

**Development, Micro-credit and Women's
Empowerment: A Case Study of Market and Rural
Women in Southern Nigeria**

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Dedicated To the New One and his mother:

Ifeanyichukwu Naotaro Nwanesi

And

Yasuko Nwanesi

Abstract

This study investigates women's economic empowerment in relation to micro-credit schemes in southern Nigeria. The study also evaluates the benefits and limitations of micro-credit as a resourceful means of enhancing women's economic activities in the labour market and eliminating poverty among market and rural women. Micro-credit schemes and institutions which provide soft loans to women have become a critical tool in development programmes aiming to empower them. The Nigerian government (both at Federal and State levels) has pursued this development trend since 1985 and today, it is estimated that an increasing number of Nigerian women participate in these schemes. Besides, it is widely accepted among development practitioners that micro-credit schemes not only contribute to poverty reduction but also empower the have-nots.

My research design has drawn on gender analytical frameworks such as the 1980 Harvard Analytical Framework, Kabeer's 1998 Women's Empowerment Assessment, and Mayoux' 2001 micro-credit empowerment paradigm. This study employed as its methodology, ethnographic field research. This includes semi-structured interviews and participant observation. In addition, data was obtained from state databases, archives and development websites. Throughout, both qualitative and quantitative methods and analysis were used.

This study found that women in southern Nigeria are extensively engaged in economic activities. It also established that micro-credit provides finance to enhance market and rural women's participation in production and trade. The study further ascertains that women have some control over their loans. However, increased economic activities may have also increased participants' financial responsibilities and household decision-making is still a prerogative of male head of the family. In addition, this study found that older married women in this region enjoy a comparatively high degree of personal mobility, but restrictions on travel in terms of distance and time are very common for younger married women. These restrictions are sanctioned by customs, household obligations, and social infrastructures. While problems with the transportation network have enhanced the middlemen's domination of economic activities in this region they increased women's dependence on their services. All this renders empowerment for women more difficult to achieve although it makes a practical contribution to their everyday lives.

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Contents	Pages
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**Title: Development, Micro-credit and Women’s Empowerment: A Case Study of
Market and Rural Women in Southern Nigeria**

Abstract	iii
Acknowledgements	iv
Table of Contents	v
Figures and Tables	viii

Chapter One

Introduction

1.1	Theme	1
1.2	Development: women’s empowerment	3
1.3	Addressing the root cause of women’s problems and variance in women’s ‘needs and interests’	4
1.4	Women in Nigeria and economic activities	6
1.5	Research questions	13
1.6	The aims and significance of this study	14
1.7	Plan of this thesis	15
1.8	Concluding summary.....	17

Chapter Two

Women in Nigeria: A Historical Review of Gender and Development

2.1.	Introduction.....	20
2.1.1.	Background: Overview of Nigeria.....	22
2.1. 2.	Gender Roles in Nigeria.....	25
2.2	The Pre-Colonial Era (Prior to Creation of Nigeria as a Nation).....	32
2.3.	The Colonial Era (British Rule).....	36
2.3.1	Gender and Education in Colonial Era.....	38
2.4.	The Post- Colonial Era (from 1960 to present).....	40
2.4.1.	The Military Regime	41
2.4.2.	The Civilian Regime	43
2.5.	Specific Women’s Development: Better Life Programme (BLP) ...	45
2.5.1.	Family Support Programme (FSP)	48
2.5.2.	The World Bank, IMF, NGOs and Women in Nigeria.....	49
2.6.	Conclusion.....	50

Chapter Three

Women and Development: Theory and Applications in Nigeria

3.1.	Introduction.....	53
3.2.	Development: Changing definition in historical perspective	54
3.2.1	Women and development programmes	57
3.3.	Gender theories in development programmes and their applications in Nigeria	60
3.4.	The Welfare Approach	61
3.5.	Women in Development (WID).....	63

3.5.1	The Equity Approach	66
3.5.2.	The Anti-Poverty Approach	68
3.5.3	The Efficiency Approach.....	71
3.6.	Gender and Development	74
3.6.1	Empowerment approach	78
3.7.	Conclusion.....	80

Chapter Four

Empowerment and Micro-Credit Schemes: *The Competing Paradigms*

4.1.	Introduction.....	84
4.2.	The Concept of power and its relationship to empowerment	86
4.3.	What is Empowerment?	89
4.3.1.	Empowerment: feminist understanding	92
4.4.	Micro-credit and women's empowerment.....	99
4.5.	The process of empowerment and micro-credit schemes in Nigeria	103
4.6.	The empowerment process and the role of outsiders	108
4.7.	Conclusion	109

Chapter Five

Research Methods and Fieldwork Techniques

5.1.	Introduction.....	110
5.2.	Why qualitative and quantitative techniques	112
5.2.1.	Sample	113
5.3.	Data analysis.....	113
5.4.	Primary and secondary data	114
5.5.	Research methods for studying gender	116
5.6.	The Insider and Outsider.....	117
5.7.	In-depth Interviews	120
5.7.1.	Setting up interviews	122
5.7.2.	Interviews	124
5.8.	Rapport Building.....	125
5.9.	Measuring Indicators	126
5.10.	Language	127
5.11.	Study areas	128
5.11.1.	The people (Research Participants).....	131
5.12.	Activities	133
5.13.	Study parameters	135
5.14.	Key Informants	136
5.15.	Reliability	137
5.16.	Major problems	138
5.18.	Conclusion.....	139

Chapter Six

The Market and Rural Women's Stories

6.1.	Introduction	141
6.2.	The role of women in the Nigeria	142
6.3.	A day in the life a market woman	144
6.4.	A day in a rural women's life	150
6.5.	Conclusion	152

Chapter Seven

Access to and control over resources and micro-credit

7.1.	Introduction	154
7.2.	Personal Resources of Women	156
7.2.1.	Access to and loan intervention	160
7.3.	Resource control and utilisation	164
7.4.	Household decision-making	180
7.5.	Conclusion	186

Chapter Eight

Micro credit and Women's Economic Empowerment: The Right Priority?

8.1	Introduction	189
8.2.	The emphasis on micro-credit schemes in Imo or Oyo state, Nigeria	190
8.3.	Micro credit effects	194
8.4.	Micro credit: The right choice?	203
8.5.	Conclusion	212

Chapter Nine

Women's Mobility and Market Access

9.1.	Introduction	215
9.2.	Women's personal mobility; historical perspective and constraints	218
9.3.	Nigeria transportation constraint	233
9.4.	Middleman: Overview	236
9.5.	The West African middlemen	238
9.6.	Middlemen; the accepted logic	241
9.7.	Conclusion	250

Chapter Ten

Conclusion

10.1	Introduction	257
10. 2.	Findings Summary	271
10.3.1.	Some Core issues in this research & the way forward	273
10.3.2.	The Sequential approach and empowerment process	276

Bibliography

280

Appendix 1 List of Abbreviations and Acronyms

313

Appendix 2 Maps

316

Figures and Tables

Figure 1 Main WID's policy approaches	66
Figure 2 Concepts of power and Practical Applications	88
Figure 2a Some criteria for empowerment	98
Figure 3 Virtuous Spirals	102
Figure 4 Decision-making by Men and Women	183
Figure 5 The role of middlemen in women's economic activity	244
Table 1 Participants' Educational levels	157
Table 2 Participation in training or supervision	158
Table 3 Number of children by each participant	159
Table 4 Control Over Productive Assets	165
Table 5 Description of respondents' spending (Personal money) level	167
Table 6 Other factor(s) hindering Women's economic growth	171
Table 7 Performing Domestic duties	174
Table 8 Description of Financial Savings	177
Table 9 Degree of Decision-making in the Family	182
Table 10 Participants' description of Micro-credit scheme	195
Table 11 Micro-credit schemes and poverty alleviation among market/rural women	197
Table 12 Description of Livelihood by Use of Micro credit	201
Table 13 Micro-credit and religious affiliation of participants	219
Table 14 Distance Participants travel in pursue of their economic activity by age	221
Table 15 Factors limiting women's personal mobility	227
Table 16 Distance participant can travel in pursuit of their economic activity and Factors limiting their personal mobility	228
Table 17 Factors limiting their personal mobility on Micro-credit participant and Non-micro-credit participants	229

Chapter One

Introduction

“I can hear the roar of women’s silence” -Thomas Sankara (1991).

1.1. Theme

The concept of development has become an everyday phenomenon of the modern world. Generally, development means using the productive resources of society to improve the living conditions, especially of the poorest people. As a way of reaching out to the poorest women in the developing world, many protagonists of development have proposed diverse models of development. Today, one of the most prevalent development models is the micro-credit scheme following the model of Grameen Bank. Many feminist and development organisations have argued that when women in the developing countries are asked what they needed most to develop, they have often replied ‘income to provide for themselves and their children’.

Although, this is not a ‘magic bullet’, many agreed that micro-credit programmes are potentially a very significant contribution to both gender equality and to women's economic empowerment. The above assumption is rooted in the belief that through micro-credit schemes women are able to invest economically and earn an income. In other words, these programmes have the potential to initiate a series of ‘virtuous spirals’ of economic empowerment which will hopefully increase well-being for women and for their families, including their social and political empowerment.

Micro-credit schemes give poor people access to small amounts of financial credit to assist them in economic activities. As Naila Kabeer (1998:5) has noted, micro-credit programmes have become an increasingly important intervention for addressing poverty, through a strategy of direct lending or of financial intermediation. Further, in the 1990s the World Bank outlined a bilateral approach towards enhancing development growth for the poor: policies that supported the use of labour (by harnessing market incentives and other means) and the provision of basic services to the poor. In view of this, the bank and many other agencies have strongly maintained and advocated the implementation of micro-credit programmes as a positive means of enhancing women’s

economic empowerment, especially in Third World countries (World Bank Report 2000: see also Ackerly 1995 and Montgomery et al 1996).

Indeed, since Mohammed Yunus, a Professor of Economics and the creator of Grameen Bank, facilitated and popularised micro-credit schemes in Bangladesh, the world has been mesmerized into a make belief that 'finally women's empowerment is an achievable target'. To drum in this new found path to a wider audience, the UN Millennium Development Goals (MDG) adopted micro-credit schemes as one of their key strategies. Other developmental institutions such as USAID, SIDA and OXFAM¹, have taken the same position. To crown it all, the year 2005 was declared by the United Nations to be 'the International Year for Micro-credit': in other words, a year to recognise the empowerment element of the scheme. Substantiating the above position, Kofi Annan, the United Nations Secretary-General on 28 October, 2005 stated: "The International Year of Micro-credit offers a pivotal opportunity for the international community to engage in a shared commitment to meet this challenge—to end poverty, a better future for families and to ensure economic empowerment". This study therefore is about women's economic empowerment.

This project investigates the micro-credit scheme as a strategy of economic empowerment and as a means of enhancing the Nigerian market and rural women's economic growth against poverty. Women's economic participation in Nigeria is commended and supported by family members, communities and the state. The goal of this study is to uncover the causes of women's powerlessness in spite of the huge economic contributions families and states derive from the market and from rural women's economic activities. This project explores the positive and negative effects of micro-credit programmes in the Oyo and Imo States of Nigeria, taking into account the relatively high number of women involved in economic activities. Further, this project seeks to investigate the correlation between micro-credit schemes and economic empowerment and the extent to which economic empowerment culminates in holistic women's empowerment.

This chapter briefly explores the concept of women's empowerment and development programmes in Nigeria. It demonstrates how, despite the over-emphasis² on women's

¹ **SIDA**: Swedish International Development Agency; **USAID**: United States Agency for International Development; **OXFAM** is a development, relief, and campaigning organisation

² In recent years, developmental programmes and scholarship research on gender issues, especially those related to African women has become ever more multi-disciplinary and focused,

development programmes and policies, strangely little attention is given to women's daily struggles in the face of male hegemony.

1.2. Development : Women's Empowerment

The word 'empowerment', although it gained widespread usage in the context of the US Civil Rights and Women's Movements, is an extension of earlier concepts of equality, justice and freedom which have been expressed in many anti-imperialist and political struggles. These are also enshrined in international agreements. Most definitions of empowerment centre on the process of gaining power and control over decision-making in the household and community and access to the resources that determine the quality or the well-being of people in a given society. Others take into account the structural inequalities that affect entire social groups rather than focusing on individual characteristics or a particular social group.

Regardless of where contributors stand on the question of empowerment, there are two central issues common to the entire argument: self-reliance and well-being are the ability to be directly involved in and participate in achieving changes for better living conditions. For example, in one of the main working papers produced by DAWN³, Sen and Grown (1987:78) state that "empowerment is a strategy that will get us from here to there, take us beyond the small and fragmented efforts of a decade". In relation to women in the developing countries, Sen and Grown observe that empowerment is an attempt to convert males and the system to a sense of responsibility, nurturance and openness, to reject hierarchy and to transform institutions that subordinate women (p.79).

Further, Sarah Longwe, a Zambian woman and 'grassroots' mobilizer, maintains that empowerment⁴ is intended to mean the achievement of equal participation and control

encompassing an ever-wider terrain, such as health issues, family size, jobs, education, rights and privileges. As Cornwall (2005:1) noted, with this has come closer attention to the imbrication of gender identities with other dimensions of difference, and men as well as women's gendered experiences.

³ Development Alternatives with Women for a New Era (DAWN)

⁴ According to Townsend (1999:20), empowerment was adopted as a requirement for a better world for women at the United Nations Women's Conference in Beijing in 1995. However, while people working with the vulnerable groups clamoured for power at the centre of the search for a better world, others also adopted the word 'empowerment', and made it part of

of the development process and its benefits to men and women (1991). It means enabling women to take greater control of their own lives. It encourages gender awareness in development projects and helps develop the ability to recognize women's issues, whether in projects that involve only women or in those that involve both women and men. Nkoli Ezumah, a Nigerian gender activist and sociologist, argues that the positive aspects of empowerment in relation to Nigerian women must focus on the perception of womanhood as involving self-control, attainment of self-actualization, and of resourcefulness (2004).

Overall, this study found that for market and rural women, their understanding of empowerment is rooted in the concept of their family's wellbeing and their ability to sustain their economic growth. For many, income-generating activities of micro-credit programmes are a key element towards their economic empowerment. However, this study views empowerment from personal and relational levels (see Jo Rowlands 1997⁵); that is, to involve or develop a sense of self and individual confidence and capacity, and to overcome the effects of internalised oppression, and to develop or imply the ability to negotiate and influence the nature of a relationship and decisions⁶.

1.3. Addressing the Root Cause of Women's Problems and Variance in Women's 'Needs and Interests'

For over three decades, discourse around the issue of women and development has witnessed a continuous intellectual debate including changes to development programmes in developing countries. However, the fundamental subject of "needs and interests" has remained a tough issue to reconcile. Kabeer (1994) pointed out that a distinction must be made between 'needs' and 'interests'. Building on the work of Fraser (1989), she argues that we should distinguish between a) the politics of identifying a

development-speech thus emptying it of meaning. For instance, President Clinton's 'community development' policy was called the Empowerment Zone Initiative, but Perkins (1995) reports that it related mainly to community investment banks with little in the legislation that was enabling or new (see chapter 4).

⁵ Jo Rowlands, who has done extensive work on the concept of empowerment, explores the issue of empowerment from different levels: Personal, Relational and Collective (Collective level: where individuals work together to achieve a more extensive impact than each could have had alone. This includes involvement in political structures, but might also cover collective action based on co-operation rather than competition)

⁶ However, Rowland cautions against oversimplifying this model as each of these dimensions interacts with the others and is influenced by the specific context.

need as legitimate; b) the politics of interpreting how the need is to be satisfied; and c) the politics of securing resources to satisfy needs that have been recognized (Kabeer 1994: 193). By focusing on the politics involved in these activities, the writer makes it clear that power relations and interests are an integral part of the problem. She suggests that we move beyond the needs of women in terms of mere access to basic needs, to interests and to women's power to identify and control the interpretation of needs. The issue therefore is not merely the provision of services, but the very process of identifying and producing these services, because sometimes development meets women's immediate needs but fails to address fundamental issues such as land inheritance, rights to one's own body, and house-hold or community decision-making. Indeed the focus on donors' interest or the state's interests, as opposed to the interests of women, identified and expressed by themselves, exposes the probable reason for the inability of development projects to achieve any meaningful results in the life of most Third World women.

Moreover, Longwe (1990:13)⁷ has noted that a common recurring phenomenon with development processes in many African countries is the lack of basic sequence implementation (BSI). This includes policy formulation, implementing machinery, development projects and evaluation procedures. The lack of one or two of these basic sequence implementation elements often constitutes a hindrance to the development process. Longwe, a gender activist has pointed out that this deficiency in Women and Development processes in Africa has undoubtedly derailed most development programmes. Longwe observed that the BSI should not be seen as simply a linear sequence, but rather as a cycle, with each element complementing the other. Given this priority, women's development processes in Nigeria have received more attention since 1985 compared to pre-1985: however, the implementing machinery and the evaluation procedures have been completely flawed. The failure of the state to adhere to BSI can only be explained by its preference for a welfare⁸ approach rather than an improvement in gender sustainability and control over the means of production or gender equality.

In Nigeria, until the beginning of the 1990s, few systematic attempts were made to include analysis of gender in development programmes and policies. The economic model upon which reforms were based falsely assumed that benefits arising from induced growth would automatically eradicate poverty and enhance women's

⁷ Longwe is also a member of the Zambia Association for Research and Development (ZARD).

⁸ Most of the welfare packages were suspended with the introduction of SAP in the 1980s.

household position. As Bola Odejide, a Nigerian economist and gender analyst, explained, reform policies and programmes designed and implemented by the national government ignored the differential impacts on women (cited in Garba 1997:46). In fact, some of the development programmes are said to have created more problems than solutions for women: for example, the food security and nutrition programmes which tend to focus on the introduction of foreign foods, over emphasise on cash crops rather than food crops and other subsequent relief schemes, thus not encouraging personal development. Yet in the battle to improve the wellbeing of women in Nigeria certain development programmes have been pursued, some without clear justification, explanation or conclusion in sight.

1.4. Women in Nigeria and Economic Activities

In Nigeria (as in many other African countries) gender issues in development programmes received little or no attention in national planning, until the declaration of the UN's Decade for Women (Federal Ministry of Women Affairs and Youth Development 2000 Annual Development Report). 'To survive', Wooten (2003:24) states, "by necessity, by choice, or most often through a complex combination of the two, generations of African women have steadily increased their participation in market-oriented production activities".

Overall, women's economic activities in Africa fall mainly into two categories: market trading and subsistence agriculture or farming. According to Aidoo (cited in Nnaemeka⁹ 1998:45), there are more than two hundred million women in Africa involved in different economic activities, but one group of women almost entirely peculiar to West Africa is that of the market women and rural women (see also Ayittey 2005:31). Offering a rough estimation of women's economic participation in Nigeria, Yassine Fall (1996)¹⁰, a member of the Association of African Women for Research and Development, noted that the population of market women in Nigeria is roughly estimated¹¹ at 10 million while that of rural women who are engaged in subsistence agriculture is estimated at 20 million¹². Besides the economic benefits, Buvinic et al (1983:92) explicated, "Trading has been

⁹ Nnaemeka is the founder and current president of the Association of African Women Scholars

¹⁰ In 'Democraties Africaines' magazine April to June 1996: 68

¹¹ As stated in the methodology chapter, recent and concrete statistical data on women's economic activities were unavailable

¹² See page 8 for further discussion.

traditionally taken up by mothers in West Africa because it allows them to reduce, in part, the conflict stemming from their dual responsibility as workers and mothers". As I observed during my fieldwork, most of these women are among the low-income group, with a high rate of unemployed family members or deceased husbands. Most market women have large families (children numbering between 4 to 7 or even more). What is more, not only do these women's earnings directly feed numerous dependents, but they also buy the next day's stocks, and sometimes allow credit for cash-poor customers. If a market woman 'goes broke', therefore, it is not only she who goes hungry. Unfortunately, the financial instability common among these women reflects structural conditions much harder to fix than dilapidated marketplaces.

