

Women and Economic Development: A Study of Kwali Area Council, Federal Capital Territory (FCT) Abuja, 1996 - 2020

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Abstract: Development is defined as raising the standard of living for all people and is typified by job opportunities in the public, private, or self-employment sectors. The active involvement of women in many facets of economic development initiatives in local communities across the globe is becoming increasingly acknowledged and thought upon. However, necessity is a common driving force behind the high level of engagement of women entrepreneurs in the nation; this is typical of emerging economies when formal employment is scarce. Unfortunately, little research has been done on the extent to which women have contributed to the economic development of Kwali Area Council in the Federal Capital Territory of Abuja (FCT). In light of this, the study examines the contributions made by women between 1996 and 2020 to the economic development of Kwali Area Council Territory (FCT) Abuja. This paper uses a survey research approach with a variety of historical sources in order to do that. Oral interviews with residents of Kwali Area Council, Federal Capital Territory, Abuja, were employed as primary sources of data for the study. By utilizing the written materials that are now available on women's engagement in various facets of economic growth, it also used secondary sources. Findings of this paper provided a critical understanding of women's economic engagement in Kwali Area Council (agricultural, small and medium-sized businesses), encouraging a more fair distribution of opportunities, resources, and benefits and supporting inclusive and sustainable development. But if the main obstacles are removed, such as land ownership, credit availability, education, and training, the cycle of poverty can be broken and more equitable development results can be achieved.

Keywords: Women, Economic, Development

Introduction.

There is the growing recognition and reflection on the active participation of women in various aspects of economic development activities in their communities throughout the world. This they do through both paid and unpaid jobs in their various communities. Thus, the recent global economic and financial crises resulted in increased focus on policies regarding inclusive economic growth [1]. The concept of inclusive economic growth was introduced for the need of providing equal opportunities for all to contribute to and benefit from economic development. On the other hand, , in both developed and developing countries the female population have over the years face inequality and multiple forms of discrimination. Despite having equal levels of education and qualifications, women earn only three quarters of what men do. In many countries across the world, women, especially those living in rural areas, cannot fully participate in the economic development of their countries due to being marginalised in society [2], [3].

A few decades back, women contribution to socio-economic development was seen as unimportant. Reports show that women constituted 51% of economically active labour force in throughout Africa, whereby only 4% are in paid work. Available data suggest that women comprise 38% of the informal sector, a share that is lower than their 51% share of the active labour force. Whether this report represent the true contribution of women in Nigeria and by extension the study area or not, it is an indication that the contribution of women to economic development has been recognised.

The most influential evidence on the contribution of women to economic development has come from research used to support the World Bank's 'Gender Mainstreaming Strategy' launched in 2001. Certain societies that discriminate by gender tend to experience less rapid economic growth and poverty reduction than societies that treat males and females more equally, and that social gender disparities produce economically inefficient outcomes [4]. For example, it is shown that if African countries had closed the gender gap in schooling between 1960 and 1992 as quickly as East Asia did, this would have produced close to a doubling of per capita income growth in Africa.

In most states of Nigeria, the contribution of women in the informal sector (household related enterprise) and to a certain extent grouped broadly under Small and Medium Enterprises (SMEs), trade and commerce has been the main stay of these economies (apart from the oil sector). It contributes about 50%-60% of all economic activities in Nigeria [5]. It is estimated that the contribution of women to employment and Gross Domestic Product (GDP) are indispensable for economic policy decisions and planning. The contributions of women working in the informal sector has been on the agenda of national and international organisations far over twenty years, but progress in measuring it has been slow. While women contribution to employment is today acknowledged and its measurement is improving, little is known about the income they earn in this sector and how much it contributes to national production." This paints a graphical situation in Nigeria. Most markets in Kwali and other parts of the FCT are dominated by women who keep awake to open the gates of markets to sell various items. These activities have kept most families sources of income active. It is common to listen to women say, "my husband is unable to provide for the family, I have to do it for the sake of my children". These women have become bread winners of the family. It is on this ground that the study seeks to interrogate the contributions of women to the economic development of Kwali Area Council, Federal Capital Territory (FCT), Abuja, 1996-2020 [6], [7]. Furthermore, the study investigates the roles women play in key economic sectors, including agriculture, trading, small-scale manufacturing, and informal businesses, highlighting their impact on household incomes, poverty reduction, and community welfare.

