Women’s Income Generation in North East Nigeria: Economic Empowerment and Justice in Rural Markets

A research study

2018

Fatimah Kelleher
Acknowledgements

The genesis, development, and completion of this study have been due to the collaboration between WISE Development International and Propcom Mai-Karfi. In particular, the author and the team at WISE would like to specially thank Halima Ahmed, Gender and WEE Manager at Propcom, for her support throughout the entire process.

Within WISE, the author would also like to thank Amy Wilson Lee for her operational management of the study and invaluable support throughout. Special thanks also Federica Busiello for her excellent technical support to the study, and in particular for her coding of the qualitative data and contributions to the context review.

Special thanks are also owed to individuals for their collaborative efforts and technical support throughout the process:

Within Propcom Mai-Karfi for their collaboration and feedback:
Kevin Gager, Catherine Chatham, and Rip Kirby;

Mohammad Nural Azam for his advice on the quantitative sampling, instrument design, and review of quantitative data;

Abdullahi Umar and Yusuf Jidda for their support in the community identification and feedback on varied recommendations;

Hosea Yakubu, Aisha Wayi, Jawahir Pate, Comfort Kinang, Salisu Alhassan for their support in the field data collection;

Iliya Duniya and Sharif Abbas, for their feedback on livestock interventions

Within WISE Development, for their respective peer review and feedback:
Sally Smith and Georgia Taylor

With thanks to Pieter de Ruijter and his team for development of the digital platform for the quantitative questionnaire;

Acknowledging also the extensive work of Abba Aminu, Mohammad Halliru and their team at OAC in Kano for the quant data collection and analysis, along with the work of the qualitative field researchers from Fusion Consult.

Thanks and gratitude to Chitra Nagarajan for conducting humanitarian and development organisation interviews in Maiduguri that have contributed to the stakeholder mapping in this study.

Finally, special thanks and appreciation are due for the valuable participation of all those interviewed in each of the communities as part of this research.
PART ONE: INTRODUCTION

1. Background
   1.1 Purpose and Objectives of the Study
   1.2 Rationale for the Study: A contextual review
   1.3 Applying a Gender Justice Lens to Market Systems Approaches

2. Approach and Methodology
   2.1 Geographic scope
   2.2 Challenges, Limitations, and Mitigation Strategies

3. Research Framework
   3.1 Domains of Agency and Power
   3.2 Areas of Inquiry
   3.3 Core and Sub Research Questions

PART TWO: Findings and Analysis

1. Comparative Analysis of Key Findings
   1.1 Women and farming
   1.2 Women and livestock: consumption, income, and savings
   1.3 Processing and other home-based income generation activities
   1.4 Market engagement and access to information: layered levels of agency and power
   1.5 Income control, access to finance, and wider financial decision making power
   1.6 Women’s collective economic engagement: mitigating against economic fragility
   1.7 Child and adolescent labour as a factor in women’s economic autonomy
   1.8 Marital status, age and economic agency: vulnerability versus greater autonomy?
   1.9 Women’s household and care responsibilities in relation to economic advancement
   1.10 Post conflict realities: Navigating between the market and context limitations

PART THREE: Considerations for Women’s Engagement by Market Systems Approaches

1. Markets, Gender Equality and WEE: Considerations for Ethical and Effective Engagement
   1.1 Transforming women’s lives, gender targets, and gendered social norm change in market systems programming
   1.2 Purchasing power and gender inequality within market systems interventions
   1.3 Adopting a “blended” approach through humanitarian and other development stakeholders: The implications for impact, reach and scale in post-conflict
   1.4 Indirect market linkages for women: Exploring a supplementary approach to data capture

PART FOUR: Recommendations

1 Opportunities and Recommendations at the Intervention Level
   1.1 Women and farming: going beyond current parameters on engagement
   1.2 Women’s home-based income generation
   1.3 Livestock development through women’s rearing and management: Building on and expanding existing expertise
   1.4 Improving women’s access to finance and ICTs
   1.5 Cross-cutting approaches for addressing negative social norms

2 Recommendations at the Strategic and Operational Level
   2.1 Gender/ WEE and justice strategy and ensuring adequate staff capacity
   2.2 Embedding gender, power, and justice analysis: scoping, design, implementation
   2.3 Rapid assessment of communities for possible replication of key opportunities and recommendations following targeted research
   2.4 Monitoring & Evaluation and Research
   2.5 Partner Identification for WEE and economic justice outcomes
ANNEX I: Framework of Inquiry ................................................................. 103
ANNEX II: Intervention level recommendations across surveyed communities .............. 109
Annex III: Stakeholder Mapping ........................................................................ 110
**Abbreviations**

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>A2F</td>
<td>Access to Finance</td>
</tr>
<tr>
<td>ACI</td>
<td>Agriprojects Concepts International Ltd</td>
</tr>
<tr>
<td>CPP</td>
<td>Crop Protection Products</td>
</tr>
<tr>
<td>CRS</td>
<td>Catholic Relief Services</td>
</tr>
<tr>
<td>DEC</td>
<td>Development Exchange Centre</td>
</tr>
<tr>
<td>FAO</td>
<td>Food and Agriculture Organisation of the UN</td>
</tr>
<tr>
<td>FGD</td>
<td>Focus Group Discussion</td>
</tr>
<tr>
<td>FOMWAN</td>
<td>Federation of Muslim Women Associations</td>
</tr>
<tr>
<td>ICRC</td>
<td>International Committee of the Red Cross</td>
</tr>
<tr>
<td>ICT</td>
<td>Information Communication Technology</td>
</tr>
<tr>
<td>IDP</td>
<td>Internally Displaced Person</td>
</tr>
<tr>
<td>IFAD</td>
<td>International Fund for Agricultural Development</td>
</tr>
<tr>
<td>LGA</td>
<td>Local Government Area</td>
</tr>
<tr>
<td>M4P</td>
<td>Markets for the Poor</td>
</tr>
<tr>
<td>MFI</td>
<td>Micro Finance Institution</td>
</tr>
<tr>
<td>NCWS</td>
<td>National Council for Women’s Society</td>
</tr>
<tr>
<td>NFI</td>
<td>Non-food Items</td>
</tr>
<tr>
<td>NVRI</td>
<td>National Veterinary Research Institute</td>
</tr>
<tr>
<td>OFDA</td>
<td>Office of US Foreign Disaster Assistance</td>
</tr>
<tr>
<td>PM</td>
<td>Propcom <em>Mai-Karfi</em></td>
</tr>
<tr>
<td>PMSD</td>
<td>Practical Market Systems Development</td>
</tr>
<tr>
<td>QBWA</td>
<td>Quintessential Business Women’s Association</td>
</tr>
<tr>
<td>RP</td>
<td>Rural Promoter</td>
</tr>
<tr>
<td>WEE</td>
<td>Women’s Economic Empowerment</td>
</tr>
</tbody>
</table>
Executive Summary

1. Introduction and Background to the Research

This mixed-methods study across seven communities in Gombe, Yobe and Borno states focused on the North East geopolitical zone was developed to help inform the programme Propcom Mai-Karfi as it moved towards an extension of its programme.

Objectives of the study are to:
1) Identify and assess core challenges and constraints women face in their economic engagement, opportunities, empowerment and resilience in the North East;

2) Analyse the economic activities women have been - and are now – currently engaged in, and identify opportunities for market linkages leading to women’s economic empowerment through increased income control;

3) Identify market opportunities and growth areas where women could be involved in production, trade, or provision of services in sectors;

4) Provide recommendations, intervention concepts and strategies that aim to support women’s economic empowerment (WEE);

5) Provide clear recommendations on market system’s approaches that will offer entry points for Propcom Mai-Karfi and other market systems programmes.

This is a social and economic research study using mixed methods, including quantitative questionnaire findings from both men and women in the same household alongside a qualitative case study approach using focus group discussions with men and women. In total, 424 household respondents were interviewed, with 249 females and 175 males across all seven communities. A stakeholder mapping was also conducted.

The research and analysis framework was based on a power analysis approach that included five core domains of power. These were: 1) production, 2) assets and resources, 3) market access, 4) income earnings and financial control, and 5) collective engagement among women.

2. Findings and Analysis

Women’s engagement with farming overall was significantly less than men’s due to gendered economic norms and roles around land ownership and farming practice. Women farm smaller plots and consume more of what they plant. However, three communities across Gombe and Borno states demonstrated women’s sizeable productive engagement with farming crops for the home and the market, including indicators of bulk farming in groups, and a history of access to commercial agricultural inputs.

Women’s livestock ownership and management across all communities was found, particularly in poultry, but also in small household ruminant ownership and management, goats specifically. Findings indicate that this provides women with access to liquid assets that can be realised where needed either for their business needs or to weather economic challenges.

Women’s most regular form of income generation resided in processing and other home-based income earning activities, leading to the production of foodstuffs for local markets and in some cases, retail trade of small items. These are largely survivalist, horizontal, enterprises that carry risk burdens (such as
with traditionally low growth potential when invested in without a responsible strategy to address the wider barriers women face.

**Women’s market engagement and access are partially limited** by a combination of socio-cultural norms that impact mobility (such as seclusion), economic responsibilities in the home, and male control of key markets such as the small ruminant and larger livestock trade. **As a result, many women rely on indirect access to the market through intermediaries: husbands, younger siblings, or children and adolescents.** Variances in women’s direct and indirect access depending on whether a woman was buying or selling was noted, indicating that women’s relationship with the market is more nuanced across contexts and in reality versus expectation. **Women’s access to mobile phones as a means of access to market information and engagement is less reliable than men’s,** whilst their Internet accessibility is almost non-existent.

Findings indicated that women have a significant degree of **control over their own income,** although perceptions around **household decision-making** suggested that men are seen as the natural authority in this area (although women continue to spend their incomes on the household). Gendered expectations around **men as higher income earners** in the home were prevalent. Women’s **access to finance** across five of the seven communities was low compared to men.

Most women are involved in **collective engagement** for economic needs at one level or another, although these are mainly through traditional savings schemes. Many groups have disbanded as a result of the instability from the insurgency. **Collective engagement for more organised economic activities and income earning** were encountered in several locations through women’s agricultural and trading groups, and these correlated with higher levels of market access, access to finance, and overall economic resilience.

**Child and adolescent labour as a facilitator of women’s economic production and autonomy are critical issues that have child protection and rights to education implications in Nigeria.** Economic empowerment programming should not embed women’s reliance on children and adolescents in their home-based work and as intermediaries for the market. Finding approaches that minimise children’s participation in economic activities, such as find direct off-takers for women’s produce, need to be strategically incorporated at the intervention level.

Relationships between marital status and agency were observed, with married women more likely to be subject to constraining gendered norms such as seclusion, but also less likely to be economically vulnerable overall. Unmarried women who headed households had greater market and in some cases land access (although less engagement with small ruminants), **but also carried greater financial and household burdens overall.** Some age trends were also observed, with older women having increased autonomy in marriage compared to younger and newly married women.

Women’s time spent in **household and care responsibilities were more than twice and sometimes three times that of men.** Men allocated more time to direct income earning than women. Qualitative responses indicated that most women did not recognise the width of the gender difference or viewed this as barrier to their income generating activities, indicating conservative perceptions regarding both their reproductive roles in the home and their wider economic roles.

The “**post-conflict**” context across the communities is highly varied depending on their proximity to the insurgency, but overall also remains fluid. Economic recovery has started but the shocks and impacts remain pervasive. **A credit economy dominates local trade and this has heightened women’s economic vulnerability where their petty domestic trade is concerned.** Food security remains precarious; this has a direct correlation on women’s production and economic roles. A focus on humanitarian assistance to IDPs has left host community members with minimal assistance and input injections towards recovery. Donor distortions could present challenges for market recovery, providing a strong rationale for coordinated and “blended” market approaches.
3. Considerations for Ethical and Effective Engagement by Market Systems Approaches

The findings presented considerations and constraints for market systems programming, and a variety of opportunities and recommendations:

3.1 Market systems, gender equality and WEE: Considerations for Ethical and Effective Engagement

*Transforming women’s lives, gender targets, and gendered social norm change*

Women face constraints that manifest both as social norms and gendered economic norms that limit not only their economic opportunities but also their capacities to engage with markets more broadly. Gender targets that focus on reach and income increase alone will not deliver on transformative WEE. Market systems programmes need to consider how they frame engagement with women, and identify more transformative ways of designing interventions if WEE is to remain as a goal of the project. This will include playing a role either directly or through strategic partnerships with social development partners, on addressing social norms that systematically challenge women’s economic empowerment and justice outcomes.

*Purchasing power, gender inequality, and market systems interventions*

Market systems programming support the facilitation of a sustained increase in the demand and supply of goods and services. This ultimately relies on the buying and selling of goods and services. But women’s lower asset levels and access to cash makes them vulnerable consumers. Even where women are engaging in the market as buyers, their lesser economic viability means that they are less likely to be able to access products at the same capacity as their male counterparts. The conflict context has exacerbated their economic fragility, calling for greater responsible programming. Being fully aware of the limitations and challenges women face as consumers is intrinsic to any programme that is attempting to engage with women’s income increase – whether within a broader WEE framework or not. Understanding this constraint is critical not only for ensuring that affordable products and services reach women, but also that the programming adheres to the tenets of “do no harm”.

*Adopting a blended approach through humanitarian and other development stakeholders*

Reaching women through humanitarian programmes that have firmly placed women at the heart of their projects will provide market systems programmes with an opportunity to reach the most marginalised. However, market systems programmes must also be aware of the importance of going beyond the IDP beneficiary focus that has dominated much of the aid provision in the first year of post-conflict stability. Expectations around scale in such contexts also need to be managed; humanitarian contexts often unique, it is likely that the challenges in market adoption are more entrenched due to the already low base of economic viability that community members are facing. Where women are concerned, the challenges of this low base are more entrenched.

*Exploring supplementary data capture for women indirectly impacted by market linkages*

Women indirectly impacted by market linkages have been hard to capture. Behind the accessibility of open engagement and greater access to markets that men benefit from more organically due to the gendered structures in both the reproductive and public spheres, women are earning in cash or in kind as farmers, post-harvest workers, and processors/artisans. Broadly, farm activities for example – whether on-farm or post-harvest – can lead to proceeds as investment for women’s other businesses in the home. Finding methods to measure indirect impacts – including potentially negative ones – needs focus. A cohort study approach could provide valuable information on the entry points including market linkages, but also provide a test case for estimating what indirect reach and impacts could be across other sectors.

4 Recommendations

The following opportunities are noted and recommendations made:
4.1 Opportunities and Recommendations at the Intervention Level

**Women and farming**

1. A targeted gender WEE approach towards inputs and extension services to be piloted in three communities across Gombe and Borno with women farmers in need of livelihood recovery. This will involve addressing prevailing constraints to the inputs market, channelling market linkages through identified women’s collective frameworks, and developing an organic agro inputs partnership strategy to address women’s specific vulnerabilities in terms of soil fertility and land erosion;

2. Improved harvesting technologies for women engaged in farm labour that will provide an opportunity for skills acquisition and stronger placement within the value chain, whilst mitigating against displacement and male appropriation;

**Women and home-based income generation**

3. Harnessing coordinated women’s processing groups for wider off-taker markets in Gombe State, where a network of millet processors has been identified;

4. A systematised cottage industry approach to groundnut crop and processed product aggregation and marketing, identifying and working with processing partners, aggregators and off-taker buyers;

5. Working with humanitarian voucher/cash disbursement schemes for targeted purchasing of inputs towards women home-based income generation;

6. Development of a home-based labour saving strategy that alleviates women’s additional burdens in the home should be prioritised, including efficient fuel and water care solutions;

**Women’s livestock management and ownership**

7. Leveraging on asset provisions among existing humanitarian small ruminant disbursement strategies. This can provide immediate asset increase followed through with a more holistic value chain approach to livestock rearing by women that looks beyond feed finishing to other components such as vaccines, extension services and dairy outputs and sales, whilst also ensuring that women’s control of processes and resulting incomes are not undermined;

8. Expansion of successful poultry interventions across multiple sites, once again leveraging on humanitarian disbursements as needed to inject some initial liquidity at the start of the interventions;

**Improving women’s access to finance and ICTs**

9. Improving women’s financial inclusion responsibly should go beyond loan disbursements by financial institutions and must include building the capacity of women’s capabilities to ensure that women act as informed consumers. Access to ICTs for enhanced market engagement by exploring the viability of direct access to radios and mobile phones, mobile based price and market information systems, digital banking and payments products, and through women’s capacity building and literacy for enhanced ICT access and utility are also strongly recommended;

10. Investing in women’s capacity building in numeracy, reading literacy and financial literacy. This is integral to women’s agency and empowerment overall and in particularly for access to information needs when pursuing economic empowerment and justice goals. As a tool for enhanced ICT access and utility, these are also essential to ensure fully informed and empowered consumers and of the rapidly innovating digital technologies who can engage as needed to maximise benefits.

Crosscutting strategies for addressing negative social norms

11. Investing and strengthening women’s groups across multiple interventions, going beyond just economic outputs such as access to credit and business linkages and into key areas of capacity building and strengthening that allow women to adequately address the constraints and leverage new skills and behaviours that increase their confidence, social capital at home and in the community, networking opportunities, and more;

12. Dialogue at the household, community and market level within interventions in order to start combatting restrictive gendered norms, such as women’s decreased mobility and home-based burdens in chores and unpaid care. Approaches like the Gender Action Learning (GALS) methodology and focus on empowerment clubs among adolescent girls have been trialled successfully across African and South Asia and provide templates for engagement in economic programming;

13. Investing in recruiting and training of private partner staff through a women’s engagement strategy. This includes developing a strategy for the recruitment of women livestock and agricultural service providers and inputs promoters, and targeted gender training of male facilitators and service providers;

4.2 Recommendations at the Strategic and Operational Level

14. A Gender / WEE and economic justice strategy should be developed by all market systems programmes, ideally at the start of programme design. If one already exists, then this should be reviewed periodically based on new research generated in-house (such as this one) or from other organisations and academic bodies. Ensuring staff are properly trained on gender and WEE at the start of the programme / extension phase and at periodic points in the programme cycle is also critical.

15. Embedding comprehensive gender, power, and justice analysis at the key stages of intervention scoping, design and implementation is critical. Key questions on whether market selections being made for intervention design offer concrete opportunities for engaging and impacting women need to be answered. Target women themselves should always be included in this process.

16. A rapid assessment of additional communities in close proximity to the ones incorporated in this research should be conducted in order to capitalise on knowledge of community specificities and maximise the opportunity for intervention design to incorporate further women.

17. Monitoring, Evaluation, and Research priorities should include developing a cohort study for the capture of women indirectly impacted by market linkages, development/review of a WEE measurement framework that goes beyond existing income increase targets and looks specifically at control and decision making power, and more effective and comprehensive WEE programme reporting that goes beyond disaggregation of data.

18. From a WEE perspective, partners should be specifically screened at the time of selection for their willingness to implement a gender-responsive approach.
PART ONE: INTRODUCTION

1. Background

This research looks at women's productivity and income earning activities in North East Nigeria with the objective of facilitating better progress on women's economic empowerment (WEE), economic justice, and social inclusion through adapted rural market systems approaches.

The DFID-funded programme Propcom Mai-Karfi (PM) in northern Nigeria required more targeted research to adequately inform programme design for expansion into the newly accessible North East States, enabling the design of interventions that can respond to the challenges and needs of women in selected communities, providing provide farm, markets, and household level data needed to understand the dynamics of women's work, and identify targeted support for women’s income increase and control.¹ ²

This mixed-methods study across seven communities in three States focused in the North East geopolitical zone has been developed to help inform what is possible within those contexts, and to take considered decisions regarding communities that have been impacted by the insurgency in recent years. Underpinning the premise of the study is the importance of nuanced, granular understanding of the data at the community level in order to provide insights on the need for tailored interventions. Also critical to the premise of this study is a discourse around ethical and effective engagement on the way market systems approaches attempt to reach women and incorporate women's economic empowerment and justice considerations into their programming mandates.

1.1 Purpose and Objectives of the Study

The main purpose of the research is to provide data and evidence that can be used to better design and integrate interventions that will impact on transformative and sustainable women’s economic empowerment and economic justice.

The overarching objectives of the research are:

1) To identify and assess core challenges and constraints women face in their economic engagement, opportunities, empowerment and resilience in the North East;

2) To analyse the economic activities women have been - and are now – currently engaged in, and identify the opportunities for market linkages leading to women’s economic empowerment through increased income and control;

3) To identify market opportunities and growth areas where women could be involved in production, trade or provision of services. In researching these sectors an understanding of the barriers women face entering these sectors will be sought;

4) To provide recommendations, intervention concepts and strategies that aim to support women’s economic empowerment in a way that strengthens their economic resilience, and support economic and livelihoods recovery in humanitarian and conflict affected settings;

¹ WISE Development have also provided advisory technical assistance to GEMS4 over two years, and delivered a gender and WEE review for MADE Nigeria in October 2016.
² PM’s initial geographic remit when defining Northern Nigeria for achieving its result of over 250,000 women comprises all three geo-political zones of North West, North East and North Central.
5) Provide clear recommendations on market system’s approaches that will offer entry points for Propcom Mai-Karfi’s and lessons for other programmes using similar approaches.

1.2 Rationale for the Study: A contextual review

Many market systems programmes often work across multiple fast-moving interventions, collecting only partially gender-disaggregated data for the first time at the pilot stages during short needs assessments and baselines. With market recovery now a focus in the North East and market systems approaches – include Propcom now moving systematically into that geographic space, research is even more needed to provide detailed information and analysis that can offer previously unseen solutions to the income increase and control challenges rural women are facing, whilst providing a transformative understanding of WEE and economic justice for women.

Economic activities and conflict in the North East

The economy of the North East has been severely disrupted – with crop failure and conflict affecting agricultural activities, loss of assets such as livelihoods, crops and fields – in a region where more than 80 per cent of the rural population depends on crop or livestock farming. Increased IDP returns and military operations also continue to hamper food access. In the first half of 2017 in Borno, some traders were still evading the market areas for fear of attack while most commercial trucks were being heavily escorted by the military.

Recent reports suggest that, although still extremely fragile and characterised by large-scale displacements, the situation is moving toward stabilisation. Food security is improving as a result of scale up of humanitarian aid - which has included food and livelihoods, as well as distribution of agriculture and livestock inputs with the aim of contributing to improved nutrition and dietary diversity as well as income generation. Many markets have now begun to function, weekly sale of food items has increased as a result of improved security and increased customer demand. Markets do however remain fragile with reduced level of activities and security threats within markets and along transport. Purchasing power remains limited, as continued hostilities reduce access to income earning opportunities, and many households have been dissuaded from continuing to participate in agriculture and other livelihood activities. Key market recovery constraints in the region, as identified by traders, are low demand (which is also affected from in-kind food aid), lack of capital and poor road infrastructure and transport conditions.

In conflict affected settings women often have to take on non-traditional roles. The impacts of insecurity are complex, with women’s economic activities often broadening in response to increased numbers of women as heads of households and the adoption of new roles within the household and community structure. Changes in age as well as gender differentiated economic activities in response to living in host communities / IDP camps can also occur. While such rapid shifts in gendered economic norms can lead to opportunities for women in redefining their economic roles, women often carry the household burden of the insecurity.

---

3 In 2016 the Propcom Mai Karfi introduced two innovations within its results measurement approach: 1) a WEE Measurement Framework and 2) the Dynamic Adaptive Monitoring (DAM) database. Both of these have provided new insights into WEE.
4 The programme has already worked in the region through several interventions, throughout its longer-term programme history and prior to the insurgency reaching the worst levels. Propcom’s interventions have been primarily carried out in Gombe state (fertilisers, good agricultural practices, poultry, tillers), as well as Borno, Yobe, Adamawa, and Taraba.
7 UN OCHA (2017) North-east Nigeria Humanitarian Situation Update, December 2017
8 WFP/FEWS (2017) WFP/FEWS NET Market assessment in Borno, Yobe and Adamawa States
9 WFP/FEWS (2017) WFP/FEWS NET Market assessment in Borno, Yobe and Adamawa States
Women’s economic activities in the North East

Until quite recently a dearth in relevant gender and WEE data in northern Nigeria has been particularly pronounced, even more so in the North East. Women in the north are more likely to be absent from the formal economy than other parts of the country. However, their absence from official data is due primarily to invisibility than to lack of economic contribution: it is estimated that at least 85 per cent of women in the north are believed to be engaged in economic activity of some kind, with 55 per cent categorised as off-farm activities, and about 45 per cent believed to be engaged in household enterprises. It is likely that the number of women engaged in household enterprises is actually higher. While estimates regarding women’s productivity are significant, the nature of women’s work in northern Nigeria – partially determined by the practice of seclusion among married Muslim women – means that more data is needed on labour dynamics, returns for work, enterprise decisions and processes, and economic relationships (both within and outside of the household), and of the barriers that women face in fully benefitting from economic programmes and opportunities. These variables are also not a homogenous experience; understanding state-level and community level nuances is critical.

Scoping level research in the North West and North Central conducted internally by WISE for Propcom Mai-Karfi – indicates that women do engage in multiple income earning activities. These include on and off farm, food production and post harvest processing, hairdressing and tailoring etc. Women are also be engaged in parts of value chains that are most invisible. Without understanding these dynamics, effectively intervening on women’s economic activities for increased incomes and income control are an on-going challenge.

Recent research has helped address broader gaps within the current situation, including DFID explorations of WEE opportunities and obstacles in targeted northern States such as Kano and Kaduna. Other studies including household surveys and needs assessments emanating from economic development programming are also available. The latest markets, livelihoods and humanitarian assessments provide some gender analysis of economic and markets activities. A USAID/FEWS market assessment, based on data collected in August 2017, found that there is significant gender imbalance and limited participation of women in trading activities across three states in the NE: only 15 of the 260 interviewed traders were female, and female traders were mostly involved in retail trade.

WFP/USAID’s 2017 case study looks at street food vendors in Maiduguri (Borno), to better understand gender dynamics of urban markets in a humanitarian emergency setting. Findings show that women and men occupy distinct roles along the value chain and type of food sold. There are also gender differences in factors leading to decision of entering the sector, size, assets and durability of business. Additionally, although women’s household responsibilities and traditional gender norms were not questioned, and not seen as conflicting with the business, many respondents expressed facing challenges in balancing productive and reproductive activities. Nevertheless, market participation does provide some opportunities for empowerment.

A Mercy-Corps/USAID led joint assessment looks at livelihood and market recovery more broadly in Adamawa, Borno, and Yobe, although this excludes livestock, as it assumed that women and the poorest groups are much less likely to derive income from these. Women and IDPs contributions to the economy are analysed as crosscutting issues in separate sections, but not as detailed as the rest of the analysis.

---

11 “Partially determined” has been used here to recognise that certain practices – such as women not going to the market can be cultural and not religious, as demonstrated by the WISE scoping mission in February 2015 where Christian Hausa women also refrained from engaging physically with the market due to longstanding socio-cultural norms.
12 Such as Taylor et al (2014) “Economic Opportunities and Obstacles for Women and Girls in Northern Nigeria”
13 WFP/FEWS (2017) WFP/FEWS NET Market assessment in Borno, Yobe and Adamawa States
15 USAID/Mercy Corps et al. (2017) Northeast Nigeria Joint Livelihood and Market Recovery Assessment
This current study is designed to look at women’s economic roles, barriers and opportunities for empowerment in three key conflict-affected states. It will assess women’s engagement in agriculture, livestock, home-based income generation, and the dynamics of their engagement with the market now operating in the target states (Borno, Yobe and Gombe). While particular attention was given to areas of intervention relevant to the Propcom Mai-Karfi programme, findings from this study have wider potential to contribute to current understanding of women’s economic empowerment dynamics in the region, and in particular the implications of this for market systems approaches.

1.3 Applying a Gender Justice Lens to Market Systems Approaches

Understanding how to apply a gender justice and equality lens to market systems is critical.

The premise of a market systems approach is to identify those constraints faced by the poor and to deliver effective market interventions through private sector facilitation that will help to address those challenges. As a result, strong and responsive market systems analysis should recognise that women face a broader spectrum of socio-economic and cultural barriers and design multi-pronged interventions accordingly. This is sometimes called a Plus approach to market systems. Within the intervention design framework – sometimes referred to as the Markets for the Poor (M4P “doughnut” – the need to address multiple socio-economic and legal barriers is recognised. Barriers and gender inequalities impacting women are often systemic and embedded within socio-cultural and gendered economic norms; therefore systems change – at the heart of market systems programming – has the ability to address these directly. What is needed is the programmatic will to do so.

The diagram below offers a lens for identifying the barriers faced by women at different possible intervention points of engagement within the market, and can be used as an initial tool for situating WEE considerations within the market systems approach.
The application of this gender lens encourages the traditionally singular approach of solitary market facilitation approach to be expanded in recognition of the greater challenges women are likely to face due to negative social norms and intractable gendered economic norms that the market alone cannot challenge or change. This approach allows market systems programmes to understand the constraints of such an approach, and to actively plan with the support of additional partners engaged in more direct social development programming to effectively tackle those constraints. Without this lens, it is arguable that the sustainability of a market system programme’s interventions are also at risk – any short term income increase gains are less likely to have longevity if the normative issues constraining WEE are not also being addressed for more transformative and long-term change.

2. Approach and Methodology

This is a social and economic research study using mixed methods. The research included a quantitative questionnaire administered to both wives and husbands in the same household, and women who were at the helm of single female-headed households. As the sample is small however, the trends data has served primarily as part of a case study approach that complements the qualitative findings and offers a
comparative analysis of findings within the mixed methods approach. In total, 424 respondents were interviewed, with 249 females and 175 males across all seven communities (74 of which were single female headed households).

Focus group discussions (FGD) were conducted with both men and women (separately) in each community. Qualitative Interviews were also conducted with Community Leaders, Women’s Economic Group leaders, and selected IDP women drawn from the FGDs. Humanitarian and development organisation representatives were also interviewed.

2.1 Geographic scope

The scope of the research looks at North East Nigeria through the lens of three conflict-affected/conflict impacted states. Considerations around a degree of heterogeneity were factored in the selection of the research sites. However, the potential for replication of recommendations was also a factor so sample determinants, such as the location, religion and ethnic composition of the communities’ chosen.

The following three States were chosen:

- **Yobe**: southern LGAs - conflict affected but with relative stability and accessible to programming
- **Gombe**: LGAs in the north, south and centre - less severely affected but with presence of IDPs in host communities
- **Borno**: southern LGAs - conflict affected, but with recent stability and accessible to programming

Table 1: Selected Communities

<table>
<thead>
<tr>
<th>STATE</th>
<th>LGA</th>
<th>COMMUNITY</th>
<th>LOCATION NOTES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gombe</td>
<td>Funakaye</td>
<td>Bajoga</td>
<td>Rural – northern Gombe not far from Yobe border</td>
</tr>
<tr>
<td></td>
<td>Yamaltu Deba</td>
<td>Dadin Kowa</td>
<td>Rural – Central Gombe, closest to the State capital</td>
</tr>
<tr>
<td></td>
<td>Billiri</td>
<td>Billiri</td>
<td>Rural – southern Gombe</td>
</tr>
<tr>
<td>Borno</td>
<td>Kwaya Kusar</td>
<td>Kwaya</td>
<td>Rural – southern Borno</td>
</tr>
<tr>
<td></td>
<td>Biu</td>
<td>Dubja</td>
<td>Semi Rural – a suburb of the LGA capital in southern Borno</td>
</tr>
<tr>
<td>Yobe</td>
<td>Damaturu</td>
<td>Pompamari</td>
<td>Semi Rural – southeastern Yobe, closest to the State capital. Community in close proximity to a camp for IDPs</td>
</tr>
<tr>
<td></td>
<td>Potiskum</td>
<td>Savannah</td>
<td>Semi Rural – south western Yobe</td>
</tr>
</tbody>
</table>

A spectrum of ethnic backgrounds across each of the States was considered. Both Muslim and Christian communities were factored. The presence of IDPs in the community was also a key selection factor. Semi-rural, rural, and more remote rural communities were all considered, although the latter was not possible due to logistical and security considerations for the field research teams.16

2.2 Challenges, Limitations, and Mitigation Strategies

**Time**: The data collection process had to work towards a tight deadline due to budgetary and time management reasons. As a result, both qualitative and quantitative data collection time allocation was

---

16 The communities were selected in consultation with Propcom Mai-Karfi, using existing entry points via the programme’s links to fertiliser distribution networks in those communities.
frugal, while the opportunity to stagger the two methods – preferred as an approach in order to learn and layer findings – could not be taken.

**Sample size and selection processes:** The final sample numbers depended both on the time limitations and the number of LGAs that could be accessed in the sample states. As the sample is small however, the trends data from this quantitative tool serves primarily as part of a case study approach that complements the qualitative findings and offers a comparative analysis of findings within the mixed methods approach. In terms of selecting respondents, the study could not rely on any systematically agreed pre-selection of respondents in order to guarantee all of the variables required.\(^\text{17}\)

**Post-conflict context challenges:** The communities were designated as having an early post-conflict status, as there has been no reported violence for at least a year. However the situation remains volatile in most communities. This initially presented some community selection challenges, but also offered limitations regarding respondent selection whilst in the field in terms of community and respondent expectations from the research teams. The community based focus of the research (as opposed to researching directly in IDP camps), along with host community members determining access to respondents meant that IDP numbers were not as high as might have been hoped.

**Social desirability bias among respondents:** The rise in the number of humanitarian organisation working in the region and providing relief aid (food, in kind donations, cash for work, etc) may have led to social desirability bias among respondents. The tools were designed to mitigate this wherever possible. The qualitative data in particular has been scrutinised for viability of evidence based on response.

### 3. Research Framework

The research framework is developed based on a three tier-approach:

1. **Domains of Agency and Power**
2. **Areas of Enquiry**
3. **Core and Sub Research Questions**

Lines of questioning were then developed to complete a comprehensive Research Framework (Annex 1).

This framework has been informed by WEE principles as defined by the International Centre for Research on Women (ICRW): A woman is economically empowered when she has both the ability to succeed and advance economically and the power to make and act on economic decisions. To *succeed and advance economically*, women need the skills and resources to compete in markets, as well as fair and equal access to economic institutions. To *have the power and agency* to benefit from economic activities, women need to have the ability to make and act on decisions and control resources and profits. The research also attempts to include an economic justice lens wherever possible, which strives to ensure that processes and institutions provide women with fair and equal opportunities and returns (e.g. decent work conditions/fair remunerations) without prejudice.

#### 3.1 Domains of Agency and Power

Six core domains of power have been selected for interrogation as part of the research framework within this study. These have been informed by the work undertaken within Propcom Mai-Karfi over the last two years by WISE Development International, and the subsequent smaller researcher activities conducted as a result. At their heart the domains are there to investigate the prevalence or absence of social norms and

---

\(^{17}\) Mitigation strategies included randomised selection of respondents directly by the research teams on the day of the interviews. However, as these were conducted in centralised locations, there is only so much that can be done to ensure that respondents who present themselves for interview are genuinely representative.
gendered economic norms in particular among women in the selected communities (whether as barriers or as facilitators), and to understand the extent to which these determine women’s economic empowerment.

