

Gender Inequality and Women's Development in Maiduguri Metropolitan Council, Nigeria: Implications for Education and Employment

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Abstract

Gender inequality remains a persistent global challenge that undermines inclusive development and limits women's full participation in socio-economic and political processes, particularly in developing regions. In Nigeria, and especially in the northern part of the country, entrenched socio-cultural and economic factors continue to restrict women's access to education and economic opportunities. This study examines the effect of gender inequality on women's development in Maiduguri Metropolitan Council, Borno State, Nigeria. Anchored on Liberal Feminist Theory, the study adopts a mixed-method research design, combining quantitative data from structured questionnaires with qualitative insights from Key Informant Interviews and secondary data sources. A sample size of 400 respondents was drawn from a population of 154,432 women using the Taro Yamane formula. Data were analyzed using descriptive statistics and Chi-square tests at a 5% level of significance, while qualitative data were analyzed thematically. The findings reveal that gender inequality significantly constrains women's access to employment opportunities and credit facilities, while also moderately affecting access to education. Key factors identified include cultural practices, early marriage, poverty, lack of collateral, and limited financial inclusion. The study further establishes a strong interconnection between educational deprivation and economic marginalization among women. The study concludes that gender inequality in Maiduguri is multidimensional, structural, cultural, economic, and psychological, and poses a major constraint to women's development. It recommends policy reforms, expansion of girl-child education, gender-sensitive financial inclusion, and cultural reorientation to promote inclusive and sustainable development.

Keywords: Gender Inequality, Women Development, Education, Employment, Maiduguri

1. Introduction

Gender refers to the socially and culturally constructed roles, behaviours, attributes, and expectations that a society considers appropriate for men and women (World Health Organization, 2020). While biological sex distinguishes males and females based on physiological characteristics, gender encompasses broader social dimensions such as roles, responsibilities, behavioural expectations, and power relations (Oakley, 1972; WHO, 2020). These socially constructed roles often define access to resources, opportunities, and decision-making power within society.

Gender inequality, therefore, describes a condition in which individuals, particularly women, do not enjoy equal rights, responsibilities, and opportunities as men across social, economic, political, and cultural spheres (Evans, 2013; United Nations Development Programme, 2022). It manifests in disparities in access to education, employment, income, property ownership, and participation in governance. Scholars argue that gender inequality is an ideological and structural phenomenon that cuts across socio-economic and political systems, thereby limiting women's full participation in sustainable development (Kabeer, 2013; World Bank, 2012). Within the context of this study, gender inequality is conceptualized as discrimination in access to productive resources such as education, credit facilities, and employment opportunities, as well as limited control over income and exclusion from decision-making processes.

The role of women in national development is widely acknowledged in both theoretical and empirical literature. Women contribute significantly to household welfare, agricultural production, and economic development (Food and Agriculture Organization, 2011). In many developing countries, including Nigeria, women constitute a substantial proportion of the agricultural workforce and are actively involved in informal economic activities such as petty trading and small-scale enterprises (World Bank, 2012). At the household level, women play critical roles in child upbringing, family care, and socialization processes, which are essential for human capital development (UNESCO, 2014). Increasingly, women are also participating in formal sectors such as banking, education, and public administration, thereby contributing to national economic growth and governance.

Despite these contributions, gender-based exclusion remains pervasive, particularly in developing societies. In Nigeria, entrenched cultural norms and patriarchal structures often position women as subordinate to men, thereby limiting their access to education, economic resources, and political participation (Aina, 2012; National Population Commission & ICF, 2018). Gender roles are often socially constructed and transmitted across generations, reinforcing discriminatory practices such as early marriage, preference for male education, and restrictions on women's public engagement (UNICEF, 2020). These practices contribute to the marginalization of women in critical sectors, including governance and the labour market.

Globally, efforts to address gender inequality have been reinforced through international frameworks such as the Convention on the Elimination of All Forms of Discrimination Against Women, which advocates for equal rights and opportunities for women. Nigeria is a signatory to this convention; however, significant disparities persist in practice, particularly in Northern Nigeria, where socio-cultural and religious factors continue to shape gender relations (World Bank, 2020). Empirical evidence indicates that women in Northern Nigeria experience lower levels of educational attainment, higher rates of poverty, and limited access to economic opportunities compared to their male counterparts (NPC & ICF, 2018; UNESCO, 2014).

