nature is the basic reason for the devaluation of women. This has led to undervaluing the female person, resulting in lower status and lack of economic power which universally is unevenly distributed between men and women. This situation made the education of girls unimportant for several centuries throughout the world.

#### 3. Self-esteem

Self-esteem may be understood as including the feelings and thoughts that an individual has about competence and self-worth, to make a difference through contributions to personal development, to treat self and others with respect. It guides actions and the outcome of the actions in turn affects self-belief. Self-esteem is thus the valuing, the feeling, and it is the person's judgment of self-concept formed whether it reaches personal standards and values. Generally individuals with strong positive self-

esteem do indeed manage their lives more successfully, have higher aspirations as well as more flexible problem-solving strategies (Zimmerman 2006: p.23).

On self- actualization, Thomas (1993) held that human nature is basically good and that people have a natural drive towards self-actualization, which means the achievement of their full potential. He believed that it is natural for human beings to strive for excellence just as plants strive to grow. Empathy, acceptance, active listening, support and authenticity are important to developing positive self-concept. Kleinfield (1992) stated that self-concept has an energizing effect on behavior and results in a vigorous pursuit of goals that the individual believes are worthwhile.

#### 4. Construct of self and self-image

The construct of "self" is used to embrace all attributes of an individual. Oniye (2010), described self as the totality of what an individual can call his or hers. It includes among other things, a system of ideas, attitudes, values and commitments. The self is a person's total subjective environment and also the distinctive centre of experience and significance. The self, constitutes a person's inner world as distinguished from the outer world, consisting of all other people, things and events. It is also opined that self is that private picture each person has that reflects who we think we are, what we feel we can do, and how best we think we can do it in view of value clarification and success orientation. Self-image has a great effect on how an individual goes through life. It influences actual performance and achievement in both personal and professional life. The image we create of ourselves and the self-esteem generated from this image affects our approach to solving life's problems and our success in life. This conception that we hold of ourselves as a result of interaction with significant others and which influence our behavior is known as self-concept (Metcalfe 1990: p. 17).

However, Dansen (2000) pointed out that the self falls into the individual constituents, self-feelings and the action of self-seeking and self-preservation. Maduewesi (1997) identified three components of self-concept- structure, function and quality. The structure of self-concept implies that the terms like rigid or flexible, congruent, simple, or complex, broad or narrow are within his framework. The function of self-concept implies self-evaluation and prediction of success or failure. She found that positive relationship exists between success and social self-concept. An individual who exhibits positive self-concept thinks about successes achieved and good qualities possessed while a person who thinks more about the failures and inadequacies in his or her life may be said to exhibit negative self-concept (Oniye 2010: p.11).

# 5. Gender and occupation

Gender and occupation interact in such a way that they determine the barriers, constraints and opportunities that shape the standard of living of women throughout their life course. Gender roles affect women in such a way that even in old age, they are likely to be taking care of sick family members (unpaid job) while men are more likely to engage in economic activities that provide income. When women spent most of their adult lives doing domestic chores and caring for their family members without building career or keeping steady jobs outside the home, they are likely to be dependent on others for financial support and may be poor in old age. Invariably, occupational positions and career pathways shape the opportunities and constraints that women

encounter in the social structure, which affects resources available to them as they age (Moen, Kim and Hofmeister 2001: pp.11-12).

There are genuine reasons why education is the most important tool for the empowerment of women. Through education, women as well as men become liberated from superstitious, cultural and ignorant beliefs that keep them from taking bold steps to try out new things. Through education women acquire basic functional skills of numeracy and literacy to improve their trading for instance. Non-formal and formal education raises the intellectual capabilities of women and this leads to improvement in their emotional, physical and psychological wellbeing. Through the education of women, the cycle of illiteracy becomes weak and broken as children of educated women are likely to be educated. In the view of Osisanya-Olumuyiwa (1998), education helps women become more effective in performing their numerous roles and to make efficient choices about their roles and responsibilities. These policies continue to make considerable progress towards attaining parity in education but large gender disparities in educational attainment seem to exist and are of concern to sociologists of education, researchers and policy makers. However, beyond this, there has been little emphasis on the control of resources by women as a way to accelerate their status in the society and to reduce poverty. Some International documents such as the Beijing Declaration 1995 Platform for Action, highlights several areas of concern in women's lives, in particular "the advancement of women and the achievement of equality as a matter of human rights and a condition for social justice". The United Nations Convention on the Elimination of all forms of Discrimination Against Women (CEDAW 1979) declared that globally:

- Two thirds of the world's illiterates are women
- More boys than girls attend schools
- Women do twice the amount of unpaid work
- Women's health concerns are often ignored

• Women are vastly underrepresented in politics (United Nations Report 2000: p.20).

