GEMS3 Women's Economic Empowerment Learning Series:

Case Study 1

*Exploring empowerment outcomes for female entrepreneurs through land reform in **Jigawa, Nigeria***

Sabine Garbarino, WEE Advisor, May 2017

GEMS 3
Growth & Employment in States (GEMS3)
Support Improved Business Environment

Background

Introducing GEMS3

The Growth and Employment in States (GEMS3) programme is working to reduce poverty in Nigeria by improving the business environment through land, tax and investment reforms. Working in numerous states across Nigeria, these reforms enable business to grow, diversify the economy and protect the rights of small and medium business owners, many of whom are women. Interventions include addressing instances of multiple taxation, the simplification of business registration processes, and the implementation of land reforms, improving personal tenure security and facilitating sustainable investment.

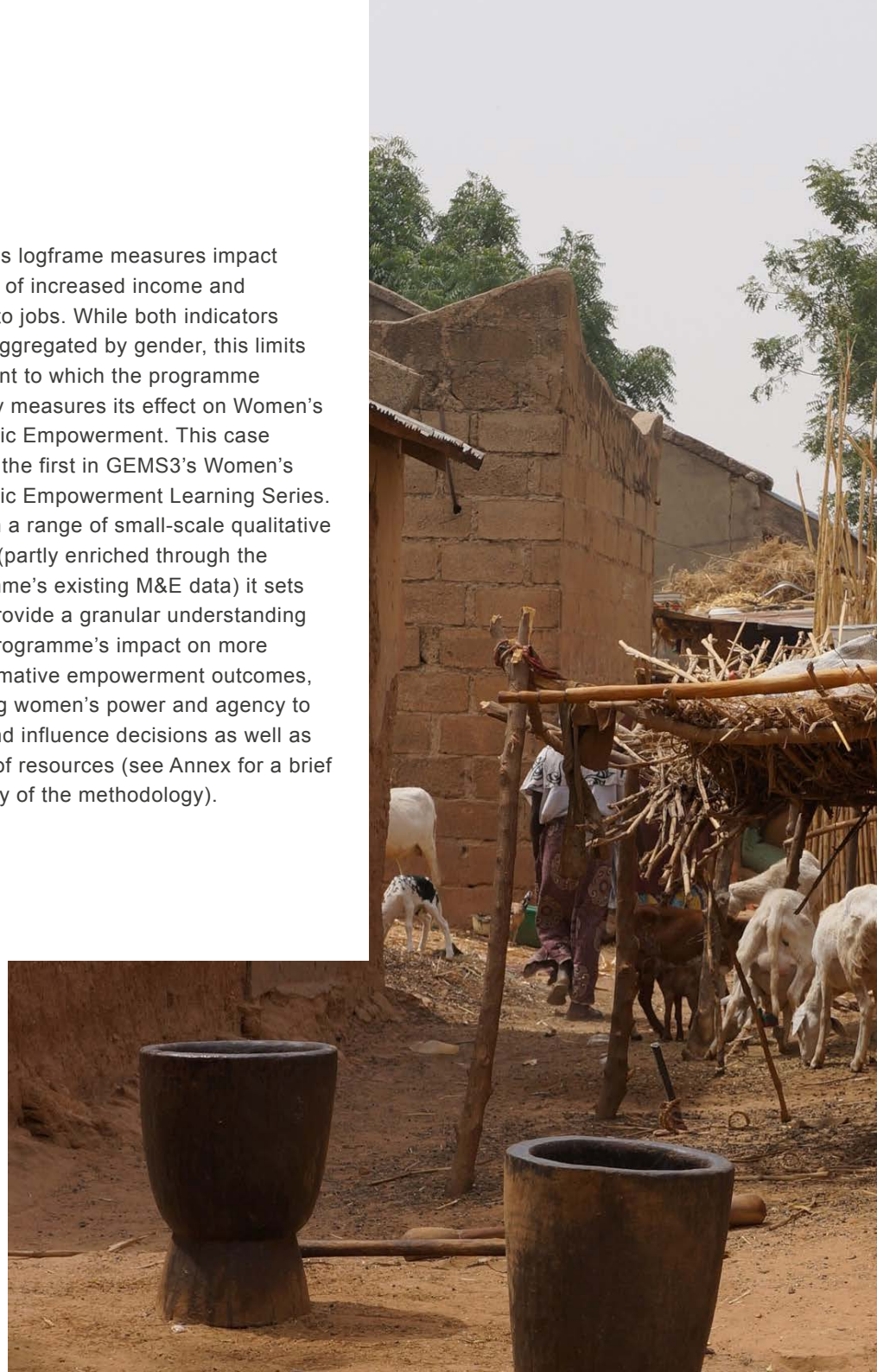
Women in Jigawa[1]