Figure 2: WEE Domains of Agency and Power

1) Production: This looks at women’s productive roles within rural and semi-rural livelihoods relevant to their communities (e.g. farming, processing livestock), their power and agency with those livelihoods and the prevalence of any other income generating activities that play a significant part as productive actors within their household and community economies.

2) Assets and Resources: Women’s access to and utilisation of assets and other resources. This looks at land and livestock ownership, rental, and management, along with access and utilisation of finance, inputs and other resources.

3) Market Access: Understanding of women’s market access in northern Nigeria remains opaque for the most part. This domain unpacks women’s direct and indirect access to markets, cultural and gendered economic norms directing access/lack of access, and the power relationships at play within these.

4) Income Earnings and Financial Control: Women’s financial agency is explored within this domain. This includes their ability to independently generate income as individuals or as valued members of an economic/productive group, and their power and agency to control incomes that have come from their labours.

5) Collective Engagement and Action: Women’s participation in collective economic processes and groups (whether women-only or mixed), and their roles within those spaces is be explored. This can include anything from collective renting of land to coordinated off-farm processing and financial access.

---

18 Gendered economic norms are social norms that influence economic behavior between men and women, creating roles and constructs that both adhere to due to socialization and/or social pressure. These create expectations in terms of production (inside and outside of the home), access to resources, markets, public spaces and other actors. Examples include: gendered associations around different types of crops to be farmed by men and women; gendered roles in processing, and gendered rules, protocols and relationships in market spaces.
6) **Household Commitments and Time:** This explores the realities of women’s time commitments within the framework of their economic roles in and outside of the home.

These domains of power have also been developed in alignment with a women’s economic empowerment framework that draws on aspects of existing core elements of standardised definitions. These include the ICRW definition and framework on WEE, and the domains within the Women’s Empowerment in Agriculture Index (WEAI).

The WEAI is a quantitative tool that looks at several domains of power in its own right: 1) decisions about agricultural production, 2) access and decision making power over production and resources 3) control over use of income 4) leadership in the community, 5) time use. These domains have a strong alignment with the present study. However, the difference will primarily be in the methodology used within this study, where the quantitative and qualitative tools are not using a numerical index to rationalise grade power relationships between men and women, but will instead interrogate more granular specificities in their own right.

![Figure 3: Areas of Inquiry](image)

**3.2 Areas of Inquiry**

There are three main areas of inquiry that are being pursued as part of the Framework. These are based on: a) the nature of the study (a WEE and justice analysis), b) the context of the study (conflict affected / impacted northeast Nigeria), and c) the core purpose of the study (to identify opportunities for programming).

**Figure 3: Areas of Inquiry**

1. **Pervasive / Embedded Gender Barriers and Challenges**

   This area of inquiry explores those social and gendered economic norms that present as barriers and challenges to women’s economic empowerment within the varied community contexts being explored within this study. The interplay between socio-cultural norms and accepted gendered economic norms – their pervasiveness, the degree to which they have become embedded within the societal context – is assessed where possible. Understanding these barriers and challenges vary for women between communities is critical. Standardised assumptions around women’s economic empowerment that overlay homogenised conclusions (e.g. lack of access to land equals no economic agency in the rural household) are interrogated.

2. **Conflict Impacts: Shocks and Resilience**

   The conflict affected/impacted contexts of the communities being studied present an additional dimension to this study that moves it away from a more conventional study on women’s economic empowerment. With each of the communities presenting no more than one year of relative “stability” following the easing of violence, along with the diverse geographic and socio-cultural ethnic contexts at

---

19 For example, women’s agency and land can be unpacked more qualitatively to uncover the realities of women’s increased presence within some communities as hired labourers in relation to previously dominant accepted social norms pre-conflict.
play, the variables in terms of conflict shocks and possible resilience need to be understood. This area of inquiry also acknowledges the fluidity of the contexts being studied, and the fragility that the programme is therefore planning to operate in.

3. **Opportunities for Women’s Economic Recovery and Empowerment**

   Where evident, the analysis seeks to identify these opportunities and provide possibilities for programmatic engagement, with recommendations regarding what practical applications will be needed in order for these opportunities to be both transformative and sustainable. Where the fragility/volatility of the context, the constraints of the programme parameters, or even the limitations of the data from this study present a recommendation of no engagement in order to adhere to the principles of “do no harm”, this will also be clearly highlighted.

### 3.3 Core and Sub Research Questions

The following three core research questions have been developed in response to each area of enquiry articulated above:

<table>
<thead>
<tr>
<th>Area of Enquiry</th>
<th>Core Research Question</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Pervasive / Embedded Gender Barriers and Challenges</strong></td>
<td>1. What are the economic and socio-cultural barriers challenging rural women’s production and income increase and control regarding access to assets and resources?</td>
</tr>
<tr>
<td><strong>Conflict Impacts: Shocks and Resilience</strong></td>
<td>2. What has been the impact of conflict and post-conflict dynamics on women’s lives and livelihoods?</td>
</tr>
<tr>
<td><strong>Opportunities for Women’s Economic Recovery and Empowerment</strong></td>
<td>3. What opportunities are there for women’s economic recovery and empowerment in post-conflict environments in the North East? What are the main challenges that need to be addressed?</td>
</tr>
<tr>
<td>Area of Inquiry</td>
<td>Core Research Questions</td>
</tr>
<tr>
<td>--------------------------------------</td>
<td>--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
</tbody>
</table>
| Pervasive / Embedded Gender Barriers and Challenges | 1. What are the economic and socio-cultural barriers challenging rural women’s production and income increase and control regarding access to assets and resources?  How are women generating and controlling direct income from assets they either own, lease, or manage for someone else?  
2. Are women generating, spending and controlling direct income from crop farming and livestock rearing with assets they own, lease, or manage for someone else?  
3. Where are women and men placed within rural value chains as part of the pre and post-harvest production cycles?  Who commits labour and resources to farming and what off-farm work do they also do?  
4. What are the wider sociocultural and economic challenges women face: lack of access to education and access to information, mobility, household decision making, violence, attitudes on gender empowerment?  How do these relate to women’s income increase, and control of incomes and assets?  
5. What are the patterns of women and men’s work in the home? How is their labour time organised in relation to other commitments? What other actors are involved in their labour patterns, and what are those relationships?  What are the implications for WEE? | 1. What is the nature and frequency of women and men’s asset ownership and resources?  How are women generating and controlling direct income from assets they either own, lease, or manage for someone else?  
2. What have been the impacts of the conflict on livelihoods? Which women are having economic stability and which are most challenged in earning and controlling their income?  
3. What have been the impacts of the conflict on services, employment, markets, civil society and governance?  
4. What livelihoods and linkages to markets and private sector suppliers or buyers have remained resilient?  What is the market relationship and agency women have now (including physical engagement and third party relationships), network linkages, and bargaining power?  
5. What are the patterns of women and men’s work in the home? How is their labour time organised in relation to other commitments? What other actors are involved in their labour patterns, and what are those relationships?  What are the implications for WEE? |
| Conflict Impacts: Shocks and Resilience | 2. What has been the impact of conflict and post-conflict dynamics on women’s lives and livelihoods?                                                                                                                                 | 1. What have been the impacts of the conflict on livelihoods?  Which women are having economic stability and which are most challenged in earning and controlling their income?  
2. What have been the impacts of the conflict on services, employment, markets, civil society and governance?  
3. What livelihoods and linkages to markets and private sector suppliers or buyers have remained resilient?  What is the market relationship and agency women have now (including physical engagement and third party relationships), network linkages, and bargaining power? |
| Opportunities for Women’s Economic Recovery and Empowerment | 3. What opportunities are there for women’s economic recovery and empowerment in post-conflict environments in the North East?  What are the main challenges that need to be addressed?  
1. What new markets have emerged and what markets need support to be re-established as part of the recovery process?  Can women benefit from these for greater income increase and control?  
2. What programmes and initiatives are women currently benefitting from in the post-conflict Northeast?  Could these be strengthened through market linkages for more sustainable women’s economic empowerment outcomes?  
3. What additional linkages, support structures and initiatives do women need for new ways of market engagement and earning an income?  How do these support recovery-related challenges in relation to their economic empowerment?  
4. What organisations are working on women’s economic and social empowerment?  What are the opportunities for market system and hybrid solutions to economic, sociocultural, and market challenges that can be implemented by Propcom Mai-Karfi? |
PART TWO: Findings and Analysis

1. Comparative Analysis of Key Findings

This section looks at a synthesis of the findings from across the seven communities selected for this study in Gombe, Yobe, and Borno states. Utilising both the qualitative and quantitative data collected, it pulls out the dominant trends within the findings, whilst also highlighting the core variances at the community level. Given that only a few communities in each state form part of this study, state-level analysis has been kept to a minimum in recognition of the heterogeneity at play between and within Local Government Areas (LGAs); two/three communities per state cannot feasibly be put forward as representative at the state level. As a result, community level specificities have been prioritised, with aggregate results across the whole sample being drawn on when clear gendered differentials are present.

In total, 424 respondents were interviewed, with 249 females and 175 males across all seven communities. Women respondents included unmarried women (widowed, divorced/separated and single), although all had to be Heads of Household (responsible for dependents). Single unmarried women still living with parents (and therefore not heading their own household) were not part of the sample. All men within the sample were married. Husbands and wives were interviewed separately for the quantitative questionnaire, and FGDs were conducted as single-sex conversations. Six out of the seven communities had some level of polygamous marriages, although the majority of married couples were monogamous across the sample. Levels of polygamous marriage varied from 50 per cent in Kwaya community in Borno, to 24 per cent in Dadin Kowa in Gombe. Billiri was the only community with no polygamous marriages in the sample. Among wives who were in polygamous marriages, over half were first wives, and the other half were second, third, and fourth wives.

The sample was comprised primarily of Muslim respondents (83%), which broadly correlated with each of the community’s socio-religious compositions as part of the pre-data collection preliminary scoping conducted. Sixteen per cent of all respondents were Christian, and less then one per cent did not answer. At the community level, only Billiri community in Gombe State was a predominantly Christian community – all other communities had Muslim respondents over 80 per cent, with Christianity as a minority religion in those contexts.

Internally displaced / refugee women respondents constituted 21 per cent of the total sample, and men 20 per cent. Borno State had the highest numbers of IDPs in total, with 27 per cent of men respondents identifying as Internally Displaced Persons (IDPs) and 23 per cent of women. Gombe had the lowest, with 16 per cent of both male and female refugees in the sample. At the community level, Dubia community in Borno state had the highest representation of IDP respondents (28% for women), with Savannah in Yobe state second. Dadin Kowa community in Gombe state had the lowest numbers of women IDPs.

1.1 Women and farming

Women’s access to land as autonomous farmers

Women’s access to land (in terms of ownership and leasing, and not as labour for others) was confirmed as being less than that of men in each of the three states.
At the community level, we see some clear variations in terms of access to land overall both between men and women, but also between women themselves from community to community:

**Figure 4: Comparative land access between men and women at the community level**

Women in Billiri community in Gombe are more likely to own or lease land than any other community, with Kwaya a close second and Dubja (Borno) third. Whether religion plays a role in access is negligible in this instance, as two of these communities are Muslim, whilst one (Billiri) is Christian. Dadin Kowa had the lowest levels overall of land for both men and women in the sample.

In all three states women who are accessing land (not as labourers) are more likely to do so through leasing the land as opposed to fully purchased or inherited.

**Figure 5: Access to land for women at state level**

At the community level, four communities across three States showed women’s leasing over 50 per cent. This tallies consistently with qualitative findings regarding women’s engagement with the land in those communities and their own autonomous relationships with farming practice overall. In Savannah, we see both low leasing and no purchase or inheritance, a finding that tallies with the qualitative findings that indicated this. In this community nearly all land is leased from the Bulama (Community Leader), with very little individual ownership as a result. Women’s engagement with the land was also noted as more of a gendered constraint here than in any of the other communities.
Four communities in particular – Billiri and Dadin Kowa in Gombe State, Pompamari in Yobe, and Dubja in Borno State – have high levels of women leasing land. In Billiri the qualitative data indicated that women inheriting land was reported as not being the socio-cultural norm (unlike in the Muslim communities where women’s inheritance is protected by gendered allocations within sharia law). But the quantitative data shows high numbers of women inheriting nonetheless, as well as leasing and purchasing. In each of these three communities, women renting in groups (either to bulk farm or more commonly to farm individual plots within) came through strongly.

For the most part, women’s reported land sizes were smaller than that of men’s across all the respondents in the study. However, in the absence of a land size verification exercise as part of this study, qualitative responses in this area have had to be relied on more to give more of an indication of some of the variations in size that exist:

“You know, a woman’s farm is not like that of a man. A man can hire farmland for as much as 20,000...but for a woman it will be more like 2,000 (Woman FGD respondent, Pompamari)

Commonalities across similar qualitative responses also underpins the gendered agricultural norms surround women’s crop production overall. For the most part women’s crop farming is focused on crops such as cowpea, maize, sorghum, and groundnut. The following graph shows us what crops came through most frequently across all women interviewed who farmed their own crops:
At the State level we see some variance to this: In Gombe the dominant crop remains as cowpea with over 60 per cent of women respondents farming this, which may explain the overarching dominance for the dataset as there were three communities there overall compared to two in Yobe and Borno. However, groundnut was third in Gombe third, after maize. In Yobe, Sorghum was most commonly farmed among respondents with 70 per cent of women farming it, with cowpea and groundnut second and third respectively. In Borno by far the dominant crop was maize with 95 per cent of women farming it, followed by cowpea and groundnut.

Community level data also shows variances among the dominant crops. In Bajoga for example, groundnut was much further down the frequency list for women with only 20 per cent of women farming it. Sorghum dominated at 58 per cent. In Savannah also, sorghum was dominant with an 89 per cent of women reporting, whilst in Pompamari it came in second. In Billiri however groundnut was second only after maize, with 63 per cent of women farming it. Cowpea ranked consistently in the top three across all communities. Only in Dubja was rice mentioned by up to a quarter of the women who farm their own land.

Regionally specific consumable crops such as karkashii (false sesame leaf) and yakuwa (sorrel/hibiscus leaves) in the Yobe communities also came through in the qualitative data among women farmers, whilst more broadly women also mentioned okro and rice consistently. Men’s primary crops in almost all communities were also dominated by maize, sorghum, groundnut and millet. Although the crops are rarely gender exclusive, the frequency of cash cropping was confirmed as primarily a male reserve in certain communities.

For many women with smaller plots or “kitchen gardens” attached to their compounds (many of whom did not own the land directly therefore), farming these larger crops was not an option:

“Only women that have the financial capacity grow grains...if you have the financial means you can get people to work for you, otherwise you will cultivate that which will provide your soup ingredients” (Woman FGD respondent, Pompamari).

For the most part, women’s crops are more likely to be consumed at the household level (or used for processing into saleable goods for their small enterprises), whilst men’s crops are more likely to reach the market. This also includes the cash crop maize, which for women will most likely remain in the home for household consumption, whilst for men is more likely to make it to market. The notable exceptions to this are again Billiri, Kwaya and Dubja communities, where women’s greater engagement in market sale of crops is higher.

The most definitive gendered agricultural practice across all communities was the ability to farm in the dry season, something that men are better able to do. In all focus group responses, women’s lower financial capacities prohibited access to the necessary irrigation equipment. Only in Dadin Kowa community – where vegetable farming is more commonly practiced – did women make reference to irrigation of land as a more common practice, although this was based on women relying on men’s purchase or lease of the equipment. With reports of more access to irrigation equipment overall as a community in the qualitative data and its closer proximity to Gombe town (and therefore more ready access to mechanisation) this may be due to greater access to such technology overall.

**Women as labour on other people’s farms**

The qualitative data indicated that women’s presence on farms that are not their own (either owned or leased) was a common occurrence in all communities. For the most part, women being called on for harvesting tasks was the most common period of this engagement, while women’s presence on familial farms (husbands farms in particular) was the dominant trend. In those instances, the results were mixed in terms of whether women were likely to earn anything from this labour either in cash or in kind (crops), with
a strong indication that this was down to the arbitrary nature of the relationships with landholding family members in question.

However, women’s engagement as farm labourers on other (non-related) people’s land also came through in the data:

“When the maize is ready for harvest, the owner of the farm will look for women who will come and pile the maize from the back and put them in bags. The number of bags you do determines the money you will be paid and some will even give you some maize apart from the payment [you get]” (Woman focus group participant, Dadin Kowa).

While the percentages are all below 20 per cent of respondents in each community, we can see some clear variances between them: Kwaya (Borno) Billiri (Gombe), Dadin Kowa (Gombe) and Dubja (Borno) all show the highest numbers, with Bajoga not far behind. Responses from women in focus groups across all communities indicated that this appears to be primarily on larger lands belonging to male community members.

The two communities of Pompamari and Savannah in Yobe State showed the lowest frequency among respondents. In those communities the issue of women’s mobility outside their own plots and homes as a constraining social norm came through as the strongest barrier to being able to access this kind of employment. Married women in particular are more likely to be held within this. However, despite this and the numbers showing from the quantitative data, the focus group respondents also indicated some changes regarding women’s engagement with farming more broadly. In Savannah community (Yobe) for example, conflict impacts and economic shocks are leading to some level of gendered economic norm change, or possibly being temporarily abandoned:

“They [women] farm depending on what they are facing. In the past you will not find [them farming]. But now you see both old and young and widows going to farm.” (Male focus group respondent, Savannah)

“Women were not farming in the past. But now you will see them farm because of the times we find ourselves in. Some [women] have husbands but still go to farm.” (Male focus group respondent, Savannah).

Qualitative responses indicated that in those communities where women farming as labourers does occur, payment is in the region of 300 – 1000 Naira per day, or alternatively you can be paid based on the amount harvested – e.g. 400 naira per bag of crops picked. In some communities such as Dadin Kowa, women are “bulk labouring” on farms, offering their services as a group to landowners and then receiving a lump sum (e.g. 4000 – 5000 Naira) for their services that they then divide among themselves.
Also indicated was the fact that women without husbands (either divorced or widowed) were more likely to farmland as labourers. Whether this is viewed as a ‘freedom’ however (and therefore a desired form of income generation), or a necessity due to greater economic vulnerability was not clearly articulated by any of the women there.

**Access to agricultural inputs and services**

The data confirmed a clear gender disparity among men and women in terms of access to agricultural inputs and services, with men more likely to purchase fertiliser, Crop Protection Products (CPPs) and access mechanised inputs and extension services more broadly. However, there were clear variances among women between the communities, and these largely correlated with earlier findings regarding women’s greater access to land. For example, the table below illustrates that although in most communities more women are less likely to access/purchase fertiliser overall, once again Billiri (Gombe), Kwaya (Borno) and Dubja (Borno) buck that trend.

**Figure 9: Purchase of Fertiliser by women**

<table>
<thead>
<tr>
<th>Community</th>
<th>No</th>
<th>Yes, but not with own money</th>
<th>Yes, with own money</th>
</tr>
</thead>
<tbody>
<tr>
<td>Borno</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kwaya</td>
<td>58%</td>
<td>42%</td>
<td></td>
</tr>
<tr>
<td>Dubja</td>
<td>60%</td>
<td>40%</td>
<td></td>
</tr>
<tr>
<td>Yobe</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Savannah</td>
<td>23%</td>
<td>71%</td>
<td>6%</td>
</tr>
<tr>
<td>Pomponari</td>
<td>9%</td>
<td>91%</td>
<td></td>
</tr>
<tr>
<td>Gombe</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Billiri</td>
<td>54%</td>
<td>14%</td>
<td>31%</td>
</tr>
<tr>
<td>Bajoga</td>
<td>8%</td>
<td>8%</td>
<td>85%</td>
</tr>
</tbody>
</table>

The qualitative data confirmed this trend in various ways: in Billiri women’s access to fertiliser appears to have partially been facilitated by their inclusion with the FADAMA III programme with access to inputs as well as the presence of small social enterprise organisation in the community that also provides access. In Dubja and Kwaya both men and women indicated high levels of familiarity with fertiliser and CPPs as part of the established farming practice. Notably, the low levels of access found in Yobe were also mirrored among men in both of those communities (Pompomari and Savannah), where focus group respondents were keen to highlight their personal preferences for organic fertiliser over commercial ones; whilst increased yield was noted as a benefit of modern commercial fertiliser overall, organic fertiliser was nonetheless lauded overall by respondents for its greater benefits towards the quality of the land in the longer term:

“I use local fertiliser because it stays longer when applied to the ground. It can stay for years to years. But the foreign one (commercial); you have to apply it year after year” (Men’s focus group respondent, Savannah community, Yobe).22

The extent to which access to more affordable commercial fertiliser and commercial demos play a role in this decision is not clear – on the one hand the two Yobe communities both demonstrated stronger networks with pastoralist communities from whom organic fertiliser is more readily available, but on the other the cost of fertiliser was noted more acutely for being prohibitive also. This issue of cost was underpinned throughout the study, a reality exacerbated by the current state of the economic crisis and...
the high inflation found in these post conflict contexts in particular. In Dubja community for example, women demonstrated significant knowledge in commercial fertilizer products, identifying fertiliser types such as Urea and NPK, and the benefits they believe they have for primary crops such as maize. However, a jump in prices (from 4,000 to 10,000 Naira for a bag) has left many women now unable to access these brands, and they are increasingly using liquid fertilizer brands instead, which are more affordable (in the region of 1200 Naira). When cash flow is low, both men and women will utilize organic fertilizer from livestock.

Other inputs such as CPPs, seeds and tractor services again provided varied results. Overall, women’s access to CPPs was far more prevalent than to seeds and tractor services. The strongest disparities comparative to men were found within the latter two, where women’s access was far less.

Implications for market systems approaches
These findings offer an insight into some of the wide variables that exist between women in different communities across the target sites, and an indication of where some clear entry points for agricultural interventions could start.

With farming a key livelihood practice among women in Billiri (Gombe) who have already been exposed and prepared their land to fertiliser and other commercial agricultural inputs, programmes should look at how to more effectively expand agricultural and mechanised inputs interventions to women there. The presence of organised groups of women (discussed further later) offers an opportunity for a more systematic approach to reaching them and following their progress. Interviews with the agricultural inputs Rural Promoters in Billiri confirmed the high value of women customers within those communities, so both an established presence and use of commercial inputs and the opportunity for expansion is there. Similar trends in Dubja and Kwaya offer further entry points. The Rural Promoter in Dubja also reported increased sales in the third quarter of last year – a review of this disaggregated by gender and also by products brought would provide insights into whether women are being adequately reached based on these findings. These women are already engaged (to some extent) in commercial farming and willing to pay for land and inputs.

Agricultural inputs interventions should look at how their access to input and output markets can be improved, including through group mechanisms, given the presence of bulk farming. Commercial inputs have already significantly penetrated these communities through prior programming, while women respondents themselves have identified commercial inputs within this study as a direct need. Conflicts around use of organic fertiliser are therefore also absent in these instances, although from a green ecological perspective, understanding the impacts of non-organic agricultural inputs - specifically on women’s smaller plots and crop choices – is an area that Propcom should also prioritise going forward.

Other communities are less conclusive. Pompamari for example demonstrated lower levels of women’s frequency of income from land and greater autonomy in their incomes from any land they might own or lease. In Bajoga - although opportunities for engaging women in farming-related interventions such as inputs could be pursued where the Christian populations are concerned, both the low levels of land ownership and physical access indicates that this would be negligible for the predominantly Muslim women in the community.

What does need to be better understood is the prevalence of women’s labour on the land of others and whether this has implications for indirect benefits. Women’s increased presence as farm labourers as a result of either widowhood or the harshness of the financial climate needs to be taken into account on several levels: if agricultural or mechanised inputs interventions are to be effectively resumed post-conflict in communities where women labouring is increasing, the possibility of much higher numbers of indirect women participants needs to be factored in some way - women’s low levels of direct access to owned or hired land means that it would be difficult to capture them otherwise. This has measurement implications (discussed later). Additionally, whether this increased presence on the land as labourers has the potential...
to foster more permanent social norm change through economic behaviour in this sector needs consideration; the opportunity to explore whether this economic vulnerability as a result of conflict shocks such as widowhood can provide openings for increased WEE through changing productive roles in previously more socially conservative communities should be taken. Whether this a transitory phase that will end because – ultimately – a woman’s unmarried status is not considered the preferred marital status by either men or women has yet to be seen.

1.2 Women and livestock: consumption, income, and savings

Women’s role in livestock management across Africa has already been well researched, as has the opportunity for economic advancement that these more accessible, moveable, and liquidating assets present to women. In North East Nigeria a 2007 study investigating the ownership pattern and involvement in rearing activities of family members in some parts of Borno state and focusing on the effects of gender on ownership and management responsibilities showed women earning 39 per cent of flocks compared to men at 56 percent, but with feeding, watering and hygiene maintenance were found to be combined responsibilities of women and children.23

Understanding the reality of women’s engagement with livestock in more detail is needed - not just in terms of ownership but also regarding the particularities of management, marketing and sales, and what that means in the longer term for women if the formal livestock market is to be invested in.

This research confirmed women’s engagement in livestock rearing is good across all states and came through consistently as one of the strongest areas of women’s economic engagement overall. State level disaggregation of the responses from all participants shows us that compared to men the disparity in access to livestock is not significant overall, although women are consistently still likely to own less:

Figure 10: Women and men’s ownership of any Livestock

This lack of a major disparity between men and women remains consistent at the community level with the exception of Dadin Kowa, where the sample in that instance showed slightly more women owning livestock. Greater variances between women overall also become more apparent. For example, although the communities in Gombe as a whole had greater ownership numbers among both men and women than both other States, it is Kwaya community in Borno and Dadin Kowa in Gombe where women’s ownership is most notable:

**Gendered associations around type of livestock ownership**

Household “small” ruminants were the most common livestock owned by women, with goat ownership being higher overall than sheep. For men, sheep were more commonly owned overall. Cattle ownership was clearly marked as a male preserve, although in two communities—Dubja in Borno and Billiri in Gombe—women respondents indicated some cattle ownership. In terms of poultry, the communities in both Yobe and Borno showed these to be far less prevalent than ruminant rearing, although Gombe respondents registered this as the most common livestock owned among women.

Community level focus group responses show a more granular picture overall. For example, in Dubja, focus group respondents confirmed that women regularly own turkeys, local chickens, pigeons, as well as sheep and goats. The latter are reared and feed by the women themselves using shafts and grass found in the local vegetation.
Also, while the dominance of goats was reconfirmed across almost all of the communities as the primary livestock women were economically engaged with, this was not the case in Billiri, where poultry was clearly the primary form of livestock women owned. Poultry is also significant in Dadin Kowa and Bajoga. Women’s cattle ownership was only found in Billiri and Dubja. Comparatively, men’s ownership of livestock showed greater variety over the four main classifications of cattle, goats, sheep and poultry. Interesting, poultry was as important to men as it was to women in Billiri:

**Local and commercial chicken rearing**

Rearing chickens for both consumption and sale appears to be common in all communities, although in most communities, focus group discussions indicated that the numbers of women keeping chickens are not necessarily on a commercial level – anything between a few and 50 chickens were among the most common responses for women. Most women remain in local chicken rearing. However, those who do engage in rearing of commercial broilers do so primarily as an income generating activity.
Local chicken rearing is mainly for consumption (unless the woman is in need of cash flow), whilst commercial bird rearing is considered more input intensive overall, but offers profit. Commercial chicken rearing came through as a major livelihood activity among women in Billiri, although references to both local and commercial rearing were present. Respondents in the focus groups each owned anything between 30 and 200 commercial birds, and the enterprise model for these – based on clear calculations around rearing expenses (including feed and vaccination) that are then used to estimate pricing bracket – was relatively sophisticated.

Women’s engagement with poultry rearing more broadly in terms of tasks indicated a significant role in feeding, with some responsibility in the selling of live animals and disease control. In terms of chicken rearing, with many women owning local birds as opposed to commercial varieties, such a responsibility currently holds little market opportunity for commercial feeds. Men dominate the task of disease control, an area of clear expansion for the market in terms of vaccines. This could be due to men’s greater engagement with commercial variety of birds as well as their wider market access opportunities when it comes to engaging with service providers overall. Men also dominate the selling of the live animals – a finding consistent with data later in this research that shows men also dominate the small ruminant trade even when dealing in women’s animals. State level findings do not vary greatly from this overarching picture across the sample, except in Yobe State where both men and women indicated much lower frequency of men’s engagement with disease control. However, rather than a greater responsibility among women as a result, there was simply a higher frequency of “nobody specific” responses, indicating either greater fluidity in responsibility among multiple factors, or less access to disease control services overall.

Figure 15: Tasks in poultry rearing – women’s responses

Small ruminant rearing and liquid asset accumulation
As the data indicates, women’s access to small ruminants is quite high, and the responsibility of rearing falls largely within the domain of women’s tasks – this is due primarily to women’s greater presence in the home as part of their reproductive roles and home-based income earning activities. Management of livestock for others in the family is therefore also commonly found across all of the communities, as is the rearing of livestock for others outside of the family unit: “Some other people will bring their animals to us for rearing and we get paid for this” (Women focus group respondent, Bajoga, Gombe).
As the above table indicates, in this area we see Bajoga (Gombe) as the clear outlier, with over 90 per cent of women respondents confirming their role as livestock managers, compared to just 13 per cent of men. In other communities this varies more notably, within some cases reporting higher instances of management for others than women. The owners of these livestock also vary. In most cases women are rearing for spouses. A couple of communities showed more interesting trends overall—in Pompamari for example a third of the women were rearing livestock for their mothers, and a third for their sisters. In Bajoga, despite focus group respondents making reference to management of spousal livestock, the two dominant owner groups across the whole sample were actually sisters and “other adult male relatives”, not husbands.

For the most part, women’s management of livestock is of small ruminants such as goats, and in terms of what actual management within the rearing process constitutes, responses indicate that apart from feeding, for the most part women are sharing their productive energy on the rearing process with others.

“Now like goats, rearing them is not that tasking. For example, during the farming season they are tied-up because if not they will enter people’s farms and destroy things. During that period we will look for grasslands for them and then when the rainy season is over we’ll graze them” (Woman focus group participant, Dadin Kowa, Gombe).

Where women’s roles do become more dominant are in the feeding, watering and to a certain extent disease control of the goats across all communities. For disease control, men and women’s perspectives differ here markedly (across most tasks there is consensus on their role between the sexes), with women perceiving a greater responsibility in this area for themselves than men do.

The figure below from Borno State shows one of the highest levels of engagement for women with the feeding and watering tasks based on women’s responses:
Figure 17: Managing goats - Borno State

Sale of the animals is twice as likely to be a man’s responsibility as a woman’s in Borno, although “nobody specific” indicates that there is also fluidity here, with sons and other male relatives possibly playing a role. Joint decision-making around sale may also be another reason for the conflated response, indicating that power relationships in this area are not always completely static in some contexts. However, contextual differences are the key: in comparison with Yobe the sale of goats is far more clearly the remit of men, with nearly half of all women and men indicating so, and less than 5 percent of respondents in both genders placing this as a woman’s responsibility.

Both Borno and Yobe also showed women’s key roles in the two tasks of feeding and watering goats. Similar patterns were observed with sheep, although to a lesser extent. Where disease control was concerned, the responses here were immensely varied. In Yobe for example regarding goats, 40 per cent of men’s responses identified women as responsible, whilst among the women themselves only 11 percent thought women were responsible for this task, who instead identified “hired males” and “nobody specific” in their majority answers. This indicates that whilst in some areas of the value chain women’s role are quite concrete – such as feeding – in others, such as grazing, this can be quite open.

For women, payment for managing another’s goats is received when the animal gives birth – a rotation of offspring between the owner and the rearer until the animal is no longer fertile or is sold. As a result, household ruminant rearing is seen as quite an accessible form of economic production and income generation for women, and in those communities where farming and access to land plays a less significant role such as Bajoga (Gombe) Pompamari (Yobe) and Savannah (Yobe), it’s a critical form of asset accumulation. When asked about savings for example, many women respondents indicated that their goats were seen as such, held in reserve to be sold as needed either for cash injections into their other more consistent income generating enterprises or to alleviate some financial need at the time, such hospital bills. For many women also, sale of such animals around festival periods such as sallah would be an opportunity to generate cash for their own needs over that time period.

---

24 Responses may also not relate to the physical sale of the goat itself, but to perceptions of control around sale.
Implications for market systems approaches
The most immediate implication of these findings is the entry-point that livestock management presents for engaging women in an area where they are both economically productive and also have a good chance of realising some decent financial returns and asset accumulation as a result. All communities present an opportunity for introduction or expansion of existing poultry interventions, with some communities where commercial rearing is happening in greater numbers like Billiri providing “lower hanging fruit” opportunities for quicker reach and greater impact.

In terms of household ruminants like goats, nearly all communities showed women’s ownership on a par with men. When women’s management roles in this type of livestock is added, communities like Bajoga and Savannah in particular where crop farming among women is much lower, and their access to markets less prominent, rearing livestock presents a key income earning and asset accumulation strategy instead, presenting the opportunity for more meaningful impact than say in Dubja, where women appear to have strengths in other economic areas.

Ultimately the trend of women in livestock is indeed not an uncommon pattern in northern Nigeria. Developing a livestock intervention (particularly for household ruminants) with a stronger WEE approach in these communities would be a prudent and immediate step forward. This would include going beyond feed finishing intervention parameters (and into wider livestock management) to incorporate a wider livestock management approach that responds directly to women’s roles within the management process at the household level (please see Part IV of this study for detailed opportunity recommendation). This will provide a platform for building and strengthening more meaningful WEE outcomes, such as strengthening women’s positions in key points of the value chain and more sustainably and ensuring they receive fair returns for their engagement, as opposed to just the outreach and income increase targets. However, while issues of women’s autonomy and ownership remain ambiguous to an extent (a better understanding of women’s agency and financial control around the sale of livestock should be prioritised at intervention scoping), issues of possible male appropriation and how the intervention will genuinely deliver on WEE outcomes beyond income increase will also need mitigation.

1.3 Processing and other home-based income generation activities
Women’s home-based income earning activities (not including livestock rearing, which is dealt with under a separate sub-heading in this chapter) is the most regular form of regular income generation across the board in all seven communities. Women respondents in nearly all communities were clear that whilst farming and/or livestock could offer more significant earnings in small spurts, processing in particular – were the crux of their economic stability. Where the seasonality of farming and the asset-accumulating strategy inherent within livestock rearing precludes a regular income flow from month to month, home-based income earning activities offer women a means of remaining financially engaged and autonomous throughout the year.

With so many of the activities also having gendered economic norm connotations – such as the processing and selling of foodstuffs being synonymous with women’s work in the home – these activities also allowed some greater autonomy over women’s economic engagement.

Across all seven communities the presence of home-based food processing was ubiquitous, while the most dominant items in themselves were common throughout: groundnut oil, groundnut paste (kuli kuli), processed spices for cooking (kayan miya) bean cakes (kosai and sometimes moi moi/ a le le), rice cakes (masa), locust bean cakes (daddawa), porridge-like drinks (kunu), and hibiscus drinks (zobo).