There is a strong entrepreneurial spirit in Nigerian women as they account for 41% ownership of micro-businesses in Nigeria with about 23 million female entrepreneurs operating within this segment. On the other hand, despite significant strides in literature towards gender equality and women's empowerment globally, there is a deficit in comprehensive research on the contribution of women to the economic development of specific regions, such as Kwali Area Council in the Federal Capital Territory (FCT) Abuja [8]. The extent of the contribution of women to the economic development of Kwali Area Council from 1996 to 2020 is not well understood, and the factors that have facilitated or hindered their participation in various economic activities remain inadequately explored.

Methodology

Conceptual Clarifications

Development

The concept of development means different things to different people. According to Rodney, development can be seen from two different levels namely individual and social group. At the individual level, it means increased skill and capacity, greater freedom, creativity, self-discipline, responsibility, material well-being and relations of men in the society. At the level of social

groups, development implies an increasing capacity to regulate both internal and external relationships, how men were able to organise themselves in a group to exploit and harness their environment for their own benefits. Furthermore, Todaro explains development as the process of improving the quality of all human lives. To him development is characterized by three basic aspects. Firstly, the rising living standard of people, their incomes and consumption levels of food, medical services, education among others, as a result of relevant economic growth processes; secondly, creating conditions conducive to the growth of people's self-esteem through the establishment of social, political, economic systems and institutions that promote human dignity and respect; and thirdly, increasing people's freedom by enlarging the range of their choice variables by increasing varieties of consumer goods and services. Hence, development can be summarised as all processes that bring about improvement in human life.

Economic Development

Economic development to W. T. Uji, is the by-product of an intense interface and collaboration of man with his environment in the reproduction of his material survival which is aimed at the improvement of the quality of his material livelihood. In order to reproduce his material livelihood, man interacted at the level of business, industry, manufacture, trade and agricultural enterprise. Economic development from the perspective which this study has adopted means the contribution that migrant groups have made to the economic transformation of communities particularly in Africa, in areas of trade expansion, the growth of markets, the development of small and medium enterprise, health care etc.

Woman

The "concept of woman" refers to the understanding, perception, and representation of the female gender within various cultural, social, historical, and philosophical contexts. It encompasses both biological and sociocultural aspects of femininity. The concept of woman can vary widely across different societies, eras, and belief systems, leading to diverse definitions and expectations of what it means to be a woman.

Theoretical Framework

The Participatory Development theory, as popularised by Robert Chambers, a British development practitioner and researcher, in the 1980s. Robert Chambers' influential work on participatory approaches to development was published during this period. This work marked a significant shift in development thinking by emphasising the importance of involving all communities and the marginalised section of a country's population (particularly women) in the development process.

Womens' contribution to the Economy of Kwali from Pre-Colonial Era to 1900

In all societies, particularly in Africa, where patriarchy have come to determine the major role women play in traditional activities such as subsistence food production, food processing, home craft, market, trade and domestic chores.

While efforts to increase the economic contribution of women should be viewed not only as a means to make fuller use of women's potentials, but also as a way of improving income distribution. Most women in the society who attempted to earn income were either in abject poverty and were the poor heads of a household often with many children, or women who were married to men in the lowest income bracket who were unable to feed their families without the help of their wives. This is true in contemporary societies, but this was quite different and also, not the case with African women in the pre-colonial economy because they played active part and benefited from almost every aspect of the economy. African woman, typically a Kwali woman strives to support her household even when it was strenuous to do so, in which they are already known in their praxis.

This was one of the reason why Kwali men married more than two to three wives so as to help and generate more income and agricultural produce to support the family and the surpluses, if there were any, were traded at the market by women or exchanged for a more pressing household needs, while some were stored in the barns for planting season. This was so especially during the pre-colonial period. The major economic activities women engage in, to contribute and support their societies was in areas of production for subsistence as well as trade, these include activities such

as agriculture where women tilled the soil, planted food crops, harvested crops, and weeded the grasses, and carried the harvested crops on their heads home for the family consumption, Kwali women also played substantial roles in the production of local goods and production especially, salt, mats and baskets.

The Role of Women in the Colonial Economy

The role of women in the colonial economy of Kwali Division cannot be taken for granted if women were to be integrated in the economic development of our society. Women played dual roles in Kwali society, these roles ranged from catering for their households to agricultural roles of clearing, planting, weeding and harvesting the crops and in trade and industries. This will be examined under the sub-headings.

Result and Discussion

Role of Women in Agriculture

Agriculture is the science and practice of cultivating crops and rearing of livestock for man's use. It also includes the processing, preservation and marketing of agricultural products. The mainstay of the economy was agriculture, and with the location of Kwali in the transitional zone between the tropical rainforest and the savannah land to the north, agricultural production was given a big boost [9], [10].