While poverty and socio-economic disadvantage is a challenge shared by many men and women in Jigawa, a state in central northern Nigeria, women face additional gender-specific discrimination. Existing legislation as well as informal customs, traditions and taboos restrict women's access to health, education services and economic opportunities in many parts of Nigeria. In Jigawa, 87.7 per cent of women cannot read at all, compared to 43.6 per cent of men. Polygamy is wide-spread; women typically marry at just over 15 years of age and over 40 per cent of women have children when they are 15 to 19 years old. This in turn impacts their maternal health (and the health of their children) as well as their education and economic opportunities. Recognising these challenges, in 2013 the Jigawa State Government domesticated the National Gender Policy (NGP). The Jigawa State Gender Policy (JSGP) sees gender equality as an integral element for sustainable development and argues for social justice and equity in line with Shari 'a law.

Strengthening GEMS3's evidence on Women's Economic Empowerment

Women's Economic Empowerment is one of GEMS3's design principles. The programme, in addition to its objective of increasing income and jobs for women, aims at boosting the voice of women in the practice and ownership of business. GEMS3 ensures engagements are sensitive and responsive to the needs of both men and women. Through meaningful consultation GEMS3 provides a platform for the voices of women in economic development.

GEMS3's logframe measures impact in terms of increased income and access to jobs. While both indicators are disaggregated by gender, this limits the extent to which the programme routinely measures its effect on Women's Economic Empowerment. This case study is the first in GEMS3's Women's Economic Empowerment Learning Series. Through a range of small-scale qualitative studies (partly enriched through the programme's existing M&E data) it sets out to provide a granular understanding of the programme's impact on more transformative empowerment outcomes, including women's power and agency to voice and influence decisions as well as control of resources (see Annex for a brief summary of the methodology).



1 Data from Demographic and Health Survey 2013.

Facilitating Women's Economic Empowerment through groundnut production

The intervention

Systematic Land Title Registration (SLTR) provides a unique opportunity to access communities and learn about peoples' livelihoods. Small teams visit properties door to door to gather data on land ownership, and sometimes identify certain skills and livelihoods within a household. It was through the pilot rollout of SLTR in and around Jigawa's capital Dutse that GEMS3 came across a group of women processing groundnut oil. The team found more than fifty households producing oil on what was, individually, a very small scale. When viewed in its entirety it became apparent a potential business model existed. GEMS3 began to test the hypothesis that SLTR can identify local business clusters of female entrepreneurs, and provide programme-wide support to achieve larger economies of scale through facilitating collaboration among the women through a co-operative working arrangement.

GEMS3's nature as a business environment reform programme did not provide a natural fit for supporting this grass-root initiative, and questions around the potential sustainability of any support package delayed support from the programme's side. Local agencies, the Ministries of Women's' Affairs and the Ministry of Commerce, both expressed interest in the scheme but failed to offer tangible support to the group. Eventually the Ministry of Women's' Affairs delivered an old oil processing machine in April 2016.

While bringing a range of benefits, the machine quickly demonstrated its shortcomings. Local electricity supply is erratic and incapable of supporting the three phase electrical power supply required by the machine. Two test runs were conducted to ensure smooth running of the engine and to understand the productivity, but during the second test run, one phase of the power supply collapsed.

Kick-starting "Power within" and women's ability to organise as a group

During the long wait for the collapsed power line to be restored, the women sold the oil generated from the test run. They used their profits to formally register a cooperative, and procured another small oil-processing engine powered by diesel. The women returned to production, with enhanced capacity.

Previously each woman processed oil individually in the isolation of her own home. Now, the Cooperative has united the women, they work together in a communal space, discuss business and

act as a powerful example for other women in the community to either join the cooperative or develop alternative enterprises. On several occasions the Cooperative has provided small loans to women who want to start their own business.

The Cooperative has doubled its membership from 50 to 100 (including women from other communities), and now two thirds of the Jigawa Tsada community are involved in groundnut oil production.

The women also found a powerful voice beyond business interests: they are encouraging women in the community to access maternal care or provide advice around weddings and funerals. They feel that as a group they are listened to better by other women; their collective voice counts.

