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# **TRENDS IN GENDER DISPARITY: IMPLICATION ON FEMALE FINANCIAL CRIME IN NIGERIA**

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## **Abstract**

*Gender disparity is a social creation orchestrated by the patriarchal system in Nigeria. It is an anti-social behaviour which has over the years subjected the female folk into a seeming intractable poverty and lack as a result of being submissive to the men. The paper is a theoretical one which chronicled gender disparity in Nigeria into three phases; pre-colonial, colonial and post-colonial and x-rayed gender disparity and economic activities of women in each phases and its implication on female financial crime. The paper adopted power-control theory by John Hagans as its theoretical base. It pinned down today's upsurge in female financial crime to the harsh economic realities in Nigeria which forced the husbands to allow their wives to engage in economic activities which ultimately exposed them to crimes, particularly financial crimes for which the spate has assumed an alarming dimension because the women were not armed with the desired tools like education and other crucial skill to engage in a competitive capitalist economy. The paper recommended that government of Nigeria should design programmes and policies aimed at total emancipation of women from poverty and lack. Government should expeditiously formulate laws aimed at expunging all forms of gender disparity in Nigeria.*

**Keywords:** *Gender Disparity, Patriarchal, Colonialism, Financial Crime*

## Introduction

Gender is a social and cultural construct which distinguishes, differences, and attributes of men and women, girls and boys and accordingly refers to the roles and responsibilities of men and women (UNICEF, 2017). UNESCO (2003) conceptualized gender as roles and responsibilities credited to men and women in families and cultures. It encompasses expectations and socially approved behaviours of men and women respectively. Across societies and cultures, there seems to be differences attached to roles and responsibilities of men and women. These disparities in roles and responsibilities seem to be endemic in spite of the much-orchestrated need for gender parity. Thus, gender disparity refers to the condition in which access to rights, resources and opportunities is unequally distributed between genders; including men, women, boys and girls and individuals of other gender identities.

The document further stated that the disparity stems from deeply ingrained social norms and power structures that perpetuate discrimination and the unequal distribution of power and privileges (Plan Foundation International, 2024) Societies seem to attach more value to males, their responsibilities and inputs regardless of the enormous population of women. Gender disparity can as well be referred to as gender discrimination. It is an unequal treatment, including privileges and priorities on the basis of gender or sex, causing one sex or gender to be routinely privileged or prioritized against the other (Save the Children Organization, 2022). Gender disparity refers to any discrimination, exclusion or restriction which has the effect or purpose of impairing or nullifying the recognition, engagement or exercise by women, irrespective of their marital status, on the basis of equality of men and women, of human right and fundamental freedom in the political, economic social, cultural or civil or any other field (UNO Convention 1979 cited in UNICEF,2017)

The European Institute for Gender Equality (2022) conceptualized gender disparity as the differences in women's and men's access to resources, status and wellbeing, which usually placed in vantage position for the men and are often institutionalized through law, justice and social norm. Gender disparity thus implies a socially premeditated actions supported by the norms and belief systems of the land as designed by males against the females on the account of being a female and making the latter to have a feel of inferiority and suppression. Akinbi (2015) noted that across countries of the world; including those in Africa, there has been a universal devaluation of women. The female sex's social role has been traditionally linked to the home and it has always been assumed that they can find happiness and fulfillment only as mothers and wives. Jordan (2017) also noted that in Africa where many girls spend their formative years at the right hand of their mothers, it can be a cross-generational relationship that is both emotional and practical. African girls are traditionally expected to help their mothers-in the fields, gathering water and fuel, and with the preparation of food, and with care of the young and the elderly. The author concluded that the role played by girls in many Africa communities can come at some cost to their own personal development. In many households, the work done by girl children is at the expense of their education. Azikiwe (2008) accentuated this disposition when he stressed that the prevailing world view is that the world we live is a man's world. For him, men formulate culture and tradition which guide people's ways of life in any society.