As retailers, wholesalers, and negotiators, market women dominate the central/main markets scattered in and around Oyo and Imo States, amid the laughter, argument, colour and music. The women control the market through the market chairpersons who are leaders of particular sections of the market, such as the yam or sections on the tomato. Generally, other market women that own or rent a stall elect these chairpersons. However, most chairpersons acquire their position through personal relationships, which have been cultivated for over 10 to 20 years, and they thus have less control over other members and over the resolution of differences. Just like any other human endeavour, there are categories of market women in Imo or Oyo States. Some can be classified as very poor or poor; others can be classified as average and others have done very well: for example, the grain or textile wholesalers (popularly referred to as the 'Mama Benz'¹³ in Togo or Benin Republics). The differences between all these market women can be attributed separately to their age, whether or not they are

¹³ The term 'Mama Benz' referred to older market women in Benin or Togo, who have spent most of their life trading in particular coloured textiles. They often act as middlemen for this colourful textile. They purchase from the importers and sell to local users. Some of them have made a fortune trading in this textile and they are warmly called 'Mama Benz' by other women in the market. The other market women look up to these women as there are not many in the same location. Perhaps one day they too will attain such success and become a 'Mama Benz'. Despite their success, most 'Mama Benz' cannot lay claim to individualistic autonomy as the concept of 'head of the family' lies with their spouses. Some of these women have risen through the ranks of being simply market women who have been supervised or directed by spouses, to being a Mama Benz. It is a process that has taken countless sleepless night, hardworking, and endurance. There are some 'Mama Benz' who achieved their status through sheer hard work. Essentially, most Mama Benz have drawn on the resourcefulness of their social networks, especially those of their extended family members, to achieve their stature.

married to a husband from a rich or poor family, the length of their economic activities and sometimes the number and age of their children. Nonetheless, for every market woman; everyday she takes her accustomed place in the stall or at the market corner, surrounded by her wares and haggles with her customers.

In essence, these women's economic activities have a strong bearing on the general survival and sustainability of the West African region. For example, it is through market women that supplies are distributed or sold to a large percentage of the population in most metropolitan or rural areas. Market women offer varieties of products and services: vegetables, meat, poultry, fish, spices, cooked foods, baskets, cloths, shoes, cheap jewellery, tailoring and sewing and hairdressing. They live in the cities as well as in villages in Nigeria and in other West African towns and rural communities. However, market and rural women are constantly confronted with different problems, such as lack of capital, cultural and family issues and sometimes religious factors.

Inherently, over the years, studies or reports have shown that women in developing countries are often confronted by different problems. Most importantly, a 1997 International Labour Organisation (ILO) study placed the lack of capital, especially in the start-up period, as one of the problems most often mentioned by women micro-entrepreneurs. In the same way, market women placed family issues, state of the nation and lack of capital as some of the major obstacles they face. These problems were further exacerbated by the introduction of Structural Adjustment Programmes (SAP). Indeed, to reverse the worsening economic fortunes in terms of declining growth, increasing unemployment, galloping inflation, high incidence of poverty, worsening balance of payment conditions, debilitating debt burden and increasing unsustainable fiscal deficits, among others, the government of General Ibrahim Babangida embarked on austerity measures in 1982. Arising from the minimal impacts of these measures, an extensive structural adjustment programme was put in place in 1986. However, rather, the incidence of poverty keeps on increasing. Women were the worst hit by the worsening economic fortunes. For instance, analysing the impact of SAP, a women's group in Mali stressed that;

When we think of our situation under structural adjustment (SAP), we see that there are three types of people. There are the drummers (donors), those who applaud (intermediary groups, including governments) and the dancers (women). Since the beginning of SAPs, only one thing has changed: we women are dancing a different step. The only way for women to benefit from economic policy is for them to become drummers (McGow 1995:21).

Obviously, the insufficient capital of these women means that they lack strong purchasing and competitive power. Given that their initial and traditional trading capital is often in the form of grants from spouses or from family associates, their economic growth and sustainability are both often limited.

Additionally, conditions and other related factors have curtailed the scope and size of their economic activities (see Chapter 9). These factors have compelled many market women to rely on the middlemen¹⁴ in order to sustain their economic life. Not only do these middlemen influence the daily transactions of the women in the local market but they also have access to large capital resources. Buvinic (1983), for instance, has noted that prosperous middlemen or market sellers (usually men) often become major capitalists in their own right because they can invest large sums of money in the purchase of goods. What is more, when a product is scarce, these middlemen rapidly buy it up and store it until the shortage becomes severe. In a dire need to sustain and maintain their family's well-being, market and rural women have to turn to the middlemen and pay exorbitant prices for staple products that they need to have in stock in their small shops and stalls. The role and implications of middlemen in the economic activities in relation to the micro-credit schemes of market and rural women is examined in Chapter 8. Inherently, the distinction between market and rural women is not mutually exclusive. In fact rural (and sometimes market) women often combine the roles of agricultural producer and of marketing of the produce. This is often because these women have to meet the needs of their families and attain some measure of autonomy and self-reliance. Their income is indispensable for family survival regardless of the presence of men, since the system of allocation and distribution within many Igbo or Yoruba households usually imposes individual responsibilities on both men and women to meet their personal and family needs.

Rural women in Nigeria represent a high percentage of the Nigerian 140 million (2005 census) population¹⁵. Most rural women are mainly into subsistence youth agriculture

¹⁴ In many developing countries, a major role player in (most) economic transactions is the middleman or the intermediary (usually a man) who acts as intermediary between the primary producers and primary sellers.

¹⁵ Women make up 49.6% of the nation's total population (2005 census). They are responsible for the reproduction of the labour force and for producing over 70% of the nation's food supply. Only 13% were employed in the formal sector in the 1980s (and this proportion had declined since rationalisation of the public and private sector workers and cuts in production capacity in industry): The Federal Ministry of Women Affairs Youth Development, 2000 Report.

with a good number of them participating in the buying and selling of farm products and of various handcrafts. Generally, they make up 60 to 80 per cent of agricultural workers in Africa (Karl cited in ISIS¹⁶ 1984:73, Wichterich 2000:70). According to Ayittey, a Ghanaian economist, three out of four Africans are engaged in agriculture, with women making the most significant contribution (2005:243). He maintains they perform “some 90 percent of the work of food processing, 80 percent of food storage tasks, 90 percent of hoeing and weeding, and 60 percent of harvesting and marketing. They play a key role in food production, food security and the sustainability of Nigeria economics. But finding enough to eat has become a formidable challenge for many”. Despite some encouraging state initiatives (such as Operation Feed the Nation, Back to Land etc.), most data still maintains that poorer rural women have remained marginalized within the land reform programme and in other ways as well.

Rural women have always worked in agriculture and food preserving, preparation and cooking. They plant, weed, supply water for irrigation, harvest, thresh, winnow, tend poultry and animals, store foods, grind flour and meal, preserve foods in sauces, syrups, juices and also work in many other ways. The level of poverty and the economic position of most rural women depends on several factors. These include whether they are landless or landowning, whether they are tenant farmers or sharecroppers or whether they are members of a communal farm. Also important is the size of their landholdings, whether they have their own income, whether they have taken any micro-credit loans, or whether income is reserved for a male “head of the family”, and whether they sell their products directly or through the middleman. These are some of the dynamic features which identify the economic position or poverty level of rural women in Nigeria.

According to the United Nations’ 1999 World Survey on the Role of Women in Development, most rural women in developing countries are found in two major categories:

- i. co-farmers or unpaid family workers on farms and small enterprises
- ii. farmers who are mainly growing food for family consumption

¹⁶ ISIS Women’s International Information and Communication Service: Originally one organisation, ISIS publishes Women in Development: A resource guide for organisation and action.

This report further emphasizes that besides women's economic activities, the traditional division of labour in most societies allots primary family responsibilities such as domestic chores, childcare, care for the elderly and procurement of fuel to women. Interestingly, this report reflects current observations concerning women's responsibilities in Nigeria. Intrinsically, most rural women in both Oyo and Imo States spend between 9 to 16 hours daily on household and market/agricultural-related works. In spite of these long working hours, many rural women still live below the national poverty line. Thus, it is relevant to question the emphasis on rural development projects and policies in Nigeria. Perhaps as Mosse (2005:14) pointed out, "Policy primarily functions to mobilise and maintain political support, that is, to legitimise rather than to orientate practice". In the case of Nigeria the government had over the years embarked on various rural development programmes (such as Green Revolution, Operation Back to Land, Better Life for Rural Women, just to mention a few) but all have failed to impact on the lives of the rural women.

Although women are the major food producers, they remain malnourished and still live in a closed circuit of economic deprivations. Karl (cited in ISIS: 74) argues that, given rural women's essential role in food production and the great amount of work they do, it would appear to make sense that development programmes would be directed towards women, to help them improve their farming method, reduce their work load, and to give them access to productive resources, training, land and markets. Unfortunately, even though there is rhetoric on women's development, rural development projects for the improvement of agriculture are directed almost exclusively to men. On top of this, government-sponsored agricultural services such as training and extension, as well as investment in rural infrastructure, have been scaled down in the name of promoting market relations as advanced by SAP (UN World Survey 1999:38). Obviously, rural women have been disproportionately affected by these policies, given that they have no control over the productive resources (especially land) and that they possess fewer assets or property, little cash income, minimal or absolutely no political power and less education compared with men. Unlike men, rural women in Oyo or Imo have not been incorporated into the "*process of modernisation*¹⁷", whereby mechanised agriculture is said to enhance labour productivity. In fact, most rural women in these regions have remained on the margin. According to an Africa Recovery Briefing Paper published by the UN in 1998,

¹⁷ The point here is not to debate the concept of modernisation, but to point out that rural woman in Nigeria (West Africa in general) still employ the traditional ways of doing things.

While today women rarely have the same access to resources as men, of the limited resources available, little is directly allocated to women. Besides, the only means for most women to increase their yields is through even harder work, using more labour-intensive methods to maintain soil regeneration and fertility.

Ironically, Wichterich (2000) noted that while men cultivate cash crops to improve their incomes, women produce food crops for family use and have no cash income for the improvement of their farming techniques. This is clearly illustrated in Christa Wichterich's work "The Globalized Woman":

In Africa men have the land and call the shots. The masters share out some of the land for their wives to use. This 'kitchen garden' derives its name from the fact that women grow food crops there for the kitchen...Every such garden is a model of biological diversity. The women plant alongside each other a mix of cabbage and turnip, leaf and root vegetables, local and imported varieties. It is often mockingly called 'female agriculture'...Nor is it ever recognised that the genuine female principle of economy centred on need and caring—what we might call cooking-pot economics—is the most reliable guarantee of food security (2000:69).

What choices do rural and market women have when subordination and poverty constantly threaten their survival? The point is not to deny that rural women are capable of choosing within contexts of relative powerlessness, but to question how much real power these 'choices' give? For instance in the absence of resources, how can they procure or acquire necessary farming tools, land, extra labour, contemporary information on agriculture? What are the possibilities of gaining direct access to the consumer market without interference from socio-cultural factors; how does the state address the women's labour force, families and middlemen? In view of women's vital role to economic development, one would have expected the state, in this case the Nigerian government, to adopt a cardinal rule of economic policy-making, which involves the principle that, "policies should target problems at the source, rather than dealing with their manifestations" (see UN 1999/2000 World Survey). The fact that communal relationships exist between rural and market women in Nigeria makes it even more crucial for the state to promulgate policies which enhance their productivity, given that women act as the primary food producers and distributors.

Consequently, the complex of envioning conditions which produces all these "gender issues" calls for a sociological explanation. The relevance of sociology consists in solving, or contributing to the solution of the problem that has been defined (Becker 2003). Definitions of problems or solutions do not arise in a social vacuum such as detailed in the above accounts. They arise in a context of envioning or societal

conditions which contribute to the problematic situation. In the application or introduction of micro-credit schemes for women in Oyo and Imo States, the complexity of different factors militating against or for women's development were not taken into cognizance.

Development paradigm/programmes targeting African women require a detailed understanding or account of embodied gender differences that is grounded in the complex realities of African women's everyday experiences. This knowledge must specify and analyse how their lives intersect with a plurality of power formations, historical encounters and blockages that shape women experiences across time and space. This account must also recognise the concrete specificity of individual gendered experience, and how this connects to and is different from the experiences of others. This is because market or rural women in Oyo/Imo or even in Nigeria generally are not homogenous. From this perspective, it would be easy to determine the level of positive or negative contributions, for example, of middlemen to women's economic development, or the place of the family as an institution in influencing market or rural women's economic empowerment or disempowerment. This means that this study is consciously very attentive to the varying situations or factors influencing the application and utilization of micro-credit schemes by market and rural women in southern Nigeria. This is important, given there is seldom universal agreement on the best development approach to women's issues in the developing nations, as each approach suggests possible solutions, but mostly quite different and sometimes contradictory ones. Accordingly, Cornwall (2005:1) maintains, "the interplay between the particularities of different regions and preoccupations of those who studied gender within them (cf Fardon 1990) adds another layer of complexity".

1.5. Research Questions

The role of rural and market women in Nigerian and West African¹⁸ society in general has always fascinated me, not only because of my own longing to see an improvement

¹⁸ In essence, West Africa is crucial to understanding how women's situation can be improved "Some of the foundational images of women's power and autonomy in Africa derive from this region. And it is West African research that has given rise to the most potent critiques of Western assumptions, from unitary models of the household to the tenets of Euro-American feminist theory" (Cornwall, 2005:1).

in their well-being, but also because of the need to tackle the role of middlemen who have remained invisible in relation to micro-credit schemes and their relationship to women's economic empowerment. In the course of this study, therefore, an attempt has been made to clearly respond to the following research questions:

- Does access to micro-credit programmes necessarily empower women in Oyo and Imo States? This question enables this study to locate and evaluate the positive and negative impacts of existing micro-credit programmes in these regions.
- To what degree can micro-credit break the intertwined dependency of market and rural women on the middlemen?
- What constitutes women's economic empowerment in the Nigerian context and in Africa in general?
- Can economic empowerment address other forms of empowerment such as equality, political participation, self-confidence, well-being, autonomy, voice and decision-making?
- To what extent can micro-credit programmes reduce poverty among rural and market women?

1.6. The Aims and Significance of this Study

The main aims of this study are:

- To explore the vitality of economic empowerment and its importance to women's economic advancement and their overall social well-being in society
- To provide a critical understanding of women's needs that directly or indirectly influences their economic investment in Southern Nigeria
- To assist policy makers with systematic data on market and rural women in West Africa and Nigeria in particular
- To fill the gap in our knowledge concerning the nature of obstacles and limitations faced by market and rural women and their specific needs for moving towards their empowerment
- This study is deemed important given the scarcity of adequate literature or studies on the relationship between the existing micro-credit schemes and market and rural women in Nigeria.

1.7. Plan of this thesis

The thrust of this thesis is to explore the relationship between micro-credit and women's economic empowerment. Thus, Chapter 1 has stated the preamble of this study and goes on to explain the significance and aims of this research.

Chapter 2 reviews the gender and development patterns in Nigeria from the pre-colonial to post-colonial period. Specific gender development programmes initiated during these eras are discussed. In addition, brief accounts of Nigerian history and gender roles are briefly discussed. Also, an attempt is made to highlight the religious, ethnic and cultural diversity of Nigerian society: this chapter has been divided into three sections, each representing a historical period in Nigerian history.

Chapters 3 and 4 examine women's development models; change over time in models; programmes and literature on women's development matters such as empowerment and micro-credit schemes. In Chapter 3, I discuss parallel but sometimes interrelated women's development frameworks. This chapter examines various definitions of 'development' and its relevance to women's economic empowerment and well-being across a broad spectrum. The second part examines and evaluates women's development programmes and approaches advanced by institutions like Women in Development (WID) and Gender and Development (GAD) in the context of Nigerian development programmes. Chapter 4 focuses on the concept of empowerment and the controversy surrounding the assumption that women's lack of empowerment emanates to a large extent from their relative lack of participation in so-called 'gainful' economic activities. In addition, I evaluate the current development policy goals and empowerment framework of women's programmes and question their relevance to market or rural women's economic development in Nigeria.

Understanding the basics of social research methods can be a daunting task. The terminology is complex, the concepts highly interrelated, and every little detail matters. Thus in Chapter 5, I reflect on my experience in the field, as well as my use of the information gathered during this process. Chapter 5 explores the research methods and techniques used for data collection. It is also an attempt to present my fieldwork experiences in Nigeria.

Chapter 6 focuses on the stories of everyday life of most market and rural women in Nigeria. This chapter illustrates market and rural women's daily activities, and the obligations and the stories behind their struggles to exist and maintain or support their families in a complex and challenging environment. Illustrations are based on the research participants' accounts or stories. This chapter is divided into two parts: the first section describes the life of two market women, from two different age brackets. The second part details the daily life of socio-economic tasks of rural women in Nigeria. This chapter also digs deeply into the background of respondents to present their daily livelihood and its relationship to micro-credit schemes.

There has been a continuous debate on "access and utilisation" of resources provided through micro-credit schemes. Chapter 7 therefore examines these two major issues as they help to determine the success or failure of micro-credit schemes in any given society. This chapter attempts to answer the following questions:

- i. Who has access to resources?
- ii. Who controls and benefits (utilisation) from the resources?
- iii. To what extent can micro-credit schemes contribute to household decision-making of the market and rural women?

Chapter 8 draws together many threads and examines whether there is a relationship between micro-credit schemes and women's economic empowerment in Nigeria and, if so, the specific nature of the relationship. Micro-credit schemes have received extensive recognition as a strategy for poverty reduction and for economic empowerment. There are equal numbers of critiques as enthusiasts. Therefore, this chapter questions whether micro-credit is the most effective approach to women's economic empowerment. Currently, most development practitioners and state agencies in Nigeria prescribe micro-credit schemes as a panacea for the poor and require feedback on the effectiveness of this policy.

Chapter 9 looks at and evaluates factors militating against women's mobility and its relationship to advancing women's benefit from micro-credit schemes. Also, an attempt is made to demonstrate clearly that participants' personal mobility is constrained by various factors which include age, children, husband, transportation and cost of transporting goods. Questions were raised and considered regarding how these factors impact on participants' economic activities. Furthermore, in this chapter, I examine the

dynamics or factors in Nigerian socio-economic activities with regard to the economic relationship between women and middlemen. There is considerable evidence that the role of middlemen in women's economic activities and their interaction with micro-credit schemes have not been explored to a convincing end. In this chapter therefore attempts are made to examine the pros and cons of the economic relationship between women (market and rural women) and middlemen in Nigeria. Crucial to the analysis in this chapter are the implications of this economic relationship with regards to micro-credit schemes.

Chapter 10 concludes this dissertation. The content in this chapter includes briefs on my study, which is a critical analysis of development concepts or policies that are directed to African women. There is a special focus on limitations of micro-credit schemes in Nigeria, including the outcome of my research findings, and possible suggestions or recommendations that emerged from this investigation.

