



# NIGERIA FOR WOMEN PROJECT

SOCIAL ANALYSIS

FINAL REPORT

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## Acronyms

CAN	Christian Association of Nigeria
CDA	Community Development Association
CI	Community Institution
DEC	Development Exchange Centre
FGD	Focus Group Discussion
GenDi	Gender Development Initiative
IDP	Internally Displaced People
KASEEDS	Katsina Economic Empowerment Directorate
KII	Key Informant Interview
LGA	Local Government Authority
MCOTS	Muslim Council of Taraba State
MFB	Microfinance Bank
MOCI	Ministry of Commerce and Industry
MOWASD	The Ministry of Women's Affairs and Social Development
NCWS	National Council of Women's Societies
OSAMECA	Ogun State Agricultural and Multipurpose Credit Agency
PPI	Progress out of Poverty Index
QBWA	Quintessential Business Women's Association
SMEMFA	Small Medium Enterprises and Micro Finance Agency
TFMFB	Trust Fund Microfinance Bank
WEEI	Women's Economic Emancipation Initiative
WEEO	Women's Economic and Empowerment Organization

## 1. Executive Summary

### Introduction

In response to a request from the Government of Nigeria, the World Bank is supporting the design of the Nigeria For Women Project, a national program aimed to support women's access to social and financial capital for improved livelihood opportunities in targeted communities of Nigeria. The project aims to socio-economically empower women in Nigeria by galvanizing the creation and strengthening of social capital and improve access to productive livelihoods and financial support. As part of the project preparation, a Social Analysis (SA) was proposed to develop a sound social development strategy that constitutes the basis for the design and implementation of project activities.

This report presents the findings of that social analysis, compiled through a quantitative sample survey of economically active women between the ages of 16-59 in the six states of Katsina, Niger, Taraba, Imo, Edo and Ogun; and a qualitative survey in the four states of Katsina, Taraba, Ogun and Edo consisting of community level focus group discussions with both women and men and key informant interviews. State level key stakeholder interviews were carried out in all six states.

### Women's livelihoods

**The women surveyed were typically married (56% monogamous, 25% polygamous), had children (88%) and a half (51%) were educated to a secondary level, while 14% had received no education (21% of women over 40).** Religion was almost evenly divided – 53% were Christian and 47% Muslim, although this varied by state with 100% Christian in Imo and 100% Muslim in Katsina. Most women (69%) lived in a rural area, 31% in a semi-urban area; and the majority (72%) lived with their spouse or partner who was the head of the household. 9% of the women were head of the household.

**Almost all the women in the sample (91%) were self-employed. Trading and selling (51%) was the most common.** Sixteen per cent were in the service sector (hairdressing, beauticians etc.), and the same proportion (16%) involved in hot food/street food/café. Half of the women (50%) worked from home. This was most common in Katsina (90%) and least likely in Imo (17%), with the poorest most likely to do so (66%). 21% of women surveyed worked from a market, and 20% from a shop.

**However, the qualitative survey found that in practice distinctions between economic activity were not clear and many women fell into more than one category.** Very few women were “economically inactive” – most were involved in some form of economic activity. This suggests that the quantitative data on main income sources needs to be carefully interpreted – many women will have more than one source of income.

**A lack of capital/money was by far the most commonly mentioned challenge affecting their business (66%, rising to 70% among the over 40s) across the quantitative and qualitative findings.**

### Women's involvement in Community Institutions

**The levels of awareness of community institutions were highest for religious institutions** with 46% of women saying they knew “a lot” or “a fair amount” about them,

consistent with the qualitative findings. Other institutions with higher levels of awareness were women's groups (36%), credit and savings groups (23%), and trade and business groups (20%). Awareness of community institutions generally was higher in Imo (and Ogun, for trade and business related groups) and lower in Katsina and Taraba.

**44% of women said they were a member of a religious organisation, which was the highest level of membership for any of the listed Community Institutions.**<sup>1</sup> Confirming the quantitative findings, the focus groups and Key Informant Interviews also found that religious institutions were important. Most churches had a Women's Wing – termed "fellowships" or "leagues". They were an important forum for women to meet, discuss their issues, and develop leadership and influencing skills. **However, they tend to reinforce traditional gender roles and thus might not be fully supportive of women's economic and social empowerment.** They were also usually restricted to married women only. In the North, in spite of the dominance of religious institutions, there were fewer opportunities for women to meet and socialise through religion.

**Three in ten (29%) participated in a women's groups, with older women much more likely to do so** (10% for adolescent women to 38% for those aged 40 or over).

All other CIs had memberships of 13% or under, and **in general membership tended to rise with age** especially for occupation-based groups and trade associations, credit and savings associations, cooperatives, town unions and village/development committees.

**Membership levels of different CIs varied substantially between the States**, and was particularly high in Imo (87%), while the proportion of women who were members of at least one CI was a minority in Katsina (39%) and Taraba (49%), and a slim majority in Edo (53%)

**Savings and loan schemes were mentioned in qualitative findings in all the locations**, ranging from groups of friends contributing to a common fund to savings and loans schemes run via trade organisations or religious groups. **Savings schemes which were grounded within the community had a strong level of trust.** This contrasted with the mixed experiences of women who had accessed loans through Microfinance Banks, with some criticising them for charging high rates of interest and applying stringent repayment conditions.

Only a minority of women were members of trade associations and they commonly have **restrictive membership criteria**, for example, requiring a formal qualification or a shop from which to trade. The quantitative research showed considerable variation by State in women's membership of trade associations, at only 4% in Taraba, around one in ten in Imo, Edo, Niger and Katsina, but 29% in Ogun. Nevertheless, for those who were members, these group provided important benefits.

**Traditional leadership structures were important in both the North and South, but the role and voice of women in these traditional leadership institutions varied from place to place.** Village chiefs were important entry points to access communities, to gain legitimacy within communities and to encourage participation in collective activities. **In some cases, women had formal positions within the leadership structures – for example,**

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<sup>1</sup> Note that we did not include attending a church or mosque to pray as "membership"; rather, we asked if the women were members of a specific religious organisation.

**there was an official place among the traditional leadership in Ogun for the women's market leader.** In other locations, such as Imo, women did not participate in the traditional councils, but could communicate their concerns to the leadership via the "women's leader", who might be the wife of the local village chief.

**Informal networks were commonly mentioned, including age-grade associations, friends' committees, social clubs and meetings at weddings or other ceremonies.** These were important to women, providing a source of social and financial support, as well as an opportunity for networking. **In the north, they might be the only opportunity women had to socialise outside the home. They might be a good place to look for potential leaders for the programme, or they might want to formalise to offer greater benefits to their members.**

### Incentives to participate in Community Institutions

**The benefits offered by membership of CIs clearly varied, depending on the type of institution.** For religious organisations and women's groups, **confidence building (52% for religious organisations) and networking (57% for women's groups)** were the primary benefits. On the other hand, **improving access to credit/finance** was mentioned by 73% of members of credit and savings associations and 53% of cooperative members. The most commonly perceived advantage for occupation groups and trade associations was to **improve marketing skills and opportunities (47%).**

**When asked about incentives for participating in CIs in general, improving access to credit/finance was the most commonly mentioned (57%), confirmed by the qualitative findings.** Indeed, when we asked women what would help them to grow their businesses, the most frequent response was that they lacked capital. They were not always clear what they needed this money for or what they would do with it, but it seemed to be a common assumption that an injection of capital would lead to business success.

Gaining access to business inputs at reduced rates – such as for example, hairdryers for barbers, or seeds for farmers – was an incentive to belong to trade associations. Other potential benefits, such as access to market information, technical advice, skills and new methods, were less frequently mentioned. This presents a challenge to the project, as there may be inappropriate expectations of immediate access to finance or resources from community institutions, as opposed to longer term technical assistance.

Social support was a benefit of participating in informal networks and institutions, such as friends' groups. As well as providing access to funds in the case of savings associations, these groups would help with family emergencies, finding work, providing basic household items if members needed them, and providing emotional and moral support. Indeed, not being a member of such institutions could leave individuals isolated and vulnerable in times of crisis.

### Barriers to participating in Community Institutions

**The principal barrier to participation was a lack of understanding of how they work, raised by 34% of women, and higher among the poorest women.** This suggests that a lack of information, as well as specific negative attitudes, is a key issue to address.



**One in five (22%) said a lack of trust or fear of corruption was a barrier.** Focus groups confirmed that **lack of trust as a key barrier to participating in CIs**, especially for microfinance banks or government projects. Women mentioned having paid to sign up for projects which did not take place, or projects where women had saved money which they were not able to withdraw. This led to a scepticism about such interventions in specific communities. Women did not always trust each other to maintain payments into savings schemes, meaning that when their turn to withdraw came around, there might not be enough money in the fund.

**The financial cost of membership** was also raised in qualitative and quantitative findings, with organisations charging monthly dues and levies for specific projects or requiring contributions before joining. This was often raised in Imo in both quantitative and qualitative findings. Family as a barrier in particular was strongest among young women. **Family and childcare commitments** was consistently mentioned across the age groups and 16% cited this barrier overall.

**For trade associations, there might be restrictive entry requirements.** For example, it might be a requirement that only those who had a formal qualification or who traded from a shop could join the association, which ruled out many women in our sample. Or entry might be restricted to married women only, requiring the husband's consent to join.

**Lack of self-confidence was also a barrier**, with some women saying they did not feel they had the skills to participate effectively or play leadership roles in such institutions. In the north, women lacked spaces or opportunities to acquire these skills and so would need considerable support to participate effectively.

**Restrictive social norms in the north could prevent women from participating.** In Katsina, husbands might not allow their wives to take part in groups where men were present, and this limited their ability to take part in trade and business groups. In Taraba, women who tried to take part in a political meeting were told by the men that politics was not women's business. The image associated with some groups was also culturally off-putting, with women who participated in politics seen as "wayward" or "immoral."

### **Saving and borrowing money**

**The quantitative survey found that three in ten women had borrowed money in the last 12 months, increasing with age (33% of women 40 or over).** One in five had been paying back money borrowed before October 2016. A quarter of the women are paying for goods and services on credit, again rising with age (29% for those over 40) but declining with wealth (30% among the poorest, 23% among the wealthiest).

**Half (51%) of the women surveyed said they had saved money in the last 12 months, decreasing with age and increasing with PPI.** Women in Taraba (72%) were most likely to have saved, dropping to 29% for those in Niger. Three in ten (29%) saved the money in a commercial bank, decreasing with age and rising with wealth. A similar proportion (27%) saved the money in a safe place or on them, the poorest by far the most likely to do this (45%).

## Men's views on women's participation in business and CIs

**Most men in our sample claimed to be supportive of women's economic activities.**

They said they were happy for the wives to get involved in economic activity, and that in many areas it was traditional for women to trade or to farm certain crops. This had benefits for the family and took some of the pressure off the man, which was appreciated given the current recession in Nigeria.

**However, there were limitations to this approval: the model seemed to be that women could engage in business, provided that traditional gender roles were not disrupted.**

In Katsina, the majority of men did not want their wives to be working outside the home, so any businesses needed to be conducted within the home, with children involved in selling at the market. In the south, some men did not want their wives travelling far afield or staying away from home, as they were expected to fulfil their family duties as well as any business activities.

**Men were usually not happy for their wives to be more financially successful than themselves.** This was perceived to disrupt the dynamics of the family and create tensions within the marital relationship. Men feared losing their role and relevance – that of providing for the family financially – and even thought this could lead to marital breakdown as the wife might think she no longer needed her husband, or could find a better husband.

## Implications for the Nigeria For Women Project

These findings have the following implications for the implementation of the Nigeria for Women Project:

- **Men and women need to be involved from the beginning of the programme.** Women's social and economic empowerment is likely to disrupt conventional gender roles and may lead to a backlash in the communities. These issues need to be addressed from the beginning of the programme, so men and women can discuss how they will handle the changes to their family life. The programme should be presented in terms of family success and prosperity, and the benefits to the whole community should be emphasised. Role models and ambassadors for the project could help in promoting this message. Referral pathways to provide support for women should be built in from the beginning to address any backlash which does occur, for instance in the occurrence of GBV.
- **Building trust in community institutions will take time.** Communities have had bad experiences of microfinance, and in some cases experiences of others defaulting in savings and loans schemes, and will need to be convinced that the For Women Project is a trustworthy programme. Whilst informal organisations are often trusted, they may not be able or willing to grow into formalised savings schemes. There will need to be a balance between setting up new institutions and building on existing networks, and processes of resource allocation need to be transparent and accountable.
- **Capacity building will be key, as many women lack the self-confidence and skills to participate effectively in CIs.** Women may not be confident to take on the role of organising and leading CIs, and will need significant support, especially in the north. They will also need time to understand concepts of banking, saving,

repayments, etc. Currently, some women appear to see money from government schemes as a “gift”, or simply as their right.

- **There is a lack of market orientation among women in their understanding of business development.** Most believe that improved access to finance is the main requirement for business success and expansion, and there is relatively limited awareness of or focus on other issues such as market access and information, aggregation of purchasing, pricing, productivity, etc. The project will need to convince women of the benefits of technical support, over and above the provision of loans or grants, if women are to be incentivised to participate.
- **There is a risk of further marginalising certain already marginalised or excluded groups** if Community institutions are the main vehicle to deliver the For Women Project. These include young women, those who are unmarried, northern women and those who are poorer and less well educated. These women face specific barriers to participating in CIs and may be excluded from the benefits if they are not directly targeted.
- **There are various ways to reach those women** who are not directly engaged in the formal community institutions. For younger women, these include liaison with colleges and training bodies, use of social media for the better-off, and working with age-grade and classmates associations. The programme could also develop interventions for sectors in which young women are more likely to work, such as hairdressing, fashion and beauty. For women in the North who rarely socialise outside the home, occasions such as weddings, naming ceremonies, religious and community festivals could be entry points. Religious leaders and influential Muslim women could also use their networks to reach out, and again specific sectors common among home-workers, such as food preparation and artisan manufacturing could be targeted. For those who are poorer and less well-educated, networking through influential local women, such as the women’s leader of the community or the wife of the village chief could be effective; the women’s wings of churches could reach out to these groups; and local market days, often attended by women of all social backgrounds, could offer a useful route to access these women. Finally, trade associations could be encouraged to reach out to smaller, micro businesses, offering discounted or indeed free membership for a defined period, or developing specific membership packages to appeal to microenterprises.
- **Given the dominance of religious groups and women’s religious fellowships, there is also risk of reinforcing conventional gender roles and adding to women’s workload if the programme is not carefully implemented.** Whilst traditional and religious groups are relevant for the programme, they do not always support women’s empowerment in a meaningful way and often want to maintain power relations between men and women. The project will need to work carefully with these stakeholders to ensure that economic empowerment can lead to cultural and social change for women, rather than merely increasing their burden of work.

The table below outlines a typology of the main Community Institutions identified by the research, in terms of their:

- Strengths
- Weaknesses

- Inclusiveness
- Access to wider networks
- Role for the Nigeria For Women Project.

It is intended to form a starting point for the programme in identifying those stakeholders with whom partnership might be formed, and their different potential roles within the programme.

	Strengths	Weaknesses	Membership and inclusivity	Links and networks	Relevance to Nigeria for Women
<b>Religious Institutions</b>	<ul style="list-style-type: none"> <li>• High levels of awareness, participation and respect amongst women.</li> <li>• A culturally 'acceptable' way for women to participate in community life.</li> <li>• Often have strong "Women's Wings"</li> <li>• Offer benefits to members including confidence building networking with other women, and increasing feelings of security</li> </ul>	<ul style="list-style-type: none"> <li>• May want to maintain unequal power relations between men and women</li> <li>• May reinforce traditional gender roles.</li> <li>• Economic benefits are less significant than more economic focused groups (except where savings and loans groups fall under the umbrella of these social organisations).</li> <li>• There are less opportunities for women to meet and socialise through religious organisations in the North</li> <li>•</li> </ul>	<ul style="list-style-type: none"> <li>• Membership is wide-reaching across age and economic status, although slightly higher among the older and better off</li> <li>• Women's wings in churches often restricted to married women.</li> </ul>	<ul style="list-style-type: none"> <li>• Operate at the community level, but are linked into wider structures at the Ward and LGA and State.</li> <li>• However, these links are around religious rather than economic issues;</li> <li>• Most churches and mosques are part of a wider religious hierarchy and can access community at a wide scale</li> </ul>	<ul style="list-style-type: none"> <li>• A key partner for Nigeria for Women to access a wide range of women among Muslim and Christian communities</li> <li>• Valuable for informing communities and gaining trust, as well as overcoming potential objections from men</li> <li>• May not support women's empowerment, so the programme will need to work carefully to ensure that conventional gender roles and power relations are not reinforced.</li> <li>• However, with some work, Religious Leaders could become advocates and promote women's economic and social empowerment</li> </ul>

					<ul style="list-style-type: none"> <li>• Important to involve female religious leaders as well as men</li> </ul>
<p><b>Savings and loan schemes</b></p>	<ul style="list-style-type: none"> <li>• Trusted by groups of women and well-embedded in local communities;</li> <li>• Accepted across Nigeria, north and south, with few apparent restrictions on women’s participation;</li> <li>• Benefits to participants include access to loans/ credit, without having to provide security/ etc.</li> <li>• A strong and sustainable community resource driven by women themselves</li> </ul>	<ul style="list-style-type: none"> <li>• Highly variable in their functioning, practices, purposes, etc.</li> <li>• Operate based on informal mechanisms of trust and may not have written record keeping/ etc.</li> <li>• May not be able or willing to grow into formalised savings.</li> </ul>	<ul style="list-style-type: none"> <li>• Usually women only groups;</li> <li>• No evident social or cultural norms restricting women’s engagement.</li> <li>• Single or married, older or younger, all can be involved in such groups.</li> <li>• Poorer women may be excluded or may self-exclude, for fear of not being able to maintain payments;</li> <li>• Younger and unmarried women may be excluded if the savings group is nested within another organisation which excludes them.</li> </ul>	<ul style="list-style-type: none"> <li>• Savings schemes may be embedded within another organisation, such as a trade association or a religious fellowship;</li> <li>• However, most are informal and have few links to wider markets or resources.</li> </ul>	<ul style="list-style-type: none"> <li>• May be a good route to share information about opportunities and encourage participation in more formal savings schemes;</li> <li>• Some might have potential to formalise their practices sufficiently to be considered as partners;</li> <li>• There may be scope for building networks of savings or marketing groups from the more informal groups;</li> <li>• Others might be best seen as a network to access women rather than a direct vehicle to deliver the programme.</li> </ul>

<b>Trade associations</b>	<ul style="list-style-type: none"> <li>Well-organised and often have strong links at LGA and State levels;</li> <li>Have a direct interest in economic empowerment and livelihoods;</li> <li>Provide benefits to members, including training, mentoring, subsidised inputs and access to formal markets.</li> </ul>	<ul style="list-style-type: none"> <li>Less accessible to micro-business owing to entry requirements and fees/ levies;</li> <li>Risk of capture of resources by influential minorities and men.</li> <li>Less accessible to women in the North with less mobility</li> </ul>	<ul style="list-style-type: none"> <li>Maybe mixed sex or women only groups;</li> <li>These organisations often have entry criteria which exclude micro-businesses and those who are less well off;</li> <li>Male dominated and less accessible to women, particularly outside of Ogun.</li> <li>May restrict entry to married/ older women.</li> </ul>	<ul style="list-style-type: none"> <li>Usually organized at the LGA level, where local branches might meet to discuss issues requiring common action.</li> <li>LGAs encourage local groups to aggregate at the LGA level. This allows them to be registered and therefore be eligible for government and NGO funded schemes.</li> <li>Good links to markets and funding sources;</li> </ul>	<ul style="list-style-type: none"> <li>Great opportunities for increasing women's access to benefits such as training and mentoring, subsidies on inputs, and access to new markets;</li> <li>The limited access of these groups to younger, unmarried and less well-off women must be considered.</li> <li>May require capacity development to broaden membership to make them more inclusive.</li> </ul>
<b>Traditional Institutions</b>	<ul style="list-style-type: none"> <li>Long-established, respected and generally trusted by local communities;</li> <li>Effective for convening local communities, communicating new</li> </ul>	<ul style="list-style-type: none"> <li>Potential for elite capture if resources are delivered via traditional rulers/ village chiefs/ etc.</li> <li>Resources may be diverted to friends/ relatives/ those</li> </ul>	<ul style="list-style-type: none"> <li>Respected by a wide cross section of the community, male and female, but...</li> <li>Women's voice and power in traditional institutions is limited and men usually are</li> </ul>	<ul style="list-style-type: none"> <li>Traditional leaders are part of a well-established hierarchy;</li> <li>Usually connected to rulers at the Ward, LGA and State levels;</li> </ul>	<ul style="list-style-type: none"> <li>Village chiefs are important entry points to access communities, to gain legitimacy and to encourage participation.</li> <li>They are important gatekeepers and influencers who will play</li> </ul>

	<p>initiatives, and gaining support for projects;</p> <ul style="list-style-type: none"> <li>Respected custodians of cultural norms for men and women;</li> </ul>	<p>connected to elite groups.</p> <ul style="list-style-type: none"> <li>Can be custodians of harmful gender norms and not support WEE (individual locations will differ)</li> </ul>	<p>the final decision makers;</p>	<ul style="list-style-type: none"> <li>Structures of communication and influence are good – higher level leaders can usually bring about changes at more local levels;</li> <li>Rarely have direct links to markets/ economic activities.</li> </ul>	<p>a key role in building/blocking support among men and the wider community for women’s economic and social empowerment</p>
<p><b>Informal networks i.e., friends’ committees, age grade associations, etc.</b></p>	<ul style="list-style-type: none"> <li>Local and entirely indigenous networks, i.e., driven by local women;</li> <li>In the north, they might be the only opportunity women have to socialise outside the home.</li> <li>Provide social and practical support to members, as well as a source of</li> </ul>	<ul style="list-style-type: none"> <li>Entirely informal and often very small-scale and local.</li> </ul>	<ul style="list-style-type: none"> <li>Usually women only groups</li> <li>Available to women of all backgrounds, ages, marital status;</li> <li>But each individual network is likely to be quite restricted in membership, eg, by age, location, etc.</li> </ul>	<ul style="list-style-type: none"> <li>Rarely linked to wider social structures , hierarchies, or markets;</li> <li>May fall under the jurisdiction or influence of the traditional rulers/ village chiefs;</li> </ul>	<ul style="list-style-type: none"> <li>An important route to access women who are not involved in other more formal institutions, especially in the North;</li> <li>A good place to look for potential leaders and roles models</li> <li>They might want to formalise to offer greater benefits to their members.</li> </ul>



	enjoyment and friendship.				
<b>Microfinance and other lending associations</b>	<ul style="list-style-type: none"> <li>• A key route to accessing formal financial services for many women;</li> <li>• Good local networks, understanding of markets and women's needs, and of the practicalities involved in managing savings and loans schemes;</li> <li>• In some cases, known and trusted by local communities.</li> </ul>	<ul style="list-style-type: none"> <li>• Experiences of borrowing from MFIs were variable, from good to very bad;</li> <li>• Some women have such bad experiences that they are sceptical of any such schemes.</li> </ul>	<ul style="list-style-type: none"> <li>• Often women-only groups are formed to access funds from MFIs;</li> <li>• There were no mentions of social or cultural barriers to women joining microfinance schemes</li> <li>• But there will be economic barriers, as there are criteria for accessing loans</li> </ul>	<ul style="list-style-type: none"> <li>• May have good links at LGA and State levels, depending on the size and scope of the specific organization.</li> </ul>	<ul style="list-style-type: none"> <li>• Potentially important for the project, given their existing experience and expertise;</li> <li>• But bad practices reported by women may damage trust, so partners need to be carefully selected and screened;</li> <li>• Could be a direct delivery mechanism for the project, or might offer access to existing network and local groups who could form partners.</li> </ul>
<b>Community/ Town</b>	<ul style="list-style-type: none"> <li>• An important and influential group, with more middle</li> </ul>	<ul style="list-style-type: none"> <li>• Potentially elitist and not inclusive</li> </ul>	<ul style="list-style-type: none"> <li>• Mixed sex, but may exclude poorer people and</li> </ul>	<ul style="list-style-type: none"> <li>• Often well connected to LGA and State government</li> </ul>	<ul style="list-style-type: none"> <li>• Potential mechanism for delivering the</li> </ul>

<p><b>Development Associations</b></p>	<p>class/ younger members</p> <ul style="list-style-type: none"> <li>• Likely to have access to funds and can implement projects;</li> <li>• Well-structured, well-organised and usually registered with the LGA</li> </ul>		<p>women through membership criteria;</p> <ul style="list-style-type: none"> <li>• Can require ownership of property as a condition of membership;</li> <li>• Likely to exclude non-indigenes of an area;</li> </ul>	<p>through members residing in urban centres;</p> <ul style="list-style-type: none"> <li>• But less often linked directly to markets/ economic activities;</li> <li>• Work closely with traditional rulers;</li> <li>• Have access to government and NGO funding through official registration;</li> </ul>	<p>programme in local areas;</p> <ul style="list-style-type: none"> <li>• May also be a good source of strong and capable female leaders and role models;</li> <li>• Influential among LGA and State level stakeholders – potential advocacy role.</li> </ul>
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## 2. Introduction

In response to a request from the Government of Nigeria, the World Bank Group (WBG) is supporting the design of the Nigeria For Women Project, a national program aimed to support women's access to social and financial capital for improved livelihood opportunities in targeted communities of Nigeria. The project aims to socio-economically empower women in Nigeria by galvanizing the creation and strengthening of social capital and improve access to productive livelihoods and financial support. As the project caters to different sub-national contexts and involves different social groups, it will be informed and impacted by the social dynamics and norms that shape the involvement and participation of women in various economic activities and by the role of women at the household and community levels. To this effect, as part of the project preparation, a Social Analysis (SA) was proposed to help the development of a sound social development strategy that constitutes the basis for the design and implementation of project activities.