Financial crimes are crimes in which criminal organizations benefit financially. In financial crime there is loser gainer situation which makes the perpetrator to rejoice against the victim who is subjected to pains. Financial crime is frequently committed for the personal benefits of the perpetrator. (Sanction Scanner, 2022). It refers to all crimes committed by an individual or group of individuals that involve taking money or other property that belong to someone else, to obtain a financial or professional gain. Financial crime ranges from basic

theft or fraud committed by individuals to large scale crime. It involves offences like fraud, money laundering, terrorism financing, bribery and corrupt practices, insider trading, cybercrime among others (Dow, 2022). To this end, female financial crime suggests any wholesome act; subtly or aggressively designed and carried out directly or indirectly by female members of the society with the sole aim of making money and or dispossessing individuals of their property with the aim of converting the property to money thereafter.

### **The Problem**

Previous researches focused on identifying the existence of gender disparity in various sectors. For instance, Huang, Gates, Sinatra & Barabasi (2019) in their study entitled 'Historical Comparison of Gender Inequality in Scientific Careers across Countries and Disciplines' focused on the underrepresentation of women in most scientific discipline and publish fewer article throughout a career and their work acquires fewer citation. In another by Adeosun & Owolabi (2021) entitled 'Gender Inequality Determinant and Outcome in Nigeria', the crux of the study was to ascertain the direction of gender inequality. Equally, sectorial trends were obtained by analyzing and examining income inequality in Nigeria. In a similar study by Sibani (2017) entitled 'Gender Inequality and its Challenges to Women Development in Nigeria: The Religious Approach', the study addressed the social status of women in Nigeria; how men have contributed to the slow state of development of Nigeria women via paid employment. It is imperative to observe that none of these studies addressed gender disparity as a consequence to female financial crimes which have occupied the wave of crime and criminal activities in contemporary Nigeria. The purpose of this present study was therefore to establish the correlation between trends in gender disparity and its implication on female financial crime in Nigeria.

### **Theoretical Framework**

The study adopted power-control theory by Hagans (1990) which demonstrated how gender differences in antisocial behaviour as a function of power differentials in the family. The theory states that the power differentials arise from the position spouses occupy in the workforce. The fathers are the sole breadwinner and mothers are housewives and or have menial jobs; a patriarchal family structure results, especially if the father is in a position of authority at work. The patriarchal family is the one in which the workplace experiences are reproduced and it is seen to be 'imbalance' in favour of the father. Patriarchal families are viewed as granting greater freedom to boys to prepare them for traditional male role while daughters are socialized to feminine, conforming and domesticated (Walsh & Hemmens, 2014).

The patriarchal system presents no other social relation order than the suppression of the female which ultimately creates a gender gap and perceive males as active and female passive. The economic hardship in Nigeria coupled with the need to comply with human right provisions seem to have forced the men who hitherto regarded the women folk as 'instrument for decoration' kept at home for admiration and pleasure of the assertive husbands to engage in money-yielding activities. Women who were regarded as 'saints' in the violation of the rules have been allowed to engage in economic activities which no doubt increases their criminal tendencies particularly financial crime. Hunnicutt & Broddy (2004) cited in Cring and Hemmen (2014) linked women liberation to female crime and economic marginalization. The proposition affirmed that both the increasing crime and poverty rate are indirectly related to women liberation movement has generated the efforts by women to free themselves from the powers of men. By doing so, women have freed men from their traditional role of providing for the home. The sexual revolution coupled with the decline in traditional mode of male

respect for the females has chronicled into female heading the household and ‘ferminization of property’ which motivates women’s engagement in economic crimes like prostitution, drug sales and shoplifting Emile Durkheim; a French sociologist according to Blackburn (1993) cited in Ugwuoke (2010) theorized that that under certain social condition, traditional societal norms and rules lose their authority over behaviour. Durkheim referred to as the norm- less situation as anomic.

