

List of Contributors

Patricia Daniel has published on a variety of subjects relating to gender, education, development, language and cross-cultural communication. She is now Senior Lecturer in Social Development, Centre for Rural Development and Training, University of Wolverhampton, Walsall, UK. email: crdt@wlv.ac.uk

Kiki Deliyanni-Kouimtzis has published widely on gender and education with special reference to sexism in school readers. She is Associate Professor in the Department of Psychology, Aristotle University of Thessaloniki, Greece. email: deliyan@psy.auth.gr

Benedicta Egbo completed her doctoral research on gender and literacy in relation to Nigeria in 1997 and is now Assistant Professor in the Faculty of Education, University of Windsor, Ontario, Canada. email: begbo@gamma.uwindsor.ca

Kathy Hopewell teaches on the MA Women's Studies at the University of Wales Bangor and is researching H.D. for her doctorate with the Department of English, University of Liverpool, UK. email: kathy@d.k.hopewell.freemove.co.uk

Gunilla Härnsten has long experience in working with individuals, groups and organisations towards genuine learning and change. She is currently Reader in Education at the Department of Special Education, Stockholm Institute of Education, Sweden. email: gunillah@swipnet.se

Iris Mayne is a graduate of University of Wales Bangor and a part-time Lecturer in Sociology. She can be contacted at 11 Walton Crescent, Llandudno Junction, Conwy LL31 9ER, UK.

Helen Peters has extensive experience in ESOL and Adult Literacy and has also published in the field of Accreditation of Prior (Experiential) Learning. She is now Senior Lecturer in Language and Learning Development, Centre for Higher Education and Access Development, University of North London, UK. email: h.peters@unl.ac.uk

Catherine Rodgers has published widely on the work of Marguerite Duras and French feminist theories. She lectures in the Department of French, University of Wales Swansea, Singleton Park, Swansea, UK. email: C.Rodger@swansea.ac.uk

Anna-Marie Taylor has a particular interest in feminine creativity in both drama and writing. She is currently a Lecturer in Adult Continuing Education, University of Wales Swansea, Singleton Park, Swansea, UK. email: adult.education@swansea.ac.uk

Katarzyna Turaj Kalinska is a freelance writer and television presenter in Poland. She has recently been developing the idea of 'Limits of love, limits of pain' into a book at the Baltic Centre in Sweden. email: katuraj@kki.net.pl

Barbara Wood has worked in museums and archeology since 1985. She is currently undertaking doctoral research in the material culture of prehistory and working on museum and archeological projects as a freelancer. email: WoodB8316@aol.com

Martin Wright works in the Department of Continuing Education, University of Wales Aberystwyth where he has been involved in teaching Welsh Women's History. He can be contacted at the University of Wales, 10-11 Laura Place, Aberystwyth, UK SY23 2AU.

Femanomics. Women Literacy and Economics in Sub Saharan Africa

Benedicta Egbo

The relationship between illiteracy and the subordinate condition of women in Sub-Saharan Africa has been extensively documented. Yet despite this recognition and significant educational expansion since the countries gained their independence, illiteracy remains a persistent problem in the region with women accounting for about 62.4% of the estimated 138.8 million illiterates (UNESCO, 1993).

This chapter examines some of the economic implications of persistently excluding women from access to literacy. It argues that women cannot realize their full potential both on the individual and state levels without equal access to literacy. Across the region, women continue to contribute significantly to the development of their respective countries, yet most lack the education to improve their condition or to reduce the social barriers and economic burden they must endure. But, effective literacy policies for women must transcend rhetoric and require the adoption of praxis-oriented interventions that are geared towards critical social reconstruction, linking educational empowerment with women's economic independence. Only in this way can women's practical and strategic interests be protected. The chapter concludes with recommendations for policy implementation.