### Methodology

Informed by an initial literature review (see Annex 1) and select key informant interviews (KIIs), the following objectives for the surveys and social analysis were agreed:

- To provide a socio-economic profile of the beneficiaries of the programme, to assist WBG with targeting communities and programme design, and quantitative details of their access to and participation in community institutions;
- To analyse the social and cultural norms which influence women's participation in Community Institutions, including the nature and extent of women's involvement, in the context of social and economic empowerment;
- To explore the barriers to women's participation in CIs, including social and cultural norms, religious beliefs, personal attitudes, lack of trust, capacity gaps, and attitudes of the wider community;
- To explore the incentives and benefits to women of participating in CIs, including financial rewards, access to markets and information, social benefits, status;
- To determine which institutions are most accessible, open and trusted by women, to identify entry points for the programme and implementation partners;
- To identify key stakeholders in the public and private sector who could support women's participation in Community Institutions and productive livelihoods.

These objectives were explored through three streams of primary research:

- A quantitative survey of women in the target audience;
- Qualitative research among local communities;
- Stakeholder analysis and mapping.

In response to the World Bank's query on the impact of conflict-affected areas on women's livelihoods, a select, small number of key informant interviews were also undertaken in Borno State. These findings have been fed into the analysis to provide insight into the particular issues faced in conflict affected areas.

## Quantitative methodology

The sample was representative of the target population of economically active women within the age band of 16 – 59 years spread across Niger, Taraba, Imo, Katsina, Ogun and Edo State. A total of 2,929 interviews were undertaken across the target states with each state representing a geopolitical zone in Nigeria. With a sample of this size we are 95% confident that results obtained are statistically precise within a range of plus or minus 3% depending on the magnitude of the finding.

A modified multi-stage random sampling technique was used. This means that the selection of the Primary Sampling Unit, starting point and dwelling structure was done randomly. The final individual woman was selected according to a set of specified quotas – all women in certain age bands within the overall targeted age group of 16 – 59 years with the following strict screening criteria: economically active women; not educated beyond secondary school education; on an income of 30,000 Naira or less per month; and in six states in Nigeria covering the six geo-political zones (Niger, Taraba, Katsina, Imo, Edo, Ogun). The fieldwork was conducted in rural and semi-urban areas of the States – fully urban areas were not included. A report of the quantitative data is available, which outlines the full findings and detailed methodology.

## Qualitative methodology

The qualitative component took place in four states – Katsina, Taraba, Imo and Ogun - prioritising one rural and one peri-urban LGA in each. The research used a combination of Focus Group Discussions (FGD) and Key Informant Interviews (KII). The primary sample was women aged 16-59 who were a mix of those economically active running their own businesses; economically active in waged work/ paid labour; and not economically active. We also included a sub-sample of men, to explore barriers to women's participation and the potential role of men as facilitators to women's participation in CIs and economic activities. The secondary sample was community level KIIs with formal and informal stakeholders relevant to women's livelihoods and participation in community institutions. These included informal institutions such as churches, mosques, traditional councils and cabinets, village elders' associations/ etc., NGOs and community based organisations; and formal institutions such as traders' associations, farmers' associations, and market women's groups. A total of 36 FGDs and 56 KIIs were conducted across the four States. Details of the sample are contained in the Appendices to this report.

State level key informant interviews were also conducted in all the six target states of Niger, Katsina, Taraba, Imo, Ogun and Edo. A total of fifty-nine (59) people were interviewed. Thirty-three (33) of the respondents were female while twenty-six (26) were male. Respondents were in seven categories: government institutions; microfinance institutions; civil society organizations; influential women; business membership organizations; religious and traditional leaders.

## Data Triangulation

Analysis was first undertaken separately of the results of the qualitative FGDs and community level KIIs, the quantitative survey, the State level KIIs and the findings from the select KIIs undertaken in Borno State. Initial findings were tested at an analysis workshop

with the fieldwork team, and their comments and reflections from the ground have been incorporated into the final report. Further triangulation took place during the detailed analysis of the combined data sources and drafting of this report.

### Limitations of methodology

The tight timeframe for undertaking the surveys, in order to fit in to WBG programming dates, was a key constraint for the project. In particular, the timing provided limited scope for analysis post data collection and for extensive analysis across the different survey findings. The dataset produced by the quantitative survey is very large and there is significant scope for further analysis.

## 3. The target audiences and profiles

### Key findings

***The quantitative survey found that almost all of the women in the sample (98%) were self-employed, with trade and selling (51%) being the most common, followed (albeit significantly lower proportions) by the service sector and the selling of food.***

***However, the qualitative findings found that in practice the distinctions between different livelihoods are not clear and many women fall into more than one category.***

***The most common concerns for their businesses were the recession and the related issue of a lack of capital or money.***

The economic profile of the target audience was constructed using the Poverty Probability Index, which we explain below before providing detailed profile data.

The Poverty Probability Index (PPI®) is a poverty measurement tool. The PPI is statistically-sound, yet simple to use: the answers to 10 questions about a household's characteristics and asset ownership are scored to compute the likelihood that the household is living below the poverty line – or above by only a narrow margin.

Hence the PPI index is used throughout the quantitative research as it is a key variable in terms of CI participation, incentives to participation and the barriers; as well as reinforcing the integrity in terms of the demographic profile analysis.

### PPI scoring

The PPI score is based on ten standard questions for Nigeria. Each woman surveyed was given an overall score by summing up the scores for each of the 10 questions in line with the standard scoring system. For the analysis, women were then split into four categories. This categorisation is based on splitting the sample into four equal groups, i.e. with an approximately equal number of women in each. Basing the categorisation on (approximately) equal groups rather than equal bands was done to ensure a sufficiently large number of respondents in each for meaningful analysis, and due to a lack of non-arbitrary PPI thresholds for such a categorisation.

The resulting thresholds for the PPI based on approx. equal groups are as follows:

- Group 1 (poorest): score 0-40 Q1 (poorest): score 0-40
- Group 2: score 41-51

- Group 3: score 52-61
- Group 4 (wealthiest): score 62-100

It is important to note that the PPI score itself does not tell you whether the household lives in poverty or not. Rather, it must be converted into a probability that the household is below a given poverty line. Each score was therefore matched to a percentage likelihood of living in poverty, using the standard PPI look-up table for Nigeria. The poverty line used was the '200% of the national poverty line', which is broadly similar to the definition of \$1.25 per day – so 200% is \$2.50 per day. The average of the percentage likelihood can then be calculated to get the actual percentage of people living in poverty. The table below shows the percentage living in poverty for each group and overall.

Table 1.1: S2\_1 Age – by Age and PPI (%)

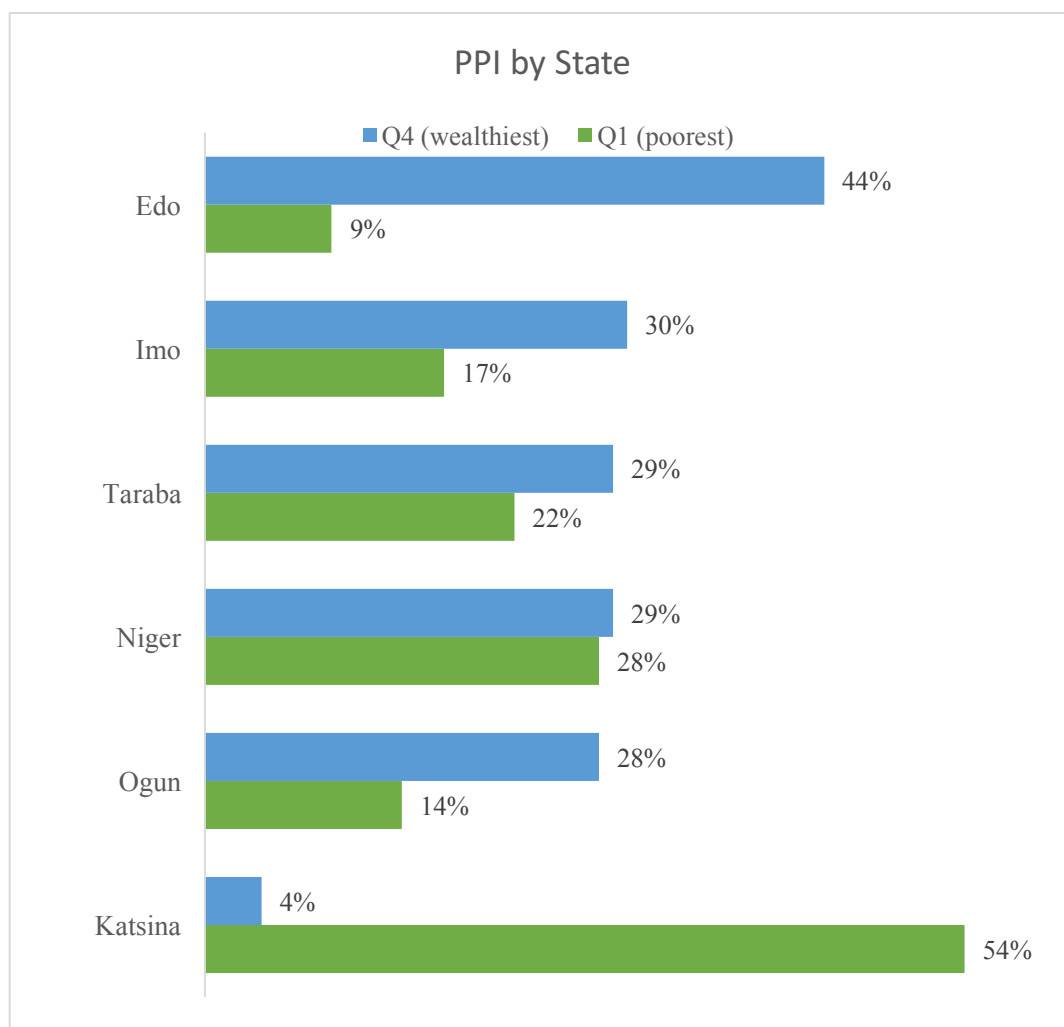
% living in poverty by group	200% of national line	% of total sample/base size
Sample size	2929	
Q1 (poorest): score 0-40	93	26%/765
Q2 score: 41-51	77	27%/775
Q3 score: 52-61	57	24%/712
Q4: score 62-100	50	23%/677

The poorest group (Q1) increased with age (28% of the over 40s women), while 30% of the teenage women fell in to the wealthiest quadrant (although it should be noted the majority lived with their parents or parents-in-law). Katsina stood out with the majority (54%) of women in the poorest quadrant (Q1), this compares to just 9% of women in Edo. Indeed, Edo women were most likely (44%) to fall in the wealthiest quadrant (Q4), by far the highest of the states.

Table 1.2: PPI - by State (%)

	Total	Niger	Taraba	Katsina	Imo	Edo	Ogun
Sample size	2929	471	309	673	537	434	505
Q1	26	28	22	54	17	9	14
Q2	27	37	24	28	23	17	28
Q3	24	21	25	14	30	29	31

Q4	23	29	29	4	30	44	28
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Graph 1: PPI by state

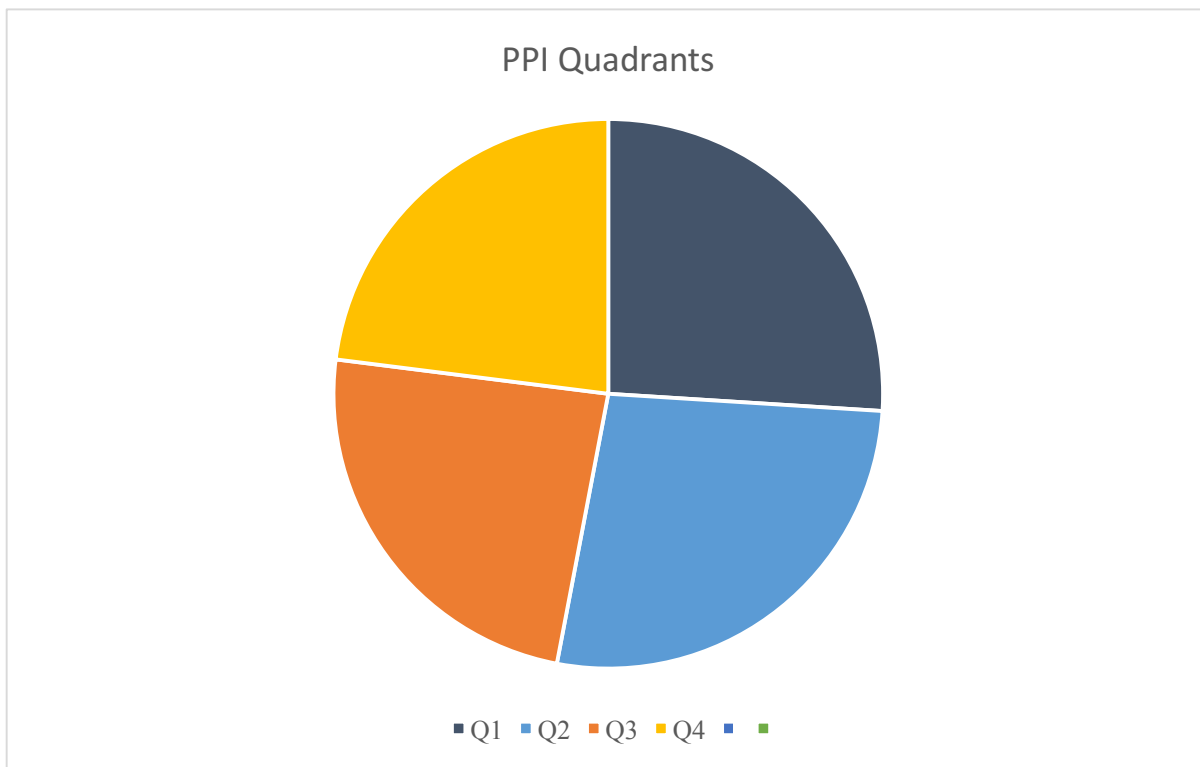
### Quantitative Profile Data

The quantitative sample is a tailored one and based on a screening process in the six states to ensure all the women fitted into the criteria outlined in the methodology above.

The women surveyed were typically married (56% monogamous, 25% polygamous), had children (88%) and a half (51%) were educated to a secondary level, while 14% had received no education (21% of women over 40). Religion was almost evenly divided – 53% were Christian and 47% Muslim, although this varied by state with 100% Christian in Imo and 100% Muslim in Katsina.

Most women (69%) lived in a rural area, 31% in a semi-urban area; and the majority (72%) lived with their spouse or partner who was the head of the household. 9% of the women were head of the household. The most common dwelling was a single room (35%), followed by a mini-flat (23%); and two-thirds said the property was owned by the head of the household.

On average there were 2.6 biological children in the household, peaking among the women in their 30s (mean of 3.2). Consumer goods in the household were closely linked to wealth – with most in the wealthier Edo and Ogun states, least in Taraba and Katsina.



Graph 2: PPI Quadrants

Many of the women surveyed earned far less than this maximum limit for the screening criteria of 30,000 Naira per month (the Federal Law for a minimum wage for public sector workers is 18,000 Naira per month, although states are not obliged to implement it) with over half earning less than 10,000 Naira per month (56%). Just nine per cent earned 20,001 to 30,000 Naira per month.

Age was clearly a determinant – the youngest earning on average 6,307 Naira per month compared with an average of 10,011 Naira per month among the oldest women surveyed. As expected, the PPI score was closely linked to income – the poorest earned on average 6,448 Naira versus 11,621 Naira among the wealthiest.

Mean monthly income rose closely with years trading – from 6,854 Naira for those who had been trading for less than a year to 10,768 Naira for those trading more than 20 years.

In terms of type of business, the highest mean monthly income was among women involved in growing farm produce (11,575 Naira), the lowest the cooking/selling of food (8,597 Naira).

**Drinking Water and Utilities/Goods**

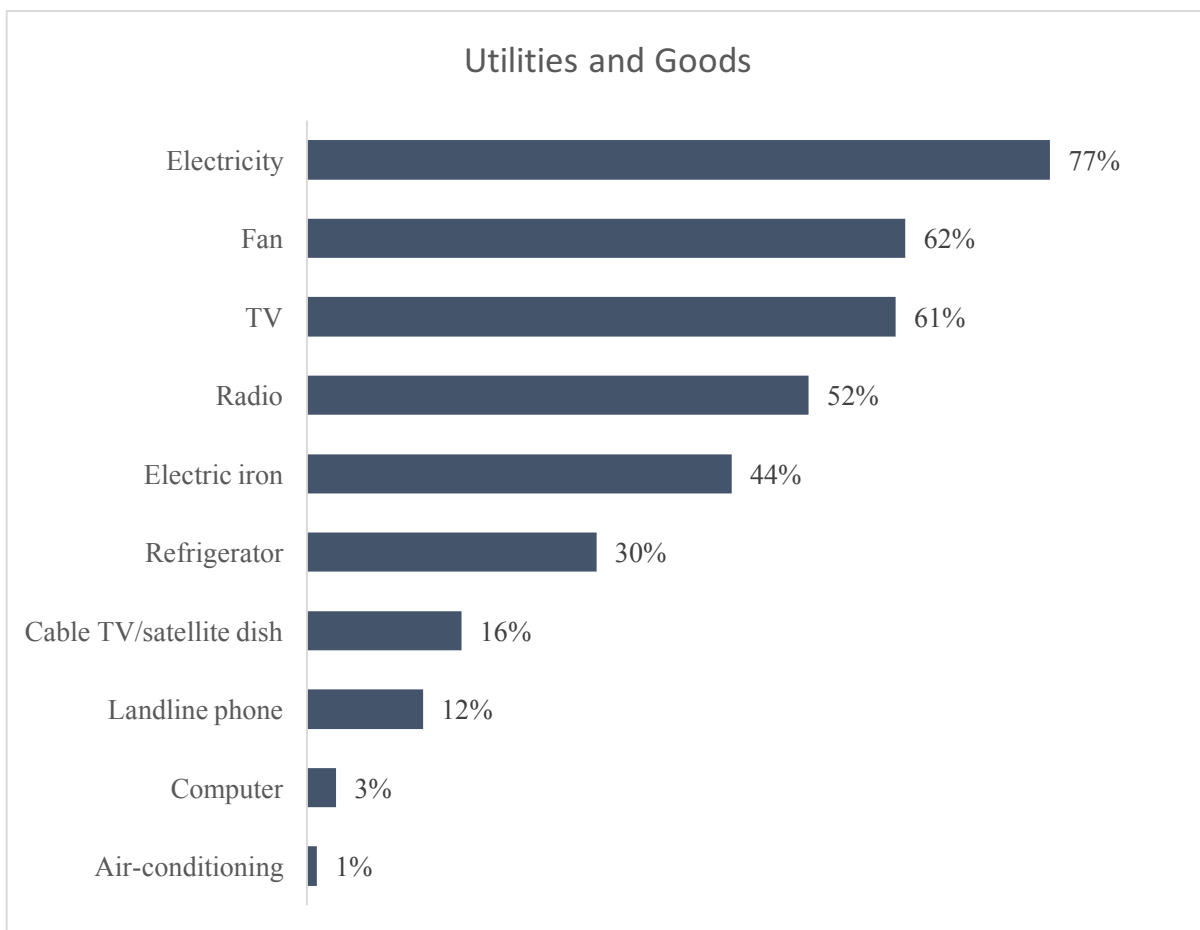
Half had a tube well or borehole as their main drinking water source, by far the most common. Around one in seven had a protected well (14%) or public tap/standpipe (13%).

Women in Imo (86%) were most likely to have a tube well or borehole as their main drinking source, those in Katsina the least (25%). A quarter in Taraba (25%) and Katsina (26%) had a protected well, and a similar proportion in Niger (27%) had a public tap/standpipe as their source.



While over three-quarters (77%) had electricity, 23% did not, and just over half (58%) of the poorest group had electricity. PPI is obviously a major determinant throughout (more so than age).

The state analysis reflected the relative wealth of the states as the PPI proved. Edo and Ogun proved to be the most likely to have essential and non-essential goods, as does Niger. The poorer states of Taraba and Katsina had lower levels of ownership almost throughout.