Ultimately, the shared experiences of women and their potential to contribute to both family wellbeing and to Nigerian society are highlighted in this study of micro-credit and women's economic empowerment. These experiences, data and information were drawn from ethnographic fieldwork I undertook in southern Nigeria in 2004.

1.8. Concluding Summary

The effect of unfulfilled promises of national development strategies has been more sharply felt by women, especially rural and market women in Nigeria. Indeed rather than improving the economic situation of African women, successive strategies have made their development stagnate and they are more vulnerable than women in other regions of the world. For instance, the favouring of SAP policies goes along with the notion that if women can be provided with certain basic needs, development will follow, thereby paving the way for the private sector to play a more active role in community development (a neo-liberal approach). However, in practice women have accrued little or no benefits.

This chapter has attempted to illustrate these conflicting hypotheses of the development paradigm. Indeed, the premises are dynamic and constantly changing in the attempt to define and find a solution to these problems. However, development organizations and policy makers have so far impacted little on productive programmes for women. It is

pertinent therefore to note that most development agencies and initiators in Nigeria confuse strategic and practical gender needs¹⁹. Agencies (both Non Government Organizations (NGOs) and Government Organizations (GOs)) have continued to experiment with each trend at different times without clearly defined gender needs or interests (see Chapter 4). As Moser explains;

It is important for planners to understand the distinction because frequently, different needs are confused. Clarification helps in identifying more realistic parameters as to what can be accomplished through development planning, as also the limitations of different policy interventions(1993:38-40).

In recent years, emphasis has been placed on women's empowerment through micro-credit schemes. This is based on the notion that empowerment is about people - both women and men - taking control over their lives: setting their own agendas, gaining skills, building self-confidence, solving problems and developing self-reliance. Conversely, there has been no comparative²⁰ study of the ways in which different types or levels of participation in micro-credit schemes affect women's empowerment, especially among market women in Nigeria. Hitherto, most literature and statistical data on micro-credit and women's empowerment has focused mainly on Asian women. For example, Izugbara, a Nigerian gender and environmental anthropologist, has noted that "despite the powerful logic of the gender-specific micro lending strategy and donors' commitment, there is little field-based information regarding its actual impact on advancing women's empowerment", indicating a critical area for further research (2004:74).

Independent of the merits or demerits of micro-credit schemes towards enhancing women's economic empowerment, this study maintains that the process of women's

¹⁹ Lindy Molyneux distinguishes between strategic and practical gender interests. Today this distinction is of theoretical significance for gender analysis. Accordingly, the term practical gender needs refers to the day-to-day needs of women and men such as food, water, fuel, income, health care, etc. Practical gender needs are related to gender roles. While the term strategic gender interests refers to the long-term scenario which addresses gender gaps (for example women's position relative to men). Addressing strategic gender interests begins with the assumption that women are subordinate to men as a consequence of social and institutional discrimination against women

²⁰ Since the introduction of micro-credit schemes in the 1980s, Nigerians have never questioned the contents and effectiveness of micro-credit schemes. Neither have most literatures on micro-credit in Nigeria asked if it is really a solution in the context of development and if so, what are its terms? There is a dearth of literature or even information providing a comparative analysis of micro-credit schemes and their impact on traditional family structures, production and responsibilities.

empowerment in Nigeria is more than a mere introduction and application of micro-credit schemes. Hence, reforms and reorientations of socio-cultural factors, and above all, “human being” in society, are vital towards attainment of women’s empowerment. This is because the process of women’s empowerment is complex, and demands a complex approach. In essence, micro-credit as a process of empowerment is dependent on many variables. These variables provide the premise for women to invest in or engage in economic activities and to profit from such activities. Certainly, financial wellbeing alone does not empower, as subsequent chapters will attempt to show. Sometimes financial wellbeing works in the opposite direction by increasing women’s household economic responsibilities. The next chapter will expand on these issues while focusing on gender and development programmes in Nigeria since the pre-colonial era.

Chapter Two

Women in Nigeria¹: A historical review of gender and development

The situation of Nigerian women and girls in the educational sector prior to the 1970s was characterised by gross gender discrimination. Gender inequalities, which were entrenched in the conservative educational policies of the colonial administration, and nurtured by the prevailing, socio-cultural norms that supported child marriage, female seclusion and other forms of subordination provided minimal access to girls' education...Garba et al (1997)

2.1. Introduction

A burgeoning body of literature has attempted to examine the diversity of Nigeria in terms of north and south, Islamic and Christian while others have attempted to explore the gendered social relations. Much of this writing is quick to point out vast differences among the Nigerian people but most importantly between the north and the south. It is not within the scope of this thesis to explore these differences, especially between north and south. Further, even though there is great diversity among the Nigerian people, some levels of commonness exist. Thus, as this chapter progresses there will be an occasional reference to the term "in Nigeria". This chapter will examine the mainstream gender policies in Nigeria with most examples coming from the Yorubas and Igbos. I opt for these two groups, because of my familiarity with both cultures, easier access to information, language proficiency and above all because women of these ethnic backgrounds are relentlessly engaged in civic² economic activities.

As clarified in Chapter 1, most of the literature on Nigeria's national development strategy is relatively silent or inexplicit on mainstream gender policies. Gender and development received little or no attention in Nigerian national planning prior to the United Nations Decade for Women (1976-1985). In addition, where such literatures exist they often choose to tell an insistent negative tale of the voiceless victims of ever deepening multiple oppressions. However, evidence abounds that women in

¹ It is important to note that there are differences between the phrase "women in Nigeria" and "Nigerian women". While the first phrase speaks of Nigerian women who live and earn their livelihood in Nigeria, the other phrase speaks of women of Nigerian origin either living in either Nigeria or overseas.

² There are a great number of Muslim women in the north who are engaged in economic activities but who have had to rely on family members to vend their goods.

Nigeria have worked diligently in all spheres of Nigeria's struggle, statehood and development effort, although over the years certain factors have influenced the subjugation of these women to various forms of discrimination and denial by their male relatives. Sometimes these denials are not far from subservience with minimal rights and privileges, especially since the colonial era. Yet these women have striven, sometimes with the assistance of external influences, to reposition themselves as cultural transformation has become unavoidable.

In fact, a great deal of pioneering work (especially WID's pressure groups, and the United Nations Decade for Women) from 1975³ challenged the conventional perspectives of Nigerian policy makers. Thus, in the mid 1980s, the National Policy on Women was enacted by the Nigerian government. According to the Ministry of Women Affairs' 2000 Report; "the policy was expected to consolidate largely salient revolutionary changes already stimulated by past and current women in development projects in Nigeria". This period, therefore, witnessed a remarkable change on gender mainstreaming in Nigerian policy formulation. From 1985 women's development programmes and organisations, such as the National Commission for Women, National Council of Women's Societies Nigeria (NCWS) and Women in Nigeria (WIN), gained momentum and helped to usher in some forms of gender ideology and development direction. Quite apart from the Women's Decade, these responses could be equally attributed to Nigerian women's persistent calls for gender parity in their society, given women's dynamic roles in all spheres of Nigerian development. As a popular Nigerian statesman, Chief Awolowo noted, "when people shout...nothing happens, but when they murmur...a revolution is imminent (1961)". Awareness was further enhanced in 1995 as a result of effective participation of Nigerian women in the Beijing Conference. Achievements after the Beijing Forum are worthy of commendation, such as the creation of Women and Youth Ministry in 1996 and the enactment of a National Policy on Women. The National Policy on Women is indeed one of the most direct activities of Chapter 11. 17. 2 of the 1999 Nigerian Constitution which states that:

"Every citizen shall have equality of rights, obligations and opportunities before the law"

And Subsection 3 reads;

"All citizens without discrimination on any group whatsoever, have the opportunity for securing adequate means of livelihood, as well as adequate opportunity to secure suitable employment"

³ 1975 was declared 'International Women's Year' by the United Nations, and this period was classified as a period of ferment in ideas on the status of women in the developing nations.

Conversely, given the patriarchal nature of Nigerian society, household authority revolves around male influence. Essentially, male authority supersedes a female's power within the household. Although women are not barred legally (as the above sections stipulated) from owning land, nonetheless, under some customary land tenure systems, land inheritance is only feasible through male members of the family. Women can only gain access to land through marriage or through family members. In addition many customary practices do not recognize a woman's right to inherit her husband's property. In fact, most Nigerian women are worst hit when their spouses die, as they are not usually as economically established as their male counterparts. Most often a wife is not carried along by her husband in his business endeavours. In actual fact, most husbands in Nigeria make their brothers next-of-kin, which enables such brothers to cart away the belongings of the dead husband while the woman is still in mourning, irrespective of who bought the items, thereby leaving her and the children with nothing. Although some women have made considerable individual progress, both in the academic and business world, women, especially market and rural women have remained underprivileged and discriminated against on the grounds of sex segregation and gender roles⁴.

There is a general agreement that there is a need to understand how gender shapes a society's ability to respond to fundamental changes in order to identify an acceptable development model. Accordingly, this chapter examines the position of women in Nigeria from the pre-colonial to the post colonial period, with a brief account of Nigeria's past, and of its gender roles. Specific gender development programmes initiated during these eras will be addressed.

2.1.1. Background: Overview of Nigeria

The Federal Republic of Nigeria was granted full independence in October 1960 after many years under British colonial rule. However, prior to Nigerian amalgamation in 1914 and subsequent independence in 1960, the entity called Nigeria today was made up of a conglomeration of independent and self-governed states, empires, kingdoms and nations. The variety of customs, languages, and traditions among Nigeria's estimated 250 ethnic groups or nations gives the country a rich cultural

⁴ Gender roles in Nigeria are so defined that women who have made considerable individual progress in their careers often describe themselves "as women in men's world".

diversity. According to the 2005 CIA World Fact-Book, over 240 regional languages and dialects are spoken in Nigeria. Dominant ethnic groups in the northern part are the Hausa/Fulani, with an overwhelming majority practising the Islamic⁵ religion. Other major ethnic groups of the north are the Nupe, Tiv, and Kanuri. In the south⁶, the Yoruba people maintain a predominant group, especially in the south-west. Over half of the Yorubas are Christians and about a quarter are Muslims, with the remainder following mostly traditional beliefs as well as Judaism. The Igbos (third-largest ethnic group) also comprise a substantial segment of the population in that area (southern Nigeria) particularly in the south-east. The Igbos are largely practising Christians⁷, with few traditional beliefs (see also Chapter 5).

Every first time traveller to Nigeria would be impressed by the intensity with which Yoruba/Igbo religious beliefs are held. Christian/Islamic⁸ religions are deeply ingrained in the minds and lives of the people. One cannot discuss the Yoruba/Igbo socio-political or economic forms in isolation from the religions. The Christian or Islamic religions are inextricably involved with the whole structure of their society. Suffice it to say, that the lives of Nigerian people are permeated with religious beliefs, activities and the utmost belief that *'if all things fail, God would never fail to put together alternative option(s)'*. Yet, it is obvious that the details of Igbo/Yoruba's religious life vary greatly, from region to region and from village to village. Besides, one cannot hope to cover these religious lives even cursorily in the short compass of an article. In brief, Christianity entered Nigeria through the activities of European missionaries. Gradually Christian rituals and norms were integrated into every aspect of Christian families. For example, marriages are recognised or tagged as legal only when such a union is solemnised in the church and before a priest(s) or a pastor(s). Children are indoctrinated to pray before and after meals, before going to bed, first thing in the morning, to attend regular Sunday schools in churches, attend bible studies etc. Mothers (women) being the primary educator among the Igbo and Yoruba ensure that that these activities are carried out to the last details. To

⁵ The Islamic religion came to Nigeria around the 9th Century. This was as a result of commercial activities between the Berbers/Arabs of North Africa and the Hausa /Fulani of Northern Nigeria. The spread of Islamic religion was, however, enhanced by Shaihu Usman dan Fodio's jihad and the establishment of Sokoto Caliphate in the entire northern Nigeria in 1804. The Sokoto Caliphate was one of the most powerful states in sub-Saharan Africa in the years prior to European colonization. In recent years several northern states have instituted parts of traditional Islamic Sharia law including enforcing the strict separation of the sexes and giving strict punishments for crimes such as theft and adultery.

⁶ Other main ethnic groups in the south include Efik, Ibibio/Annang, and Ijaw (the country's fourth-largest ethnic group) communities.

⁷ The Christian religion was introduced as an offshoot of British rule.

⁸ See more discussion on Islam in other chapters.

guarantee that these norms are inculcated, most market/rural women live by example. Among Christian or even Muslim market/rural women, when morale is low, and they are frustrated or depressed due to low turn-over or family issues, they join other female church members to pray and sing hymns.

Nigeria is a country in West Africa located on the Gulf of Guinea. The northern part consists of arid plains that border the Sahara Desert. The central and southern parts of the country contain hills and plateaus. Its neighbouring countries are Benin, Niger, Chad and Cameroon. Nigeria is the most populous country in Africa and accounts for approximately one-eighth of the continent's people. The Nigerian population is estimated at 140 million and with an area of 923,768 sq km (CIA World FactBook 2006). According to the above source, the population is almost evenly divided at 50.6% male and 49.4% female (Nigeria 2005 census). Nigerian women have continued to play a very active role in nation building, even though they are commonly seen in terms of their membership of a group or community. For example, investment in boys' education is often preferred because they remain in the families, while girls are mandated to marry out. As Achebe (1979: 102) rightly pointed out,

"The frustration of the female capacity is intrinsic in the society's valuing and prescription of a severely narrow, one-dimensional and traditional role of wife-mother for the girls, while allowing the boy to expand, as it were, all his capacities to the best of his ability"

Some of these assertions or presentation of African women in the early and some recent literatures were based on information provided by early European explorers. Beoku-Betts in her 1976 work argued that the background of these early European strongly influenced their presentation of African women. Thus, according to Beoku-Betts (1976 in Cornwall 2005:20),

The first half of the nineteenth century marked a period of much familiarity with the African continent on the part of British and European powers. The abolition of the slave trade⁹ in 1807 had provided a new impetus to explore other commercial alternatives. Therefore, a number of government-sponsored expeditions were sent out, some with explicit instructions to map out the hinterland areas, some to report on the military capabilities of selected states and in general to establish close commercial relations with the ruling classes wherever possible.

⁹ Partly in self-defence, partly from ambition, many Ibos and Yorubas turned from traditional forms of wealth and prestige –accumulations of yams and cowries, the purchase of titles—to the evidently superior techniques of wealth and might of the white man. Earlier, they had produced first slaves and later palm oil... the question of why the Igbo/Yoruba responded so rapidly to outside stimuli is a complex one, and outside the scope of this study.

Beoku Bette maintains that in assessing the background and resulting character of these emissaries, “what is revealed is that unlike their learned predecessors who had travelled mainly to widen their existing knowledge, most of these men had been selected because of their ability to encounter strenuous situations and still to survive”. Philip Curtin (cited in Beoku Betts) collaborated with this view by describing many of them as “tough practical men without a broad general education, but well briefed in the existing state of geographical knowledge to know precisely what information was needed to fill out the picture” (Beoku-Betts 1976:91).

Besides, many of these men were evangelical and middle-class in their backgrounds. Beoku-Betts argued that not only did they face physical constraints adjusting to a new country:

They showed very little interest in ethnographic research, and ... the insularity of their middle class backgrounds may have caused them to neglect certain areas of ethnographic research. Their rare encounters with narrow attitudes towards African women were an inevitable consequence of this insularity. (Beoku-Betts 1976:89).

As they stand, these literatures are important points of reference and constitute development policy guidance for many programmes targeting Africa women. Looked at in retrospect, these literatures constitute one of the most important resource that influenced European and later African governments to circumvent pre-colonial economic control women had in Africa. Thus, they tended to neglect the role of women in any economic activities. These attitudes toward women gradually cumulated to the loss of long distance trade (see Chapter 9).

2.1. 2. Gender Roles¹⁰ in Nigeria

“Africa is the region of female farming par excellence’, where men fell the trees ‘but to women fall all the subsequent operations (Boserup 1970:16, 17). Against this backdrop, Felicia Ekejiuba, a social anthropologist (1995 in Cornwall 2005:41) recalled that children, women and men worked side-by-side to produce food for the family and sell the surplus to buy what they could not produce. Ekejiuba noted that with the development of wage labour and the commoditization of production, women became increasingly involved with the family food security as well as with diversifying

¹⁰ Entwisle and Coles (1990) “roles are patterns of behaviour and expectations associated with particular differentiated social positions members of society occupy in specific social settings”.

their sources of income to contribute to family income, thereby supplementing the below-subsistence wages of their spouses earned from the formal sector. Indeed, Nigerian women often have provisioning agendas separated from men. For example:

Women and children had the responsibility for fetching water, often over long distances ranging from 2 to 9 kilometres. Women's need for water—for cooking, cleaning, washing clothes, bathing themselves and children and drinking—differed from that of men who needed water primarily for bathing and drinking (Ekejiuba 1995 in Cornwall 2005:44).

However, women's material resources, time and labour are not always subsumed or likened to that of the male spouse. As Obiomw Nnaemeka a Nigerian women activist, stated:

African women's lives are a balancing act indeed. Fighting on all fronts to contend with external forces, bridge the fissures between public and private, link home and abroad and maintain sanity through it all requires great strength and imagination. ... Africa women are '[fighting] against two colonialisms'—that is internally induced patriarchal structures and externally engineered imperialistic context (Nnaemeka in Cornwall 2005:31).

The whole image fits beautifully with early Women in Development (WID's¹¹) core ideological position: that is the neglected invisible role of women in the socio-economic situation of the developing countries (see Bosrup 1970). In essence, WID argued that women's contributions and development needs were being ignored. In addition, that failure to account for women's need and possible contributions led to the failure of many development projects. It also fits with current understanding of Gender and Development's (GAD's) shift from women as a group to 'socially determined' relations between men and women. As Lynne Iglitzin, an American political scientist with a solid background in women's studies, explains, male-dominated institutions and male-oriented values and beliefs have lasted very long and have been universal (Iglitzin 1976).

This writer maintains that these dominations are rooted in widely accepted socialisation patterns which begin early in childhood. Iglitzin argues that the crux of this socialisation process is a set of attitudes which constitute the patriarchal model (1976:15). These attitudes assume, a priori, male superiority and female inferiority, and sex-role stereotyping is the result. Even though many specific rules or regulations which characterised ancient patriarchal regimes have been modified or eliminated, some stubbornly persist. In Africa, for example, many traditions and

¹¹ The theoretical frameworks of both WID and GAD are discussed in chapter 3

customs still bar women from holding properties. Thus, the heritage of beliefs and attitudes provides a continuing rationale for the subordination of women within contemporary African society. In this context, I find the Nigerian constitution inclined to the above beliefs and attitudes and to be very contradictory. This contradiction arises from a tripartite system of laws—Statutory, Customary and Sharia laws. Generally, the Customary and Sharia laws in Nigeria are based on biological grounds: that is, *the male is naturally fitter to command than the female*. Meanwhile, those Nigerian statutory or civil laws do not favour or ensure gender equality. According to Akande, a Nigerian constitutional and public law expert, the statutory or civil laws in Nigeria have placed women in a difficult position. Akande lists the following disadvantages to support his argument: According to Nigerian statutory laws:

- i. A married woman cannot control her own property, especially if the property is acquired after marriage. Therefore she cannot legally make contracts in respect of her property if this will jeopardise the husband's right in such property.
- ii. She cannot enter into loan or hire-purchase agreements without the husband's consent.
- iii. She cannot obtain a passport without the husband's consent (there is no law requiring such consent but only administrative practice).
- iv. Her domicile follows that of the husband, therefore, during the subsistence of the marriage, she is merely an appendage of the husband, and not an individual (for example, a woman living in Nigeria cannot start divorce proceedings against her husband if he is living outside Nigeria—cited in Amadi 1982:77).