The processing of these items – with the exception of groundnut oil – are perhaps the only activities that are considered to be almost exclusively women’s economic activities; essentially areas that men rarely

25 Both Propcom and the programme GEMS2 have engaged with feed finishing as interventions
foray into. As a result, these activities have a high degree of productive autonomy, and this to a large extent translates into marketing and sales, with women exhibiting a higher degree of independence from their husbands in these areas across the entire business process.

Women’s crop processing (both their own crops and that of men in the home or the community), is critical part of their role within the value chain and contributes less visible benefits to their wider income generating activities. Women will often either utilise the fruits of their own smaller plots as inputs into processed foods for sale, their in-kind proceeds from farming on another’s land, or through purchase of produce from processing from other women (although this is not exclusively so).

Despite the ubiquity and overall commonality in these products, some variations in between communities were found:

Figure 18: Women’s processing and selling of groundnuts

<table>
<thead>
<tr>
<th>Community</th>
<th>Kwaya</th>
<th>Dubja</th>
<th>Savannah</th>
<th>Pompomari</th>
<th>Dadin Kowa</th>
<th>Billiri</th>
<th>Bajoga</th>
</tr>
</thead>
<tbody>
<tr>
<td>Borno</td>
<td></td>
<td></td>
<td>22%</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yobe</td>
<td></td>
<td></td>
<td>14%</td>
<td></td>
<td>9%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gombe</td>
<td></td>
<td></td>
<td>6%</td>
<td>11%</td>
<td>11%</td>
<td>8%</td>
<td></td>
</tr>
</tbody>
</table>

For example, groundnut processing is more clearly dominant home-based income activities in Kwaya, Savannah, Dubja, and Billiri communities than they were Bajoga or Dadin Kowa. In Kwaya, the qualitative data has shown us that this is tied to women’s groundnut production as farmers, with women both adding value to their own crops through processing or selling regularly to other women also engaged in the activity. In the other communities this correlation is less clear. Where the processing and selling *kuli kuli* is concerned however, it is not an automatic correlation that women will also be processing this if they process groundnuts for oil.

Figure 19: Women’s processing and selling of *kuli kuli*

<table>
<thead>
<tr>
<th>Community</th>
<th>Kwaya</th>
<th>Dubja</th>
<th>Savannah</th>
<th>Pompomari</th>
<th>Dadin Kowa</th>
<th>Billiri</th>
<th>Bajoga</th>
</tr>
</thead>
<tbody>
<tr>
<td>Borno</td>
<td></td>
<td></td>
<td>6%</td>
<td></td>
<td>9%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yobe</td>
<td></td>
<td></td>
<td>6%</td>
<td></td>
<td>3%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gombe</td>
<td></td>
<td></td>
<td>11%</td>
<td>14%</td>
<td>10%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

For the most part, women’s productive engagement with processing is relatively individualistic and isolated; with the exception of a few women’s groups that were actively processing with a collective group approach (through the buying/pooling of raw materials for example), most women were involved in this as
singular units of production within their own homes. This isolation then translates to the marketing and sales level, where the women are also engaged as individual entities, albeit with the physical support of children and adolescents, who take items to the market for them.

Aside from processing and sale of these products, women’s engagement in petty trade of other small items – from firewood to toiletries - was also a regular income stream. In some cases these were small supplemental approaches to their income, whilst in others a more organised approach was sometimes found, with some women’s groups again leveraging their membership towards wholesale purchasing of groceries and toiletries and more strategic marketing and sales approaches.

Crafts based approaches are another area of home-based activity. The most common of these mentioned was tailoring across all communities with traditional cap making (*hulas*) and incense making (*turaren wuta*) more commonly found in the Yobe communities.

**Regular income generation, but largely of a survivalist enterprise nature**

For the most part the nature of these activities are largely based on a survivalist entrepreneurial approach, and there is currently very little space for vertical growth of their businesses. Investments beyond the growing and purchasing of crops will be dependent on the specific nature of the business, but women in the qualitative data made reference to the need for cooking equipment, milling machines, fridges and sewing machines on a frequent basis as the types of capital investments they would find useful to these types of businesses. However, the horizontal nature of women’s home-based enterprises – where women continuously diversify into multiple processing activities and petty trades as a means of keeping afloat – for the most part prevents growth unless they collectivise their resources more strategically.

This is compounded by a variety of constraints women face at varying levels across the communities, including lack of access to finance for investment. It is possible that a further constraint is that women just don’t see these activities as having any growth potential due to being viewed as household activities as opposed to a “business”. However, as year round income-earning activities – no matter how small – their vulnerability in the face of adverse risks remains pertinent. Most women encountered across all seven communities had never accessed any form of formal finance. Reasons quoted included lack of knowledge on service providers as well as scepticism around debt burdens, indicating a combination of both supply and demand side issues. Many did not have a bank account in comparison to their male counterparts, which often provide an entry point for credit facilities to engage with potential customers.

Therefore, whilst women are regularly re-investing their income earnings into these diversified activities, the petty nature of these earnings means that there is rarely any opportunity for the development of any collateral critical mass over time that would serve as a base for serious investment in and maintenance of any one activity. As a result, access to processing inputs for example that could maximise outputs in any one dominant area remains a challenge for them to acquire.

**The burden of risk**

Whilst diversification across home-based income-generating activities on the one hand provides safety nets for many women through the process of spreading risk across the various activities, the largely survivalist nature of these also carries a variety of risks that women often face alone due to the individualistic nature of their enterprises.

Most notable of these is the lack of guarantees around sale of goods, particularly processed and perishable ones, and a situation that has been exacerbated by a depressed economy within these conflict-affected communities. The risk of surplus and spoilage was a recurring theme among women when asked about the challenges they face in these enterprises compared to other forms of livelihoods:

---

26 Singular unit of production here does not denote that the women are producing completely alone, but rather that any assistance given is largely given at the household level in the form of children and adolescents, who don’t have a collaborative stake in the output on a equal footing to another woman working alongside in collaborative partnership approach.
“Like the farm crops we produce; even when that is not going for a very high price, we can sell it and get the right price. But like for example, the awara that I make – when it rains it doesn’t sell and they (the children) bring it home and it spoils. Except if I share it out. But that will take me backwards.” (Woman FGD respondent, Kwaya, Borno)

Now operating largely as credit economies with low cash flows, women are carrying the burden of losses within what are already highly fragile enterprise models. The very ubiquity of these activities within communities compounds this risk; with so many women dependent on this as a form of regular income, increased output offers very little from a business perspective unless their end markets are both stabilised and/or broadened beyond the small scope of their current market outlets. Even without the post-conflict/recovery context, the crowded nature of these activities remains an Achilles heel for many women. The issue of no-sale burdens came through strongly across all communities from women respondents who continually had to deal with quantities of returning products to their homes, either to be consumed, distributed for free to avoid wastage, or simply to spoil.

**Rethinking current approaches to home-based enterprise investment**

Due to the highly gendered economic nature of women’s home-based activities, many of these economic activities have been seen as a go-to approach for women’s enterprise development. The stakeholder mapping conducted as part of this study indicated that humanitarian donor investment in women’s skills development in these areas – such as expanding tailoring and knitting skills – along with provision of processing equipment, are a common approach when attempting to find the right income generating activities for women specifically.

However, without appropriate thought and investment into the end market for the increased outputs of these enterprises, the potential for creating market gluts that women then have to shoulder alone could potentially cripple them financially. Goods do not simply sell themselves because there is more availability of a product in the market, and especially not within the now economically sluggish markets found in these communities. This applies not only to food and small vegetable sales that are prone to spoilage, but also to the kind of artisanal crafts that several organisations are investing women’s training in as part of their women-focused livelihoods approaches post conflict:

“Before the crisis I had more money because regularly people would bring clothes for me to sew, but when the crisis came, nobody brought clothes. I have materials until now where the owners haven’t come to collect. Now things are expensive, but before they were cheap”. (Woman focus group participant, Savannah).

The above testimonial clearly indicates that simply investing in skills and/or machinery is not a cure all in itself while purchasing power remains low. But to go beyond this; even if and when these economies start to recover greater cash-based liquidity, there is a major gender equality issue inherent in the of corralling women into the same gendered survivalist enterprises simply because they are an easy entry-point. The eventual drop in prices on such products will leave women in the same economic position of treading water unless the wider constraints surrounding more systematic and formal off-take markets for their goods are also found.

As such, women’s economic advancement (as a core sub-thread within WEE) will not result. Such approaches can only be justified (from a gender justice positioning within women’s economic empowerment) if their productivity can be leveraged in a more systematised manner that transforms the petty-trading nature of these activities for women into businesses where their returns are fairer comparative to their productive output and they wield greater market power overall.
Implications for market systems approaches

With so much of women's economic agency currently located within these home-based processing activities, a strategy on how to intervene with these largely survivalist and horizontal enterprises in a manner that can feasibly encourage genuine economic growth for women is needed. Proliferating a multitude of enterprise approaches alone – e.g. investing in tailoring skills or even providing access to loans and processing machinery etc. – is arguably not transformative or sustainable. It also runs the risk of creating gluts in an already volatile market. With the risk for these largely survivalist and low-profit businesses in particular being completely carried by the women individually (loss of produce, compromised sales, price fluctuations), engaging in activities that simply proliferate production of these without more guaranteed market linkages would be meaningless if not potentially harmful. Instead, addressing profit losses through blended interventions that look at access to affordable and maintainable storage for women would be the preferred avenue. Programmes could look at one or two dominant strands – such as groundnut processing for example – and explore what opportunities there are for organised production and marketing opportunities across identified communities (see Part III of this study for a more detailed opportunity recommendation in this area).

1.4 Market engagement and access to information: layered levels of agency and power

On the face of it, women's access to market in northern Nigeria is undeniably challenging when compared with the southern geo-political zones, particularly in the South West.27 But within the largely heterogeneous context that comprises the whole of the “the north” of the country, there have always been acknowledged variances. The North Central for example is known for having enough of a diverse ethnic and religious make-up that a variety of socio-cultural norms have surfaced. However, despite more conservative perspectives in States like Kano and Katsina in the North West where women's mobility is concerned, internal qualitative research conducted by WISE Development for Propcom (2016) in Kafanchan LGA, Kaduna State, showed women across seven communities physically accessing markets where their male counterparts would not due to established gendered economic norms that placed women as transporters of goods to market. So much so in fact, women often acted as market traders for the sale of crops grown by men in their families. Whilst these were predominantly Christian communities and undeniable trends in terms of the practice of seclusion among Muslim women as opposed to Christian women can be drawn from that, again, community level research can challenge the uniformity of that overarching perspective: earlier qualitative research conducted by WISE as part of the 2015 Gender and WEE scoping mission returned findings from a community of Hausa Christian women within the scope of the Babban Gona intervention for Propcom; in that instance although women’s mobility was not constrained by seclusion practices, it was still considered the prevailing social norm for men to go to market instead of women (possibly relational to Hausa culture overall), including to sell their produce.28 This indicated the possibility of a more deep-rooted prevailing cultural norm proscribing women’s presence in the market, as opposed to a religious one.

Where market information more broadly is concerned, previous research has shown that there are basically five sources through which the rural women satisfy their information needs. These are: government and its agents, elite groups, relatives and friends, market women, and non-Governmental Organizations (NGOs). These are mainly informal outlets and women’s barriers to market information often remain, including: high rate of illiteracy, inability to access formal channels of information due to poverty, lack of adequate and efficient information delivery mechanism, ignorance of governments responsibilities

to its citizens, scepticism of the rural woman towards government and its information agencies, attitude of extension workers towards effective rural information service; inaccessibility of the rural areas by NGOs.\textsuperscript{29}

In light of this, this research has attempted to unpack as much as possible the varied nature of market access and information constraints for women. In the latter case, the focus has been put on access to ICTs as modalities for accessing market information.

**Unpacking constraints around physical access: expected norms and layered realities**

“No all men want their wives to go out to the market, although some men do…if a wife stays in her house our husbands will allow us to buy [things], but they just don’t allow us to go to the market” (Woman focus group respondent, Bajoga, Gombe).

Focus group participants across most of the communities within this research referred to the socio-cultural norm of women not going to market as a dominant trend. While women’s direct access to market compared to men was clearly less overall, the immediate data at the community level presents some clear variations here:

**Figure 20: Go to the market themselves**

<table>
<thead>
<tr>
<th>Community</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>Borno</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kwaya</td>
<td>50%</td>
<td>92%</td>
</tr>
<tr>
<td>Dubja</td>
<td></td>
<td>96%</td>
</tr>
<tr>
<td>Yobe</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Savannah</td>
<td>66%</td>
<td>96%</td>
</tr>
<tr>
<td>Pomomari</td>
<td>66%</td>
<td></td>
</tr>
<tr>
<td>Gombe</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dadin Kowa</td>
<td>43%</td>
<td>88%</td>
</tr>
<tr>
<td>Billiri</td>
<td>80%</td>
<td>86%</td>
</tr>
<tr>
<td>Kwaya</td>
<td>51%</td>
<td>100%</td>
</tr>
</tbody>
</table>

In six out of seven communities, over 50 per cent of women do go to market, although the disparities in those communities with the lowest access levels show the starkest disparities against men’s access. Dadin Kowa, Bajoga and Kwaya showed the lowest levels, with barely half of the women indicated that they accessed the market directly themselves. Dubja in Borno showed the highest level of women’s direct access to market, although it was in Billiri however, where we see the only case where women are more directly accessing the market than men. Religiously these two communities are varied – Billiri is a predominantly Christian community, whilst Dubja is predominantly Muslim. Respondents in the sample reflected this. Similarly, Pompamari and Savannah are also Muslim communities, and both have women’s direct access over 60 per cent.

However, although Dubja as a Muslim community clearly debunks automatic assumptions around religious seclusion and women’s mobility as a case study for the most part, expectations around the social norm of women’s absence from the market was still quite strong, with many respondents – both male and female – simply responding “women don’t go to market here” in communities such as Savannah, Dadin Kowa, and

---

Pompamari, underscoring the permanence of these perspectives as pervasive constraints to more direct access. In the case of Kwaya, there is a clear differential between what has been found in the quantitative data (where women’s direct access is low) and the qualitative data, where women’s responses confirmed their direct access in the purchase of farm inputs from farm shops on their way to farm (women’s farming on land away from their homes in Kwaya is common):

“I bought my chemicals from the shop myself and took it to the farm...I will often buy from the shop as I am passing...as we farm we do go out” (Woman focus group participant, Kwaya, Borno).

When asked if they send someone else to access the market for them, again women across the communities were far more likely to than men, with the exception of Billiri. In this, women were heavily dependent on children and adolescents as intermediaries (Please see 1.7 for more detailed findings around this).

Figure 21: Send somebody else on his or her behalf to the market

The greatest gender variance is found in Bajoga community (Gombe), which tallied with the narrative from women in the focus group discussions overall. It’s worth noting that the Christian women in this community did have more direct access overall than their Muslim counterparts. For those women more constrained, reliance on third parties for managing and negotiating their market engagement – often husbands or children - was a common thread throughout the communities where women’s direct physical market access was less prevalent than their reliance on others. This has a variety of consequences regarding their economic sovereignty and control over their engagement with the market, along with issues that have child rights considerations. The latter is more comprehensively discussed in Section 1.8.

Where price knowledge is concerned, women are reliant on male actors – husbands, merchants, male neighbours – far more than they are on other women engaged in similar production or trades such as female neighbours/community members or other farmers. Price knowledge among women unable to go out therefore appears to be heavily based on trust through these intermediaries – women’s access to market information is therefore largely second-hand. Where direct selling does take place among married Muslim women with limited mobility – such as in Bajoga community in Gombe – the customers are primarily women, and this takes place at the household level (or again, through intermediaries). The dominance of men as buyers and purveyors of goods and services appears to be at the heart of this norm. Indirect market access in that community is even further layered when services are hired into the home – despite women appearing to dominate the rearing and management of livestock at the household level in Bajoga, the prevalence of men as vets means that it is husbands and not wives who engage with veterinary services for livestock. In the absence of husbands, children will be used to call-on and engage with them.
As such, their overall management of the rearing process is not complete, potentially undermining the levels of autonomy and power that they potentially have within this sphere.

Across the varied communities where women’s direct access was less prevalent than third party reliance, multiple responses from women indicated that they are nonetheless aware of the losses sometimes incurred when they are not present themselves and that this reliance on intermediaries can lead to economic losses.

In Billiri, minimal mention was made throughout the qualitative research of women being reliant on either spouses or children and adolescents within the family home to either buy or sell their produce, and this clearly tallies with the quantitative responses. In the selling of their processed goods and other household provisions, women are local market traders in their own right and sometimes small shop holders. However, whilst women do sell crops at market, many of their crops go into processing or household consumption. For those who do grow and sell cash crops such as maize, the prevalence of male maize dealers in the market was noted, with women having little control over the prices being set by dealers at that level. Nonetheless, price knowledge among women overall is quite strong in Billiri, partially as a result of their direct presence in the market but also through the use of radio and mobile phones as a method of networking for prices beyond the community markets, with women sometimes communicating more widely with traders and customers beyond the locale.

For the most part, women unable to go to the market are reliant on a regular and known consumer base from their homes, sometimes for the sale of their processed goods, but also for the off-take of petty traded goods. In this respect, the realities surrounding women’s home-based productivity – both in terms of livelihoods and more hours spent in the home overall completing chores and looking after children and relatives – cannot be ignored as possibly a pivotal factor in the perpetuation of women’s more constrained access to market in many communities. Whilst women’s reproductive roles in the home were never mentioned as a contributing factor to their limited mobility, the quantitative data around this underpins the theory (to be elaborated in a later section).

Additional constraints that could either underpin or bolster prevailing socio-cultural perspectives around women’s lower engagement in the market are simply financial, where women take clear-cut opportunity cost decisions such as around transportation:

“Businesses that don’t make you more than 2000 – 3000 Naira; when you say you want to start spending money on transportation you simply won’t gain anything. So if you find someone who will go the market you will give them the money to buy what you need” (Woman focus group participant, Dadin Kowa, Gombe).

Emerging differences in direct / indirect engagement in relation to purchasing and sales

“They (women) will go to the market and buy things which they then bring back to sell in their homes or through their children who will go round the community selling for you” (Woman focus group participant, Savannah).

Purchasing appears to be viewed differently to sales when it comes to women’s direct market access, although this sometimes varies depending on the proximity of the market space. Smaller markets within the community and local shops where women purchase household items and the small inputs needed for their survivalist home based enterprises are often frequented by women without any censure. When discussing the times that they do access markets themselves, most women referred to purchases of products for their own needs (whether personal or business), and less so for the sale of their own income generating products.

However, even here, the norms are not clear-cut across communities: in some cases there are references to women’s direct access based on the immediate buying and selling of goods.
“We’ll buy groundnuts from the park and then sell. We also buy rice from those who bring it from the villages and we now sell it on – we add small money on it and then sell on”. (Woman FGD respondent, Kwaya)

“Like by the main road around the market you see women buying grains and moringa from people and villages. After which you find people coming to buy from the there. And they (the women) get instant profits” (Woman FGD respondent, Kwaya).

In Savannah community, where both men and women spoke of women’s mobility in accessing markets as being constrained by clear gendered norms, alongside these accounts were others that suggested some women do engage more directly: several women focus group participants indicated that they had direct access to veterinary services and feed for example (alongside using children and siblings) for their livestock. Mention was also made of women buying varied household products from the market (condiments, household wares, toiletries etc.) that they would then bring back to their homes and sell.

One common dominator that could underpin this difference in purchasing and selling is to do with proximity of the relevant markets; in several communities women made reference of direct purchasing in relation to either local shops or nearby markets (in a couple of cases referred to as “women’s markets”). Markets that pertain to the sale of goods would require greater distances to be covered – creating constraints that could be either pragmatic (pulling them away from their home-based work, or expensive in terms of transportation) or social norm driven.

**Male dominance of the household ruminant trade**

However, the one area that appears to be quite clear and without any fluidity as a gendered social norm is that of livestock sales in relation to small household ruminants; as we have seen, this is one of the areas of productivity, ownership and asset accumulation that women have a consistent presence in:

“Except for extreme situations, you will not find a woman drawing a goat to the market to sell” (Yan Tuwo Group Leader, Kwaya).

“I give [my livestock] for somebody to take to the market for me...because in this community women don’t do that [go to the market]”. (Woman focus group respondent, Savannah)

This appears to be a deeply gendered positioning around women’s engagement in household ruminant trade: when asked why the women do not attempt to take the livestock themselves to the market the response was rapid:

“I don’t think they will buy it from us because they will think you stole it! They usually buy from men” (Dadin Kowa, Women’s focus group participant).

In addition to this, livestock sales are also clearly determined by a professional framework that goes beyond women being unable to direct access the market themselves:

“You as a woman can’t go to the market yourself so you have to look for a man to help you sell it and even when your husband or children take it there for you, they are not the ones to sell it onwards as there are dealers who do that” (Women’s focus group participant, Dadin Kowa).

Where the sale of household ruminants like goats were concerned, examples of both indirect and semi-direct access were at play. In the first instance, this meant the use of sons to take goats etc. to the market, but always to dealers. In the second, a woman would sometimes have direct access to a dealer, but her level of negotiating power would be constrained by the dealer’s complete control of the transaction with the end-consumer:
“...If you have a wise son that will take (the animal) to the dealer to sell for you or if in the community there’s a dealer that sells animals, you can talk to him, or maybe he will carry it to the market himself or you follow him with the animal, he will sell it for you and bring your money” (Woman focus group respondent, Savannah)

When asked if it is possible for a woman to take the goat to the market and bargain herself the response was clear:

“It wouldn’t work like that, except through the dealer...he knows the prices of everything. Sometimes he calls on the phone to tell you the price of how people want to buy. He brings the money home for you, or you go by yourself to collect it”. (Woman focus group respondent, Savannah)

Therefore even despite direct engagement with dealers and negotiators, there remains a level of dependency on trust as opposed to direct market knowledge in order to receive this. When asked, women respondents in Savannah were aware that a commission is being taken, but whether this is at the buyer or seller end varies depending on the discretion of the dealer. They rarely know how that affects them. The cumulative result of these experiences is that women are separated by not one but two levels from the end purchaser of one of their most important forms of economic productivity and larger income earning. The disconnect means that complete control over their economic engagement is a choice that they do not automatically have, with trust of male intermediaries being a critical factor. As such, they operate at varying levels of disempowerment within this area of economic productivity.

Poultry sales however appear less constrained by both an inherent gendered barrier and women don’t always need a middleman as they can sell directly to the buyers themselves. Several women in Dadin Kowa community (Gombe) indicated directly and indirectly (through children and spouses) marketing their chickens to local hotels, who then come to their homes to purchase. Most respondents in the research indicated that purchases are largely brokered within the community, often in recognition of women’s constraints around mobility as needed. While married women were most prone to this limited mobility, they were not exclusively so, with unmarried women also constrained to a degree.

Women’s access to information through Information Communication Technologies

Women’s access to Information Communication Technologies (ICTs) has the potential to play a key role in addressing gendered constraints around market access by connecting them to market actors (clients, wholesalers, intermediaries) as well as critical market information, including price fluctuations, knowledge around new and innovative technologies, infrastructural news (that can facilitate or hamper their trade) and the presence of service providers in their communities / nearby town. Where mobility is limited – whether due to religious seclusion as a socio-cultural norm or home-based responsibilities – access to radio, mobile phones and the Internet are three indicators that help to illuminate women’s positions in this area.

Radio programming is often an easy way of access relevant local data. Previous scoping by WISE for Propcom demonstrated the importance of radio for pricing news among women rice par-boilers in Kano State. The following data provides an insight into women’s radio access compared to men:
Figure 22: Access to Radio

Overall, a clear disparity surfaces among women and men’s ready access to radio. Men’s ready access is more concrete, with more women having to rely on periodic access. In the focus group discussions this disparity was broadly confirmed, with women indicating that sometimes their access was dependent on radios belonging to either their husbands or others in the family. State level disaggregation of the data indicated that Gombe is where women have more access overall (both ready and periodic), while Borno women have the lowest levels of overall access. At the community level, both Billiri and Dadin Kowa in Gombe State had the highest levels of radio access among women. Kwaya community in Borno State had the lowest. In accessing market prices for both crops and livestock, men were twice as likely to utilise radio as women.

In terms of mobile phones, understanding the differences in access through ownership, ready access (whether owned or not) and periodic access was important in order to get a more nuanced picture:

Figure 23: Mobile phone access

Again we see the clear gender disparity between men and women in terms of ownership of a phone, the greater lack of access to any phone by women, and the greater reliance women have overall on using other phones whether readily or periodically. At the State level the trends in women’s overall access are different to phone access, with women in Borno having the greater access overall, although with both Gombe and Yobe women’s access were not large. At the community level Dubja in Borno has the highest access rate, whilst Dadin Kowa in Gombe has the lowest. In accessing price information for both crops and livestock, men were almost five times as likely to utilise their phones than women in both cases.

With smartphone proliferation now a fast moving dynamic within Nigeria, understanding the type of phones used by both men and women in these locations was also critical. The figure below demonstrates that smartphone access remains a challenge for both genders across the seven communities interviewed. Women’s access to smartphones however is more dire.

---

Following through on this, Internet access for both men and women is also a challenge. Again only 1 per cent of all women when aggregated across the communities have access to the Internet when they need it, whilst only 5 per cent have periodic access. Ninety-four per cent have no access at all. Amongst men this is improved but not significantly so: seventy per cent still have no access, 18 per cent have periodic access, and 12 per cent have ready access. State level disaggregation shows women in Gombe State have the most access overall at 10 per cent, whilst Borno has the lowest at 1 per cent. Amongst men there is also a notable variance in terms of access between States, with men in Gombe more than twice as likely to access Internet than in the other two States. Given the challenges faced in the North East context, these findings for both men and women were not a surprise.

At the community level, more significant variances in Internet access for women are observed. Billiri women have a significantly higher access rate at 24 per cent than the overall rate amongst women in the study. All other communities have women’s access at below 10 per cent, whilst two communities – Dadin Kowa in Gombe and Kwaya in Borno showed that no women in the sample were accessing Internet at all. Rather than a blanket assumption around women’s access based on the initial low rate across the entire sample of women, this community variance indicates a possible combination of both infrastructural challenges and gendered challenges.
Without smartphone access, women’s access to Internet is dependent on a degree of mobility that they do not have compared to men. It is therefore no coincidence perhaps that the community where women’s mobility is highest overall – Billiri – also has the highest access overall. In Dubja in Borno however, men’s access is almost on a par with Billiri and Bajoga communities in Gombe, whilst women’s access languishes at 3 per cent. Dubja is in Biu LGA, where humanitarian assistance and recovery efforts by partners have been quite intense. Network capacity is clearly not hampering men in the same way, therefore indicating more clearly gendered constraints are at the heart of this.

Understanding the relationship between women’s wider gender constraints outside of the economy are extremely pertinent when it comes to both Internet access, and the appropriate utility of smartphone access for women (even if that were to increase). The relationship between women’s education – literacy in particular – and Internet access need no unpacking. Within our sample women were far less likely to have completed primary education than men overall. This tallies with education statistics for the North East overall: in Gombe State for example, rural women’s literacy rate is 14 per cent, compared to 37 per cent among men.31 The gender disparity continues in urban areas in Gombe, with women at 46 per cent compared to men at 72 per cent. Such educational inequality has pervasive implications regarding women’s access and utility of the Internet and smartphone proliferation, even if supply-side network and coverage issues start to become addressed over time.32

**Implications for market systems approaches**

The layered nature of women’s access to market has a universal bearing on market systems programming with women. Indirect access is critical on multiple levels – on the one hand it is the only means by which women are able to engage economically, but on the other women’s full economic empowerment could be compromised at the sale end of their economic engagement due to lack of knowledge and negotiating interface with market players. Intervention design must understand these contextual constraints and strategize to effectively mitigate against them, both for the sake of increased reach and more meaningful outcomes.

In some communities women’s greater direct access to market linkages means that for example Billiri and Dubja communities can be seen as “low hanging fruit” not only in terms of reach, but also potentially in terms of capturing impact. In Dubja specifically – a Muslim community - women’s market access in this community is not as clearly proscribed through social norms around mobility as other Muslim communities such as Bajoga; their regular access to commercial fertilizer and also their presence on farms some distance from their homes is testimony to this. Whilst perhaps not as visible as women in a community like Billiri, this may mean more direct opportunities for reaching and impacting women directly.

Women’s overall poor access to ICTs is a major area for programmes to look into addressing. Initiatives around ICT recovery programming in the North East would be a critical area of engagement that could significantly help to address women’s constraints around market access and market information. Access to radio and mobile phones, along with radio programming initiatives targeted at women should be considered. Digital payments is an area that also immediately offers some traction – especially if traditional mobile telephony – and not Internet and smartphone accessibility - continues to drive this for the time being. The success of M-Pesa in Kenya is well known and Nigeria has for some time been attempting to replicate this success amongst some of the most marginalised communities, with much slower success.33 However, understanding the pervasive inequalities that exist in women’s education and literacy in particular will be intrinsic to any programming in this area if women’s access to digital data is to be increased. Literacy is an essential component of digital agency; access to the hardware is but the first

---

31 ReliefWeb (2015) Northeast Nigeria Conflict – Adamawa, Borno, Gombe, and Yobe states
step. Addressing prevailing disparities in women’s education that currently block their ability to engage with digital ICTs will need to be a component of any realistic market linkage design.

### 1.5 Income control, access to finance, and wider financial decision making power

The critical question of women’s income control was analysed from several positions within this study. This included their ability to independently generate income as individuals or as valued members of an economic/productive group with a focus in particular on their power and agency to control incomes that have come from their labours. How women spend their incomes was explored among focus group participants to understand their patterns of expenditure in relation to that financial control, and in particular where expenditure contributes to household needs in relation to spouses. Women’s access to finance – either through informal groups and/or more formal Micro Finance Institutions (MFIs) and banks – was investigated. Women’s roles in broader household financial decision making was also explored, including decisions around the purchasing and sale of assets.

**Control of own earnings**

The majority of women respondents across the study communities all indicated varying level of autonomous control over their own earnings. Spousal control by husbands was a secondary answer put forward by fewer women overall. Dubja community in Borno State had the highest positive response at over 85 per cent of all respondents. Billiri community in Gombe had the lowest at 60 per cent. This latter finding is interesting given that the data has so far indicated high degrees of both productivity in Billiri, and also high indicators of economic autonomy in terms of the decision making around that production, such as greater access to market, more organised group activities including bulk farming and a high degree of market knowledge. Findings around lower levels of income control therefore suggest more nuanced picture where power is concerned among women in Billiri specifically. The qualitative data was able to illuminate this inconsistency somewhat – when it came to perspectives on whether women should be allowed to have sovereign decision making over their finances, responses from both men and women indicated this could be problematic at the household level – more so than in any other community. The quantitative data showed that Billiri was also the community where spousal decision making over women’s earnings was highest, although responses that stated “others” when probed indicated joint spousal decision making as a response.

**Figure 27: Who decides what to do with the income women earn**

A comparative analysis based on men’s responses to this question shows far greater control overall of their own earned income, with all communities except one showing over 90 per cent of respondents indicating that they are the only ones who make this decision. Interestingly again, Billiri is the one community where

---

34 With the vast majority of mobile content also continuing to be written in dominant languages such as English, mother tongue literacy – best practice for early literacy in particular – will unfortunately be insufficient for full engagement with mobile data.

35 Bajoga was the only community where women indicated that they had no income of their own at all.
this response markedly differed, with more male respondents showing greater spousal control and joint spousal control (primary response for “others” outside of household members:

Figure 28: Who decides what to do with the income men earn

The qualitative responses among women for the most part supported the above data regarding women’s income control in this regard, with women across the communities indicating that expenditure of their own earned money was an autonomous decision:

“If I have my money, it’s not a must for my husband to tell me what to do with it…” (Woman focus group respondent)

Men’s responses on women’s income control were more varied on this, both between communities, and within communities. Most men overall were of the view that a woman has the right to spend her own money as she sees fit, although in consultation with their husbands was often put forward as the caveat to this, although far fewer men were of the view that they needed to consult their wives regarding their own incomes. This was particularly the case in Bajoga community, as well as in Billiri.

Other respondents often offered mixed responses, as these different perspectives show:

“When you force them (women) to spend according to a man’s instruction, that will lead to divorce…the man has the right to do what he wants in the family, but the man must not force the woman” (Male focus group participant)

Others were not so generous:

“The man should spend his money the way he wants. But the woman shouldn’t, because if you give a woman that freedom, we may end up separating. Do you get me?” (Male focus group participant)

Others still were simply condescendingly paternalistic in their approach to a woman’s income control:

“The woman can spend her money with the consent of the husband. That is where there is understanding, because the woman is under the man”. (Male focus group participant)

Despite the responses above however, women’s control of own earnings was largely supported across both men’s and women’s focus groups. These findings of high financial autonomy also broadly correlate with 2013 data from the Nigeria Demographic Health Survey in our three target states, where control of own earnings by married women was recorded at 89 per cent in Yobe, 82 per cent in Gombe, and 77 per cent in Borno.36

Financial decision making at the household level

Women’s focus group responses consistently indicated that household decision-making – including expenditure – was something that men were in charge of, although consultation with spouses was often the acknowledged norm. Final decisions were none the less a man’s preserve. The following graphs on questionnaire responses from all respondents regarding where decision-making power rests when it comes to the use of money from sale of household land is an indication of that:

Figure 29: Decision on use of money from sale of land

<table>
<thead>
<tr>
<th>Village</th>
<th>No body</th>
<th>Adult men</th>
<th>Adult women</th>
<th>Others</th>
<th>Person who owns the land</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kwaya</td>
<td>20%</td>
<td>67%</td>
<td>13%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dubja</td>
<td>8%</td>
<td>71%</td>
<td>21%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Savannah</td>
<td>11%</td>
<td>84%</td>
<td>5%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pompomari</td>
<td>18%</td>
<td>77%</td>
<td>5%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dadin Kowa</td>
<td>6%</td>
<td>77%</td>
<td>18%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Billiri</td>
<td>17%</td>
<td>47%</td>
<td>30%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bajoga</td>
<td>4%</td>
<td>75%</td>
<td>13%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Men’s prerogative in this regard is overwhelmingly clear, with the exception of Billiri, and to a certain extent, Dubja. With Dubja, we see a consistency both in terms of women’s financial control over their own earnings which is the highest, and their greater voice in the household decision making process where land is concerned. However, with Billiri, there appears an inconsistency in the previous results regarding the particularities of their control and power in this regard. Arguably though, this inconsistency overall is simply an example of the complexities around the power dynamics inherent within Billiri’s gendered social and economic norms. Women’s strong role in farming practice in Billiri could be providing them with a stronger decision making voice over farming choices in the household, but such voice may all the while be having a negligible impact on more pervasive gendered norms around their own independent financial sovereignty. We see this pattern again repeated in the decisions on when and where to sell crops:

Figure 30: Decision on use of money from selling crops

<table>
<thead>
<tr>
<th>Village</th>
<th>No body</th>
<th>Adult men</th>
<th>Adult women</th>
<th>Others</th>
<th>Person who owns the land</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kwaya</td>
<td>33%</td>
<td>50%</td>
<td>17%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dubja</td>
<td>17%</td>
<td>58%</td>
<td>25%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Savannah</td>
<td>5%</td>
<td>90%</td>
<td>5%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pompomari</td>
<td>14%</td>
<td>82%</td>
<td>5%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dadin Kowa</td>
<td>6%</td>
<td>82%</td>
<td>12%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Billiri</td>
<td>13%</td>
<td>33%</td>
<td>47%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bajoga</td>
<td>4%</td>
<td>67%</td>
<td>13%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Again, it can be extrapolated that women’s role in the farming sector more comprehensively assures them a voice in crop sales at the household level. At the other end, in both instances where decisions around household land is taken (sale of land and sale of crops), Pompamari and Savannah show the lowest levels of women’s agency, a result that tallies with women’s less prominent role within farming overall in those communities.