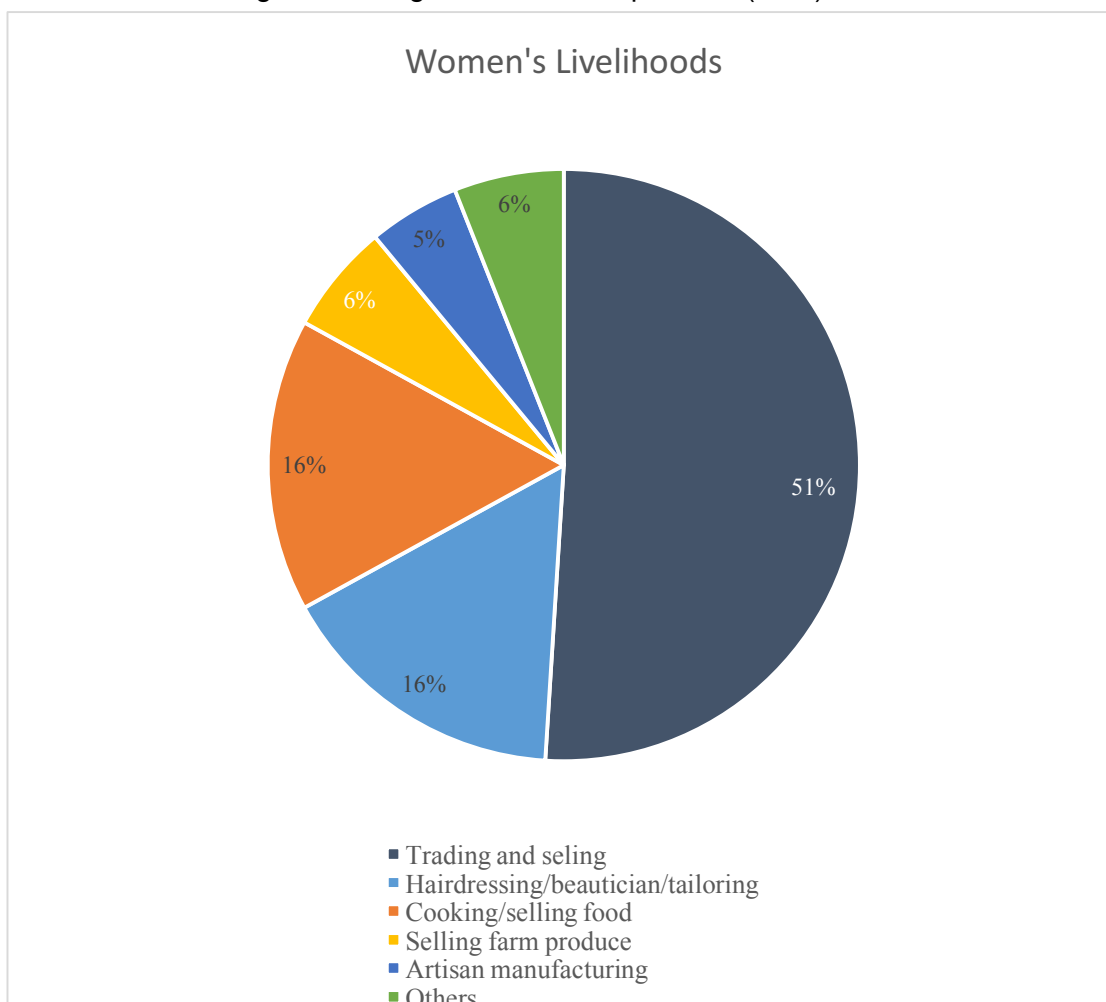


Graph 3: Utilities and goods ownership

The full results of the quantitative survey are included in a stand alone complementary report.

### Overview of livelihood activities

In the quantitative results, general trading and selling was the most common livelihood activity (51%) and participation in this activity increased with age. Providing a service such as hairdressing/beautician/tailoring was most likely to be among younger women (28% for the adolescent women) down to 6% for the oldest women, and was also linked to PPI and highest among the wealthiest quadrant (24%).



Graph 4: Women's Livelihoods

More detail on the breakdown of the categories is contained in the table below. This shows that participation varied widely between the States. For example, farming participation was 35% in Imo, reducing to only 7% in Niger State. It is also worth noting that farming is a seasonal activity and the research was not carried out during the main season for farming work. Also, we know from the qualitative research that farming can be an activity carried out in addition to, for example, being employed in an office job – with the farm work carried out at weekends. All this suggests that the proportion stating their incomes were derived from farming may be an underestimate.

Table 1.3: Livelihood activity by state

	Total	Niger	Taraba	Katsina	Imo	Edo	Ogun
Sample size	2929	471	309	673	537	434	505
Own business/trader (general)	27	29	21	31	28	27	28
Own business/trader – hot food, street food, café	18	30	31	25	7	4	12
Own business/trader - farming	16	7	13	15	35	12	9
Own business/trader – non-farming	16	19	6	19	7	22	21
Own business/trader – service	16	11	12	9	13	26	25
Shop assistant	3	1	11	-	2	3	2
Subsistence/small scale farming	2	-	2	1	5	4	1

In the qualitative research, women were recruited to the focus group discussions based on a range of livelihoods: traders, farmers, small businesses, those in formal employment and those who were not economically active. Whilst there were broad distinctions between those engaged in farming, trading and the formal employment market, there was a lot of overlap between these categories. **Many women had multiple source of income, for example, seasonal farming<sup>2</sup>, trading in farm products, food processing.**

*To wait for some persons to bring clothes for sewing, we need to engage in other ventures of buying and selling to complement this tailoring, otherwise our families will suffer.*

*FGD Female, 16-24, Ogun, rural*

Those who were formally employed – for example, within the Local Government as immunisation or sanitation officers – also engaged in trading and farming to supplement their

incomes. They sometimes used their regular salary to fund their trading, seeing this as a good way to diversify their incomes.

**Very few women were completely economically inactive.** Even those who claimed not to have any work were often doing small trading, selling foodstuffs, or doing seasonal farming work.

A number of the state level stakeholder KIs highlighted that women in some states are **gradually breaking into hitherto male dominated jobs**, such as taxi driving in Imo, while this area remains dominated by men in the other research sites. Similarly, women have started working as labourers on construction sites in Edo and Taraba.

FGDs provided further insights into each category of economic activity:

- **Farming and agricultural work:** women farmed a range of crops, including cassava, yam, ground nuts, plantains, grains such as maize, millet, and soya beans. They also kept pigs and poultry. Food processing was a common activity, including rice, groundnut oil, making *garri* from pounded cassava, and palm oil. Mostly this was for family use and small-scale trading, for example, from outside their home. However, some women and Ogun traded more widely, selling to markets and wholesalers, although these qualitative findings are not obviously supported by the quantitative data. Usually they would travel by commercial transporters –taxi or buses – often nominating one or two women to make the trip on behalf of others. In some cases commercial operators had arrangements with wholesalers to transport products from the market to the local traders, without the trader needing to travel. The land women farmed on varied between family land, owned by their husband usually; land which they might own themselves, in the south east or south west; or land which was leased from the owner, with payment either in cash or via a proportion of the harvest being given to the land-owner;
- **Food preparation and selling** was also popular, including fish smoking, making *fufu* and *amala* (both starchy food stuffs made from yam and cassava), bean cakes, and soups such as *ogbono*. Women also prepared traditional drinks, such as *burkutu*, an alcoholic drink made from corn and millet, in Taraba State.
- **Small-scale trading** of provisions, food stuffs, soap, cosmetics, clothing, fabrics etc. was popular, especially in Ogun and Katsina in our sample. However, the popularity of trading in Ogun and Katsina was not visible in the quantitative data. This was something which women could do from their homes and could be easily combined with childcare and household hold chores. Women in Ogun were more likely to trade from the a market stall, while in Katsina they tended to trade from their homes. Women involved in petty trading sourced items from a range of places. Some might travel to well known centres of trade to buy items at lower cost, for example, travelling from Katsina to Kano, or from Taraba to Joss. Others might buy the items in a local market and sell them from their homes, for example, second hand clothes. Either the women herself, her husband or children might purchase the goods. In the case of food preparation, such as ground nuts or palm oil, the woman might use products grown on the family land, so she was selling her own products. Cosmetics, such as soaps and creams, also might be made by the woman herself.

- **Services, specifically hairdressing and sewing/ tailoring**, were popular businesses. Some women worked in salons or stalls owned by other women, whilst others worked from their homes. These businesses seemed more common among younger (16-25) single women in our sample, whereas farming and food preparation were more common among older women (25-50). This finding was confirmed by the quantitative data.

**In Borno State, the conflict between armed groups and Government forces had severely affected women's livelihoods.** Goods, buildings and tools may have been destroyed, and women were now having to take on the bulk of financial responsibilities for their families, as well as their traditional domestic duties. Many men within the community were absent, either detained, killed in the conflict, or had abandoned their families, leaving women and children to fend for themselves. This led to women and girls engaging in economic activities which they might not have done before, out of necessity rather than choice, in particular physical tasks such as firewood collecting.

**In terms of place of work, the quantitative findings show half worked from home, with the poorest most likely to do so (66%).** 21% of women surveyed worked from a market, and 20% from a shop. Women in Katsina were most likely to work at home (90%), those in Imo (17%) least likely. Women in Imo were most likely to work in a market (40%) while women in Ogun in a shop (29%). Almost all women (94%) involved in artisan manufacturing did so from home, while 63% of those involved in processing and 53% in cooking/selling of food did so from home. Just under half (47%) of women involved in trading and selling worked from home.

Further consultations with the fieldwork team provided greater insights into the livelihoods of **women working from home**. The types of activities engaged in included trading of second hand clothing, cosmetics, local drinks, snacks, and jewellery. Basic hairdressing (weaving and plaiting) could also be carried out from home as well as tailoring. Food preparation, such as ground nut and palm oil processing, were also commonly carried out from home. Women who ran their business from home were usually operating on a small scale, trading for part of their day when their children were at school, with their neighbours being their main customers. They might purchase goods or supplies from local markets or use produce they grew on their own land. Suppliers could also deliver small quantities of farm produce to individual women, such as a single sack of rice or ground nuts, for their home businesses. These might be delivered to the woman's home, or to local motorpark for the woman or a family member to collect from a commercial transporter. Family members often assisted with purchasing supplies and selling the products, with middle men rarely employed. For snacks, for example, it was common to send school age children to hawk the snacks in the streets after school.

**The FGDs, the community level KIIs and the state level KIIs all provided insights into why women are often working from home and why this varies across geography, age and social groups or occupations.** The younger women (16-25) were living with their parents and might be studying as well as tailoring or hairdressing, so their businesses were too small to require a shop or stall. Women with children needed to be at home to carry out their household chores, look after the children and prepare meals. In Katsina, in Northern Nigeria, husbands were reluctant to allow their wives to work outside the home, where they

might meet other men. Some women went to local markets to sell their goods or travelled further afield to other states – this was mentioned in Taraba and Ogun States. Others worked in shops owned by other women, for example, hairdressers or tailors. Those who were farmers worked on their farms as well as trading and selling farm produce.

### **Differences between those in monogamous and polygamous marriages**

In the quantitative survey, 23% of the sample were in polygamous marriages and 56% in monogamous marriages. The highest levels of polygamous marriage were in predominately Muslim Katsina (46%) and Niger (34%); Ogun was at 20%, Taraba 14%, Edo 11%, and Imo 3%. The profile of the two groups mirrored the profile of the locations, with those in polygamous marriages more likely to be poorer, and those in monogamous marriages more likely to be better off.

Those in a monogamous marriage were less likely to have family and friends working for them than those in a polygamous one (19% and 31% respectively). Trading and selling was higher among those women in a monogamous marriage (58% versus 43%), while the cooking/selling of food was more likely for women in a polygamous marriage (22% versus 13%).

Women in a polygamous marriage were much more likely to work from home (70% polygamous, 48% monogamous).

Women in a monogamous marriage enjoyed a higher mean monthly income (9,428N monogamous, 7,600N polygamous). They were also more likely to have a higher level of formal education (58% monogamous, 21% polygamous).

As would be anticipated, the number of people in the household in total and the number of children in the household were both likely to be higher for those in a polygamous marriage – a mean of 5.8 adults in a monogamous household, 7.1 polygamous; mean of 2.9 children in a monogamous household, 4.5 polygamous.

The only real differences in terms of marriage type and CI awareness was for religious organisations (43% in monogamous marriages know a lot about them, just 31% in polygamous marriage do) and women's groups (39% in monogamous marriage, 23% in a polygamous one). Similarly, participation in these two CIs was higher for women in a monogamous marriage (religious organisations – 49% monogamous, 36% polygamous; women's groups – 36% monogamous, 24% polygamous).

Further consultation with the qualitative fieldwork team identified dynamics within polygamous households which could impact on livelihoods and attitudes to money management. In polygamous households, which were mainly in Katsina in the qualitative sample, women were more likely to be carrying out petty trading from their homes. Their husbands did not object to their involvement in economic activity as long as this did not involve them in travelling away from home or neglecting their domestic duties.

The women tended to keep their incomes for themselves and for their children, rather than contribute towards the general family expenses. Indeed, there could be a degree of competition between wives within a single household, with the children of one wife having greater access to resources – clothes, food – than those of a poorer wife. Reportedly, women in polygamous households, especially older wives, were aware that their husband

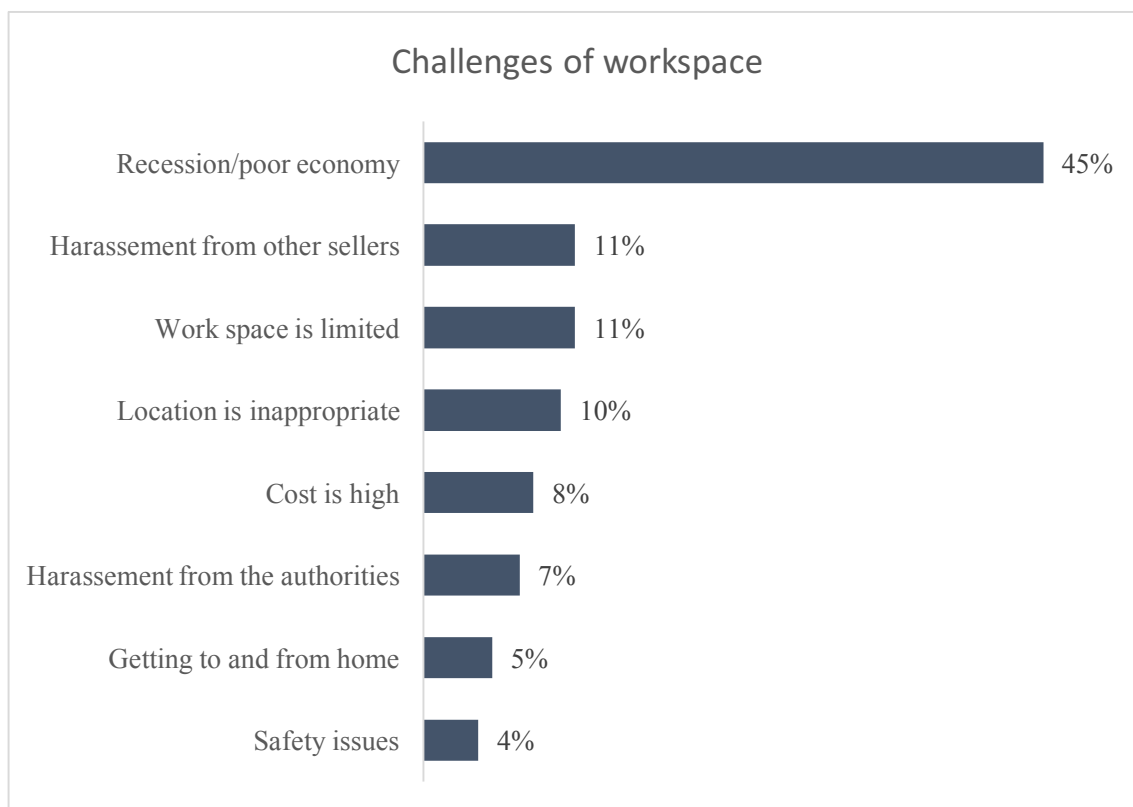
might take a younger wife and spend more money on her, so they were reluctant to share their income with the husband. They were also aware that their husband could easily divorce them, and therefore they might view their savings as a safety net against being ejected from the family to make way for a younger wife. This suggests that women in polygamous households might have a particular interest in having an independent source of income and savings.

### Challenges facing livelihoods

The main challenge facing women engaged in small-scale trading was the state of the economy and the recession (45%) and this far-outweighed other concerns that they faced in terms of their workspace. However, 11% said harassment from other sellers was a problem, and the same proportion that the size of their workspace was limited (especially among the young women – 17%). Safety issues were also most likely to be cited by the youngest women (11%) (Graph 4). Interestingly, harassment and safety concerns were less evident in the FGDs, but were raised by state level stakeholders.

Concerns about the recession were highest among women in Ogun (63%), lowest in Taraba (24%). Women in Taraba were most likely to be concerned about security issues such as harassment from other sellers (15%), harassment from the authorities (13%) or safety issues (12%) as well as having limited workspace (39%).

Graph 5: Challenges of workspace



Beyond the workspace, a lack of capital/money stood out as a challenge with two-thirds of self-trading women mentioning this – increasing with age (from 51% of the youngest to 70% of the oldest women). The lack of finance as a key challenge was strongly supported across the qualitative findings, raised as a key challenge in both the FGDs with men and

women, and the community and state level KIIs. When asked in FGDs what support their business required, in most cases women stated that capital was their primary requirement. In their view, this would allow them to buy more raw materials, sell more, and therefore make more money. But they rarely had any more detailed ideas about issues such as profitability, repayment of loans, and business planning.

A number of state level stakeholders stated that lack of capital was women's greatest challenge despite women being more reliable in paying back loans, as there is a stigma around being unable to pay.

*Women do not have enough capital. They want to upgrade. So, they need basic capital that can enable them to stabilise. That is basically the thing and that is for those who are already in business. Even those who want to start, need to start off well.*

*Government Official, Edo State*

The FGDs found that some of the women interviewed in Ogun state had been forced to leave their businesses in Lagos as part of the State redevelopment plans, but were keen to continue trading.

*I was trading before but I do not have enough money to expand. Back then I would fry akara (bean cake), puf-puf (fried flour, sugar and yeast) and potatoes. But that was not what I wanted to do. If I have enough money will travel to buy yam and maize (to trade).*

*FGD Female, 36-39, Ogun, rural*

Others, who had traded in the past but now stopped, were keen do so again.

*I don't do anything because the means is not there, but if there is capital or any resources for me, I will work to support in the upkeep of my family without having to wait for my husband to do everything.*

*FGD Female, 25-35, Taraba, rural*

**However, there was considerable variation by state in terms of challenges faced by their businesses.** A lack of capital/money was of greatest concern in Taraba (76%), Imo (71%) and Ogun (71%); compared to 47% of women in Niger. This indicates that any finance component of the programme will need to be carefully targeted by region. The high cost of production was mentioned by 33% of women in Taraba, and women in this state were also significantly more likely to mention the challenge of family commitments (13%).

**Mobility constraints also emerged as a challenge in the FGDs with women. Women reported often depending on school-age children – either their own children or others' – for hawking products outside the home or for tasks such as washing up at a food stall.** This was more common in Katsina where married women were not expected to work outside the home. They might also pay men to do specific physical tasks, such as farm labouring or carrying produce to their market stalls. In Ogun State, the women's businesses seemed larger and more organised, with the women trading in organised markets and having agreements with transporters and traders at the market to sell their goods. However, most



women in our sample worked by themselves, without significant paid help or unpaid help beyond the family. One woman in the sample had a grinding machine which she operated commercially, but this was unusual. For most, if they needed access to equipment or machinery – such as grinders, large scale food preparation, or specialist sewing machines for new designs – they had to pay to use these in the nearest town or market.

The quantitative survey showed that those in the service sector (e.g. hairdressing, beautician etc.) were most likely to be employing 1 to 5 employees (20%), followed by those involved in processing and growing farm produce (both 18%).

**State level stakeholders underlined a number of additional challenges.** A Government official in Niger state said that lack of technical know-how is a challenge for women who own businesses. Many women replicate similar businesses to their friends, without taking the time to collect all of the information and developing a full business plan. Interviewees also raised the lack of ready markets for perishables, as well as dwindling markets due to economic difficulties.

For women in Taraba state, the traditional leader and a women's rights activist pointed out that women's lack of direct access to wholesalers for farm produce such as grains means they are obliged to use middle men, who may charge high fees.

In the community level KIs with men, **the majority of men interviewed listed lack of capital as the key constraint to women's economic empowerment**, a large number also raised the need for advice on improving business skills and financial management. A number framed this in negative terms focused on women's 'improper management of capital'. However, female key stakeholders interviewed framed somewhat similar concerns over management and investment of funds within the higher expectation on women to use any money earned to invest in family wellbeing. The difference in perceptions of the same issue suggests **a lack of understanding on the men's side of the burden placed on women by family responsibilities**. It indicates that in many cases women are experiencing heavy demands to provide for family needs in the absence of regular male support to do so.

The state level stakeholders were more likely to raise the issue of constraints on women's time as a limiting factor than men in the FGDs or at community level. A number noted that women must bear the responsibility of the home as well as the business, particularly with the pressures of childcare.

*It is somehow very cumbersome for women running the family, taking care of the husband and children and managing their businesses, it is very cumbersome but not impossible. That is the challenge.*

*Religious Leader, Ogun State*

### **Perceptions of women's business and plans for the future**

We asked women in the FGDs about their ambitions for their businesses and how they saw their economic activity. Interestingly, when asked about future plans, **some women preferred to diversify their income streams, rather than expand their current business**. So, for example, a hairdresser might say she also wanted to engage in petty trading; a farmer might also carry out food preparation; or a Local Government Officer might sell provisions outside her home. For the women in rural areas, for example in Mesan

community in Ogun, it appeared that they were operating in a very small local market, and therefore having several businesses was a better livelihood strategy than relying on a single line of business.

In terms of mean monthly income and the number of occupations held, those with two occupations had a higher mean than those with one (9,917 Naira versus 9,035 Naira respectively). This is a small difference but it is significant, suggesting that diversifying sources of livelihoods is an effective strategy.

**Many women said they wanted to expand their businesses, but only a minority had specific plans.** Some women were hoping that a benefactor, philanthropist or politician might provide resources for their business – although experience had shown them this was unlikely.

*We struggle to get closer to the Government. At every election season, we stand in the sun for hours to vote, hoping to get fertilizer and tractors with which we can farm. In the end, we get nothing.*

*FGD Female, 36-59, Imo, rural*

Women interviewed in Ogun state, and those aged 25-50 in Taraba, appeared to have more practical plans about expanding their businesses and a more realistic idea of how they might do this.

*If I want to sell 'fufu', I now buy from those other women who have enough money to procure the raw material which is cassava. I buy the 'fufu' already made by them and re-sell. But I would have loved a situation where I have enough money too to buy the cassava from farmers direct and do the 'fufu' myself. I know how to do it. That way, I will make more profit and be comfortable.*

*FGD Female, 36-39, Ogun, rural*

Some women mentioned that they had successfully started or expanded their businesses through an injection of capital – usually from their husband or other family member, who might purchase for example, a sewing machine, to set up their wife in business.

Women FGD participants were also aware that capital alone was not sufficient to ensure a successful business, and they also identified a range of other resources they needed to help them grow their businesses. This included farm equipment such as tractors; fertilizer and good quality seeds; processing equipment, such as grinders for grain; and tools for specific trades, such as sewing machines, hairdryer's and other salon equipment.

**In the KIs, interviews with female leaders of trade and market associations found them to be more nuanced about women's business needs than most**, underlining the need for better market information, business development support, and greater access to further markets.

Interestingly, when men were asked in FGDs about challenges and what support women needed to grow their businesses, they were more likely to mention forms of support other than injections of capital. For example, men in Taraba and Ogun said that women needed farming equipment and fertilizer; storage and processing facilities for perishable goods; and

better quality sewing machines to increase their productivity. They suggested that if loans of cash were made to women business owners, the women also need advice on business development and financial management. This would enable them to grow in a profitable and sustainable manner and avoid spending the cash on day to day expenses, which would make it difficult pay back.