The Origins of Women's Limited Access to Literacy in Sub-Saharan Africa

The advent of Christianity and colonial domination in Sub-Saharan Africa during the 18th and 19th centuries, marked the beginning of Western-style social ideologies within the region and substantially changed the socio-economic orientations of the once agrarian societies. The impact of this change was most pronounced in the area of education. While the missionaries saw literacy as an essential tool in spreading Christianity, the colonialists considered Western education an essential tool in achieving their agenda: that is, sustaining the colonial regime. Unfortunately, the educational systems which evolved tended to accentuate various forms of gender-related discrimination and were modeled on the male only institutes of higher learning that had developed in medieval Europe.

In 1921, for instance, Lord Lugard, the first governor of Nigeria, described early colonial philosophy of education in the country as follows:

The chief function of Government primary and secondary schools ... is to train the more promising *boys* [emphasis mine] from the village schools as teachers for those schools, as clerks for the local native courts and as interpreters (Nduka 1964: 21).

The same trend existed in other countries of the region. Smock (1981) reports a similar attitude among the colonialists in Kenya:

Economic and educational opportunities ... to the extent that they were offered at all to the African population during the colonial period - were very predominantly accorded to men. Women were left to subsistence cultivation in reserves while men were more often educated, recruited into wage employment.... (1981:22).

Thus, by implementing unfair educational practices in the region, the colonialists had set the stage for women's persistent exclusion from literacy/education and their subsequent limited access to production resources and other social rewards. The Victorian assumptions made about the role and place of women in "modernizing" societies by the colonial administrators, were invariably inherited by their African successors and reified gender inequality. This attitude has had profound negative socio-economic consequences in the region. Available statistics show that in virtually every country, the illiteracy rate among women is significantly higher even in countries such as Botswana, Madagascar, and Kenya which have managed to reduce their overall illiteracy rates (see Table 1 below).

Table 1. Percentage of Illiteracy in Selected countries in Sub-Saharan Africa (1990)

Country	Total	Male	Female
Benin	76.6	68.3	84.4
Botswana	26.4	16.3	34.9
Burkina Faso	81.8	72.1	91.1
Burundi	50.0	39.1	60.2
Côte d' Ivoire	46.2	33.1	59.8
Ghana	39.7	30.0	49.0
Kenya	31.0	20.2	41.5
Madagascar	19.8	12.3	27.1
Nigeria	49.3	37.7	60.5
Rwanda	49.8	36.1	62.9
Somalia	75.9	63.9	86.0
Togo	56.7	43.6	69.3

Source: *World Education Report Paris: UNESCO 1993*

Contemporary Trend: The State and International Fiscal Policies

During the colonial era, education was a selective and expensive venture as a result of user-fee policies at all levels. These tuition based systems of education, combined with large family sizes, (which is typical in most African nations), high levels of poverty and patriarchal kinship systems, worked to the disadvantage of girls.

However, immediately following independence, most of the nations began to restructure and expand their systems of education (Simmonds, 1980; Bhola, 1990; UNESCO, 1991). These reforms typically included the concept of Universal Primary education (U.P.E.) In a conference in Addis Ababa in 1961, a measure was adopted by UNESCO, urging all African states to aim at providing primary education for all, within a maximum period of 20 years, which aimed at providing basic education for all, accelerating socio-economic development and redressing previous educational imbalances.

Significant progress was made as school enrollments swelled to include girls.

Unfortunately, the fiscal crises which has persistently plagued these nations and the remedial Structure Adjustment Policies (SAPS) abruptly slowed down the educational progress of the preceding decades. The SAPS were economic revitalisation programmes adopted in the 1980s by many countries in the region, such as Nigeria, Ghana, Zaire and Zambia, Tanzania, and Mali for instance, who were indebted to the International Monetary Fund (IMF) and the World Bank. Some countries virtually slashed their educational budgets due to external pressures to reduce public expenditures.

Reimers (1994) reports that there has been some decline in primary enrollments in most of the countries participating in SAPS. This is because the direct costs of schooling, including school fees, books, uniforms etc., have once again been shifted to parents who are themselves facing unemployment and uncertain economic futures (Riddle, 1992). The reduction in per capita income and cuts in public funding of education have affected the opportunities of the disadvantaged (such as girls) to complete their primary education (Reimers, 1994). This trend will likely widen existing inequalities especially since the education of girls has traditionally never been a top priority among families in the region (Etta, 1994).