### **Pre-colonial Era and Gender Disparity: Implication on Female Financial Crime**

The pre-colonial era was a period that treated women as commodities and objects of labour. Women within this period were meant to consume what had been produced by the men. Their economic activities were mere complementary and had little or no impact in the economy. Adinde (2006) maintained that during the pre-colonial period, women in Africa were generally looked upon as housekeepers and therefore should not be seen in economic activities. The role of women did not go beyond bearing and rearing of children and providing affection and care to the men and children in the family. Indeed, it was considered as a taboo to see men engaging in domestic chores like cooking, sweeping, house-making among others. The peasantry nature of the pre-colonial economy gave women the opportunity to participate in agriculture; cultivating vegetables, cocoyam, rearing small domestic animals like chicken goats and the likes which were not counted as measure of affluence. The men cultivate yam and in many cultures especially in South-East, Nigeria, women are not allowed to cultivate the chief crop; yam. However, women participate in the weeding and other minor labour input in farms where yams were cultivated. Indeed the measure of wealth was considered on the number of yambans a man had. Implicit from this was that whatever proceeds a woman may have gotten from her petty farming activities and petty trading was never counted. Within this period, men considered women as no force in economic activities in spite of their material support to the growth of the family.

As Wale-Abu (2018) stressed that women in the pre-colonial period were characterized by their involvement in keeping their kin group. Although the economy was largely subsistence in nature, women played their role in the economy by providing and distributing goods and services as majorly generated by the men. This they did in addition to nurturing the children. Men place value on women not because of their contributions to economic activities but because of the roles they play in the family and most importantly, the respect, humility and submissiveness of the women to the men. This by implication suggests that gross domestic product of women was not considered within the epoch. Thus, a man who cannot feed his family was considered a loafer and will always be treated as such by the kinsmen. Achebe in his classical work ‘Things Fall Apart’ clearly articulated this disposition in the personality and character of Unoka; one of the principal characters in the prose. In the Northern part of Nigeria, women are not allowed to associate freely. Many of them were isolated and kept in purdah. This is a separate apartment specifically meant for the women to stay.

As captured in Ityavyar (1992) cited in Adinde (2006) that as a result of their cultural and religious beliefs, women are disallowed from coming out freely. They are disallowed from attending public functions or anything in common with the general public. Since men are the bread winners of the homes, women had no business about the financial up-keep of the family except as home keepers. Crimes like stealing of vegetables fruits and the likes were the only thefts commonly committed by women within the pre-colonial era. Indeed, harvesting of vegetables, fruits, cocoa-yam and other minor crops from a fellow woman’s farm for immediate family use was not regarded as stealing. However, such was regarded as stealing when harvested in commercial quantity. To this end, one would adjudge the pre-colonial period as somewhat free from female financial crime. Not only that there was cultural inhibition against such act, the fear of being sanctioned including divorce never allowed the women to engage in

economic or other defined crimes. This was captured by UNCDC (2020) that culturally learned risk-averse behaviour that is ingrained in women and the disproportionate sanctioning that women receive when caught engaging in corrupt activities; including stealing may suggest that women are less likely than men to engage in corrupt activities.

### **Colonial Era and Gender Disparity: Implication on Female Financial Crime**

Colonial period saw the emergence of capitalism and the reduction of everything to cash nexus. Capitalism is an economic system that involves private ownership and individual rights when it comes to the means of production and distribution (Ebomah, 2021). The author stressed that although no country practices capitalism in its strict sense; most economies around the world are mixed economy with either high or low input. Nigeria economy is predominantly capitalism; an economic system that encourages competition irrespective of gender. The hitherto pre-colonial ‘consumptive’ women wittingly or unwittingly were pushed out of the home to earn a living and contribute to the economy. It is no longer the usual pre-colonial women filled with care and affection for the home, but women who are out to make cash and contribute meaningfully to the family in particular and the economy at large. With the introduction of a money economy and emergence of private property during the colonial period, some women began to seek employment outside the homes.

