Commission on the Status of Women
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Follow-up to the Fourth World Conference on Women and
to the twenty-third special session of the General Assembly
entitled “Women 2000: gender equality, development and
peace for the twenty-first century”

Statement submitted by Tabernacle Worship and Prayer Ministry,
a non-governmental organization in consultative status with the
Economic and Social Council*

The Secretary-General has received the following statement, which is being
circulated in accordance with paragraphs 36 and 37 of Economic and Social Council
resolution 1996/31.

* The present statement is issued without formal editing.
Statement

Promoting gender equality and empowerment of women is the 3rd Millennium Development Goal, a vision that is progressing more slowly than other Millennium Development Goals, such as eradication of poverty and hunger. Women are fifty per cent of the world’s population. They perform two-thirds of the world’s work, yet they receive one-tenth of the world’s income and own one-hundredth of the world’s property. Women represent 70 per cent of the world’s one billion poorest people. Bridging the gender equality gap requires two main pillars: education and partnership for development targeted towards women.

Pillar I: Education

Nigeria has the world’s highest rate of out-of-school children of primary grade level. Universal Basic Education Commission, launched in 1999 Millennium Development Goal 2, put the country on track to meet goals for universal education, states "progress was hampered by lack of an enabling law to execute certain aspects of the program."

In 2004, The Universal Basic Education Act was passed to make provision for basic education comprising of Early Childhood Care and Education, Primary and Junior Secondary Education. The financing of basic education is the responsibility of State and Local Governments and unfortunately, for about a third of the year and more, schools are closed due to strikes and other union actions.

The Alamajiri model of education for indigent children (primarily in the Islamic north) is one example of efforts within the established contexts. While it expanded educational access for many youth, cultural norms exempted girls from education. In the south, limitation to education for girls is also not unusual. Families, when constrained economically, are more likely to send the boys to school than girls. Nigeria recently became 54th Developing Country Partner of the Global Partnership for Education, its only activity regarding Global Partnership for Development engaged in so far, and the country still lags behind all the other Millennium Development Goals.

Action plans must include policy changes regarding religious and cultural limitations on education for girls. In addition, overcoming general barriers to education such as hunger, poverty, and transportation must also be addressed. Low teacher to pupil ratio and lack of provision of school materials have also served as a major handicap to quality education. Seed grants are needed to make special provision for the education of girls, training of teachers and supply of school materials. Education will enlighten women of their rights and possibilities. It will embolden them to prevent, resist, and respond to violence. Educational institutions can provide services such as organized community activities that will address violence prevention, and create facilities that can provide relief and safety for women in violent situations. Education will empower women beyond the frequent resignation passed on by generations of mothers that ‘a woman must endure’.

Education can also bring more women into positions of power, better positioning them to influence policies that will help prevent violence. Investing in the education of girls will produce women of the future that will be armed with empowerment and improved productivity. It is equally important to educate boys and men of the need to protect their female family members against violence,
starting from within the home. Fostering societies with fuller participation from all citizens is sustainable development.

**Pillar II: Partnership for Global Development and Entrepreneurship of Women**

Global Partnership for Development is Millennium Development Goal 8. Of the targets set to achieve Millennium Development Goals Goal 8, Target 8B and 8A are of particular relevance to the empowerment of women. Target 8.B: Address the special needs of least developed countries. Target 8.A: Develop further an open, rule-based, predictable, non-discriminatory trading and financial system.

Many women in Nigeria are entrepreneurs on a small scale, operating their small businesses to sustain their families. They are often challenged by limited resources to sustain and expand their businesses. Few of them have collateral to establish loans or sources of funds to purchase needed raw materials. Empowering women as entrepreneurs increases their ability to access sustainable revenue and resources, and knowing that they are able to provide for themselves and their children will help to increase their confidence to resist violence.

Establishing small business loan systems to encourage women to increase their productivity through community cooperation and contributions is essential. Groups of ten women may be encouraged with an initial seed grant distributed to each of them with the provision that if they return the seed with their profit, they become eligible for additional seed. For example: A seed grant of 200 dollars to ten women at 20 dollars each given over a month. For every dollar profit returned, half the profit is returned as additional seed. For example, A returns $30 at the end one month, she should be given 25 as seed grant for the second month and 5 dollars returned to the pool. If only the capital and no profit are returned, the individual does not qualify for a second loan. This can be repeated until the initial 20 dollars is recovered from each individual. From the profit returned over a six-month period, another group of ten can be started.

This practice exists in many areas of Nigeria. It is known as ‘ajo’ among the Yorubas and the concept can be utilized as the basis for starting a community bank system. The guidelines should be administered by a regional committee accountable to the United Nations and through whom the seed grant is disbursed but implemented by a ‘within the group leader’. This allows the small group of ten to be self-monitoring, give each other positive cultural peer pressure that can serve as control and a ‘policing’ effect among the members. Allowing time between establishing subsequent groups allows the recouping of the initial seed money but in addition puts community pressure on the group of ten to perform in order that another group of ten may benefit from the community loan. The grassroots nature of the program and preexisting relationships in the community encourage accountability.

Cultural system can be harnessed to increase the productivity and financial capability of women, provide sustainability of their businesses as individuals and as communities. Integrating existing cultural strengths with innovative development programs helps ensure engaged, sustainable communities. Education, empowerment, and partnerships pay dividends in multiples — for individuals, communities, and societies, more importantly on women and girls.