**Household expenditures and earning power: expectations and realities**

Just as women overall appear to be in control of the money that they make through income generating activities, much of this also goes to a combination of both their own needs and supporting their families. Women’s own expenditure included incomes spent on personal items, reinvestment into their own income generating needs, and regular expenditure on household needs including food, school fees, children’s clothing etc.

These expenditures broadly mirrored those of men. However, the critical difference was regarding the expectation around expenditure; men are seen as the main providers of the home due to quite consistent social norms across each of the communities. Both men and women were of the view that responsibility for household expenditures were primarily the responsibility of men and women were there to support as and when needed if either a husband was facing financial difficulty or if sudden expenditures came-up. Demographic survey data from the North East in 2014 appears to correspond with this perception, with results from there overwhelmingly indicating that major household purchases were made by 80 – 90 per cent of men in Borno, Gombe and Yobe states.37

Although there were some variances between and within communities on this issue, many men and women respondents were of the view that because of this men should be expected to always earn more money than women. As one respondent in Pompamari argued, maintenance of this gendered norm was necessary so that “women don’t look down on them (men)”. The reference here to men being potentially emasculated within their relationships as a result of women earning more and therefore undermining their dominant role as breadwinner within the home is a critical part of the power dynamic that married women in particular find themselves in. While women were sometimes divided in their responses to this question, men were universal in their position that they absolutely needed to earn more income.

Despite these positions around gendered norms however, the realities of women’s continuous expenditure on household needs was acknowledged by both men and women, and indeed encouraged as long at it is viewed as remaining supplementary to men. In most cases, a woman’s role in assisting her husband’s own income earnings was accepted: “She can contribute to the man’s business for the family’s growth” (Men’s focus group respondent, Savannah).

This expectation around women’s contribution of own income to the household is in itself a reality that – despite perspectives on male breadwinning roles – plays through in consistently in practice. Data from women who accessed loans indicates that women are far more likely to spend that finance on buying food for the household than men (and subsequently diversifying their expenditure more thinly overall). Men not only spend less of their loans on household food (which is not an indicator that they spend less on food overall – just their loans), but also are better able to utilise their loans on reinvestment on their own farming needs.

---

Patterns of access to finance

Women’s access to finance (A2F) is overall much lower than men. Using bank accounts as an indicator of access to financial institutions (and therefore the foundation of possible future credit), we can see the stark gender disparity between men and women where this is concerned.

Men’s access to bank accounts starts at almost half of all respondents and goes as much as 84 per cent in Bajoga and Billiri. In contrast, women’s access barely goes above 20 per cent. The notable exception in this case is Billiri, where women’s access stands at over half of respondents. This finding has some consistency with the presence of women’s organised groups in the community, and also the presence of the FADAMA III programme, through which finance has been channelled to women.

Access to credit however presents a more complex set of findings overall. Whilst no respondents in Kwaya (Borno) and Savannah (Yobe) have accessed credit, in Pompamari we note that all male respondents had, whilst no women at all had done so. In Gombe, some more interesting nuances arise. In Bajoga women have accessed loans at almost twice the rate of men. This might have some correlation to the historical presence of the Development Exchange Centre (DEC) – participants mentioned the organisation as being.
present in the community but it was not clear whether they were still operational. In both Billiri and Dadin Kowa we see high levels of credit access among women as well as men, with no major disparities between the two.

**Figure 34: Access to formal credit by gender across communities**

The data above suggest supply as the dominant barrier to accessing loans in the first instance, with gendered barriers being noted in the qualitative data through a focus by banks on male heads of households. Exceptions include communities where women’s MFIs have been present, (like Bajoga), or where active groups formation under an existing programming (like Billiri with FADAMA III) has occurred. However, when discussing credit in focus groups there were some variances in terms of perspectives regarding their use between men and women. Women respondents were more cautious overall regarding credit and the risks associated – challenges and fears around repayment and defaulting were common. Men were less likely to have such views, and in many cases men had recently applied for loans through various organisations (having been approached more often than women), and were still waiting in anticipation of receiving them.

The issue of credit supply has further been compounded by the collapse of the formal financial sector in these communities (both commercial banks and micro-finance institutions (MFI’s)) as a result of the insurgency. Across all communities respondents indicated the absence of functional banks. The implications for this regarding market systems programming in the post-conflict context are myriad and explored further in this chapter under section 1.10. No constraints around sharia compliance were mentioned by Muslim respondents in relation to access credit facilities, either prior to or during the insurgency.

**Implications for market systems approaches**

Where income control is concerned, positive responses overall from both genders to women controlling their own incomes is heartening. However, these realities in the day-to-day power relationships existing between husbands and wives in particular may be more complex. In terms of measuring income control more systematically, how to capture such an indicator will need to have more critical rigour applied to it. Whilst qualitative respondent claims are the most common method of capturing such data, a method of strengthening the nature of the questioning and cross-referencing the data for social desirability bias should also be applied in order to verify the strength of such evidence.

Highlighting the need for this is the case of Billiri, where we see lower levels of financial autonomy from wives within households being reported than might have been expected given women’s higher levels of independent farming, market access, and (as we will see below) group participation. Assumptions around
greater freedoms and increased financial power among women automatically equating with other such variables should therefore be avoided as the programme moves into these and other communities.

Household decision-making – such as over joint or household assets – shows more conclusive data in terms of women’s decreased power relational to husbands within marriage. In Billiri we see again some complexity here that bucks the current trend, where – despite lower levels of own income control overall – women appear to have greater say regarding sale of land. This tallies with their more involved roles as farmers, again signifying that the issue of financial power can be more fluid and sometimes contradictory in certain contexts where social norms around economic engagement are not as black and white.

Finally, the implications for programming in terms of access to finance is relatively clear on the one hand: women’s access is overall less prevalent than men’s with a combination of supply issues and gender bias towards male outreach at the heart of this. Group formation is a critical factor in harnessing access, but it is also worth noting women’s greater reticence to credit burdens compared to men. Given that women are not only less financially buoyant than men due to lower asset levels overall, but are also more vulnerable to economic shocks as a result of the precariousness of the income generating activities, this is not unexpected. Credit finance is ultimately still a product that women are expected to have a degree of purchasing power to access in the longer term – this reality should not be obscured.

1.6 Women’s collective economic engagement: mitigating against economic fragility

Evidence around the importance of women’s collective engagement towards women’s economic empowerment has been well established for some years with research across several continents; examples such as BRAC in Bangladesh, SEWA in India, the Kuapa Cocoa Cooperative in Ghana are just a few that demonstrate how key markets of WEE – such as financial inclusion – work far more effectively when founded on a basis of women’s collective engagement and action.38 A 2012 study in Borno state looking at women’s agricultural production noted that given the generally weak socioeconomic characteristics of respondents in the study area, it was pertinent for agricultural development planners to take into account the need to enhance rural women’s short and long term access to socioeconomic factors like education, extension services, credit facilities and membership of cooperatives.39

Given women’s comparative economic fragility due to a variety of social-cultural economic norms (that manifest at different levels, as the findings of this study indicate), building a critical mass of membership as a means of accessing resources and helping to mitigate against shocks has been essential for women’s economic empowerment at a transformational level. Quite simply, there is strength in numbers, as indicated by one woman respondent:

“The way we see it [occurring] in some places, women’s associations are very helpful...for instance, if I don’t have today, they can jointly help me. Assuming you are sick and you don’t have a penny, they can help you pay for medicines. Or if you don’t have food to eat, the association can help you buy food” (Women’s focus group respondent, Dadin Kowa).

Savings schemes

Saving schemes in particular have been noted as initial entry points for women’s collective action that allows women to meet, organise and economically strategize outside of the male dominated economic institutions that women are often marginalised from. A 2015 study in Borno State that worked that examined rural women savings and their effect on livelihoods recommended strategic mobilization and organisation of women to join cooperative societies and self help groups and register in other formal financial institutions, so that the Government, NGOs and Micro-finance institutions can easily reach out to

them for the purposes of improving their personal development.\textsuperscript{40} The findings of this study indicated that about a quarter in total of both men and women across the seven communities were engaged in savings groups. For women, these are often traditional, women-only \textit{adashe} savings and loans schemes common throughout northern Nigeria.

The findings of this study indicated that about a quarter in total of both men and women across the seven communities were engaged in savings groups. For women, these are often traditional, women-only \textit{adashe} savings and loans schemes common throughout northern Nigeria.

Figure 35: Men and women’s representation in a savings group

![Figure 35: Men and women’s representation in a savings group](image)

The existence of these groups is well known and well documented for years in other studies other than this one.\textsuperscript{41} Serving as a means of women’s collective assistance towards one another, their most common characteristic is of a rotational loans scheme where members give periodic contributions and are then subsequently awarded with lump-sum amounts when it’s their turn. Sometimes the group will disperse lump-sum amounts to members who have fallen on hard times. Use of these interest free amounts can vary from re-investment in individual businesses inputs, to use as a cash safety net/social protection strategy for food etc. It is worth note that memberships of such groups were down due to the hardships faced during the conflict and lack of readily available cash for placing within savings.

The data nonetheless shows variances in terms of men and women’s participation in these groups across the communities, despite the similarity in aggregate. Once again Billiri comes through as the outlier among the communities, but in this case Kwaya also offers an indication of women potentially being more engaged.

**Collective production, marketing, and sales**

Membership of groups and associations that go beyond saving schemes and into more comprehensive models of collective production, marketing and sales show much greater disparity between communities and also among men and women within communities. For example, in Kwaya – despite a higher prevalence of women belonging to savings groups overall, their membership in associations was much lower. In Dubja, the low finding here is also notable as one of the strongest women’s groups encountered in the study is from that community; this indicates that the sample had been unable to capture those women and also the need for wider expansion of the organisation’s membership.

\textsuperscript{40} Nuhu, H.S. Donye, A. O. and Bzugu, P. M. and Ani, A.O (2015) The Relationship between Savings Mobilization Techniques and Livelihood Activities of Rural Women in Borno State, Nigeria

\textsuperscript{41} Ogho, J () “Women in Traditional Banking in Africa: The Nigerian Experience” Delta State University Abraka Available at: http://universityjournals.org/journal/JSMS/article-full-text-pdf/1D875612
In Pompamari and Dadin Kowa we see far more men engaged in wider groups, with a huge disparity against women. This was confirmed at in the focus group discussions. In Dadin Kowas, more men indicated that they were the participants of FADAMA III coordinated farming groups. Women in that community noted quite strongly that they were aware of the value of women’s groups but had not been able to access them. And yet there are many that are present, but with smaller numbers overall. An element of fragmentation also exists between the groups – women focus group respondents in Dadin Kowa spoke of known women’s farming groups in the community that they referred to as “tribal groups” (from different ethnic groups respectively) whose members hired a piece of land, farmed collectively and kept proceeds for communal disbursement.

As a result of this, women’s groups that are focused on more coordinated, production focused collective engagement are more thinly spread overall, although several of these were encountered as part of this study at the community level. These included: the Funakaye LGA chapter of the Federation of Muslim Women’s Association (FOMWAN) that’s engaged in collective processing and sale of millet, in Bajoga, Gombe; SEKAMDA Women’s organisation in Biu who’s activities include collective farming groundnut processing and the making of home-made creams; Kauna women’s farming group in Dadin Kowa, Gombe, and FEI cooperative in Billiri, Gombe, who are also engaged in collective farming, crop storage, processing and more recently, collective engagement in trading.

**Box 1: Case Study: FEI Cooperative, Billiri, Gombe State**

The cooperative demonstrates good organisational capacity overall in terms of both farming and other income generating activities. Aside from farming, they refine groundnut to make oil, and make homemade creams for sale. They also hire land and farm as a group (although with individual enterprises), and contribute collectively for their oil processing activities (contributing raw groundnuts, refine collectively), which they then sell individually. The money made is collected by the society for further investments. They use profit to give loans to members. They are registered with Women Affairs, State Youth organization.

They have also engaged as a collective in post harvest storage and processing as articulated by the following participant:

“We gather [the crops] in a store, and after that there are things we do with it like the groundnut [processing], I told you we use to do oil so we will join it with what we have and make oil and sell...and [also sell] maize. Like I said earlier, if anything happens we gather it [the produce] and help the person because the aim of founding the society is to help one another. We will take what is left and sell it, bring the money and save.” (Women’s economic group leader)
Indications that collective marketing is also occurring within the more active women’s groups is also evident:

“We also announce in the community or in our women gatherings that we have oil; come and buy from our society so anybody that knows will come and buy” (Women’s economic group leader)

The group has been the recipient of FADAMA III investment through farming inputs, and have also managed to accrue collective savings in the past in the region of 700,000 Naira. Out of farming season they are focusing more on coordinating off-farm businesses - previously they farmed and stored groundnuts, maize and rice, but this produce have since been processed and sold.

**Enhanced market access, but with continued gendered barriers in male-dominated spaces**

Organised women’s groups are in a much stronger position to access finance as demonstrated above, and also evidenced by the Kauna women’s group in Dadin Kowa who collectively received a group loan from Zenith Bank (since repaid). Responses from the women’s economic group leaders interviewed also indicated that women organised into cooperatives are actively selling processed produce and grains much further as a result of their collective engagement than would be the norm for individual women.

SEKAMDA women’s group in Dubja indicated having direct access to markets in major towns - as far as Gombe and Biu markets. Similarly with “Yan Tuwo” women’s group in Kwaya, and FEI in Billiri demonstrated their ability to access wider markets for sale of goods. This direct access allows them to have a clearer engagement with pricing, which they seem in greater awareness of. However, trust issues with male traders still remain where credit payments are concerned, with the group often having to rely on only a very few trusted dealers:

“Like when they [male dealers] owe us money and we go get the money back they will start insulting us. That is the issue we have with them. And they’ll say that we are disturbing them – this makes us unhappy. That’s why we always call the one person we trust to do business with” (SEKAMDA Group Leader, Dubja).

This indicates continued limited bargaining power within the market space itself despite the higher levels of access. As a result, challenging the structural inequalities of the market space is still an area even organised groups need further support in if they are to receive economically fair opportunities and returns for their outputs.

**Weakened collective engagement as a result of conflict**

A further finding from the study indicated that women’s groups (along with males and mixed collectives more generally) have been significantly affected by the conflict at varying degrees. This varies from disintegration of regular savings groups due to loss of community members or prohibitions on movement that prevented members from meeting, to severe economic challenges being faced by even more organised productive groups in the face of the current economic climate. As a result, some of the quantitative data may not have captured collective engagement percentage trends among both men and women prior to the conflict.

**Implications for market systems approaches**

The varied findings coming from the communities offered some clear entry points for programmes to immediately explore. In Bajoga both FOMWAN and National Council for Women’s Society (NCWS) offer entry points for reaching women whose capacity has already been built to a degree in terms of organising for economic advancement. These should be explored, taking into consideration the realities of the parameters governing market systems engagement programming, such as the extent to which direct interventions can be funded. Primarily, they should be seen as entry points for reaching organised groups of women actively engaged in economic group activities. However, programmes must design viable interventions that also respond to building the capacity needs of women within those organisations that
address the gendered constraints being faced within a particular market, as opposed to seeing them purely as conduits for channelling products simply because women are there. Whilst the numbers may not be large at this stage, these are nonetheless platforms that can be built-upon. Based on collective action principles, these have a greater chance of leading to more transformative outcomes for women’s economic empowerment and justice such as increased autonomy, market knowledge, negotiating power and equality within market spaces. The possibility for expansion to greater numbers of women through the state apex branches of these organisations needs further investigation.

In Billiri women’s active visible role in farming and their greater market access, and the existence of greater collective engagement presents programmes with a more ready opportunity both for reach and possible impact. Whilst the capacity of the groups are as yet unknown, their existence, apparent autonomy, and previous engagement with other organisations offers entry points for mainstreaming a genuine WEE approach that goes beyond simple income increase indicators.

In Dubja the presence of the SEKAMDA women’s group has helped to confirm both the pivotal role that women play in farming, and also their greater access to markets, whilst nonetheless highlighting the gendered barriers they continue to face overall in reaping the benefit of their productivity. A group like this could provide an entry point for a partnership approach with a humanitarian / development organisation towards developing more gender effective strategies within some of the programme’s existing interventions, such as the creation of a women’s Rural Promoter network to reach more women overall across the community.

Communities where no / strong women’s groups were found should not however be ruled-out. Their absence in this research may be as a result of the limited time in finding them, whilst it is possible that these are communities where partner organisations are currently looking at entry points for engagement and women’s group formation could be a part of this.

1.7 Child and adolescent labour as a factor in women’s economic autonomy

We have seen that women’s lack of direct access to markets does not automatically preclude them from active economic engagement with markets, even whilst their relationships might be nuanced when it comes to full agency and power. Most notably, Zakaria (2001) underpinned the importance of not making sweeping assessments regarding women’s disempowerment as a result of this hidden economic reality, and particularly not to completely underplay women’s economic autonomy and therefore agency even when faced with the socio-cultural norm of seclusion (auren kulle) in many Muslim communities across the region.

However, where the sale of small, processed goods are concerned, children and adolescents play a key role in women’s indirect access to the market. This tallied with men’s accounts of women’s economic mobility and indirect access to markets. The reliance on child and adolescent labour among women within many communities in the north is not a new finding – this has been highlighted and most notably so by Taylor et al (2013), where qualitative testimonials exposed the focus on married/marriageable aged women’s reputations in relation to propriety as a key deterrent to their visibility in the market.

What needs to be better understood going forward is what the implications of this are for programmes that aim to enhance WEE. In the first instance, the following findings indicate where women’s reliance of child and adolescent labour resides, and how pervasive that is across the communities even when irrelevant to mobility and within those spaces where “respectability politics” was not mentioned as a barrier.

Women’s economic production and child/adolescent labour

Women’s economic production, particularly within the year-round activities of home-based income generation, has a strong reliance on child and adolescent labour, as does women’s greater role in the reproductive sphere of the household chores and in the care economy. The cyclical nature of this issue is
one that cuts right to the heart of WEE particularly in northern Nigeria. Child and adolescent labour among girls in particular in economic activities is considered particularly pertinent to the way women’s productivity and financial autonomy has been traditionally framed among the poorest communities, and as a result of this, poverty may often compound this culture: the time that girls spend in the market before they are married is almost an apprenticeship for them before they also enter into a period of decreased mobility post-marriage. It is where they learn how to trade, and where they make their networks, which they can then deploy when they are homebound themselves. Home-based production and hawking is often seen as more relevant to their income generating futures (sometimes viewed as a more relevant form of education overall), and sometimes the hawking proceeds go towards directly preparing them financially for marriage.

The quantitative data strongly confirms that women’s engagement with these activities is reliant on the assistance from children in the home.

Figure 37: Who works with women in the home?

The data very plainly illustrates the reliance that all the women interviewed have in particular on both male and female children. Girls in particular play a dominant role assisting women in this sphere of production.

**Women’s market access limitations and the use of child/adolescent labour**

More pointedly, the data on market access clearly indicates that women in particular are dependent on the use of children and adolescents for their market linkages. Women’s lower levels of mobility were most commonly mentioned during the focus groups in locations such as Bajoga, Dadin Kowa and Kwaya. In Kwaya, whilst women’s direct engagement with the market appeared to be more fluid, it was clearly indicated that sending others was always the first option. This correlates with the quantitative data previously presented in the section on market access.

A wider analysis of all communities when asked who is sent to the market as intermediaries by those women who do not engage directly showed a stark focus both male and female children.

---

When disaggregated at the community level, the findings show that even in communities where the use of intermediaries may be lower like Billiri and even Savannah and Pompa Mari, children remain the most likely candidates to be chosen for their market access needs:

Focus group discussions underpinned this, with children and adolescents being utilised more regularly for the purchasing and sale of home-based generated items. Even where respectability politics might not be at play, women’s primary roles in the home means that their reliance on intermediaries will always be greater. When combined with the role that children inhabit within the reproductive sphere (a sphere left primarily to women) the integral nature of child labour in women’s economic agency becomes embedded.

The overarching structural inequality that underpins this reality cannot be underrated when it comes to WEE programming, both in terms of how women’s agency and power is genuinely assessed in relation to men (who are less reliant on third parties overall due to the nature of the gendered economic norms governing their income earnings), and also from a child rights perspective. With northern parts of Nigerian having some of the lowest indicators for educational access, retention and completion at both primary and secondary school levels, this cannot be stressed enough. Opportunity cost decisions that hold children –
and often girls especially – out of school are often formulated on loss of household income generated by child labour, and not just on the direct and hidden costs of education itself.\textsuperscript{43}

**Implications for market systems approaches**

A market systems programme where the focus on increase in income as a target can be largely focused on increased productivity lead to yield and/or sales must nonetheless be cognisant of the issues presented above. WEE intervention design must therefore look more holistically at this issue as a major impact area; for example where an intervention is aimed at increasing production output, this data indicates that it would not be unreasonable to assume that children’s engagement either with the production itself or the marketing and sale of outputs could also increase. Mitigating against this likelihood will be dependent on a programme’s ability to look end-to-end across the income generating activity or value chain that women are engaged in and assess the extent to which the success of that intervention will be dependent on children and adolescents to secure the market linkage. Finding approaches that minimise children’s participation in economic activities, such as finding direct off-takers for women’s produce, need to be strategically incorporated wherever possible at the intervention level.

### 1.8 Marital status, age and economic agency: vulnerability versus greater autonomy?

The focus of this research has been to look at comparative power analysis between men and women, including how that plays-out within the household among women who were married. However, understanding how unmarried women’s lives might differ from that of married women is also important, particularly where unmarried women are heading-up households as single women. In the post conflict context widowhood and abandonment has increased the numbers of single women-headed households. Attempting to understand how age has a baring women women’s economic agency is also critical, although as never-married adolescent girls were not a focus within this study if they did not head households themselves (the focus wanted to look at women who managed households either on their own or in marriage, not as junior members of another household) this age analysis will still be drawn primarily within a framework of women who either are married or have been married.

**Figure 40: Marital status of women**

![Marital status of women](chart)

The majority women surveyed were married, whilst 21 per cent were widowed. A smaller subset was divorced/separated, whilst less than 1 per cent identified simply as “single”. The “unmarried” categorisation for the purposes of the comparative analysis here is based on all three sub-categories mentioned. Within that, some women who initially identified as “widowed” or “separated” later disclosed within the FGDs following careful probing that in fact they had been either abandoned by their husbands, or had not seen them for several years and could not attest to whether they lived or not. As such, within these post-conflict contexts the categorisations of “widowed” or “separated” cannot be taken as absolute, but more as temporarily self-defining in fluid and unsure times.

**Marital status, assets, access, and agency**

Where marital status is concerned, the key issue at the heart of understanding women’s economic agency is knowing the extent to which economic vulnerability as a result of being alone with the financial responsibility of maintaining a household trades-off against a release from gendered barriers that impact

married women more, such as cultural expectations around mobility and seclusion for example. Access to market is one of the areas where this has the most significance.

Figure 41: Access to market – married vs. unmarried women

<table>
<thead>
<tr>
<th></th>
<th>Unmarried</th>
<th>Married</th>
</tr>
</thead>
<tbody>
<tr>
<td>Go to market my self</td>
<td>58%</td>
<td>85%</td>
</tr>
<tr>
<td>Send someone to the market</td>
<td>44%</td>
<td>71%</td>
</tr>
</tbody>
</table>

The data above demonstrates that unmarried women are far more likely to go themselves to market than to send someone else. This tallies significantly with the data so far demonstrating higher expectations around women’s relationship with the home when married both from husbands and from women themselves.

However, the data has also indicated that when women heading households are without husbands, the burden of economic responsibility is greater; references to more women having to go out to farm as a result of widowhood during the insurgency is a common occurrence for example. It thus becomes difficult to simply equate increased economic mobility, even when it leads to greater market access, with enhanced freedoms and empowerment overall. Although social norms are being challenged as a result of the necessity of women’s greater market access, the underlying societal pressures and judgements that women face for operating outside of those norms are likely to be much harder to address, and could continue to disempower them even as they operate more frequently within more male dominated spheres.

However, that unmarried women within our sample are more likely to own land did come through strongly; this is demonstrated most starkly when we look at our respondents by state:

Figure 42: Land ownership – married vs. unmarried women

<table>
<thead>
<tr>
<th>State</th>
<th>Unmarried</th>
<th>Married</th>
</tr>
</thead>
<tbody>
<tr>
<td>Borno</td>
<td>29%</td>
<td>6%</td>
</tr>
<tr>
<td>Yobe</td>
<td>0%</td>
<td>2%</td>
</tr>
<tr>
<td>Gombe</td>
<td>17%</td>
<td>4%</td>
</tr>
</tbody>
</table>

On the other hand, the figure below demonstrates that married women are more likely to own livestock overall. Whether this has a direct relationship with the need for male engagement with the market is not immediately clear.

Figure 43: Access to livestock – married vs. unmarried women
Differences between bank account ownership and membership of a savings group are less pronounced, whilst access to credit shows more unmarried women overall doing so.

Figure 44: Married vs. unmarried comparison across selected variables

Age and agency

Age can be a challenging variable to work with due to verification challenges. Put simply, a person’s exact age is not always known, thus making reliability of the data problematic. However, to mitigate against this as much as possible, women’s age responses have been grouped into some broader categories: those under 21 years; 21 – 30 years; 31 – 45 years; 46 – 55 years; and then 56 and above. The majority of respondents for this study fell within the 21-30 years and 31-45 years brackets with 39 per cent and 37 per cent of respondents respectively. Under 21’s and those over 55 were the lowest represented, at 6 per cent and 7 per cent each respectively. Women between 46 and 55 were 11 per cent of the sample.

In terms of marital status, all the women under 21 were married. The largest percentage of widows were found in the latter two age groups, although our two dominant groupings of women spanning the ages of 21 – 45 years also had notable percentages of widows within.

Figure 45: Marital status by age group

Community level variances of age within the sample showed that Billiri had a higher number of older women overall than other communities (majority were over 30 years), whilst Bajoga had a higher number of younger women (majority were under 30 years).

Aggregate analysis across all women respondents of livestock ownership shows that women under the age of 21 are far less likely to own any livestock compared to other age cohorts. Within this area, older women are more likely to own assets than the youngest group. Those under 21 are less likely to own at all, despite all being married. This indicates that time and the gradual accumulation of this liquid asset wealth through management and payment through offspring plays a significant role.
Similarly we see in the figure below that among women who have accessed formal finance, none were under 21 years of age. Across the other age groups some interesting variances occur within the data in terms of how loans were accessed. Women in the two majority age group categories of 21-30 and 31 – 45 are twice as likely to access loans individually, whilst among women between 45 – 75 we see a complete reversal of this in favour of group engagement. Women over 56 are far more likely to access loans individually. This could be down to increased levels of collateral. With widowhood more dominant within this age group, access to assets could be at this finding.

The figure below on group membership is further indication that increases in age can provide greater agency. Whilst none of the women who were under 21 were part of a group, the vast majority of women actively participating were those aged 46 and upward.

Similarly direct access to market decreases among women in the lowest age cohort, with women less likely to access overall. There is a jump in accessibility once women are over the age of 21, and this then
averages out for women as they move into their 30’s 40’s and 50’s. As the majority of women within the under 21 age group are indeed married, this indicates a higher level of barriers in the early years of marriage compared to those who have been married for longer.44

Figure 49: Women’s market access by age group

These trends around adolescent’s decreased agency across the variable could be both a result of their immediate move into motherhood soon after marriage due to expectations around fertility (thus affording them less time and mobility) combined with less overall autonomy and power within the marital home due to socio-cultural expectations of their age compared to their husbands. With on average husbands being twelve years older than their wives, such a hypothesis holds some possibility. As women grow older within their marriages (and in so doing possibly accumulating increased voice and assets) their agency has the opportunity to be better negotiated. However, analysis of the age differentials within our community sample at this stage cannot conclusively point towards that. For example, whilst the higher number of older women in Billiri community might indicate some correlation with the greater levels of autonomy found across several areas of power within the study, this does not automatically translate comparatively; Dadin Kowa had a higher number of older women than Dubja, and the comparative analysis between those two communities based on our sample have shown that women in Dubja have greater levels of autonomy in key areas such as farming practices, access to market, and income control. Age is therefore only one of several intersectional factor impacting women’s contextual realities.

Implications for market systems approaches

The trends seen here where women’s agency is concerned present two sets of implications: Firstly, women’s marital status could have a significant impact on women’s economic agency and as such this will have an impact on the way women engage with programme interventions. In the North East context where increased numbers of widows and abandoned women are likely to be part of the programme’s target participants, an opportunity to develop interventions where women are more accessible in terms of visibility and asset ready could be capitalised on. An opportunity to address social norms through women who are no longer within the boundaries of them due to marriage should be explored in the most sensitive way possible.

However, it is important to note that those women will also likely be the most economically vulnerable, while stigma around their single status and inevitable contravention of social norms such as through accessing markets more directly or increased farm labour, (even if through necessity rather than protest) cannot be overlooked. Marriage is still considered an institution that presents greater financial security overall when it comes to maintaining the household – the absence of a marital partnership cannot therefore assumed to only be beneficial from the perspective of greater autonomy where women with dependents are concerned. Finding the balance between harnessing the strengths of their autonomy and

---

44 It is likely that childbirth along with minimal support from the presence of older children in the home in the first years of marriage may have a role to play in this.
increased agency without dismissing the wider harsher realities of being a single head of household in slow changing conservative contexts is necessary.

In terms of age, the data indicates that adolescent girls face greater challenges around power than women who have moved fully into their twenties. Reach could be a challenge based on the roles they play in early marriage, whilst lack of experience and wealth accumulation could also mean that interventions are less likely to be viable for this age group. However, addressing gendered constraints and barriers is a critical move towards embedding more transformative empowerment among women, delivering on greater freedoms later in life than that being currently experienced by older cohorts. Programmes will therefore need to decide the extent to which they will create interventions that are targeted at younger women, understanding that addressing some of the more pervasive gendered norms (as they cut across age and marital status) within that group will be a prerequisite to success.

1.9 Women's household and care responsibilities in relation to economic advancement

Women’s household responsibilities and unpaid care burdens play a significant role in challenging their economic empowerment and economic justice goals. For the most part, these responsibilities entrench gendered social norms such as women’s marginalisation from the public sphere and preoccupation in the reproductive one. Gendered economic roles are also subsequently sustained, such as in the case of firewood collection and the relationship with household cooking. The intrinsic relationship looks places the burden of household energy making decisions and task on women, whilst the distinct roles played by men and women can exacerbate women’s economic constraints as natural energy resources become depleted.45

The data from this research supports that, although the findings also present interesting nuances in terms of perceptions around women’s workloads in comparison to men within married households. Women’s average working hours as detailed in the figure below clearly indicate that women spend more hours on doing household chores and care work than they do on working from home for income or any other areas of their economic productivity. Given the data we have already witnessed in the earlier section on women’s dependency on child and adolescent labour in order to deliver on their economic activities, the lower number of hours in those economic areas cannot be taken as evidence of less actual engagement overall, but instead as a means in which women are able to manage their economic and household chore and care burdens: this delegation is critical to their efficiency.

Figure 50: Average married women’s working hours

When we look at hours spent by men however, this comparison is stark:

Men’s primary hours of the day are spent on their own farms, whilst work across other areas of economic productivity add to this overwhelming majority. In contrast, the time spent on household chores and unpaid care work is about three times less than that spent by women.

Qualitative responses from community respondents broadly confirmed these findings, although nuances around perceptions of women’s household and care burdens were illuminating. Most women respondents in the focus groups were keen to indicate that for the most part their household and care responsibilities did not impact on their economic and income earning responsibilities, although it was acknowledged that in comparison to men they did significantly more. This indicates a perception regarding differing levels of economic expectation, which in turn correlates with some of the earlier data surround expectations of men’s greater financial responsibility in the home, regardless of what the actual expenditure realities might be. Many men were also keen to indicate that they were helpful to their wives around the home and were willing to take on such household and care responsibilities in order to help.

**Implications market systems approaches**

Any programme attempting to engage with women’s economic empowerment and justice in a meaningful way must take into account the issue of women’s household chores and care work. As far as deep-rooted gender inequalities go, these are among some of the most pervasive even in contexts where higher degrees of women’s social and economic autonomy have been witnessed. Understanding how this gender imbalance skewers its ability to reach women more broadly is critical. Whilst socio cultural norms such as seclusion continue to be widely accepted in the north of Nigeria, this far more universal challenge that keep women at home and away from their full economic engagement is just one issue, and having their labour and time continually exploited is another. Programmes should look at ways to design programming that can address this imbalance.

If using a market approach to address women’s home-based labour, a holistic lens must be applied. For example, labour saving technologies that decrease time spent on household activities will not necessarily address the expected social norm of women’s home-based labour (whether income generating or purely reproductive) on its own. If the norm itself persists, a woman’s labour may not be decreased, but simply shifted to a different responsibility. Addressing the underlying gender inequality that had created this imbalance is also therefore essential for more transformative outcomes.

Whilst there is no direct clash between the perceptions women and men have of women’s labour (as not being a major issue for their income generating activities) and the qualitative findings, the disconnect between them does warrant some consideration also: For example, if a market approach to addressing women’s household chores is proposed, such as through labour saving technologies, the consumer appetite for such solutions may not match the reality of the need. Essentially, it may not be understood as a need in the first place, requiring significant levels of market sensitisation first.
Post conflict realities: Navigating between the market and context limitations

As noted in the context review, the economy of the northeast has been severely disrupted. Agriculture, fishing, and cattle herding have more or less ground to a halt in many parts of the region and particularly so in the most affected parts of northern Yobe and Borno. For at least 2 years, many farmers have been unable to plant crops. The border crossings have been closed, cutting off trade with neighbouring nations. “There is a total absence of resources—people have not been able to produce food, and they have become totally dependent on the state and humanitarian aid agencies”. These factors have led to high prices of food on the market (where 70% of families source food), and to food insecurity and famine-like conditions, particularly in the least accessible areas. As of March 2017, 5.1 million were estimated to be severely food insecure in Borno, Adamawa and Yobe states. The conflict has affected most, if not all, people who live in the area; with Adamawa, Borno and Yobe being the three most affected states.