In Nigeria, there seem to be an erroneous belief; particularly from the non-literate members of the society that investing money in the training of the girl child is a waste of resources hence the girl would eventually be married out to some other persons. Even when the women are given the opportunity to acquire education, women still delve in areas that project their feminine quality. For instance in the area of medical science, women seen to be more in pediatrics, in engineering very few women seem to be found in civil engineering automobile but more in computer engineering. It is often erroneously assumed that women who engage in courses like civil engineering automobile engineering are masculine with feminine features. Such view held that such women will not make good housewives as they will not only disrespect their husbands but equally not find it customary to be the homemakers. Therefore, the men should avoid getting married to them. Anugwam (2009) cited in International Network for Transport and Accessibility in Low Income Countries (2019) that women in Nigeria are predominantly engaged in subsistence agriculture and petty trading and less more likely to be engaged in professional, technical and managerial fields and in governance than men. The unprepared economic paradigm shift from subsistence living to capitalism spelt harsh reality for the hitherto rural population, but compellingly much more devastating for the women. Igbo (2008) affirmed that crime constitutes a social problem and imposes a serious burden on a society. The author stressed that the cost of crime has multiplier effect on social, economic political and psychological wellbeing of people. He emphasized that across the globe is witnessing a growing trend in female criminality over the decades as more women are getting involved into criminal activities of varying dimensions and female incarceration is equally on the rise.

Although crime generally is part of a social system as no society could claim to be crime free even in a theocratic state. The challenge posed by female criminality; particularly financial crime calls for serious concern particularly in Africa where there is relative strong attachment of women to the homes as child bearer and homemakers. These roles are considered very crucial for societal growth and development. Though crucial as these roles may be, such responsibilities socially attached may have significant implication on women and changing realities of the time.

With increased labour force participation coupled with the poverty of skill and education, some had the opportunity of getting involved in criminal activities. (Adlet 1975; Simon 1975; cited in Chukuezi, 2006). Indeed without cash in a capitalist oriented economy like Nigeria,

engagement in economic activities would be a herculean task. In view of this economic trend, the Nigeria rural population has been abandoned. Though relatively peaceful, the rural areas have been left almost empty of basic support infrastructure like electricity, access roads, decent housing and potable water. The absence of these basic infrastructure impacted negatively on rural economic activities, agro-allied cottage, industries cannot thrive, low government presence. All these combined constitute seeming intractable problem to the rural populace hence the mass exodus to the urban areas. (International Network-do, 2019).

### **Post-Colonial Period and Gender Disparity: Implication on Female Financial Crime**

The post-colonial Nigeria saw the country growing into more complex one. The International Network for Transport and Accessibility in Low Income Communities (2019) reported that in 1970s there was a paradigm shift from agriculture to oil driven economy which sparked mass migration of people from the rural areas to the urban centres; leaving their farm work jobs for the city jobs; leaving the rural area almost empty completely bereft of the necessary manpower to move the economy. Jobs were created but predominated by the male members of the society. Women do not have the required capacity(education, financial strength and craft) to be active participants in the main stream of employment. The obvious implication of this challenge is that women are exposed to somewhat perpetual poverty. As affirmed by Ayodele (2022), that women constitute 62 percent of the poorest people in Nigeria. Out of 87 million people living in extreme poverty, 62 million are women. The author further noted that women are the worst hit when looking at the unemployment crisis in Nigeria.

According to the National Bureau of Statistics, about 23 million Nigerians are without jobs, while 31.8 percent of the unemployed are men; women make up the 35 percent of the unemployed population in the country. In developing countries like Nigeria, gender disparity is a significant cause of high unemployment rate. The labour force participation rate of women in Nigeria today is 48 percent in comparison with men at 59.9 percent ( Saberu 2022). The reason for this is not farfetched. Nigeria with about 200 million population coupled with the severe economic hardship has forced many husbands to request their wives to join the main stream of economic activities; making significant contribution to the families. The obvious must be stated that women from the onset lack the capacity to cope with the trends of economic challenges in Nigeria. Mutunya (2009) maintained that during severe challenges which men cannot contain, women are mandated to take up roles they were not originally exposed to. When men in the war front have been decimated, the psychological instinct for survival lures women to take up arms to fight for survival; a job which was originally assumed by men as their responsibility.