Although, there are many international recommendations and policies which successive administrations in Nigeria have ratified to encourage equal opportunities for men and women (FGN 2003: p.16), women and girls still lag behind in education, earning capacities and access to finance.

### 6. Married women and the challenge of career building

Marriage is a long term socially approved sexual union between two people. Marriage usually forms the basis of a family: two or more generations of people related by marriage, birth or adoption who live together and share economic resources (Kingdom 2002: p. 12). The marriage institution is one in which women play a major role and culturally, they are expected to give personal sacrifice to ensure survival of its members. Sex roles within marriage are changing. The stereotype of the wife doing the house work and cooking while the husband goes to work still obtains but is fast giving way to more women seeking paid employment outside the home. Women's expectation towards marriage appears to have changed over time; they expect better treatment in terms of equality and certain level of autonomy within their marriages.

In nearly all cultures, the usual practice is for young adults to look forward to and at some time in the future plan to get married and in most societies, this is the norm. By making marriage "the norm", society puts pressure on those who may not want to get involved. Sociologists have over the years developed models and theories which attempt to explain the purpose and function of marriage. The decision to get married or remain single as an individual and most especially as a female in any society is yet to be personal and sometimes may be mandatory but feminists are of the opinion that it should be personal and may be circumstantial. Some women in order to be able to pursue a life that is uninterrupted by family responsibilities and personal commitment to building their careers in the past, and in present situations chose not to be involved in any form of marriage which should continue to be seen as a personal decision.

### 7. Statement of the problem

It has been observed that women constitute a disadvantaged group in terms of access to education, securing employment and having sustained careers. This has led to many women living in poverty with low self-esteem. In spite of the fact that education had been well established in the South West Nigeria before the nineteenth century, women, compared to men appear to constitute the majority of those who lack basic education and thus, lack economic empowerment. Empowerment through education of women has emerged as an important developmental issue of global dimensions in the past decades (United Nations Report 2000: p. 20; Ezeigbo 1996: p. 23; United Nations Educational & Science Organization 2005: p. 58). Education, known to be an important factor in achieving economic empowerment, had been unavailable to so many women and girls because of cultural and economic factors for a very long time. This unfortunate situation requires concerted research efforts to turn the tide to address the issue of low self-esteem and lack of economic empowerment among women and girls.

# 8. Purpose of the study

The purpose of this study was to access the impact of low self esteem on the desire of women to attain economic empowerment in south west, Nigeria. Specifically, the following objectives were set to achieve this aim:

• Establish whether self-esteem has any relationship with women's desire to attain economic empowerment

• Ascertain whether any differences exist between marital status and women's economic empowerment

**Research Questions** 

The study was designed to address the following research questions

1. Is there any relationship between self-esteem and women's economic empowerment?

2. Are there any differences between marital status and economic empowerment of women?

Hypotheses

1. There is no significant relationship between self-esteem and women's economic empowerment

2. There is no significant difference in marital status and economic empowerment of women

# 9. Methodology

# Area of the study

The study covered women who reside in the South West Nigeria. The six states that make up the region are Ekiti, Lagos, Ogun, Ondo, Oyo and Osun.

# **Research design**

The study adopted a descriptive survey design involving the distribution of copies of the questionnaires for collecting quantitative data without manipulating any variable.

# Population of the study

The target population for the study comprised all women aged from less than 24 years to 55 years and above, literates and illiterates alike who reside in the South West Nigeria. The respondents within the age range were chosen in order to capture the reproductive years, their educational qualifications and work life period.

# Sample and sampling technique

The study adopted a multi-stage sampling technique. The first stage was the selection of the states using simple random sampling technique. The 6 states in the region were written on separate pieces of paper, wrapped, put in a box and selection was done through the hat and draw method. The following 5 states; Ekiti, Lagos, Ogun. Osun and Oyo were selected while the sixth state Ondo was used for the pilot study. The second stage of the sampling procedure involved random selection of one Local Government Area from each of the 5 States. All the Local Government Areas in each of the states were written down on pieces of paper wrapped and put in five separate boxes and one was randomly selected from each box. Thus, Ikere LGA in Ekiti State, Epe LGA in Lagos State, Ijebu-Ode from Ogun State, Osogbo from Osun State and Ogbomoso South LGA from Oyo state were selected. The third stage involved the selection of wards within the selected Local Government Area while the streets were selected through cluster sampling technique, from the streets; houses were selected through systematic sampling method. The rooms in the houses, which were mostly single rooms, were then randomly selected. For the interview schedule, both the literate and the illiterate respondents were selected through purposive sampling method. Of the one thousand, two hundred and twenty - nine (1229) copies of the questionnaires given out in the five states, about 1200 were fully completed from the respondents in all the study locations. This gave a good return rate of the questionnaires.