In Maiduguri Metropolitan Council of Borno State, these challenges are particularly pronounced. Women in the area face multiple forms of discrimination that limit their ability to realize their full potential. These include low educational attainment, restricted access to employment opportunities, limited ownership of assets, and socio-cultural practices such as early marriage and gender role stereotyping (Okafor, 2010; Daura et al., 2023). Consequently, women are often confined to informal and low-income activities, with minimal participation in formal economic and political structures. This situation not only undermines women's development but also constrains overall socio-economic progress in the region.

The persistence of these inequalities raises critical concerns regarding inclusive development and social justice. Despite various policy interventions and international commitments, gender disparities in education and employment remain significant, particularly in Northern Nigeria. This underscores the need for empirical investigation into the specific ways in which gender inequality affects women's development at the local level.

It is against this background that this study examines the effect of gender inequality on women's development in Maiduguri Metropolitan Council, with particular focus on access to education and employment opportunities.

1.1 Objective of the Study

The main objective of the study is to assess the impact of gender inequality on women development in Maiduguri Metropolitan Council. The specific objectives are to:

- i. examine the impact of gender inequality on accessibility to women educational opportunities; and
- ii. examine the impact of gender inequality on accessibility to women employment opportunities.

2.0 Literature Review

2.1 Gender Inequality and Women's Education

Globally, education is widely recognized as a fundamental human right and a critical driver of sustainable development. In developed countries, significant progress has been made toward achieving gender parity in education, largely due to strong institutional frameworks, inclusive policies, and sustained advocacy for gender equality (UNESCO, 2014). However, even within these contexts, subtle forms of gender bias persist, particularly in subject choices and career pathways, reflecting the enduring influence of social norms on educational outcomes (OECD, 2019).

In developing countries, the situation is markedly different. Structural inequalities, poverty, and socio-cultural practices continue to limit girls' access to education. The World Bank (2012) notes that girls are more likely than boys to be excluded from schooling due to economic constraints, early marriage, and household responsibilities. These barriers are not merely economic but are deeply embedded in societal expectations regarding gender roles. As observed by Kabeer (2013), gender inequality in education reflects broader power imbalances that restrict women's agency and participation in decision-making processes.

Across Africa, the challenge of gender inequality in education remains significant despite policy efforts and international commitments. The African Development Bank (2013) highlights that socio-cultural norms—such as early marriage, childbearing, and gender-biased division of labour—continue to curtail girls' educational attainment. In many African societies, girls are expected to assume domestic responsibilities at an early age, which limits their ability to attend and complete school. This situation is further compounded by inadequate educational infrastructure and limited access to quality learning resources.

In Nigeria, particularly in the northern region, gender disparities in education are more pronounced. Empirical evidence indicates that cultural practices, religious beliefs, and economic hardship significantly influence female educational participation (NPC & ICF, 2018; UNICEF, 2020). According to the Nigeria Demographic and Health Survey, a substantial proportion of girls in Northern Nigeria have little or no formal education compared to boys, reflecting persistent gender gaps (NPC & ICF, 2018). Studies conducted in Maiduguri have similarly identified early marriage, poverty, and parental preference for male education as major barriers to girls' schooling (Okafor, 2010).

The consequences of gender inequality in education extend beyond individual outcomes to broader societal implications. Scholars such as Bamberger (2011), Cagatay (2012), and Kabeer (2013) argue that limited access to education perpetuates gender-based violence, economic dependency, and social exclusion. Furthermore, Safilios-Rothschild (2011) emphasizes that educational deprivation among women contributes to intergenerational poverty, as uneducated mothers are less able to invest in the health, nutrition, and education of their children. Supporting this view, Klasen (2012) and Ghosh (2010) note that gender inequality in education creates a vicious cycle in which poverty and limited opportunities are transmitted across generations.