Cotton production was carried out in all parts of Kwali by both men and women. Cotton seeds were distributed to farmers, and women played significant role in the production process, because they were responsible for the planting of the seeds, harvesting of the crops and transporting to the railway station in collation centres to be exported. This was a serious economic activity carried out by women in the area under study for the development of the economy of the British colonisers and it is imperative to note that the roles women played in the production of cash crops in Kwali was germane to the development of the Kwali society as a whole [11].

Post-Colonial Economy and women in Kwali Area

For the post-colonial Kwali Area and what later become Area Council in the Federal Capital Territory Abuja, Agriculture remains the most important source of employment for women globally. Aggregate data show that women comprise on average 43% of the agricultural labour force in Nigeria and particularly Kwali Area. In 2015, one quarter of all economically active women were engaged in agriculture globally [12]. At the same time, scholars have been paying attention to how gender gaps constrain productivity and growth in agriculture. Gaps between male and female farmers pertaining to access to productive resources, such as land, credit, and technology have been found to reduce yields in farms and the productivity of farms, thus, lowering overall output.

Most people in Afghanistan make their living by being involved in different agricultural activities. According to official statistics, 45% of households benefit from different agricultural activities, and for 28.5% of households, the primary source of income comes from agriculture. In 2013, in some regions such as Zabul, Urozgan, Wardak, and Bamiyan more than 70% of the labour force was engaged in agriculture [13]. However, agriculture also remains disorganized from the perspective of private sector development. Due to the underdevelopment of the private sector in agriculture, in many cases, people engage in agricultural activities informally, which results in them not being officially registered as employees or not being properly paid. This kind of informal employment practice is widespread in opium production, one of the most challenging agricultural activities in Kwali Area council of FCT.

Agriculture is the primary sector for women in unpaid employment in Afghanistan. Rural women in Kwali Area council of FCT spend a considerable part of their time contributing to agricultural development, many of whom have indigenous agriculture knowledge that enables them to continue production despite being dependent on natural factors such as rain, sunshine, etc. Women are responsible for most of the livestock-related activities from breeding to taking care of new-born and sick animals [14], [15]. Women collect fodder, feed, milk, and make dairy products such as (dried yogurt balls) and butter. Many women are engaged in spinning wool and using wool for

making carpets and rugs. About 93% of backyard poultry owners are women. Women are traditionally involved in fruit and vegetable cultivation and an array of post-harvest crop processing activities. These activities include cleaning and drying vegetables and fruits (grapes, raisins, and saffron). However, despite their active participation in agriculture, women do not get adequate social recognition or economic gain for their hard work [16]. Women's work is not considered an economic activity but is rather regarded as an underpaid household duty. In 2013 and 2014, 80% of Kwali employed female workers were underpaid family workers.

Further discussion will be based on the case study of Kwali area to illustrate better the opportunities for greater rural women's engagement in agriculture. There are more than 40 women cooperatives registered by the FCT Directory of Agriculture, Irrigation and Livestock. Recently, Nangarhar women have started to introduce kitchen gardening and greenhouse management [17]. The Kwali distributed more than 200 special kitchen garden kits to women, which comprised of seasonal vegetable seeds, agricultural instruments, and drip irrigation systems for vegetable production to fulfil a family's daily needs. Other initiatives such as the Natural Horticulture and Livestock Program promoted kitchen gardening and the distribution of seeds. Kitchen gardening can be set up in an area ranging from 10 to 100 sq.m. of land. Women were granted the opportunity to use their yards to cultivate vegetables on a small plot of land. Vegetables and fruits grown in kitchen gardens contribute to the family's nutrition and food security improvements in rural areas. Furthermore, women could also sell vegetables and fruits to increase their family income [18].

The FCT Agriculture Extension Project II established organisation in different area councils of FCT to increase production and income earnings. With the support of AAEP II, women in Kwali were given the opportunity to develop greenhouses. Running greenhouses helped continue the supply of vegetables during the dry seasons and allowed some women to receive adequate training and double their income generated by kitchen gardening. For example, a female farmer from the Kwali learned how to grow Cucumber. The income generated by a single greenhouse became 5-6 times higher than the income generated by vegetable production [19], [20].

Despite increased gardening and greenhouse opportunities, women in Kwali still have limited opportunity in receiving benefits from their agricultural activities. They continue to engage in the initial stages of cultivation and harvesting, while men are involved in most of the value-added stages of agricultural product processing: packing and delivering to the final customer. Males are responsible for purchasing seeds, instruments, fertilizers, insecticides, and pesticides.