The majority of the Nigerian families are living below poverty line. The patriarchal society sets the parameter for women's structurally unequal position in families and markets by+ condoning gender differential terms in inheritance, rights and legal adulthood by tactically condoning domestic sexual violence and sanctioning of differential wages for equal or comparable work (Makama, 2013)

This is in addition to the seeming undistorted urbanization encroachment of the rural areas with all the challenges inherent in a city setting. All these have forced the women out to fend for the family Majority of them lack education and the desired skills to cope with the daring economic challenges. Consequently, women who were hitherto regarded as criminally harmless have now engage in heinous financial crimes like sale of babies, drug peddling, Advance Fee Fraud (419), among others.

Affirming this disposition, the National Bureau of Statistics cited in Olawnmi (2021) noted that involvement of women in financial crime is on the increase. Between 2017 and 2018, a total of 2,505 crimes were committed by women, of this figure, 804 was Advance Fee Fraud, and cybercrime by women has also increased according to the date from 21 in 2017 to 48 in 2018 to 73 in 2019. The increase sums up to 142 and 5.67 percent within the three years. This period recorded the worst economic downturn since the past 25 years because Nigeria went into recession in 2016. The economic oblivion lasted till 2017.

As reported in Akwagyiram & Ohuocha (2018) that all through in 2016, Nigeria economy was bogged by its first recession in two decades and strict currency policies amid low oil prices. The economy contracted to -1.58 percent. The duo further stated that in 2017 second quarter, the economy returned to growth at 0.83 percent, but very fragile due to higher oil prices. Ultimately these dramatic changes in the economic and social realities paint no irony of the economic pressure mounted on the women which may have resulted in their upsurge in financial crime. Marx and Engles affirmed that crime is simply the product of unjust and alienating social condition- the struggle of the isolated individual against the prevailing conditions. Crime in capitalist society is often a rational response to circumstances in which people find themselves.

According to National Bureau of Statistics (2021) suspects arrested for drug related offences, statistics shows that between 2017 and 2019, the percentage of male suspects was far higher than the female though at a declining rate. It was 93.79 percent in 2017 and decreased to 92.82 percent in 2018 and further decreased to 90.42 percent in 2019 for the males. The female suspects arrested were 6.12 percent in 2017, increased to 7.18 percent in 2018 and further to 9.58 percent in 2019. The statistics presents no dispute that there is high rise in female criminality, particularly financial crime. Indeed the fragile economy which followed the 2016 economic recession no doubt has contributed to the high rate of female crime. It is again pertinent to have a bird eye-view on the report: the number arrested and convicted for crime in Nigeria by category, sex and year by the Economic and Financial Crime Commission as presented in table 1 below

**Table1 : Number Arrested and Convicted for Crime in Nigeria by Category, Sex and Year**

Category of crime	Number of Persons Arrested		Number of person convicted		Number of person arrested		Number of person convicted		Number of persons arrest		Number of person convicted	
	M	F	M	F	M	F	M	F	M	F	M	F
<b>Economic crime</b>	702	52	101	1	682	72	104	1	943	79	145	13
<b>Financial crime</b>	1532	200	34	2	1746	199	58	5	2176	2235	48	0
<b>Money laundering</b>	211	64	7	0	154	12	21	0	102	117	0	7
<b>Bank fraud</b>	315	179	19	3	303	160	13	0	344	205	21	1
<b>Advance fee fraud</b>	1,010	118	48	5	1401	349	107	1	1,737	337	285	4
<b>Embezzlement</b>	252	36	1	0	151	16	1	0	129	25	1	0
<b>Bribery and corruption</b>	54	1	1	0	53	0	0	0	45	7	3	0
<b>cyber crime</b>	277	21	134	0	319	48	151	0	878	73	390	8