The fluidity of the “post-conflict” status

All the communities visited for this study were considered “post conflict”, with a decrease or complete cessation in violence for at least a year. However, within this broad classification the variances between community realities are notable. For example, Gombe’s believed to be less impacted by the insurgency than Borno, but the three Gombe communities within this study showed their own major variations. Bajoga for example in the north of the State was far more fragile in terms of post-conflict stability than Billiri in the south – a reality that was easily visible as part of the research experience.

Similarly, any assumptions around southern Borno being more affected than Yobe should also be reviewed: the most volatile community visited out of the seven chosen in this study was Savannah, where despite a cessation of violence, there remains identifiable emotional instability at the community level, and significant impact on trust. Apart from continued abandonment of homes by host members who have become refugees elsewhere, those who remain exhibited greater levels of fear towards the return of violence in their communities as opposed to anywhere else in the study:

“Here in our mosque we don’t allow visitors to pray there. Even yesterday I went to pray in one place, and they were just looking at me....”

“We don’t shake to greet anyone. We just say ‘Salama’alaikum’. If there’s a question, we’ll ask and move ahead. If we don’t know you, we will not allow you to stay in our midst...”

(Male focus group respondents, Savannah, Yobe)

This continued question mark over stability was underpinned by the fact that no humanitarian aid presence was encountered in Savannah by the research team at the time as part of this study. There is also a question mark as to whether aid has reached Pompa community specifically (outside of the IDP camp), also in Yobe State.

IDP presence was found in all communities however, although accessing IDPs in camps was not a feasible option for this research. For the most part IDPs outside of camps are considered “integrated” within host communities; in practice this means that they will reside either in rented accommodation or in some cases living rent-free in abandoned homes or even on the charity of host members. Many IDPs encountered in the focus groups fitting this profile have some kind of prior link to the host community; IDP wives and widows for example being originally indigenes of the community prior to marriages that relocated them to other LGAs and even States. Even in those cases however, the stark differences in economic marginalisation as a result of IDP status – punctuated in the complete loss of fixed and movable assets like

---

47 Nigeria’s North East Situation Report – OCHA 15 March 2017
land and livestock – means that they firmly remain among the most vulnerable in the community. Both men and women IDPs – previously farmers on their own land, rearing of livestock, and more stable entrepreneurs (even within survivalist businesses) are now having to earn an income without the same level of access to the resources as their host counterparts.

“[Before the conflict] life was great - we were living peacefully with friends and family, with our farmlands and animals. I was into animal husbandry (sheep, pigs, chickens and cows) and also we have three big farmlands with my husband and children...at the moment, we are trading and farming...Because we are renting a small apartment with different tenants, now I cannot continue with my animal husbandry, even the trading I am doing is tough because we are not living in our personal house. (Woman IDP respondent)

**Humanitarian presence: Harnessing opportunities; overcoming distortions**

Stakeholder presence across the communities varied depending on the stakeholder classification; humanitarian presence was more easily identified than private sector presence, although in the absence of more traditional market systems private sector partners, market associations were interviewed instead as a means of understanding some of the underlying challenges facing recovery in the communities.

Humanitarian presence was found across almost all target communities within this study, with the exception of Savannah in Potiskum LGA, Yobe State. Findings from that community indicated a complete absence of donor engagement with those interviewed both in the FGDs and in the quantitative questionnaire. All other communities had donor presence, with Mercy Corps, International Committee of the Red Cross (ICRC) and FADAMA III among the most common.

Donor programming has had a strong prioritisation on IDP members throughout, with widowed women also included in some cases. Humanitarian support has focused heavily on relief in the most acutely impacted areas (such as in southern Borno), whilst in others on-going programming around livelihoods have continued, with some relief also being included for IDPs (e.g., Dadin Kowa and Bajoga in Gombe).

As communities slowly stabilise towards economic recovery, donor appetite for more sustainable market driven approaches at the community level has been confirmed through multiple interviews with organisational representatives, although the nature of such approaches remains something that has yet to be fully understood.

However, the combined impact of humanitarian presence, recent cessation of hostility, and to an certain extent the donor prioritisation of IDPs, all present an interesting space between opportunity and distortion that market systems programmes will need to navigate.

One the one hand, the opportunities that donor disbursements present for a “blended” market systems approach in these contexts are promising, particularly where the direct provision of assets, inputs, and cash for much needed injections to women’s businesses may be limited. Support in the form of private sector facilitation at the intervention level following targeted humanitarian direct support can help address the pressing issue of low purchasing power.

On the other, the viability of even a blended approach must be weighed carefully depending on the severity of post conflict challenges at the community level. In a community like Billiri for example where the conflict has been markedly less than others in Gombe, the introduction of market systems approaches that expect community members to transition from direct aid to market support will likely be easier: the need overall is less pronounced, while the donor distortion (in terms of expectation) is also lower. Bajoga community on the other, where aid disbursements have been common, may prove a more challenging context.

The qualitative data also clearly indicates that tensions around donor targeting of IDPs exist at the community level. This is punctuated by the fact that despite the greater economic marginalisation of IDPs, the conflict impacts felt throughout the communities have left both hosts and IDPs struggling for food and
other resources. Market closures, abandoned farming due to insecurity (leading to less arable land), burnt farms and crop stores, stolen assets, and price hikes have left both groups facing significant challenges as a result of the conflict. As such, any distinction between community members and IDPs when looking at the wider context of economic recovery as opposed to humanitarian assistance can be an exceptionally thin one; as one humanitarian organisation interviewee put it: “it’s a thin line between who we are calling poor and better off – an imaginary line”.

Where women are concerned – even beyond single female-headed households – differences in marginalisation can be negligible as they all start with a low asset and low disposal income base. As noted earlier, the most critical aspects of differentials between women in these contexts is on the one hand the complete absence of assets on the part of IDP women, and the challenge of increased economic vulnerability of women heading-up households alone (whether IDP or host).

Private sector: building on existing partnerships and linkages

Private sector presence was hard to immediately pin-down as part of the research due to problems in identifying new potential partners within those environments. The significant economic impact of the insurgency in the North East has led to a clear lack of private sector actors visible and engaged on the ground at the community level. Working outside of immediate and primary private sector partnerships in the conflict affected North East will therefore be a new way of working for the programme. However, existing private sector linkages should also form an initial basis for engagement with communities, especially where links have remained resilient/are in recovery, or re-entry / new entry is planned.

Both men and women in some communities were familiar with fertiliser types such as urea and NPK. Several communities in the study – Billiri, Dubja, Kwaya and to a certain extent Dadin Kowa – showed high levels of women’s knowledge and some access to these agricultural inputs. In Billiri in particular, women were a key customer-base for existing private sector Rural Promoter contacts. There, RPs indicated that women make-up to 70 per cent of the customer base for fertilisers, often coming to buy directly themselves. The primary challenge identified by both women and men is the cost of fertiliser, with prices having doubled according to both groups at the community level. Women now reliant on commercial fertiliser were particularly impacted; they more likely to need smaller and cheaper products and/or rely on local composting as an alternative, which no longer provides the same organic benefits immediately.

Several finance institutions were also mentioned by respondents, although interviews could not be secured as part of the field data collection due to time constraints. These included Bank of Agriculture, DEC, and Zenith Bank. The Bank of Agriculture was referred to in relation to loans that had been applied-for by men who had been directly approached. Fewer women overall had previously accessed loans, often as a result of fear of credit obligations. Most women indicated that they had not been approached by finance institutions overall.

However, prominent private sector companies in key sectors related to the findings of this study are looking at renewing or expanding their presence within the region. Within the poultry sector, ACI and NVRI are both planning North East expansion, both of which could have entry points in each of the communities within this study. Livestock companies such as Animal Care and Hybrid feeds either already have existing dealership in the target North East States in this study, or are willing to have expansion discussions into the region.

Implications for market systems approaches


51 As part of this study a mapping of Propcom’s existing partnerships was conducted in order to ascertain where the strongest possibilities for North East collaborations might lay (the complete mapping can be found in the following section under Stakeholder Mapping). From these it is clear that several of Propcom’s most successful partnerships have the potential to engage with several of the communities identified within this research.
Although in most communities the conflict status appears to have been determined as at least one year of stability, considerations around market system programming ability to engage within each of these contexts is needed. The on-going presence of humanitarian aid flows to IDPs within communities has created a challenging landscape for non-direct intervention programming to occur within. Given that direct conflict impacts have only recently stabilised and markets only reopened within the last year, a market systems approach would need to be blended with direct interventions by humanitarian and development organisations/civil society that continue to support the more acute residual impacts of the crisis. Among women in particular, whose assets and income generating capacities remain so clearly survivalist and in need of direct engagement within a non-conflict impacted context, this challenge is compounded.

Some communities like Billiri in Gombe offer less fraught entry points. However, whilst stability in the area appears to be holding, there are several considerations for programmes where women are concerned. Fewer resources among IDP women means that the “low hanging fruit” approach for Billiri host women will need to ensure that IDP women are not inadvertently excluded from the expansion of key interventions like agro inputs and poultry rearing. The prevalence of IDP women’s presence in the community’s women’s groups for example still needs further clarification, and whether this would have any sustainability in the long term as families start to return. More broadly, despite a return to stability the impacts of economic volatility remains profound, and the issue of purchasing power among women overall remains pertinent, as it does for all the communities. Food security alone is one that has a direct correlation with women’s economic empowerment and wider recovery concerns, as a result of their household responsibilities in food production, along with the reality that much of their farm outputs go into household consumption. Recovery with a focus on women’s livelihoods will need to look at protecting and promoting food security as an integral part of women’s empowerment in agricultural production, small scale businesses and any other forms of production and income earning if food security is to sustainably recovered in the region.52

In Savannah, the context is more precarious. However, whilst donor presence on the one hand has been unable to deliver any donor distortion that could prove challenging for market facilitation in general, the very absence of relief may also mean that introducing market systems interventions where levels of purchasing power among community members is simply not appropriate. Where existing linkages (such as the fertiliser RPs) are present, re-stimulation of these could be looked at, although whether this can be tailored to have a greater impact on women given their low levels of empowerment within the farming sector is negligible. However, programmes need to also be cautious regarding the very tangible continued sense of instability within the community.

Accessing Biu LGA community for this research was a challenge for many of the reasons cited above regarding donor presence. The issue of donor and programme saturation therefore cannot be ignored or underestimated where possible entry into the community is concerned. Opportunities for partnerships with humanitarian organisations already present are needed, but how the programme facilitates these linkages across the population will be critical given some of the donor disillusionment and expectations that exist at present. Opportunities for more of a facilitation approach could be welcomed as a result, although once again the realities of finding viable participants even at a later date given the lack of cash within the economy must be considered ethically.

PART THREE: Considerations for Women’s Engagement by Market Systems Approaches

The following chapter presents considerations and opportunities for women’s engagement by market systems approaches. Consideration around the application of a market systems approach that aims to tackle meaningful women’s economic empowerment - particularly within the contexts encountered in these communities – will be discussed.

1. Markets, Gender Equality and WEE: Considerations for Ethical and Effective Engagement

1.1 Transforming women’s lives, gender targets, and gendered social norm change in market systems programming

As the findings of this research have demonstrated, women face constraints that manifest both as social norms and more specifically as gendered economic norms that limit not only their economic opportunities but also their capacities to engage with markets more broadly. In particular, women face socially embedded challenges in comparison to male counterparts that relate to resources, whether these are assets such as land and livestock, or access to more regular flows of cash. This inequality influences the returns that women are able to realise as a result of their productive capacities within the economy: For example, we have seen that although women contribute significantly to livestock management for example, gendered economic norms that frame the livestock marketplace and determine protocols in the sale of household ruminants in particular have left women disempowered when it comes to guaranteed financial realisation of those productive inputs. Similarly, even where women are not bound by rigid constraints such as seclusion that prevent their presence in the market – such as is the case with some of our respondents who trade crops both individually and in groups – male dominance of the trading space overall constrains their ability to realise any significant or transformative economic advancement.

1.1.1 Transformative women’s economic empowerment and justice: beyond gender targets

Gender targets that pertain to income increase in many market systems approaches have so far been framed primarily as numbers of women, whether we are looking at reach or income increase. But income increase is only one aspect of WEE, and should not be seen as an achievement of WEE on its own. If a programme is willing to deliver on WEE more meaningfully, it is imperative that it builds an understanding of addressing social norms and gendered economic norms in order to not only access women more systematically but also to genuinely impact their lives. This has implications for women’s economic agency not just as targeted participants in terms of numbers, but more importantly in terms of whether interventions are able to fully engage with a transformative women’s economic empowerment and justice approach that actually goes beyond income increase alone.

Ensuring women’s income control is an essential part of any programme that is using income increase as an indicator of WEE – without it WEE cannot claim to have been achieved. However, just as income increases on their own do not guarantee WEE, even the addition of income control does not inherently change the many systematic and structural inequalities that prevent women from achieving WEE in genuinely transformational and sustained manner. Controlled or not, the indicator does not address the more pervasive barriers that prevent women from being fully in control of their economic advancement, such as wider access to market information and space, additional services, legal frameworks, infrastructure, negotiating power, and other facilitators of economic engagement and agency.

As outlined in the introduction to this study, the fundamental principles surrounding WEE are not incompatible with the market systems approach. This has been supported by other discussions surrounding
this issue.\textsuperscript{53} The challenge with the singular measurement approach concentrated within numbers and income increase as a target is that it does not do justice to this compatibility. This reality presents a series of questions for both DFID and programmes: a) How well is \textit{WEE fully understood} and pursued as a goal within market system’s programming? b) How far are market systems approaches willing to go to address WEE holistically? And c) What would a full commitment to WEE mean for programme activities and the kind of interventions it will be able to design and (critically) to finance?

As a first step, all market system’s approaches need to define the market differentials for women and men using a comprehensive gender and power analysis at all levels of intervention. Understanding the constraints that women face – along with the complexities around their agency and power relationships – must be embedded systematically from the start of a programme. Taking a value chain approach towards interventions is one method of understanding and more systematically tackling gender norms; application of a WEE lens through initial gender and WEE/economic justice value chain assessments prior to programming should be an automatic prerequisite. Any new intervention must therefore include a complete gender and empowerment analysis within individual value chains, and also across several value chains that are important in specific geographic areas.

Understanding the gendered economic relationships within each value chain and where women are placed will provide not only a clearer view of their barriers and constraints, but will illuminate possible market solutions more quickly. How to strengthen a value chain with WEE as a goal becomes easier. Through this, the aspect of “power” that remains critical to any attempt to deliver on women’s economic empowerment for more transformative and sustainable outcomes – e.g. access to and control over resources, women’s decision-making authority, women’s engagement with groups to strengthen collective action on women’s economic engagement – can be more systematically addressed. Understanding women’s roles within a value chain also allows for the setting of more appropriate targets that respond realistically to how women are placed within it.\textsuperscript{54}

\textbf{1.1.2 Market systems programming, holistic intervention approaches, and gender norms}

The challenge of market systems programming has traditionally been constrained by the positioning that direct interventions beyond facilitation of the market linkage are not permitted or should be kept at a minimum; support for market actors as opposed to supporting directing interventions and possibly causing harmful distortions of the market.\textsuperscript{55} Facilitation of the market linkage has been defined largely by investment in private sector partnerships that unlock blockages faced by the poor to access goods and services. Blockages and constraints that fall outside of orthodox understanding of the market (such as gendered social and economic norms) are therefore sometimes considered outside of the remit of the intervention possibilities, and viewed as direct activities that do not fit the framework. However, the impact of gendered constraints cannot be underestimated: both inside and outside of the value chain women can be experiences different levels of violence (VAWG) either in the market or in the home and this can be severely limiting women’s abilities to engage in markets.

This tension has arguably been one of the biggest barriers that market systems programmes have faced in attempting on the one hand to reach and impact women, and on the other to remain within the parameters of “purist” (arguably dogmatic) M4P approaches that refuse to engage in gender norm change. For example, working through women’s groups to build capacity and negotiating skills – when executed within a holistic WEE design such as Propcom Mai-Karfi’s rice par-boiling intervention that delivered layered levels of direct capacity building to women – can be highly effective in addressing


\textsuperscript{55} Ockenden, A (2011) Opposing the Motion “The M4P approach has limited utility in post-conflict environments” M4P Hub Debate Discussion Paper
targeted and pervasive gendered barriers women face in negotiating within the market whilst also addressing their pragmatic challenges of rice yield and rice quality. These gendered barriers included lack of confidence when dealing with middle men, lack of knowledge around pricing and fluctuations, financial literacy in managing their businesses, collectively organising to support one another at the market end of their businesses. **By addressing multiple layers of women’s economic empowerment (which included – quite critically – addressing the issue of their power within the market), the likelihood of a more sustained economic advancement that goes beyond the lifetime of a programme is higher.** But the investment within such an intervention is intensive, and the target of the funds – to non private sector actors – can be seen as a contravention of the market systems approach. However, whilst the comparative numbers can be small overall due to the multifaceted nature of the intervention, the genuine WEE outcomes are likely to be greater and more sustainable.

Alternatively, women’s groups can be targeted simply as entry points for the provision of goods and services that women desperately need in order to compete in the market. Such groups - once vetted for effectiveness and efficiency of engagement – have often already attempted to challenge some negative gendered norms that hamper women on their own, often focusing on the premise of strength in numbers (financial pooling, stronger market presence) as a means of mitigating against women’s marginalisation as individual and disempowered units. **However, without further investment into the groups themselves (educational capacity building, negotiation skills, BDS, and confidence building to address the social norms they themselves find most crippling as women), they will still struggle to economically engage in a manner that delivers more transformative WEE and economic justice outcomes over time.**

Deciding these parameters and balance of investment in activities outside of market facilitation is therefore key. This should be viewed as an investment approach in terms of the social and economic impact, rather than resting primarily on the assumption that the market will provide. Sometimes there is a need for investment in times of market failure and facilitation is not enough. Also investment can provide a demonstration to the market that can then be taken up by private sector later down the line. **Fully understanding** the expectations of WEE across the programme is the first step to making this investment (as opposed to simply utilising the acronym as a proxy for reaching women or increasing incomes).

**1.2 Purchasing power and gender inequality within market systems interventions**

At its core, market systems programming is about the facilitation of a sustained increase in the demand and supply of goods and services. This ultimately relies on the buying and selling of goods and services. A fundamental truth of the approach that should neither be ignored nor finessed into a less blunt interpretation, ensuring affordability for the poorest should therefore always be at the crux of the market systems approach. However, **whether the market linkage is an agricultural input or mechanised service to produce greater farm yield, a poultry vaccine, or a financial product such as micro-credit, the reality remains that participants are still expected to have a degree of purchasing power, either immediately and upfront (e.g. to buy a bag of fertiliser) or over time based on returns of investment (e.g. credit loan repayments with interest).** And with private sector stimulation at the heart of a successful market systems programme approach, the term “market linkage” is therefore often a direct correlation with expenditure on the part of a (poor) man or woman reached by the private sector. This is one of the reasons why market distortions – such as government agricultural subsidies – are considered problematic within the market systems approach, despite their premise (if not their actual successful implementation) being to support farmers towards greater productivity and competitiveness. This reality is also one of the reasons why arguments have been made that M4P and market systems approaches struggle to work effectively with the poorest, and indeed, definitions of poverty – whether static or dynamic – are often fuzzy, and often omit critical detailed aspects of exclusion and marginalisation based on intersectional identities such as gender,

---

race, ethnicity, or social class. Such exclusion and marginalisation are what women face – especially the poorest – due to inherent gender inequality within society.

### 1.2.1 Women and purchasing power

Women’s lower resource levels such as land and moveable assets, along with their less-ready access to cash have been noted in the earlier section above. In particular, women’s inability to engage on a fair footing with men through economic engagement in the proactive making of money (sale and negotiation) within the market (either with or without indirect access) is a major limitation framed by long-held social norms, as this study has shown. But even where women are engaging in the market as buyers, their lesser economic strength means that they are less likely to be able to access products at the same capacity as their male counterparts; this was evidenced for example among women who were more likely to purchase liquid fertiliser in some communities due to its lower cost than the more expensive composting products.

This stark reality places market systems approaches – particularly those that are attempting to reach the poorest – in a critical predicament. **Understanding women’s constraints to accessing the market are indeed needed, but just as critical is understanding the realities of women’s purchasing power within a programming approach that is attempting to facilitate just that, and not just in terms of how to refine or facilitate a product so that it is more affordable to women’s economic limitations.** What is also needed is an understanding of the potential gendered consequences of poor women’s heightened engagement as consumers of products over time. **Perhaps the area in which women’s greatest economic vulnerability is evidenced is in their engagement with horizontal, survivalist petty trading enterprises; the financial outlay women put down for this – whether in the use of farmed produce or the bulk buying of goods – can offer minimal to no returns in sluggish or glutted markets.** Although these are activities that they are dependent on for regular, independent access to cash, they currently yield little growth potential and also carry multiple economic risks.

Just as women are more likely to feel the impacts of shocks to the market through their greater economic vulnerability (their petty trading enterprises are an example of this), and so that same vulnerability means that non-holistic market approaches that do not cover all aspects of women’s agency and lack of power within economic relationships run the risk of potentially exacerbating that vulnerability. For example, failed purchases that produce no or minimal benefits overall will have more pervasive negative consequences over time on women, and in some cases these are consequences that may not immediately be captured by the lifetime of a project cycle. **So whilst a periodic income increase could easily be captured before project end, the lack of sustainability – such as women’s continued lack of resilience to a new financial crisis due to their lower overall resource levels and inequality in market relationships – will be missed.** This underpins once again why income increase alone – even when controlled by financially autonomous women – is not enough to claim WEE as an outcome.

The introduction of new products into women’s livelihoods and income generating activities can also make them more reliant on the need to sustain their purchase of such products over time. **Reliance on market products can be a double-edged sword, on the one hand providing an innovation that creates more wealth, whilst on the other potentially creating a dependency that could increase economic fragility.** The use of commercial fertilisers to women with small plots and limited ability to lease or purchase more land is a case in point. As synthetic fertilizers in place of animal or “green” manure become more common, the issue of cover crops ploughed into the soil that are known to eventually deplete soils of organic matter, making them lose their ability to hold water and more subject to erosion over time will leave women unable to revert to organic farming in the face of new market fluctuations that can render inputs unaffordable during periods of economic downturn. Their continued lack of financial resilience when broader WEE has not been attempted will have more adverse affects on women than men. Given the role that women’s crop outputs play in both household nutrition and maintaining higher bio-diversity of

---

localised crops, these are consequences that go beyond the economic empowerment of just one woman overall.

As such, being fully aware of the limitations and challenges women face as consumers is intrinsic to any programme that is attempting to engage with women’s income increase – whether within a broader WEE framework or not. Understanding their constraints is therefore critical not only for ensuring that women are successfully reached by affordable products and services, but also that the programming adheres to the tenets of “do no harm”. Evidence from an Agricultural Inputs Rural Promoter within this research indicated that women are far more cautious overall as buyers, although when they do engage, their consistent custom and purchasing / credit reliability is greater. Research has also shown that women are seen as better credit risks in some contexts.58

However, with many women also utilising microfinance as social protection to subsist rather than a business investment due to pervasive poverty, when women do default on loan repayments, the consequences are likely to be far greater.59 This indicates that even when access to finance is being promoted within a programme, recognition that financial products are just that – products – is critical, and critical considerations around women’s purchasing power and do no harm should be paramount. The opportunity for market engagement by women and a harnessing of their economic agency should therefore not be pursued without a supporting duty of care framework that will aim to mitigate against the impacts of not only context specific realities but also market failures and the correspondent shock that women in particular may experience as a result due to their initial greater financial marginalisation.

1.2.2 Purchasing power in a post-conflict context

Unsurprisingly, when the additional layer of post-conflict financial instability is added to the equation of gender inequality and increased economic vulnerability as it relates to women’s purchasing power, this narrative in the context of the conflict affected North East is particularly pertinent. This study – among others – has confirmed the continued economic instability in the region despite a general cessation or decreasing of the insurgency. The absence of cash flow within the economy and the reliance on credit has made both men and women particularly vulnerable, but with women’s greater economic insecurity further heightened within what are proven gender unequal contexts. The implications of this for engagement in those communities need to be seriously considered so that efforts do not lead to a “disconnect between programme logic and contextual reality”.60 Whilst post-conflict markets may become depressed or dysfunctional, they do not completely disappear, and as such women’s vulnerabilities can just as easily be exacerbated as redressed through ill-considered intervention design.

The severity of the economic situation from between and within States, LGAs and communities cannot be overemphasised: a one-size-fits-all approach would be extremely inappropriate. The variances in this research have noted that for example communities like Savannah or Pompamari in Yobe – where the conflict impacts appear to be far more deeply felt – cannot be compared to Billiri in Gombe, where the impacts were less direct or sustained, or even Dubja in Borno, where donor presence is abundant. Responding to women’s differing levels of marginalisation within varied community contexts will be needed. This also has implications for scaling interventions, where again, a one-size-fits all approach would be irresponsible.

1.3 Adopting a “blended” approach through humanitarian and other development stakeholders: The implications for impact, reach and scale in post-conflict

The North East zone was never uniform or homogenous as a region (as are none of Nigeria’s geo-political zones). However, the Boko Haram insurgency has further diversified what was already a heterogeneous region; where programming is concerned the presence of humanitarian organisations and considerations in a State like Borno have created a different environment for engagement in a State like Bauchi, Taraba and parts of Gombe where humanitarian presence is either less prevalent or carries quite different characteristics. As a result, any market system’s approach across the North East as a whole cannot be uniform. Modes of intervention across DFID’s different tier States will require different means of and approaches to engagement.

1.3.1 Increased reach in conflict recovering States

While humanitarian presence has its own challenges for a market systems approach – such as market distortions due to aid disbursements – there are also clear opportunities within this, (as outlined in the section on Opportunities later). Indeed, the presence of humanitarian actors can provide market programmes with a base not only for accessing participants, many of whom are women, but also through initial aid disbursements that reach those with minimal assets and purchasing. This can be a much-needed trigger in stimulating initial market engagement among those with no assets or cash flow. The key issue however is not the presence of humanitarian actors per se, but the fragile reality that of the contexts still being worked in. How to effectively ensure a transition from aid dependency to market recovery without falling into the trap of only addressing economic problems (as is often the focus of M4P) and neglecting the important cultural and political context of the location will be critical. Ensuring this however requires even more specificity on the ground that takes social difference and the impact of social norms into account. This has implications for scale.

Reaching women through humanitarian programmes that have firmly placed women at the heart of their projects will provide market programmes with an opportunity to reach some of the most marginalised. However, programmes must also be aware of the importance of going beyond the IDP beneficiary focus that has dominated much of the aid provision in the first year of post-conflict stability, and of also understanding the importance of really defining who the programme is trying to reach, and the specific needs they have. As the findings of this research indicate, recovery interventions are going to be dependent on a whole community approach that captures more host community members than humanitarian aid has been able to so far. Non-IDP women may not be as easy to reach for a variety of reasons, especially those that are not widowed or abandoned and therefore not as easily identifiable as Heads of Household in their own right and therefore in direct contact with the organisations. It would be premature however to automatically assume that as such, their needs and barriers are less complex. Finding that balance between addressing women’s needs that are pervasive regardless of the conflict (i.e. gendered barriers that pre-date the conflict disruptions), and their new challenges as a result of the conflict will require a broad but well-assessed capture. This is also important for reducing the risk of increasing any negative feelings between IDP and non-IDP communities.

1.3.2 Going to scale

For successful scale-up, strategic considerations for scale should be developed at the earliest stages of intervention design. However, scaling-up women-targeted interventions that focus on WEE specifically remains a challenge. These have proven varied: replicating contexts where women are more easily accessible, finding women’s groups that meet the same levels of capacity as those an intervention was piloted-in; all of these variables impact the success of scale.

---

61 Maguire, S (2011) Supporting the Motion “The M4P approach has limited utility in post-conflict environments” M4P Hub Debate Discussion Paper
Scaling interventions must come with rigorous consideration for contextual factors at play within a pilot: the specificities of success found in one community of women may not automatically be present in another. With a graduated or blended approach in conflict recovery communities a level of further caution is advised where rapid scaling of piloted interventions are concerned. Not only are the humanitarian contexts often unique, it is likely that the challenges in market adoption are more entrenched due to the already low base of economic viability that community members are facing. Where women are concerned, the challenges of this low base are exacerbated. This caution partially relates to the previous section on women’s purchasing power overall and in these economic recovery contexts.

Ultimately, scale and replication – in pursuit of targets for their own sake – should be secondary to ensuring that the majority of conditions around which a successful pilot has been developed can be identified elsewhere. Such conditions are particularly pertinent where women are concerned due to the multiple barriers being faced. The importance of women-to-women communication in enabling scale-up (cross community and intra community learning) is also highlighted here, rather than reliance on just an external supplier copying and dropping into new communities. This will minimise failed moves to scale from one group of women to several others. Such a caution is a universal consideration across all of market systems programming, but in the context of the NE conflict recovery focus in particular – where women’s lives are more precarious – this caution is duly re-emphasised.

1.4 Indirect market linkages for women: Exploring a supplementary approach to data capture

Women indirectly benefitting from market linkages have been another consistent challenge of market systems programming. Whether “hidden” or “invisible” as a result of pervasive negative gender norms that constrain their mobility (and therefore the extent of their productive capacities) in parts of northern Nigeria, or as a result of gendered relationships with certain markets, women’s economic productivity and returns continues to challenge quantification.

Behind the accessibility of open engagement and greater access to markets that men benefit from more organically due to the gendered structures in both the reproductive and public spheres, women are earning in cash or in kind as farmers, post-harvest workers, and processors/artisans. Broadly, farm activities – whether on-farm or off-farm post-harvest – can lead to proceeds as investment for women’s other businesses in the home. The data strongly indicated that although women’s farming incomes deliver periodically, their other business were more instrumental in terms of their economic self-sufficiency and survival overall throughout the year. Some of these activities – like the sale of processed foods – derive from their off-farm activities. For women without significant farming incomes, these businesses are even more important. This presents two key considerations in terms of programming and results measurement:

Firstly, market systems programming will need to look not just at the direct market linkage relating to the primary beneficiary. In general poor men and women both tend to have risk mitigation strategies in terms of income, but probably women are the ones that provide more diversification overall given the horizontal nature of their enterprises. Interventions need to cut across markets, products, industries, and also consider new areas of potential for women to diversify their business in ways that offer fairer and less vulnerable returns.

Following through from this, where indirect earnings by women are occurring further down the value chain within existing interventions, the question needs to be asked: how can these be captured even if they are not the primary consumer of the market linkage?62 Going outside of the parameters of direct participants – even as a sample cohort study to demonstrate the potential of indirect reach – should be considered. Although the gains a programme will make as a result of such measurement in terms of

---

62 Examples of “primary consumer”: the farmer who buys the fertilizer for the land, the livestock owner who purchases vaccines or feed for their animal.
beneficiary numbers going up may be negligible, the rationale for this is strong: it will provide market systems programmes with critical knowledge surrounding the dynamics of women's indirect earnings as a result of successful market facilitation. Such an approach would provide valuable information on the entry points for engaging with these less visible household economies whilst providing a test case for capturing additional participants. A series of well-developed WEE indicators that ultimately go beyond income increase will also be better tested within such an approach.
PART FOUR: Recommendations

1 Opportunities and Recommendations at the Intervention Level

The findings of this study have underpinned the importance of adopting a “blended” market approach when attempting to engage with WEE. Implications throughout the study show that where genuine WEE is concerned, holistic interventions that call on more direct investments for women’s economic agency and power are required.

Recommendations at this level are categorised into the following areas: 1) Women and farming; 2) Women and home-based income generation; 3) Women and livestock; 4) Women’s labour reduction strategies; 5) Women’s financial inclusion and access to information; and 6) Cross-cutting approaches to address women’s gendered barriers.

1.1 Women and farming: going beyond current parameters on engagement

1.1.1 A targeted gender and WEE approach towards inputs and extension services – piloting in several communities

Recommendation

A targeted gender WEE approach towards inputs and extension services to be piloted in three communities across Gombe and Borno with women farmers in need of livelihood recovery. This will involve addressing prevailing constraints to the inputs market, channelling market linkages through identified women’s collective frameworks, and developing an organic agro inputs partnership strategy to address women’s specific vulnerabilities in terms of soil fertility and land erosion.

The findings of this research have confirmed that despite slow recovery in farming practice at the community level, the fragility of the economic environment in these communities continues to hamper the full engagement of agricultural partners and the return of regular of inputs and services into communities. Agricultural input supplier networks are not fully operational due to transport and road issues and other systemic weaknesses, whilst extension services are nearly non-existent and land access.

Market systems work in agricultural and mechanised inputs in the North West and North Central through programmes such as Propcom Mai-Karfi has already yielded some of the strongest results where the programme’s targets are concerned. In terms of agricultural inputs, some of the highest numbers of women participants have also been garnered there. However, the data from this study indicates that women in communities such as Billiri, Dubja and Kwaya (where women have already been exposed to and are using commercial inputs markets) still need a more integrated gender lens.

Addressing women’s access constraints

In all three of the community case studies women clearly exhibited a high level of knowledge where input products are concerned. Interviews with Rural Promoters in Billiri confirmed that women are more numerous than men overall at demos, and that they do buy products, even if not at the same levels due greater financial constraints. There was also some indication that women are the ones often responsible for cultivating the household land, even when owned by men in the family.

Women respondents identified their primary constraints at accessing inputs such as commercial fertiliser – despite their presence at demos – as a combination of both relevance and access issues comparative to men. Smaller plot sizes continue to make the decision around expenditure a critical one, whilst the pricing of inputs came through as a critical issue, with many women unable to meet the inflated prices of many of fertiliser brands they have become familiar with and that their lands are now largely dependent.

63 USAID/Mercy Corps et al. (2017) Northeast Nigeria Joint Livelihood and Market Recovery Assessment
on to ensure continued fertility. Similarly, mechanised inputs remain out of their reach due to having less capital overall. However, despite these challenges the findings from these three communities indicate that women’s presence, productivity and empowerment opportunities from farming should not be sidelined because men are easier to capture as a market.

Knowing that these communities – and potentially others similar to them within the same or nearby LGAs – have higher than expected numbers of women autonomously farming in the north, programmes should look at developing a targeted women’s agricultural livelihoods model that can be piloted across these three communities or others with similar characteristics. A strategically designed distribution network for farm inputs (and possibly mechanisation also) close to these communities would be a first step. The transportation costs of products are another factor that women are also constrained by. As women’s mobility is also less constrained in this case studies, ensuring that women’s voices and representation in are part of that process in establishing the network will be essential.