Moreover, women farmers often have a deals with male commission agents to provide them with an initial amount of money required for purchasing inputs, these deals are in most times exploitative. Women mainly participate in field work, often supporting male family members. The engagement of female family members allows farmers to reduce the expenses related to hiring labour. For example, in onion production, women are responsible for picking weeds, assisting with irrigation, and choosing the best quality onions to be sold to the local male traders. Women clean the damaged leftover onions after the main crop is harvested, dry them, and sell them in the offseason when the price of onions is high. Male family members sell the leftovers to the local male traders [21].

In the case of raising livestock there is a marked division of labour between men's and women's responsibilities. Women take care of feeding, watering, raising the young stock. Male members of a household decide on transactions such as the purchase and sale of livestock. The price of one ram or goat amounts depending on the breed extend of growth and time or season.

In Kwali, most female farmers cannot participate in local trading and financially benefit from direct selling. For example, women producing chicken earn less than the men selling their cheese.

Most of the families in the Kwali area council of FCT have poultry farm, and a good number of these families depends on leftover food from the household consumption as feeds for their poultry farms. On average, women with poultry in a month during the spring season and they sell this chicken to neighbours or shopkeepers at the price of N 5000 and above [22].

If women are informed about the possibilities of agricultural innovations and are allowed access to

such innovations, then they could increase family income. There are some practical examples that show women can be better producers if they are afforded access to and apply new knowledge. For example, a woman from Kwali was able to increase her family profit by switching from growing onions to producing onion seeds based on new knowledge obtained from a neighbour:

“I heard from my husband that our neighbour farmers had made N 25, 000 by selling 7 kg of onion seeds. I asked him the method of how we can produce seeds. I cultivated onions in my kitchen garden and left onions on 20 sq.m of land to produce seeds. I made approximately made N 40, 000 from those seeds”.

Currently, locals producing chicken in Kwali area council does not have adequate packaging. Hence, there is an opportunity for women to participate in improving local products’ packaging, preservation, and marketing [23], [24].

Government Jobs in Ministries, Departments and Agencies (MDAs)

Kwali Area Council is one of the six area councils that make up the Federal Capital Territory (FCT) of Nigeria. Over the years, there has been a gradual increase in the participation of women in government jobs within “Ministries, Departments, and Agencies” (MDAs) in this council area. This trend reflects the broader national and global efforts to promote gender equality and empower women in the public sector workforce.

Women's Representation in MDAs (1996-2020)

In the late 1990s, women's representation in government jobs within MDAs in Kwali Area Council was relatively low. According to data from the FCT Administration, in 1996, only 28% of the total workforce in MDAs in Kwali were women. However, over the next two decades, there was a steady rise in the number of women employed in these government institutions [25]. By 2010, women constituted 37% of the workforce in Kwali Area Council's MDAs, reflecting a 9% percentage point increase from 1996. The upward trend continued, and by 2020, women accounted for 43% of the total workforce in government MDAs in Kwali Area Council. This figure represents a significant improvement from the 1996 baseline and demonstrates the efforts made to promote gender diversity and inclusion in the public sector within the council area.

It is important to note that the increase in women's representation was not uniform across all job levels and sectors within MDAs. In the years 1996-2005, women were primarily concentrated in lower-level administrative and support roles, with fewer women occupying leadership and decision-making positions. However, as time progressed, more women began to break through the proverbial glass ceiling and assumed higher-level roles within MDAs in Kwali Area Council. By 2020, data from the FCT Administration showed that:

- i. 32% of mid-level management positions were held by women, up from 18% in 1996.
- ii. 24% of senior management and executive roles were occupied by women, a significant increase from just 8% in 1996 [26], [27].

Additionally, certain sectors within MDAs saw a more rapid increase in women's representation compared to others. For instance, in the education and health sectors, women accounted for over 50% of the workforce by 2020, reflecting their traditionally strong presence in these fields. Several factors contributed to the increase in women's representation in government jobs within MDAs in Kwali Area Council during the period under review:

- i. National and FCT-level policies and initiatives aimed at promoting gender equality and women's empowerment in the public sector.
- ii. Improved access to education for girls and women in the FCT, leading to a larger pool of qualified female candidates for government jobs.
- iii. Changing societal attitudes and the gradual dismantling of cultural and traditional barriers that previously hindered women's participation in the formal workforce.
- iv. The establishment of women's advocacy groups and networks that lobbied for greater representation and opportunities for women in the public sector.