2017

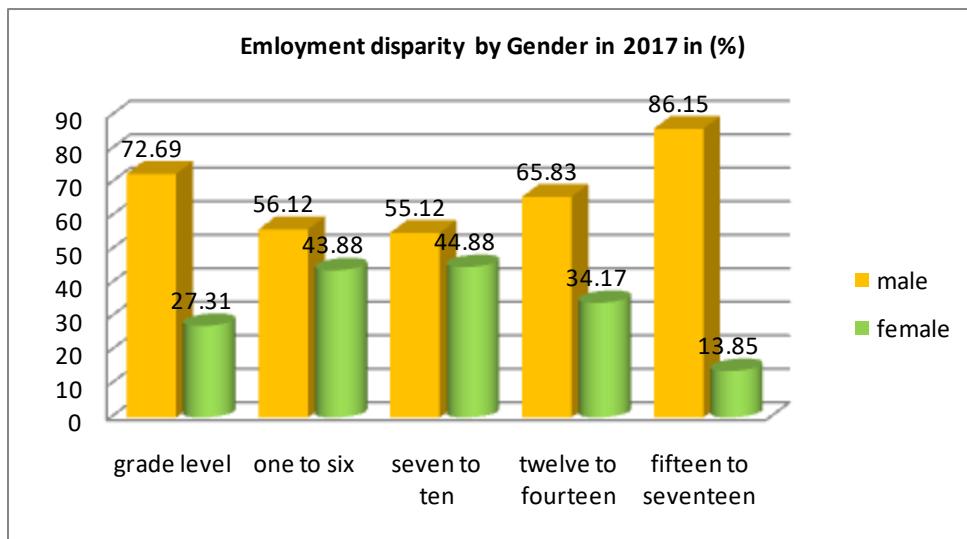
2018

2019

Category of crime	Number of Persons Arrested		Number of person convicted		Number of person arrested		Number of person convicted		Number of persons arrest		Number of person convicted	
	M	F	M	F	M	F	M	F	M	F	M	F
Economic crime	702	52	101	1	682	72	104	1	943	79	145	13
Financial crime	1532	200	34	2	1746	199	58	5	2176	2235	48	0
Money laundering	211	64	7	0	154	12	21	0	102	117	0	7
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Advance fee fraud	1,010	118	48	5	1401	349	107	1	1,737	337	285	4
Embezzlement	252	36	1	0	151	16	1	0	129	25	1	0
Bribery and corruption	54	1	1	0	53	0	0	0	45	7	3	0
cyber crime	277	21	134	0	319	48	151	0	878	73	390	8

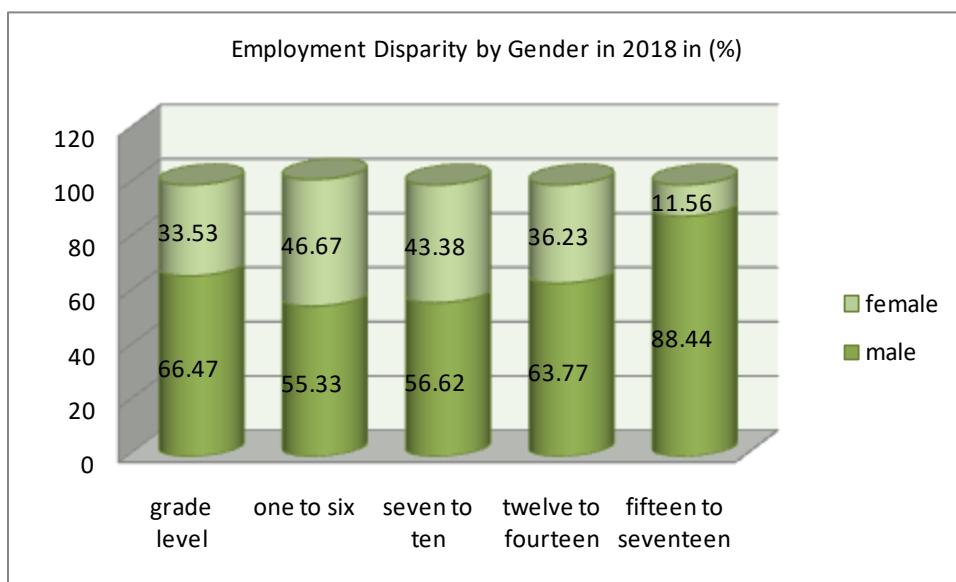
Source: Economic and financial commission (EFCC) cited in National Bureau of statistics August, 2021.