In summary, everything that belongs to a married woman in Nigeria automatically belongs to her husband. The husband has the right to own her through the bride price, paid before the marriage is consummated. This notion of “ownership or belonging to” coupled with constitutional disparities has continued to disempower Nigerian women. This notion has also shaped or governed the social behaviour or roles of women in Nigerian society. Hence, the expression of sexuality is controlled by understandings of womanhood.

According to Ezumah (2004), the perception of womanhood¹² is useful in providing an explanation of the opportunity structures available to men and women for self-

¹² Ezumah notes that these perceptions are culturally constructed and thus are the products of socialisation.

actualization and effective participation in the development process. Ezumah further maintains that in discussing the perception of womanhood, one is referring to beliefs, notions and ideas people have about females in terms of what they represent in their relationship to men as well as expectations about appropriate female roles. In a more subtle description of the position of women in the Yoruba society, Sudarkasa explains:

In the extended family, women occupy roles defined by consanguinity, as well as conjugality. They are mothers and daughters, as well as wives and co-wives. The position of 'wife' refers not only to the conjugal relationship to a husband, but also to the affinal (or in-laws) relationship to all members –female as well as male—of the husband's compound and lineage. Among the Yoruba, for example, female members of a lineage refer to their brothers' wives as their own 'wives', a formulation which signals that certain reciprocal responsibilities and behaviour associated with the 'spousal' relationship are observed by the women in dealing with each other (Sudarkasa 1986 in Cornwall 2005:27).

Accordingly, these conjugal relationships to both husband and in-laws enlarge the market and rural women's social network especially in sourcing economical endowments. This conjugal relationship is best understood in the notion of 'caring society'.

'Caring society', is defined here as the provision of traditional services such as financial assistance, social support and institutional care by community or close/extended families. This act is based on compassion, charity, or other traditional human virtues. Caring society often functions on the premise of the family as the primary socialisation agent and with a social emotional maintenance function. According to Winch 1971 (cited in Keng¹³ 1992:19-20) society is tagged a 'caring society' when families or community members have to perform the following functions:

- i. Economic services: goods and services must be produced and distributed for the support of members of a society.
- ii. Societal order: procedures exist for reducing conflicts and maintaining orderly relationships among members of society.
- iii. Socialisation: the young are educated or trained to become competent, participating members of society even in the absence of parents
- iv. Emotional support: there are procedures for binding individuals together, harmonising their goals with those of other members of society, dealing with

¹³ Chiam Heng Keng is a professor of Education at University of Malaya

emotional crises and fostering in each individual a sense of commitment, direction and purpose

Thus, as members of the same extended family¹⁴ or community, members offer material and emotional support to their nephews, cousins, nieces, uncles, aunts, brothers, sisters and other kin; they also do their part at the time of important rites of passage such as naming ceremonies, marriages and funerals. As far as responsibilities are concerned, there are no limits as to what each member can contribute, as members of the lineage are expected to meet certain obligations. During the pre-colonial era, the Igbo and Yoruba families and community members were obligated to perform the above roles and ensured the well-being of both women and children. Some of the above functions are delegated or performed by women's groups or associations such as *Umu-ada* (first daughters), youth or other age-grade associations. However, these strong affiliations and responsibilities have suffered some setbacks in recent years due to the advent of Structural Adjustment Programmes. Therefore, to alleviate some of the problems created by SAP many market and rural women have embraced the micro-credit schemes¹⁵.

Among the Igbos and Yorubas there are three distinct stages that mark the passage of a woman: girlhood, wifehood and motherhood. These stages also reflect the images through which women are perceived in Nigeria. Ezumah (2004:6) points out that "such images influence and determine the responsibilities and roles that are ascribed to females and what they participate in". For example, right from birth, girls are perceived in the light of their future roles as prospective wives and mothers. On becoming an adult, it is perceived that the most important status a woman attains is derived through marriage¹⁶. Affirming this notion, Olabisi Aina, a foremost Nigerian

¹⁴ Most West Africa communities practise the extended family system as against the nuclear family system. The extended family system is usually a family built around a unilineal descent group (i.e., a group in which descent through either the female or the male line is emphasized). One common characteristic of the extended family in Nigeria for example, that the children are not just the concern of the biological parent but of the entire community. Therefore, the raising, care, education and discipline of children is the responsibility of everyone - male, female, young and old. Conversely, extended family ties have been slackening over the years as people become more concerned with their immediate families, with some even failing to adequately feed and clothe their spouses and children.

¹⁵ Although as Bujra (1975 in Cornwall 2005:123) argued, "Through prostitution and beer brewing some women in Kenya accumulated savings which they invested in building and buying houses and occasionally in petty trade. She maintains that their ability to accumulate savings in this way..., not only assists them to achieve financial security for themselves but also enables them to play an active role in creating a socially viable urban community composed of diverse ethnic elements.

¹⁶ For example Ekejiuba (1995 in Cornwall 2005:43) explains that in 'Hearth-holds', women assume the headship of the unit. The unit is demographically made up of a woman and all her

writer, states that Yoruba and Igbo women derived social status from two major roles—that of a wife and a mother (1993). As ‘a mother’, the writer explains, she is the primary custodian of the cherished values of her society. Aina maintains women devote their energies to the life-preserving activities of procreation, which meant having as many children as possible. Among the Igbo for example, it is expected that women must marry and this is the reason why marriage has precedence over descent. In fact, an unmarried woman is often seen as an irresponsible person. Hence, Amadiume, a Nigerian historian, indicates *“that when a woman outgrows the question ‘whose daughter is she, people would ask, ‘whose wife is she’ (1987:69)”*.

In Nigeria, a man is expected to provide for the upkeep of his wife and children. However, married women are expected to be industrious and contribute as food providers through their farming and trading activities. Thus, resourcefulness and perseverance are esteemed virtues for mothers. This is because the survival of the children depends to a large extent on the resourcefulness of women particularly in polygamous households. Hence, a successful woman is assessed by her ability to fulfil her obligations to her husband as a wife, and also as a mother to her children. Ezumah (2004: 6) explains that society perceives a woman (wife or mother) who is not able to fulfil her obligations as a 'bad' woman.

Furthermore, Entwisle and Coles in their demographic survey of Nigerian societies, maintain that most Nigerians (both male and female) consider women’s primary responsibilities to be the bearing and raising of children, and if they fail in this duty they are regarded as an awful example (1990:266, see also, Adeyemo 1990, Kiteme 1992, Drew 1995, Kritz and Makinwa-Adebusoye 1999, Wooten 2003 and Mandel 2004). Certainly, one reason why fertility is so high in Nigeria is that marital unions are relatively stable. Divorce¹⁷, the major component of marital disruption, is not very common in Nigeria because of the stabilising mechanisms traditionally provided by the lineage (see Isiugo-Abanihe 1998). According to Isiugo-Abanihe, (1994a), in Nigeria, for instance, female sterility or subfecundity is a major reason for divorce,

dependents whose food security she is either fully or partially responsible for. The dependents include all her children, her co-resident relatives and non-relatives who, in one way or another, assist her in provisioning, caring for and nurturing members of her hearth-hold who share in the food cooked on her hearth for a significant part of their lives. The hearth-hold is defined as the extension of the mother-child bond.

¹⁷ The other form of marital disruption is separation, an informal arrangement whereby married couples stop living together, without divorcing, although some separations may be the prelude to divorce. Relatively little is known about separation in Nigeria, but because divorce is low, separation is expected to be low also.

given strong male-dominant values and pronatalist orientation. In fact, divorce or separation is usual if there are no children or only a few. Most men whose first wives have no or few children usually marry another wife; this often leads to marital disharmony, sometimes domestic violence, and the divorce of the childless woman. In Nigeria, women are encouraged to have many children (especially male children), since a woman's claim to the family property or inheritance is typically through her children. In fact, a childless woman is most likely to lose everything after a divorce. In some instances, she or her family may be asked to refund the bride-price paid by the bridegroom to her family.

In Nigeria the husband might be primarily responsible for the construction and upkeep of the home and the provision of staple foods, and the wife (or more probably the wives) assumes responsibility for non-staple foods and the daily needs of her/their children or household (Sudarkasa 1986). Indeed, much of women's domestic labour throughout life is devoted to the care of children. As Wichterich (2000) points out "African men do not worry themselves about how the pot is to be filled—that is women's business". Consequently, the Nigerian economic crisis has further increased women's financial responsibilities in the household. In fact some of the obligations or responsibilities of male members of the family can be temporarily suspended but definitely not those performed by women. Therefore, the empowerment approach in Nigeria focuses more on how women can increase their power to control their own lives and to influence the direction of changes, particularly "through the ability to gain control over crucial material and non-material resources" (see Moser 1993:185).

Over the years, gender roles in Nigeria (especially in southern Nigeria¹⁸) have gone through different alterations, as have the gender and development programmes. These processes were the outcome of various historical events and the dynamics of Nigerian societies and of the Nigerian nation. The impacts of these alterations are illustrated in subsequent sections in this chapter. Nonetheless, how women are presented or portrayed in the above review or discussion leans more towards characteristics women have in common in Nigeria. Yet it is important to stress that gender in sub-Saharan Africa evokes contradictory images because culture, women or

¹⁸ Economic recession and Structural Adjustment Policies are some of the factors that have contributed to sharp increase in the poverty level among Nigerian families since the early 1980s. The economic downturn strained male traditional role as the 'bread winners' thereby drawing women into more economic activities with increase in their family responsibilities

even the people of this region are as diverse as its environment. However, it is obvious that the southern Nigerian people especially the Yoruba and Igbo ethnic groups both groups have strong family and lineage ties which in most cases exercise a great influence on women's economic activities as well as their well-being (examples and illustrations run throughout the subsequent Chapters).

2.2 The Pre-Colonial Era (Prior to the Creation of Nigeria as a Nation)

One central characteristic of the pre-colonial era was the nature of the economic system, which was predominantly subsistence in nature. Agriculture was the major economic occupation of the citizenry. However, people equally engaged in other forms of economic activities such as long and short distance trading; art and craft, pottery, and tool-making industries were common. These activities were not voluminous when compared to the former. During the pre-colonial period, Nigerian women contributed to the sustenance of their kin groups. Besides domestic and primary obligations such as bearing and raising children and maintaining the home, women contribute substantially to the production and distribution of goods and services, being actively involved in buying and selling of both agricultural and non-agricultural products. According to a Nigerian historian Attoe (1993), women in the pre-colonial era were fully involved in food processing, long distance trade, salt and textile production and other economic activities. For example, Olayemi (1996) another African historian, recalled in JENDA¹⁹ that Yoruba women engaged in commercial activities in the pre-colonial era for various reasons, some of which included supplementing families' income to gain wealth and to enhance their status in society (see also Bosrupe 1970, Odubogun 1995a, Clark 1994, African Notes 1997, House-Midamba and Ekechi 1995). He further noted that their involvement brought enormous wealth and some of them became notable members of society because of the wealth they derived from their commercial activities. An example is Adeyinka who rose from a mere market woman to become a Paramount Chief in Yoruba Land. This, in turn, gave some women political positions in their respective communities. As Sudarkasa (1986 in Cornwall 2005:25) succinctly states:

From my own readings on Africa and my research among the Yoruba in Nigeria and other parts of West Africa, it appears that except in the highly Islamised areas, women in Sub-Saharan Africa, more than in any other part of the world, were conspicuous in high places in the pre-colonial era

¹⁹ JENDA: The Journal of Culture and African Women Studies

Similarly, the pre-colonial era witnessed long distance economic activities by Igbo women. These women traded in various types of merchandise but most widespread was palm products. This was due to their huge availability and demand. Accordingly, two Nigerian economists, House-Midamba and Ekechi (1995), noted that until the 1900's men in the Riverain or Southern part of Nigeria regarded trade as women's work and women controlled it. These activities were limited not only to women in the southern Nigeria but even to purdah women in the north, who fully engaged in one form of economic activity or another through the intermediation of other family members.

Apart from oral information, there are also various reports by nineteenth century European travellers across and along the Niger River. Their accounts described these female entrepreneurs as shrewd business women. Clarke Clapperton and the Lander brothers, who followed some caravans during their journey in Yorubaland in the 19th century, gave a vivid description of women entrepreneurs. Clapperton visited Badagry (presently a suburb of Lagos-city) in 1826. He gives an account of its supply market. According to Clapperton:

Here, the crowd rolled on like a sea, the men jumping over the provision baskets, the boys dancing under the stalls, the women bawling, and saluting those who were looking after their scattered goods...The king of Eyeo's [Oyo's] wives are to be found trading for him, and, like other women of the common class, carrying large loads on their heads from town to town... (Denzer 1994: 9 cited in the Journal of Africa Historical Studies)

Laray Denzer maintains that four years later, the Lander brothers reported in Egga, a loading trade centre in Lagos; "women were 'the chief' if not the only traders". Furthermore Clark (1994: 36) noted:

Markets in West Africa were reported to be among the most dynamic contemporary market place systems, expanding rather than withering away under long contact with capitalism...a predominantly female workplace had a strong appeal after several years on all-male workplace and raised interesting issues about gender and work.

Ekechi, another African historian, summed this up in the following explanation: "In the agricultural and commercial spheres for example, Nigerian women were not only active participants; they actually dominated these sectors of the local economy prior to the advent of the Europeans in the nineteenth century" (1995: 16), and they continue to play vital roles today.

In fact, during the colonial era, in spite of the negative impact of colonial rule on the status of Nigerian women, those women continued to dominate small scale business, farming and other forms of economic activity. With the introduction of cash crops by the colonial government, women diversified their economic activities.

Prior to colonial rule, Ekechi (in House-Midamba. and Ekechi 1995:17) argues, the accumulation of capital through the selling of palm oil or through farming and selling cassava crops symbolised women's economic independence or empowerment. Moreover, this sense of economic autonomy was articulated by a woman from Afikpo (a subgroup of the Igbo people) in 1952:

“...if a woman has any money she buys land and plant cassava. The year after she does this she can have a crop for cassava meal, which she can sell and have her own money. Then she can say, ‘*What is a man? I have my own money!*’” (1995:17).

Ironically, even though women were economically active (and to a larger extent economically empowered) during this era, part of the cultural dynamics curbed their legal rights and status. Traditionally, on becoming an adult, it is perceived that the most important status a woman attains is derived through marriage. As a result, most Nigerian women endeavour to sustain their marital status. Furthermore, Amadi (1982:75) illustrates that, in ancient Nigeria, a wife and her personal assets were regarded as the husband's property. According to Amadi, this was because the man paid a certain amount of money as bride-price, and the woman became his; she bore his name, and her children belonged to him; if for any reason she divorced him, she or her people would have to refund the bride-price *in full* (1982:75).

Amadi maintains, in general women were not entrusted with leadership, because it was believed that they could not keep secrets or maintain their resolve. So the men always had greater social and political powers. In African countries, there are powerful and pervasive sex stratification systems that ensure male superiority in terms of decision-making power as well as in terms of control of valued resources (Safilios-Rothschild in Adepaju and Oppong 1994:56). As a Nigerian sociologist, Ezumah (2004), stated above, “In Africa, right from birth, girls are perceived in the light of their future roles as prospective wives and mothers”. Ezumah (2004:2) pointed out that in many African societies, from infancy the socialization of girls is tailored towards equipping them with qualities that will enable them to fulfil their expected future roles as wives and mothers. She further stresses that, as young girls, they are not encouraged to engage in as many leisure activities as boys (ibid). In fact,

the virtues of self-control and industry are inculcated in them. Marriage therefore is perceived to enhance the economic and political status of women. Under the pre-colonial customary or Islamic laws, women were considered free adults at the age of 14 or even less, and most of them were easily married off at a tender age, depriving them of any education or skill²⁰ that was available then (see Amadi 1982 and Amadiume 1987).

At the same time, certain limitations²¹ were imposed which subordinated them to male authority especially at the family and community level. Besides, their freedom of association, expression and movements were drastically curtailed during their early life (between 14 to 30 years). This placed heavy constraints on their economic activities, social interaction and political participation (unless they were born or married into a ruling class/family).

In pre-colonial Nigeria, women had access to income (as established above) and farming lands but were prohibited from inheriting such land. Most land was (usually) owned communally, or by the family members. Land inheritance was (and is still) channelled to the male members of the family or community—to preserve family names and heritage. The impact of this form of inheritance has continued to destabilize the economic development of most female-headed households in particular and women in general. It deprives them of any meaningful source of income or production.

Education during the period under discussion was basically to indoctrinate women in the acts of marriage, of motherhood and of family orientation. It may have included technical instruction, to enable women to obtain basic skills in areas like pottery, textiles, cooking, craft, herbal medicine and midwifery. However, there were exceptional cases: these exceptions were found among the privileged class or

²⁰ In the pre-colonial era, there was a strong kinship organisation and a systematic approach to the training of youth both informally and formally. Both informal and formal education were organised to include administration, economic activities, defence, religious, legal and health matters. Most of these programmes were organised based on age-grade levels and were seasonal. Of all these trainings women figure predominately in economic activities, religion and health and often acquire such knowledge informally through family members. Women were exempted from educational skills that would enhance their political or leadership skill. Emphasises were purely on domestic and family welfare.

²¹ For example, in ancient Nigeria, widows suffered much during the mourning period, which usually lasted for about one year. A widow was not allowed to do her hair, wash her clothes, and sometimes even take a bath. She was not allowed to leave her homestead or inherit her husband's property, and she had to be inherited as part of her dead husband's property by another family member.

women from the noble or ruling families. Nonetheless, women represent 'nature', that is mother and giver of life. Indeed, African culture and folklore have never failed to eulogise their importance. According to Steady (2001: 3), a Nigerian-American sociologist:

Women represent the ultimate value in African life, from the more conventional role of women within the public arena of an Africa community and the religious life of her people to the undocumented village women storytellers who educate and initiate future generations into their culture (p.11).

Women play major roles in the formulation of the community by maintaining the culture and often reforming it. Women have been considered as the custodians of African custom, but ironically, they have been enslaved and exploited by the same customs and culture. The same customs have become a clog in their wheel of development, and their inability to reform or change is mired in male socio-economic and political dominance. During this era, development programmes were directly based on family or community assistance.

2.3. The Colonial Era (British Rule)

The colonial economy was an export (cash crop) oriented one. This economic pattern seriously undermined and disrupted the traditional occupations of Nigerian women. Furthermore, it placed women at a great disadvantage, which has compounded their position in present day Nigeria. Using her study on Ngwa (a sub region of Eastern Nigeria), Martin (1988) maintains that poverty among Nigerian women has been as a result of colonial exploitation, adding that "poverty arising from poor terms of trade has been a major impediment to capital-using innovation". The colonial era not only forcefully took away the women's means of production but also shifted it to foreign merchants and finally to African men. In a statement which best seems to explain the rationale of colonial intervention in women's economic activities and prosperity, Beoku-Betts (in Cornwall 2005:20) said:

Life among the ruling classes was considerably constrained in Europe during the nineteenth century. Women were confined to domestic duties in the home since they were classed as the weaker and less intelligent sex. Men on the other hand, performed the role of breadwinners and they were expected to be physically and intellectually sound, aggressive and authoritative. Those men who were sent to Africa accepted this way of life as the only valid one. Thus, they tended to neglect women...and made seriously undermined the economic

sustainability of women since they were so characteristically uninformative and uninteresting.