Thus, the literature demonstrates that gender inequality in education is a multidimensional issue shaped by structural, cultural, and economic factors, particularly in developing contexts such as Northern Nigeria.

2.2 Gender Inequality and Women's Access to Employment Opportunities

At the global level, women's participation in the labour market has improved over time; however, significant gender disparities persist in employment opportunities, wages, and working conditions. Even in developed economies, women are often concentrated in lower-paying sectors and underrepresented in leadership positions (International Labour Organization, 2018). This indicates that gender inequality in employment is not only a problem of access but also of quality and equity.

In developing countries, the challenges are more pronounced due to structural economic constraints and entrenched gender norms. The United Nations Development Programme (2012) reports that women are significantly less likely than men to secure paid employment, with many engaged in informal and vulnerable forms of work. Factors such as limited education, occupational segregation, and unpaid care responsibilities restrict women's ability to participate fully in the labour market.

Across Africa, women's employment is largely concentrated in informal sectors characterized by low income, job insecurity, and limited social protection (ILO, 2018). Cultural expectations often assign women primary responsibility for household and caregiving duties, thereby reducing the time and energy available for income-generating activities. Additionally, systemic barriers such as limited access to credit, land ownership, and productive resources further constrain women's economic participation (World Bank, 2012).

In Nigeria, gender inequality in employment remains a critical issue. Despite being active contributors to the economy, women are disproportionately represented in low-income and informal occupations (National Bureau of Statistics, 2019). Data indicate that women are less likely to be employed in formal sectors and are often excluded from decision-making positions. The Federal Office of Statistics (2008) reported that only a small percentage of women are engaged in professional and managerial roles, reflecting structural inequalities in the labour market.

In Northern Nigeria, these challenges are exacerbated by socio-cultural and religious factors. Women's mobility and participation in formal employment are often restricted, limiting their economic independence (Aina, 2012; Okafor, 2010). Furthermore, gender-based disparities in access to education directly affect employment opportunities, as lower educational attainment reduces women's competitiveness in the labour market.

Another critical dimension of gender inequality in employment is income disparity. Despite international conventions such as those of the International Labour Organization, women in Nigeria often earn significantly less than men for similar work (ILO, 2018). This wage gap reflects both structural discrimination and occupational segregation.

In conclusion, the literature indicates that gender inequality in employment is deeply interconnected with educational disparities, cultural norms, and institutional barriers. Addressing these challenges requires comprehensive strategies that promote equal access to education, enhance women's skills and capacities, and reform labour market structures to ensure inclusivity and equity.

2.3 Liberal Feminist Theory

Liberal feminist theory has its intellectual roots in the classical liberal tradition and the social contract theories of the 17th and 18th centuries, particularly the works of thinkers such as John Locke and Jean-Jacques Rousseau, who emphasized individual rights, freedom, and equality (Tong, 2009). Early feminist advocates such as Mary Wollstonecraft (1792) laid the foundation for liberal feminism by arguing for women's access to education and equal rights within society. The theory gained prominence in the mid-20th century, particularly during the civil rights movements of the 1950s and 1960s, with influential contributions from scholars such as Betty Friedan, whose work *The Feminine Mystique* (1963) highlighted systemic discrimination against women.

Liberal feminism is an individualistic strand of feminist theory that emphasizes equal rights, opportunities, and freedoms for women and men within existing social and political structures (Hooks, 2000; Tong, 2009). It is grounded in the belief that women are not inherently inferior to men but are disadvantaged due to discriminatory laws, socialization processes, and institutional barriers that perpetuate patriarchy. According to liberal feminists, inequality arises because society assigns different roles and expectations to men and women, thereby limiting women's access to education, employment, and decision-making opportunities (Jaggar, 1983).

Central to liberal feminist thought is the principle that all individuals are equal and should have equal access to opportunities, regardless of gender. Liberal feminists argue that women possess the same intellectual and rational capacities as men and should therefore be granted equal participation in political, economic, and social spheres (Wollstonecraft, 1792; Friedan, 1963). The theory advocates for reforms through legal and institutional means, including policies that promote equal pay, anti-discrimination laws, and access to education and employment. By removing structural barriers, liberal feminism seeks to challenge patriarchal systems and create a more inclusive and equitable society.