Increasing income, assets and saving

Mechanisation has increased the income of the women through increased production (from 10 to 40 *mudu* a day[2]), more efficient processing (the machine allowed women to extract more oil from a given amount of groundnut) and selling of groundnut cake (a by-product of the new machine the previous machine did not produce). Women from other communities use the machine to either process their groundnut themselves for a fee or pay for the women of Jigawar Tsada to process it for them. To meet the increasing demand the women started working shifts:

"We grouped ourselves into two, the first group worked during the day and the second group worked overnight. Even with this shift of duties, we usually close operations with bunch of unprocessed ground nut."

The women now spend their money on daily needs including children's health and education; many finance their children's marriage, some have purchased land and livestock and one woman is saving to fulfil her dream to make "haj", the pilgrimage to Mecca. The women are aware that the Cooperative could act as collateral but the appetite for taking out loans is limited (mainly because of the terms of repayment).

Hard-working, determined and self-reliant

Word has spread rapidly beyond Jigawar Tsada and the groundnut oil has developed a reputation to be the best in the area. While this increases demand, importantly, it fills the women with great pride about their personal achievement.

The women describe themselves as "*Masu wazo"* (hard working), "*gokari"* (determined) or *"muna dogaro da kan mu, ba sai mun jira miji ya kawo man ba"* (independent). Meeting their families' daily needs and "securing our future and that of our children" was frequently described as giving these women peace of mind.

"[The business] gives us sense of courage, strong heart to believe in ourselves and determination."

It is this "power within"—the self-belief to make changes in their lives[3]—that constituted the core of what empowerment meant to the women in Jigawar Tsada. While 'power within' matters for the women's self-worth it also ensures they are not discouraged easily and determined to overcome challenges.

2 1 mudu is approximately 1.13kg.
3 E.g. Paola Pereznieto & Georgia Taylor (2014) A review of approaches and methods to measure economic empowerment of women and girls, Gender & Development, 22:2, 233-251.

Easing hard labour

Manually pounding groundnut is extremely strenuous work, and the machine has substantially eased the burden on women. All agreed "*Now our bodies ache less*." The women still work long hours, but agree the increased productivity and income is worth it.

"Sometimes we work 'til 1am and people complain that they can't sleep because of the machine's noise."

So, while production has increased considerably the women likely spend about the same amount of time working. Children are reported to help with housework; however, husbands' contribution to household chores have not changed. Unpaid care firmly remains a female responsibility—regardless of paid work contributions increasing.

A female-led household enterprise conforming with existing social norms

While women do lead the groundnut production, husbands have clear roles and contribute to the process. The division of labour clearly respects and works within existing cultural rules, and gender norms that restrict women's movements or their interaction with men who are not members of their family. Women would take on home-based activities while men and children undertake tasks that require leaving the compound, such as purchasing of raw product and selling the oil at the market.