| States | Ν    | Ν    | %     | No       | of      | Returned | %     |
|--------|------|------|-------|----------|---------|----------|-------|
|        |      |      |       | Question | nnaires |          |       |
| Ondo   | 594  | 239  | 19.45 | 232 (7)  |         |          | 19.33 |
| Ogun   | 642  | 246  | 20.02 | 242 (4)  |         |          | 20.17 |
| Oyo    | 691  | 254  | 20.67 | 247 (7)  |         |          | 20.58 |
| Osun   | 553  | 232  | 18.87 | 227 (5)  |         |          | 18.92 |
| Lagos  | 725  | 258  | 20.99 | 252 (6)  |         |          | 21.00 |
| Total  | 3205 | 1229 | 100   | 1200     |         |          | 100   |

Table no. 1: Distribution of Respondents by States in South West

Table 1 shows the total number of respondents were 1200 from five States in South West Nigeria. Out of 1200 participants, 232 completed and returned the questionnaire from Ondo State, 242 completed and returned the questionnaire from Ogun State, 254 completed and returned the questionnaire from Oyo State, 232 completed and returned the questionnaire from Osun State while 258 completed and returned the questionnaires from Lagos State. However, the figures in bracket were the unreturned questionnaires.

#### Instrumentation

#### Predictors of Economic Empowerment Questionnaire - PREQ

This was a 25-item researcher-designed questionnaire, used to elicit information on the impact of economic empowerment for women in the home. The instrument was in two parts; the first section focused on personal data, information was sought on respondents' marital status, and educational qualifications, occupations, and level, age, and family size. The second part required respondents to indicate the extent to which they agree or disagree with items along levels of strongly agree, agree, disagree, strongly disagree. Using Cronbach Alpha method, the PREQ has a reliability coefficient value of 0.71 when tested during the pilot study, as a result of its high coefficient; the instrument was found to be suitable and reliable for the study. The scoring of the instrument ranged from 4 to 1 for positively worded statements and in reverse order for negatively worded statements.

### Index of Self-Esteem - ISE

The instrument was used to test relevant issues on the level of self-confidence. The ISE is an adopted 20-item version of the scale inventory developed by Hudson (1982) to measure the degree, severity or magnitude of problems associated with an individual's self-esteem. It correlates well with measures such as sense of identity, depression, happiness and scores on generalized contentment scale. Oniye (2010) provided its psychometric properties for Nigerian samples and obtained a concurrent validity of .90, in scale C inter personal sensitivity of .46; scale D - depression of .38 while Hudson, 1982 provided the original psychometric properties for American samples and obtained a co-efficient alpha of 0.93. During the pilot study, the Cronbach alpha value was 0.75, thus confirming the reliability and appropriateness of the instrument for the study. Sample of the items in ISE is presented below; 1 rarely or none of the time, 2- A little of the time 3 - A good part of the time and 4- Most of the time.

# Procedure for data collection

A total of 35 participants were used in the pilot study. The research instruments were administered to the participants. At the end, the responses were collated and data were generated. The data were then subjected to Cronbach Alpha test of internal consistency. The result is presented in Table

| (N=35)      |                 |               |  |  |  |  |
|-------------|-----------------|---------------|--|--|--|--|
| Instruments | Number of Items | Crobach Alpha |  |  |  |  |
| PREQ        | 25              | 0.75          |  |  |  |  |
| ISE         | 20              | 0.76          |  |  |  |  |

Table no. 2: Estimated Values of Cronbach Alpha Reliability of Instruments (N=35)

#### **Data Analysis**

The mean, standard deviation and other statistical procedures employed in the analysis of the data include Analysis of Variance (ANOVA) and Pearson's Product Moment Correlation. Both hypotheses were tested at 0.05 level of significance. The results obtained are presented below.

Hypothesis one

There is no significant relationship between women's self-esteem and economic empowerment.