Furthermore, liberal feminism conceptualizes freedom as personal autonomy, emphasizing the right of individuals, particularly women to make choices about their lives without undue restrictions (Tong, 2009). It assigns a critical role to the state as an agent of change, responsible for enacting and enforcing laws that protect individual rights and promote equality. In this regard, liberal feminists view government institutions as essential partners in advancing women's empowerment and dismantling gender-based discrimination.

The relevance of liberal feminist theory to this study lies in its focus on equal access to opportunities and removal of institutional barriers. The theory provides a useful framework for understanding how gender inequality in Maiduguri Metropolitan Council limits women's access to education and employment. It underscores the need for policy reforms, social reorientation, and institutional support to enable women to achieve their full potential and actively contribute to socio-economic development.

3. Methodology of the Study

The study adopted a mixed-method research design, integrating both quantitative and qualitative approaches to comprehensively examine the effect of gender inequality on women's development in Maiduguri Metropolitan Council. Primary data were collected through structured questionnaires and Key Informant Interviews (KII). The questionnaire, designed on a five-point Likert scale, captured responses on educational access, employment opportunities, and economic participation. The qualitative component involved semi-structured interviews with selected stakeholders, including officials from the Ministry of Women Affairs, women advocacy groups, and market women leaders, to provide deeper insights into cultural, institutional, and socio-economic barriers affecting women.

The population of the study comprised 154,432 women in Maiduguri Metropolitan Council, from which a sample size of 400 respondents was determined using the Taro Yamane (1967) formula. A multi-stage sampling technique was employed, beginning with stratified sampling to categorize respondents into relevant groups such as women political office holders, women advocacy groups, Ministry of Women Affairs staff, and market women associations. Thereafter, purposive sampling was used to select respondents considered knowledgeable and relevant to the study. Key informants for the interview were also purposively selected based on their expertise and involvement in gender-related issues.

In addition to primary data, secondary data were obtained from official records, institutional reports, and existing literature, particularly data on women's education, employment, and political participation in Maiduguri Metropolitan Council. Quantitative data were analyzed using descriptive statistics such as frequencies and percentages, while hypotheses were tested using Chi-square (χ^2) with the aid of SPSS Version 22 at a 5% level of significance. Qualitative data from interviews were analyzed thematically to

identify recurring patterns and themes, while secondary data were subjected to content analysis to support triangulation and enhance the robustness of the findings.

4. Results and Findings

4.1 Gender inequality and accessibility of women educational opportunities

This section sought to examine the impact of gender inequality and accessibility of women educational opportunities.

Table 4.1: Impact of gender inequality on accessibility of women to educational opportunities

S/n	Statement	SA	A	U	D	SD	Total
1.	Women enrolment in all three levels of education is outnumbered by that of men due to cultural and religion practice	130 (32.6%)	182 (45.5%)	45 (11.2%)	29 (7.3%)	14 (3.4%)	400 100%
2.	Poverty is more rampant among women in Maiduguri metropolitan because of discrimination in education opportunities.	83 (20.7%)	164 (41.1%)	79 (19.7%)	52 (12.9%)	22 (5.6%)	400 100%
3.	Women are underrepresented in educational access, especially in Maiduguri Metropolis where early marriage is practice.	108 (27.0%)	184 (46.1%)	40 (10.0%)	50 (12.4%)	18 (4.5%)	400 100%
4.	Education gives women the opportunity to be less dependent on men and to have more control over their sexual and reproductive health.	96 (24.2%)	178 (44.4%)	56 (14.0%)	50 (12.4%)	20 (5.0%)	400 100%
5.	Women are far from enjoying equal right in the labour market, due to their domestic burden and low educational attainment.	83 (20.8%)	144 (36.0%)	70 (17.4%)	83 (20.8%)	20 (5.0%)	400 100%

Source: Field Survey, 2025

The data presented in Table 4.1 reveal a strong perception among respondents that gender inequality significantly constrains women's access to educational opportunities in Maiduguri Metropolitan Council. Across all five statements, a clear majority of respondents either strongly agreed or agreed, indicating widespread acknowledgement of systemic barriers affecting women's educational advancement.