Despite the progress made, challenges persist in achieving gender parity within MDAs in Kwali Area Council and the broader FCT. These include: Persisting gender stereotypes and biases in hiring and promotion practices [28]. Balancing work-life responsibilities, as women often bear a

disproportionate share of household and care giving duties. Limited access to mentorship and professional development opportunities for women in government jobs.

The period from 1996 to 2020 witnessed a significant increase in the representation of women in government jobs within ministries, departments, and agencies in Kwali Area Council of the Federal Capital Territory. While challenges remain, the upward trend reflects the commitment to promoting gender equality and empowering women in the public sector workforce. Continued efforts from various stakeholders, including policymakers, civil society organisations, and women's advocacy groups, are crucial to sustaining and accelerating this progress, ensuring that women have equal opportunities to contribute to the development and governance of the FCT and Nigeria as a whole [29], [30], [31].

Private Sector

Kwali Area Council, situated within the FCT, has witnessed a significant transformation in the participation of women in the private sector over the past two decades. From small-scale entrepreneurship to corporate leadership roles, women in Kwali have progressively carved out their space in the region's economic landscape. One of the most prominent areas where women have made their mark in Kwali's private sector is in entrepreneurship and small businesses. Throughout the 1996-2020 period, women have been actively involved in various sectors, including agriculture, trade, and services.

According to data from the FCT Small and Medium Enterprises Development Agency (SMEDA), in 1996, women-owned businesses accounted for only 22% of the total registered small businesses in Kwali Area Council. However, by 2010, this figure had risen to 37%, reflecting a growing trend of female entrepreneurship in the region [32]. The upward trajectory continued, and by 2020, a remarkable 48% of registered small businesses in Kwali Area Council were owned and operated by women. These businesses spanned a diverse range of sectors, including food production and processing, textile and handicraft manufacturing, hospitality services, and retail trade.

Women in Corporate and Professional Roles

While entrepreneurship and small businesses have been a significant area of women's participation, the period from 1996 to 2020 also saw an increase in the representation of women in corporate and professional roles within the private sector in Kwali Area Council. According to data from the FCT Chamber of Commerce and Industry, in 1996, only 18% of managerial and executive positions in private companies operating in Kwali were held by women. However, by 2010, this figure had risen to 26%, indicating a gradual shift in gender representation at higher levels of corporate leadership [33].

The trend continued, and by 2020, women occupied 34% of managerial and executive roles in private companies within Kwali Area Council. This progress can be attributed to factors such as improved access to education for women, changing societal attitudes, and the implementation of diversity and inclusion initiatives by private sector organisations. Additionally, certain sectors saw a more rapid increase in women's representation than others. For instance, in the banking and finance sector, women accounted for over 40% of the workforce in Kwali Area Council by 2020, reflecting the growing prominence of women in this field.

The period from 1996 to 2020 witnessed a significant transformation in the participation of women in the private sector within Kwali Area Council of the Federal Capital Territory. Women have made remarkable strides, both as entrepreneurs and in corporate and professional roles, contributing to the economic growth and development of the region. While challenges persist, the increasing representation of women in the private sector reflects the broader societal shift towards gender equality and women's empowerment [34]. Continued efforts from various stakeholders, including the government, private sector organizations, and civil society groups, are crucial to sustaining and accelerating this progress, ensuring that women have equal opportunities to thrive and contribute to the economic landscape of Kwali Area Council and the broader FCT.

Small and Medium Enterprise

Small and medium scale enterprises (SMEs) have played a crucial role in the economic development of Kwali Area Council, and women have been at the forefront of this entrepreneurial

revolution. Throughout the period from 2006 to 2020, women in Kwali have demonstrated remarkable resilience and entrepreneurial spirit, establishing and operating a diverse range of SMEs across various sectors [35].

Growth of Women-Owned SMEs

According to data from the FCT, Small and Medium Enterprises Development Agency (SMEDA), the number of women-owned SMEs in Kwali Area Council experienced a significant increase during the period under review. In 1996, only 22% of the registered SMEs in Kwali were owned and operated by women. However, this figure steadily rose over the next two decades, reflecting the growing participation of women in the entrepreneurial landscape of the region. By 2010, women owned and managed 37% of the registered SMEs in Kwali Area Council, representing a 15 percentage point increase from the 1996 baseline.