#### 4. Women's participation in community institutions

##### Key findings

*There were many different institutions which women might participate in and which might offer entry points for the programme. However, they were not all equally open to women or relevant and their footprint varied around the country. The quantitative and qualitative data found that levels of awareness and participation were highest for religious institutions. Age and PPI were determinants of awareness for most CIs, with awareness rising with age and PPI wealth. In general membership of CIs rose with age, while PPI was less of a determinant.*

##### Landscape of Community Institutions

Before discussing the details of women's participation in specific groups, it will be helpful to sketch out the landscape of Community Institutions from the woman's point of view, largely based on the qualitative findings from the FGD and KIIs.

At the village level, there were a range of locally constituted networks that women participate in. These included **groups of friends, savings clubs, age-grade networks, and social clubs**. Celebrations around life events or festivals were also highlighted by women as important meeting spaces and networks, although not strictly groups. These groups had few if any formal membership criteria. Rather, they were collections of friends or relatives, linked by a common background, up-bringing and sense of mutual trust and support. These informal groups were rarely linked to wider structures.

**Religious groups, women's fellowships, savings associations and microfinance banks, and traditional authorities**, such as the institutions around village chiefs, operate at the village level, but are linked into wider structures at the Ward and LGA and State. Most churches and mosques would be part of a wider religious hierarchy, and the traditional leadership was also part of a well-established structure, at LGA, State and Federal Levels. Savings associations often cut across and are incorporated into all types of CIs and, as such, may be linked into higher structures.

**Trade and business associations** also have small branches which operated at the local village or community level, where women were most likely to participate. They are usually also organized at the LGA level, where local branches might meet together to discuss issues requiring common action, for example, lobbying politicians on taxation or market place rules. Some trade associations may have LGA branches with a semi-autonomous relationship with the leadership at state level. Membership of these associations requires women to be operating at a certain scale of business, and in some cases to be able to travel to local markets for meetings or to trade, indicating the participation of generally wealthier women. Local Governments also encouraged smaller local groups to aggregate at the LGA level. This allowed them to be properly registered with the LGA and therefore be eligible for

various government and NGO funded schemes, which often required groups to be formalised in this way.

**Thus, there were many different institutions which women might participate in and which might offer entry points for the programme. However, they were not all equally open to women or relevant to the programme and their footprint varied around the country.** Trade and market associations were strongest in Ogun State, and strong in Imo, where women were linked into market structures and traditional hierarchies. Church-based organisations were also strong in these southern States and had specific wings dedicated to issues such as child-rearing, household management, and other matters seen as “women’s concerns”. In Katsina, on the other hand, women had few opportunities to meet and socialise outside the home, so informal celebrations and life events took on much greater significance.

Islamic religious institutions were very influential, but focused on scriptural and spiritual matters and did not seem to engage so much in social works. Equally, women’s roles in these institutions was often limited and there were rarely specific women’s wings or groups within local mosques.

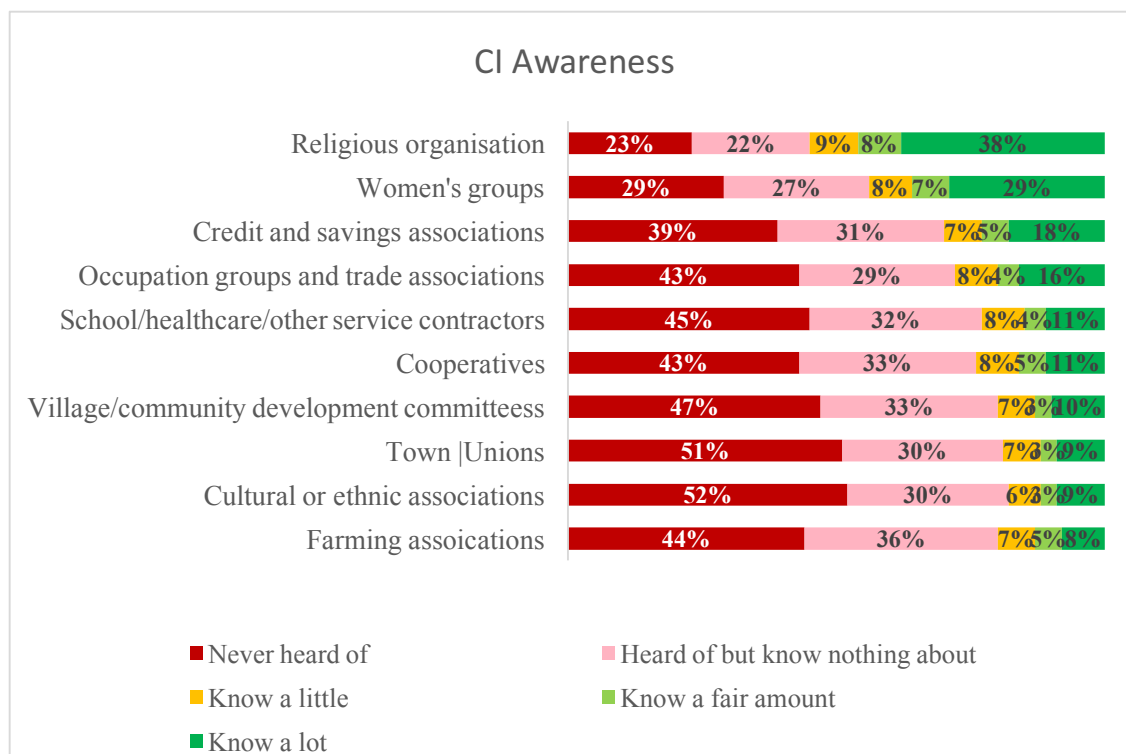
In Borno State, some traditional leaders had been killed in armed conflicts and structures of community solidarity and leadership have been difficult to maintain in Internally Displaced People (IDP) camps. Women were also affected by security concerns and restrictions, which have made them reluctant to gather in groups. Thus, there were specific challenges in this conflict affected State to engage with women and form CIs.

Overall, the findings on the landscape of community institutions confirms what was found in the initial review of existing literature, which highlighted the diverse range of institutions in communities across Nigeria. Their varied, and commonly multiple, social and economic functions often overlap, as does membership between groups.

### **Awareness of Community Institutions**

**The quantitative survey found that awareness levels of community institutions were highest for religious organisations (38% know a lot, 8% a fair amount) and women’s groups (29% know a lot, 7% a fair amount).** Credit and Savings Associations (18% know a lot, 5% a fair amount) was third and Occupation Groups and Trade Associations fourth (16% know a lot, 4% a fair amount). For each of the Community institutions, however, a considerable proportion of women said they knew nothing about them, or had never heard of them. **This shows that raising awareness, as well as combatting specific barriers to membership, will be important to encourage women’s participation.**

Graph 6: Awareness of Community Institutions



**Age and PPI were determinants of awareness for most CIs, with awareness rising with age and PPI.** Only School/healthcare/other service committees and Farming Associations do not have awareness rising with **age**. However, awareness does not rise with **PPI** for Village/community development committees, Town Unions and Farming Associations, and there were low levels of awareness of these CIs overall.

**Women in Imo stood out as having consistently higher levels of awareness for all the CIs except for Occupation Groups and Trade Associations (Ogun was highest) and Farming Associations (Taraba was the highest).** However, women in Taraba tended to have the lowest levels of awareness for most of the other CIs.

### Participation in Community Institutions

**The type of CI in which women most commonly participated was religious organisations – 44% of women said they were a member of a religious organisation, rising a little with age and wealth.** Three in ten (29%) participated in a women’s groups, older women much more likely to do so (10% for adolescent women to 38% for those aged 40 or over).

Religious organisations emerged from the initial literature review as one of the most popular and socially legitimised ways for women to participate in community institutions. This previous evidence is backed up by our quantitative findings, demonstrating women’s levels of participation are highest in religious organisations.

All other types of CI had memberships of 13% or under, and **in general membership tended to rise with age especially for occupations groups and trade associations, credit and savings associations, cooperatives, town unions and village/development**

**committees.** PPI was less of a determinant, indicating that childbearing responsibilities of younger married women might be a key constraint.

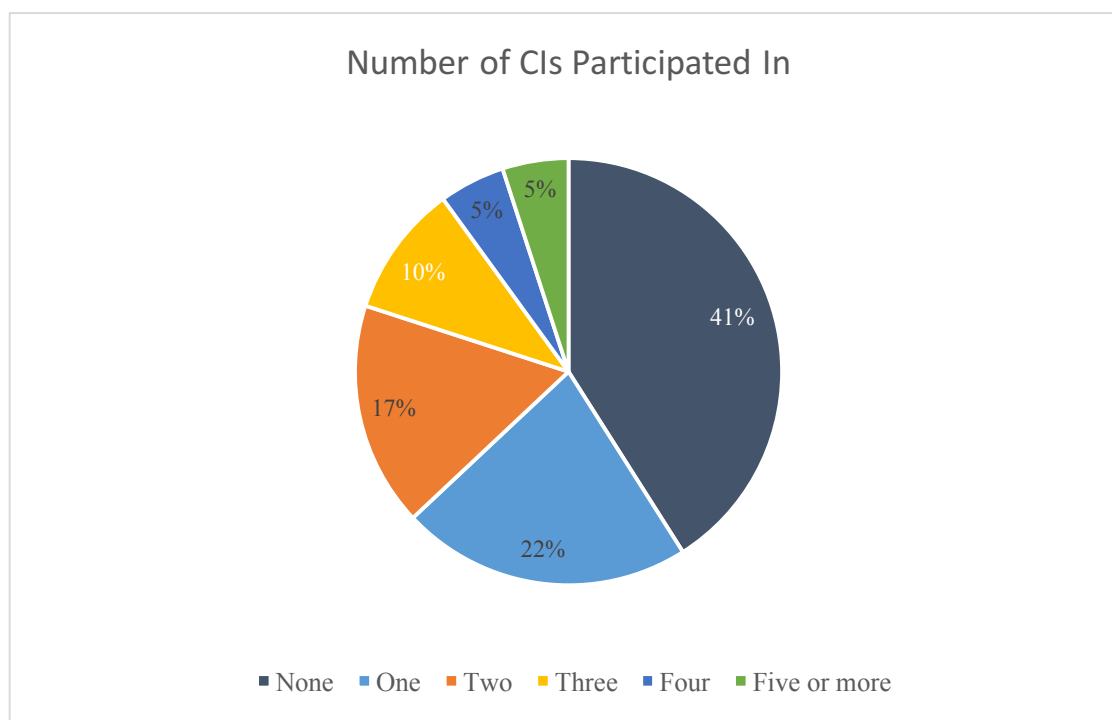
**As may be expected, given the higher levels of awareness demonstrated, Imo tended to have higher levels of CI membership;** especially in terms of religious organisations (69%), women’s groups (68%), credit and savings associations (16%), Town Unions (14%) and village/community development committees (12%).

Taraba and Katsina, on the other hand, tended to have the lowest levels of membership as reflected in the lower levels of awareness.

Our overall finding confirms indications from the initial literature review, based on a quick analysis of selected data from the GHS Community Questionnaire, that more women are members of CIs in the south than the north.

Overall three in five women in our target population participated in at least one Community Institution (59%) but this also means that two in five women – 41% of the programme’s target group - do not belong to any Community Institution. **Women who were older and/ or better-off were more likely to participate in CIs than younger and poorer women.**

Graph 7: Number of CIs Participated in

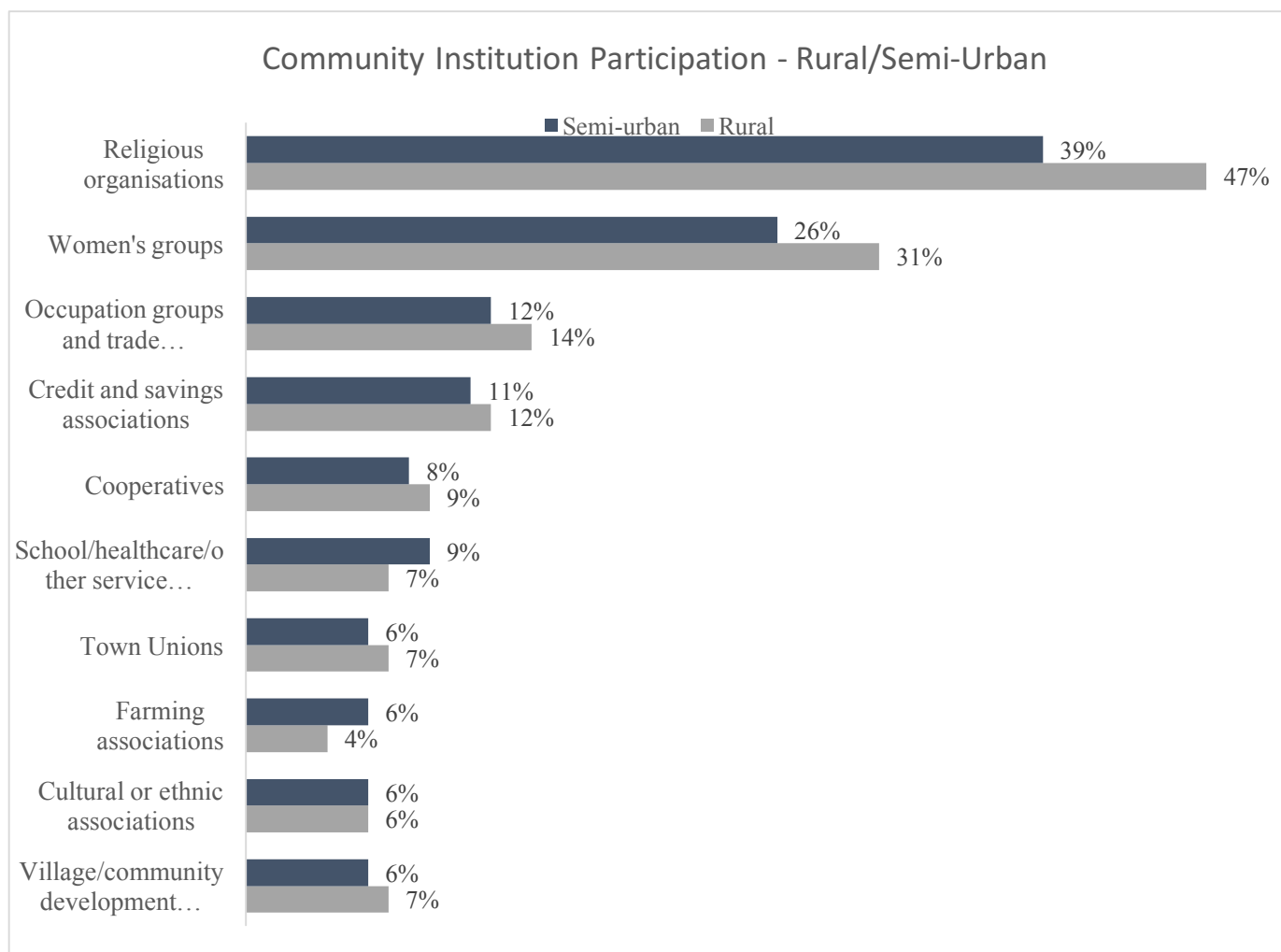


Women in Imo were most likely to have participated in at least one CI with most having done so (87%). In comparison just 39% of women in Katsina had participated in one, and 49% in Taraba.

Overall few differences emerged in terms of participation in Community Institutions by rural versus semi-urban areas, as Graph 8 below shows. This mirrors the initial literature review which found less clear trends in evidence in levels of participation in urban versus rural areas, as opposed to the differences in north versus south participation.

Only the two most commonly participated in CIs showed a rural/ urban difference; **in rural areas women were more likely to have participated in religious organisations (47% rural, 39% semi-urban) and women’s groups (31% rural, 26% semi-urban).**

Graph 8: Community Institution Participation – rural/semi-urban



### Religious Institutions

Confirming the quantitative research, the FGDs and KIIS underlined religious institutions as very significant in the lives of the women, both for Muslims and Christians. Among Christian respondents, the Catholic Church and women’s groups were very important. Most religious organisations had a women’s wing, where women took the lead and dealt with issues which were most relevant to women. These were often called Women’s Fellowships, and might have names such as the “Virtuous Women” or “Paradise Women.” The groups engaged in a range of activities, including spiritual study, bible readings, and prayer; discussions and education on family matters, such as how to bring up children and run the family home; and community projects, such as raising money or collecting food and clothes for poorer people. They have provided some economic functions, sometimes running informal savings schemes for members and they also often provided training and support for women to engage in economic activities and set up small businesses, as this was part of women’s “divine role”.

*I am in a group called Virtuous Women, and the main purpose was to meet and pray for our families because we found out that our children are going astray and to encourage ourselves. We later decided to start engaging in contributions where each member contributes 2,000 naira.*

*FGD Female, 36-59, Taraba, peri-urban*

Importantly, most women's fellowships were only **open to married women** in Ogun and Imo States, with younger women eligible to take part in the Catholic Youth Association in Imo. This was not the only instance of this exclusion, but was raised more often than others.

*The women's fellowship group is a trusted organisation. This is for spiritual teachings and education, as well as promoting business activities and skills for women. But this is only for married women.*

*FGD Female, 16-24, Taraba, peri-urban*

A number of the KIIs, albeit many of them religious leaders, argued that religious institutions are the most trusted and credible formal community institutions and have a broader and more cross cutting membership of women than others. The quantitative results indicate that membership is more nuanced than this, with the slightly positive correlation between membership and older and better off women.

*Women trust religious groups better because it gives them greater sense and opportunity than the traditional institutions.*

*Trade organisation leader, rural Taraba*

**Religious institutions were encouraged as an entry point by a couple of religious leaders as they are regarded as an 'acceptable' way for women to participate in community life, without challenging any underlying norms or resistance from men in the community.** As a Christian evangelist leader from Taraba pointed out, women's participation in religious institutions allows them to participate in community institutions *"without giving rise to the kinds of fears harboured by their husbands."*

**For Muslim women in Katsina, whilst religion was an important aspect of their lives, religious institutions did not play such a large role.** The Islamiya schools were significant, and women did attend them to learn to read the Koran and study Islam. However, these institutions did not appear to play a wider social role or to engage in community projects. Neither were they an environment where women felt free to openly speak their minds and share their concerns. Women had separate sections at the back of mosques but were not required to attend the mosque for prayers. Whilst men might stay and discuss local matters after the Friday prayers, those women who had attended did not usually take part in these conversations.

The approval of religious leaders for any women's activities is very important to secure the support of men in the community, as discussed later in this report. **Thus, whilst the**



**institutions may not be the best space for interventions to be implemented, it will be important to gain support from Muslim leaders.**

**Notably, Islamic religious leaders indicated a higher level of women's engagement in Islamic institutions than the FGDs with the women themselves suggested was the case.** For example, an Imam in Katsina was positive about women's role, discussing the women's wing at the Mosque and women's role in spreading religious teachings to other women, alongside the encouragement of adolescent girls (married and unmarried) to attend the Islamiya.

All of the religious leaders interviewed, Christian and Muslim, expressed their support for women's business in the community. The majority framed this within support for women's role in their families and the benefits of women's business for family wellbeing. Most of the religious leaders discussed encouraging women's business activity through their religious teachings. For instance, an Imam in Katsina highlighted the Islamiya as a religious institution where business ideas and skills are incorporated within religious teachings and a representative from a Taraba branch of the Christian Association of Nigeria also emphasised that they spread ideas about business through their teaching (as well as cultivating shared land and using the profits to reinvest in members' businesses). However, an evangelist preacher also mentioned that one factor in his promotion of women's business was the resulting increase in tithes to the church, and the extent to which benefits of successful business are channelled back into church may be an underlying factor for other religious leaders. The fieldwork team raised the fact that interviews had highlighted how restrictions on women's mobility in Muslim areas in the North are regarded to be more of a cultural influence than a constraint supported by Islam. Given this, there may be an opportunity to work with religious leaders on opening up spaces for women's economic empowerment in these areas.

### **Informal savings and lending groups**

In the context of money and businesses, **savings and loan groups were the most commonly mentioned institution in the FGDs, community level KIIs and state level KIIs.** Many women took part in these and there were no evident social or cultural norms restricting women's engagement. Indeed, they appeared to be accepted across Nigeria and were often run by and for women, without the involvement of men. They went under various names, including "ajo" (Yoruba), "esusu" (Igbo) and "adashe" and operated in different ways and at varying levels of formality. The findings reflect those of the original literature review undertaken in Phase 1, which found evidence highlighting the deep cultural roots of informal institutions providing savings and credit services. It found that women may be members of several savings and loans groups within their community at the same time.

In general, these systems were trusted, as they were run by groups of women who knew each other personally.

*Women trust and participate in "adashe" groups because that is where they make savings for investing in their businesses and meeting their other needs.*

*FGD Female, 16-24, Taraba, peri-urban*

**At the most informal level, a group of friends might decide to contribute whatever they could afford to a common fund** on a regular basis, e.g., once a month. They might decide between themselves what this fund could be used for, and if a group member had a crisis or a need arise, they would decide whether and how much to give the person. This was not a loan, but rather a grant to support a friend in need. Common occasions might be a bereavement in the family, a wedding, or a naming ceremony requiring funds for celebrations.

**Another model was the rotational savings scheme**, where a group of women would all contribute a regular amount on a weekly or monthly basis. Each month, one member of the group would be given the entire fund. There were no restrictions on how the money could be used, so it might be to invest in a business, fund a wedding, to pay school fees or medical expenses. The money would be given to a trusted person in the group to look after, perhaps the most educated or successful in business, on the assumption that she would keep it safe. **This trust was based on local knowledge and experience.**

There is rarely a fixed amount that must be contributed, but rather most groups provide members with savings cards and the leader keeps a record book of all contributions. Some groups may have fixed rates of interest and they commonly have a policy on charges for defaulting on loans. The savings are commonly stored in the bank account of the leader if the community has access to a bank or, if not, in the leader's house. The level of trust in the leader of the group is critical, and confidence in the group is very much built around trust in the character of the leader. Leadership is unlikely to change although other roles in the group may rotate, such as treasurer.

**This model of savings scheme was often embedded within another organisation, such as a trade association or a religious fellowship.** In these cases, the organisation might place restrictions on the use of the money, for example, to develop a business, or for a family crisis. Another variant on the model in Imo was the **Acawo system**, where a local credit agent ("Acawo") collected savings on a weekly basis and noted down contributions in a book. The saver could then request their money back by giving a week's notice. The Acawo was expected to invest the money in his or her own business (they might be male or female) and would be a trusted member of the local community. In some cases, the first payment might constitute the Acawo's fee for running savings scheme.

*Of course, you must know the individual very well before contributing your money to him. Also, some people must have told you to go on with it before you start in the first place, but the one which the community women operate is more trustworthy because there is the confidence that you would surely get your money back.*

*FGD Female, 25-35, Imo, rural*

Some respondents said that the schemes existed at different levels, so even if a woman only had a few hundred naira to contribute, she could find a group to suit her needs. **But others said poorer women were excluded from such schemes**, as the members would be concerned about her ability to maintain the payments. Or indeed, the women might exclude themselves if they felt they could not keep up payments.