Following that, identification of cost effective products that will help to address women’s financial constraints will be paramount. Ensuring adequate supply of the smaller fertiliser packs into those targeted networks will be part of any strategy aimed at women in the community. In Dubja for example women were more likely to access liquid fertiliser due to the lower cost association. Where current inflated prices of regular fertiliser bags cannot be addressed immediately, identifying alternative quality products among suppliers that can appeal to women’s price points in these communities should be looked at in the interim. According to Rural Promoters interviewed in the study, women are loyal to existing brands and methods, but once they have been convinced of a new approach or purchase, they become dedicated to it. If possible, women should be given concessory prices on products – feedback from Rural Promoters indicate that in the long-term this will make better business sense for companies as women are both more consistent in their custom and more reliable in payment.

A network of Fertiliser DPs is already established in the North East with an already known spread of geographical outreach. This could provide the ideal entry point for the development of a strategically designed distribution network for these three communities, with the proposed communities acting as a separate pilot or as a compliment to the one already being designed. Going beyond the private partnerships inherent within the DP networks, interventions should also look at humanitarian and development partnerships that are currently involved in moving from emergency assistance to early recovery and development with a focus on farming inputs for women, such as the work of Catholic Relief Services (CRS). CRS’ focus on women’s kitchen gardens – essentially small plots of vegetable gardens – aims to provide inputs for both wet and dry season farming to women in Kaga LGA, Borno State. Working with women engaged in smaller-plot subsistence agriculture primarily for household consumption will allow a targeted inputs distribution network to go beyond communities where women are engaged in larger plot farming (without excluding them from this sub-approach). A community like Dadin Kowa for example - noted by Propcom Intervention Managers for having higher levels of vegetal farming during the dry season and confirmed in this study as being anomalous in women’s higher rates of access to dry season equipment - could be an additional entry point. Product needs will likely require greater tailoring for women engaged in this sort of farming. However, as part of the targeted gender design of women-responsive distribution network, this should be an intrinsic part of the initial design analysis.

Addressing the green ecology implications of agricultural inputs linkages
It is critical that programmes also take this opportunity at the early stages to do a green ecology review of agricultural inputs markets prior to roll-out of distribution networks. In light of recent research that looks at the intersection between climate fragility, peace and conflict in the Lake Chad basin, this is particularly pertinent to any markets work on agricultural inputs in the North East. While commercial inputs have already significantly penetrated the communities mentioned above through prior programming and these products have been identified as a clear need by the women and community members

---

64 Nagarajan, Chitra; Benjamin Pohl, Lukas Rüttinger, Florence Sylvestre, Janani Vivekananda, Martin Wall and Susanne Wolfmaier 2018: Climate-Fragility Profile: Lake Chad Basin. Berlin: adelphi.
themselves, understanding the impacts of non-organic agricultural inputs and the transition from traditional soil management and crop protection practices to commercially dependent one - specifically on women’s smaller plots and crop choices – is an area that market programmes should also prioritise before rolling-out to communities, particularly where women’s land plots can be categorised as virgin land.

The qualitative data from men respondents in Yobe State indicated a degree of understanding around the pros and cons of both organic and commercial fertiliser, as illustrated in the findings earlier. It is important that these participant opinions on organic/commercial are not disregarded. Organic fertiliser brands do also exist so this does not have to be straightforward case of manure over product. In communities where commercial fertiliser is the norm, introducing organic may indeed be too late, but where communities still have virgin land it is important to explore varied greener options as part of its distribution networks.

For women, the chance of misapplication/overuse of synthetic fertiliser on smaller plots of land farm is automatically higher as the amounts to be used require far greater accuracy and intimate knowledge around application.65 This puts the overall fertility of women’s small plots and kitchen gardens at greater risk, a situation exacerbated when the distribution network and accompanying GAP demonstrations have not specifically tailored themselves to the specific needs of women based on comparative land sizes, land quality, and crop choices. Overuse of fertiliser in vegetable production can be common due to the fact that, unlike cereal crops, most vegetable crops have high water and nutrient requirements due to very high biomass production over a relatively short growth period.66 Failure to record the knowledge and experience of women in soil fertility/plant nutrient management practices is a recognised constraint when transitioning from traditional farming practices.67 As such, the full integration of women’s needs and risks from an ecological perspective is critical prior to the blanket roll-out of commercial and synthetic fertiliser distribution to women.

Where women’s subsistence farming in particular is concerned, interventions that seek to harmonise preservation of women’s knowledge around soil management and nutrition and seed biodiversity should be a key part of any markets approach to women’s farming. Local soil knowledge is an important component of the agro-ecosystem, especially in low-input farming systems around the world, and the integration of scientific systems and indigenous knowledge, should be viewed as a logical development in soil knowledge systems.68 One of the downsides to worldwide agricultural development overall has been the replacement of native plant species by marketable crops, accompanied by a reduction in the biodiversity of the seed stock.69 Women – and African women in particular as a result of the continent’s current agricultural bio-diversity – have a critical role to play as custodians of seed diversity that has not only local but also global benefits.70 The issue of seed sovereignty is critically linked to this. Therefore although it is difficult for women farmers to access inputs and services to improve their farming (due to often not being considered as economically active, having smaller plots, produce less cereal crops that commercial inputs are developed for, even just due to low membership in farmer cooperatives), attempts to address this must involve their full consultation on what it is they actually need.

As a result, respect and protection for their knowledge around biodiversity, including seed varieties and

---


67 Ibid.


indigenous knowledge systems, must be an integral part of any women-target agricultural inputs and services distribution approach, recognising as needed that these are sometimes in danger from some technologies.\textsuperscript{71} So far, no detailed assessment of the relationships between women’s farming, market systems approaches, and green ecology considerations have penetrated the M4P approach to agricultural development and scale. If women’s farming is to be a target area of productivity for programmes going forward in North East Nigeria (and northern Nigeria more broadly) – particularly in light of the climate resilience focus now inherent within agricultural development that’s particularly pertinent to many parts of that region due to increasing desertification – investment in such assessments are needed.

In terms of private partnerships and market linkages within these concerns, programmes should explore opportunities to better understand commercial organic agro-inputs and engage those partners currently developing products in organic agro-inputs in Nigeria, such as CONTEC. This arguably remains a new and underdeveloped area of market development in Nigeria; bio-fertilizers and bio-pesticides are yet to become popular in the country and there is a lack of marketing and distribution network for them because the retailers are not interested to deal in these products, as the demand is low.\textsuperscript{72} Higher margins of profit for chemical fertilizers and pesticides for retailing, advertising campaigns by the manufacturers and dealers, lack of quality standards and lack of financial support overall are other major problems affecting the markets for organic inputs in Nigeria.\textsuperscript{73} Such constraints should be considered more a reason for increasing development and market facilitation of these products where they are proven to be more viable and sustainable for agricultural production, and particularly among certain groups, like women farming smaller plots for household consumption, for whom chemical fertilisers could do more harm than good.

*Channelling interventions through existing women’s collective frameworks in targeted locations*

Another finding from the three communities being proposed for piloting of existing networks is the role that women’s collective engagement as farmers plays in women’s overall greater success. Billiri and Dubja in particular both had women’s groups (FEI and SEKAMDA) that showed significant strengthened organisational capacities, both in terms of collective production, and also in relation to marketing and sale of produce. Both of these should be followed-up to be included as part of a targeted women’s distribution model.

The role of FADAMA III with women in Billiri should also be explored in order to see where a partnership could potentially be leveraged. Their role in strengthening the Billiri group through access to inputs shows form in this regard. FADAMA III’s presence across every LGA in Gombe State provides an opportunity to explore identification of communities with similar characteristics that will be conducive to this approach. FADAMA III is also present in both Borno and Yobe States, and was identified in this research as present in both Dubja and Kwaya communities. Interviews with FADAMA III Gombe Coordinators indicates that the programme is adopting a predominantly livestock approach for women in the communities where it is present (whether in Gombe alone or more widely not clear), which might explain for example the absence of reference to women’s engagement with the organisation’s farmer group support in Dadin Kowa. However, if rapid identification of additional communities within their remit can be conducted, a partnership model based on a women’s agrarian approach may be possible.

*Working with multiple development partners through their own existing/planned agricultural approaches with women would be the fastest and most prudent approaches for any markets programme in these areas; apart from CRS as already mentioned, other potential partners could also include GIZ, who are looking to expand into Biu and Kwaya Kusar, and Mercy Corps who are already present across all target communities of this research.* Both organisations are looking at opportunities to move into livelihoods recovery using more sustainable markets approach. Beyond the three communities suggested for piloting, incorporating the women’s groups NCWS and FOMWAN in Funakaye LGA into any planned

\textsuperscript{71} ActionAid International (2011) “What Women Farmers Need: A Blueprint for Action”, ActionAid
\textsuperscript{72} Olaito, P (2014) “Organic Agriculture in Nigeria” Global Agricultural Information Network, USDA Foreign Agricultural Service
\textsuperscript{73} Ibid
model is an additional option. As a women’s farmers association working across 10 wards at the LGA level, the strategic reach could still deliver.

1.1.2 Women and farm labour – an approach for both direct and “secondary” participants

**Recommendation:**
Investment in improved harvesting technologies for women engaged in hired farm labour that will provide an opportunity for skills acquisition and stronger placement within value chains, formalising working relationships with large farm work with fair terms of employment. Mitigation strategies against displacement and male appropriation will need to be factored.

The identification of women as farm labourers across several of the communities also presents an entry point for programmes to approach women and farming from a different angle. From a women’s economic justice perspective, a focus on how to improve the formality of hired farm labour and women’s remuneration (increased regularity, contract, consistent fair rates of pay) within the agricultural system presents a more progressive approach to their economic empowerment and advancement overall as it looks at both their economic empowerment and justice needs within what is currently an informal and extremely exploitative mode of work. These are also spaces where women’s engagement with improved harvesting technologies can be facilitated, and secondary participants can also be more systematically measured.

*Improved harvesting technologies and women’s labour: trialling in groundnut production*

Women’s role in harvest and post harvest farming both on family land and also on other lands were encountered in several communities, particularly those in southern Borno. These roles have to a degree become gendered economic expectations of women’s contribution to the agricultural cycle, and in communities where women’s presence on farms outside of their family’s is not prohibited it also presents women with a means of direct and immediate seasonal income with payment based on the fruits of their labour either in cash or in kind.

With a targeted approach through communities where women’s farm labour is known as being common, investment in the facilitation of harvest and post-harvest technologies can be an opportunity for programmes to introduce a market linkage that also improves the outputs for the labourers involved, including women. However, for this to be an opportunity that genuinely provides economically just benefits for women as opposed to an exploitation of the productive labour through automation, interventions cannot simply focus on increased productivity, but on the quality of the women’s returns. This work is often the lowest paid, hardest, least desirable type of work in a community, it is often done by landless people who have no other options – essentially the most marginalised within the community. Working strategically with groups of women labourers and giving them access to technologies that would enable them to command higher wages as a group is one approach towards delivering empowerment outcomes out of a challenging labour situation.

A focus on key crops women are regularly called on at harvest time – such as groundnut production – where women are hired to engage in the digging and picking of the crop and also in the stripping and shelling post-harvest – could be a first entry point. An important consideration in the development of such an intervention would be regarding the potential displacement of women through the introduction of such technologies, either as a direct result of automation culling jobs, or through male capture of the new types of jobs being created by the technology. Understanding the likelihood of such an eventuality will need to be built into the scoping stages of a planned intervention, followed by clear viability analysis of identified mitigation strategies. Mitigation strategies could include the selection of technologies to be applied depending on the gendered nature of the tasks (i.e. ensuring that women focused tasks within the value chain are being targeted to enhancing ease and value of labour as opposed to simply replacing it); up-skilling women in engineering in order to meet the needs of new technologies; ergonomic design
and evaluation of enhanced tools that are then found suitable and appreciated by farm women could be
popularized/promoted.\textsuperscript{74}

In addition, comprehensive training and capacity building among women/women’s groups provide them
with the skills, access to credit and organisational power to compete with male counterparts. \textit{Taking a
women’s collective action approach at the community level is far more likely to safeguard women’s
rights to both work and access technological innovations in this area than seeing them as individual units
of production.} Fundamentally however, the key is not to avoid technological innovations because women
might be displaced by them as this is a losing game over time (someone else will simply do it), but to ensure
that women are empowered in terms of skills, information whilst addressing negative social norms that
prevent their up skilling so that they can be part of the technological transition. \textit{With the manual labour
involved with farm work often hard and low-paid, up-skilling women – even through the use of
incremental technological innovations – will start to leverage their position within agricultural value
chains.}

Programmes can approach this from three angles: \textsuperscript{75}

1) The facilitation of techniques and technologies in communities among farmers who rely significantly on
women’s labour at harvest time;

b) A targeted facilitation among communities where women’s groundnut crop production as smaller-holder
farmers in their own right is known to be more common, such as in Taraba State;

3) Working with organised groups of women labourers as a means of helping to prevent male capture

\textit{Exploring a strategy for “secondary” or “indirect” participant capture}

A harvest and post-harvest technologies intervention would require programmes to look at how to
measure the changes taking place for women on the farm who are not the primary and immediate
participants of the intervention – i.e. the “measured” end consumer of the market linkage. However,
given the programme’s significant success in its agricultural and mechanised inputs markets among male
farmers especially, it is worth exploring how best women’s roles on and off the farm are also being
impacted by this, particularly at harvest.

Admittedly, where off-farm activities are concerned – such as women’s post-harvest processing of bought
and family crops – the challenge of data capture in this regard is more pronounced (although not
necessarily impossible). \textit{Where women’s direct hired labour on external farms is concerned, their roles
can arguably be classed less as “hidden”participants, and more as secondary ones.} Women’s income
earnings from farm work in cash or in kind – especially in the harvest period where they are more likely to
be found across varied communities – can be a more traceable and quantifiable approach to develop a
viable data-capture strategy.

\textbf{1.2 Women’s home-based income generation}

Women’s home-based income generation is an area that has various challenges. The pitfall to avoid is one-
track investment activities in small-scale survivalist enterprises - such as skills acquisition in areas already
saturated with women of those that have limited markets and minimal growth potential – simply because
they are considered “gender conducive”. \textit{Whilst gendered economic norms that determine women’s
productivity can provide entry points for engagement, it is imperative that interventions in this area do
not simply create further unsustainable activities within an already heavily diversified and often
changeable portfolio of women’s home-based income generating activities.}

\begin{flushleft}
\textsuperscript{74} Sharma, R & Sethi, R (2011) “Frontier technologies for empowering farm women” \textit{International Journal of Farm Sciences} 2(1):
142-145, 2011\
\textsuperscript{75} The measuring of results in each case would require different strategies, with the first approach requiring a rethink of the
programme’s capture of “indirect” participants.
\end{flushleft}
1.2.1 Harnessing coordinated women’s processing groups for wider off-taker markets

**Recommendation**

Harness coordinated women’s processing groups by facilitating wider off-taker markets for their products, using Gombe State as a pilot, where a network of millet processors has been identified among other women’s groups collectively organised in production and some marketing.

Two examples from Propcom *Mai-Karfi*’s key areas of work that offer universal learning focus not just on women in terms of numbers but also in regard to achieving more sustainable WEE outcomes are located within the processing sphere; rice parboiling and *acha* processing. With rice parboiling in particular, the outcomes have not only included better quality outputs of their processed products, but also strengthened market engagement with dealers leading to greater price knowledge and responsiveness and improved incomes in an open market. This involved investment directly in women’s collective engagement and action. With *acha*, the focus was on facilitation of the processing itself and off-take by the partner, requiring less intensive investment in the capacity building at the group level.

**Existing women’s group identification and capacity with selected partners**

However, much of the investment-heavy aspects that led to the successful outcomes of Propcom’s rice-parboiling intervention have led to challenges around replicable scale-up of the pilot to deliver those same outcomes without having to expend the same levels of funds. A move towards a “blended” market approach that allows for partnerships with social development organisations currently looking at opportunities for more sustainable livelihoods recovery can provide a means of addressing that investment shortfall and offer an opportunity for delivering a genuinely transformative WEE approach.

**Multi-site pilot in Funakaye LGA with FOMWAN network of processors**

One entry point that offers immediate opportunities for exploration is the FOMWAN network of millet processors identified in Funakaye LGA. An initial pilot across multiple sites within this LGA can be explored, as there is already an active and existing base of organised women’s collectives who are already successfully processing and selling. Needs identified by this network include not only finance but also additional technical and leadership capacity building, wider access to mechanised inputs, and more reliable markets for their processed products. Partnerships with the Red Cross, FADAMA III or Mercy Corps – all of whom are present within the LGA – would provide a more holistic intervention. The contributions of a markets programme could include both the identification and provision of processing partner linkages, technical assistance to the processing capacity building at the group level for increased quality productivity, and the development of an aggregation network within FOMWAN including identification of buyers and other direct market partners for the women to negotiate with. FOMWAN’s existing body of expertise at the national and regional level in women’s collective organising, education and leadership could be leveraged – using methodologies and learning from the engagement with IWEI.

---

76 *Acha*, also known as Fonio (*Digitaria exilis* and *Digitaria iburua*) is considered one of Africa’s oldest cereals. Cultivated it across the dry savannas of West Africa it has been a major food source historically. Each year West African farmers devote approximately 300,000 hectares to cultivating fonio, and the crop is estimated to supply food to 3-4 million people.

77 WISE engagement with the process provided leadership, negotiation and group strengthening training to women’s parboiling groups in partnership with the Isa Wale Women’s Empowerment Initiative (IWEI). This has contributed towards a more equitable interaction between the female rice parboilers and the male buyers. The new skills have increased their bargaining power and facilitated market access, which has had a positive impact on the women and their rice parboiling business, leading to increased sales. The women testify to having a more readily available market to sell their rice through their identified traders. Now that they conduct business more effectively as a group, they are more coordinated and have greater agency over their businesses, to the extent that other women are becoming interested in joining their groups.

78 Propcom has already started making significant moves in this area over the last few years, most notably in its rice parboiling intervention where some of the strongest WEE outcomes have been witnessed. More recently Propcom has financed CRS to build the capacity of QBWA women in procurement, quality assurance and some other skills worth N12m. It is a ToT model that is expected to benefit over 6,000 women.
1.2.2 Groundnut crop and processed product aggregation and marketing – developing a systematised cottage industry approach

**Recommendation**

Develop a systematised cottage industry approach to groundnut crop and processed product aggregation and marketing, identifying and working with processing partners, aggregators and off-taker buyers

Over 80 per cent of groundnut grown in just six northern States (Kano, Kaduna, Taraba, Bauchi, Bornu, and Adamawa) four of which are in the North East. In line with the opportunity around women’s coordinated processing above, another area of further exploration is to look more closely at groundnut crop and processed product aggregation. Although not exclusively a women dominated activity in northern Nigeria – neither in the farming nor the processing of groundnuts - the commonality of the crop across the region as part of women’s income generation has been confirmed in the findings of this study, particularly in the processing segment of the value chain for oil, paste and the common paste product kuli-kuli.

But women face challenges when it comes to maximising their profits from this crop, both in terms of wider markets for the nut, in terms of the processing labour itself, and also with the realities of unsold produce in what are now even more volatile markets in the North East. As processors in particular, women’s lack of market access consigns the value they add to the crop within the sphere of petty traded retail products as opposed to more formal off-take markets, despite the overall local and national desirability of the product.

**Linking women through a coordinated aggregation of groundnuts and processed products**

Given the productive role that women continue to have in groundnut processing on a local scale, a coordinated approach in the processing and aggregation of groundnuts for off-take should accompany any focus purely on increased productivity (e.g. milling machines and the like). In the first instance, market programmes will need to identify partners currently engaged in groundnut aggregation and processing. Intervention design should look not only at business development services at the home-based activity level, but also at access to and training on mechanised processing equipment to improve quality for wider markets, capital injections to increase inputs and production, and the identification / development of more systematised market outlets.

Market programmes can provide support both at the private partner and beneficiary level. Identification of groundnut processing companies with equipment that women can utilise – coupled with off-taker partners – is a first step. The opportunity to trial this as a pilot for a more systematic cottage industry approach to groundnut processing should be adopted. Investment in the women’s groups themselves will be a core part of the process, using a similar model of empowerment and collective action (with a focus on collective economic empowerment and management) as the one developed for Propcom’s rice-par boiling intervention. With North East States like Adamawa and Taraba producing some of the largest quantities of groundnut in the country, exploring similar partnerships in both these states (along with Gombe and Southern Borno) is strongly recommended.

Existing activities by organisations in this crop provide lessons and ways forward: the International Institute for Tropical Agriculture (IITA) and the N2Africa Project funded by Bill and Melinda gates in Borno is already working with women in the development of post-harvest processing of groundnut.

IFDC has also developed a programme (2Scale) to support small-scale farmers and local processors (both groups are composed largely of women) in supplying groundnut oil and groundnut cake to Tom Brown BoP consumers. Working directly with collective groups the project established clusters to build the

---

processing capacity of small women processors, facilitate business linkages between women processors and retailers, sustain and strengthen business linkages between women processors and groundnut farmers, and strengthen the skills of women processors. Activities have included product development, capacity building and market linkages between farmers and processors, and between processors and retailers. Partners have included identified farmer cooperatives, processing companies, extension services, inputs, and financial institutions. A review of this project should be conducted, following which engagement should either a) explore possibilities for direct partnership with the project in new communities profiled as applicable or b) look at replicating key components based on the success it has had with reaching women. Facilitating linkages between farmers and processors can be used to complete a more capacity building body of work among women’s cooperatives in terms of facilitating skills learning, inputs, extension services and access to finance.

Green Sahel is currently in Yobe; there may be the potential for groundnut interventions with women in Savannah and Pompamari. The International Crops Research Institute for Semi-Arid Tropics (ICRISAT) has been partnering with the Women Farmers Advancement Network (WOFAN) and the Institute of Agricultural Research (IAR) through an intervention that works both at access to improved higher oil-yielding groundnut varieties for women farmers and access to improved processing technologies for women’s groups engaged in groundnut processing and sale. WOFAN is managing the post-harvest operations and market linkages in three States in the North West – Kano, Katsina and Jigawa.

### 1.2.3 Voucher/cash disbursements and inputs purchasing for women’s home-based income generation

**Recommendation**

Building on partnerships with humanitarian and development organisations in the region, work with humanitarian voucher/cash disbursement schemes for targeted purchasing of inputs towards women home-based income generation activities as a means of targeting relief towards more systematic market recovery.

Although currently largely horizontal in enterprise growth, the reliance that many women have on the regular proceeds from home-based income generation cannot be ignored; in communities with low farm engagement and minimal livestock ownership in particular, these diversified businesses have proven a lifeline for women’s economic autonomy. The testimonials of IDP women in some of the communities encountered – where migration to a new area has meant a complete loss of all assets they were previously reliant on to generate income (livestock, vegetable plots, equipment) – proves how the accessibility of quickly engaging in a small-scale home-based activity can still keep them economic viable in difficult circumstances.

A core challenge women are finding in this area is cash injections to keep their businesses going. Low cash flows, the reliance on credit between buyers and sellers, and only saturated local markets has left women unable to fully realise the returns for their engagement in this type of economic activity.

A partnership with humanitarian actors in the region is the targeted utilisation of voucher and cash disbursements into inputs purchasing for women’s home-based income generation. For this to work effectively, such disbursements would need to go beyond IDPs and into host communities; as organisations move away from humanitarian aid and into recovery programming, this could be a workable condition. With women engaged not just in processing but also in some small-scale wholesale and retail in some communities, supplier identification opportunities here could be varied. Stakeholder interviews with relief organisations such as NRC indicated that well-planned cash transfers could help to stimulate markets when developed in conjunction with targeted livelihoods work. Currently, e-vouchers and cards are arguably breeding an aid dependency among some communities – the focus on food is exacerbating that. Reducing the food basket focus of these relief interventions through the identification of vendors for supply generally will play a role in itself towards re-stimulating a more sustainable market acceptance.
Also targeting relief vouchers towards women’s enterprise development more specifically will create a more focused approach to women’s individual recovery as economic agents.

Organisations like the CRS are currently engaged in large market based conditional cash transfer programmes along with the distribution of inputs using e-vouchers in Borno and Yobe. As noted earlier, there is a focus on women’s kitchen gardens. The wider private sector landscape includes investment in non-food items (NFIs), food items and agricultural tools and seeds. They are currently bridging the challenge of humanitarian distortion of the inputs market (free seeds for example) by utilising existing dealers and vendors for Office of US Foreign Disaster Assistance (OFDA) distribution – this is also a means of embedding the market for sustainability.

The Bini Environmental Support and Development Initiative in Yobe have implemented cash transfer projects with 50 per cent women and are interested in livelihoods recovery; they currently work across 8 LGAs in the State. They have a strong focus on widows. With an already existing small-scale farmer and rural business base, this could provide another avenue for partnership.

1.2.4 Women’s home-based labour and unpaid care work: opportunities for labour saving technologies

Recommendation

Develop a home-based labour saving strategy that alleviates women’s additional burdens in the home including efficient fuel and water access solutions.

Women’s home-based labour - particular unpaid care – is often recognised as economic labour with the value subsequently under-estimated or simply not calculated. Reducing the domestic workload through labour-saving technologies and practices alone will not tackle the underlying gender inequalities that restrict women’s voice in decision-making and their access to such technologies and practices, factors that perpetuate inequitable workloads. This is more so where women’s unpaid care and economic production merge and become indistinct within the reproductive sphere. An enabling environment is needed to challenge discriminatory gender roles and relations and support positive behaviour change.

However, the significance of labour-saving technologies and practices also needs more visibility in order to recognize, reduce and redistribute unpaid domestic work so that women can actively participate in rural economies.

Fuel Efficient Cook Stoves

The focus on fuel-efficient cook stoves is already well developed within the northern Nigerian context, with the establishment of the Safe Access to Fuel and Energy (SAFE) Working Group in North East Nigeria. The case for fuel-efficient cook stoves from an environmental perspective is strong. The use of improved fuel-efficient stoves can reduce the production of smoke and harmful gasses within households, reduce the use of biomass and reduce cooking times that create significant labour saving benefits. For market programmes, interventions focusing on cook stoves have some key areas of both supply and demand side consideration. Firstly, ensuring affordability and willingness to purchase renewal fuels in a sustainable manner among women will be key. Research has shown that time investment required for a household to collect wood is directly correlated to a willingness to purchase fuel (either wood or charcoal) the likelihood that a household will purchase fuel increases as time to collect firewood increases. Sourcing

---

80 Ferrant et al (2014), Unpaid Care Work: The missing link in the analysis of gender gaps in labour outcomes, Issues Paper, OECD Development Centre
81 SAFE Working Group in North-Eastern Nigeria - Minimum standards on Gender for SAFE programming
82 Nicholson, D, & Beevers, K () Market Analysis for Fuel Efficient Cook Stoves in the Acholi Sub-Region, Uganda, Mercy Corps
fuel is a dynamic picture at the household level; households regularly supplement or substitute their preferred fuel with alternatives as either costs or available resources vary. With multiple donors in the NE currently looking at rolling-out fuel-efficient cook stoves as programming interventions, this provides an opportunity to once again harness the potential of capital injections through initial distribution by organisations in a partnership model, with market programmes then providing the market linkages for maintenance and (as needed) additional or renewed purchases of the stoves once their benefits have been realised by women.

Secondly, the measurement of the intervention as a translation into income increase will need to be rigorous. Reduction of women’s responsibilities and time burden in the collection of firewood along with reduction in household time labour in food preparation are both outcomes that offer opportunities for measurement through an opportunity cost analysis approach. For example where women do not buy firewood but instead collect, the perception that firewood is free is common. Labour invested is not factored, and as our study has seen, women often underestimate the how much of their domestic time burdens exist. This relates to the earlier demand side issue of consumer desirability and purchasing power, but also points to the need to ensure that quantifying the opportunity cost into monetary value involve rigorous formulas for conversion into real and meaningful income increase for women, and not just at the household level.

**Water**

Given water scarcity and the increasingly erratic or infrequent rains, labour-saving technologies related to more efficient use of water are important for women and girls. In our study we have noted that the majority of women lack access to irrigation infrastructure, with men dominating the dry season farming cycle, even in communities such as Billiri, Kwaya and Dubja where women are noted as engaged with farming as a livelihood. Research indicates that the introduction of micro-irrigation produces a range of positive effects on women’s workload, household food and nutrition intake, and perceptions of gender. Drip irrigation can have a variety of benefits for conservation and production, with related socio-economic and gender effects. In Nepal, for example, women participated more actively in vegetable production when drip irrigation technology was introduced, increasing food availability for their households. Partnerships that look at introduction of such technology to women’s small-plot vegetable farming should be explored. Involving women directly in the selling of kits and maintenance should also be explored.

1.3 Livestock development through women’s rearing and management: Building on and expanding existing expertise

Findings from this research have reconfirmed the importance of livestock in women’s income generation strategies. Household ruminants and poultry have both come through as core areas that women are engaged in across multiple sites in the study. Despite significant losses as a result of the conflict for both host and IDP women, there has been some resilience in these activities and they continue to offer opportunities for market interventions to build and expand existing lessons in northern Nigeria around livestock in programmes such as Propcom and GEMS1.

1.3.1 Leveraging on asset provisions among existing humanitarian small ruminant disbursement strategies to women

**Recommendation**

Leverage on asset provisions among existing humanitarian small ruminant disbursement strategies. This can provide immediate asset increase followed through with a more holistic value chain approach to

---

81 Ibid
82 Flavia Grassi, Jose ne Landberg and Sophia Huyer (2015), “Running out of time: The reduction of women’s work burden in agricultural production”, FAO
livestock rearing by women that looks beyond feed finishing to other components such as vaccines, extension services and dairy outputs and sales, whilst also ensuring that women’s control of processes and resulting incomes are not undermined.

**A wider livestock management approach**
Knowledge around women’s engagement with small household ruminant production has also been developed over the years, not just in terms of gendered norms around the layers of management tasks involved in the process but also in terms of women’s positioning around marketing, sales, and income control.

Building on this, the opportunity to develop an adapted and broader WEE targeted livestock development approach should be explored. **Going beyond feed finishing for animal fattening and sale, a holistic model that also invests in how to get more from the feed should be developed:** components including dairy feed supplements, drugs, extension services and integrated soil fertility management. Dairy output and sales remains a relatively untapped area regarding women’s incomes in relation to their livestock management roles. Investing within the wider cycle with women as the focus participants will allow for identification and stimulation of the sections within the chain that have the most impact on women’s engagement and incomes. In essence this would take a stronger value chain approach, based on good practice examples drawn from other countries.

**Humanitarian and private partnership possibilities**
With loss/decrease of assets as one of the key impacts of conflict that women are still struggling to recover from in the current economically depressed climate in the North East, leveraging the numerous organisations that are currently providing small ruminants at the household level to women offers a strong partnership model for market approaches. Putting these assets directly into the hands of women (both host and IDP) will be able to increase both their autonomous decision-making and also their bargaining power more broadly. **Being able to piggy-back on these opportunities of direct disbursement by another organisation (and therefore avoid the challenge of low purchasing power among women to invest in new livestock), programmes can provide the much needed market linkages that convert those disbursements from temporary poverty alleviation grants (that are either sold quickly by participants or consumed due to the continued food insecurity and economic crisis), into more sustainable assets over longer periods of time.** Organisations like FADAMA III, DRC, and the FAO all have the potential for partnership in this regard. Mercy Corp is planning a livestock sector assessment, whilst the World Bank has a livestock project in development.

Private sector actors such as Animal Care and Hybrid Feeds already have presence across the North East in key areas that are pertinent to the communities featured in this research, including Gombe, Damaturu and Potiskum. Given the findings from this research, it is strongly recommended that a pilot be trialled in Bajoga community and Funakaye LGA; with livestock management exceptionally high in this community and women’s agency in other areas coming through as low, it is an opportunity to create impact in a more challenging community through one area that appears open to investment for women.

**Ensuring empowerment factors: marketing, sales, and income control**
It is critical that the development of an adapted livestock approach is not simply based on expansion of the intervention beyond feed finishing, but also looks at how to mitigate against the benefits of a successful intervention not fully accruing to women due to unaddressed structural inequalities in their power relationships with the market. The findings of this research have confirmed the gradual loss of control women have over their livestock once it leaves the farm gate and is taken to market by a male-dominated livestock trading system.

Any new intervention must include a complete gender and empowerment analysis across the livestock development value chain. In particular, women’s relationships at the household level in terms of ownership and management challenges must be fully unpacked, whilst the critical issue of varying levels
of disempowerment from the small-ruminant livestock trade needs to be addressed. If wider partnerships and components are to be brought into a new livestock development intervention, understanding women’s agency and power relationship with each of those components will also be needed. Unless this current disempowerment is understood and mitigated against, expanding formal markets in the livestock sector could also have negative impacts on women’s management roles within the rearing process over time; the assumption that an expansion of the market will automatically accrue benefits to women would be naïve to the realities of women’s marginalisation from rapidly formalising market linkages.

Whilst immediately revising current gendered norms around women’s direct access to livestock markets is not realistically expected within one project lifecycle, understanding what strategies women have successfully used to keep a stronger hold on the marketing, sale, and incomes received of their livestock is also needed in more detail. Replicating these where possible should be embedded as part of the strategy if a transformative WEE outcome is desired as opposed to just a one-off income increase target for women.

1.3.2 Expanding poultry interventions across multiple sites

**Recommendation**
Expand successful poultry interventions across multiple sites, once again leveraging on relevant humanitarian and development asset disbursements as needed to inject some initial liquidity at the start of the intervention.

Expansion of poultry interventions into the North East is arguably a potential “low hanging fruit” for programming in terms of capturing women. Interventions have developed significant successes over time in this area and the findings from this research indicate that the characteristics of women’s poultry ownership and rearing – from local to commercial level – also offer entry points across various sites.

Currently, existing private partners like ACI (vaccines) already have distribution networks in the North East, whilst NVRI are looking to reopen a laboratory in Borno. The presence of two CBOs (OSCD and WEIN) that are working to mobilize and train mainly women farmers in improved local chicken production offer more targeted women’s entry points. They will also source for vaccines and improved cocks for sale to farmers, and monitor the adoption of technologies on the intervention. If not already included, communities such as Billiri, Bajoga, Dadin Kowa (due to the findings on poultry rearing as key livestock income earner for women) could all be looked at for investment if and when the project goes to scale.

Additionally, several humanitarian organisations are also looking at poultry as a women’s recovery angle. Pompamari and Savannah in Yobe – both of which registered poultry rearing as a key income earner could potentially be incorporated.

1.4 Improving women’s access to finance and ICTs

The findings from this research have confirmed the lower access rates women to both finance and ICTs generally compared to men, and underlined the importance of resources and communication technologies for women as a means of market engagement, knowledge and overall empowerment.