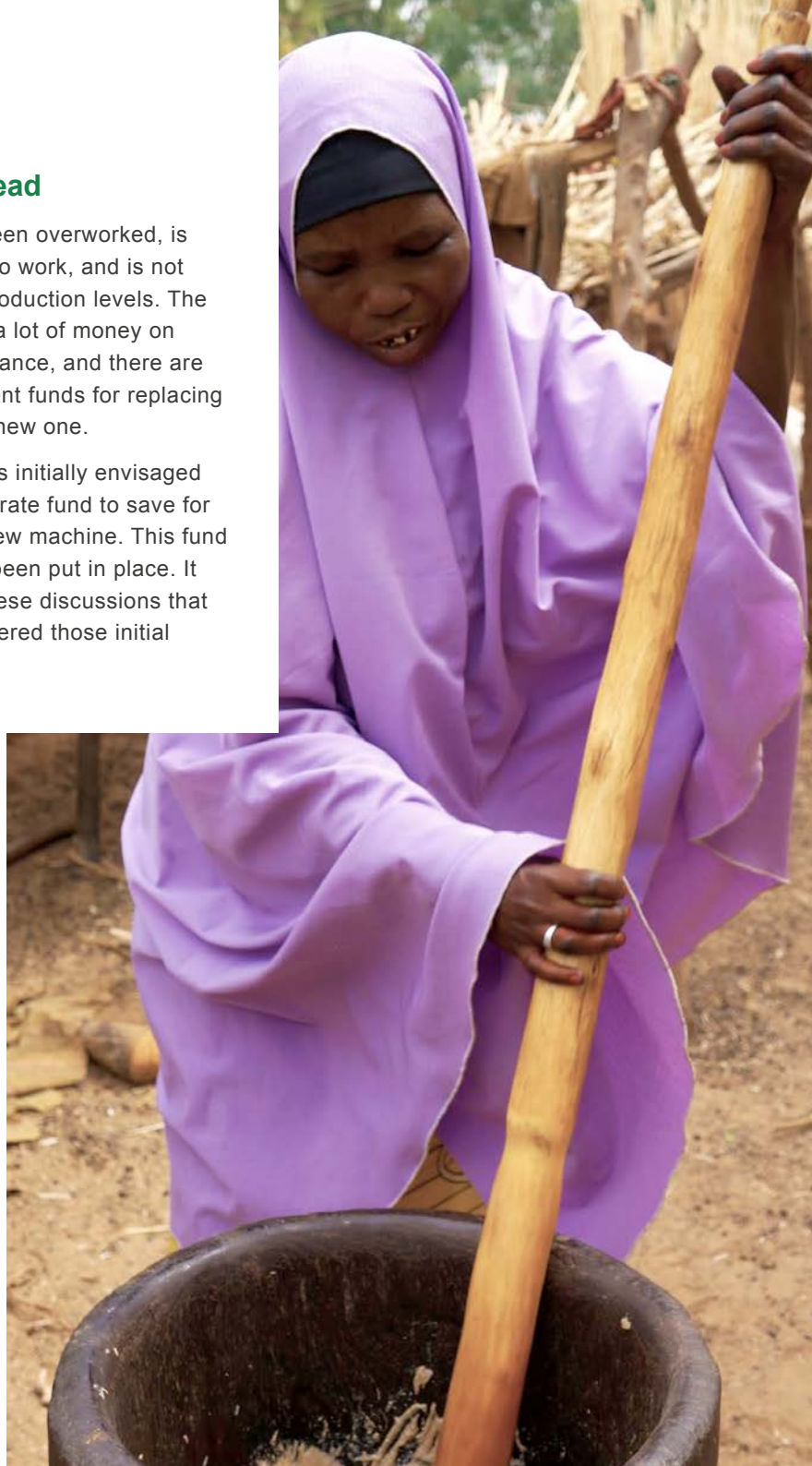
Profit from the groundnut processing is viewed as the women's money but make spending decisions together with their husbands (or children) who provide "*shawara*" (advice). Women admit their increased incomes have given them greater financial autonomy, but they are very careful how this is presented in order not to undermine their husband's roles as providers.

There was consensus that intra-household tensions have decreased rather than increased due to expanding business. The women's contribution to family and community welfare is valued, reflected in a young and educated village head who supports the Cooperative openly. Importantly, the way the women organise and present their business success does not question many of the community's longstanding social and cultural norms (e.g. around free movement) and the women are wary not to challenge existing power relations within their families.

Challenges ahead

The machine has been overworked, is increasingly failing to work, and is not meeting previous production levels. The women have spent a lot of money on repairs and maintenance, and there are currently not sufficient funds for replacing the machine with a new one.

The Cooperative has initially envisaged the set-up of a separate fund to save for the purchase of a new machine. This fund has in practice not been put in place. It was only through these discussions that the women remembered those initial ideas.



Conclusions

Unlocking barriers to women's economic advancement

Access to finance is frequently seen as land reform's magic bullet to support women's economic advancement. In reality, the potential of land reform is far greater. This intervention confirmed the hypothesis that SLTR provides a currently under-utilised entry point to understand communities' livelihoods. Analysing the data generated by SLTR creates local context within which small scale economic activity takes places. If done in a gender-sensitive manner, this allows the identification of challenges to women's economic participation and the means to develop potential solutions.

While on a small scale, this specific case is a powerful demonstration that facilitating women's empowerment requires asking individual women and communities what they need rather than making assumptions about which support or assets would transform a woman's life (the infamous notion of 'giving a goat to every women to change her life'). SLTR can be a means to provide a basic understanding of local market trends sufficient to identify opportunities for boosting women's economic participation. Importantly, through its nature of going from door to door it enables many women's voices to be heard and minimises a common risk of reinforcing exclusion through support to the most visible.