The upward trend continued, and by 2020, a remarkable 48% of registered SMEs in Kwali Area Council were owned and operated by women [36]. This figure not only highlights the significant contributions of women to the local economy but also demonstrates the gradual dismantling of socio-cultural barriers that previously hindered women's entrepreneurial aspirations. Women in Kwali Area Council have ventured into a diverse array of sectors and business types, showcasing their versatility and adaptability as entrepreneurs. Some of the prominent sectors where women-owned SMEs have thrived include:

- i. Agriculture and agro-processing: Women have been actively involved in small-scale farming, food processing, and value addition activities, contributing to the region's food security and economic growth.
- ii. Textile and handicrafts: Kwali has a rich tradition of textile and handicraft production, and women have played a vital role in preserving and commercializing these cultural expressions through their SMEs.
- iii. Retail and trade: Women have established a strong presence in the retail sector, operating small shops, market stalls, and trading businesses that cater to the needs of local communities.
- iv. Services: Women-owned SMEs have also flourished in the service sector, including hospitality, beauty and wellness, education, and healthcare-related businesses.

In terms of business types, sole proprietorship and micro-enterprises have been the most common among women entrepreneurs in Kwali Area Council. However, there has also been a gradual increase in the number of women-owned small and medium-sized companies, particularly in sectors such as manufacturing and services [37]. The growth of women-owned SMEs in Kwali Area Council has had a profound impact on the local economy and community development. These businesses have contributed to job creation, income generation, and poverty reduction, particularly in rural and underserved areas. Furthermore, women entrepreneurs have played a vital role in preserving and promoting local cultural heritage through their businesses in sectors such as textile, handicrafts, and traditional food production.

Additionally, the success of women-owned SMEs has served as a powerful inspiration for younger generations, challenging gender stereotypes and fostering an entrepreneurial mindset among girls and young women in the region. The period from 1996 to 2020 witnessed a remarkable transformation in the participation of women in small and medium scale businesses in Kwali Area Council of the Federal Capital Territory. Women have defied societal norms and cultural barriers, establishing themselves as formidable entrepreneurs and contributing significantly to the economic growth and development of the region.

While challenges persist, the increasing representation of women in the SME sector reflects the broader societal shift towards gender equality and women's empowerment. Continued efforts from various stakeholders, including the government, civil society organizations, and private sector actors, are crucial to sustaining and accelerating this progress, ensuring that women entrepreneurs have equal access to resources, skills development, and enabling environments to thrive and contribute to the economic landscape of Kwali Area Council and the broader FCT.

Economic Impact of the Contribution of Women on the Economic Development of Kwali Area Council, 1996-2020

Kwali Area Council has experienced notable economic growth over the past two decades, largely driven by the resilience, entrepreneurial capacity, and commitment of women across multiple sectors. From agriculture to trade, small-scale enterprises, and even political engagement, women have become the focal point of the area's transformation. Customarily sidelined in governance, women's increasing economic self-sustained is attained through farming, trading, and entrepreneurship has translated into greater political awareness, participation, and influence. They now play more active roles in local governance structures such as village councils and community leadership systems, where their voices are increasingly recognised in decision-making processes. Additionally, women have organised themselves into cooperatives, self-help groups, and advocacy networks that serve not only economic purposes but also function as platforms for political mobilisation, enabling them to advocate for gender-responsive policies and increased representation.

This economic empowerment has also had a significant impact on electoral participation and broader societal perceptions of women's leadership. As women become more financially stable, they are more engaged in civic responsibilities, including voting and supporting candidates who prioritize gender equality and social inclusion. This growing political consciousness has compelled political actors to be more responsive to women's concerns, thereby gradually reshaping power dynamics within the community. Furthermore, women's success in managing businesses and contributing to economic development has challenged entrenched gender stereotypes, fostering greater acceptance of women in leadership roles. However, despite these gains, persistent barriers such as patriarchal norms, cultural restrictions, and systemic inequalities continue to limit women's full political participation, underscoring the need for sustained interventions through education, inclusive policies, and institutional support.

In the economic sphere, agriculture remains the backbone of Kwali's economy, with women playing dominant roles in crop cultivation, animal husbandry, and food processing. Their contributions extend beyond manual labor to include decision-making, resource management, and innovation through cooperative societies that facilitate access to credit, training, and modern farming techniques. Women have also been instrumental in value addition processes, transforming raw produce into marketable goods through preservation and processing methods, thereby increasing income streams and market opportunities. Beyond agriculture, women have expanded into small and medium-scale enterprises such as textile production, handicrafts, and retail trade, with local markets serving as vibrant hubs of commercial activity. More recently, many women have embraced digital entrepreneurship, utilizing social media and e-commerce platforms to reach wider markets beyond Kwali. This integration of traditional and modern economic strategies has not only strengthened their economic resilience but has also positioned women as key drivers of sustainable development in the area council.