Indeed, many of the smaller markets hitherto dominated by women gradually disintegrated as a result of the emergence of expatriate corporations such as Lever Brothers, John Holt and United Africa Company, among others. According to ISIS²² (1984:23-27), the impact of the shift from subsistence farming to cash crop farming on women living in the rural areas did not only create an immense setbacks or repercussion but equally created the following complications:

- Food scarcity for the families
- Meagre economic returns
- Nutritional shortage (which takes a heavy toll on the health and well being of the community)
- Formerly food-sufficient, they are now mostly relying on government handouts or foreign aid due to the shift from subsistence to cash crops.
- Dependence on a foreign food market
- Enlisting of women in new jobs (p. 23-27)

The colonial era not only deprived women of larger revenues and livelihood but also introduced more and new taxation and export crops. The introduction of new taxes and new crops directly or indirectly increased the number of female-headed families²³ in particular and female economic woe in general. Also, families experienced poor nutritional diets as more attention was committed to export and cash crops. Alongside these were problems partly related to land seizure for production of cash crops and the introduction of new taxes for market women²⁴. Not only did this reduce the number of stores owned by women but it created a new class of poor families and indirectly impacted on the ability of the community to sustain the communal 'caring society' model.

In fact, Steady (2001) argued that colonial policies and statutes were clearly sexist and biased against women. She went further to illustrate that apart from the introduction of multinational corporations, women were denied access to medium and large-scale loans which were vital in operating the bulk purchase level of the colonial

²² Isis International-Manila is an international feminist organization. Isis was founded in 1974. It focuses on advancing women's empowerment through information and resource sharing.

²³ It led to development of plantations and male members had to migrate to those plantations, leaving their families behind.

²⁴ Consequently, in 1925 and 1929 women protested and demonstrated against the introduction of these new taxes but were forcefully squashed by the colonial army.

economy. The disruption of subsistence farming and introduction of cash crops did not only destroy rural farming but also created a great vacuum in the food production and distribution which acted as the economic base of most women in Nigeria. It equally created a dependent class and more avenues for exploitation and deprivation of women's rights and equality. As Turcotte (2001:25) argued (in reference to Margot Lovett's gender analysis of class and state formation under the colonial capitalist system), state formation under the colonial-capitalist-system resulted in distinctive gender categorisation that placed economic production in the male domain and reproduction in the female domain. This gendered structural distinction created space for the state and capital development to control women's actions by placing them outside the public sphere, thus excluding the majority of them from political and economic activities.

2.3.1 Gender and Education in Colonial Era

Education during the colonial era witnessed the introduction of a formal classroom learning system. Schools were established by both the colonial governments and the missionaries. The introduction of a formal educational system by the colonial regime was one of its most important development projects. However, the curricula paid more attention to religious instruction, clerical skills (for boys only), domestic science (for girls only) and skills for other dead-end jobs. The curricula for girls were basically designed to enable young girls to become good housewives, mothers and maids. The colonial era ushered in a defined vocational outline, tailored along sexism and gender roles, with the notion of men as the 'bread winner' and women as 'the homemaker' (Stead 2001).

Apparently, the colonial educational structure was based on men's stereotyped image of women and it was deliberately formulated with the notion that, "men make their living by work; women make their living by marriage" (Gilman 1998:65). Their status is determined not by the work they do, but by the work of their husbands. Technologically-based education was obviously neglected or discouraged especially for women, which seriously undermined women's skills in the textile, craft and pottery industries. The indigenous industries were disrupted if not completely destroyed. This is because attention was shifted to foreign goods (cash crops) and women were forced to abandon their trade, which meant their economic activities were limited to homes, reproduction and educating their children and rendering unpaid services to their spouses. Most of them were relocated to new plantations, cities or towns

because of their spouses' new jobs, or a 'call to duty' by the colonial masters. The economic deprivation and badly thought-out education system meant most women in Nigeria were rendered powerless, voiceless or had little control over their future. With some exceptions, these forms of education have remained almost unchanged over the years. Today, more than 75% of women in Nigeria still lag behind males and are often found in dead-end jobs. In contrast, preference is still being given to the male child's education, especially in terms of financial returns and constraint. Ezumah (2004:2), paraphrasing Robertson's (1986) work on "Women's Education and Class Formation in Africa", argued that in Africa colonialists as well as local elites used gender as the criterion for decisions on access to education. Ezumah further explains that the trend was influenced by the communal perception of women's roles as secondary and domestic. Hence, during the colonial period, while men were being trained as policemen, clerks, teachers and catechists, women received education which was biased in favour of nutrition, midwifery, child care and home management. The idea, she added, was to prepare women as wives for the male elite. She stressed that females participated only in positions that the colonial government regarded as suitable for the colonial regime.

Certainly, the colonial educational system laid the foundation for women's education in Nigeria. However, it is equally true to indirectly equate colonial education with the plight in which most women in Nigeria find themselves. This was mainly because women's education was limited to such areas as cooking, other domestic skills and moral philosophy. The aim was merely to inculcate the notion of 'a good wife and motherhood' in women rather than career inspiration or professionalism. What is more, this form of education formed the basis for the genderisation of jobs in Nigeria. This led to the underdevelopment of women's progress at the expense of the colonial economy with an increase in male domination and exploitation. Additionally, Ezumah (2004) emphasises that "existing education systems have not provided women with the tools to understand and analyse the nature of the social, political and economic systems that govern their lives and oppress them (p.4)" (see also Achebe C. 1979, Amadiume I 1987). Thus, development planning since the colonial era has been constructed and based on gender disparity.

2.4. The Post- Colonial Era (from 1960 to present)

The post-colonial era did not usher in a radical and new form of administration even though indigenous administrators replaced British colonial government. The new government retained the old colonial mentality and system giving male advantage over female. During this period, women in Nigeria witnessed new changes and challenges. These included Nigeria gaining independence from the British government, new administration, rural/urban migration and family relocation (to take up new appointments). Whereas this era unlocked new opportunities and advantages for Nigerian men in the form of political and economic positions, women on the other hand were left to pick up the bits and pieces²⁵ of the colonial leftovers. This was largely because of the gaps which existed between male and female education, because of political participation and because economic advantages. The truth of the matter is, a gap once created becomes a highly sensitive and difficult issue to bridge, especially in Africa. Furthermore, the turn of events in 1960 created a vacuum in the agricultural sector. This was due to the mass exodus of males from this sector. Most of the male farmers left the agricultural sector to take up political or economic posts evacuated by the colonialists. Others joined the armed forces or simply migrated to the urban areas for white-collar jobs.

The number of female participants in this new government was unavoidably minimal due to colonial education and societal prejudice in regard to female development and progress. Women were left with little or no other choice other than to return to subsistence farming and market trading. Subsequently, women took over an increasing portion of the burden of food production, contributing between 50 and 70 per cent of Nigeria's food requirement (Ezumah 2004). In spite of this, women's economic activities were undervalued and unrecognised. For example the 1963 and 1991 Nigerian census did not recognise or record these economic activities by women (market hawking, trading at the street corner, home braiding, and one-room-convenience stores run by women) as occupations (Ugo 1994:149). Instead women in these categories of economic activities were coded under the code 'housewives'.

²⁵ With educational and skill superiority (because of the colonial educational system) most men easily took over the posts and positions left by the colonial officials, while women were relegated to domestic duties.

At this juncture, it is imperative to classify the post-colonial era into different administrative arrangements, owing to the fact that Nigeria has undergone multiple political transitions ranging from authoritarian to democratic leadership. Examining these structural shifts provides an insight into how socio-political and sometimes economic structures influence gender and development policies in Nigeria.

2.4.1. The Military Regime

Of the forty-five years of Nigeria as an independent nation, thirty years were under military government. That means over two-thirds of Nigeria's independent political history has been "militarised". The implications of the militarization of the Nigerian state includes suspension of the Constitution and Government by military decrees, and policies that were formulated without accurate data. Intrinsicly, gender and development programmes during this era were not intended to solve women's problems, as the subsequent accounts illustrate. As noted in Chapter 1, a frequent recurring phenomenon in the development process in many African countries is the lack of basic sequence implementation (BSI) Longwe (1990:13).

The military, as in the case of Nigeria, have always used the same excuse for overthrowing a legally elected government. According to Mba, a Nigerian educationist, the military have always argued that their intervention was to save the nation from mismanagement, abuses and disorder, and to restore probity, discipline, and the economy's²⁶ growth (cited in Parpart and Staudt 1989:54). During the first military regime, more schools were built, a good economic atmosphere was experienced (due to the oil boom of 1970s), employment was increased (yet most women were employed in dead-end jobs, cheaply paid and career progressions were lacking), and there was an increase in male rural-urban migration and in the number of rural women in the agricultural sector. The economic growth was short lived, as a result of economic mismanagement and corruption. The subsequent military regime faired no

²⁶ Contrarily to these excuses, Nigerians had witnessed a severe deterioration in their daily life, ranging from insecurity, to lack of economic growth. This has had a decisive impact on women, and women's development in general. For instance, the enjoyment of economic, social and cultural rights is hindered by the absence of the rule of law. The suspension of the Constitution in favour of military decrees, and the concomitant resort to intimidation, coupled with the negative effects that widespread corruption has, deferred any meaningful socio-economic progress. In the absence of rule of law, as obtained in a military regime, the concept of "checks and balances" is derelict and rogues in military uniforms run amok. In such an environment, the rich get richer and the poor get poorer.

better, dashing the hopes of millions of Nigerian women and condemning them to unprecedented poverty and illiteracy.

In response to the reduction in growth, the Nigerian government, like many African countries, sought relief from creditors and donors such as the Bretton-Woods Institutions (BWI), namely, the International Monetary Fund (IMF) and the World Bank. Thus, the Structural Adjustment Programme (SAP), the centrepiece of the BWI policy reforms programme was introduced in 1986 to alleviate the economic deterioration at the macro-level, and the resultant economic deprivation at the micro level (Kempe 1999). The implication of this program includes retrenchment of workers without any compensation or even any hope of being absorbed back into the mainstream. Note that the most affected workers were females, and hardest hit were female-headed families and single women with little or no skills and qualifications.

The introduction of SAP meant the devaluation of the Nigerian currency by 120%, removal of all subsidies, introduction of user pay policies (in schools, hospitals, and with petroleum products), introduction of value added tax (VAT), roads tax or toll gates²⁷ on all federal government's roads, and an over 100% increase in fuel price, which directly increased the cost of transportation, food and housing. These measures equally forced families to take similar drastic measures and cut down on family expenses, such as accommodation, food, luxury goods or services, clothing and other primary needs. A high number of girls were either withdrawn or forced to drop out of schools, made to marry or take up trading (becoming market woman), and some even turned to prostitution. Furthermore, the lower spending from 1986 to 1990 as a result of the introduction of SAP, which was first introduced by IMF and later undertaken by the World Bank, finally reduced the country to a "beggar state". Hence, the classification of Nigeria in 1989 by the World Bank as a low-income country, given the drastic reduction in the GNP per capita per year by 4.8% (currently the country's GNP per year is merely \$230 per capita). This was followed by the World Bank labelling Nigeria "*poor enough to be eligible for concessional aid from an affiliate*", the International Development Association (IDA). As the Nigerian economy deteriorated so did every aspect of Nigerian society. Unemployment rose from 4.3% in 1985 to 5.3% in 1986 and even more in 1987 to 7.0% (Office of Statistics 1998--estimates). Presently it is estimated that 60% of the Nigerian population lives below the poverty line. Most of the unemployment is recorded among city dwellers as

²⁷ The toll tax was abolished in 2004 by the Obasanjo Administration

indicated by urban jobless rates of 8.7% in 1985, 9.1% in 1986 and 9.8% by 1987 (The Nigerian Guardian Newspaper 1999).

With this economic downturn, women bore the brunt of the hardship, given the level of their education, position in the family/society, coupled with their lack of resources and skills. Women were the first to go in the event of retrenchment. In fact, women's problems were further compounded as family welfare and social security policies were non-existent in Nigeria. Further, the 'caring society' as practised among Nigerian societies was neglected as people become self-centred and too poor to care for others. Consequently, the loss of social services and state subsidies created a heavier burden on women as opposed to men. In substantiating the above assertion Maria Alma Espino, recalling a similar occurrence in Latin America, observed that capitalist economic crises and changes often meant women in low-income families were now responsible for the survival of their families as well as for social reproduction (1998:102) (see Chapter 6).

Indeed, colonial policies had created a huge gap between male and female in terms of capital, literacy and political power. The military and colonial regimes both paid little or no attention to the plights of women and always maintained that women's 'office' is in the kitchen. As Mba (cited in Parpart and Staudt 1989) pointed out, similarities exist between colonial and military states in their policies and attitudes toward women, often proclaiming themselves as 'modernizers'.

Ironically, this era equally witnessed a turning point in the history of women's developmental process in Nigeria. These incidents and policies will be discussed below.

2.4.2. The Civilian Regime

The first Nigeria National Development Plan (1962-1968) which was enacted during the first civilian administration of 1960 to 1965 had no specific gender development policy. Women's development programmes were incorporated into the welfare schemes of the state or overlooked, given that each community continued to function as a 'caring society'. Nevertheless, it is important to point out that this regime encouraged and supported the formation of the National Council of Women's Societies (NCWS), a non-political body of women's associations formed in 1959. The

NCWS had little impact on women's issues, but was used as a front to mobilise urban women and promulgate family planning schemes.

The second civilian administration (1979 to 1983) also had no clear gender development agenda, but witnessed an increase in the number of women's organisations and pressure groups, which led to the creation of the National Committee on Women and Development (NCWD) in 1981, and an increase in women's political participation. However, because of rapid population growth, family planning programmes were in the forefront of any gender development programmes initiated then. Paradoxically, this programme merely targeted women.

After a prolonged military administration (seven coups d'état from 1966-1999), Nigeria finally returned to elected government in 1999. The discontent, greed and anarchy that blanketed the country have done so much damage that restoring human dignity and economic empowerment or even economic foresight for women has become an uphill task for the new administration. The lack of experience and of an historical base forced the new administration to adopt or incorporate the military policies and programmes without a prior study of their merits and demerits. Since its inception, therefore, the Ministry of Women's Affairs and Social Development is yet to manifest or create any profound changes in the living conditions of women in Nigeria. This seems to mirror Moser's (1993) notion on grafting. For instance, Moser argued that in 'grafting' gender onto an existing planned methodology, the procedures in the planning cycling have changed. She maintains that this does not incorporate new stages that include the negotiation of conflict, or participatory debate. This is because they planners assume that the problem is a technical one, the introduction of additional interventions within the existing framework of procedures is identified as solving the problem.

I argue that for a credible result to be attained, the Ministry of Women's Affairs would need to be restructured and would need redirect the existing blueprint of the establishment. As Mosse pointed out "the development policy models through which resources and political support are so successfully mobilised are rarely those suited to understanding the social and historical context of women's development action" (2005:47). Although patriarchal agents have always sought to restrict women's political and economic growth, women's organisations often reacted against this

male²⁸ dominance. Below is an illustration of some major gender and development programmes in Nigeria (1985 to 2005).

2.5. Specific Women's Development: Better Life Programme (BLP)

By the beginning of the 1980s, the growing economic crisis and development depreciation in Africa had risen to an alarming level and all hands were needed on the deck to push Africa forward. Thus, in response to the critical situation the United Nations' Decade for Women, the Organisation of African Unity (OAU and currently African Union) set out strategies for economic development in Africa from 1980-2000 under the auspices of the "Lagos Plan of Action" (LPA) in 1981. The fundamental idea of the LPA strategy is its advocacy for self-reliance among the African nations. Part of these development strategies was its advocacy for women's development especially in the areas of education and employment. Aina (1993) noted that it stressed the importance of giving special attention to women in the 1980-85 development plan, in such priority areas as education, training, primary health and employment.

Therefore, after the 1980 Women's Conference in Copenhagen with a new mission of "transform" rather than "integrate", and the 1981 Lagos Action Plan (LAP) strategies of "self-reliance", the Nigerian government launched the search for alternatives, which would incorporate women's experiences. In this regard the Better Life Programme (BLP) was born. The BLP was the brainchild of the wife (Mrs. Maryam Babangida) of Nigerian President Ibrahim Babangida. It was inaugurated at a workshop on "Women in Development" held at Abuja between 13 and 16 September 1987, under the auspices of the Directorate of Food, Roads, and Rural Infrastructure (DIFRRI).

²⁸In fact, protest and other movements are historically embedded within Nigeria, appearing in pre-colonial times and expanding throughout colonialism (for example, Aba women's riot of 1928), military regimes and democratic transitions. Amadiume (1987:182), describing women's influence or use of protest in the pre-colonial era, noted that even though women did not have the real symbol of authority, their mere gesture of protest, either by knocking the pestle used for pounding food, or knocking their hand on the ground could be very effective in causing sickness. Amadiume further noted that, women, though complete strangers in their husbands' villages, could combine power derived from their control of subsistence farming and family sustenance, with their organisational ability, for effective mass action against a particular village or all the village group, until their demands were met.

The BLP was specifically designed to revive rural women's income generating potential and thereby improve their quality of life (1993). Paraphrasing Aina (1993:102), this became necessary because evidence abounded that the economic crises generated by Structural Adjustment Programmes have a compounding effect on rural women's income possibilities because of their concentration in the informal sector of the economy. Some of the development programmes embarked on by BLP include:

- i. The procurement of machineries and improved crops for rural women's agriculture outputs. For example, The New Nigerian newspaper of 4th September 1989 outlined the successes of the BLP in Kano State. The BLP program has procured machinery worth \$200,000 for three cottage industries (pottery, corn milling and rice milling), while in the area of agriculture, the programme has procured 1,100 tons of fertilizer and distributed it to rural women farmers as a welfare package.
- ii. BLP additionally advocates women's social consciousness and equally mobilizes or encourages rural women to seek leadership roles in all spheres of national life
- iii. BLP educates rural women on the importance of "maternal child health/family planning". To accomplish this drive, workshops and seminars were arranged for rural women, through which they were exposed to diverse topics on agriculture, and on revolving loan or micro-credit schemes including effective and efficient utilization of bank loans. In addition, trade fairs were organised by BLP at both national and state levels to create markets for rural women's products, which included a variety of goods.

According to Aina (1993), through the activities of BLP, efforts were made to institutionalise the "women question" in Nigeria's drive to nation building and development. To enhance and articulate the activities of BLP, the National Commission for Women (NCW) was established in 1990 for the sole purpose of overlooking the affairs of women and to integrate women into national development. In 1994, the Better Life Programme was abandoned after it failed to integrate, or mobilize the rural women into the mainstream of the development process and the Family Support Programme (FSP) replaced it.

The programmes were seen in some quarters as political propaganda²⁹ and as an avenue for the wives of military leaders (who act as overseers of the programmes) and their associates to amass unnecessary power and wealth and to legitimise military rule. However, according to Mama, a Nigerian feminist activist, because Nigeria civil society has been so reluctant to engage with gender, the military have been able to appropriate the terrain they refer to as “women development” for their own ends (1998:1).