In Africa, government policies and political agenda are major determinants of the direction of educational planning and policies. Unfortunately in most of the countries, governments' attitude to women's issues is typically lukewarm and characterized by lip service (Stromquist, 1990). In Nigeria for instance, national development plans do not generally consider women's problems serious enough to allocate scarce resources to them (Women in Nigeria Document, 1985).

The Economic Implications of Women's Limited Access to Literacy

The vital role of literacy/education in economic growth and national development cannot be overemphasized (Psacharopoulos and Woodhall, 1985; Bhola, 1990). In its most common usage, development refers to changes associated with growth, adaptation and progress within a given society. It implies the mobilization of both natural and human resources. Logically gender disparities in education and the resultant exclusionary effect means that women, as a valuable human resource are being under utilized. The United Nations argues that gender inequity in education in Sub-Saharan Africa:

comes at a high cost [since] evidence shows that the mother's education is perhaps the single most important determinant of a family's health, nutrition (United Nations 1991:79).

Indeed, quite often, differential levels of educational achievement have been used by relevant agencies in explaining variations in levels of socio-economic development among countries. As a result, limited levels of literacy have been associated with Africa's inability to achieve sustainable development (United Nations, 1991). Policies aimed at the eradication of illiteracy (by the UN and other donor agencies) are often based on the assumption that universal literacy can accelerate national development, thereby ending developing nations' dependency on the West. Women's limited access to literacy may have significant implications for the following areas:

Agricultural Development

In Sub-Saharan Africa women play a major role in agricultural production (Boserup 1970; Elson, 1991). Their predominance within the agricultural sector is due to a high incidence of female headed households as in Botswana, Lesotho, Sierra-Leone or as a result of traditional gender related demarcation of crops as in Ghana, Cameroon and Malawi (Elson, 1991). In Nigeria, women account for more than fifty percent of the agricultural production even though government figures do not often reflect this fact (WIN, 1985). However, women's limited access to appropriate training and lack of technological know-how restricts them to the use of crude and traditional agricultural implements which limit productivity. It would make economic sense to provide women with basic education (literacy) since educated farmers have been shown to achieve greater output. In discussing the potentials of education in development in Sub-Saharan Africa, Browne and Barrett (1991) report differential rates of productivity among agricultural cooperatives led by literate women and those led by non-literate women in Gambia. Those led by literate women showed considerably higher out-put than those led by non-literate women.

Participation in the Labour Force

One of the cost benefits of literacy is increased chances of employment. While there are competing views among researchers on the economic returns of educational investments (see Smock, 1981; Simmons, 1980, Herz et al., 1991, Psacharopoulos and Woodhall 1985 Schulz, 1993), one thing seems clear: the relationship between education and participation in the workforce cannot be dismissed. Education is positively associated with participation in the formal labour force and the output of education (knowledge, skills, acquired dispositions etc.) is a durable capital asset (Dasgupta, 1993; World Bank, 1995). *Ceteris paribus*, the possession of such an asset increases the chances of a woman gaining access into a male-dominated sphere:

the formal labour market. The findings of a recent Nigerian study suggests that literacy provides women easier access to formal employment. Even in rural settings where the availability of such is considerably limited, literate women were actively engaged in the formal labour sector, although disproportionately in the teaching field (Egbo, 1997). Indeed, as Chlebowska argues:

...it is no longer possible to disregard the possibilities that literacy can afford them [women] of escaping from the traditional cloistered roles as wives and mothers, and of contributing as equal partners to social and economic development efforts (1992:27).

Participation in the Informal Sector

In Sub-Saharan Africa, women engage extensively in what can be described as micro-entrepreneurship. These include income-generating activities that take place predominantly in the informal labour sector such as petty trading and food processing. With the current trend of mass unemployment mitigated by austere economic

measures of the 1980s and 90s, the informal labour sector is becoming increasingly important in the region. However, most of the women in this sector are non-literates who lack basic knowledge in book-keeping, banking, and management. While, the disproportionate number of women in this sector in developing countries is itself an indication of women's distance from the formal labour sector (Sen and Grown, 1987), it is likely that literacy will increase the level of productivity among them. As the United Nations (1991) points out, a literate person is more likely to gain access to production-boosting resources such as credit from financial institutions, better book-keeping abilities, in addition to feeling more empowered to participate in government business-loan schemes where such is available.