*Women that are poor are excluded in most groups of “adashe”. When a group organises “adashe” they consider individuals that have the capacity to remit the money back.*

*FGD Female, 36-59, Taraba, peri-urban*

Key stakeholders interviewed also almost all raised savings and loans groups, underlining the significant amount of variation in set-up and function, as well as the huge overlap with the functions of other community institutions. Interviewees noted that groups can be organised by a man or a woman at the centre and be mixed or single sex. Some noted that groups have different levels of exclusion. Every category of women, whether married, single, older or younger can be involved in a savings group, although this is dependent on how the group is managed and **the exclusion of young and unmarried women was commonly raised in relation to women’s groups**. A significant number of key stakeholders raised these groups as an important entry point, given the common tendency for women to turn to each other and their groupings for support, rather than accessing more formal institutions. Two interviewees in particular raised the high level of trust in some of these groups given the long time periods for which some of them have existed.

### **Microfinance and other lending institutions**

When asked about experiences of being linked into formal finance organisations, rather than participating in CIs per se, many women raised their experiences of borrowing from microfinance organisations, either to fund their businesses or to meet other expenses. Women borrowing from MFIs tend to have formal bank accounts. Experiences were mixed, with some positive experiences raised alongside some strongly negative reactions. The two main organisations which women mentioned in our research were LAPO Microfinance Bank, and DEC (the Development Exchange Centre, a microfinance organisation funded by a range of international donors). There were also a few experiences with Asia Bank.

There were no mentions of social or cultural barriers to women joining microfinance schemes, although experiences were very varied. In general, those who had borrowed from DEC were satisfied with their experiences. They felt the organisation was well run, lent money on a sensible basis by involving groups of women, and the women spent the money for the purposes of developing their businesses.

*DEC does not give loans to an individual, but through groups. A group of ten persons can be formed and their group leader selected. A member will register in the group with the sum of 2,000 naira where the group leader will take you to the DEC office to introduce you and you will be given a form to fill and return. The first loan they give is 20,000 naira and you will be remitting 2,500 every week.*

*FGD Female, 36-59, Taraba, peri-urban*

Experiences with LAPO were often negative, as well as mentions of negative experiences with others such as Asia Bank. Women and men said they had borrowed money which they found it difficult to repay; the interest rates and repayment terms were stringent; and the consequences of non-payment were harsh, with women allegedly being confronted by the police, having their children taken to the police station and their goods removed.

*I collected the loan and the business failed to move. In fact, when you default and they come to your house, they take your belongings, even your children to the police until you pay the money so when it happened to me, I was running out of the house with my children every morning until I sold some of my belongings and went to remit the money and they left me.*

*FGD Female, 25-35, Imo, rural*

*The group [LAPO] is not reliable because they are always having issues with people and locking them up, compared to DEC which is more organized.*

*FGD Female, 36-59, Taraba, peri-urban*

Some women found themselves liable for the debts of others within their groups. Reportedly, they lost their money when other group failed to pay their debts. This made the women sceptical about microfinance institutions in general, preferring to stick to their informal savings groups.

*Some people collected this loan and could not meet up the payment, they ran away from the community and implicated members of their group as the members were responsible to pay back the loan.*

*FGD Female, 16-24, Ogun, rural*

It is difficult to judge the reasons for the problems these borrowers faced, and several factors were mentioned by borrowers. These included the difficult economic climate in Nigeria, meaning that in spite of receiving loans their businesses still did not improve; loans being used for purposes for which they were not originally intended; or to loans being made to women who lacked the capacity to repay or to manage their finances.

*If the money was used strictly for business, it would have had impact on the business; it is from it you feed the children, pay school fees and so on, thus many people are overwhelmed and run away; if the loan concentrated on the business and is not being expended on other things, repaying the loan will not be so challenging.*

*KIIH*

Some women themselves said that the problem lay with the borrowers – people borrowed money for businesses which they spent on day to day expenses, and then found themselves in debt.

*The truth of the matter is that LAPO has been trying but it is the borrowers that have killed it. A person will collect 50,000 naira which is to be remitted every Friday of the week with 3,000 naira, but when it is time to remit the money the person will run away and switch off their phone.*

*FGD Female, 36-59, Taraba, peri-urban*

Whatever the reasons for the difficulties these women faced, the result is that they were very suspicious of organisations offering savings and loans schemes, and would need strong reassurance to be convinced to participate in a new programme. In Taraba and Ogun,

women had notably negative experiences of borrowing from microfinance institutions, and were therefore suspicious of official credit providers.

There were frequent mentions of microfinance schemes and private money lenders across all of the community level key stakeholder interviews, including LAPO and others, although with no references to DEC. Interviews with community leaders and influential figures, both male and female, were predominantly expressing strongly negative opinions of the schemes, believing that the conditions for repayment were too stringent and this had negatively impacted on women's lives. A number raised the lasting impact of the social stigma of being unable to repay.

Key community stakeholders also expressed strong opinions about the experiences of microfinance, including a number of religious leaders relating personal experiences of their wives being 'victim' of the loan scheme. It was clear that the **opinions of community leaders would also need to be addressed to rebuild trust in microfinance in communities.**

### Trade Associations and Business Groups

There were many trade and business associations mentioned by women. Among those mentioned were associations for hairdressers, tailors, millers, market traders, fish smokers, firewood sellers, concrete block makers, *fufu* sellers, and rice traders, among others. There were also a smaller number of wider business organisations mentioned, which related to a specific location or market where people traded. **Trade and business associations seemed more male dominated and less accessible to women, particularly outside of Ogun.** In the context of increased social restrictions in Katsina, women faced particular challenges to participation. They could be mixed sex or women only, and were not always located where women lived and traded.

The findings reflect evidence highlighted in the initial literature review from research undertaken by Enhancing Financial Innovation & Access that found that, whilst there were no major differences in gender balance in cooperatives in Enugu and Oyo, the difference in Kebbi was notable. This partly confirms our findings that women in the south are generally more likely to join business associations, and less likely in the north, although this finding does not hold true everywhere in the south.

**Nevertheless, whilst fewer women were members of trade associations, they were aware of the benefits which they provided to their members.** The associations were known to help their members gain access to markets, lobby the local government on business issues, provide access to discounted equipment and other resources. Also, government and NGO programmes often distributed benefits through such organisations, so only those who were members stood to gain. **Women who were in trade associations – most notably, the market traders in Ogun – derived real benefits from their membership** (discussed later under Incentives).

There were isolated examples in other areas too of women in trade associations which they valued for the financial and practical support they gained. In Taraba, we found women members of a rice traders' association, an alcoholic drink sellers' group, and an umbrella

organisation for businesses in the Local Government Area. In Katsina, very few women were aware of or engaged with trade associations, which appeared restricted to male members.

Contrary to FGD findings, KIIs in **Katsina** found that these groups do exist, although clearly with very limited reach and low levels of awareness. The secretary of a 'mixed-sex' trade association in Katsina expressed a different perception of women's involvement. He explained that women have access to certain roles within the association, notably the treasurer and other financial roles as women are perceived to be more accountable. Although the interviewee stated that there were female members, any engagement with women was clearly through a few key female individuals who organised meetings for other women at home as needed and whose communication was controlled through men. The leader of an informal women's trader's association in Katsina noted that similar groups were few, and she believed that women had more exposure to business activities and groups in Funtua than in any other area of Katsina. It would be valuable to look more into the reasons for this in any follow up work.

In **Ogun**, the market women each had their trade group with their own leader. These groups were united under the figure of the *Iya Loja* (Mother of the Market). Each local market has its own Iya Loja, and larger more formal markets at the LGA level also have an Iya Loja who may sit on the management committee of the market. The *Iya Loja* was the women's market leader and also the traditional leader for the women of the community. She therefore had access both to the traditional leadership structures, and the Local Government Market Management committee. She was a powerful and respected person who could lobby government and traditional authorities on business issues. She was officially recognised by both traditional and governmental authorities to speak on behalf of the women traders. The Iya Loja related during a KII that she has held the position as market leader for 18 years and has been recognised by the Traditional leader of Ijebu Ode land and is now a member of his council, and regards herself as an individual with a powerful influence in the community.

KIIs were undertaken with representatives of both mixed sex and women-only trade associations. The interviews highlight the variation in how leaders of market associations perceive their role in providing support to members through the associations. Some associations predominantly meet immediate needs, rather than supporting longer term business planning. For example, the leader of the informal women's market traders association in Katsina explained that women make weekly contributions which are used to support members in need. However, this level of finance does not cover broader business development planning or investment in women's businesses. In contrast, in Ogun, where market women's trader groups are much more common and powerful, leaders of market associations are able to negotiate with service providers to provide medical services for their members. Market leaders also meet with LGA and State representatives to discuss issues relating to the market like negotiating taxes, and overseeing conflict resolution between traders. The leader of a trade-based association in Taraba also noted that the leaders play a role in negotiating with middle men to access and share information on prices and the availability of produce in larger markets.

**Some trade and market associations state that they are open to single and married women, but marriage was raised as a barrier to participation more frequently in KIIs**

**than for any other institution.** For example, the secretary of women's only trade association in rural Imo stated that membership is limited to married women traders. However, two stakeholders, including the Mashi branch of trader's association in rural Katsina, argued that trade associations would be the best entry point as they represent women of different statuses. The contradiction between this argument and the limited access for many would be an interesting one to explore in more depth in any follow up work.

These findings reflect the findings in the original literature review, which underlined marital status as a divider of access to business and farming associations. Existing studies underline the greater social acceptability of married women's participation, which appears to be particularly true in Northern areas.

### **Informal social networks**

In addition to these more structured groups, there also existed a range of groups, associations and networks of friends who might meet for activities, social support, networking, advice and relaxation. These informal social networks are an important dimension of women's social capital across the six states and they may offer alternative mechanisms for engaging with women as a direct or indirect route to building community institutions for women's economic and social empowerment. These were more common in Imo, Ogun and Taraba, whilst women in Katsina had fewer opportunities to meet up.

These were the most commonly mentioned informal groups:

- Friends' committees were groups of friends. They often had something in common, such as being newly married, or having husbands who were in a friends' group, or attending the same church. They might run savings schemes, engage in community projects, or attend social events.
- Age-grade associations were groups of women who were roughly the same age, (for example, everyone born between 1970 and 1975), or whose husbands were members of the same age-grade association. These associations often came under the authority of the traditional ruler, who might allocate specific tasks for the year, such as clearing drains, digging and maintaining a borehole, or repairing a road. Reportedly, the associations were quite competitive in terms of raising funds and showing the success of their projects.
- Social clubs were groups of women (and sometimes men, i.e., mixed sex) who were often from better-off social groups. These groups could have a strong element of public display. Their members were often quite well-off and could raise large sums for prestigious projects such as building a community hall, for example. In some cases, they might not be well regarded by the community or by men, who saw them as too "forward" and not playing traditional, submissive gender roles.
- Ceremonies and life events were significant, such as weddings, bereavements, and naming ceremonies. In Katsina, these were important occasions as there were few other opportunities, especially for married women, to go out and socialise. Women of all backgrounds and ages were permitted to attend and there seemed to be no cultural or social norms inhibiting women from participating. Women also felt free to express themselves, discuss their problems and to relax at such events.

*I can express myself and engage freely with my peers when I attend a naming ceremony for example. This cannot be said of the religious group meeting and learning, where the environment is more sober.*

*FGD Female, 25-35, Katsina, rural*

- ‘August meetings’ were highlighted by KIIs in Imo as a traditional meeting point during the year where all women in the community gather and a point during which all women can be engaged at once. During these meetings, women organise talks from experts, sometimes from outside the community, for the benefit of the women on ‘how to run their family better’. Previously, trainings on skills acquisition and managing finances have been provided during the meetings. However, given that they only happen once a year, the interaction and follow up is limited.

### **Traditional leaders and authorities**

Nigeria has a well-established system of traditional leaders across the country. Different States operate in different ways and use different terminology. They are not community institutions in the same sense as, for example, trade associations, i.e., with membership and defined benefits. However, **they are important gatekeepers and influencers who will need to play a key role in building male and community wide support for women’s economic and social empowerment**, and for that reason we include them in this section. The way in which traditional and religious leadership operates varies significantly across the six states. The research provided some insights into the differences that the programme will need to consider in its state level engagement strategies. Traditional leaders in Nigeria have a structured hierarchy, usually including a Village Chief, a leader at the LGA level, and senior (paramount) leaders at the State and Federal levels. They are acknowledged as authority figures by local communities, and are officially recognised by the Ministry of Local Government and Chieftaincy Affairs at the State level.

**In our sample, traditional leadership seemed more structured and influential in Ogun and Imo, with recognised leaders and official positions for women within the leadership.** For example, the *Iya Loja* (Mother of the Market) in Ogun state was recognised by the male traditional leaders and had the authority to speak on behalf of the women of the State. In Imo, the senior traditional leaders (royal cabinets) were predominantly male, although there were strong women’s groups as well. For example, among the Igbo the *umwuada* was a recognised female traditional group, which translates as the “daughters of the land”. These were influential women who mediated in marital disputes or family conflicts, and might have responsibility for regulating markets, for example.

Women did not generally attend meetings of traditional cabinet in Imo, but women’s leaders were recognised by the male traditional leaders. Issues concerning women could be communicated to the cabinet via the women’s leader, and the decisions of the traditional authorities could be communicated back to the women. Thus, traditional leadership structures could be an effective route to mobilise women, but it was acknowledged that the final decisions would be taken by the male leaders. They might consider the women’s views, but **ultimately women did not participate in the decision-making process.**



In **Taraba**, women had less involvement with traditional and religious leaders, but they were aware of tribal and ethnic associations. These might have yearly festivals or celebrations, as well as monthly meetings to discuss community development issues. If they wanted to engage with the traditional leader, they could organise this, but they did not seem to have a formal route to do this. In Katsina, women were rarely involved with traditional leaders and did not seem to engage with them very much. **Traditional and religious leadership were very closely linked in the North, and women's involvement in either seemed limited, at least among our sample.**

**Thus, structures of traditional leadership were important and influential, but there were significant social and cultural norms which limited women's voice and influence in these institutions.** Drawing from the learning from Voices for Change, it may be necessary to engage with traditional leaders on gender issues and provide training for them, before using them as a channel for delivery of gender empowerment initiatives.

KIIs with traditional leaders at the community level confirmed the view that women's direct participation in traditional council structures is limited, but their involvement and means of engagement varied considerably according to state. In Ogun, the community head 'Baale' explained that some women are given roles in the traditional council, although this largely seems to be through the women's forum with an emphasis on 'women's issues'. In Katsina, interviewees underlined the important role that the wife of the traditional district head or other individual female leaders in the community play as interlocutors between women in the community and traditional power structures, gathering other women together for information sharing when necessary. Traditional leaders in other states also put on emphasis on the importance of their wives or other female leaders in communicating and engaging with other women in the community, particularly given the social restrictions around them doing so. **However, men channel the information to and from women, ultimately giving them control over the communications and decision making.**

Generally, stakeholders connected to the traditional council stated that it does not conduct business related activities and has limited involvement in women's business. The exception was a mention of the role the traditional council in Taraba had played in administering loans under the FADAMA III project, including decision making power over recipients.

### **Political parties**

Political parties were mentioned by women, often in the context of where they might get resources for their businesses. In some locations, they mentioned a women's political leader, but in general women were sceptical about the role of political parties. They stated that the parties were active during election periods, but rarely delivered real benefits for women. They felt that the involvement of political parties would hinder rather than help any interventions, as the parties would be use resources for their own purposes and women would be unlikely to see the benefits. In Taraba, women said they had tried to attend a local political meeting and had been told by the men to go home, as politics was not a women's issue.

*There was a time we the women also grouped ourselves to participate in politics but the men said that we are not needed, and refused us to see the [women's] leader. In*

*terms of anything that has to do with politics, the women are cheated. When women are involved in political groups, they do not benefit from any monetary support if there is any, but what they usually give them is soap and salt and maybe 100 naira each.*

*FGD Female, 36-59, Taraba, peri-urban*

### **Community Development Associations (CDAs)**

Community (or Township) Development Associations were mentioned by respondents as an important local institution. These are organisations set up by residents of a particular town or locality, often with branches in the State capital and in other towns to which residents may have moved. Typically, they have a slightly younger membership than the traditional leadership of the community, and they often work in close collaboration with the traditional rulers.

The members contribute money to the organisation and this can be used for developing the local community or for helping individual residents. For example, they might fund the construction of school building, repairing a borehole, replacing broken bridges or clearing blocked drains during the rainy season. They are also effective advocacy organisations, so if for example the traditional ruler of the local town wants to bring pressure to bear in the State Capital, the CDA can contact its members who are resident in the capital to use their connections for the benefit of the local community.

CDAs originate from community members, but they are usually registered with the Local Government Authority and are also often used by government and NGOs to channel development funds to local communities. The local government might also agree to joint-fund an activity with the CDA, for example, the CDA might pay for the construction of a new school block and the LGA agree to provide the teachers and pay their salaries. Typically, a CDA will have an office in its home town, a management committee and officers in key roles. They have general meetings during festival times, such as Easter or Christmas, when people return to their home towns.

CDAs were raised in a number of the KIs and FGDs, in particular from Ogun, as **significant community institutions with which certain groups of women can engage**. There are particular rules around women's involvement in CDAs, given that membership is often based on household status rather than sex. Membership of CDAs is based on ownership of a house, or being the head of household, so widows, or women who are owners of their homes for another reason, are automatically members. However, some widows nominate sons or other male family members to represent them. Women's wings in CDAs are seen as a strong force in mobilising other women for the benefit of community projects, such as immunisation drives and political activities. Women's interests are represented in these wings through elder women or respected widows. However, **whilst women's wings may be strong in mobilising women, this is to undertake projects and not to make decisions, maintaining deeply rooted power inequalities**.

However, three stakeholders raised particular conflict in opinions around women's involvement in CDAs and their influence over community decisions. All raised concerns, or related that other men were concerned, that women were too emotional or lacked the correct

approach to be involved in community affairs. Such statements on women's leadership abilities are not infrequent and highlight the importance of creating spaces for women to develop leadership skills and experience and working with men to challenge prevalent attitudes and behaviours around women's leadership<sup>3</sup>. A civil servant in rural Ogun stated that women are perceived not to be diplomatic.

*In Akinyele area, some CDAs would not accept women members. Their reasons? They were of the opinion that most women are usually not diplomatic in handling community matters...But some women with special status i.e. widow or landlady (not married or married) are considered.*

*Civil servant, rural Ogun*

### **Women only or mixed Sex Groups?**

We asked women about their preference for either women-only or mixed sex groups, in the context of groups to support their businesses. In almost all cases, the women preferred women-only groups. There were a range of reasons offered by women for this:

- Women's groups addressed both social and economic issues, so for example, women might discuss family or marital problems in a savings group. This would not be possible with men present, as the news would get back to their husbands and cause problems at home.
- Women could express themselves more openly and freely in women-only environments.
- Men would want to dominate the conversation, take the leadership positions and decisions, pushing the women to the side-lines. They would also ensure that resources coming to the group flowed to men rather to women.
- Men were less reliable at paying back loans and savings groups would be more likely to collapse for this reason. Equally, it would be impossible to pursue the men to repay their debts.
- In Katsina, husbands would not allow their wives to participate in mixed sex groups, so women-only groups would be essential.

*Men will end up dominating the group and hijacking it and some of the men will not also agree [to women taking part]. The men will also cheat us if the group is mixed.*

*FGD Female, 25-35, Taraba, rural*

There were some women who did not agree or feel so strongly about this. In Imo, a substantial minority of women said they would be happy with either mixed or single-sex groups. Some women believed that the presence of men would impose discipline on a group, and that a women-only group would not co-operate because of competition between women.

<sup>3</sup> See for example, Voices for Change legacy papers: 'Using social marketing to shift social norms' and 'Engaging men for gender equality' 2017 available at [vsc-nigeria.com](http://vsc-nigeria.com)

*There will always be misunderstanding if it is women-only and they will not be cooperating.*

*Some women may want to dominate others, but the presence of the men will instil fear and help in co-ordinating the group properly.*

*FGD Female, 16-24, Taraba, peri-urban*

Interestingly, a minority of women suggested that it might be useful to have men involved in groups as they would have a wider network of contacts to draw on, and so could bring advantages to a group.

*They can contribute ideas and reach out more easily to relevant stakeholders, where necessary and other advantages they bring to the group which women alone may not be open to.*

*FGD Female 36-59, Katsina, rural*

KIIs with male community leaders found mixed views on whether groups should be women-only or mixed sex. Some interviewees raised similar concerns to the women, such as over men dominating the group, yet a number stated that they thought men brought important skills and networks to the groups.

## 5. Incentives to participate in community institutions

### Key findings

***Both the quantitative and qualitative research confirmed that access to credit in the form of loans was the most commonly mentioned incentive to participate in CIs. The quantitative data shows how the actual benefits offered by membership, rather than motivation factors, clearly varied depending on the type of institution. Confidence building and networking was the most commonly cited reasons for participating in religious organisations and women's groups. For the more commercially or financially focused CIs improving access to credit/finance was overwhelmingly the main perceived benefit.***

### Benefits of participation

Those women who currently participated in each CI were asked what benefits they derived from taking part.

**The benefits understandably differ given the nature of the CI. For the more general and non-financially focused CIs, such as religious organisations and women's groups, confidence building (52% for religious organisations) and networking (57% for women's groups) were the primary benefits.** On the other hand, the more commercially or financially focused CIs were more likely to provide financial benefits – **improving access to credit/finance was mentioned by 73% of members of credit and savings associations and 53% of cooperative members.**

The most common benefit for occupation groups and trade associations was to improve marketing skills and opportunities (47%). The FGDs gave further detail on this, with **various forms of business support raised as an incentive to join trade associations.** Those women who were older, had more established businesses, or seemed better informed (and indeed men in our sample), were more aware of these and more likely to be members. The

respondents in Ogun were most likely to raise these associations and their benefits, which may be a result of greater awareness or the fact that these benefits are largely present in associations in Ogun.

The findings mirror the evidence in the literature review which highlighted that membership of a trade or business association can provide access to valuable resources, including donor programmes or official microfinance schemes. However, as women are often participants in these institutions they often miss out. Both the literature review and our findings underlined that those women who do participate can derive real benefits. The literature review also underlined the power that women's groups can wield in the south east, which is confirmed by our findings on the greater voice and influence of, for example, the women's market associations in the south east.

### **Benefits raised by female members of trade associations (largely in Ogun)**

- Training provided by trade associations. Both women and men had acquired new skills through such groups, for example, how to cut new hair styles and fashions in tailoring, how to process palm oil correctly, or soap manufacturing. One woman in Ogun said she had been trained by the grinders' association in how to maintain her grinding machine in good order. One of the men's groups in Ogun said that they had registered with a scheme run by the local government and gained access to training in new farming methods. They observed that few women farmers had been trained by this scheme, administered via an international donor, because the women did not register with the LGA.
- Mentoring from more experienced women was also provided through such associations. Women could discuss their business challenges, get ideas for new solutions and find out about new opportunities. For example, one woman said she could learn how to buy land from her more successful peers.
- Status and formal recognition could also be acquired by joining a trade association. These associations could lobby the local government to reduce taxes on members; they could help members acquire permits to trade in markets; and they conferred a degree of respect from peers. KIIs with leaders of trade associations highlighted these incentives in particular – their role in negotiating with middle men and LGA representatives, providing access to information on prices and, in some cases, providing members' access to service providers, such as medical care.
- Subsidies on inputs for businesses were also provided by trade associations. Contractors would sell products at a discount to association members – for example, hairdryers, grinders or other equipment; and seeds and fertilizer from government schemes or NGOs might be distributed through associations.
- Access to new markets through shared labour and transport was a benefit raised in KIIs by trade associations leaders in Ogun and Imo. In both places there were mentions of women collectively organising transport to access markets further afield.