Aina (1993)³⁰ maintained that many of the allegations levied against the programme are justifiable looking at the total structure of the program. Explaining how BLP worked, one of Aina’s respondents, a 60-year-old successful traditional cloth weaver from Owo, in the Ondo State of Nigeria, remarked:

BLP has disrupted our traditional form of social organising for its own selfish end. Can you imagine our members being put in detention for trying to maintain an identity? BLP sees everybody as a threat. “The way I see it; these young city women are busy helping themselves and not the grassroots women”. When we follow them to their organised trade fairs, we are hardly taken care of. Many times our materials are never paid for, while a maintenance allowance never trickles down to us (p 45).

Other registered incidents include lack of trust and an unequal distribution of agricultural or trade incentives to the respective women’s groups in the rural areas, by BLP coordinators. Hence, the regional BLP representatives employed a strategy of ‘divide and rule’ tactics to gain support from some women’s organisations and financial approval from the state purse. In line with its core fundamental principle of adopting a WID³¹ approach, it merely operated within the existing patriarchal ideological framework and social structures, thus committing the act of ‘grafting’³².

²⁹ In spite of BLP’s glorification and project implementations, no single government programme in Nigeria has ever received the amount of criticism and condemnations the programme received from the Nigerian public.

³⁰ This researcher spent three and a half years as a staff member of Federal Capital Territory (FCT) Commission for Women, and had first hand information on how the commission is run by the wife of FCT Minister through the office of FCT Commission for Women’s Director. As such he completely agreed that about 90 per cent of the allegations are justifiable.

³¹ Women in Development approaches advocate women’s equality and efficiency.

³² “Grafting” according to Moser, is the act of integrating policies into existing planning discipline. As Moser (1993:108) explains when a new issue, such as gender, appears on the planning agenda, the first question raised is who will deal with it? Is it necessary to create an entirely new institutional structure or is it more appropriate to institutionalize it within existing mainstream organisations? Alternatively, is the best strategy simultaneously to both? Underlying these different alternatives is the fundamental issue whether gender can be ‘grafted’ successfully onto existing structures, or whether it requires other structures to be effectively integrated into planning. What is clear, however, is that recognition of gender, as a

Aina (ibid) noted that an important area, which BLP seemed to put less emphasis on, was the area of research on women's issues. To buttress the above argument further, Aina cited the speech of one of the facilitators of BLP—the chairperson of BLP in Osun State. According to the chairperson:

“We want to state here and now that we are not trying to undermine the ‘God-given roles’ of men as the ‘crowns’ of our heads but we are only making efforts to complement their efforts”.

As Moser (1993) and Longwe (1994) have observed, for many practitioners involved in different aspects of development planning, the lack of an adequate gender planning methodology has been the most problematical aspect of their work.

Although BLP failed to establish a “self-reliance” model or broaden its scope of activities to those that needed assistance most, the BLP exposed Nigerian rural women to more income generating opportunities and this subsequently widened their political perceptions or awareness.

2.5.1. Family Support Programme (FSP)

In 1994, the Family Support Programme replaced the Better Life for Rural Women programmes and was initiated by the wife of another military leader. In fact, it was an offshoot of the previous programme both in principles and in objectives. The only visible differences were in terms of name, slogans and in the policy-maker of the organisation. Even the pace of actualisation had no differences. It was the culmination of the Better Life for Rural Women and the Family Support Programme activities under the umbrella of the Commission for Women that were finally upgraded into the Ministry for Women's Affairs and Youth Development in 1996.

The creation of a Women's Ministry was a step in the right direction, as its objectives and goals, plans and policies were defined and were no longer in the hands of individual(s) with an absolute power to enact and revoke policies at will. It equally witnessed a specific increase in budgetary allocation. Ministers were appointed to head the Ministry and they were answerable to the Nigerian public at least in theory.

policy concern has not resulted in its automatic institutionalisation into the wide range of implementation.

2.5.2. The World Bank, IMF, NGOs and Women in Nigeria

As stated above, the economic recession since the 1980s, and the constant political upheaval and change in Nigeria, pushed the Nigerian government to rely heavily on foreign loans and aid to prop up the falling economy. The introduction of a loan policy was based on the IMF and World Bank structural adjustment package. This directly resulted in price hikes in all essential commodities and cuts in social services with tax increases. The entire process spelled more poverty and economic uncertainty, particularly for women and children

Development reforms designed and implemented by the World Bank/International Monetary Fund, United Nations Development Programme (UNDP) and other NGOs to tackle these problems have tended to ignore the differential impacts on women. Most World Bank and IMF development programmes were essentially macro projects, designed with little or no direct impact on women's development programmes. With emphasis on privatisation³³, and an economic logic which was based on the assumption that benefits derived from the private sectors would 'trickle down' to families and women in particular, women were left out when these assumptions failed to produce expected results. On the other hand, UNDP and other NGOs direct development projects were mainly geared to family planning, population control and provision of welfare packages.

However, direct gender specific programmes came in the form of micro-credit schemes. The state introduced a micro-credit institution (the People's Bank) in 1986 as means of alleviating market and rural women's socio-economic problems (see also Chapter 5). The scheme was modelled from the Grameen Bank's model. Although traditional rotating micro-credit schemes have been in practise in Nigerian communities for many years, the new programme was designed to advance women's

³³ It is vital to restate here that the state was the highest employer of labour in Nigeria. Thus as the state of the economy turned from bad to worse, services were drastically reduced and the 'dead end jobs' were the first to go (The Nigerian Guardian Newspaper 23rd March 1992). Women who were employed to do such jobs were sacked and about 74% of such jobs were held by women. The private sectors on the other hand were more interested in job specialisation, and maximisation of profit. These qualities simply reduced the chances of most female job seekers. To complicate matters more, the Commonwealth, the United States and the European Union in the mid 1990s imposed economic sanctions on Nigeria to pressure the military government to return the country to democratically elected government. Most of the international NGOs left the country and the projects they initiated either stagnated or were ruined by lack of funds.

economic growth. This was in view of the increasing number of market and rural women in Nigeria (see chapter 6).

Today, micro-credit schemes or financing have become the Nigerian Government's pivotal strategy towards shrinking women's poverty and unemployment, and towards encouraging economic empowerment and family sustainability. For instance, during the official launching of "the Microfinance Policy, Regulatory and Supervisory Framework for Nigeria" in November 2005, the Nigerian President, Chief Olusegun Obasanjo mandated States and Local Governments in Nigeria to set aside 1% of their budgetary allocation for supporting micro-credit schemes or for financing in their respective domains (Central Bank of Nigeria 2006). This he claimed to be "Nigeria's response to the Global International Year of Micro-credit aimed at providing credit to the un-served micro and small enterprises (which encompass a high proportion of market and rural women in Nigeria) that lack access to credit from conventional credit institutions". This programme has become essential in every gender and development programme in Nigeria; both NGOs and GOs have embraced it with a great deal of enthusiasm and often allege it is the shortest means to women's empowerment.

2.6. Conclusion

In this chapter, I have attempted to present gender and development programmes in Nigeria from three different historical epochs: pre-colonial, colonial and post colonial eras. Clearly, Nigerians are not socially homogeneous people. Although already having strong sex stratification, the colonial intrusion further enhanced this stratification between women and men. Given the precariousness of this intrusion, it is not hard to see why gender and development programmes were ignored until the middle of the 1980s. Despite the economic enterprise of women in Nigeria both during the pre-colonial and colonial eras, gender and development programmes were merely embedded in the 'caring society' character of African societies. The colonial era in particular created constraints on women's growth particularly by the structure of their education, economic activities and political enactments (see chapter 9) and socially by ideologies of gender 'inferiority and superiority', which did not acknowledge women's perspective or equal status.

Although development planning or projects during the colonial period was gender insensitive as a result of the intrusion between the indigenous culture and the inherited patriarchy from colonial administration, the policies were not revised during the subsequent administrations from 1960 to 1985.

Besides, successive administrations have simply folded their arms and looked elsewhere while the women and girls' situations deteriorate. In fact, gender issues in development received little attention in national planning until the declaration of the United Nations Decade for Women. Although the UN Decade for Women increased awareness about the strategic and practical needs of women, there was little commitment to incorporate these into national and sectorial policies until the mid-1980s.

Another central issue emerging from the three eras is the extent to which the goals of gender mainstream projects were deficient or simply grafted onto existing projects. As Moser (1993:149) accurately stated, "some policies...are intended to be heard but not acted on". Certainly most policies or projects initiated since the post-colonial era (especially by military administrations) were not intended to achieve real change but merely to provide "symbolic reassurance" (Moser 1993:149) that something is being done. Echoing a similar description, Ayittey (2005:91) maintains "Africa's postcolonial development effort may be described as one giant false start". Even though some of these projects were alleged to improve women's economic growth, awareness, status and voices, the poverty level has doubled in the last two decades. As the International Labour Organisation (ILO) and the International Co-operative Alliance (ICA) perspective states;

On the one hand there are more literate women today than ten years ago and more women can be found in higher positions in political and economic spheres of life. But, on the other hand, according to a UN report many women are poorer than ever before. The number of women living in poverty nearly doubled over the past 20 years, and women today constitute at least 60 per cent of the world's 1 billion poor (2001:2)

The focus on micro-credit schemes in Nigeria has reached such a fervent level that NGOs and GOs have adopted the programmes as a pivotal strategy for gender and development. Nevertheless the overall implementation, planning and goal actualisation have remained vague. Therefore, subsequent chapters in this study will attempt to examine the pros and cons of these gender and development programmes in relation to market and rural women in southern Nigeria. Accordingly

the next chapter will assess theories on gender and development and its relationship to micro-credit and economic empowerment of women.

Chapter Three

Women and Development: Theory and Applications in Nigeria

The real issue is one of representation. Women were long represented as “mute”, as profane, as objects of marital exchange and so on and not as prime actors in the centre of social life. Henrietta Moore (1988) (cited in Barnard 2000).

3.1. Introduction

Not seen as the centre of social life, this representation of ‘muteness’ has over the years reinforced the societal subordination of women. The degree of muteness varies as women all over the world have experienced and continue to experience one form of gender discrimination or another. As Eade (cited in Afshar and Eade 2004: x) wrote:

After three decades of trying to get ‘gender onto the development agenda’, it is now widely recognised that, although the indicators of women’s subordination to men are universal, persistent, and fairly comprehensive¹, this does not mean that women constitute a homogeneous group. Nor does it mean their interests or needs are identical across social, economic, cultural, political, and other divides but the indicators of women’s subordination to men are universal,

However, over time, women’s development policies and ideologies have evolved and broadened from a feminist movement in the West to a universal phenomenon. In fact, it is universally acclaimed that any improvement in women’s well-being is a direct evolution of the family and the community. According to a popular saying, “*when you educate a man you educate a person, but when you educate a woman you educate a nation*”. One gender analyst, Simeen Mahmud, a member of Bangladesh Research Institute summed it up like this:

Thus, there came a gradual realization that improvements in women’s well-being were closely connected to women’s capabilities as agents of change and, subsequently, that these capabilities of women must also strongly influence the well-being of other family members, particularly of children but also of the elderly and of adult men (2003:578).

¹The 2003 UNDP’s Gender-related Development Index (GDI) ranks countries according to the life expectancy, adult literacy, education and earnings of women relative to men. Even in Norway, the highest-ranking country on both the Human Development Index (HDI) and the GDI, despite their higher average level of education, women still earn only two-thirds of average male earnings. The Gender Empowerment Measure (GEM) looks at women’s representation in public and professional life. High-income Japan, which ranks ninth in the world in terms of human development, drops to thirteenth position on this index: women hold only 10 per cent of parliamentary seats, compared with 30 per cent in South Africa.

The micro-credit scheme is the latest in a line of historical and conceptual frameworks for approaching interrelated development programmes or policies, designed and promoted as instruments of change. Concerns for women's economic empowerment, voice and gender equality, especially within the household and community have informed the proliferation and implementation of these development schemes by many NGOs and governmental organisations.

Thus, the overall framework of this chapter will constitute two different parts: first it will examine various definitions of 'development' and its relevance to gender and development, and secondly, it will evaluate various development approaches and examine their significance to women's economic empowerment and well-being in a broad spectrum. In essence, the purpose of this chapter is not merely to introduce different developmental approaches to women's growth but to demonstrate their applications and implications in Nigeria.

3.2. Development: Changing definition in historical perspective

As everywhere, progress is measured in terms of horsepower. The transition from bicycle to moped in the 1980s, and now from moped to motorbike, marks the graduations of consumerism (Wichterich 2000:135).

Development is riddled with contradiction. Scholars and people from different fields and schools of thought have defined it to suit a particular epoch and objective. Yet, many definitions have failed to establish a holistic description of development. According to Wolfgang, an authority on development and sustainability, "development is much more than just a socio-economic endeavour: it is a perception which models reality, a myth that comforts societies and a fantasy that creates passions" (1992:1). Wolfgang goes further to point out that since 1949 development has connoted at least one thing: "to escape from the undignified condition called underdevelopment". Hence, according to Edna Acosta-Belen and Christine Bose, two Latin American feminists:

Development is an all-encompassing word used to summarise the over-riding concerns and aspirations of advanced capitalist nations and their international agencies in undertaking initiatives and generating responses to a whole range of critical problems faced by what are categorised as the poor, "underdeveloped" countries of the world (1990:301).

In the 1950s and 1960s, development was largely understood as rapid economic growth. Emphasis was placed on growth in income per person and measured in terms

of gross national product (GNP). In Wolfgang (1992:12), various authors and scholars' illustrations of development show a lot of discrepancies. These include Lewis (1955, dictum), who wrote: "First it should be noted that our subject matter (development) is growth and not distribution". However, Paul Baran (who wrote in 1957 on the political economy of growth), defined development as the increase in the per capita production of material goods. Both definitions failed to identify with development that focused on improving the quality of human life, as progresses were measured in economic terms.

However, the mainstream emphasis on economic growth, which permeated the whole field of development, not only exempts basic fundamental issues in development but also deepens the gap between women and men. Wolfgang (1992:51) observed that the fact that development either leaves "behind or in some ways creates large areas of poverty, stagnation, marginality and actual exclusion from social and economic progress, draws a considerable criticism". No wonder Uma and Martin in a book titled *Development Theory and Practice: Critical Perspectives* maintain that the idea of development "stands like a ruin in the intellectual landscape" (2002:21). These authors stress that delusion and disappointment, failures and crime have been the steady companions of development and they tell a common story—"it did not work". Indeed, the first UN Development Decade Report (1960-1970) established that, "development is growth plus change...changes in social and cultural as well as economic, qualitative as well as quantitative...the key concept must be to improve the quality of people's life" (UN 2000).

In 1974 however, the Declaration in the Mexican city of Cocoyoc² emphasised that the purpose of development "should not be to develop things, but to develop humans". Any process of growth, it added, "that does not lead to the fulfilment [of basic needs] or, even worse, disrupts them, is a travesty of the idea of development". Walter Rodney³ (1974:9) echoed almost the same view when he pointed out that, "Development at individual level implies increased skill and capacity, greater freedom, creativity, self-discipline, responsibility and material well-being". Although the development debate continued throughout the 1980s, the complexity surrounding its definition remained unresolved and sometimes illusive.

² In 1974, the United Nations' quest for a unifying principle continued on the different terrain led to the Declaration of Cocoyoc in Mexico. The subject matter redefines the whole purpose of development. The declaration partly stated: "this should not be to develop things but to develop man. Human beings have basic needs: food, shelter, clothing, health, education".

³ Walter Rodney is a Pan-African activist murdered in 1980 for his political ideologies.

In 1990, the UNDP's⁴ Human Development Report noted that with the main goal of development being reduced to increasing GNP, the question of promoting individual well-being receded from its earlier prominence. For example, growth in the capital stock was seen as the means of achieving development rather than as a measure of individual well-being (UNDP 1990:104). The neglect of individual well-being leads to an increase in poverty, ill health, illiteracy and to a depreciating of standard of living. As a result, many writers argued that development must be about people, not merely about production or productive capacity, that it is a process of enlarging people's choices, enabling them to realise their potential and resourcefulness and to have a better life. In line with this, many writers and institutions attempt to redefine development to suit the ever-changing world spheres or affairs.

Thus, in the 1990s, development definitions emphasise self-reliance and the well-being of the majority of the people. On this note therefore, Estave (cited in Wolfgang 1992:16) pointed out that: "development is a process of enlarging people's choices. The most critical ones are to lead a long and healthy life, to be educated and to enjoy a decent standard of living". By comparison, UNESCO insists that development is "a total multi-relational process that includes all aspects of life's collectivity, of its relations with the outside world and of its own consciousness" (1998). Other writers like Amartya Kumar Sen, a remarkable Bangladesh economist, however sees development as a process of expanding the real freedom that people enjoy and the removal of major barriers to freedom (1999:3). Overall, Sen maintains that the "component of development includes liberty of political participation, the opportunity to receive basic education and health care" (1999:3).

In essence, development represents a process involving the active participation of the people in their own interests as they see them, relying primarily on their own resources and carried out under their control. It is thus much more than economic growth, which is merely a means: it is a total commitment to human well-being and it leaves no section of the human population outside the scope of change and development. As Aristotle rightly pointed out in ancient Greece, "Wealth is evidently not the good we are seeking, for it is merely useful for the sake of something else" (cited in Human Development Report 2002:14). Echoing a similar tone, Eade and Ligteringen (2001) state, "We all thought that economic development would somehow trickle down to the

⁴ United Nations Development Programme

poor and dispossessed and lift them out of their misery (Neo-liberal theory): this thinking has proved tragically unfounded”.

3.2.1. Women and Development Programmes

Concisely, development is best described in the following words of Mahbub ul Haq, a UN Human Development Director:

The basic purpose of development is to enlarge people’s choices. In principle, these choices can be infinite and can change over time. People often value achievements that do not show up at all or not immediately, in income or growth figures; greater access to knowledge, better nutrition and health services; more secure livelihoods, security against crime and physical violence, satisfying leisure hours, political and cultural freedoms and a sense of participation in community activities. The objective of development is to create an enabling environment for people to enjoy long, healthy and creative lives (Human Development Report 2002:6).

In the middle of this century, the concept of women’s development was largely quiescent both in the public consciousness and especially among developing nations. Although this era witnessed tremendous changes for women in the western hemisphere, women’s issues remained mute in the South. Indeed, the history of women’s location in the development process in the developing countries has not justified the ideas of development as a process of enhancing people’s well-being. According to Haleh Afshar (1991), in ‘Women, Development & Survival in the Third World’, the process of “development in the developing countries has, by and large, marginalised women and deprived them of the control over resources and authority within the household, without lightening the heavy burden of their ‘traditional duties” (1991:15). This view becomes very obvious when we recall Ester Boserup’s well-known 1970 study, which states that with the introduction of mechanised agriculture by the colonial administration, indigenous African men were taught to produce cash crops for export to European and North American markets but women were relegated to domestic or food crops. Even in recent times Christa Wichterich pointed out that “women do not feature much in cash crops production, and very few have so far been moved up into the sacred precinct of capital” (2000: vii, viii). Some researchers have attributed this gender gap to policy-makers being reluctant to be seen to be intervening directly in intra-household, societal, or cultural norms and relations.