Within the Sub-Saharan region, the economic dependence of women on men more often than not strengthens the control they have over women and their activities. When women are economically independent there is a tendency towards greater autonomy for them, decision-making powers and better quality of life within their households (Egbo, 1997). Such empowerment within the private domestic sphere is an important prerequisite for the renegotiation of power relations within greater society.

Population Growth

The link between literacy /education and population is subject to much debate but there is enough empirical evidence to suggest that exposure to literacy is inversely related to fertility and a woman's desire to have many children (Herz et al., 1991, Kasarda, Billy and West, 1986; United Nations, 1987; LeVine, 1982). The evidence suggests that education affects fertility by changing the perceived costs and benefits of having children and the ability to afford them and by increasing the knowledge and use of contraception (Kasarda, Billy and West, 1986; LeVine, 1982; Comings et al. 1994). Literate women are more prone to taking advantage of available family planning facilities. More often than not, non-literate women are either unaware of such facilities or fail to take advantage of them because they do not understand how to use birth control methods or are afraid to do so because of perceived threat to their health (Egbo, 1997). In addition, because of the propensity for an educated woman to enter the labour force, there is a shift in value which is likely to encourage women to reallocate their time from regular childbearing to participation in the formal economic sector. This is of particular significance for women in Sub-Saharan Africa whose lives are governed, to a large extent, by traditional expectations and prescriptions regardless of their desirability.

The economic implications of reduced fertility rates are obvious for countries in Sub-Saharan Africa whose current population is estimated at 492 million with the likelihood of doubling within two decades (Ntiri, 1993). Rapid population growth is a potential threat to the stability of these nations which are in the throes of economic stagnation. This was precisely the theme of the UN sponsored World Population Conference held in Cairo in 1994. Data from a UN World Fertility survey show a pattern of steady decline in fertility rates in several African countries with increases in educational attainment (see Table 2 below). The number of children by a cohort with no schooling in Benin for instance, decreased significantly with seven or more years of schooling. However, notice small increases in the second category, confirming contentions in academic literature that slight increments

Table 2. Total Fertility Rates by Years of Schooling

Country	Years of schooling				Difference (1-4)
	zero (1)	1-3 (2)	4-6 (3)	7+ (4)	
Benin	7.4	8.5	5.5	4.3	3.1
Cameroon	6.4	7.0	6.8	5.2	1.2
Côte d'Ivoire	7.4	8.0	6.4	5.8	1.6
Ghana	6.8	6.7	6.7	5.5	1.3
Kenya	8.3	9.2	8.4	7.3	1.0
Lesotho	6.2	5.6	6.0	4.8	1.4
Morocco	6.4	5.2	4.4	4.2	2.2
Senegal	7.3	9.4	6.3	4.5	2.8
Sudan	6.5	5.6	5.0	4.5	2.0
Totals	7.0	7.2	6.2	5.0	2.0

Source: United Nations 1987, *Fertility Behaviour in the Context of Development: Evidence from the World Fertility Survey*, New York: United Nations: 224

in educational attainment may in fact increase fertility rates (Cochrane, 1979; Kasarda et al., 1986; United Nations, 1987).

Praxis-oriented Intervention Policies: Femanomics

To expand women's educational opportunities, we need to transcend rhetoric and tinkering with existing policies. What is required are praxis-oriented interventions that can contribute to the empowerment of women within the region. Women's access to literacy and subsequently access to other social rewards may increase through the implementation of an economic framework called femanomics.

FEMANOMICS is a concept I have developed, which refers to the enhancement of the status of women through positive intervention, for example such as increasing public investments that are aimed at giving women equal access to literacy and educational opportunities. It is designed to deal exclusively with issues related to women's education in much the same way as the governments within the region adopt their customary development plans.