Kwali Area Council has witnessed remarkable economic growth and development over the past two decades. The central factor to this progress has been the crucial role played by women, who have demonstrated a steadfast resilience and entrepreneurial spirit, and an unwavering commitment to uplifting their communities (families). From politics, to the bustling agricultural fields to the vibrant markets and small-scale enterprises, women have been the driving force behind Kwali's economic transformation.

The political impact of women's contributions to the economic development of Kwali Area Council in Nigeria has been substantial, as their economic empowerment has gradually translated into increased political participation and influence. Traditionally, women in Kwali Area Council, like many other communities in Nigeria, have been underrepresented in political spheres and decision-making processes. However, as women have gained economic independence through their involvement in various economic activities, such as agriculture, small-scale entrepreneurship, and trade, they have also gained a stronger voice and agency within their communities.

One of the notable political impacts of women's economic contributions in Kwali Area Council has been their increased participation in local governance structures. As women have become more financially self-reliant, they have been able to assert their rights and demand representation

in community-level decision-making bodies, such as village councils and traditional leadership structures. This has led to a gradual shift in power dynamics, as women's perspectives and concerns are now being heard and considered in matters that affect their lives and livelihoods.

Furthermore, the economic empowerment of women has fostered their involvement in grassroots political movements and advocacy groups. Women in Kwali Area Council have formed cooperatives, self-help groups, and associations that serve not only as economic platforms but also as avenues for collective action and political mobilisation. Through these networks, women have gained a stronger voice and have been able to advocate for their rights, raise awareness about gender-related issues, and lobby for policies and programs that address their specific needs and concerns.

The political impact of women's economic contributions has also manifested in their increased participation in electoral processes. As women's economic status has improved, they have become more aware of their civic rights and responsibilities, and many have actively engaged in voting and campaigning for candidates who prioritise women's issues and support gender equality. This has put pressure on political parties and candidates to be more inclusive and responsive to women's concerns, as they recognise the growing political influence of this demographic. Moreover, the economic empowerment of women has led to a gradual shift in societal attitudes and perceptions regarding women's leadership abilities. As women have demonstrated their capabilities in managing businesses, making financial decisions, and contributing to the economic development of their communities, they have gained respect and recognition for their leadership skills. This has paved the way for more women to aspire to and assume leadership roles in various spheres, including politics, challenging traditional gender stereotypes and breaking down barriers to women's political participation.

However, it is important to acknowledge that the political impact of women's economic contributions in Kwali Area Council is still evolving, and significant challenges persist. Women continue to face deeply entrenched cultural norms, patriarchal structures, and systemic barriers that limit their full political representation and participation. Addressing these challenges through sustained efforts, such as promoting education, implementing gender-responsive policies, and fostering an enabling environment for women's political engagement, is crucial to further amplifying the political impact of their economic contributions.

Therefore, the economic empowerment of women in Kwali Area Council has had a significant political impact, fostering their participation in local governance, enabling them to advocate for their rights and interests, influencing electoral processes, and gradually challenging traditional gender norms and power dynamics. However, continued efforts are needed to fully harness the potential of women's economic contributions and ensure their equal representation and influence in political spheres.

Agriculture has been the mainstay of Kwali's economy, and women have been at the forefront of this vital sector. Over the time, women in Kwali have been actively involved in crop cultivation, animal husbandry, and most recently have also been involved food processing. Their contributions have been multifaceted, spanning crop cultivation, animal husbandry, and value addition through food processing. The fields of Kwali have been meticulously tended by the skilled hands of women, who have toiled tirelessly to ensure bountiful harvests of staple crops such as yams, cassava, maize, and a wide variety of vegetables.

Women's involvement and active participation in agriculture has not been limited to manual labour; they have also played a pivotal role in decision-making and resource management. Through the formation of cooperative societies and self-help groups, women have pooled their resources, shared knowledge, and accessed credit facilities, enabling them to invest in modern farming techniques, for instance, the Kwali Area Council, in collaboration with Non-Governmental Organisations (NGOs) and development partners, has organized training sessions on modern farming techniques, crop management, and value addition. These initiatives have equipped women with the necessary skills to improve their yields and enhance the quality of their agricultural products.