Furthermore, data shows that Nigeria still has a long way to go in achieving gender parity and the economy is excessively paying for it. Gender parity is a condition whereby both men and women are treated equally without any form of bias on sex of individual. A report by the World Wide Web Foundation and the Alliance for Affordable Internet (AAI) on 32 low and middle income countries including Nigeria discovered that in 2020, the government in these countries lost an estimated \$126 billion in gross domestic product (GDP) because women were unable to contribute to the digital economy. Another study by the Centre for Information Technology and Development (ITAD) revealed that 55 percent of men in Northern Nigeria do not want their wives to use the internet, and 61 percent of fathers discourage their daughter using the internet. Culturally, women in the Northern Nigeria seem to suffer more male domination their exclusion from the global economy paints no irony of endemic poverty among them which ultimately, when given the opportunity will engage in massive financial crime, including sex for money, sale of babies among others. The gender disparity is equally manifested in the employment in federal ministries, department and agencies as presented in fig 1 below.



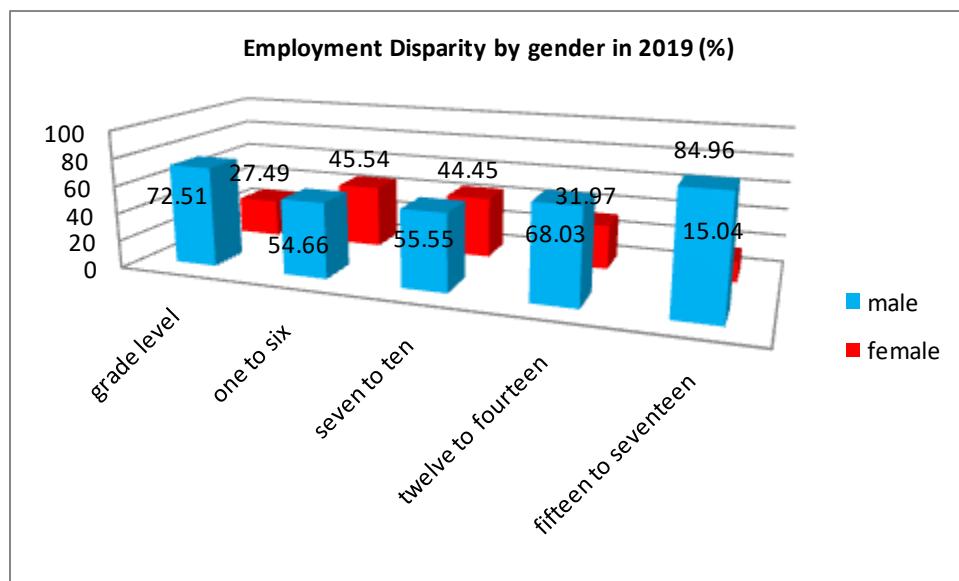
**Fig.1: Employment Disparity by Gender 2017** Source: National Bureau of Statistics 2020 computed by author 2022

Fig 2 shows the gender disparity in employment in the year 2017. Greater percentage of males is found at all levels. Even when the number tended to come close in grade level 01 to 06 (56.12%) and (43.38%) respectively, the cadre is at the button rung of the scale. More males are also found in the highest grade level 15-16 (86.15%) as against females (13.85%). This indicated a glaring gender disparity in federal civil service.Fig.2:



**Fig 2: Employment Disparity by Gender 2018** Source: National Bureau of Statistics 2020 computed by author 2022

Fig .2 shows gender disparity in employment in federal civil service. In all the grade levels, there is male dominance. At grade level 01-06 56.62 were males while 01-06 (46.67%) were females. The males (88.44%) as against females (11.56%) dominated the highest grade level of 15-17. This indicates that there was gender disparity in the employment in 2018