Similarly, Rowan-Campbell, a Black-American feminist journalist, further noted, “while development strategies have sought to bolster women’s development index since the

1980s they have long addressed the question in a unique way". The answer, she noted, has often been conceived in the form of welfare, aid⁵ and sometimes in income generation (1999:19). Rowan-Campbell's argument carefully bring out the gender-blindness of the development apparatus as it exists even today in spite of the rhetoric of gender equity. Perhaps that explains the rationale for the welfare approach in developing countries, given that the welfare approach is often a process of 'tokenism' or 'handout' and does not meddle with societal norms and customs. According to Rowan-Campbell, development organisations have to become adept at dealing with women in development and gender issues. 'Male hegemony', wrote Rowan-Campbell (1999:12) 'corrupts development initiatives which are designed to make a positive difference in women's lives and, by extension, the lives of their families and their men'. As Kabeer (1999b:33) pointed out, attention to women's needs has not always been a priority or even a consideration. Kabeer maintains that early efforts tended to be formulated for broad generic categories of people: the community, the poor and the landless. Thus, the possibility that women—and children—within these categories might not benefit equally with men from these efforts was rarely considered.

With 854 million illiterate adults⁶ in developing countries, 534 million of them women, and 325 million children out of school at primary and secondary levels and 183 million of them being girls (UN: 2001), it is difficult to think of development as about the expanding of people's choices. As Wichterich pointed out, the effects of development or even globalisation are not gender-neutral: women are not caught up in it in the same way as men (2000:2). She acknowledged that women are integrated into the economy and the world market, but at the same time are immediately remarginalised.

⁵ Flows of international aid from the West to developing nations were part of the policy responses of the modernisation theory in relation to development in the post-war era and were later increased with the introduction of SAP. These resources are usually transferred from one government to another directly (bilateral aid), or from one government through a multilateral agency or an NGO to governments or groups in economically disadvantaged countries. With the economic hardship associated with SAP, there was an increase in the level of national and foreign assistance in terms of aid in Nigeria. Many of these resources were channelled to women's development. The rationale behind these aids varies. But one major reason is the notion that the route to greater economic growth and therefore greater levels of wellbeing for families, was through reducing state intervention and encouraging efficient utilisation of women's labour. A neo-liberal approach, which argues that this would ensure the most efficient allocation of resources so optimizing growth, rates with concomitant social benefits. However, at the peak of SAP's application, the international community imposed an economic sanction⁵ on Nigeria. This drastically reduced the flow of international aid. As discussed below, local funding was sourced through what the State tagged the "Petroleum Trust Fund". Such funds were spent on Family planning programmes, cooperatives, credit facilities, child-welfare, road rehabilitations etc, under the auspices of the Women Commission. Whether these funds or programmes achieved their objectives is a different study entirely.

⁶ And more living below the poverty line

According to Wichterich, it is a process which depends on the “feminisation of employment; rather than liberating women into the workplace, development (especially in the context of globalisation) has bred a new underclass of low paid or unpaid women workers” (p.2). In relation to the above, Sen and Grown in the book, *Development, Crises, and Alternative Visions* (1987, cited in Canadian Council for International Co-operation-CCIC 1991:20-21) maintain that a “development process that shrinks and poisons the pie available to poor people, and then leaves women scrambling for a larger relative share, is not in women’s interests”. They went on further to stress that they reject the “belief that it is possible to obtain sustainable improvements in women’s economic and social position under conditions of growing relative inequality, if not absolute poverty”. According to Sen and Grown (1987), equality for women is therefore impossible within the existing economic, political and cultural processes that “reserve resources, power and control for only small sections of people. But neither is development possible without greater participation and equity for women (p.87)”.

In recent times, emphases have been placed on alternative development programmes/policies which are initiated under different names or camouflaged to tackle gender issues. An important question raised by Pieterse, a development anthropologist, is whether “alternative development really presents an alternative way of achieving development or whether it broadly shares the same goals as that of the mainstream but uses different means that are participatory and people-centred” (1998:345). In theory, alternative development does not redefine development but instead questions its modalities, agency and procedures. This is evident from the unevenness of the development process both over time and between (and within) countries, not to mention the distorted development in terms of the coexistence of economic development and social phenomenon of deprivation. It is therefore important to move beyond the myriad projects that involve women to consider the factors that contribute to the relatively poor impact of such projects: an outcome which often results from a failure to understand the underlying gendered power relations and the dynamics of social change. The magnitude of problems facing women in the developing countries sets the course for the second part of this chapter, which is concerned with examining women’s development approaches, especially in relation to the Nigerian situation.

3.3. Gender Theories in Development Programmes and Their Applications in Nigeria⁷

There has been a gradual shift in the way women are perceived within development thinking from that of victims and passive objects to independent actors. This gradual shift in policy approaches was informed by changing perceptions about women and their relationship with development. Indeed, Gender and Development approaches vary, but increasingly there is a focus on grassroots participation which often takes the form of micro-credit/financing schemes or of other participatory approaches that are advanced with efficiency nuances. This has been seen by many studies (for example Willis 2005, William 2004) as an outcome of the dominance of neo-liberalism. Surely, neo-liberalism remains the broad theoretical context which shapes so much of international development policy today despite the devastating effects of SAPs on many communities, households and individuals as well as on national economies.

These changing approaches and their programmes focus on the extent to which they meet the practical and strategic gender needs of women. This section therefore, takes issue with gender specific programmes adopted or advocated by the Welfare approach, followed by the two schools of thought on gender and development—Women in Development (WID) and Gender and Development (GAD) approaches. These approaches are examined with specific development applications in Nigeria.

⁷ The problem of funding has been for Nigeria the biggest challenge towards the realization of vibrant women's development programmes. Some of the facilitating strategic positions and actions adopted in order to address and/or resolve the issues were derailed because of World Bank/IMF SAP's conditionalities. Besides, when combined with the related decline in commodity prices on the world market, SAPs tend to intensify the suffering of Nigeria's poor, deepen Nigeria's dependency on the West and worsen public spending. As many critics have pointed out, however, and as the World Bank has discreetly admitted, SAPs do not work, at least not in the way they are purportedly intended. Furthermore, although there has been a consistently improved budgetary allocation to the women's development programmes over recent years in the annual budgets at both the Federal and State Government levels, mismanagement and corruption have nevertheless continued to cripple such effort especially during the period under discussion (1986 to 1999). The Commission for Women and the Office of the Presidency managed most budgetary allocations for women, through the creation of various schemes and programmes. Establishments such as the People's Bank (which provides credit/finance facilities) and Family Support offices encourage and facilitate cooperatives, family planning programmes, early child development and educational programmes etc.

3.4. The Welfare Approach

The welfare approach, one of the earliest women's development approaches, was very popular from 1950 to 1970 and is still extensively used or applied in Nigeria (especially in Northern Nigeria). This approach perceived motherhood as women's primary role in society. It was built around the First World's social welfare model, and specifically intended for the 'vulnerable groups' (as Moser 1993 calls them). According to Young (1993:43), the welfare approach's initial concerns were "what could be done to ensure that women had the conditions which enable them to meet the needs of their children and family", since they were largely seen as mothers and carers rather than as economic actors. An exemplar of this approach could be seen in the educational structure established for women/girls by missionaries in Nigeria during and after the colonial era (see Chapter 2 for detail). Women's education, during and after the colonial era, was aimed at the domestication of women with an emphasis on home economics and parenthood curricula. Free home economics classes were offered and organised by mission schools, agencies and local governments. This approach created a gendered educational system and classification of jobs as being the 'male or female profession'.

In addition, during the Third (1975-1980) and Fourth (1981-1985) Nigeria National Development Plans, the Free Universal Primary Education Programme (UPE) and the Green Revolution Programme (GRP), (which was later replaced with 'Operation Feed the Nation (OFN)'), were introduced. Essentially, the introduction of UPE was to increase the literacy level and discourage early marriages for girls. Parents were encouraged to send their girl-children to schools. Intrinsically, the UPE programmes provided free primary education with free writing materials for both girls and boys. Nonetheless, this welfare programme failed to yield positive results as parents continued to withdraw their girl-children from schools in preference to their male-children as the economic crisis set in (see Ezumah 2004, Aina 1993). The objectives in implementing the GRP or OFN programmes included provision of subsidies in the pricing of such agricultural inputs as fertilizers, chemicals, seeds and seedlings. Sometimes these products were distributed freely through the local governments' offices, NGOs, or through religious sects to enhance grassroots' development and increase agricultural inputs. Part of the paradigm of this programme was to endorse equal partnerships between men and women especially in food production. However, male landowners and policy makers usurped these programmes. This is because female agricultural activities were often reduced to 'garden or female agricultures'—to

grow food crops for the family's consumption. The OFN programmes crumbled with time, given the unintended 'gap' between theory and practice. Perhaps the greatest problems associated with the failure of these welfare programmes were corruption and the concealed purposes of bureaucratic power and unrealistic project/policy assessment.

In the area of health, the welfare policies of the Third (1975-1980) and Fourth (1981-1985) National Development Plans on health⁸ focused on women's family planning. In fact, the initiators of this programmes presumed that family planning schemes targeting women were the answer to reduction in fertility, rapid population growth and sustainable development. Free family planning services were offered in women's hospitals and clinics while men were left out of such programmes. These programmes reflect an underlying male bias in society along with a development process that operates in favour of men as a gender against women as a gender. According to Owo (cited in Blumberg et al 1995) this approach "breaks down the integration of prevention and cure that is necessary for comprehensive health care".

As Snyder and Tadesse (1995:87) exemplified, welfare is founded on the theory that women are solely "passive recipients of development benefits because their major roles are restricted to reproductive ones—motherhood and childrearing—whereas men's work is identified as productive". This led me to pose the question, Who and what is a productive worker? Arguably, while this approach sees itself as 'family-centred' orientation, it focuses on women entirely in terms of their reproductive role and it identifies the mother-child dyad as the unit of concern. Certainly, the main 'top-down' handouts are concerned with free goods and services (as illustrated above); hence, it does not include women or gender-awareness in participatory planning processes (Moser 1993). Germaine (cited in Wallace and March 1991:162) argued that the top-down nature of so many welfare programmes has only succeeded in creating dependency rather than in assisting women to become more independent. Indeed, welfare programmes were not concerned or designed to meet women's strategic or even practical gender needs⁹, for that matter. As Nwoko, a Nigerian socio-

⁸ On the positive side, however, the welfare approach promotes the availability of much-needed maternal and child health care (MCH), with a consequent reduction in infant and to some extent maternal mortality.

⁹ **Practical** needs may be defined as immediate necessities within a specific context. They generally include responses to inadequate living conditions regarding clean water, shelter, income, health and care. **Strategic** interests refer to the relative status of women to men within society. They vary in each context and are related to gender divisions of labour, resources and power. Strategic interests may include legal rights, protection from domestic violence,

economist and analyst, has noted, “both before and after independence, policy-makers in Nigeria seem to have been motivated by welfare considerations in meeting immediate consumer demand rather than long-time livelihood strategy (1986:43)”. The welfare approach is largely still in use, but a new generation of autonomous women’s organisations emerged after 1985 UN Nairobi Women’s Conference, primarily to champion women’s issues. These include Women in Development (WID), Gender and Development GAD etc.

3.5. Women in Development (WID)

The evolution of the Women in Development (WID) movement has had a remarkable impact on women’s development, both as a movement and as an approach towards reforming the old patriarchal form of production that was practised by the colonial regime in most developing world countries. Its emergence was as a result of a series of research and studies by several world-renowned feminists, sociologists, anthropologists and writers. The first obvious work that comes to mind is the remarkable 1970 work of Ester Boserup and the works of earlier feminist writers like Simone de Beauviour (*The Second Sex*-1949), Betty Friedan, and Germaine Greer. These works (especially Boserup’s work) were crucial to the identification of the invisible role of women in the socio-economic situation of the developing countries. In fact, Boserup’s work formed the cornerstone of the WID framework. The other key factor to the establishment of this movement was the series of United Nations’ women’s conferences held in Mexico in 1975, Copenhagen in 1980, and Nairobi in 1985, during the United Nations Decade for Women. The accumulation of this sequence of proceedings and data gave rise to Women in Development (WID). Of utmost importance according to Kathleen Newland¹⁰, was that the WID movement as it emerged in the 1970s and 1980s was built upon “a strong sense of solidarity among women” (1991:121). The formation of this movement can best be summed up as follows:

“...the search for practical solutions to the failures of development concept and the growth of feminism based on a more systematic

increased decision-making, and women’s control over their bodies. These concepts are not to be used in an either/or fashion. Benefits that only target practical needs will not be sustainable unless strategic interests are also taken into account (**UNEP 2001**).

¹⁰Kathleen Newland has served as Advisor to Secretary-General Kofi Annan’s Task Force on Communications for the UN reform effort, and has advised the UN High Commissioner for Refugees and the Director General of the International Labor Organization on strategic communication of policy priorities.

assessment of the roots of women's disadvantage gave rise to the formation of WID... Women in Development movement was born as a trans-national movement hence its emergence was built upon a strong sense of cohesion among women across national boundaries" (Grant and Newland 1991:122).

Although the WID accepted the prevailing modernisation theory of the time—that is, development as a linear process of economic growth—it aimed to reduce women's traditional workload and subordination. In a nutshell, WID was concerned with achieving development that is more effective by increasing women's level of participation and benefit. The WID approach aimed to integrate women into the existing development process by targeting them, often in women-specific activities. Essentially, WID gave primacy to women's productive roles and stressed the integration of women into the market economy, as it was based on the premise that women's subordination was directly linked to their exclusion from the formal marketplace. According to CCIC, MATCH & AQOCI¹¹, "the WID analysis examined the roles and responsibilities of women and men, and sought to protect and enhance those of women (1991:5)". To spread their vision, WID adopted different development approaches. The most common personification of WID's policies are the equity, the anti-poverty and the efficiency approaches. Yet, the underlying rationale of the WID approach was that women are an untapped resource that can provide an economic contribution to development (Moser 1993).

Within a short period of its inception, the WID movement gained prominence and recognition from various governments and international bodies. For example, in 1973, the US government amended the US Agency of International Development (USAID) law; the new amendment required that a proportion of the agency funds be specifically channelled to women's activities, and a WID office was created in USAID departments. In 1975, as part of WID's outreach, the United Nations took steps to establish an Institute for Training and Research for the Advancement of Women (INSTRAW), and it equally increased funds for women and development, presently known as UNIFEM. Other institutions like the World Bank, Ford Foundation and the Rockefeller Foundation, responded with one form of development assistance or another, and many other countries responded, creating ministries of women's affairs. In Nigeria for example, there was the creation of the Commission for Women—to champion and improve the well-being of rural women. Virtually every section of the

¹¹ The CCIC, MATCH & AQOCI stand for: CCIC is the Canada Council for International Co-operation, MATCH is the International Centre and Comité Québécois Femmes et Développement, AQOCI is the Association Québécoise des Organismes de Coopération Internationale

United Nations set up one form of programme or another for women and for development.

Nonetheless, even with all the growth recorded by WID, the fact remains that while some women have improved their positions through improved access to employment and remuneration in the economic sectors, far more have become poorer—besides, context has equally changed. For instance, the 1989 World Survey on the role of women in development argued that, ironically, poverty among women has increased, even within the richest countries, resulting in what has become known as the “Feminisation of Poverty”. The WID approach was criticised for its inconsistency and lack of targeted focus. In fact, there were some agencies in the developing countries who viewed WID’s approaches with elements of contempt and disapproval. This is because many of the development policies and approaches had not brought changes in women’s lives, but had in reality introduced new problems while removing old sources of productivity. Even though, WID argued, their purpose is to improve women’s lives, not throw them into a maelstrom, the justification of their policies and programmes failed to enhance concrete women’s development.

Furthermore, Newland (1991, Moser 1993:3) argued that, by justifying their stand the WID had backed away from confronting sexism, and had worked within the constraints of purdah, machismo, unequal division of labour, and restrictive interpretations of religious teaching. These feminists went further to point out that the understandable reluctance to confront sexism and the contradiction-laden attempt to empower women without challenging men, has led WID programmes into two particular channels, one accommodationist, the other separatist. The accommodationist channel focuses on the practical needs of families for which women are the key providers. Finally, one major weakness in WID’s approach, which has been criticised by so many writers like Moser (1993), Buvinic et al, Young et al (1993), is its focus on women in isolation. Women’s issues were treated as an alienated and independent entity, completely separated from family, society and community. Indeed, while the WID enterprise presents a much-needed reorientation and shift in focus, it is not enough to point out certain inherent sex and gender-related biases in mainstream development paradigms: it is necessary to establish an integral link between effective the development and eradication of social oppression and material poverty of many women in developing countries.

However, to clearly identify the weakness and potency of WID's theories and the subsequent shift to other women development theory, it is necessary to assess their applications in Nigeria. Thus, this assessment will take into account the long-term and sustained improvement of women's well-being in Nigeria.

Fig 1

Main WID's policy approaches

Approach	Target	Time Period	Brief characterisation
Equity approach	women	1975-85	First WID approach: Main goal is to accomplish women's equality with men in development, through changing legal and institutional frameworks that subordinate women.
Anti-poverty approach	Low income women/female heads of household	1980s Onwards	Second WID approach: Premised on the idea that women's disadvantage stems from poverty, rather than from gender subordination, the main aim being to raise women's economic status through income generating programmes
Efficiency approach	Low income women	1980s onwards	Third WID approach: Main goal is to harness women's efforts to make development more efficient and the alleviate poverty in the wake of neo-liberal economic restructuring.

Source: Moser 1993:56

3.5.1 The Equity Approach

Equity approach is the original WID approach, introduced during the 1976 to 1985 United Nations Women's Decade. It sought to gain equity for women. This approach recognises that women who are active participants in the development process through both their productive and reproductive roles provide a critical (often-unacknowledged) contribution to economic growth (Moser 1993:62). Fundamentally, within this framework it is assumed that economic strategies have frequently had a negative impact on women.

An equity approach advocates for women's place in development processes through access to employment, to the market place, to parity and the right to earn a livelihood or through direct state intervention. The underlying logic is that women beneficiaries lost ground to men in the development processes. Therefore, in a process of redistribution, men have to share in a manner that entails women from all socio-economic classes as 'gaining' and men from all socio-economic classes as 'losing',

through positive discrimination policies if necessary¹² (see also Buvinic, Lycette and McGreevey 1983).

According to Snyder and Tadesse (1995:11), the main thrust of the 'Equity' approach, an offshoot of the concern for equality between the sexes, relies on legal methods. Thus, Snyder and Tadesse argued that equity approach is rooted in the vision of justice; "where women, men, girls and boys are valued equally and are crucial partners for sustainable development". They uphold that families and communities are strengthened when men recognize and support women and girls in all aspects of their lives, especially their education, health, access to resources and decision-making opportunities. In Africa for example, it emphasised the reformation of inheritance law in relation to widows and children, and to land ownership, as against the quality of life for all.

In this correlation, the "Better Life for Rural Women Programme (BLP)" project was launched in 1987 in Nigeria (see chapter 2). This programme was established to enhance the status of women in the rural areas. As stated above, the programme was initiated by the National Commission for Women. The BLP development approaches were based on WID's Equity and Anti-poverty approaches. The programme's principal objective was to improve the standard of living in the rural areas through appropriate mobilisation of women for productive endeavours on a cooperative self-help basis. In adopting an equity approach, BLP advocates social consciousness and women's rights. In addition, BLP pressed for the mobilisation of women collectively in order to improve their general lot and their ability to seek and achieve leadership roles in all spheres of society. However, the programmes failed to advance women's issues such as land inheritance (even though it was WID's priority) and girl-child educational rights. The reformation of inheritance laws and similar ideas was only expressed in seminar halls and newspapers, but not in the Nigerian constitution or in the communities, nor was it put into practice.