Perhaps the most non-traditional of intervention measures, femanomics takes as a starting point, the principles of simple economics and relates them to the needs of girls and women. It is a two-pronged intervention model geared towards both girls' education and women's participation in literacy programmes. It argues that the marginalized condition and the degree of female illiteracy can be substantially reduced if such principles are tied to programmes directed towards eradicating female illiteracy. The emphasis is on sustaining the interest of female learners through tangible reward systems. Providing adult female learners with the wherewithal to pursue some income-generating activities while enrolled in literacy programmes would help sustain their participation. As an intervention framework, femanomics is rooted in the notion that the causes of women's illiteracy are embedded in state and economic structures that deliberately encourage the subordination of women or at least tacitly condone it. As a result, solutions also depend on deliberate state action. Under femanomics, there would be an increase in funding of primary and secondary education for girls including the expansion of boarding facilities for at-risk girls whose school attendance is often jeopardized by the domestic services they provide at home.

As an economic framework, femanomics assumes that there is an interdependence between education and women's participation in national development. Women in Sub-Saharan Africa indeed play pivotal roles in the maintenance of familial well-being (Okojie, 1983; Egbo, 1997). Increasing their chances of education would facilitate such roles and enhance their quality of life. Another fundamental assumption of femanomics is that since other policy interventions have had only limited success (otherwise women in the region would have achieved greater educational parity with men), only drastic and non-traditional interventions would make a difference. As Rakowski argues:

women's potential power - be it economic, political, or personal-familial - is highest in circumstances where new, nontraditional opportunities arise. . . than in settings where women are included in or are integrated into traditional forms of production, reproduction, and politics. (1995:290-291).

Similarly, Elson (1991) argues that one of the reasons why women continue to remain at the periphery of their respective societies, particularly in developing countries, is that issues related to them continue to be integrated into existing male-biased development frameworks. As a new intervention paradigm, femanomics then, embraces the following principles:

1. that issues related to women's access to education deserve attention separate from but equal to that given to other major social policies.
2. that there should be direct or indirect remuneration of female adult learners participating in literacy programmes. Women who have some type of economic independence are more likely to participate in literacy programmes since the economics of daily survival act as an impediment.
3. that literate women in general and literate rural women in particular should have better access to wage labour, economic independence and individual autonomy.
4. that the fundamental way of combating female illiteracy is to increase investments in girls' education (that is early intervention), to prevent them from becoming adult women illiterate in future. Such investments should include the expansion of boarding school facilities for girls.

5. that investing in women's education can empower and enable them to take control of their own lives and subsequently define for themselves their roles within their respective societies.
6. that through education, women can begin to understand the processes that oppress them and how they themselves may contribute to their own subjugation.
7. that by increasing investment in women's education, they can contribute to the socio-economic development of their societies.
8. that instituting economic policies which enhance the earnings of women within the labour force will in turn encourage more parents to send their female children to school.
9. that governments and policy maker alike, should work at removing wage-sector barriers and other discriminatory practices that make the education of girls a less attractive proposition than that of boys for their parents.
10. that, because women make up about 51% of the population of Sub-Saharan-Africa, it simply makes economic sense to invest substantially in their education. Devaluing the tremendous potential of one sector of a society in contributing to national development is an unnecessary waste of human resources.

Supporting Femanomics

It would be naive to assume that adopting the principles of femanomics alone would solve the problem of illiteracy among women in Sub-Saharan Africa. There is the need for the implementation of other policy measures that will facilitate the success of femanomics providing and improving infrastructure facilities and gearing literacy programmes to women who would find it most useful.

Provision of Infrastructural Facilities

Most rural communities in Sub-Saharan Africa are neglected in the development process even though the bulk of the population live in these areas. Basic infrastructural facilities such as roads, potable water, mass public transit etc., are virtually non-existent.

The result is that rural women whose productivity sustains these communities do so under unbearable conditions. To alleviate some of the burden, young rural girls are co-opted by their mothers, making it impossible for them to attend school. Providing such amenities would considerably reduce women's burden and enable their daughters to attend school on a regular basis.