The hypothesis was tested using Pearson Product Moment Correlation. The results are shown in Table 3 below.

| Table no. 3: Correlation Results of Relationship between Women' Self-Esteem and |
|---|
| Economic Empowerment.   |

| Variables   | Ν    | Mean  | Std.<br>Dv. | r-cal | r-tab | Decision    |  |
|---|------|-------|-------------|-------|-------|-------------|--|
| Economic  | 1200 | 63.44 | 10.70       | 0.078 | 0.062 | Significant |  |
| Empowerment   |      |       |             |       |       |             |  |
| Women's Self-esteem   | 1200 | 52.25 | 7.26        |       |       |             |  |
| *Significant at 0.05; df = 1198; r-cal =0.078; r-critical = 0.062 |      |       |             |       |       |             |  |

Evidence from Table 3, showed that the mean and standard deviation scores of economic empowerment were 63.44 and 10.70 respectively while the mean and standard deviation scores of women self-esteem were 52.25 and 7.26 respectively. The r-calculated value of 0.078 is greater than r-critical value of 0.062, at 0.05 level of significance. Therefore the null hypothesis was rejected which implied that there is a significant relationship between women's self-esteem and economic empowerment of women.

### Hypothesis Two

There is no significant difference in marital status and economic empowerment of women.

Hypothesis three was tested using Analysis Variance and the results are presented in Tables 4, 5 and 6.

| Participants' | Marital | N    | Scores of Economic | Empowerment<br>Standard Deviation |  |
|---------------|---------|------|--------------------|-----------------------------------|--|
| Status        |         |      | Mean               |                                   |  |
| Married       |         | 714  | 59.28              | 10.14                             |  |
| Single        |         | 210  | 69.69              | 8.27                              |  |
| Divorced      |         | 105  | 69.61              | 7.88                              |  |
| Widowed       |         | 72   | 68.44              | 8.75                              |  |
| Separated     |         | 99   | 69.30              | 8.37                              |  |
| Total         |         | 1200 | 67.32              | 8.68                              |  |

Table no. 4. Marital Status and Economic Empowerment

Table 4 shows that out of 1200 respondents for the study, 99 of them were in the separated category had the mean and standard deviation score 69.30 and 8.37 for economic empowerment. 72 respondents who were widowed had the mean and standard deviation scores of 68.44 and 8.75. 105 respondents who were divorced had mean and standard deviation of 69.61 and 7.88 for economic empowerment for women, while 210 of those respondents who were single had the mean and standard deviation scores of 69.99 and 8.27. Also 714 of the respondents who were married had mean and standard deviation scores of 59.28 and 10.14. The data above shows generally that irrespective marital status of respondents, women desire for economic empowerment. However, the respondents that were single, divorced, separated, widowed had more drive towards economic empowerment and were able to seek for any job opportunity and work late hours without any spouse interference unlike those that were married. To ascertain whether marital status has significant influence on economic empowerment, an ANOVA test was conducted and the result of the analysis is presented in Table 5.

 Table no. 5: ANOVA Test between Marital Status of Women and Their Economic

 Empowerment

| Source                 | Type III Sum          | Df   | Mean Square | F        | Sig. |
|------------------------|-----------------------|------|-------------|----------|------|
|                        | of Squares            |      |             |          |      |
| Corrected Model        | 30544.37 <sup>a</sup> | 4    | 7636.09     | 85.76    | .00  |
| Intercept              | 2856146.42            | 1    | 2856146.42  | 32075.87 | .00  |
| Marital Status         | 30544.37              | 4    | 7636.09     | 85.76    | .00  |
| Error                  | 106406.94             | 1195 | 89.04       |          |      |
| <b>Corrected Total</b> | 136951.31             | 1199 |             |          |      |

Table 5 shows that marital status of women have influence on their economic empowerment (F-cal (85.76 P < 0.05) given 4 and 1195 degrees of freedom at 0.05 level of significance. Therefore, hypothesis 2 was rejected. This shows that there is a significant difference between marital status and women economic empowerment. Since there was significant difference between marital status and economic empowerment, Further Post Hoc analysis of data was done to determine which marital status group showed more significant influence on economic empowerment. The result is presented in Table 6.

| Empowerment        |                    |                                |          |           |         |  |  |  |  |
|--------------------|--------------------|--------------------------------|----------|-----------|---------|--|--|--|--|
| (I) Marital        | Scores of          | Scores of Economic Empowerment |          |           |         |  |  |  |  |
| Status             |                    | -                              |          |           |         |  |  |  |  |
|                    |                    |                                |          |           |         |  |  |  |  |
|                    |                    |                                |          |           |         |  |  |  |  |
| (J) Marital Status | (J) Marital Status |                                |          |           |         |  |  |  |  |
|                    | Married            | Single                         | Divorced | Separated | Widowed |  |  |  |  |
| Married            | -                  | -10.71                         | -10.33   | -9.16     | -10.02  |  |  |  |  |
| Single             | 10.71              | -                              | .38      | 1.55      | .68     |  |  |  |  |
| Divorced           | 10.33              | 38                             | -        | 1.16      | .31     |  |  |  |  |
| Separated          | 9.16               | -1.55                          | -1.16    | -         | 86      |  |  |  |  |
| Widowed            | 10.02              | 68                             | 31       | .85       | -       |  |  |  |  |