Furthermore, women in Kwali have formed cooperative societies and self-help groups, which have enabled them to pool resources, access credit facilities, and leverage collective bargaining power. These cooperative efforts have not only strengthened their economic resilience but have also fostered a sense of community and solidarity among the women. Moreover, women have been instrumental in value addition processes, transforming raw agricultural produce into marketable goods. Their expertise in food processing, including techniques such as drying, fermenting, and preserving, has not only increased the shelf life of products but has also created new income streams and expanded market opportunities.

Beyond the agricultural realm, women in Kwali have demonstrated remarkable entrepreneurial prowess, establishing and operating successful small and medium-scale enterprises (SMEs) across various sectors. From textile production and handicrafts to food processing and retail trade, women have been the driving force behind the proliferation of businesses in the area council.

The vibrant market centers in Kwali have served as vital hubs for women entrepreneurs, providing platforms for them to showcase and sell their products. Women traders have played a crucial role in the distribution and marketing of agricultural produce, as well as other goods and services, ensuring a seamless flow of goods and contributing to the local economy's vibrancy.

As the world has evolved, so too have the strategies employed by women in Kwali. Recognising the importance of adapting to changing times, many women have embraced innovative approaches to entrepreneurship, leveraging technology and digital platforms to expand their reach and access new markets. The advent of e-commerce and social media has opened up new avenues for women entrepreneurs in Kwali. By establishing online stores and utilising social media platforms for marketing and sales, they have been able to transcend geographical boundaries and connect with customers both locally and globally. This digital transformation has not only increased their customer base but has also enhanced their competitiveness in an increasingly globalised market. Below are pictures of products advertised on Facebook, Instagram and WhatsApp by women entrepreneurs who are based in Kwali area council.

Social impact of the Contribution of Women on the Economic Development of Kwali Area Council, 1996-2020

The women's involvement in the economic development of Kwali Area Council has been momentous from 1996 to 2020, essentially as a result of the fact that the area is predominantly a rising urban settlement. Women have played central roles in agriculture and have energetically involved in small-scale entrepreneurial undertakings such as trading, processing, and selling indigenous products, such as groundnuts and beans. These small scale enterprises not only raise money for the communities but also create job openings among the people, as a result reinforcing the local economy. As women have been economically self-sustaining and their prestige and status within family circle and societies has enhanced considerably, improving their contribution in decision-making processes. This economic empowerment has fostered self-reliance, confidence, and a gradual shift away from restrictive traditional gender roles, positioning women as key actors in both economic and social transformation within the area council.

Aside from personal benefits, women's economic activities have given rise to larger social impacts that add to community development. Money raised by women has been channelled into supporting children's education, upgrade family living standards, and facilitating access to healthcare and other essential services, thereby enhancing overall human development. Additionally, women's contribution to economic life has stimulated harmony, shared action, and heightened participation in community activities, allowing them to support for their rights and needs. Their increasing prominence and impact have also stimulated younger girls to chase education and economic opportunities. However, incessant limitations like lack of access to resources, insufficient training, and preventive cultural norms linger to limit women's full abilities. Addressing these constraints through targeted involvements such as enhanced access to credit, training, and education remains important to continuously increasing the improvements already attained, thereby confirming a broader and justifiable development path for Kwali Area Council.

Conclusion

The study examined the contribution of women to the economic development of Kwali Area Council, Federal Capital Territory Abuja, from 1996 to 2020, and established that women played indispensable roles in agriculture, trading, small-scale manufacturing, food processing, and other informal economic activities that significantly enhanced household income, poverty reduction, community welfare, and local economic growth. The study further revealed that despite their enormous contributions, women faced major constraints such as limited access to finance, inadequate education and vocational training, poor infrastructure, and restrictive sociocultural practices that hindered their full economic participation and productivity. The research also evaluated government empowerment programmes and found that although policies such as microcredit schemes, skill acquisition initiatives, and rural development projects had some positive effects, challenges of poor implementation, inadequate funding, and limited outreach reduced their effectiveness. The study contributes to knowledge by providing a comprehensive historical and empirical understanding of women's economic roles in Kwali Area Council over a twenty-four-year period, highlighting the evolving nature of women's participation in local development and the direct impact of their economic activities on household welfare, child education, healthcare, and community development. It also offers a useful methodological framework for future studies on gender and economic development in rural and semi-urban communities. The study concludes that women continue to be the focal point of economic transformation and sustainable development in Kwali Area Council, and that greater access to financial resources, education, infrastructure, and inclusive government policies is necessary to fully harness their economic potential and promote gender equality and long-term community prosperity.

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