Empowerment is more than increasing and controlling income

Frequently, discussions about Women's Economic Empowerment focus on increasing women's income and ensuring they control its use. Aspects of intra-household power relations and decision-making are important components of empowerment but a more nuanced understanding of power is required to facilitate women's voice and agency. Power in its various individual and collective expressions is central to the empowerment process. Jigawar Tsada's women report a considerable control over their income (which is in line with existing evidence)[4] but it's their determination, ability to organise with other women and the related sense of greater collective voice that were striking about this intervention. Too subtle to be easily measured, indicators related to power itself rarely feature in programme logframes, but as this case study demonstrates greatly matter to women themselves.

The concept of empowerment is strongly contextual

Empowerment is strongly contextual and it is important to refrain from any *imported* notions of the empowered woman, which is often and rightly met with resistance by partners. The livelihoods of these women have improved considerably, and

4 The 2013 DHS reports that in Jigawa over 80 percent of wives control their own income (which in over 90 percent of cases is smaller than their husbands).

so has their self-esteem and confidence while strenuous labour has decreased. Nevertheless, it has not brought broader change of social norms around restricted movement, interaction with outsiders or a redistribution of unpaid care and household work in the short-term. These women may not have voice, choice and control in all aspects of their lives but they would passionately describe how this business has changed their lives. This is a powerful reminder to economic development programmes that empowerment is not only a process, and that it cannot and should not be done *to* or on behalf of women. Programmes like GEMS3 can be useful facilitators, for example temporarily lending women voice (in this case to procure a new groundnut making machine) but it should not define change outcomes for women. Rather they should ask women what matters to them and how they define empowerment.

Questions about sustainability and missed opportunity for scale

While clearly a successful case of facilitating women's economic participation, opportunities were missed around the essence of GEMS3 as a market systems development programme: sustainability and scale. Current challenges around the failing of the machine and the lack of capital to procure a replacement machine puts sustainability into question and the final word is not spoken on this. Equally important, while the concept shone a light on the existence and potential value of lifting these micro enterprises to the next level as a means of sustainable development more direct support to these women entrepreneurs (e.g. business management skills, book keeping) would have helped to build a stronger case for demonstration purposes. Nevertheless, the State Government has been visiting the women and is monitoring the developments; while initially brought to life through stretching the boundaries of the remit of a business environment reform programme the model may yet prove a successful pilot to foster female entrepreneurship in Jigawa.

Annex: Methodological notes

Research questions and indicators of change

This case study is the first of the GEMS3 Women's Economic Empowerment Learning Series. It sets out to answer questions to what extent and how the support to the women groundnut producers in Jigawar Tsada has supported women's economic empowerment beyond jobs and income.

Research protocols including guidance for the Focus Group Discussion (FGDs) and semi-structured interview were developed based on international best practice on monitoring and measuring Women's Economic Empowerment outcomes.[5]

Methodology

Initial plans envisaged to undertake one semi-structured interview with the leader of the women's Cooperative, to develop a GEMS3 case study. Through subsequent discussions it was decided to undertake a small-scale fit-for-purpose qualitative research through a key informant interview and a FGDs with women groundnut producers to get a more nuanced picture about empowerment outcomes. Moreover, various interviews were undertaken with GEMS3 intervention team members who had detailed knowledge of the intervention developed through long-term contact with the women.

Data collection and analysis

- Interviews were led by the GEMS3 national Women's Economic Empowerment advisor;
- Notes were taken during the interview and complemented through a write-up of the interview recordings which were subsequently translated from Hausa into English;
- Analysis and write-up was led by the GEMS3 International WEE Advisor;

Ethical considerations

- Participants were assured of their confidentiality by omitting names in case study write-up to minimise risk of identification and/ any potential of reprisal.
- Informed consent was taken use of data, photographs or videos.
- Knowing the make-up of the compound we knew undertaking the FGDs in a closed-of space would be difficult (and possibly put women in difficult situations); deliberately limited probes on intra-household tensions and no probes into gender-based violence.

Methodological trade-offs

The case study closely involved the intervention teams and was not done with the intent to undertake an independent assessment. This had the advantage of ready access to the community and benefit from an established level of trust with the women which meant information was shared openly and readily. On the down-side this has had likely effects on response bias which were as far as possible countered with non-leading questions and careful probing.

5 E.g. Markel, E. Measuring Women's Economic Empowerment in Private Sector Development. Guidelines for Practitioners. DCED; Paola Pereznieto & Georgia Taylor (2014) A review of approaches and methods to measure economic empowerment of women and girls, Gender & Development, 22:2, 233-251. Kabeer, N. (2012). Women's economic empowerment and inclusive growth: labour markets and enterprise development. SIG Working Paper.