1.4.1 Responsible financial inclusion

**Recommendation**
Improve women’s financial inclusion responsibly by going beyond loan disbursements through financial institutions and include building the capacity of women’s capabilities to manage finances and understand the terms of their loan agreements to ensure that the market is engaging informed consumers.
Access to finance for women is a means of addressing the inequalities that women face with less access to resources and can help to address their economic vulnerability at the most critical times. However, financial inclusion that aims to structurally transform women’s economic power relationships must not be confused with the disbursements of financial products that can often be used as one-off ameliorations of chronic poverty (food, school fees, household repairs); this runs the risk of being used primary as short-term social protection by the poorest of women rather than more strategic and transformative business investments, effectively abrogating the role of the State in providing social safety nets for the poorest.86

However, all financial access initiatives should include comprehensive training of women on financial literacy and management alongside group formation to facilitate disbursements. Financial institutions should deliver this as a standard part of their financial products – organising women into groups alone is not enough unless investment is also made into building the capacity of those groups and ensuring that women’s capabilities to act as “informed financial consumers”.87 Market systems programmes planning to facilitate financial institutional partnerships should draw on the examples from the development community in this area. For example, CRS have an approach based on Savings and Internal Lending Communities that are aimed to be an improvement on traditional savings groups. Members can take loans at any time, not just on rotation, and the group also sets aside a social fund to avoid members taking a loan for social protection purposes – a critical pitfall that leads to higher default rates.

1.4.2 Improving women’s access to ICTs

**Recommendation**

Facilitate women’s direct access to ICTs for enhanced market engagement through direct access to radios and mobile phones, mobile based price and market information systems, digital banking and payments products

**Direct access to mobile phones**

The research has shown that women’s access to mobile phones (both basic telephony and smartphone depending on contextual specificities at the community level) remains low compared to men, although these devices serve as key instruments of market connectivity for many women. Facilitating women’s direct access through affordable phones owned by women could be a critical step towards addressing some of their key barriers in market information and knowledge. Similarly, direct access to radio by women is much lower than men in the household, with more men overall being able to utilise those devices for their market engagement needs. The facilitation of direct access to radio devices, along with investment in radio programming targeted at women specifically, should be explored.

**Digital banking and payments**

Digital banking and payments also have the potential to offer women an opportunity to address both their current largely unbanked status as well as their market engagement towards greater modern financial literacy and control. With the results of the M-Pesa model in Kenya speaking for itself, the most viable entry point with a potential partner such as Cellulant or other digital banking and payments providers would be to engage women as consumers in order to increase not only their access to banking more broadly but to move them into more formal savings behaviours. With so many women still currently engaged in rotation-based savings schemes and/or storing money in their homes, the accessibility of digital banking could address some of the challenges women have with accessing formal banks.

Digital payments also provide opportunities to ensure greater control over purchasing and expenditure within women’s income generating activities. With many women within this study indicating that mobile phones are used as a means of contacting customers and traders, making and receiving payments with an existing customer base could be facilitated as part of a concerted women targeted approach, although ensuring the connectivity of a woman’s primary customer base would also be needed. Making and receiving payments within trader networks is another benefit, although M-Services harnessing women’s agency within women’s groups or cooperatives that already have existing trader client base in the first instance could work more effectively. Access to Apps for bookkeeping and expense logging could also potentially be introduced for small and micro-enterprises.

**Mobile based price and market information systems**

ICTs can be used as a resource that allow women to access agricultural and productive information from home and elsewhere, but also ensure that they are connected to one another as part of a collective action approach that empowers them beyond the isolation of their home-based enterprises through connectivity with wider knowledge systems. **Women’s self-help groups can be active in collaborating with mobile-based price and info systems.** The Self Employed Women’s Association (SEWA) in India manages a simple market price information system that sends daily text messages to members informing them of current and future prices in nearby markets. Members post the prices in the local language on a public board centrally located in the community. **When coupled with a market and price information system like M-Farm in Kenya, a targeted women-inclusive approach to enhancing women’s access to price and market information could prove effective.** Critical to this approach is ensuring a user based design that specifically responds to the market linkage needs of women, as well as their capabilities in adoption of the technologies. Understanding how an M-service solution can be integrated with other interventions aimed at tackling women’s wider production and marketing limitations is also needed: whilst such services can address some key blockages and facilitate greater market engagement, as with all digital solutions it is only one part of a more complex reality of women’s multiple challenges.

### 1.4.3 Women’s capacity building and literacy

**Recommendation**

Invest in women’s capacity building in numeracy, reading literacy and financial literacy. This is integral to women’s agency and empowerment overall and in particularly for access to information needs when pursuing economic empowerment and justice goals. As a tool for enhanced ICT access and utility, these are also essential to ensure fully informed and empowered consumers and of rapidly innovating digital technologies who can engage as needed to maximise benefits.

Should an increase in women’s digital banking and payments be fully realised, addressing women’s deficit in literacy will be critical, especially as the technology moves increasingly away from traditional mobile telephony. Opportunities to partner with organisations working in similar initiatives should be looked at as a compliment to any partnership around women’s increased access to digital banking. No different from recommendations around traditional A2F in the form of micro loans that call for increased financial literacy and wider capacity building as part and parcel of the disbursement of such financial

---

88 Flavia Grassi, Jose ne Landberg and Sophia Huyer (2015), “Running out of time: The reduction of women’s work burden in agricultural production”, FAO
products, so any increased access to digital banking, services and products should also include such training.

Several programmes that could be looked at include Intel’s She Will Connect Africa, Women in Technology in Nigeria, and Women and the Web Alliance (a network of public-private partners), all of which have been providing training and digital access to women in recent years.

1.5 Cross-cutting approaches for addressing negative social norms

Given the prevalence of gender-based constraints and barriers faced by women throughout the findings of this study, avoiding gendered social and economic norms in market programming will not generate systemic change that delivers on women’s economic empowerment in a meaningful and sustained manner. Working with interventions that also include components specifically aimed at addressing those gendered barriers (and that tackle negative norms in the process) is both a necessity and an opportunity to deliver on WEE aims more meaningfully.

Ensuring that this approach is managed well is important. Social norm change does not occur at speed unless there are catalysts that facilitate this. Conflict – and the resultant shifts in social structures and norms – have sometimes been known as change facilitators of this sort (e.g. the significant movement of women into men’s work during the first and second World Wars in the UK).\(^9\) In the North East Nigeria context however, such a catalyst remains unproven for the time being, and a more delicate approach will continue to be needed in order to ensure that there are no major reprisals against women as a result of poorly designed / rushed ideas that challenge norms without full consideration of the consequences.

For example, the numbers of women in the region who have become widows during the conflict has the potential to significantly change perceptions of women’s power within communities as these single female heads of household garner greater autonomy and fiscal responsibility within a donor driven landscape that is currently prioritising them. However, understanding the complex nature of these women’s roles outside the normal boundaries of marriage (which can carry status and protection from ridicule based on respectability politics) is also important. Neither does increased economic autonomy provide more stable, fairer or more formalised work, with the kind of social protection women managing households alone will often need.

There are however, some approaches that can be adopted within a markets programme that can start to practically implement some change at the social norm level. This will lean heavily on the “market systems plus” way of working, both in terms of the relationships and expectations that are to be developed with private partners, and also through new partnerships in the humanitarian and development space.

1.5.1 Investing in and strengthening women’s groups towards collective action goals and wider transformative outcomes

**Recommendation**

Invest and strengthening women’s groups across multiple interventions, going beyond just economic outputs such as access to credit and business linkages and into key areas of capacity building and strengthening, that allow women to adequately address their gendered constraints. Leverage new skills and behaviours that increase their confidence, social capital at home and in the community, and networking opportunities.

---

Despite the challenges, working with structured women’s associations/cooperatives remains the best opportunity to both enhance the reach of programming whilst also enabling the delivery of supporting activities that can achieve more sustainable WEE outcomes outlined in this study. Well-established organisations have already done much of the needed preliminary work needed in forming groups and building trusting relationships with community leaders along with the women themselves. Where the organisations are fledgling, investment in helping to organise and build their capacity may be higher, but as an entry point for women’s engagement the returns are more significant than attempting to randomly reach women, given the barriers identified.

However, it is also important that the programme does not engage purely in a narrow focus on economic benefits – measured in terms of productivity, income, and sales, for example – as these alone are not adequate in considering the outcomes, potential or actual, of interventions supporting women’s collective action in markets. Profits from sales for example may not be the only or even most significant outcome for women. The flexibility to sell individually (or in informal groupings) in the local market remains attractive to women in terms of meeting immediate cash needs or selling products not purchased by groups or cooperatives. Enhanced knowledge, networking, and strengthened social capital, as well as the potential for shared services such as transport or storage, should not be overlooked or underestimated, but other benefits have to do with factors like social support, increased influence over decisions, and group influence at community level or – more fundamentally – a transformation in perceptions of women’s economic role in market systems are just as, if not more, critical. How a programme engages with women’s groups is more important.

Firstly, it is important to differentiate between women’s groups that actually have women’s needs at the heart of the organisation, as opposed to wider groups (such as mixed cooperatives or foundations) that simply have large numbers of women within. A different mode of engagement will be required based on these characteristics. What intervention is applied and why is also important. If the design also does not look at where women themselves are actually placed within a specific value chain in those communities, the opportunity to work with the group/cooperative strategically on their specific needs can easily be missed.

Secondly, it is important to see each group as a separate entity, with different characteristics including different opportunities and different risks. The most important thing is for programmes not to see engagement with groups as a cure-all or magic bullet to reach and income increase outcomes, but as individual economic entities in their own right that will require as much investment for growth and targeted handling as has characterised the private sector partnerships within a market programme’s more conventional portfolio.

Understanding how replicable programming can be as a result of women’s group engagement is also important. For example, if an intervention is initially piloted through a strong and robust women’s group with some good markers of success, rapid scale-up to other areas through groups that are not as strong (whether because they are mixed cooperatives with lower levels of women’s empowerment or because they have less knowledge and capacity) cannot be expected to illicit the same outcomes without further work on those women’s empowerment deficits.

It is therefore recommended that investment is made in a continuous and systematic mapping and vetting of women’s groups in those states that the programme plans to focus its work in. This means in the first instance a mapping of potential partner organisations working with women’s groups, followed by a collation of known groups (with clear capacity criteria to mark against) into a database. The strategy for engaging with women’s groups – do’s and don’ts, willingness to invest in capacity building etc. – needs to be revisited at the start of this extension phase.

Embedding dialogue at various levels to address restrictive/harmful gendered social and economic norms

**Recommendation**

Invest in initiatives that promote dialogue at the household, community and market level within interventions in order to start combatting restrictive gendered norms, such as women’s decreased mobility and home-based burdens in chores and unpaid care. Approaches like the Gender Action Learning for Sustainability (GALS) methodology and focus on empowerment clubs among adolescent girls have been trialled successfully across African and South Asia and provide templates for engagement in economic programming.

Addressing women’s empowerment at home, in the community, and in market relationships towards transformative economic empowerment requires involvement in social norm change. Engaging women and men through active involvement that includes proven gender transformative approaches, such as community conversations, community listeners’ clubs, household methodologies and bargaining power, is needed.

Well-planned community dialogue components within intervention design can offer initial moves into addressing pervasive constraining gendered norms. Issues such as women’s seclusion, unfair gendered divisions of labour, and safe-guarding women’s earning power and financial autonomy/ preventing partner violence which can increase as the economic aspects of the programme deliver increased income results, can potentially be tackled through such approaches. **Such dialogues are also an opportunity to address gendered economic norms within value chains, especially if programming attempts to identify women’s roles more concretely and change women’s positioning, earnings, and power relationships as a result.** The critical issue of child and adolescent labour and child protection could also be broached within such spaces.

Working with relevant organisations already in this area to integrate such approaches into programme work at the community level can adopt various methods; the following two are examples:

**The GALS methodology:** The Gender Action Learning for Sustainability methodology develops participatory visioning and planning skills and strengthens social networks for women and men at all levels. GALS focuses specifically on developing new visions for relationships between women and men as equal human beings, and implementing changes in gender inequalities in resources and power. The approach has been used in Uganda, Tanzania and Kenya for the development of coffee production among farmer cooperatives. Identifying and approaching Nigeria-based organisations that have experience of the approach is recommended.\(^92\)

**A focus on adolescent girls:** Interventions that work specifically with this age group would be an important step to addressing the issues of adolescent women – even when married – whilst also potentially building new ways of thinking towards enhanced agency among women from an earlier age. BRAC has done some substantial work in this area in Bangladesh, Liberia, Sierra Leone and Tanzania, working to empower girls to break the cycle of poverty and unlock their economic potential through financial inclusion, life skills education, and livelihood opportunities. The Empowerment and Livelihood model (ELA - which uses a girls’ club approach) should be reviewed – among others – to identify partnerships and methods of integration into more significant programming areas.\(^93\)

Working with a range of actors and across communities on social norm change and due to the nature of social norms and social norms is crucial. This includes drawing on important lessons from other countries.

---

92 Developed by Linda Mayoux in collaboration with Oxfam Novib: [https://www.oxfamnovib.nl/redactie/Downloads/English/SPEF/141023_2-pager_Flyer_GALS_Oxfam.pdf](https://www.oxfamnovib.nl/redactie/Downloads/English/SPEF/141023_2-pager_Flyer_GALS_Oxfam.pdf)

93 [http://www.brac.net/search/item/723-empowerment-and-livelihood-for-adolescents](http://www.brac.net/search/item/723-empowerment-and-livelihood-for-adolescents)
around VAWG for example, such as SASA! In Uganda where community engagement approaches have been deployed. Similarly, working collaboratively with men and boys is critical, although simply engaging them is not enough; partners with expertise around social norm change that introduce progressive activities challenging harmful masculinities that negatively impact household prosperity would be a good place to start.

1.5.3 Investing in recruiting and training market facilitators with a gender approach

Recommendation
Invest in recruiting and training of private partner staff through a women’s engagement strategy. This includes developing a strategy for the recruitment of women livestock and agricultural service providers and inputs promoters, and targeted gender training of male facilitators and service providers.

Women as service providers and agricultural promoters
Programmes should develop a targeted strategy for recruitment of women within key interventions in collaboration with private partners, ensuring that the strategy adequately takes into account some of the challenges, such as security and possible backlash from male colleagues. Women’s visibility within formal service provision in livelihoods that women are engaged is an important method of addressing social norms that affect women’s engagement with the private sector, such as constraints around seclusion and/or access to male dominated market negotiations. However, recruitment of women market facilitators and service providers not be viewed as another cure-all; automatic correlations between women’s representation in business systems and progress towards gender and WEE goals for all women as a whole are often made, but these are often inaccurate and premature. Recruited women still have to work within what are often masculinised business environments that still require sensitisation and comprehensive strategies on how best to engage with women customers and clients. Targeted training will therefore also be needed for all market facilitators and service providers.

Targeted training of market facilitators and service providers
Just as private sector partners could be able to reach more women with higher numbers of women staff, efforts towards gender-sensitising existing and new staff – including male staff – is a key recommendation. Addressing social norm change and awareness of women’s constraints among staff is just one thread however (Rural Promoters interviewed for example already demonstrate a clear understanding of the barriers faced by women). A focus on working with private partners on their own gender strategy to equip staff with tools that allow them to engage more effectively with their female customer base – understanding their service and product needs and being able to respond to these more flexibly for example, whilst also sending such learning up through the company structure to inform consumer strategy – is another.

2 Recommendations at the Strategic and Operational Level

The following recommendations are based on the clarity of the findings so far and provide Propcom with the opportunity to start initiating investigations into possible intervention areas immediately prior to the final completion of the report.

2.1 Gender/ WEE and justice strategy and ensuring adequate staff capacity

Recommendation
Develop a Gender / WEE and economic justice strategy, ideally at the start of programme

design/extension phase. If one already exists, then this should be reviewed periodically based on new research generated in-house (such as this one) or from other organisations and academic bodies. Ensuring staff are properly trained on gender and WEE at the start of the programme / extension phase and at periodic points in the programme cycle is also critical.

A transformative Gender / Women’s Economic Empowerment and Justice Strategy

Development of a Women’s Economic Empowerment and Justice Strategy is an essential component in all market systems programmes. The principles, considerations, and strategic recommendations within this study can serve as a starting point. To start, some key messages from this research within such a strategy could include:

- Gender and WEE/justice value chain assessments prior to intervention design should be an automatic prerequisite in order to understand and more systematically tackle gender norms
- Avoid the risk of potentially exacerbating women’s economic vulnerability through the support of a duty of care framework to not only prevent context specific realities but also market failures and the correspondent shock that women in particular may experience
- Focus on effective transitions from aid dependency to market recovery without falling into the trap of only addressing economic problems (as is often the focus of M4P) and neglecting the important cultural and political context of the location
- Looking at both women’s seasonal incomes (e.g. farming) and women’s other activities more instrumental in terms of their economic self-sufficiency and survival overall throughout the year
- Recognising green ecology implications for women and the role they play as custodians of seed diversity and household nutrition in areas of agricultural inputs related programming
- Understanding at an early stage and preparing plans to prevent the potential displacement of women through the introduction of new technologies

Strategy implementation is requires a whole organisational approach and endorsement from the highest level of programming. Gender and WEE managers responsible for implementing the strategy must be empowered to advise, guide, and support senior management with accountability issues in order to ensure implementation. Where strategies already exist, these should be reviewed periodically both in terms of relevance and implementation.

Building staff capacity for strategy implementation

In addition, staff capacity in both gender and WEE must be prioritised. A comprehensive gender and WEE/justice training session that is both informative and interactive is recommended at the start of any programme or extension phase, and at periodic intervals during the lifecycle of a programme. Rather than being seen as a one-off session, it is important the programme also then commits to regular reviews of staff capacity on gender and WEE, with refresher sessions as needed. An in-house training programme for new staff that will be recruited over the remaining lifetime of the programme should be developed.

2.2 Embedding gender, power, and justice analysis: scoping, design, implementation

Recommendation

Embed a comprehensive gender, power, and justice analysis at the key stages of intervention scoping, design and implementation is critical. Key questions on whether market selections being made for

---

95 These are just initial recommendations, the various take-home messages are not exhaustive and can be drawn from across both this research and others.
intervention design offer concrete opportunities for engaging and impacting women need to be answered. Participant women themselves should always be included in this process.

The process of market identification requires gender and power analysis within those market systems at the outset. A series of key questions based on gender, power and justice analysis principles should be formulated to help answer whether market selections being made for intervention design offer concrete opportunities for engaging and impacting women; target women themselves should always be included in this process. Activities design can then follow-through.

Aside from identifying markets for women, such an approach will also help programmers to understand where other gendered challenges exist within the market space, such as abuse of child and adolescent labour and gender-based violence.

Approaches and toolkits have already been developed to assist in this, and can be adapted as needed for individual programme needs. These are just some of those available:

- **AgriPro Focus Toolkit**, which includes a section on value chain selection based on gender analysis
- **Developing Gender Sensitive Value Chains; A Guiding Framework**, by the FAO
- **Gendered Enterprise and Markets** by Oxfam
- **PMSD Roadmap: Market System Selection**, by Practical Action, on how to select targeted interventions for facilitation
- **How to do: Poverty targeting, gender equality and empowerment during project design**, by IFAD
- **How to do: Poverty targeting, gender equality and empowerment during project implementation**, by IFAD
- **Child Labour Community Engagement Toolkit**, by Winrock International
- **Resource kit on gender-based violence and global supply chains**, by the Fair Wear Foundation (FWF) Training Centre of the International Labour Organization (ITCIO)

### 2.3 Rapid assessment of communities for possible replication of key opportunities and recommendations following targeted research

**Recommendation**

A rapid assessment of additional communities in close proximity to the ones incorporated in this research should be conducted in order to capitalise on knowledge of community specificities and maximise the opportunity for intervention design to incorporate further women.

In order to capitalise on this knowledge and maximise the opportunity for intervention design to incorporate further communities, it’s **recommended that a rapid assessment of additional communities in close proximity to the ones incorporated in this research should be conducted**. The data at the community level has provided localised specificities that have allowed clear entry points to be developed for some of the opportunities posited earlier.

Whilst it is not guaranteed that similar characteristics will be found automatically due to proximity, there are already some good indicators to suggest that this approach is the best place to start; knowledge on Gombe has already identified that Billiri more broadly as an LGA has communities with similar characteristics in terms of women’s economic farming productivity and agency. Other communities across southern Gombe and into Adamawa are also viable. Similarly, Bajoga community’s high livestock management characteristic could be found across other parts of Funakaye. As a first step, a rapid assessment framework – based on some of the community identification planning matrices that delivered this research along with the community particularities identified – to start scoping opportunities as quickly as possible.
2.4 Monitoring & Evaluation and Research

**Recommendation**
Monitoring, Evaluation, and Research priorities should include developing a cohort study for the capture of women indirectly impacted by market linkages, development/review of a WEE measurement framework that goes beyond existing income increase targets and looks specifically at control and decision making power, and more effective and comprehensive WEE programme reporting that goes beyond disaggregation of data.

2.4.1 Development of an M&E approach towards measuring change experienced by indirect or “hidden” women within larger interventions
Challenges being faced around this issue are ones of technical rigour and the credibility of a viable approach. The findings of this study may offer some insight into how to make this more focused; as discussed earlier a focus on women as labourers may offer a more tangible target overall due to their less “hidden” positioning, and more as secondary participants. Whilst women’s hired farm labour is far from formal employment, its more structural nature means that identification overall could be easier – if planned properly women’s presence can be easily anticipated, their identities logged, and the gradual impacts on their livelihoods potentially tracked over time.

With this in mind, a technically efficient and well-designed cohort study is recommended into the existing programme Monitoring and Evaluation Framework.

2.4.2 Development of / Review of existing Women’s Economic Empowerment and Justice Measurement Framework
Development of or reviews of a Women’s Economic Empowerment and Measurement Framework is proposed to compliment and/or influence existing outcome and impact indicators that may not fully incorporate WEE and justice, such as the single indicator of income increase. Exploring how best to systematically measure income control and household decision-making power within this framework should be prioritised as a first step. In the context of this study, expansion into the North East and the added layer of post-conflict realities in some of those communities will need to be factored-in.

2.4.3 Building knowledge: effective gender and WEE / justice reporting and research
Following through from the recommendation of a cohort study embedded within a wider M&E framework, building targeted gender, WEE and economic justice reporting and studies at the value chain and sector level into programme reporting and research work is essential. This will not only provide continuous knowledge generation around the often quite specific on the ground realities of women and their communities in northern Nigeria, but will ensure that programme activities and design are more fully informed with concrete data. In terms of reporting, quarterly reporting must go beyond simple gender disaggregation of data in all interventions into more considered analysis of continued barriers, gender responsive processes, and emerging opportunities for transformative WEE and justice.

This learning will also generate substantial learning for the wider development community on markets systems, gender and WEE – an area that still requires significant research globally. Given the known challenges associated with women’s economic empowerment in northern Nigeria, a rigorous body of evidence from this region will have significant learning and potential applications more broadly.

2.5 Partner Identification for WEE and economic justice outcomes

**Recommendation**
From a WEE perspective, partners should be specifically screened at the time of selection for their willingness to implement a gender-responsive approach.
Selecting partners based on their will (motivation) and skill (capacity) to contribute to a desired systemic change is part of the market systems approach. A Stakeholder / Partner workshop will provide a platform for presenting the programmes aims and partnership needs in this respect, whilst also providing an opportunity for partners to share their own experiences more broadly. With a move towards a more blended approach to partner relationships in the North East and the possible addition of numerous humanitarian organisations to the partner portfolio, setting the tone and getting some consensus around women and transformative WEE/justice as early as possible is recommended.

---

96 Rüegg, M () Mainstreaming Women’s Economic Empowerment in Market Systems Development, Swiss Agency for Development and Cooperation SDC

97 WISE delivered a similar workshop, in collaboration with the Gender Manager for MADE Nigeria in late 2016. Private sector partners along with cooperative / women’s groups were brought together in one space, providing a flow of ideas between the two sectors towards greater understanding of possible synergies.
## ANNEX I: Framework of Inquiry

<table>
<thead>
<tr>
<th>AREAS OF INQUIRY</th>
<th>PRIMARY RESEARCH QUESTIONS</th>
<th>RESEARCH SUB-QUESTIONS</th>
<th>LINES OF QUESTIONING</th>
</tr>
</thead>
<tbody>
<tr>
<td>Existing barriers and challenges towards</td>
<td>1. What are the economic and socio-cultural challenges and barriers in relation to rural</td>
<td>1. What is the nature and frequency of women and men’s asset ownership and resources?</td>
<td>Land</td>
</tr>
<tr>
<td>WEE</td>
<td>women’s production and income increase and control regarding access to assets and resources?</td>
<td>How are women generating and controlling direct income from assets they either own, lease, or manage for someone else?</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Land</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>• How much land does the respondent have access to farm in total?</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Does the respondent own land? How much? Is it individually or jointly owned (if the latter with who)? Distance of land from home? Can it sustain dry and wet season farming? How is it irrigated?</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Does the respondent lease land? How much? If so individually or jointly? Who is it leased from? Distance of land from home? Can it sustain dry and wet season farming? How is it irrigated?</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Does the respondent bulk own or lease land in a group? How much? What kind of group is it? How many people? Distance of land from home? Can it sustain dry and wet season farming? How is it irrigated?</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Does the respondent (also) farmland that belongs to someone else? Who does it belong to?</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Livestock</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Does the respondent own livestock? Is it jointly owned?</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>• What livestock do they own? In what quantities?</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Do they manage livestock that belongs to someone else? Who? Do they earn income from this? How much?</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>• What inputs are being used on livestock? Do they purchase these inputs themselves?</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>• What inputs do they need?</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Other assets and resources</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Do they own or have access to any mechanised inputs, machinery (e.g. bike) etc.?</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Do they own a mobile phone? Do they have access to a mobile phone?</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Do they have a bank account? In their own / joint name?</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Do they belong to a savings group? With whom? How much do they save /</td>
<td></td>
</tr>
</tbody>
</table>
contribute per month?
• Have they ever accessed finance through a finance institution or savings group? Which? When? How much did they borrow?
• What did they use the loan money for (or did they give it to someone else)?
• Did they manage to repay?
• Do they book keep their finances?
• Do they have a dowry (women)? Do they have access to that dowry? If not, who has access to that dowry?

2. Are women generating, spending and controlling direct income from crop farming and livestock rearing with assets they either own, lease, or manage for someone else?
• Which crops are sold, which crops are consumed? Who owns which?
• Where is each crop sold? Who buys it? Who sells which crops? Where do they get their information on crop prices, product prices and other information related to their income generating activities?
• Who controls the income from the sale of crops? (i.e. does respondent or respondent’s partner keep this solely or is it shared? If so how?)
What livestock is sold, what are consumed?
• What livestock products are sold, what are consumed?
• Where are they sold? Who to? Who sells them?
• Who controls the proceeds from the sale of livestock?
• What do they spend their incomes on? Who decides that?

3. Where are women and men placed within rural value chains as part of the pre and post-harvest production cycles?  *Who commits labour and resources to farming and what off-farm work do they also do?*
• What are the primary agricultural value chains the respondent is involved in?
• What work does the respondent do within that value chain? What are the seasonal variations of work within that value chain?
• What crops are being farmed, by whom (respondent, husband/wife etc.) and what proportion of land is used for each? (List and percentages)
• Who does each of the following tasks: land clearing, planting, cultivating, harvesting, selling?
• What agricultural inputs are being used on owned/leased/managed farmland?
• Does the respondent purchase these inputs with their own money? Where from?
4. What are the wider sociocultural and economic challenges women face: lack of access to education and access to information, mobility, household decision making, violence, attitudes on gender empowerment? How do these relate to women's income increase, and control of incomes and assets?

- What different types of work do they do throughout the farming year?
- What do they earn (in cash or in kind) for their work?
- How does this vary across the value chain?
- How does this vary throughout the year?
- What off-farm work (seasonal) do they engage with?
- What are the key income earning activities which are off farm such as shea/gum Arabic / firewood collection etc?

Access to education and literacy?
- What is the respondent’s level of education? What is their partner’s (if married / in union) level of education?
  * Can they read and write? In what language? (Clarify whether this is Quranic rote learning)

Mobility
- Do they physically go to market? Do they send others to market on their behalf? If so, who?
- Does the respondent engage with market actors? If so, who? What is the nature of this engagement (what is the mode of communication)?
- Are they able to leave their home / compound when they want, and also to go where they want?
- Where are they able to go to? Other communities, towns/cities, markets, school, study, church, visiting friends and family. On what kind of occasions do they go out?

Household decision making and expenditure
- Who decides how money is spent on key household essentials, such as food, clothing, and reproductive household appliances?
- Who decides whether children go to school? Who decides how money is spent on school fees and other costs?
- Who decides if and how healthcare is accessed by members of the family? Who decides how money is spent on health care fees?

Gender based violence
- Have any respondents experienced violence in the home or at work?
**Conflict and Agency: Impacts and Resilience**

1. **What have been the impacts of the conflict on livelihoods over the last X years?**
   - Which women are having economic stability and which are most challenged in earning and controlling their income?

2. **What have been the impacts of the conflict on services, employment, markets, civil society and governance?**
   - Availability of key services and service providers, compared to 3/5 years ago (primary, secondary school, teachers, clinics, hospitals, nurses, doctors, police, courts, WASH)
   - State of infrastructure – roads, public transport, electricity, mobile phone networks
   - Location and frequency of markets
   - Numbers of local industries, SMEs etc
   - Availability and types of informal and formal employment opportunities
   - Availability of key goods (foodstuffs, clothes, other goods)

---

<table>
<thead>
<tr>
<th>Question</th>
<th>Example</th>
</tr>
</thead>
<tbody>
<tr>
<td>What have been the impacts of the conflict on services, employment,</td>
<td>Availability of key services and service providers, compared to 3/5 years ago (primary, secondary school, teachers, clinics, hospitals, nurses, doctors, police, courts, WASH)</td>
</tr>
<tr>
<td>markets, civil society and governance</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Have respondents experienced violence from their spouse?</td>
<td></td>
</tr>
<tr>
<td>How much time does the respondent spend working in the home?</td>
<td></td>
</tr>
<tr>
<td>How many hours a day do they spend working in the home?</td>
<td></td>
</tr>
<tr>
<td>How many of those hours are used to generate income? What activities are</td>
<td></td>
</tr>
<tr>
<td>these? How important are these income-generating activities in the home</td>
<td></td>
</tr>
<tr>
<td>compared to farming and other off farm work?</td>
<td></td>
</tr>
<tr>
<td>How many of those hours do not generate income on domestic tasks and</td>
<td></td>
</tr>
<tr>
<td>caring responsibilities? What activities are these?</td>
<td></td>
</tr>
<tr>
<td>What do they spend these incomes on?</td>
<td></td>
</tr>
<tr>
<td>Who else works in the home with them and on what activities?</td>
<td></td>
</tr>
<tr>
<td>What key livelihoods/primary income generating activities were</td>
<td></td>
</tr>
<tr>
<td>respondents engaged in prior to the troubles?</td>
<td></td>
</tr>
<tr>
<td>What primary income generating activities have been lost in the last</td>
<td></td>
</tr>
<tr>
<td>5 – 10 years?</td>
<td></td>
</tr>
<tr>
<td>How have household incomes changed compared to X years ago?</td>
<td></td>
</tr>
<tr>
<td>How have individual incomes changed compared to X years ago?</td>
<td></td>
</tr>
<tr>
<td>Compared to X years ago, which assets have you lost and gained?</td>
<td></td>
</tr>
<tr>
<td>Experiences of violence (other than IPV) during the conflict – personal</td>
<td></td>
</tr>
<tr>
<td>experience, family members, witnessing</td>
<td></td>
</tr>
<tr>
<td>Feelings of overall safety compared to X years ago – in the home, on</td>
<td></td>
</tr>
<tr>
<td>the farm, in the community, outside the community</td>
<td></td>
</tr>
<tr>
<td>Who decides how the income they earn from home-based work is spent?</td>
<td></td>
</tr>
<tr>
<td>What do they spend these incomes on?</td>
<td></td>
</tr>
<tr>
<td>What do they spend these incomes on?</td>
<td></td>
</tr>
<tr>
<td>Opportunities for economic recovery and empowerment</td>
<td>3. What opportunities are there for women’s economic recovery and empowerment in post-conflict environments in the North East? What are the main challenges that need to be addressed?</td>
</tr>
<tr>
<td>---------------------------------------------------</td>
<td>--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
</tbody>
</table>
| 1. What new markets have emerged and what markets need support to be re-established as part of the recovery process? *Can women benefit from these for greater income increase and control?* | • What new industries and economic opportunities have developed during and after the conflict?  
• Are there any opportunities for business and employment especially for women either inside or outside of the house?  
• How have women’s strategies have changed, and why before/during/after the conflict?  
• What industries and market linkages have recently been re-established?  
• What economic activities are participants interested in? What are the challenges they currently face in engaging with these?  
• What challenges are market actors facing in engaging with women farmers, processors, and retailers?  
• What support do market actors require to reach more women with their products and services? |
| 3. What additional linkages, support structures and initiatives do women need for new ways of market engagement and earning an income? *How do these* | • What basic health care and education needs do community members still have?  
• What targeted training and capacity building needs do women have to support their livelihoods and income generation and control activities?  
• What other core services do women need to support their daily economic and household reproductive roles? |
<table>
<thead>
<tr>
<th>Question</th>
<th>Answer</th>
</tr>
</thead>
</table>
| 4. What organisations are working on women’s economic and social empowerment? | • What women’s empowerment organisations and groups are working / have worked with the community?  
• What sort of empowerment programming have they delivered / are delivering currently?  
• What livelihoods and economic empowerment experience do they have? Is their track record reliable?  
• Do they occupy a trusted place in the community and can they provide strong entry points for reaching women?  
• What capacity building do they need? What programming can they facilitate for greater engagement of women towards more sustainable WEE? |
| 5. The emerging issue of disability (yet to be defined) is a challenge that has been noted by DFID for future Northern Programme work. How can Propcom through its programming address this using a WEE approach, if at all (e.g. physical / psychological and impact on individuals who are carers)? | • What is the frequency of disability in the community among those sampled?  
• What are impacts of disability on women comparative to men (both their own and that of others)?  
• What role can market linkages for WEE play in addressing some of the challenges faced? |
## ANNEX II: Intervention level recommendations across surveyed communities

<table>
<thead>
<tr>
<th>Community:</th>
<th>Agricultural inputs</th>
<th>Women’s farming labour: post harvest technologies</th>
<th>Livestock: small household ruminants</th>
<th>Livestock: poultry</th>
<th>Voucher and cash investment into women’s home-based enterprises</th>
<th>Groundnut processing and aggregation</th>
<th>Financial Inclusion and Access to ICTs</th>
<th>Cross cutting approaches for transformative gender and WEE/justice</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Gombe</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bajoga</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Billiri</strong></td>
<td>X</td>
<td></td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>X (Noman Zamani Social Enterprise FEI)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Dadin Kowa</strong></td>
<td></td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Yobe</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pompamari</td>
<td></td>
<td></td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Savannah</td>
<td></td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Borno</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kwaya</td>
<td>X</td>
<td></td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>X (Yan Tuwo women’s group)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dubja</td>
<td></td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>X (SEKAMDA Women’s group)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Annex III: Stakeholder Mapping

#### Humanitarian and Development Organisations

Humanitarian and development organisations and bodies are the main stakeholders encountered as part of this research. Their presence is more clearly identifiable than other actors in the target communities and states, with knowledge of their activities more prevalent among community respondents. The following organisations have been identified in the first instance for partnership consideration.