# Table no. 6: Post–Hoc Analysis of Influence of Marital Status on Economic Empowerment

Table 6 shows that significant influence was found between respondents who were married and those that were single, divorced, separated and widowed with mean difference of -10.71, -10.33, -9.16 and -10.02 (p < 0.05). Also, significant difference was found between respondents that were single and those that were married, divorced, separated and widowed with a mean difference of 10.71, 0.38, 1.55 and 0.68 (p<0.05). Significant difference exists between respondents that were divorced and those that were married, single, separated and widowed with a mean difference was also found between respondent that were separated and those that were married, single, divorced and widowed with a mean difference of 9.16, -1.55, -1.16 and -0.86 (p<0.05). Also, a significant difference exists between respondents that were married, single, divorced and widowed with a mean difference of 9.16, -1.55, -1.16 and -0.86 (p<0.05). Also, a significant difference exists between respondents that were married, single, divorced and separated (p<0.05). Based on the figures above, the result shows that respondents that were single divorced, separated and widowed had a higher economic drive than those who were married. Perhaps marital roles and husbands' demands contributed to married women's limited choices and movement.

### **10. Discussion of Findings**

**Self-esteem:** The findings of the study revealed that self-esteem does have a significant relationship to women's ability to achieve economic empowerment. This could be as a result of self-esteem, self-determination exhibited by women who increase their interest to be empowered. This result supports the findings of Branden (1994) who argued that self-esteem comes from internal sources, such as self-responsibility, self-sufficiency and the knowledge of one's own competence and capacity to deal with obstacles regardless of what other people may think. High level of positive self-esteem leads to a more confident and independent person who will strive to attain economic empowerment. The study also is in agreement with the study of Eyben, Kabeer and Cornwall, (2008) who established that women may experience an increased ability to transform their choices into desired actions, which would lead to the emergence of economic, political, social, and psychological empowerment outcomes. When women build assets and achieve better economic status, they develop higher self-esteem, are more visible in their communities, more mobile, and their children are better fed and educated. On the other hand, it contradicts the findings of (Akinade 1990, Seligman

1995; Akponye 1999). The view of Blascovich and Tomaka (1991) supported the findings that self-esteem can also facilitate the empowerment process because it relates to an individual's sense of value or worth. This could be true because when an individual develops high self-esteem, there is possibility that the individual may have high desire for economic empowerment than those who have low self-esteem.

Marital Status: The result of the analysis revealed that a significant difference does exist among marital status of women and economic empowerment. From the findings it appears that most women who were in the category of single, divorced, widowed and separated had more economic drive than those who were married. This could be as a result of ability to make their decisions without having to seek spousal approval or permission. Having control over their time may also be a contributory factor. The findings are in agreement with the work of Aja-Okorie, (2013) who found out that marital status impacts on women's education and empowerment. In collaboration with this finding, Tomasevski (2005) and Maralani (2008) also found that women regardless of their marital status strive to attain economic empowerment. The result of the finding is also in line with Kumaran (1997) who found out that widows could easily move from one place to the other in search of better life. Hedavat, Marof and Asnarul (2010) also did a study and found out that divorced women have high level of economic empowerment compared to married and widow women. Their finding was based on socio-cultural structure (norms, beliefs, customs and values) of Iran which prevents married women from attending programs without their spouses. Thus, the divorced women have freedom to pursue any career or employment of choice, since they do not need the husband's permission. Therefore, there was a probability that the empowerment level of these women was higher than the married category.

### **11. Recommendations**

On the basis of the findings from the study, the following recommendations are made:

1. Government as well as educational agencies, Non-Governmental Organizations (NGOs) and the media should intensify efforts to ensure that the education of women and girls especially higher education and science education, receive full support and encouragement to enable the nation record great success in women's education.

2. Women, men and the general public should be sensitized through awareness programs on the issue of women having control of their resources to support the idea as this will benefit all the family members. The issue of low self – esteem among women may be reduced through seminars and workshops and the Media to boost their self-confidence. This may help in raising their morale and increase their desire to achieve economic empowerment.

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