In terms of the other five CIs, cultural/ethnic associations were most likely to help confidence (30%) and aid networking (34%).

**For the more informal women's groups, social support and having a network of female friends to call on at times of crisis was a key incentive raised in FGDs and KIs.** Younger women said they acquired social skills and a wider network of contacts through such groups. Indeed, if a woman was not linked to any such groups, she could feel isolated and might be judged negatively for failing to participate in the life of the community. However, these groups do not traditionally have any links to business or trading.

Farming associations were perceived by its members to improve access to credit/finance (28%), marketing skills/opportunities (29%) and improve access to productive assets (25%).

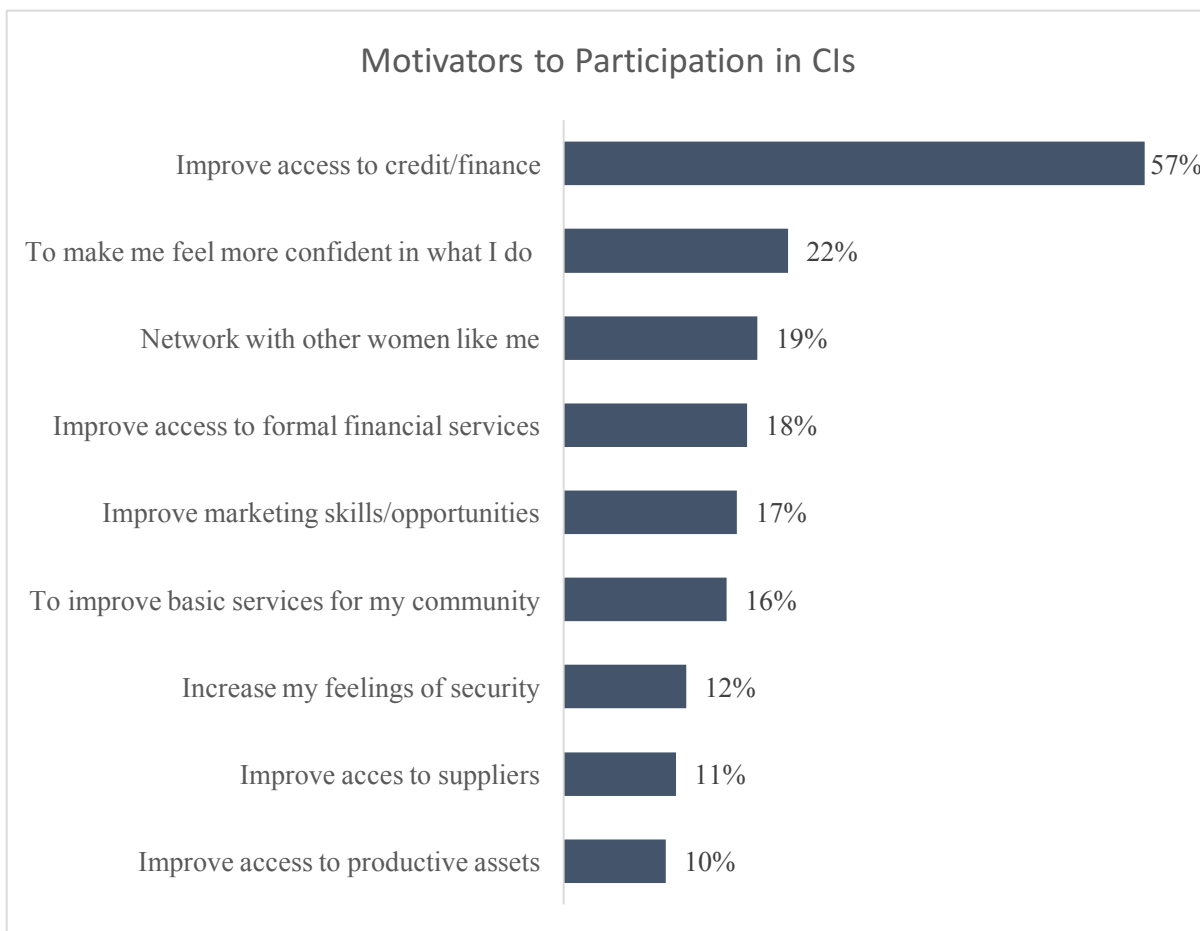
### **Motivators of participation in Community Institutions**

All the women surveyed, irrespective if they were members of any CI or not, were asked of the perceived motivators in general for participating in CIs. This is an important question and is different from the findings above: here we are looking at **what might motivate women to participate, rather than the benefits they actually derive from participation.**

**By far the most commonly perceived motivator was improving access to credit/finance (57%) and this rose with age and PPI (Graph 8).** On a similar financial theme, one in five (18%) mentioned improving access to formal financial services. Our findings mirror the literature review which found that evidence on women's motivations for joining community institutions predominantly underlines financial incentives. However, our wider definition of community institutions, including informal friends groups and networks, also provides evidence on the social and emotional benefits of participation which can act as motivating factors.

Over one in five (22%) felt it would improve their confidence. This response did not differ by age, but interestingly wealthier women were more likely to mention this than the poor women. A similar proportion (19%) mentioned networking.

*Graph 9: Motivators to Participation*



In line with the quantitative findings, the most significant motivation to joining community institutions mentioned in qualitative data was access to finance. **Many community institutions included a savings component – informal friends’ groups, religious fellowships, trade associations – which suggests a real demand for such services.**

*I joined the group because I needed money for my business, it was a contribution group. But before joining the group, I asked three persons who were already members about the group; where they able to access loans in the group? Was it easy to pay back the loans? If I join the group and make my own contributions will I also be able to access this loan? I was satisfied with their responses and joined the group.*

*FGD Female, 25-35, Ogun, rural*

Improving access to credit/finance was most commonly identified in Edo (70%), Ogun (69%) and Imo (58%), and these three states were also most likely to mention access to formal financial institutions (21%, 28% and 24% respectively). Those in Katsina were least likely to mention access to finance compared with women in other States, although it was still the most commonly mentioned motivator by women in Katsina (44%).

Improving confidence was most mentioned in Niger (26%) and Imo (31%).

The FGDs also raised the importance of contributing to the community as a motivational factor. Married women were often involved in religious fellowships in the south, and contributing to needy members of the community was a key role. These women derived a

sense of satisfaction from this activity, feeling that they were making a positive contribution and fulfilling their religious duty.

The Community Development Associations also carried out projects such as clearing ditches and maintaining boreholes, and this helped to foster a feeling of identity among their members. Ethnic and tribal associations also provided a sense of belonging and reinforced group identities, as well as contributing towards the development of the community.

*We form ethnic groups, like the “Mumuye” tribe forms its group where we meet and discuss the progress of the group as women. We also make contributions and pay dues which are used to support women that are in need.*

*FGD Female, 36-59, Taraba, peri-urban*

## 6. Barriers to participation in community institutions

### Key findings

***The principal barrier to participation was a lack of understanding of how they work. Other important factors included practical barriers such as cost but also restrictive social and cultural norms which inhibited women’s ability to play a full role in such institutions, especially young and unmarried women and women in the northern states. Lack of trust was frequently raised as a key barrier in the quantitative, with the qualitative findings underlining particular issues with previous microfinance or government projects.***

### **Barriers to Joining**

All the women surveyed were asked what barriers existed to stop them joining CIs. **Not understanding how CIs work was most commonly mentioned by 34%, with this barrier decreasing with wealth (Graph 9).** One in five (22%) said a lack of trust or fear of corruption was a barrier and this concern increased with wealth. The financial cost of membership (21%) also increased by PPI.

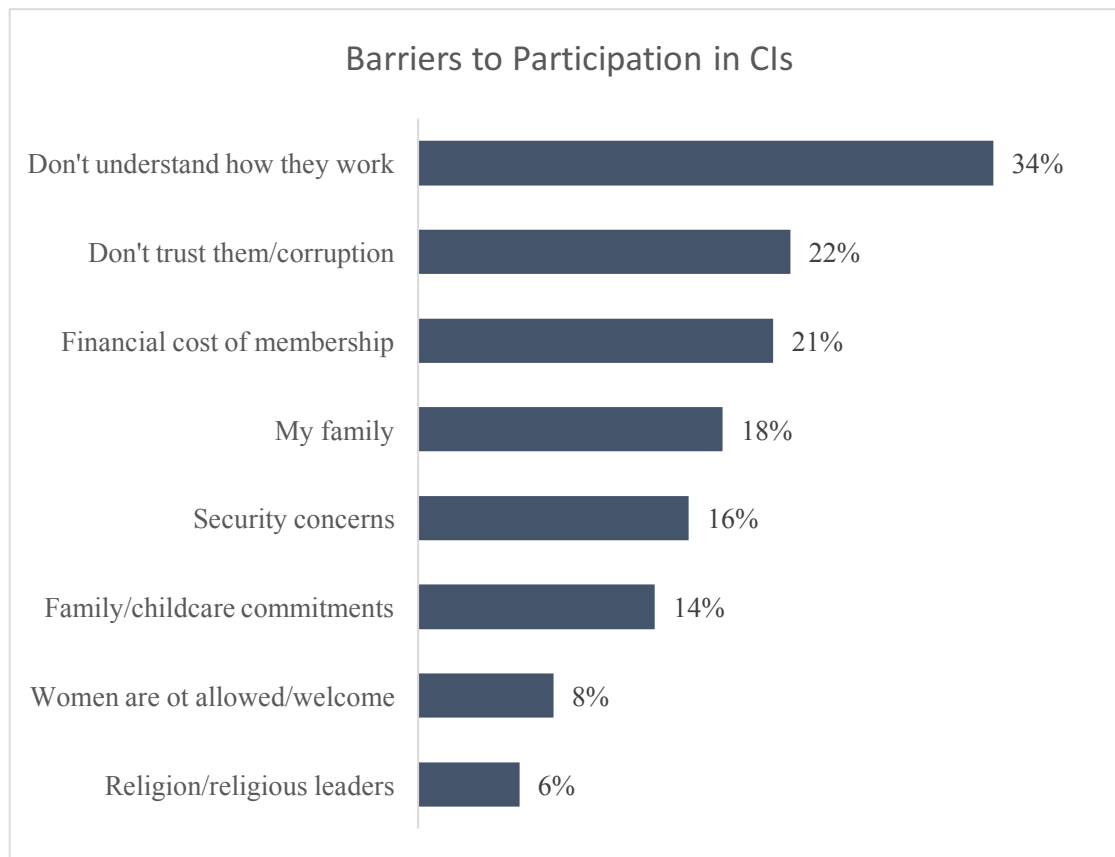
**A lack of trust and a fear of corruption** also came through strongly in the qualitative evidence, corresponding with research identified in the initial literature review that a key challenge that community institutions face is weak confidence in membership of associations, partly as a result of previous experiences with fraud. It was also raised as a central barrier in the community level KIIs, and confirmed findings from the literature review that weak confidence in membership is a key challenge.

As discussed earlier, women in the qualitative research had many poor experiences of schemes which had left them feeling cheated. Some had been held liable for the debts of other women, whilst others said they had paid to register and then had received no benefits. In some cases, this seemed to be a condition of the scheme of which perhaps the women were unaware, but in others the women simply felt that they had been cheated by unscrupulous organisations. They blamed this on corrupt leadership of the organisations, and a lack of transparency in how the funds were distributed. These experiences were strongest in Taraba, suggesting that any new scheme introduced there would have a weight of negative experience to overcome.



**Eighteen per cent of women said their family was a barrier and this was strongly age related with three in ten (29%) adolescent women mentioning this.** Family and childcare commitments was consistently mentioned across the age groups, and 16% cited this barrier overall.

Graph 10: Barriers to Participation



**Women in Katsina (53%) were by far the most likely to say they did not understand how CIs work.** As may be expected, given the higher levels of awareness and participation, those in Imo (26%) were the least likely to cite a lack of understanding as a barrier. However, women in Imo were most likely to mention corruption (37%).

**The financial cost of membership was most felt as a barrier to those in Ogun (36%) and Imo (35%).** Family barriers were most commonly mentioned in Taraba (38%), least mentioned in Imo (5%). The qualitative research also found the cost of joining or setting up a new Community institutions was a key barrier. These costs included membership fees, and levies for specific projects. Women also said that for some credit providers, there were fees to register as a member, and other costs which seemed unreasonable, such as high charges for passport photos. The women described these as “fees to access a loan”, although in some cases this may be a result of misunderstanding or lack of accurate information on the financial arrangement.

Younger women found these fees prohibitive in terms of joining trade associations, for example. Women were also concerned about being shamed if they could not keep up payments, which made them reluctant to join groups requiring regular contributions.

*What is the usefulness of being a member of a group and not being able to meet up with the financial obligations? It will give other members a bad impression of one and even reduce one to a position of irrelevance within the group.*

*FGD Female, 25-35, Ogun, rural*

In Imo, some of the women's groups demanded substantial contributions from new members, including food and drink for all the current members before being accepted. Thus, those who were less well-off were excluded from such groups. Indeed, one woman from Imo commented that the group she participated did not demand these contributions, and she approved of their more practical approach.

*There are no special rituals that must be observed before a member collects her contributions at the end of the year in Otu Orinandu. There are some associations that demand that members provide rice, 'ugba' (a local food prepared with oil-beans) and assorted drinks before they are given their entitlements. After such spending on entertainment, a substantial chunk of the money that would have been channelled to more useful ends in the respective families and businesses of members are wasted. Orinandu does not engage in this sort of lavish spending. Members' contributions are given in full in a manner that the money is useful to the women."*

KIIA

**Lack of funds was also cited as a key barrier when we asked women if they would be interested in setting up a new group.** The women appeared to believe that to establish a community institution, it was necessary to be a rich philanthropist or business person with a lot of ready cash to give out loans or grants, and that ordinary people like themselves would not be able to do it.

Notably, in the KIIs, registration fees, membership dues and levies required of members were noted as barriers, but notably not by leaders of market or trade associations. KIIs with trade association representatives did not mention finance as a barrier to participation, instead underlining their range of membership (albeit with marriage as a common divider). It would be useful to understand that this reflects a lack of awareness of barriers to entry or a strategy to restrict membership.

There were also problems with women **not being able to keep up payments to rotational savings schemes**, meaning that some savers might have contributed but not be able to withdraw funds when it was their turn to do so. Indications are that this may be a common issue, so should be considered and explored in more depth if rotational savings and loans schemes are being used as an entry point.

*We the market women used to have "adashe" in our group but it is no longer functional because some women don't remit the money on time which has made the "adashe" difficult to be sustained. Nobody wants to give out money and when it is the person's turn to collect and maybe invest it in her business, then the money is being delayed and not paid on time by some members of the group.*

*FGD Female, 36-59, Taraba, rural*

**Restrictive entry requirements** were a barrier to joining trade associations, as noted previously, and these impacted most on younger women.

Other institutions, such as women's fellowships, were restricted to married women only, so young women were again excluded. This correlates with findings from the initial literature review that underlined marital status as a divider of access to various community institutions, leaving unmarried/younger women excluded and requiring special outreach. This was found to be particularly true in northern areas.

Women in the qualitative research also raised concerns that more educated women can dominate groups and the benefits derived from these. This correlates with evidence from the initial literature review on the risk of elite capture. Evidence from the FADAMA project found that women who had relationships with power holders in the community, and therefore better access to information, in addition to higher social standing themselves, were more likely to participate in the groups. Findings of earlier World Bank consultations had also noted that using local leaders as entry points carries this risk of engaging with more elite women.

The state level KIs also raised the **low levels of participation of certain groups**, something that did not emerge from the other data. It is possible that this did not emerge in the FGDs as these groups were not present in the focus groups. In particular, minority Christian women were raised as a marginalised group in Katsina who are unlikely to be engaged with through the majority of community institution, given that these institutions tend to be formed around social networks and links. Engaging specifically with religious associations representing minority groups may be one way to reach out.

In some cases, non-indigenes may face additional barriers, particularly when CIs are ethnically based and therefore may exclude outsiders. Exclusion becomes obvious in relation to access to resources and opportunities in a particular locality and state. For instance, some information may reach only indigenes or non-indigenes may be advised to access opportunities in their states of origin. The CAN chairman Katsina State pointed out that non-indigenes and Christian minority indigenous women in Katsina state are very likely to be excluded from accessing opportunities such as loan facilities simply because they are not informed about it or just left on the margin.

**Lack of self-confidence** was another reason why women might not join institutions, or consider setting up an institution of their own. Women in Ogun and Katsina felt they would not be able set up their own group, although they liked the idea, because they lacked financial resources to make loans, did not have leadership skills, and the registration process with the LGA would be a barrier. Women themselves also doubted the leadership abilities of other women, appearing to subscribe to common stereotypes about women's capacities.

*Some women when given a position in a group, they don't respect other people's view and take decisions the way they want it. This makes people withdraw from such groups.*

*FGD Female, 16-24, Taraba, peri-urban*

## Social norms which undermine women's participation

A range of social and cultural norms inhibiting women's participation in Community Institutions were identified in both the quantitative and qualitative research. The initial literature review found little research that specifically explores these concerns in relation to women's participation in community institutions, although a number of these were touched on in earlier consultations undertaken by the World Bank as part of its preparatory process. The literature review did note the particularly strong norms restricting women's free movement in the north. This was confirmed by our findings, which also take forward the understanding on women's tendency to work from home or not travel too far for work in Katsina and the impact the restrictions have on their participation in community institutions. A number of these norms have been identified in the discussion above, but it is worth bringing them together here:

- **Women are restricted in northern areas particularly and not able to engage in interactions with men outside of their family.** This significantly restricts their ability to engage in trading or business activities. Women and men are not expected to socialise together in other locations to a lesser extent than Katsina.
- Thus, taking part in mixed-sex groups or meeting with men is frowned upon by the wider community, and restricts women's ability to play a full role. Although there might be a women's wing in specific organisations, they were often restricted to discussing issues thought relevant to women, and were not included in the main decision-making bodies. If interactions with men were necessary, it was often an older woman (the "women's leader") who liaises between the men and women; younger women would not have direct contact with male decision-makers.
- Where women did engage in activities which involved significant interaction with men, these women were often subjected to **suspicion and mistrust, varying depending on degree and context of interaction.** It was assumed that such women would be morally suspect and sexually promiscuous, and this inhibited women from engaging in such roles or, for instance, meeting regularly in a mixed-sex group. They would acquire a "bad reputation" and their husbands would lose respect in the community.

*It is because the men feel the women will be having affairs with other men in the group, which can even separate them, that is why they don't allow their wives to participate in a mixed group.*

*FGD Female, 16-24, Taraba, peri-urban*

- It was sometimes assumed that **women would learn "bad habits"** and disrespect for their husbands by participating in community institutions which encouraged them to be self-confident and empowered. Effectively, men thought women would be "lead astray" by the bad behaviour of others in these groups, and therefore did not want their wives to take part. KIIs with female representatives of community institutions, largely trade associations, commonly highlighted this as a factor.

*A woman who has been submissive to her husband might become disobedient to him when he requires her to do something simply because she wants to attend a group meeting, this usually upsets the men.*

*Leader of market association, Ogun*

- **Younger women were subjected to the strongest cultural norms** which inhibited their participation in CIs, and this was true across all the locations. They said their parents would not be happy with them mixing with men in social groups. **Older women would expect them to be quiet and respectful if they were in the same groups, meaning that even in a single-sex group, their voices would not be heard.** The strict hierarchy across age groups significantly limits the participation of younger women. In Ogun, they pointed out that most influential institutions in their community – the Community Development Association, the Landlords' Association, and political parties – all excluded young, unmarried women from participating.
- Finally, women's lack of voice and power within community groups meant that the **benefits often flowed to men**, or to those women who were well-connected and politically astute. When NGOs, local government, development partners or political parties were distributing resources, women felt that they were rarely at the front of the queue to receive the benefits of such programmes.
- Some of the KIIs with male community leaders indicate the practical constraints placed on women's time by family responsibilities, although viewing the issue as a lack of women's commitment to community involvement.

*The challenge with women's participation is that they tend not to be available when required for meetings. You often hear complaints like...I need to take care of my children etc.*

*Village Head, Taraba*

- Negative **male attitudes towards women's leadership abilities** are common, as noted above in relation to male resistance to women's involvement in CDAs.
- Women's economic empowerment can **threaten male gender identities**, making them resistant to change and to women's increased livelihood opportunities. However, many men's attitudes are conflicted as their role as primary bread winner is under threat because of current economic pressures and the necessity of women's contribution to household finances. The changes in traditional roles have been notable in Borno where women have taken on new economic roles in the increased absence of men due to conflict. It will be important to build a deeper understanding of both the opportunities and risks around women taking on less traditional gender roles in the context of economic or social need.

### **Best practice model for CIs**

The following is a model of the characteristics of successful and functional community institutions, derived from the analysis of benefits and barriers outlined above. It offers a template for the Nigeria for Women Project to consider which institutions it may wish to partner with, and to assess their potential and capacity development needs.

<i>Criteria</i>	<i>Key questions</i>	<i>Examples of good and less good practice</i>
<i>Inclusive</i>	<ul style="list-style-type: none"> <li>• Does the CI include range of women, e.g., young and old, poorer and better off, unmarried as well as married; second wives in polygramous households; illiterate/ non education as well as literate/ educated?</li> <li>• Does it systematically exclude specific groups from membership, explicitly or by default?</li> <li>• Does it make efforts to reach out to excluded groups?</li> <li>• What formal or informal rules exclude people?</li> </ul>	<ul style="list-style-type: none"> <li>• Good: Many Church based organisations have wide memberships and specific wings for younger women</li> <li>• Less good: many “youth” organisations are apparently dominated by young men; some women’s groups which require substantial contributions of food and drink to join; trade associations which have restrictive membership criteria</li> </ul>
<i>Transparent and accountable</i>	<ul style="list-style-type: none"> <li>• Is the leadership of the CI elected by the members? Are these elections renewed or held regularly to allow change in leadership? Are regular general assemblies held? (for formal institutions)</li> <li>• Are leaders’ decisions public and do they account for these?</li> <li>• Is the financial management clear and transparent and are any resource allocations made on a fair basis?</li> </ul>	<ul style="list-style-type: none"> <li>• Good: Some Community Development Associations, which have clear procedures, transparent meetings and financial management processes;</li> <li>• Less good: savings schemes which failed to repay women the money they had saved</li> </ul>
<i>Offering social as well as practical benefits</i>	<ul style="list-style-type: none"> <li>• Does the CI offer real practical benefits to members?</li> <li>• Does it offer social, emotional and moral support – very important to some women?</li> </ul>	<ul style="list-style-type: none"> <li>• Good: local savings schemes which pay out monthly and provide a space for women to discuss their concerns and challenges. Trade associations which offer access to inputs and markets; informal social groups which provide friendship and social support to women</li> </ul>
<i>Networking and advocacy</i>	<ul style="list-style-type: none"> <li>• Does the CI have contacts with government officials, tax authorities, NGOS, etc.</li> </ul>	<ul style="list-style-type: none"> <li>• Good: Trade and Market Associations which lobby Local Government on market-relevant issues; Umu’ada women’s groups in Imo who have</li> </ul>

	<ul style="list-style-type: none"> <li>• Can the CI influence policies and practices on behalf of its members?</li> </ul>	access to the Traditional Ruler and Cabinet to escalate concerns where necessary.
<i>Placing women in control</i>	<ul style="list-style-type: none"> <li>• What role do women have within the decision-making structure of the CI?</li> <li>• Do women have power and voice, or are they merely consulted?</li> </ul>	<ul style="list-style-type: none"> <li>• Good: age grade and friendship groups, where women decide what projects they want to pursue; Market Women's organisations where women are in leadership positions;</li> <li>• Less good: Traditional authorities where women are involved only when requested and at the discretion of the male leaders.</li> </ul>
<i>Locally based and controlled</i>	<ul style="list-style-type: none"> <li>• Is the CI local and accessible to women, meeting at times and places convenient to them?</li> </ul>	<ul style="list-style-type: none"> <li>• Good: local savings and loans groups, which meet in the village or at the home of the chief;</li> <li>• Less good: Trade Associations, where meetings may take place at the LGA or in markets which require women to travel away from home.</li> </ul>
<i>Embedded and sustainable</i>	<ul style="list-style-type: none"> <li>• Is the CI indigenously generated and owned by the women?</li> <li>• Do women derive sustainable benefits from belonging?</li> <li>• Or is the group externally imposed, where men and women join mainly to receive benefits which are time limited?</li> </ul>	<ul style="list-style-type: none"> <li>• Good: local savings and loan schemes which women organise themselves; class mates associations and age grade groupings which provide social and economic benefits</li> <li>• Less good: groups set up purely as a requirement to receive NGO, donor or government funding, eg, some groups set up to receive funding from Micro-finance institutions</li> </ul>

## 7. Borrowing Money and Credit

### Key findings

***The quantitative survey found that three in ten women had borrowed money in the last 12 months, increasing with age. A quarter of the women are paying for goods and services on credit, again rising with age (29% for those over 40) but declining with wealth (30% among the poorest, 23% among the wealthiest). Half (51%) of the women surveyed said they had saved money in the last 12 months, decreasing with age and increasing with PPI.***

The quantitative survey included a series of questions on saving and borrowing money. The findings of this specific section are outlined below.