**Fig.3: Employment Disparity by Gender 2019** Source: National Bureau of Statistics 2020 computed by author 2022

The table shows the distribution pattern of employment in Federal MDAs by grade level and sex for the period 2017-2019.. Although there appears to be an upward progression of women across the three years in the distribution, a very wide gap still exists on the percentage men and women employed in the stipulated grade levels and across the years under review. This point to the fact that there is a severe gender disparity in employment

In a study by Klason (2008) entitled the ‘Impact of Gender Inequality in Education and Employment on Economic Growth in Developing Countries. Updates and Extensions Using Cross Country and Panel Regression, cited in Odo (2019), the study investigated the extent gender gaps in education and employment reduce economic growth. A sample of 800 men and women were drawn from some countries in African. The result found that inequality is very pronounced in the region. Women are easily given out in marriage then asking them to continue their education. The study equally found out women are more attached to domestic chores while the men engage in productive ventures. In a study by Onwuamaeze (2013) entitled “Educational opportunity and inequality in Nigeria: Assessing Social Background, Gender and Regional Effects. The researcher adopted the 2010 Nigeria Education Data survey (NEDs) and employed cross sectional survey design for a period of four years. Descriptive statistics were adopted as tool for analysis. The multivariate regression analysis was employed to determine the relationship of socioeconomic status, gender and religion as the main predictor variable with achievement in reading and numeracy. The overall findings is that there is no significant differences in reading and numeracy achievement for boys and girls, but there are more male enrolment in school than that of the females. Womanhood is reduced to a mere infidel and a second-class citizen; hence there seem to be a belief that the best place for women is in the ‘kitchen’ and Nigeria society is a patriarchal which accounts for the gender disparity (Allaanana, 2013).

## Findings

Findings from this study show that gender disparity has negative impact on the employment of women across the three historical epochs in Nigeria. Within the pre-colonial

period, women can only be seen and not heard. Their economic contributions to the family and the society at large were considered insignificant. The roles of women were somewhat valued only in the bearing and rearing of children. To this end female financial crime was not obvious

The shift from pre- colonial to colonial rule heralds a competitive capitalist system that reduced everything to the use of capital. Women who were hitherto economically, socially and politically subjugated following the inherent gender disparity perpetrated by patriarchal system were meant to compete in the capitalist system without the needed skills and tools. The imperativeness of survival pushed the hitherto women who were regarded as ‘saints’ into crime, particularly financial crime

The more economic challenge in Nigeria society the more difficult it is for the women to cope. The post- colonial period.

### **Conclusion**

Gender disparity is a social creation and it is relative across cultures. The patriarchal system in our clime paints no irony that prior the incursion of the colonial rule; women were subdued to be mere home makers. The women within the period were not counted as playing role in economic activities. To this end, men were the active players regarding women as second fiddle whose role can only be recognized in reproduction and management of homes. Women at this epoch were tied to nature dictates of the norms, values and belief system. To this end, female financial crime was not pounced. The eventual reduction of everything to cash nexus orchestrated by colonialism, men can no longer hold the home as breadwinner hence women were pushed to engage in economic activities with little or no tool of engagement like education, or wealth, The economic hardship which was resulted in economic depression exposed the level of impoverishes of most families which no doubt forced women to engage in economic activities; including financial crime in order to salvage the situation Consequently, women who were hitherto regarded as criminally harmless have started engaging in heinous financial crime.

### **Recommendations**

It is expedient that government should nip on the board in addressing the upsurge in female criminality particularly financial crime, otherwise, the long dehumanization of the women folk coupled with the economic challenges orchestrated by gender disparity will serve an unwittingly propelling condition to engage in a more heinous crime that will outweigh that of the men counterpart The following recommendations are therefore made:

There is need for government to design an economic and political programme aimed at emancipating women from poverty and lack. The 33 percent affirmation in political position should be a law and not a mere government statement aimed at deceiving the women that they are part of the political process.

There is the need to expunge all forms of gender disparity against women. Women should be encouraged to take up any course of their study in the university not minding gender.

Government should map out fund to encourage women to enter into business or trade of their choice. This will help in closing the yearning gender disparity g

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