For Statement 1, a combined 78.1% (32.6% strongly agree; 45.5% agree) of respondents affirmed that women's enrolment across all levels of education is lower than that of men due to cultural and religious practices. This dominant response suggests that socio-cultural norms remain deeply entrenched and continue to prioritize male education over female education. The relatively low proportion of disagreement (10.7%) reinforces the consensus that cultural factors are a major determinant of educational inequality.

Similarly, Statement 2 shows that 61.8% of respondents agree that poverty is more prevalent among women due to discrimination in educational opportunities. This highlights a cyclical relationship between education and poverty—limited access to education reduces women's economic prospects, which in turn perpetuates poverty. The notable proportion of undecided respondents (19.7%) may indicate varying experiences or awareness levels regarding the link between education and poverty.

In Statement 3, a substantial 73.1% of respondents agreed that women are underrepresented in educational access, particularly due to early marriage practices. This finding underscores the role of early marriage as a structural barrier that truncates girls' educational trajectories. It reflects how cultural practices directly interfere with human capital development among women in the study area.

The table further demonstrates that 68.6% of respondents recognize education as a tool for empowering women, particularly in reducing dependency on men and enhancing control over reproductive health. This indicates a strong awareness of the transformative role of education in improving women's autonomy and overall well-being. It also suggests that increasing access to education could yield broader social and health benefits.

However, Statement 5 presents a slightly more divided response. While a majority (56.8%) agreed that women face inequality in the labour market due to low educational attainment and domestic burdens, a significant proportion (25.8%) disagreed. This divergence may reflect differences in individual experiences or perceptions of labour market dynamics. Nonetheless, the overall trend still points toward the interconnectedness of education and employment inequality.

From a theoretical perspective, these findings strongly align with Liberal Feminist Theory, which argues that gender inequality arises from institutional barriers and unequal access to opportunities such as education. The data support the notion that discriminatory cultural norms, early marriage, and economic constraints systematically limit women's ability to compete on equal footing with men.

In a nutshell, the analysis demonstrates that gender inequality in Maiduguri is not only a social issue but also a structural one, embedded in cultural practices and economic conditions. Addressing these challenges requires comprehensive interventions, including policy reforms, educational expansion, and societal reorientation toward gender equality.

4.2 Gender inequality and women accessibility to employment opportunities

This section sought to examine the impact of gender inequality on women accessibility to employment opportunities in Maiduguri Metropolitan Council.

Table 4.2: Impact of gender inequality on women accessibility to credit facilities in Maiduguri Metropolitan Council

S/n	Statement	SA	A	U	D	SD	Total
1.	Access to eligibility requirement such as bank account deny women from credit facility.	90 (22.5%)	219 (54.7%)	45 (11.2%)	31 (7.7%)	15 (3.9%)	400 100%
2.	Women without collateral security such as houses, land etc affect their credit facility.	85 (21.3%)	178 (44.4%)	50 (12.4%)	65 (16.3%)	22 (5.6%)	400 100%
3.	Women lack self-esteem and confidence in seeking for institutional finance assistance.	130 (32.6%)	182 (45.5%)	45 (11.2%)	29 (7.3%)	14 (3.4%)	400 100%

Source: Field Survey, 2025

The results presented in Table 4.2 indicate that gender inequality significantly constrains women's access to credit facilities in Maiduguri Metropolitan Council. The responses across all three statements reveal a strong consensus that structural, economic, and psychological barriers collectively limit women's financial inclusion.

For Statement 1, a substantial majority of respondents (77.2%: 22.5% strongly agree; 54.7% agree) indicated that eligibility requirements, such as ownership of a bank account, restrict women's access to

credit facilities. This suggests that formal financial systems are not sufficiently inclusive, as many women may lack access to banking services due to socio-economic disadvantages. The relatively low level of disagreement (11.6%) reinforces the widespread perception that institutional requirements unintentionally exclude women from financial opportunities.