<table>
<thead>
<tr>
<th>Stakeholder</th>
<th>Presence GOMBE</th>
<th>Presence YOBE</th>
<th>Presence BORNO</th>
<th>Work and Partnership Considerations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Red Cross (International Committee of the Red Cross and Red Cross Nigeria)</td>
<td>Red Cross: secretariat in Dadin Kowa; work in Bajoga; not in Billiri (but mentioned in Billiri KILs)</td>
<td>Red Cross: Work in all areas in Potiskum, several wards in Damaturu – exact communities unclear</td>
<td>Red Cross: In Dubja community, in Dambua LGA</td>
<td>The Red Cross Nigeria has a strong presence in Bajoga community in Funakaye LGA, Gombe state. There food provision primarily to IDPs and some provision to host community members came through in the research. Non-food items like cooking materials, mattresses etc. also featured. Agro interventions for men in that community is also a key part of their interventions, with the provision of fertiliser, seedlings, and cash injections for farm rentals and farming equipment. For women, the organisation has provided livestock for rearing, and cash injections to restart businesses. Red Cross presence in Billiri and has been lower, with non-food Items dominating. In Yobe, the Red Cross has provided food and NFIs in Damaturu to IDPs, along with cash support. Although the Red Cross does work in Potiskum LGA, there presence was not registered in Savannah community. More broadly across Yobe the organisation works in 11 of the state’s 17 LGAs. In Borno, the Red Cross were identified in Biu as part of the research in the provision of food, NFIs (including medicines) and cash to IDPs. They were not identified in Kwaya community as part of this research. More broadly the Red Cross has a strong presence across four states – Adamawa, Borno, Gombe and Yobe, and 20 years worth of experience at community levels, with systems that pre-date the crisis. The organisation has an interest in agricultural inputs and machinery as livelihoods recovery, with a focus on support based on assessment, such as seed interventions. PM and ICRC have already started work on cooperative identification and capacity building.</td>
</tr>
<tr>
<td>Mercy Corps</td>
<td>In Billiri community, in Yemaltu Deba; and Funakaye LGAs</td>
<td>Biu and Kwaya communities</td>
<td>In Gombe, Mercy Corps have provided vouchers for food in Billiri, food, and beds and cash in Bajoga, and food items in Dadin Kowa. There is a possibility that livestock have also been provided in, although whether this is Mercy Corps or FADAMA was unclear on the part of the participants. In Borno, Mercy Corps also provided cash voucher for food and medicines in Dubja community primarily for IDPs. A cash-for-work scheme (sweeping for women, general handiwork for men) has also been started. This appears to focus primarily on women. This scheme is also present in Kwaya. More broadly, Mercy Corps is partnering with WFP on farm-based products in Borno State. Priority areas as part of a recovery approach in Borno for Mercy Corps include restoration of physical markets, transportation of fertiliser, extension services, producers associations, wider access to land and the reopening of banks. With the publication of their Livelihoods and Market Recovery Assessment,</td>
<td></td>
</tr>
<tr>
<td>Stakeholder</td>
<td>Presence GOMBE</td>
<td>Presence YOBE</td>
<td>Presence BORNO</td>
<td>Work and Partnership Considerations</td>
</tr>
<tr>
<td>-------------</td>
<td>----------------</td>
<td>---------------</td>
<td>----------------</td>
<td>--------------------------------------</td>
</tr>
<tr>
<td>Mercy Corps</td>
<td></td>
<td></td>
<td></td>
<td>Mercy Corps will likely now be moving into markets strengthening. They're interested in private sector partnerships and are looking towards moving away from the piecemeal approach of inputs, cash vouchers, etc, but with a focus on working with local actors.</td>
</tr>
<tr>
<td>FADAMA III</td>
<td>Y – in Billiri community, in Dadin Kowa, and in Funakaye LGA</td>
<td>Y</td>
<td></td>
<td>FADAMA III was noted as being in all target LGAs in both Gombe and Borno State. In Billiri, Funakaye, Yemaltu Deba and Kwaya Kusar, a combination of fertiliser, herbicides and food distribution initiatives have been occurring. In this has been accompanied by livestock. The programme’s reach into four of the seven target communities within this research indicates that partnership consultations are needed. Their presence is likely to have been on an established basis, which could offer the entry points, and their deeper knowledge at the community level therefore can provide lessons for any engagement. At present, the gender strategy to working with women for the programme based on interview with Gombe State Coordinator indicates that the gender strategy will focus on livestock inputs for women. The findings of this research however also indicated FADAMA III engagement with women’s groups in Billiri.</td>
</tr>
<tr>
<td>National Emergency Management Agency (NEMA) and State Emergency Management Agency (SEMA)</td>
<td>Y - Billiri (both) Yamultu Deba (both) And Funakaye (NEMA only) communities</td>
<td>Y -in Dubja (both) and Kwaya (NEMA only) communities</td>
<td></td>
<td>NEMA is present in four of the target LGAs – all three in Gombe and also in Kwaya Kusar and Blu in Borno. Assistance has consisted primarily of food distribution, fertiliser and other non-food items. Participant responses indicate that for Funakaye at least, IDPs are the only recipients. SEMA were mentioned as also being present in all three Gombe LGAs, although it is unclear what the difference in the activities being put forward are, and the delivery of those activities.</td>
</tr>
<tr>
<td>CRS - Catholic Relief Services</td>
<td>Y</td>
<td>Y</td>
<td></td>
<td>Private sector landscape – lots of investment especially re: NFIs, food items, agric. tools and seeds; improved due to humanitarian presence and high engagement with INGOs. Issue if have seed distribution for free and seed dealers in same communities but seeds are not enough and need time to get seeds – use seed dealer as vendors for OFDA distribution so will continue even if CRS is not there. On-going operations in Jere, Kaga and Gubio LGAs in Borno; Gujba, Gulani, Busari and Jakusko in Yobe. The goal is to move people from emergency assistance to early recovery and development Large on-going conditional cash transfer (market-based) programme using Red Rose (web-based platform). Engaged in distribution of seeds and tools in Kaga, Jere and Gubio LGAs (Borno) and Gujba and Gulani (Yobe) using e-vouchers. Focus on women for ‘kitchen gardens’, which are essentially small</td>
</tr>
<tr>
<td>Stakeholder</td>
<td>Presence GOMBE</td>
<td>Presence YOBE</td>
<td>Presence BORNO</td>
<td>Work and Partnership Considerations</td>
</tr>
<tr>
<td>-----------------------------------</td>
<td>----------------</td>
<td>---------------</td>
<td>----------------</td>
<td>--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>UNHCR</td>
<td>Y</td>
<td>Y</td>
<td>Y - in Dubja community</td>
<td>UNHCR are present in Gombe, Yobe and Borno through the AUN livelihoods programmes. This also has presence in Adamawa. They were attributed with the distribution of NFIs in, and the delivery of cooperative grants and skills trainings in Damaturu and Potiskum through the Yobe Skills Acquisition Centre. Confirmation of whether the Skills Acquisition Centre encountered in Gombe State is also UNHCR funded / partnered is need.</td>
</tr>
<tr>
<td>Oxfam</td>
<td>Y – in Biu Dubja. Also others</td>
<td></td>
<td></td>
<td>Oxfam’s presence at the target LGA level was only found in Biu, with food distribution. However, the organisation works extensively across Borno on Emergency Food Security and Livelihoods Programming (EFSL) and also in Madagali LGA in Adamawa. This includes food distribution, some kitchen gardening / farming and conditional and unconditional cash transfers. The organisation plans to continue cash distribution in areas of recovery due to the continued poor cash flow. They were also involved in fertiliser distribution but have now stopped. Oxfam is currently exploring how to support livelihoods work such as chicken rearing, and also dry season farming support, such as in the buying of seeds. The organisation is also looking seriously at fuel efficient and, safe cook stoves, and plan to include this into new programming as part of an income generating activity for women. Oxfam is part of the working group on fuel currently chaired by the FAO – a harmonised effort to address the needs in this area. With Propcom's on-going search for entry for a fuel-efficient cook stoves intervention with women, this (and the wider working group more generally) provides a possible partnership opportunity for Propcom. Understanding the tensions at the community level between IDP and host community support, Oxfam plans to package different activities for different groups based on assessed circumstances and needs.</td>
</tr>
<tr>
<td>Action Against Hunger/ACF International</td>
<td>Y – in Pompamari</td>
<td></td>
<td></td>
<td>The Action Against Hunger interview indicated a high degree of interest in private sector engagement – indicated the need to create platform for private sector engagement. As yet they are not engaged private sector but the business opportunities are present and a looking to open up fora to discuss partnership. There seems to be a private sector working group, but more clarity is needed here. ACF plans for the future include: market infrastructure with cash for work to rehabilitate markets, irrigation, and to play a role in promoting value chains.</td>
</tr>
<tr>
<td>World Food Programme</td>
<td>Y – in Pompamari</td>
<td></td>
<td></td>
<td>WFP are only doing food assistance and not recovery work. However, they are partnering with GIZ, Mercy Corps, UNHCR, IOM, Oxfam and the World Bank on farm based products.</td>
</tr>
<tr>
<td>GIZ</td>
<td></td>
<td></td>
<td></td>
<td>GIZ is planning to focus on agricultural recovery, livelihoods and market work and target 4,500 participants in all LGAs across Borno State. They are also working with those already strengthening farmers e.g. Borno State Agricultural Development Programme to do agric training services (Mercy</td>
</tr>
<tr>
<td>Stakeholder</td>
<td>Presence GOMBE</td>
<td>Presence YOBE</td>
<td>Presence BORNO</td>
<td>Work and Partnership Considerations</td>
</tr>
<tr>
<td>-------------------------------------------------</td>
<td>----------------</td>
<td>---------------</td>
<td>----------------</td>
<td>---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Norwegian Refugee Council</td>
<td></td>
<td>Y - mentioned covering Damaturu</td>
<td>Y</td>
<td>Corps is working with them already on this). GIZ and Mercy Corps are looking at two-pronged approach. There is a need for tools and inputs to farm. They have put in place a cash voucher system working with local actors married to existing private sector entities so can gradually pull out so working with most vulnerable. During interview the GIZ representative indicated the need to take value chain work up to the processing level as a means of including women. In essence this approach seems to provide the most conducive one for working alongside Mercy Corps and the Red Cross. With both Kwaya Kusar and Biu included within their Borno remit, a partnership with GIZ offers an immediate opportunity for integrated intervention design.</td>
</tr>
<tr>
<td>Norwegian Refugee Council</td>
<td></td>
<td>Y - mentioned covering Damaturu</td>
<td>Y</td>
<td>NRC covers in Borno (MMC, Jere, Dikwa, Monguno, Damasak, Kaga, Konduga and perhaps Ngala/Gwoza) and also Yola and Mubi in Adamawa, and Damaturu in Yobe. Working primarily with displaced farmers, NRC is trying to introduce new forms of livelihood that don’t know about e.g. millet, sorghum, goats and sheep but now not suitable re: access to land. NRC also wants to look at feed for animals and other income generating activities via skills training (first financial literacy and planning then technical skills). Again, NRC’s general approach has potential partnership opportunities to consider, particularly if the organisation can provide a direct approach.</td>
</tr>
<tr>
<td>Food and Agriculture Organisation of the UN</td>
<td></td>
<td>Y</td>
<td>Y</td>
<td>FAO is heavily involved in agricultural inputs and livestock interventions on a large scale. Other partners engage in similar activities are reaching very small numbers. Majority are production focused with little consideration for post-harvest issues and market access (aggregation and basic linkage into the state economy). There are opportunities to build on their efforts by stimulating other services around inputs that are being distributed, and creating market linkages for the farmers that are being supported. FAO is working to establish three production centres for fuel efficient cook stoves – see below. Also looking at the establishment of tree nurseries and the encouragement of agro-forestry Need to learn more about the livestock programme. Potential to work around livestock management and services.</td>
</tr>
</tbody>
</table>
| Danish Refugee Council                          |                |                |                | Implementing some agriculture related activities. DRC has been engaged in livelihoods activities since 2016. Funding mainly comes from OFDA, EU Trust Fund and Swiss Development Corporation. Most funding runs out in first half of 2018 but hoping to get a no-cost extension. Livelihoods programme has four components but only discussed the vegetable gardening and poultry production aspects. Possible areas of collaboration:  
  • Development of veterinary services (and possibly poultry feed) for poultry farmers, market linkages through aggregators at community, leveraging on the organizational nature of the groups. Access to finance component to enable aggregation. |
<table>
<thead>
<tr>
<th>Stakeholder</th>
<th>Presence GOMBE</th>
<th>Presence YOBE</th>
<th>Presence BORNO</th>
<th>Work and Partnership Considerations</th>
</tr>
</thead>
<tbody>
<tr>
<td>United Nations Development Programme</td>
<td></td>
<td>Y</td>
<td>Y</td>
<td>Interested in economic recovery. Looking to engage consultant to do VC assessment end 2017/ early 2018. NRC mentioned: Assessment has been done (within working group?) re: feasibility of market based approaches – talking of multipurpose interventions. We should try and get this assessment. LGAs: Yola South and Hong in Adamawa; Gujuba and Potiskum in Yobe; Mafa, Konduga in Borno. Not yet working in Borno South – difficult to monitor e.g. but rehabilitated LGA in Damboa, Gwoza and Biu and looking to work here in at least 6 communities each. Don’t know which communities yet apart from Kiuba between Damboa and Biu - identified as one of pilot locations, will deepen; targeting criteria – will work through Borno SG to decide communities. Did reconstruction work in Mafa; Konduga Damboa. Biu – infrastructure and livelihoods restoration i.e. inputs to farmers to resume agriculture. Developed training models and rolled out, on ADR; done in Mafa, Yola South, Hong, Gujuba and Potiskum.</td>
</tr>
<tr>
<td>World Bank</td>
<td>Y</td>
<td></td>
<td>Y</td>
<td>Interested in resuscitation of economy. There are opportunities to build on efforts by stimulating other services around inputs that are being distributed, and creating market linkages for the farmers that are being supported.</td>
</tr>
<tr>
<td>International Organisation of Migration</td>
<td></td>
<td></td>
<td>Y</td>
<td>Market rehabilitation in Banki. Works in Adamawa and Borno. Vocational skills training in Yola. IOM Displacement. Tracking Matrix provides more detail information on IDPs and returnees. Data from DTM is useful to help PM with selection and targeting in terms of which LGAs to work. Need to use this data to understand where people are returning to and beginning to establish livelihoods. Data also shows that Yobe and Adamawa have not been as affected as Borno in terms of displacement. Therefore, the opportunities for livelihood support and market recovery are higher in these two states, in addition to southern parts of Borno.</td>
</tr>
<tr>
<td>European Civil Protection and Humanitarian Aid Operations</td>
<td></td>
<td></td>
<td>Y</td>
<td>Electrification with solar in Nganzai, Magumeri and Damboa in Borno.</td>
</tr>
<tr>
<td>Food Security Working Group</td>
<td></td>
<td></td>
<td></td>
<td>A new sub-working group has been created on access to fuel and energy about three months ago. FAO is working to establish three production centres for fuel-efficient cook stoves. Support is being given by PM on the field coordination of millet with cover crops/border crops Groundnuts &amp; Hibiscus plants. Arrangement for market off takers included. Detail of intervention still</td>
</tr>
<tr>
<td>Green Sahel (existing PM)</td>
<td>Y</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Stakeholder Presence

<table>
<thead>
<tr>
<th>Stakeholder</th>
<th>Presence GOMBE</th>
<th>Presence YOBE</th>
<th>Presence BORNO</th>
<th>Work and Partnership Considerations</th>
</tr>
</thead>
<tbody>
<tr>
<td>partner)</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>being worked out and the specific budget been work out. Two of the target communities are in Yobe state. Although women do not grow millet they engaged on the farms as labour. The cover crops of hibiscus and groundnut are likely to be processed and used by women. More research and understanding needed, although based on the findings of this study this partnership could provide an initial entry point for several of the recommendations presented in the section on women and farming, particularly women’s farm labour technologies and groundnut processing and off-take.</td>
</tr>
<tr>
<td>Private Stakeholders</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ACI (existing PM partner)</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>The Village Based Vaccination model developed with ACI has been piloted and scaled up, and resulted in systemic change. ACI has continued the business model without PM support. The CAHW program is new and piloting will soon start in Kaduna and Benue states. ACI has distributors in all NE states except Borno. CAHW and VBV model to be expanded more specifically to NE states. Details yet to be agreed.</td>
</tr>
<tr>
<td>DEC (Existing PM Partner)</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>DEC provide support to only women groups and cooperatives in capacity building and access to finance. Piloted in Kano and Jigawa. Same collaboration with DEC will be expanded in the NE. The intervention will slightly be different because of the conflict status especially in Yobe. The partner currently has many active branches in all the NE states, including Borno, although operations there are minimal. DEC is willing to engage with PM to identify a way to support women groups revive their business through microfinance loans in the region. However, no details have been discussed or agreed as yet.</td>
</tr>
<tr>
<td>NVRI (existing PM partner)</td>
<td></td>
<td></td>
<td></td>
<td>The availability of vaccines produced by NVRI has enabled ACI and CBOs to access and retail to farmers who need it. PM has supported NVRI to address its production constraints. NVRI are already active in Bauchi and Adamawa states and are looking at reopen the Borno laboratory. Possible support from PM for rehabilitation of the office</td>
</tr>
<tr>
<td>Roshan Global (existing PM partner)</td>
<td>Y</td>
<td></td>
<td></td>
<td>Roshan Global is an SME involved in the reduction of costs associate household cooking energy consumption (firewood). Sensitization/demonstration of the benefits of using the improved cook stoves. PM is supporting this partner with improved production and marketing in Kano, Jigawa and Gombe, with plans to scale-up to Adamawa and further expansion plans into Yobe also.</td>
</tr>
<tr>
<td>Animal Care (existing PM partner)</td>
<td>Y</td>
<td></td>
<td></td>
<td>Involved in the production and sale of ruminant and poultry feeds. They import and market veterinary drugs. They already have dealers in Gombe, Yola, Bauchi, and Maiduguri. The partner works through her dealers and would appoint a dealer or sub-dealer in other towns if the candidate meets their terms. The partner is willing to work with PM in the NE but the modalities of what the partnership would be is yet to be determined.</td>
</tr>
</tbody>
</table>

Although levels of stability for about a year in each community means that businesses are starting to return to normal, the scale remains very low. There is still an extremely long way to go. All LGAs had banks, communications service providers, useable roads etc., but the post conflict phase remains enough its infancy that the damaged infrastructure has yet to recover and the impacts of this are clearly being felt at the community level. The absence of re-opened banks is just one case in point. As a result, identified private sector stakeholders have been difficult during the research field data collection of this research. Included in this section are some existing/past private partners that Propcom currently engage with that have plans to expand into the NE and offer strong gender engagement opportunities.
<table>
<thead>
<tr>
<th>Stakeholder</th>
<th>Presence GOMBE</th>
<th>Presence YOBE</th>
<th>Presence BORNO</th>
<th>Work and Partnership Considerations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hybrid Feeds (existing PM partner)</td>
<td>Y</td>
<td>Y</td>
<td></td>
<td>Involved in the production and sale of ruminant, poultry and fish and swine feeds. They already have dealers in Maiduguri, Gombe, Bauchi, Potiskum, Yola and Damaturu. The partner works through her dealers and would appoint a dealer or sub-dealer in other towns if the candidate meets their terms. The partner is willing to work with PM in the NE but the modalities of what the partnership could look like have not been discussed.</td>
</tr>
<tr>
<td>Food Security and Agricultural Products Nigeria Limited (existing PM partner)</td>
<td></td>
<td></td>
<td></td>
<td>Support is being given by Propcom on the field coordination of Rice out-grower scheme in Taraba state. Details of intervention still being worked including budget. Agreement signed with NIRSAL to work with 6,652 farmers within 8,000 hectares of land. Have potential of 150,000 hectares of arable farmland as verified by NIRSAL geo-mapping. PM budgeted close to 6 million naira to support this intervention. Over 2000 of the farmers are women. If pilot is successful, the aim will be to reach 150,000 farmers in total (women number as yet unspecified).</td>
</tr>
<tr>
<td>Fertiliser DPs (existing partner)</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>Piloted extensive facilitation for access to Fertiliser &amp; GAP knowledge for 2017 farming season. Worked with 9 DPs across the 6 NE states and Katsina state. Over 72,000 farmers reached with over 15,000 Women inclusive. Plans for expansion already on-going. However PM is still exploring on how best to support this expansion on Fertiliser in the NE – recommendations regarding targeted distribution networks for women should have an entry point through these partners.</td>
</tr>
<tr>
<td>Dairy Partners (potential partner)</td>
<td></td>
<td></td>
<td></td>
<td>They build the capacity of Fulani women pastoralist to increase daily cow milk yield, access to market and milk quality. Currently have presence in the Adamawa in the North East. Pastoralist communities were not part of this sample and dairy production among women registered low in all communities, however, this is a significant area of work that Propcom should pursue; it offers a strong value chain approach where women’s role and opportunities for return can be well targeted, and is also an area of work with significant body of literature and programing that can be drawn-on.</td>
</tr>
<tr>
<td>Noman Zamani</td>
<td>Y - Billiri</td>
<td></td>
<td></td>
<td>Noman Zamani is registered as an NGO but operates more as a social enterprise based on the findings of the interview conducted with the organisation’s representative. The enterprise is based in Billiri but works in Balanga LGA too. It is two years old and gives farmers inputs and training. Inputs distribution is based on loans. Women in the Billiri focus group discussions mentioned the enterprise as a key supplier of agricultural inputs. Outreach is currently small – 100 farmers in total – but has a strategic focus 65% women, prioritising women headed households and those where women comprise the primary breadwinners in the family. This organisation has all the hallmarks of a local social enterprise that focuses on facilitating interventions. It has the community level trust and engagement already in place with and also has the potential to grow beyond Billiri to other Gombe LGAs under the right circumstances, and has also been invited expand model into Adamawa communities. From the perspective of facilitating local private sector development towards more sustainable market linkages, this stakeholder offers potential. In terms of PMs focus on reaching women, the enterprise also offers clear entry points for this in the case of Billiri. Understanding and exploring how replicable and scaled</td>
</tr>
<tr>
<td>Stakeholder</td>
<td>Presence GOMBE</td>
<td>Presence YOBE</td>
<td>Presence BORNO</td>
<td>Work and Partnership Considerations</td>
</tr>
<tr>
<td>-------------</td>
<td>----------------</td>
<td>--------------</td>
<td>---------------</td>
<td>-------------------------------------</td>
</tr>
<tr>
<td>Bank of Agriculture</td>
<td>Y – mentioned in Billiri and Bajoga communities</td>
<td>Y – went to Biu</td>
<td>The Bank of Agriculture has been working to target farmers in several of the communities surveyed for this research, with accounts already opened.</td>
<td></td>
</tr>
<tr>
<td>Zenith Bank</td>
<td>Y – Dadin Kowa</td>
<td></td>
<td>The women’s group Kauna in Dadin Kowa had successfully received financing from this institution based on the research findings. It might be worthwhile to explore further engagement.</td>
<td></td>
</tr>
</tbody>
</table>

**Women controlled/focused Organisations**

Whilst many women’s groups in the target communities were informal small savings and loans groups, several groups came through quite clearly as offering the potential for possible entry and the opportunity to leverage targeted WEE programming among women at the community level. The following have been selected based on a combination of their current activities in either processing or farming and the indications of their current organisational capacity gleaned from the research.

<p>| FOMWAN, Funakaye LGA branch | Y – in Bajoga community and across Funakaye LGA | Y – different branch | Whilst the FOMWAN interviews in Maiduguri did not offer any tangible entry points for a programme like Propcom (possibly due to being at too strategic a level within the State chapter), the Funakaye LGA chapter in Bajoga indicated levels of both productive and organisational capacity that could potentially be harnessed. Comprising a number of small collectives – between 17 – 35 women in each group – (possibly about 30 groups across the LGA), the organisation works with women engaged in home based enterprises such as processing, soap making, tailoring etc. Notably, they are involved in the bulk purchasing of maize that’s then processed into flour and sold. Profits are utilised strategically; re-investment into their businesses, charitable contributions for the less privileged, and members’ entertainment. Education and other capacity building skills are encouraged. These groups have also been able to successfully secure microfinance – 500,000 for a group collectively with loans of 50,000 each being disbursed among members. These have been successfully paid back. |
| National Council of Women Society Nigeria Gombe State Funakaye branch | Y – in Bajoga community and Funakaye LGA more broadly | | This is a nationwide group/ umbrella organisation that has had an active branch in Funakaye for the past 15 years. This group of around 100 women across the 10 wards in Funakaye are comprised of farmers, traders, livestock rearing, and home-based processors. Prior to the insurgency they had more members overall, with numbers having depleted since then. The indications are that this is an organisation of women from mixed religious backgrounds, although Christian NGOs (unspecified) have provided support to capacity building. The organisation has accessed credit through a micro loans bank in the community, and have also benefited from FADAMA III food disbursements. They have also organised collectively to access fertiliser and other agric inputs from government-sponsored outlets. |
| FEI | Y – in Billiri community | | Although a small cooperative of 20 women in the community, the organisation demonstrates good organisational capacity overall in terms of both farming and other income generating activities. Aside from farming, they refine groundnut to make oil, and make homemade creams for sale. The hire land and farm as a group (although with individual enterprises), and contribute collectively for their oil processing activities (contributing raw groundnuts, refine collectively), which they then sell |</p>
<table>
<thead>
<tr>
<th>Stakeholder</th>
<th>Presence GOMBE</th>
<th>Presence YOBE</th>
<th>Presence BORNO</th>
<th>Work and Partnership Considerations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stakeholder</td>
<td>Presence GOMBE</td>
<td>Presence YOBE</td>
<td>Presence BORNO</td>
<td>Work and Partnership Considerations</td>
</tr>
<tr>
<td>Stakeholder</td>
<td>Presence GOMBE</td>
<td>Presence YOBE</td>
<td>Presence BORNO</td>
<td>Work and Partnership Considerations</td>
</tr>
<tr>
<td>Stakeholder</td>
<td>Presence GOMBE</td>
<td>Presence YOBE</td>
<td>Presence BORNO</td>
<td>Work and Partnership Considerations</td>
</tr>
<tr>
<td>Stakeholder</td>
<td>Presence GOMBE</td>
<td>Presence YOBE</td>
<td>Presence BORNO</td>
<td>Work and Partnership Considerations</td>
</tr>
<tr>
<td>Stakeholder</td>
<td>Presence GOMBE</td>
<td>Presence YOBE</td>
<td>Presence BORNO</td>
<td>Work and Partnership Considerations</td>
</tr>
<tr>
<td>Stakeholder</td>
<td>Presence GOMBE</td>
<td>Presence YOBE</td>
<td>Presence BORNO</td>
<td>Work and Partnership Considerations</td>
</tr>
<tr>
<td>Stakeholder</td>
<td>Presence GOMBE</td>
<td>Presence YOBE</td>
<td>Presence BORNO</td>
<td>Work and Partnership Considerations</td>
</tr>
<tr>
<td>Stakeholder</td>
<td>Presence GOMBE</td>
<td>Presence YOBE</td>
<td>Presence BORNO</td>
<td>Work and Partnership Considerations</td>
</tr>
<tr>
<td>Stakeholder</td>
<td>Presence GOMBE</td>
<td>Presence YOBE</td>
<td>Presence BORNO</td>
<td>Work and Partnership Considerations</td>
</tr>
<tr>
<td>Stakeholder</td>
<td>Presence GOMBE</td>
<td>Presence YOBE</td>
<td>Presence BORNO</td>
<td>Work and Partnership Considerations</td>
</tr>
<tr>
<td>Stakeholder</td>
<td>Presence GOMBE</td>
<td>Presence YOBE</td>
<td>Presence BORNO</td>
<td>Work and Partnership Considerations</td>
</tr>
<tr>
<td>Stakeholder</td>
<td>Presence GOMBE</td>
<td>Presence YOBE</td>
<td>Presence BORNO</td>
<td>Work and Partnership Considerations</td>
</tr>
</tbody>
</table>

individually. The money made is collected by the society for further investments. Currently they are focusing more on businesses than farming now - previously they farmed and stored groundnuts, maize and rice, but this produce has since been processed and sold. Use profit to give loans to members. They are registered with Women Affairs, State Youth organization.

SEKAMDA Women’s Organisation, Biu

Y – Biu

107 members. Registered under the Corporate Affairs Commission and Local Government Council. They are on the one had a savings group (200 naira per member per week) and also provide credit (with interest) to women engaging in markets, but also cover a range of collective activities that include collective rice par boiling, maize processing and the marketing of these and other produce. Farming is the primary activity of the women in the group, with income generated in multiple ways from farm produce and proceeds. The group has good market linkages with established dealers from Potiskum and Damaturu – all of whom are men. This direct access allows them to have a clearer engagement with pricing, which they seem in some control of. Trust issues with male traders still remain where credit payments are concerned, and the group is reliant on a very few trusted dealers as a result. Financial access for this group is constrained (have struggled to get A2F), although their collective savings profile – 300,000 naira – is not insubstantial.

Bini Environmental Support and Development Initiative (ESDI)

Y – Potiskum

No – but looking into expanding in Borno (and Kebbi)

A local, women focused NGO with an interesting cooperative approach although only present in Yobe. They implement livelihoods recovery programmes and provide inputs, and are interested in promoting rebuilding of market infrastructure. Legally registered with the corporate affairs commission of Nigeria in 2010 as NGO. Have access to women farmers, implemented cash transfers project (50% women) Worked in 8 LGAs: Potiskum, Bodei, Nguru, Jakusko (OVC programming); in Yunusari, Gaide, Gulani and Gujuba (livelihood recovery). In Potiskum work was done under the USAID-funded McCain project.

CBOs in Gombe and Bauchi (LOCIP)

Y

The CBOs are Organisation Sustainable Community Development (OSCD) in Gombe and Women Economic Initiative (WEIN) in Bauchi States. They mobilise and train mainly women farmers in improved local chicken production after receiving ToTs. They also source for vaccines and improved cocks for sale to farmers. They monitor the adoption of technologies on the intervention. PM is investing N1.45m on each of the CBOs for the training of 2,000 farmers in each State. The intervention in Gombe is mainly in Kaltungo, Shongom and Gombe LGAs. In Bauchi State, the intervention is in Bogoro, Dass, Tafawa Balewa, Azare and Toro LGAs. It is however hoped that it will later expand to each of the LGAs in these States. OSCD has some activities in Adamawa State - Guyuk LGA to be specific.

Quintessential Business Women’s Association

Y

Social Enterprise and Business pressure group. Commodity trading, QBWA aggregates product from her network of rural women farmers and supplies to organised business and off takes. PM supported QBWA in the areas of capacity building in business management, quality assurance and access to finance in the form of returnable grant. PM also facilitated market linkage for QBWA. National office
<table>
<thead>
<tr>
<th>Stakeholder</th>
<th>Presence GOMBE</th>
<th>Presence YOBE</th>
<th>Presence BORNO</th>
<th>Work and Partnership Considerations</th>
</tr>
</thead>
<tbody>
<tr>
<td>(existing partner)</td>
<td></td>
<td></td>
<td>is in Abuja but they have presence in each state in Nigeria. Adamawa, Borno, Yobe, Taraba, Gombe, Jigawa, Bauchi. The modalities of partnership are yet to be discussed. QB was invited to participate as rural promoters in the fertiliser intervention.</td>
<td></td>
</tr>
<tr>
<td>Yan Tuwo</td>
<td></td>
<td>Y - Kwaya community</td>
<td>This women’s group are engaged in collective farming and marketing of their produce, and also work collectively in getting their processed goods to market. They have established market linkages with specific traders, but remain marginalised overall from the wider market system.</td>
<td></td>
</tr>
<tr>
<td>KAUNA Women's Group</td>
<td>Y</td>
<td></td>
<td>Women’s group identified in Dadin Kowa engaged in collective farming, processing and marketing.</td>
<td></td>
</tr>
</tbody>
</table>

### Government and Public Institutions

<table>
<thead>
<tr>
<th>Stakeholder</th>
<th>Presence YOBE</th>
<th>Presence BORNO</th>
<th>Work and Partnership Considerations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Borno State Ministry of Animal Livestock &amp; Fisheries</td>
<td>Y</td>
<td>State is divided into six zones with approximately 3 LGAs/zone. Southern Borno is region for poultry. Northern Borno for fisheries. Prior to insurgency, the state had in place 14 poultry and livestock demonstration centres. [Poultry Holding and Demonstration centres] [Livestock Investigation and Breeding Centres]. Extension services are domiciled with ADP. Poor logistics and support for extensions services. Practically collapsed across the state. Some level of coordination between donors is required particularly with programmes such as the WB Livestock programme. FAO also has plans to implement a livestock programme. These all need to be coordinated to ensure that capacity and systems for poultry and livestock production and being re-built in a sustainable manner. Veterinary Services, Borno State Ministry for Animal Resources and Livestock - was not a clear strategy on the part of government to revive the livestock sector</td>
<td></td>
</tr>
<tr>
<td>Borno State Agricultural Development Programme</td>
<td>Y</td>
<td>There are currently no extension services in the northern part of Borno. Central and South are minimally active.</td>
<td></td>
</tr>
<tr>
<td>Borno State Veterinary School</td>
<td>Y</td>
<td>Disease control; operations; pharmacy</td>
<td></td>
</tr>
<tr>
<td>Borno State Chamber of Commerce Industry, Mines and Agriculture</td>
<td>Y</td>
<td>1. Willing to facilitate and host an initial Trade Association meeting with PM 2. Key initial entry point to Trade Associations / Regulators (NAFDAC/SON)/military for credibility and points of contact 3. Has a relationship with DFID in Maiduguri that can be used for leverage 4. Access to new markets going forward (in Nigeria and surrounding countries). Could support with tracking of emerging markets.</td>
<td></td>
</tr>
<tr>
<td>Dandal – Kura Radio Station</td>
<td></td>
<td></td>
<td>Station that broadcasts predominantly in Kanuri language across the Lake Chad Region, which includes Cameroon and Chad and as far as Sudan</td>
</tr>
<tr>
<td>Federal</td>
<td></td>
<td></td>
<td>Federal Department of Livestock has an office in Maiduguri with one active staff member. His role is to</td>
</tr>
<tr>
<td>Stakeholder</td>
<td>Presence GOMBE</td>
<td>Presence YOBE</td>
<td>Presence BORNO</td>
</tr>
<tr>
<td>-----------------------------------------------</td>
<td>----------------</td>
<td>---------------</td>
<td>----------------</td>
</tr>
<tr>
<td>Department of Livestock</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ministry of Agriculture and Natural Resources</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ministry of Reconstruction, Rehabilitation and Resettlement</td>
<td></td>
<td>Y (?)</td>
<td></td>
</tr>
<tr>
<td>Humanitarian Country Team</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>