Age Cohorts and Participation in Literacy Programmes

Another important policy intervention is the determination of which age group would benefit most from literacy programmes in general and from certain kinds of literacy in particular.

Given the fiscal crises in the region, incorporating women of certain age groups (such as older women) into literacy programmes may not be economically feasible and at the very least requires careful consideration. Such women for instance, are least likely to commit the number of years required for tangible economic results such as participation in formal wage labour. Indeed, current global trends suggest that for literacy to result in significant benefits or higher real incomes, recipients would require more than basic literacy.

Robertson (1986) offers a compelling argument as to the educational paradox that women in Africa face: access to only primary education may be disadvantageous to them by providing them enough education to discourage them from agricultural labour and trading but not enough to enable them participate equally with men in the formal labour sector. In this way, existing inequalities are reinforced. This, naturally, translates into substantial number of years of schooling or literacy education.

A more plausible policy action would be to have different literacy programmes for different age cohorts rather than adopting blanket programmes for all groups. The literacy needs of women aged fifty and above in Sub-Saharan Africa, would be much more limited and considerably different from those of a much younger age cohort, much in the same way as the literacy needs of children in school differ from the literacy needs of non-schooled adults.

Conclusion

The participation of women in national development depends on a set of integrated variables all of which are linked directly or indirectly to the acquisition of literacy. Sub-Saharan Africa is a developing region and, as such, strategies for achieving and maintaining sustainable growth requires the mobilization of all human capital, including women. Since education is intrinsically linked to development, the exclusion of one section of the population is dysfunctional to socio-economic progress. The role of women in development in Sub-Saharan Africa is becoming increasingly recognized (United Nations, 1991). Since women are the principal food producers, managers of the household resources and general custodians of family health and welfare, literacy, it is hoped will broaden their horizon and enable them to perform better in the multiple roles they play.

Typically, in Sub-Sahara Africa, expansion of educational and employment opportunities for men are accepted as a given. This is not the case for women. These types of attitudes towards women and their education serve to keep them in subservient and dependent positions, and effectively prevent them from fully participating and benefiting from the development process. Although many of the countries in the region have attempted to redress the problem with some positive results, there is still a lot more to be done.

As Sub-Saharan Africa struggles at the margins of capitalism its future development strategies should prioritize the education of women. Education empowers people by providing them with valuable skills that can render them self-reliant. For women, this is even more significant.

While increased access to educational opportunities is not a panacea for redressing all the social problems faced by women in Sub-Saharan Africa, the central argument here is that it can empower and facilitate their economical independence as well as their increased participation in national development.

Increased access to literacy means more women in policy-making positions, thus enabling their voices to be heard. Access to literacy and other educational opportunities, therefore, is imperative for meaningful social change.

References

- Bhola, H. 1990, A Review of Literacy in Sub-Saharan Africa: Images in the Making, *African Studies Review*, 33(3), 5-20.
- Boserup, E. 1970, *Women's Role in Economic Development*, London: George Allen and Unwin.
- Browne, A. & Barrett, H. 1991, Female Education in Sub-Saharan Africa: The key to Development? *Comparative Education*, 27 (3): 275-285.
- Chlebowska, K. 1990, *Literacy for Rural Women in the Third World*, Belgium: Unesco.
- Chlebowska, K. 1992, *Knowing and Doing: Literacy for Women*, Belgium: UNESCO.
- Comings, J., Smith, C. and Shrestha, C. 1994, Women's Literacy: The Connection to Health and Family Planning, *Convergence*, 27 (2/3): 93-101.
- Dasgupta, P. 1993, *An Inquiry into Well-Being and Destitution*, Oxford: Clarendon Press.
- Egbo, B. 1997, 'Variability in The Quality of Life of Literate and Non-Literate Rural Women: A Nigerian Account', Ph.D. thesis: The University of Toronto.
- Elson, D. 1991, Male Bias in the Development Process: An Overview. In D. Elson (ed). *Male Bias in the Development Process*, Manchester University Press.
- Etta, F. 1994, Gender Issues in Contemporary African Education, *Africa Development*, 19 (4): 57-84.
- Freire, P. 1970, *Pedagogy of the Oppressed*, New York: Herder and Herder Inc.
- Herz, B. 1989, *Bringing Women into the Economic Mainstream: Guidelines for Policy makers and Development Institutions*, Washington D.C.: World Bank.