Similarly, Statement 2 shows that 65.7% of respondents agreed that lack of collateral security—such as land and property ownership—negatively affects women’s ability to obtain credit. This finding highlights a critical structural issue: women’s limited ownership of productive assets. Since financial institutions often require collateral as a condition for lending, women are disproportionately disadvantaged due to existing property ownership inequalities. The moderate level of disagreement (21.9%) may reflect variations in access among different socio-economic groups, but the dominant trend still confirms systemic exclusion.

In Statement 3, an overwhelming 78.1% of respondents agreed that women’s lack of self-esteem and confidence affects their willingness to seek institutional financial assistance. This introduces a psychological dimension to the analysis, suggesting that beyond structural barriers, internalized social norms and gender socialization also play a role in limiting women’s economic participation. The low level of disagreement (10.7%) indicates strong agreement on this issue across respondents.

From a theoretical standpoint, these findings strongly support the assumptions of Liberal Feminist Theory, which posits that gender inequality is sustained through institutional constraints and socialization processes that restrict women’s access to opportunities. The barriers identified financial requirements, lack of asset ownership, and reduced self-confidence reflect both systemic discrimination and socially constructed limitations imposed on women.

Furthermore, the results reveal an important interconnection between education, economic empowerment, and financial inclusion. Women who lack access to education are less likely to secure formal employment, acquire assets, or develop the confidence needed to engage with financial institutions. This reinforces the broader argument that gender inequality operates as a multi-dimensional phenomenon affecting various aspects of women’s development.

Overall, the analysis demonstrates that improving women’s access to credit facilities in Maiduguri requires more than financial sector reforms. It necessitates comprehensive strategies, including policy interventions to enhance women’s property rights, expansion of financial literacy programmes, and the promotion of inclusive banking systems that reduce entry barriers for women. Addressing both structural and psychological constraints is essential for achieving meaningful gender equality and sustainable development.

4.3 Discussion of Findings

4.3.1 Gender Inequality and Women’s Access to Education

The results from Table 4.1 indicate that a significant majority of respondents agree that cultural and religious practices, poverty, and early marriage limit women’s access to education. This finding is strongly supported by secondary data from the study area, which show that female enrolment across primary, secondary, and tertiary levels remains consistently lower than that of males due to entrenched socio-cultural norms .

Interview responses further revealed that many women in Maiduguri are withdrawn from school at an early age due to marriage or domestic responsibilities. Respondents emphasized that “girls are often seen as temporary members of the family, and investing in their education is perceived as less important.” This perception reflects deep-rooted patriarchal values that prioritize male education over female education.

These findings align with empirical studies in Northern Nigeria, which identify early marriage, poverty, and religious interpretations as major barriers to girls’ education (UNICEF, 2020; NPC & ICF, 2018). The

Nigeria Demographic and Health Survey reports that a large proportion of women in Northern Nigeria have little or no formal education, reinforcing the pattern observed in this study (NPC & ICF, 2018).

Furthermore, the study found a strong relationship between poverty and limited access to education. Secondary data indicate that women in Maiduguri are disproportionately affected by poverty, which reduces their ability to access educational opportunities and perpetuates dependency. Interview participants also noted that families facing economic hardship often prioritize boys' education while engaging girls in income-generating or domestic activities.

From a theoretical perspective, these findings support Liberal Feminist Theory, which posits that unequal access to education is a fundamental barrier to women's empowerment. The denial of educational opportunities limits women's capacity to participate fully in economic and political life, thereby reinforcing gender inequality.

4.3.2 Gender Inequality and Women's Access to Employment Opportunities

The findings from Table 4.2 reveal that gender inequality significantly affects women's access to credit facilities and employment opportunities. A majority of respondents agreed that lack of collateral, limited access to banking services, and low self-confidence hinder women's ability to access financial resources.

Secondary data from the study further confirm that women in Maiduguri are predominantly engaged in informal and low-income activities, with limited representation in formal employment sectors. Records on employment in the area show that women are concentrated in petty trading and small-scale enterprises, which offer minimal financial security and limited opportunities for growth.