Three in ten (28%) had borrowed money in the last 12 months, increasing with age (33% of women 40 or over).

One in five had been paying back money borrowed before October 2016.

A quarter (26%) are paying for goods or services on credit, again rising with age (29% for those over 40) but declining with wealth (30% among the poorest, 23% among the wealthiest).

Contract hire where the goods will eventually be returned was being used by 10%, with little variation by age or PPI.

Table FI2 Borrowing money in last 12 months - Age and PPI (%)

Borrowing money/credit	Total	16-19	20-29	30-39	40-59	Q1	Q2	Q3	Q4
Sample size	2929	195	962	896	876	765	775	712	677
Borrowed money	28	14	25	30	33	29	32	36	25
Been paying back money that you borrowed before October 2016	21	13	19	22	22	23	21	19	18
Gotten goods/services in advance and paid for it later/in instalments	26	19	23	28	29	30	27	24	23
Gotten goods that you paid for in instalments that will return after used	10	9	9	12	10	13	11	7	8

Women in Imo (35%) were most likely to have borrowed money in the last 12 months, those in Taraba the least likely (18%).

Katsina residents (29%) were most likely to have been paying back a loan over a year old, Taraba (12%) again the lowest.

Again, women in Imo (48%) were most likely to be using credit to pay for goods or services, Taraba the least (11%). However, there was little variation by state in terms of contract hire.



Table FI2 Borrowing money in last 12 months – State (%)

	Total	Niger	Taraba	Katsina	Imo	Edo	Ogun
Sample size	2929	471	309	673	537	434	505
Borrowed money	28	23	18	31	35	23	32
Been paying back money that you borrowed before October 2016	21	17	12	29	22	14	22
Gotten goods/services in advance and paid for it later/in instalments	26	27	11	27	48	21	15
Gotten goods that you paid for in instalments that will return after used	10	13	10	12	8	10	7

### Reasons for Borrowing Money

Two-thirds (68%) of those who had borrowed money said it had been to put into their business – peaking among women in their 30s (72%) and increasing by wealth. This was by far the most common reason for borrowing money.

Other mentions included the need for health treatment (7%) and school or college fees (5%).

Table FI3 Reasons for borrowing money - Age and PPI (%)

	Total	16-19	20-29	30-39	40-59	Q1	Q2	Q3	Q4
Sample size	1265	54	372	412	427	353	361	286	265
To put into my business	68	48	67	72	67	60	69	71	72

Health treatment for me/family	7	5	9	7	6	11	6	6	4
School/college fees	5	7	3	4	8	3	6	6	7
Buy household goods	5	7	5	5	3	6	6	7	4
Food	3	11	3	3	3	5	1	2	2
Family party/event	2	2	2	1	3	2	4	1	-

Women in Ogun (84%) and Imo (75%) were the most likely to borrow money to put into their business, those in Katsina (54%) the least.

Taraba (17%) women were the most likely to have borrowed money for health treatment.

Table F13 Reasons for borrowing money – State (%)

	Total	Niger	Taraba	Katsina	Imo	Edo	Ogun
Sample size	2929	471	309	673	537	434	505
To put into my business	68	70	57	54	75	59	84
Health treatment for me/family	7	5	17	13	6	4	2
School/college fees	5	4	4	2	6	12	5
Buy household goods	5	8	6	9	2	4	1
Food	3	2	10	3	4	5	1
Family party/event	2	1	-	4	1	3	1

### Source of Loan

Half (48%) borrowed money informally from someone they knew – dropping with age (72% of teenagers, 37% of those aged 40 or over) and PPI (62% in Q1 to 34% in Q4). One in

seven (14%) had borrowed from a microfinance bank/institution increasing by both age and wealth.

A range of other loan sources were used although all under 10% and with little variation by age or PPI.

Table FI3a Source of loan - Age and PPI (%)

	Total	16-19	20-29	30-39	40-59	Q1	Q2	Q3	Q4
Sample size	1265	54	372	412	427	353	361	286	265
Family/friend/household member	48	72	63	42	37	62	52	38	34
Microfinance bank/institution	14	6	8	13	21	7	14	18	18
Savings group	8	4	6	8	9	6	7	10	10
Customer/supplier	8	4	6	9	10	6	7	10	10
Cooperative	5	-	4	6	6	3	6	6	6
Village/community association	5	2	4	4	8	5	4	6	8
Moneylender	4	4	3	5	2	5	3	3	4
Commercial bank	3	2	2	4	2	2	2	3	4
Savings/thrift collector	3	4	2	5	3	2	3	4	5

Women in Katsina (80%) and Niger (73%) were most likely to borrow money from someone they know, those in Ogun the least likely (17%).

Ogun residents were by far the most likely to borrow from a microfinance bank/institution (44%), those in Edo (21%) and Taraba (19%) a savings group.

Table FI3a Source of loan – State (%)

	Total	Niger	Taraba	Katsina	Imo	Edo	Ogun
Sample size	1265	204	70	295	322	164	210
Family/friend/household member	48	73	46	80	35	24	17
Microfinance bank/institution	14	5	5	1	10	18	44

Savings group	8	2	19	1	11	21	3
Customer/supplier	8	3	-	1	19	12	8
Cooperative	5	6	6	1	3	4	15
Village/community association	5	4	-	5	11	3	1
Moneylender	4	3	7	6	2	5	3
Commercial bank	3	3	14	2	1	2	1
Savings/thrift collector	3	1	3	1	4	7	6

### Interest rates

Almost half (46%) of the women who have had a loan in the last 12 months said there was zero or no interest, typically as an informal loan from someone they knew. Fifteen per cent did not know, especially the youngest (22%) and poorest (24%) women.

There was a wide range of rates given by the rest, and one in seven (14%) cited 10-19%, one in ten (9%) over 20%.

The mean rate was 6.1%.

Table FI4b Interest Rate - Age and PPI (%)

Interest rate	Total	16-19	20-29	30-39	40-59	Q1	Q2	Q3	Q4
Sample size	1265	54	372	412	427	353	361	286	265
Zero/no interest	46	59	50	42	44	46	48	46	42
1-3	5	4	5	9	5	4	9	5	6
4-5	9	4	8	8	11	8	6	9	13
6-9	1	-	-	2	3	1	2	1	-
10-19	14	11	12	18	10	8	15	16	21
20+	9	-	7	9	7	9	6	7	7
Don't know	15	22	19	14	13	24	14	14	9
Mean (percentage rate)	6.1	1.5	5.9	7	5.9	6.3	5.4	6.6	6.1

The mean rate was the highest in Taraba (10.3%) a reflection of high awareness (only 6% did not know) and the significantly lower no interest (36%). It was lowest in Katsina for the same reasons albeit low awareness (49% did not know).

The rates in Niger and Imo gave possibly the most accurate estimation with just 1% not knowing in each.

Table 3.8: FI4b Interest Rate – State (%)

	Total	Niger	Taraba	Katsina	Imo	Edo	Ogun
Sample size	1265	204	70	295	322	164	210
Zero/no interest	46	68	36	38	57	24	38
1-3	5	7	18	1	7	10	2
4-5	9	6	13	3	10	17	10
6-9	1	-	1	-	2	2	2
10-19	14	8	13	3	12	21	33
20+	9	9	13	6	10	10	4
Don't know	15	1	6	49	1	13	9
Mean (percentage rate)	6.1	7.7	10.3	3	7	6	6.1

### a. Saving

Half (51%) of the women surveyed said they had saved money in the last 12 months, decreasing with age and increasing with PPI.

Table FI5A Money saved in last 12 months - Age and PPI (%)

	Total	16-19	20-29	30-39	40-59	Q1	Q2	Q3	Q4
Sample size	2929	195	962	896	876	765	775	712	677
Yes	51	59	56	51	43	31	45	58	71

Women in Taraba (72%) were most likely to have saved, dropping to 29% for those in Niger.

Table FI5A Money saved in last 12 months – State (%)

Total	Niger	Taraba	Katsina	Imo	Edo	Ogun
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Sample size	2929	471	309	673	537	434	505
Yes	51	29	72	32	57	62	67

### Where saved

Three in ten (29%) saved the money in a commercial bank, decreasing with age and rising with wealth.

A similar proportion (27%) saved the money in a safe place or on them, the poorest by far the most likely to do this (45%). One in five (21%) put the money with a savings/thrift collector/merchant. Eleven per cent saved with a cooperative, rising with age.

Table 3.11: FI5b Where saved - Age and PPI (%)

	Total	16-19	20-29	30-39	40-59	Q1	Q2	Q3	Q4
Sample size	1483	116	535	458	374	239	347	415	482
Commercial bank	29	36	32	29	23	16	18	30	42
In a safe place at home/on me	27	28	30	24	25	45	30	26	17
Savings/thrift collector/merchant	21	15	20	23	21	18	24	23	18
Coop/savings group/association	11	3	8	12	16	10	13	10	9
Gave to family/friend to keep safe	6	15	20	23	21	6	9	5	6
Microfinance bank	6	2	2	7	10	4	5	6	7

Women in Taraba (57%) were by far the most likely to save with a commercial bank, just 4% in Katsina did. Four in five in Katsina saved their money in a safe place at home or on them, significantly higher than women in any of the other five states.

Savings with a savings/thrift collector/merchant was highest in Ogun (54%), women in Niger (23%) were most likely to save in a cooperative/savings group.

Table FI5b Where saved – State (%)

	Total	Niger	Taraba	Katsina	Imo	Edo	Ogun
Sample size	1483	135	222	213	305	268	340

Commercial bank	29	18	57	4	35	43	14
In a safe place at home/on me	27	44	23	80	21	16	3
Savings/thrift collector/merchant	21	4	1	5	18	21	54
Coop/savings group/association	11	23	1	2	17	13	10
Gave to family/friend to keep safe	6	7	14	6	4	2	6
Microfinance bank	6	4	3	2	5	5	8

## 8. Men's views on women's economic activities

### **Key Findings**

***Men are supportive of women's engagement in economic activity as contributing valuable additional household income as long as this does not disrupt gender relationships and challenge men's role in the household as the main breadwinner and protector. This results in restrictions on the types of economic activity open to women, levels and use of income, work place location and mobility.***

### **Men's views on women's livelihood activities**

We explored men's views of women's economic activity in the qualitative focus group research and with community and state level stakeholders. Men were not included in the quantitative survey. We asked men what they felt about women working, their experiences of family members, and any concerns they had about women's livelihood activities. The information addressed a key evidence gap identified in the literature review on men's attitudes and degree of support for women's livelihood activities and participation in CIs, although this was covered to a certain extent in the World Bank's initial scoping report.

### **Most men in the sample claimed to support women to engage in economic activities.**

Very few men said they were completely against women working, and most claimed that they would encourage their wives to generate incomes of their own. They also said that many forms of economic activity were traditionally carried out by women and were fully accepted within the community. These included food processing, making local drinks, fish smoking and selling; as well as farming and processing, such as cassava. In Taraba, the men commented that women farmers were now dealing directly with wholesalers in selling yams to markets, and hired trucks to transport their goods. They claimed to encourage women's economic activity, and men in Imo and Ogun expressed similar views.

*We do not frown at it. We encourage it. Men and women pull resources together to raise the children if there is unity and understanding in the home.*

*FGD Male, 25-50, Imo, peri-urban*

**Men valued women's contribution to the family income, especially given the current recession in Nigeria.** If they were earning, women could support their children and take care of their own needs. Women also agreed that it was no longer possible to rely entirely on their husband for all the family's needs.

In Taraba and Katsina, men felt very much under pressure economically. They wanted to maintain their traditional gender identity as the main breadwinner, but this was not always possible. Some felt that their role was undermined by their wives working, but they acknowledged that they could not survive without the income from both partners.

*As a husband, my wife and I know that it is my responsibility to fend for the household and my wife knows that there are times I am stranded. At times when I am stranded, my wife provides for our household because she engages in business. We don't have to borrow or let the neighbours in on our challenges. As such, I appreciate my wife more each day and our relationship grows stronger day by day.*

*FGD Male, 25-50, Katsina, rural*

**Use of women's income helps to maintain household dynamics and gender identities.**

There was an interesting discussion about how women used the money they earned. There did not seem to be a concept of "joint family income" among our audiences. Rather, women's earnings were intended for specific purposes, and men's earnings were used for other purposes. Whilst these divisions were not always maintained, it is important to note that this was the model which men and women had in mind. For example, women were thought to use their incomes more commonly for school fees, clothing and food for the children.

Men often claimed that their wives could keep the money which they earned. It was not intended for major family expenses, which were the responsibility of the man. The woman could use her earnings for expenses related to the children – such as school fees or clothes – or for her own needs – for example, cosmetics or jewellery. She might choose to give some to her husband if money was short in the family, or she might loan him money and expect him to pay it back.

*Although virtually the entirety of the sponsorship of family needs depends on the man, with the little assistance of the woman, the man can wade through the stormy waters of the challenges of this life better than if he is to go it all alone.*

*FGD Male, 25-50, Taraba, peri-urban*

In Ogun and Imo, there was not such a clear line between men's and women's incomes, possibly because in some families women were the main earners. This raises an interesting question about the implications of women's incomes increasing, and the potential impact of the programme on family dynamics.



**Interestingly, religion was raised by both Christian and Muslim leaders in Kils as an underlying justification in their support for women’s business, indicating a potential entry point for society messaging.** An Islamic leader in Ogun explained that men within his village support women in their economic activities and Islam –

*In Islam, business and economic consciousness among women is considered good and profitable.*

*Islamic leader and commercial bus driver, Ogun*

Christian religious leaders also raised their religion as an underlying factor in support for women’s business.

### **Men’s concerns about women’s livelihood activities**

**On deeper probing, men’s support for women’s economic activities was not unconditional and highly influenced by social norms.** Indeed, there were many limitations which were placed upon women’s economic activities if their husbands were to support them. In Taraba and Katsina, men preferred their wives to work from home and not to trade in markets or public places. They viewed it as inappropriate for women to interact with men outside the family, and had a genuine fear of their wives committing adultery if allowed to meet other men. Whilst older women might not provoke such concerns, young wives were unlikely to be allowed to conduct business outside their homes.

*In most cases the reason why women face resistance from their husbands to go out on business is when the men see that they are not disciplined. But we that are old and our wives are old we do not have a problem with that because once your wife is about 30 to 40 years you know that her interest is rarely on other men. Thus, your mind will be at rest when you allow her to go out and do business.*

*FGD Male, 25-50, Katsina, peri-urban*

These men said that working outside the home would mean their wives would not be able to carry out their domestic duties of looking after the children and the home. This clearly placed a limit on the type of livelihood women could engage in and on the scale of the business.

Whilst men supported women to engage in “small business”, they were less happy with the idea that their wives might earn more money than them. This would run the risk of undermining conventional gender roles and disrupting power relationships in the home. Women, they feared, would stop respecting their husbands, refuse to obey them, and act as if they, not their husband, was the head of the household. This fear was expressed across the sample, and was particularly strong in Imo, where men placed great importance on being the head of the household.

*If women earn more than men, they try to control the men. My wife earns more than I do and because of that, she seeks to know every bit of what I do, every bit of my movements. She wants to know what I do and where I am every moment. If she is*

*not satisfied with my explanations, or suspects I went drinking or in the company of other women, she withholds her financial support and starts getting nasty and sulky.*

*FGD Male, 25-50, Imo, peri-urban*

*If your wife, like the one I unfortunately married, perceives that she is more economically successful, she would want to disgrace you the more.*

*FGD Male, 25-50, Imo, peri-urban*

In Borno State, men's ability to provide for their families had been severely undermined by the conflict and its impact on markets and livelihoods. Some men had abandoned their families, and others were unable to carry out their traditional trades or livelihoods. This impacted on their sense of identity and their role in the community, with some reportedly having lost the respect of their families and children.

As one man pointed out, husbands and wives will need to discuss and negotiate how they deal with family finances, especially if women's incomes increase and men find this threatening. If they could arrive at an understanding based on mutual respect, then the situation might be good for the family; but if not, it could create tensions and conflict.

*If the woman truly loves and respects you, you are not likely to have problems and as for the husband, if he accepts that the woman is first his wife before anything else, all will go. Marriage is a different business and should not be meddled into by economic success or any other thing.*

*FGD Male, 25-50, Katsina, rural*

This creates a challenge for the programme as such conversations may need to be facilitated and managed sensitively. It also points to the importance of involving men and women in the programme from the outset. Men said they would want to be involved in any programme targeting their wives, and women also confirmed that this would be necessary. Men wanted to understand what the intention of the programme was, how their wives would be affected, and who they would be meeting. They were more likely to consent to their wives' involvement if they felt the whole family and community would benefit, rather than women only.

Reflecting the views of the men in FGDs, all the KIIs with traditional and religious leaders at both community and state level expressed their support for women's economic empowerment, whilst setting out clear limitations around this. These varied according to state but all related to a perception of women's proper role in the home and respect to her husband. The village head in rural Taraba stated that men are supportive of women's participation in business as long as it does not conflict with her religious beliefs and she remains respectful of her husband. A number expressed the underlying fear that if a woman becomes successful she may cross these boundaries.

*When a woman becomes more successful than the husband, she stops being respectful to the man and she also begins to care less about the family and how the man feels.*

*Evangelist, peri-urban Imo*

## 9. State Differences with implications for the Nigeria For Women Project

### Key findings

**As to be expected, the research highlighted significant differences across the six states with implications for the programme design. State specific tailoring of the overall approach will be key to programme success. Northern states were more likely to see lower levels of female mobility, lower levels of awareness and participation in community institutions amongst women and lower prevalence of mixed groups, and a prevalence of social norms that restrict women's mobility, participation in community institutions/leadership and economic life. Southern states had mixed findings in terms of awareness of and participation in community institutions, but had stronger participation in occupational groups, trading associations, savings and credit groups and Community Development Councils. Social norms were less restrictive, but there were higher levels of distrust of community institutions.**

The most significant differences emerging from the data can be grouped into differences between the northern and southern states (though noting that each state has marked differences that need close examination from a programme design perspective).

In the **northern states** of Niger, Taraba and Katsina, we are most likely to see the following characteristics:

- Higher levels of poverty (at least in Niger and Katsina) and lower levels of education;
- Higher proportions of women in polygamous marriages (in Katsina and Niger);
- A higher prevalence of cooking and food preparation and artisanal production as occupations for women;
- Less female mobility, a higher prevalence of home based work and a stronger dependence on other family members, especially children and men to support economic activity;
- Lower levels of awareness and participation in community institutions amongst women and lower prevalence of mixed groups (and higher resistance to this concept);
- Limited participation of women in religious and leadership roles and structures, with a small number of influential women acting as intermediaries between leaders and women in their communities;
- Limited awareness and existence of occupation and trade associations (Taraba being particularly low, though Farming Associations prevalent here), savings and credit groups (especially Katsina and Taraba) or co-operatives (Katsina and Taraba);
- Women's motivators for participating in community institutions: access to credit and finance being notably less of a motivator than all three southern states and

networking being notably higher. Beyond this key difference, the motivators varied as much by state across the north as it did between northern and southern states;

- Prevalence of social norms that restrict women's mobility, participation in community institutions/leadership and economic life. Prevalent and restrictive social norms restrict women's economic activity to largely home based enterprises. Women's income is seen as 'supplementary' and useful for purchase of items that are in the female domain eg school books or fees;
- Evidence of men being under economic pressure and in conflict around the challenge to their male identity as the main bread-winner;
- Evidence of religious teaching (Islamic and Christian) being used to support women's economic participation.

In the **southern states of Ogun, Imo and Edo** we see:

- Lower levels of poverty and higher levels of education;
- Largely Christian populations and monogamous marriages;
- Higher levels of women's economic participation in market trading and services;
- Mixed findings in terms of awareness of and participation in community institutions across the three states, with Imo having the highest level of awareness of community institutions across all six states, but this is not replicated in Ogun or Edo;
- Stronger participation in occupational groups, trading associations, savings and credit groups and Community Development Councils with main motivators for participation being access to credit, skills and market opportunities;
- Higher levels of distrust of community institutions
- Less restrictive social norms that impact on women's economic activity, but none the less these remain patriarchal societies that restrict women's access to leadership positions and community level decision making
- Notable barriers to entry to trading associations were found based on marriage and high informal entry costs.

**The impact of conflict on women's economic activity** is most notable from the findings from the mini survey in Borno, notably:

- Conflict has severely affected women's livelihoods and has led women and girls to engage in livelihood activities they were not engaged in previously.
- It is much more difficult to practice seclusion, due to the need for livelihoods, which has had negative repercussions on women's vulnerability to violence and on increasing their workload, and particularly in IDP camps.
- Many women are having to provide for families because their male family members are not there (detained, killed, have abandoned them) or as they are not able to meet the family's financial requirements.
- Many women's burdens have increased as they are now taking on the bulk of responsibilities for their families by earning money and getting food in addition to all of their previous family and childcare responsibilities.
- Men welcome women's contributions, although they are not happy about the change in power dynamics this brings about. However, there were some cases of men adjusting to this as they realised this was a phenomenon wider than their own families.

- There seems to have been some level of rights awareness as a result of the conflict (and the work of women's rights groups) that is affecting women's choices vis a vis livelihoods and engagement in community groups.
- The conflict has affected women's engagement in community groups due to security restrictions on people gathering and fear of attack.
- However, faith groups have played an important role in providing spiritual comfort to women, and men, during a time of hardship, uncertainty and loss.