Herz, B. Subbarao, K. Habib, M. and Raney, L. 1991, *Letting Girls Learn: Promising Approaches in Primary and Secondary Education. A World Bank Discussion Paper*. Washington D.C.: World Bank.

Kasarda, J., Billy, J. & West, K. 1986, *Status Enhancement and Fertility: Reproductive Responses to Social Mobility and Educational Opportunity*, Orlando: Academic Press Inc.

LeVine, R. 1982, Influences of Women's Schooling on Maternal Behaviour in the Third World, In G. Kelly and C. Elliott (eds). *Women's Education in the Third World: Comparative Perspectives*, Albany: State University of New York Press.

Nduka, O. 1964, *Western Education and the Nigerian Cultural Background*, Ibadan: Oxford University Press.

Ntiri, D. 1993, Africa's Educational Dilemma: Roadblocks to Universal Literacy for Social Integration and Change, *International Review of Education* 39 (5):357-372.

Okojie, C. 1983, Improving the Quality of Life for Rural Women in Nigeria: The Role of Education and Technology, In M. Igbozurike and R. Raza (eds). *Rural Nigeria: Development and Quality of Life*. ARMTI Seminar Series: 130-145.

Psacharopoulos, G. and Woodhall, M. 1985, *Education for Development: An Analysis of Investment Choices*, New York: Oxford University Press.

Quist, H. 1994, Illiteracy, Education and National Development in Post-colonial West Africa: A Re-Appraisal, *Africa Development*, 19 (4): 127-145.

Rakowski, C. 1995, Engendering Wealth and Well-Being: Lessons Learned, In R. Blumberg, C. Rakowski, I. Tinker and M. Monteón (eds). *Engendering Wealth and Well-Being*, Boulder: Westview Press.

Reimers, F. 1994, Education and Structural Adjustment in Latin America and Sub-Saharan Africa, *International Journal of Educational Development*, 14 (2): 119-129.

Riddell, B. 1992, Things Fall Apart Again: Structural Adjustment Policies in Sub-Saharan Africa, *Journal of Modern African Studies*, 30 (1): 53-68.

Robertson, C. 1986, Women's Education and Class Formation in Africa, 1950-1980, In C. Robertson and I. Berger (eds). *Women and Class in Africa*, New York: Africana Publishing Company.

Schulz, T. P. 1993, Returns to Women's Education, . In E. King and M. Hill (eds). *Women's Education in Developing Nations: Barriers, Benefits and Policies. A World Bank Book*, Baltimore: Johns Hopkins University Press.

Sen, G., and Grown C. 1987, *Development, Crises, and Alternative Visions: Third World Women's Perspectives*, New York: Monthly Review Press.

Simmons, J. (ed) 1980, *The Education Dilemma: Policy Issues for Developing Countries in the 1980's*, Washington D.C.: World Bank.

Smock, A. 1981, *Women's Education in Developing Countries: Opportunities and Outcomes*, New York: Praeger Publishers.

Stromquist, N. 1990, Women and Illiteracy: The Interplay of Gender, Subordination and Poverty, *Comparative Education Review*, 34 (1): 95-111.

UNESCO, 1993, *World Education Report*. Paris: UNESCO Publishing.

UNESCO, 1990, *ILY: Year of Opportunity*. Paris: UNESCO.

United Nations, 1987, *Fertility Behaviour in the Context of Development: Evidence From the World Fertility Survey*. New York: United Nations.

United Nations, 1991, *Women: Challenges to the Year 2000*, New York: United Nations.

Women in Nigeria Document (WIN Document) 1985, *Women in Nigeria Today*. Zaria, Nigeria: Ahmadu Bello University.