Interview findings provide deeper insight into these constraints. Respondents highlighted that:

- Women rarely own land or property, making it difficult to secure loans
- Financial institutions often require collateral that women cannot provide
- Cultural norms discourage women from engaging in formal employment

These findings are consistent with national and regional evidence. According to the National Bureau of Statistics (2019), women in Nigeria are disproportionately represented in informal employment and are less likely to access formal financial services. Similarly, studies in Northern Nigeria indicate that women's economic participation is constrained by limited access to education, credit, and productive resources (Aina, 2012; Okafor, 2010).

The psychological dimension identified in this study—particularly lack of confidence—also reflects the impact of long-standing socialization processes. Interview responses suggest that many women internalize societal expectations that limit their aspirations and participation in economic activities. This aligns with broader literature emphasizing the role of gender norms in shaping economic behaviour.

An important insight from this study is the strong interconnection between educational and economic inequality. Secondary data and interview responses consistently indicate that limited access to education reduces women's employability, restricts their income-generating opportunities, and weakens their economic independence.

This relationship creates a cycle of disadvantage, where:

- Limited education → reduced employment opportunities
- Reduced income → continued poverty
- Poverty → restricted access to education for future generations

This finding is consistent with Klasen (2012), who argues that gender inequality in education undermines economic growth and human development. It also supports the World Bank (2012) position that empowering women through education and economic inclusion is essential for sustainable development.

Beyond education and employment, secondary data from the study reveal that gender inequality also affects women's participation in politics and societal decision-making. Records show that women remain underrepresented in political offices in Borno State, reflecting broader structural inequalities.

Interview participants emphasized that cultural expectations and lack of support limit women's political engagement. This finding aligns with national statistics showing low female representation in governance structures in Nigeria (INEC data cited in).

5. Conclusion

This study examined the effect of gender inequality on women's development in Maiduguri Metropolitan Council, with particular focus on access to education and employment opportunities. The findings reveal that gender inequality remains a deeply rooted and multidimensional challenge, driven by socio-cultural norms, religious practices, economic constraints, and institutional barriers. These factors collectively limit women's ability to access quality education, participate in the labour market, and achieve economic independence.

The study further established that women's enrolment in education remains comparatively low due to discriminatory cultural practices such as early marriage and gender role expectations, which prioritize domestic responsibilities over formal education. In addition, poverty and limited household resources continue to reinforce gender disparities in educational attainment. On the economic front, women's access to employment and credit facilities is constrained by lack of collateral, limited financial inclusion, and low self-confidence, all of which are shaped by long-standing structural inequalities.

Lastly, the study concludes that gender inequality in Maiduguri Metropolitan Council is not only a social issue but also a structural and developmental concern that undermines women's contributions to socio-economic growth. Addressing these challenges requires deliberate and sustained efforts aimed at removing institutional barriers, transforming cultural norms, and promoting inclusive policies that enhance women's access to opportunities.

1. Recommendations

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

- i. Government and relevant stakeholders should strengthen policies that promote compulsory and inclusive education for girls at all levels. This can be achieved through enforcement of existing educational policies, provision of scholarships, and community sensitization programmes aimed at changing negative perceptions toward female education.
- ii. Financial institutions and government agencies should design gender-sensitive financial schemes that reduce barriers to credit access for women. This includes relaxing collateral requirements, promoting microfinance initiatives, and supporting women's cooperatives to enhance their economic participation.
- iii. There is a need for sustained public awareness campaigns involving community leaders, religious institutions, and civil society organizations to challenge harmful cultural practices such as early marriage and gender role stereotyping that limit women's development.
- iv. Government should implement affirmative policies that ensure fair representation of women in employment across public and private sectors. This includes capacity-building programmes, vocational training, and skills acquisition initiatives tailored to women.

- v. Programmes aimed at improving women's self-esteem, leadership skills, and financial literacy should be promoted. This will enable women to actively participate in economic and social activities and take advantage of available opportunities.
- vi. The Borno State Government should strengthen the implementation of gender-related policies and ensure effective monitoring mechanisms. Institutions such as the Ministry of Women Affairs should be adequately funded and empowered to drive gender equality initiatives.

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