## 10. Stakeholders for Inclusion in Nigeria For Women Project

### Key findings

***State level stakeholder interviews identified government ministries and agencies as a high priority for the programme, given the direct relationship of the programme to the government. Interviews also identified NGOs and groups working with women as a high priority stakeholder, as they provide various entry points to reach women across each state through their existing networks, although with variations according to state. Microfinance banks are also a high priority stakeholder providing another network of women's cooperatives from those they have previously engaged with, and from their experience can identify female cooperatives and individuals that have capacity to expand. Religious and traditional leaders are medium priority stakeholders, as they can play an important role in mobilising and sensitising women, identifying women who need business support to expand their businesses, and working with men to overcome men's objections to women participating.***

The programme will need to engage and work with and through a wide range of stakeholders across the public and private sector. State level KIIs were undertaken in order to map out key stakeholders and to assess their potential role in the programme. KIIs were undertaken in all six states with government institutions; microfinance institutions; civil society organizations; influential women; business membership organizations; religious and traditional leaders.

### **(a) Government Institutions**

Government ministries and agencies are a high priority for the programme, given the direct relationship of the programme to the government. The Ministry of Women's Affairs and Social Development (MOWASD) is key given that it is the host ministry for the programme. MOWASD also has a central role to play in negotiating with other ministries on behalf of women, and in linking women's cooperatives with government loans. Other key points of contact with the government include the Ministry of Commerce and Industry (MOCI), which is the site of registration for cooperatives in all of the targeted states except Taraba. In Taraba, the programme should engage with the Ministry of Poverty Alleviation which handles cooperative registration. Registration at the state level is necessary for cooperatives to access credit through microfinance banks. There are potential tensions if the programme works with MOWASD and does not engage with these other ministries. These ministries are however not working to change gender relations but to improve women's economic base.

Interviewees underlined that there are a number of government agencies it would be helpful to engage with, dependent on state. In Ogun, the Ogun State Agricultural and Multipurpose

Credit Agency (OSAMECA) has been working with cooperatives to create linkages and facilitate access to finance. In Katsina, the directorate under the Ministry of Commerce has individuals who have been pushing forward a WEE agenda. Similarly, in Niger the Small Medium Enterprises and Micro Finance Agency (SMEMFA) would be a valuable partner, as it specifically targets women and works in collaboration with NGOs such as STARS Foundation to provide training to women's cooperatives. It is situated under the MoCI, but operates very independently. SMEMFA links the cooperatives up with MFBs to access loans such as the Bank of Industry loan. In Katsina, the Katsina Economic Empowerment Directorate (KASEEDS) was cited, which provides business training as well as access to loans for women in cash and in kind.

All these of the ministries outlined above have at various points provided business support primarily in the provision of loans. Ministries in Ogun were found to be unique in that all of them provide credit to women, rather than one taking on this role, while the MoCI goes a step further by providing access to processing machinery. In Niger State, the MOWASD has farm land it locates to women's cooperatives who apply, on a rotating basis. In Taraba, interviews also found that the ministry has been lending land to women on a rotational basis. In Ogun, the MOWASD is operating a microfinance scheme for cooperatives. Similarly, in Katsina the MOWASD has been providing loans to women's cooperatives through collaboration with MFBs, well as its own loan scheme, as well as skills acquisition training.

An in depth understanding of the capacity of other ministries in states where they exist and provide business support to women is needed to assess their suitability to be programme partners. Such assessment must look beyond the current leadership to evaluate how well positioned such an agency is organised to function with a different leader. For instance, the current Directors of the Niger state SMEMFA and KASEED in Katsina State are clearly committed to a WEE agenda and influential in the state and thus give life to the agencies. An understanding of which ministries the programme should work with should give consideration to the challenges that may arise when the leadership changes.

### **(b) Women's NGOs/groups and BMOs**

Interviews identified NGOs and groups working with women as a high priority stakeholder. They provide various entry points to reach women across each state through their existing networks, with each linking to a different constituency thus enabling the programme to reach a broad cross section of women. The NGOs referenced below have experience providing women business support in terms of creating links to loans, as well as basic business training. This provides a viable hook to be able to get these groups stretch their definition of business support beyond loans, skills and business training.

There are some state variations. For instance, the umbrella group Quintessential Business Women's Association (QBWA) is strongest in Niger State, with Edo and Katsina QBWAs also being very active. In Niger State, QWBA and STARS foundation were cited. Both organisations have experience providing micro-credit for female cooperatives as well as trainings on how to run and manage their loans. The cooperatives they work with include farmers as well as trading groups. QWBA has over fifty registered women's groups across all the 25 LGAs in Niger State, while STARS Foundation works with women's groups in two LGAs all in the senatorial Zone B of the state.

In Katsina State, the Women's Economic and Empowerment Organization (WEEO) was cited. WEEO has worked with women's cooperatives and linked them to loans, as well as providing training on how to use and manage such funds. WEEO has presence in all 34 LGAS in the state and has a membership of 2000 women in cooperatives. QWBA was also cited in Katsina as an influential group.

In Taraba, the Women's Economic Emancipation Initiative (WEEI), Hope for Women and the Civil Society Coalition were cited. WEEI provides skills training for women and has a data base of female entrepreneurs in the state. Hope for Women is a skills training centre for Christian girls providing skills in tailoring and catering, as well as educational training. QWBA was believed to be a secondary organisation to engage with in Taraba, as it is less influential than in other states.

In Imo, influential organisations mentioned were the Francis Aduku Foundation for African Women's Empowerment, which provides enterprise development training and links to MFBs as well as mentorship programs. In Ogun, the Gender Development Initiative (GenDi), Life builders and WARD Care influential organisations. GENDI has two cooperatives and provides vocational training for women. It also links its cooperatives to loans through collaboration with the Ministry of Women's Affairs in Ogun State. WARD C works specifically on creating and building awareness on women's rights and occasionally implements empowerment programmes involving skills training. Life builders focuses predominantly on children, but occasionally gives loans to mothers to boost family's economic base. QWBA was assessed to be relatively weak in Ogun.

In Edo, QWBA was cited as a key organisation, linking cooperatives to microcredit and trainings on business management. FONWIP (the Forum of Nigerian Women in Politics) was also referred to as a registered cooperative for women, which through the cooperatives collaborates with government institutions and microfinance banks to access loans for its members.

The National Council of Women's Societies was mentioned in a few instances. The NCWS is an umbrella society for all women's groups in the country and at state level works with women's groups and individuals. At various times, it has in all states linked women to microfinance especially when linked to a government project. The NCWS structures reach all the LGAS in all six states of the research states. However, it should be noted that it does not have staff on the ground and the NCWS is perceived to predominantly support the government in power and act as a route into politics. If engaging with NCWS, the programme would need to be clear on the purpose of the engagement.

### **(c) Microfinance banks**

Microfinance banks are also a high priority stakeholder. These provide another network of women's cooperatives from those they have previously engaged with, and from their experience can identify female cooperatives and individuals that have capacity to expand. Their expertise is a good fit for the programme as criteria for accessing loans are easier to meet than mainstream banks.

In each state there are several MFBs, but each state was found to have one MFB that stands out as being successful and was referred to by most of the state level interviewees. In Edo, this was Trust Fund Microfinance Bank (TFMFB); Imo State MFB in Imo; Minna MFB

in Niger State and Taraba State MFB in Taraba. In Edo, QBWA has been working with the MFB and assessing the capacity of groups before they apply for loans. In Ogun State, Abestone MFB was cited which has just a single licence and is new but is in the process of getting a larger license, along with Gateway Savings and Loans. In Katsina, Gobarau MFB was referred to as a trusted MFB. These microfinance institutions were cited as respected by the interviewees, in contrast to frequent references to mistrust of LAPO. Women brought up DEC in FGDs and community level KIIs as an MFI with which they had positive experiences. It was raised less often in state level KIIs, but was still flagged as an MFI with a positive image and successful track record in providing loans, particularly in Taraba state.

#### **(d) Religious and traditional leaders**

Religious and traditional leaders are medium priority stakeholders, as they can play an important role in mobilising and sensitising women, identifying women who need business support to expand their businesses, and working with men to overcome men's objections to women participating. The majority of state level stakeholders identified religious groups as the most trusted by women.

There are state variations on the influence and nature of religious and traditional leaders. In terms of religious institutions, in Imo the Catholic Church is an important stakeholder. Working with the Christian Association of Nigeria (CAN) in Katsina would be a strategic move in order to reach Christian minority indigenous women across the state, as well as in Niger and Taraba. All these groups have a network from National to the local government with state chapters implementing projects independently in their states in addition to projects emanating from the national body.

Interviewees noted that traditional leaders may be opposed to women becoming successful business women. However, because they see daily men's growing inability to provide for the family and women taking over these responsibilities, they are unlikely to obstruct the programme. The role of traditional leaders may be much more influential and important to engage with in rural settings. In Imo State, the Chiefs with jurisdiction over autonomous communities are particularly powerful and respected in their communities. In Katsina and Taraba state the ward heads have influence in their local communities. Traditional leaders have jurisdiction over defined territories and are members of the state traditional council, in most instances reporting to the state government.

Stakeholders confirmed that women generally do not have formal positions in traditional institutions. Women may be invited to come and give their opinion to the traditional council, but are not invited to sit at the table. In Imo, ethnic women's groups are particularly influential and are linked to the traditional leadership. This is unique to this state, whereas in the North religious groupings would be more powerful. The Imo state ethnic women's groups, the Umu ada and wives of the community could be used to reach women in a community and inform them of the programme.

While traditional leaders reach covers only a defined territory, religious umbrella bodies interviewed, CAN, Jama'atu Nasril Islam (JNI), Nasrul-lahi-li Fathi Society of Nigeria (NASFAT), Muslim Council of Taraba State (MCOTS), have local government structures in all the LGAs of each state. CAN for instance has structures right up to the ward and unit which is the family. Furthermore, while all but one (MCOTS) of these umbrella organizations



are state branches of national umbrella institutions, they have autonomy to implement and address issues and matters within their states and the local government areas. While these state branches can initiate and implement projects in the state, LGA chapters can initiate projects, but must first discuss at the state level. For instance, CAN at the local government areas cannot be approached directly by an external project, but must instead go through the state executive.

## 11. Overall conclusions and suggested actions for the programme

### Target population: Characteristics, livelihood opportunities and challenges

**Most women in the target population are involved in a range of economic activities and diverse livelihood strategies; these also vary by location, by age and by poverty levels.** Overall, the target group is primarily involved in general trading and sales, and agriculture, but younger women are more likely to be involved in services. Moreover, many women - including the minority who have formal employment - combine their main activity with other activities.

*Suggested action: In this context, there is a need for different entry points for different categories of 'target audience'.*

**The range and scale of economic activities that women engage in is limited by a variety of factors.** These include: weak access to capital, family responsibilities, high costs of production, and lack of access to markets. Barriers vary according to age, with family and cultural norms posing a particular constraint for younger women. There was also considerable variation by state in terms of challenges faced by their businesses, with a lack of capital particularly prominent in Taraba, Imo and Ogun, which is likely linked to the fact that women's businesses in these areas tended to be more developed and more dependent on capital.

*Implication: The variation by state in terms of challenges faced by businesses suggests that any component of the programme needs to be carefully targeted by state/region. The programme as a whole will need to develop tailored strategies by state.*

**There is a lack of business and market orientation among women in the target population in their understanding of enterprise development.** Most believe that access to finance is the main requirement for business success, and there is more limited emphasis on other issues such as market access and information, bulking and consolidation of products, aggregation of purchasing, pricing, inputs, productivity, etc. Women who are members of trade and professional associations are more focused on these factors.

*Suggested action: the programme will need to convince women of the benefits of technical support, over and above the provision of loans or grants, if women are to be incentivised to participate. Many women trading on a small scale to make ends meet have limited understanding or exposure to business skills training and setting out 'informal' business plans. This suggests that finance should not be provided outside of support for development of business ideas. Other barriers will also need to be addressed, including the the expectation on women's income to be used to pay for daily expenses, and the related impact on their ability to manage and repay loans. If women are not supported more on these areas, they will struggle to accumulate resources to invest in businesses or manage cash flow.*

### Gendered landscape of Community Institutions and Women's Participation in CIs

**The landscape, structure and function of CIs, and the gendered social dynamics and norms underpinning them, is both extremely complex and variable across geography.**

CIs can function as mechanisms of solidarity but can also act to exclude certain groups and/or enforce social norms that maintain gender inequality. Groups that are under-represented in CIs are: young women, those who are unmarried, northern women and those who are poorer and less well educated. Although there was less evidence from the surveys on the exclusion of those groups who are not indigenes of the local area, anecdotal evidence from the fieldwork team indicates that this is also an under-represented group. For example, migrants or new arrivals to an area – often referred to as “settlers” in Nigeria – may be excluded from membership of Community Development Associations and Thrift Associations, and thus denied access to the benefits provided by these groups. They also may be excluded from Community Institutions based on ethnic or tribal identities, if they are a minority in the area in which they live. In general membership of CIs tended to rise with age, while PPI was less of a determinant, indicating that childbearing responsibilities of younger married women might be a key constraint.

*Suggested action: There is a risk of further marginalising certain groups if existing Community Institutions are the main vehicle to deliver the programme. Younger, unmarried, poorer and Northern women, as well as women in conflict affected areas such as Borno, face particular barriers to participating in CIs and may be excluded from the benefits if they are not specifically targeted. In some states (for instance, Borno or Katsina) working with existing CIs or even organisations as an entry point is probably not appropriate as an entry point due to these constraints. On the other hand, there may be entry points through informal networks which take on greater significance in Katsina, where women have few opportunities to meet and socialise outside the home. The programme might need to target different types of institutions in different states and Katsina might require a different approach. Particular care will be needed to avoid further marginalising “settler” groups in specific communities.*

**Religious and traditional Institutions are important voices of influence in their communities.** Across all six state men, women and KII interviewees referred to their influence and stressed the importance of working with them. Religious institutions are amongst the most trusted by women, a finding which addresses a key evidence gap identified in the initial literature review. Many of the restrictions to women’s access to economic enterprise are based on social or cultural norms, such as restrictions on mobility or men’s sense of threat to their gender identity, and religious and traditional leaders are key influencers in maintaining or challenging the status quo and rigid gender norms. A number of religious leaders explained how they use religious teachings to support women’s economic empowerment, a potential space for engagement. A number of influential women emerged from the findings as having key roles in religious and traditional leadership structures, such as the women market leader in Ogun who is a member of the traditional council.

*Suggested action: the programme will need to work carefully with religious and traditional leaders to ensure that “economic empowerment” leads to wider benefits for women, rather than reinforcing existing norms which are detrimental to women. Given their influence in their communities, these institutions are an important forum for addressing restrictive social norms that limit women’s access to higher value economic activity. It is possible to challenge existing norms by working with men or male leaders on their perceptions of gender norms and, potentially, targeting areas or groups where men are more supportive of changes in gender norms and use these as ambassadors with other groups, and supporting some form*

*of gender dialogue and/or role models. The programme should also engage with the influential women with roles in traditional and religious structures as key influencers in their communities and at a higher level.*

**Different types of community institutions offer different potential for economic and social empowerment, varying in different contexts and the two do not necessarily go hand in hand.** Religious organisations and women’s organisations where women are engaged in greatest numbers offer opportunities for confidence building and leadership (within limits, and under dominant male leadership at higher levels). The economic benefits are less significant than more economic focused groups (except where savings and loans groups fall under the umbrella of these social organisations). There is also a risk that some of these groups may reinforce traditional roles/norms. Meanwhile, business and trade associations were found to be more male dominated and less accessible to women. However, women who are in trade associations – most notably, the market traders in Ogun – derived real economic benefits from their membership.

*Suggested action: Organised economic groups such as trade organisations, offer great opportunity for increasing women’s access to benefits such as training and mentoring, subsidies on inputs, and access to new markets, however, the limited access of these groups to many groups of women should be considered. A deeper examination of the reasons for the exclusion of younger, unmarried and poorer women is required, along with the development of strategies to broaden membership to make them more inclusive. There is also potential value in working with key female leaders from the groups as both influential stakeholders and role models, such as the women market leader in Ogun.*

**Overall, the findings suggest that in many locations, savings and loans groups may be a good entry point.** They have a deep level of trust, given their embeddedness in the community, they are often women only and participation cuts across different social groupings. Whilst informal organisations are often trusted, they may not be able or willing to grow into formalised savings schemes and may have limited access to formal capital. They may, however, be a good route to reach out to women who are not yet engaged in economic activity, for instance to share information about opportunities and challenging restrictive social norms.

*Suggested action: If working with savings and loans groups, it must be considered whether they are a starting point for engagement with women or should be worked with as a direct vehicle for social and economic empowerment.*

**Women themselves often express a preference for women’s groups, but some recognise that involving men can expand resources and networks available to them.** Some men also prefer women to engage in women’s only groups (for different reasons), but also highlight the need for these groups to have better connections with men who can support and add value to their businesses.

*Suggested action: An exclusive focus on ‘women’s groups’, while they can provide spaces for building initial resources and capacity for leadership, may carry some limitations when it come to reaching greater scale, accessing formal finance and wider markets because of insitutional barriers and structural constraints on womens’ mobility. The programme could explore the potential for links between women’s groups and larger (mixed) groups.*

**There are particular issues around women's participation in CIs in conflict affected areas.** In Borno, structures of community solidarity and leadership have been affected by conflict, and women are also affected by security concerns and restrictions, which have made them reluctant to gather in groups. The conflict has also affected women's livelihoods, with women now taking on greater financial responsibilities for their families, without lessening their household responsibilities.

*Suggested action: These particular challenges of working in conflict affected areas which must be taken into consideration, potentially through a more flexible model to address women's security concerns. The programme must also work to ensure that promoting women's economic empowerment and greater participation in community institutions does not simply lead to increased burden on women when added to their family responsibilities but equally addresses their unpaid care responsibilities and gender identities and household relationships.*

### **Incentives and barriers to women's participation**

**Access to credit in the form of loans was the single most motivating incentive to participate in community institutions.** Indeed, when we asked women what would help them to grow their businesses, the most frequent response was that they lacked capital. Gaining access to business inputs at reduced rates – such as for example, hairdryers for barbers, or seeds for farmers – was an incentive to belong to trade associations. Government and development partners distributed resources through these associations, so membership provided access to these inputs, as well as providing training or negotiating with authorities.

*Suggested action: Given that improving access to finance or to formal financial services was the key combined motivators to joining CIs, this would suggest this is an important way of promoting participation for financial/commercially focused CIs.*

**Low levels of awareness of CIs and limited knowledge of how they function are key limitations to using existing CIs,** particularly for poorer and more marginalised groups. However, the participation rates evident in the results were relatively high, and above those which had been indicated in the initial secondary literature review. It is possible that the lack of awareness is not around community institutions in general, but either a lack of knowledge of specific types of CI and how they function, or of how to meaningfully participate in such groups, despite the notional involvement of many women.

*Suggested action: The programme will need to support awareness raising in order to promote both more widespread and more meaningful engagement in CIs. Given that awareness levels tended to be highest among the most educated and better off, information campaigns need to target the poorer or less educated. One potential would be to work with informal groups and networks as channels for information, as they are more widespread and reach out to those with lower levels of awareness of other CIs.*

**Many women lack the self-confidence and skills to participate effectively in CIs.**

Women may not be confident to take on the role of organising and leading CIs, and will need meaningful support, especially in the north. They will also need time to understand concepts of banking, saving, repayments and other economic matters. Many women trade on a small

scale to just make ends meet, but have limited understanding or exposure to business skills training and setting out 'informal' business plans.

*Suggested action: Capacity building will be key, as many women lack the self-confidence and skills to participate effectively in CIs.*

**Restrictive gender norms** (though variable across location/context) regarding appropriate economic activities for women, their mobility and participation in activities outside the home (including CI groups) and gendered household responsibilities are also a significant factor limiting the scope for women's economic and social empowerment. This appears to be particularly the case in Taraba and Katsina.

*Suggested action: To enable women's empowerment, restrictive norms will need to be addressed by the programme. Men and women will need to be involved from the beginning of the programme in discussions on how they will handle the changes to their family life which the expansion of women's activity would imply. Women's social and economic empowerment is likely to disrupt conventional gender roles and may lead to a backlash in the household and wider community, given restrictive norms, if there are inadequate strategies to prepare and engage the wider community. Male leaders (both traditional and religious leaders) should be engaged not simply as 'power brokers/ entry points' to communities but as targets for social norms change. Efforts could also be made to identify more educated, progressively minded men who are respected in communities as 'role models' for positive social change. FGDs indicate that the programme should be presented in terms of its potential benefits in terms of family success and prosperity, and that benefits to the whole community should be emphasised. Role models and ambassadors for the programme could help in promoting this message, and referral pathways for women should be built in from the beginning to address any backlash which does occur.*

**There is a lack of trust in some newer community institutions and programmes and building trust will take time.** Communities have had bad experiences of some microfinance institutions and new programmes and groups operated under government projects, and will need to be convinced that the For Women Project is a trustworthy programme. In Imo in particular, corruption was a commonly raised barrier to women's participation and, given that it also had the highest levels of awareness and participation, and therefore is more likely based on previous experience.

*Suggested action: The issue of trust must be taken into account when considering whether to establish new groups or work through existing groups. It indicates that establishing new groups will take time, but this must be balanced against the entrenched power dynamics present in some existing groups. Working through groups with very gendered power dynamics should be avoided. There is also a vital need to ensure that the processes of resource allocation are transparent and accountable, in order to address people's previous bad experiences or perceptions of corruption and poor leadership in some organisations.*

**Whilst many women have had bad experiences with LAPO microfinance bank, experiences with other MFIs have been more positive.** Those who had borrowed from DEC were satisfied with their experiences and felt the organisation was well run, lent money on a sensible basis by involving groups of women, and that the women spent the money for the purposes of developing their businesses. It would be valuable to understand whether

DEC operated a more rigorous assessment process on women applying for loans and/or provided clearer information or training on the conditions of the loan.

*Suggested action: It would be valuable to dig more deeply into why women's experiences of DEC were more positive than other microfinance schemes and what worked about its model, as well as understanding the pitfalls of other schemes, notably LAPO. There is potential scope to build upon the successful model.*

### **Key Differences by Age and Poverty Levels**

The above conclusions identify key differences that have emerged by state, age and levels of poverty. Key differences by age and levels of poverty can be summarised as follows.

**Young women** are more likely to be engaged in service provision and home based enterprises and have higher levels of concern about safety than older women. Also family barriers are strongly correlated with age, with nearly a third of young women citing this as a constraint to economic activity. Their awareness of and participation in community institutions is lower, with membership levels increasing with age (10% for youngest compared to 38% for the over 40s). Younger and unmarried women are more likely to be excluded from women's groups and trade and market associations.

*Implication: Strategies for empowering young and unmarried women should be specifically designed into the programme. Such strategies could include focused work with younger women to address the key constraints that they face as young women; wider work with their families and communities to address concerns about their perceived vulnerabilities as young and unmarried women; and work with trade and market associations to identify and overcome the barriers that act to exclude them from these important institutions*

**Poorer women** are less likely to be aware of community institutions, but wealth is less a determinant of participation than age for most CIs, except religious groups. Not understanding how CIs work and the costs of entry act as a barrier to poorer women's participation. Poorer women can be excluded from savings and loans schemes as the members are concerned about her ability to maintain the payments or indeed the women might exclude themselves if they felt they could not keep up payments.

*Implication: Any awareness raising strategies should be specifically targeted at poorer women, and work to address the lower levels of understanding that inhibit their participation. Any work with savings and loans groups should take into consideration that the risk of default can both act as barrier to poorer women's involvement, and increase pressure on women if not addressed.*



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