What is more, the equity approach has encountered problems from different development agencies and schools of thoughts. These problems include dysfunctional schemes and ambiguous initiatives which are unacceptable and practically

¹²In Moser (1993), Buvinic described the equity approach as primarily concerned with inequality between men and women, in both public and private spheres of life and across socio-economic groups. It identifies the origins of women's subordination not only in the context of family but also in relations between men and women in the market place. Hence, it places considerable emphasis on economic independence and equality as synonymous with equity.

inapplicable in many developing nations. Many writers attributed these failures to various reasons and factors. For instance, one of the major assumptions of the equity approach was that legislated equal opportunity would ensure equal benefits for all. CCIC, MATCH & AQOCI (1991:15) argued that despite the decrease in discriminatory laws in many parts of the world, women found that legislation or policy changes alone did not guarantee equal treatment. They went on further to illustrate that equal rights to education do not mean that girls and boys are schooled in equal numbers or to an equal degree.

In addition, Moser was of the view that the recognition of equity as a policy principle (as was the case of BLP) did not guarantee its implementation in practice—a typical situation in Nigeria. To Moser, equity programmes are methodologically faulty: the lack of a single indicator of social status or of the progress of women and of baseline information about women's economic, social and political status meant that there were no standards against which 'success' could be measured. Additionally, the biggest problem associated with the equity approach was its unpopularity with women in the developing countries. The bottom line was the outright rejection of this approach by the developing nations, who claimed that, "To take 'feminism to a woman who has no food and no home is to talk nonsense" (Bunch 1980, cited in Moser 1993:65).

Arguably, the equity approach's major concern with the inequality between men and women is in contrast to the well-being of women and their families. This is because according to a popular Africa adage, "When two elephants fight the grass suffers". Certainly, many rural women frown at the emphasis on equality with their spouse, when their children are dying of hunger. Besides, equity dwells on the notion of 'power-over' (see Chapter 4). What is more, apart from gimmicks and lip service, NGOs in Nigeria hardly take any notice of this approach or make efforts to demonstrate its importance to women in Nigeria. Nineteen years after the introduction of the equity approach in Nigeria, habitual prejudices and legal discrimination have continued to make it impossible for women to have access to land on their own, and a girl-child educational rights are still second to a boy-child's education. Thus, in view of the controversy which tails the equity approach, WID incorporates a new development approach - the anti-poverty approach - in order to improve the productivity of poor women.

3.5.2. The Anti-Poverty Approach

The anti-poverty approach advocates the redistribution of goods. This is embedded in the concept of growth, provision of basic needs, and ensuring an increase in the productivity of poor women. The fundamental principle of this approach was the assumption that women's poverty is the result of underdevelopment and not subordination: hence, it recognised the productive role of women and sought to increase the income earnings of women through small-scale enterprises.

The anti-poverty approach focuses mainly on women's productive role, on the basis that poverty alleviation and the promotion of balanced economic growth requires the increased productivity of women in low-income households. Moser (1993: p 67-8) recalls that this approach was formulated on the assumption that the origin of women's poverty and inequality with men is attributable to their lack of access to private ownership of land and capital, and to sexual discrimination in the labour market.

The shift to an anti-poverty approach to "women and development" corresponded with the shift to the basic needs and absolute poverty theories of the 1970s that were promulgated by the International Labour Organisation (ILO) and the IMF/World Bank's SAP introduction (Snyder and Tadesse 1995). The programme's central focus or strategy was to overcome the hunger and malnutrition that accompany poverty. The organisers of these programmes target women and their dependant children, who dominate the poorest cluster. According to Snyder and Tadesse (1995), anti-poverty encouraged the spread of community revolving loan funds (traditional micro-credit schemes), thus opening the question of women's access to formal financial institutions.

As part of BLP's policy base, anti-poverty programmes spread across all Nigerian villages with emphasis on income generating creativities. Through this development policy the BLP provided financial and technical assistance for rural women. Agricultural materials such as fertilizers, credit facilities and improved varieties of seedlings, and high-breed livestock were distributed or sold at a subsidized rate. According to Maryam Babangida, the creator of BLP, the programme also incorporated functional courses for environmental protection and awareness, for adult literacy and for vocational education, political enlightenment, and health-care programmes (1991). The Better Life Programme also intervened by teaching women

simple modern techniques for food storage, processing, preservation, and creation of market outlets for the skills and products of rural women. In sum, BLP aims included:

- Stimulating and motivating rural women towards achieving better living standards and sensitising the rest of the Nigerian population to the problems of women;
- Educating rural women on simple hygiene, family planning, the importance of child-care and increased literacy rates
- Encouraging recreation and enriched family life and
- Inculcating the spirit of self-development, particularly in the fields of education, business, the arts, crafts and agriculture (ILO 2002:5)

However, the approach taken seems to have been that any investment in the selected areas is valid, rather than ensuring that supports are targeted at addressing social exclusion. Some of the projects addressed poverty, but this is more by chance than design. There appear to be no selection criteria for projects. In particular there is no assessment of the likely impact on poverty or social exclusion. Local communities felt excluded from the entire process of BLP as most of the programmes had top-down approaches. BLP's anti-poverty programmes were more focused on 'practical gender needs' rather than women's strategic needs, hence labelling women the poorest of the poor, and shifting attention to basic needs. During my fieldwork, I observed (in the villages I visited) that almost all the project sites and machines lay in ruin, due to lack of proper planning, and because the projects were never strategically gender-targeted.

The anti-poverty approach, as Moser (1993: 68) has noted has three major problems. First, it has the potential to modify the gender division of labour within the household, which implies changes in the balance of power between men and women within the family. This redistribution of power is said to be reduced because the focus is specifically on low-income women and it does not include the entire segments of women in the society. Secondly, since the target is to increase the income of the low-income women in the developing countries, it may reduce the already insufficient amount of aid allocated to low-income groups by the state. Certainly, this was a common occurrence during the era of BLP in Nigeria. In fact, gender development policies ceased to appear in government policy schemes or strategies, as it was assumed women's issues were independently tackled by BLP. Anti-poverty programmes indirectly justified the government's reluctance to allocate resources from national budgets to women's development programmes. Further, income-generating

projects, which assume that women have 'free-time' often, succeed in amplifying their workload and increase their triple burden. Therefore, unless the anti-poverty projects have an inbuilt mechanism to lighten the burden of domestic and child duties, they only harm women instead of helping them.

Aspiring to leaving their imprint on the ever-changing "gender and development issue", WID adopted the Efficiency Approach during the 1980s debt crisis, as it became obvious that WID's women development programmes and approaches in the developing countries were not yielding much dividend, coupled with the impact of SAP.

3.5.3 The Efficiency Approach

Janet Momsen, a researcher on gender and development with a special interest in the Caribbean, Brazil, and Central America referred to the efficiency approach as the most prevalent approach used today by the WID movement and an appendage of SAPs (1991:102). Accordingly, the efficiency approach promotes awareness of policies of economic stabilisation and adjustments, relying on women's contribution to development. It aims to make them more efficient managers and guarantees of development effectiveness.

Although Kate Young (1993:39) attributes the emergence of the efficiency approach to the retrenchment of the anti-poverty policies of the 1980s, nonetheless the emergence of this approach is more associated with the introduction of SAP in most developing countries. The efficiency approach rests on notions of economic growth, of restructuring, and of benefits of market forces and international trade. As Pettman (1996:173) noted, efficiency is popular with many donor agencies, governments, and international agencies discovering women as 'workers'. This involves a shift of attention from women to development, seeing WID as a resource-management focus.

Moser (1993: 69) on the other hand, depicts the main objectives of efficiency approach as being "to ensure that development is more efficient and effective through women's economic participation", particularly since the 1980s debt crisis. In addition, this ensures that women's participation is linked with equity for women, hence it aims to enhance the equilibrium balance in all spheres of human relations. A neo-liberal approach, which argues that this would ensure the most efficient allocation of resources in optimizing growth rates with concomitant social benefits (Willis 2005:47).

What is more, the efficiency approach seeks to meet practical gender needs while relying on all the four roles (i.e. participation, homemaker, reproduction and production) of women and an elastic concept of women's time. Indeed, women are seen primarily in terms of their capacity to compensate for declining social services by extending their working days (and hours), due to the implementation of World Bank/IMF Structural Adjustment Programmes. In essence, the underlying values that economic participation seeks to implement are equity, solidarity, diversity, and self-management. It proposes to attain these ends mainly through the following principles: utilizing self-managerial methods, decision-making, and direct competition. According to Willis (2005:103), participation (and participatory approach) is included in every dimension of development policy. However, Willis argues, the fact that 'participation' and 'participatory approaches' are encouraged by multilateral organisations such as the World Bank and NGOs suggests that these are ideas which have been taken on board, but the dimensions of participation that could challenge existing practices and power relations are not engaged with (p.105). In sum, the underlying logic is efficacious economic participation increase women's economic empowerment. This position is strongly upheld by WID, World Bank and IMF.

As noted in Chapter 2, the introduction of SAP in Nigeria resulted in drastic reduction or complete removal of social services and the commencement of user-pays policies. Consequently, to ease hardships created by SAP, the efficiency approach was integrated into gender development policies. Under the direction of the National Directorate of Employment (NDE) and the Directorate of Foods, Roads and Rural Infrastructure (DFRRI), financial institutions such as the People's Bank and the Community Banks and several schemes were developed—notably the Cassava/Garri process scheme, soya milk, power and beans processing schemes and the Rural Export Craft Scheme. The Rural Export Craft Scheme (in textile trade, leather products and art works) was introduced to coerce women into producing local crafts for export. As the impact of SAP multiplied a hundred-fold, government began to provide technical and resource assistance (for instance the donation of new buses as 'SAP-relief' to reduce transportation problems faced by rural women in transporting their goods) through a host of new agencies such as the Commission for Women, Religious Associations and local government, with more emphasis on an efficiency approach. Evidently, with the efficiency approach, there is an implicit assumption that women have time and effort to spare but in reality, women in the developing countries worked longer hours than men even before SAP.

Certainly, Nigeria has tried to reverse the economic decline by following WID's efficiency approach (which was an offshoot of World Bank and IMF advice to implement SAP). Emphasis was placed on the participation and productive aspects of women's work, overlooking the burden of social and reproductive functions. Nevertheless, many families ended up worse off as a result of this advice. The efficiency approach increased women's labour and intensified their roles from double to triple. This is because one key element of this approach is rooted in people's utilisation of their time.

Conversely, the efficiency approach with its emphasis on economic participation contributed a little to women's well-being. In fact, women's development was eroded, because several social problems (such as women trafficking, withdrawal of girls from school, and increase in family hardship) intensified and proliferated in the era of SAP and in the consequent implementation of efficiency programmes in Nigeria. Arguably in the 1980s, the shift in dominant development strategies—from working through the states to market-led liberalisation (the neo-liberal¹³ approach) has led to restructuring in a work market, reducing public support for family and community while intensifying women's work burden.

Interestingly, advocates of the efficiency approach have further argued that it sought to increase productivity in order to enhance the quality of people's lives, rather than solely to achieve economic growth. However, Snyder and Tadesse (1995:12) link today's efficiency approach with dependency reversal theory, which places responsibility for development solely with developing countries themselves. They argue it is on this ground that the efficiency approach is criticised:

It is seen as the premise underlying the least desirable elements of economic adjustment, whose prescriptions include severe cutbacks in government personnel and operations, with reliance on the private sector for growth, and participation in the 'free markets' of the global economy.

¹³ According to Jane Jacquette (1982 cited in Parpart, 1989:3)-standard liberal theory sees women and development as part of an overall process of modernization and technology, the movement from a subsistence to a cash crop economy, and the development of complex organisation that increases the need for labour mobility. Any differences between male and female absorption into this process are seen as a failure of diffusion, not as a failure of the model itself. Further Wichterich (2000:18) has noted that wherever capital-intensive production displaces labour-intensive methods women shrink as a proportion of the numbers in employment. Wichterich further stressed that "it is a process which depends on feminisation of employment; rather than liberating women into the workplace, globalisation or modernisation has bred a new underclass of low paid or unpaid women workers". Perhaps what modernization has achieved in places like Nigeria or Ghana is an increase in women's productive and reproductive roles. What is more, this "double day" results in general in a heavier workload on women than on men.

Unfortunately most private sectors in Nigeria only aimed to sustain and protect their company's growth (given the capitalist nuance of the economy), and as such paid little or no consideration for family or women's well being. For example, the economic activities of Shell Company in the southern part of Nigeria have impacted¹⁴ negatively on the communities in that area. Indeed, the efficiency approach focus on women as channels of development, hence during SAPs women's paid work and domestic work intensified.

Moser (cited in Wallace and March 1991:166), likewise, pointed out that the efficiency approach relies heavily on the elasticity of women's labour in both their reproductive and community managing roles, and only meets relatively practical gender needs at the cost of longer working hours and increased unpaid work. In most cases, she argued, this approach not only failed to meet any strategic gender needs but also, because of the reductions in resource allocations, resulted in a serious reduction of the extent to which practical gender needs are met.

3.6. Gender and Development (GAD)

Amid the criticism, dissatisfaction and costs of WID's approaches, GAD emerged. The origins of the GAD approach are linked with women working in the mid 1970s at the Institute of Development Studies. The shift from WID to GAD was particularly important because the GAD approach demands transformative change in gender relations from household to global politics and policy and within all the mediating institutions. Essentially, the shift from WID to GAD is rooted in the following premise: in terms of the approach, the WID school views 'women' as the problem while the GAD school sees an approach to 'development'. Further, WID focused on women and generally ignored the consequences of different social realities: that is, the gendered worlds of women and men. The GAD on the other hand uses gender, rather than women, as an analytic category to understand how economic, political, social and

¹⁴ Oil was discovered in Ogoni in 1958. The resultant effect of the discovery of oil to the peasant Ogonis was the total wastage of a once beautiful countryside which was at one time the economic food basket of the Niger Delta. In October 1994, Shell Nigeria was implicated in the hanging of eight political prisoners in Nigeria. A global company sees its home country as just another country in which to operate. The home country is not the base from which all other cultures need to be understood. The subject 'oil and Ogoni people' are outside the scope of this study, therefore will not be pursued beyond the above illustration.

cultural systems affect women and men differently. Also in terms of problems, while the WID framework focuses on the exclusion of women from the development, the GAD outlines the problem as unequal relations of power (rich and poor, women and men) that prevents equitable development and women's full participation. In terms of goal actualisation, the GAD goals are towards equitable sustainable development, with women and men as decision-makers. In terms of solution, Riley (2001) pointed out that, the WID solution was integrating women into the development process, and did not question the kind of development that was being fostered by the donors. Accordingly, Moser shows that planners frequently confuse different needs, and that clarification helps to identify both what can actually be accomplished and limitations of interventions. The latter can be addressed in a way that also addresses the former (1993). Quoting Erinle (1986 cited in Moser 1993:50) to present the above argument in a proper perspective: the curriculum in a community development home economics course in Nigeria included a new recipe such as angel cakes to be cooked in Western-style ovens. The majority of low-income women dropped out of the programme, preferring to produce traditional food— 'Gari' (processed cassava) and Beans Cake for sale. The training recognised the reproductive role of women and might have met nutritional needs, assuming that angel cake had greater nutritional value than the traditional foods for which it substituted. However, Moser argued that it failed to recognise the productive role of women, which was the priority for the women themselves.

GAD, according to CCIC et al (1991:5), reflects a change in focus from women and their exclusion from development initiatives (women's lack of training, women's lack of income), to the relations of inequality between women and men. Illustrating further they acknowledged that this move from WID to GAD represents more than just a change of name. It involves a change of approach and a challenge to the development process as a whole. The group pointed out that GAD has evolved from a concern with the on-going and increasing disadvantage of women, despite almost two decades of WID efforts. The GAD analysis looks beyond the functions of women and men in society to examine the relations between them, the impact of these relations on development, and the forces that both perpetuate in the course of their relationships. Theoretically, the GAD approach seeks not only to integrate women into development, but also to look for the potential in development initiatives to transform unequal social/gender relations and to empower women. A long-term goal of GAD is the equal partnership of women and men in determining and directing their collective future. While it is presumed that gender - "a hierarchical ordering" - will be a relevant aspect

of social organisation, GAD does not assume it will be the most important or powerful, nor that gender relations will necessarily be the principal determinant of women's situation (Young 1993:135). Rather, it seeks to analyse culturally specific forms of social inequality and divisions to see how gender is related to or interlocked with other forms of social hierarchy.

Moser recognised that the shift in approach, principally in academic research, was due to the limitations of focusing on women in isolation (as was the case with the WID approach). She noted such writers as Oakley (1972) and Rubin (1975) influenced this focus on 'gender' rather than on 'women'. Their bone of contention was in the way in which the problems of women were perceived in terms of their sex rather than in terms of their gender¹⁵. This distinction of sex is connected with biology, whereas the gender identity of men and women in any given society is socially and psychologically (that also means historically and culturally) determined. Besides, not only does gender vary from one culture to another but it also varies within culture over time; what is more, culture is not static but evolves.

To understand gender, they argued, the activities of men and women need to be addressed separately. According to March (cited in Wallace and March 1991:279), this is because the needs of women can be separate from those of men, and that they may require different development strategies. By examining the roles of men and women's they concluded that a greater understanding of their needs and involvement in power and decision-making around specific tasks and issues will be reached (Wallace and March 1991). Hence, it is vitally important in development work not to use imported notions of gender which falsely portray the nuclear household supported by a non-productive wife dependent upon a male head (a popular modernisation concept), nor regard 'community' and 'the household' as the basic units solely dependent on male productivity. One must go beyond the household and break it down into component parts. "By assessing and understanding the gender roles in a given society the specific needs of women (and men) can be ascertained and

¹⁵ **Gender** refers to the roles and responsibilities of men and women that are created in our families, our societies and our cultures. The concept of gender also includes the expectations held about the characteristics, aptitudes and likely behaviours of both women and men (femininity and masculinity). Gender roles and expectations are learned. They can change over time and they vary within and between cultures. The concept of gender is vital because it is applied to social analysis. It reveals how women's subordination (or men's domination) is socially constructed. As such, the subordination can be changed or ended. It is not biologically predetermined nor is it fixed forever as **Sex** is determined or fixed.

addressed within specific development projects” (Moser and Levy (1986), cited in Wallace and March 1991:5).

The GAD¹⁶ approach is part of a larger work of creating an alternative development model for a world view which moves beyond an ‘economistic analysis’ to include environmental, sustainable and qualitative (personal, ethical, cultural) aspects in its definition of development. The GAD approach seeks to understand women’s subordination, but it also prompts us to examine all development initiatives and provides some direction for future action. Using the social construction of gender as a cornerstone it became obvious that relationships between men and women can be changed and that specific development strategies can promote and support changes. Thus, the underlying assumption of the GAD approach is that people should be agents of their own development. Processes that enable “self-determination” are processes which address the “strategic interest” of people and of women in particular.

In response to this shift from WID to GAD, the Nigerian government in 1994 replaced Better Life Programmes with Family Support Programmes (FSP) (see Chapter 2). The FSP aim was to support and protect the family (both rural and urban) as an entity and also to protect its living conditions. Under the auspices of GAD’s framework, the FSP’s theoretical premise upholds that women and children are true components of the family. They have the rights to membership of society and of freedom and are not to be considered as second-class citizens. The Programme recognizes that equal access of women to education, training, credit and services is a valuable contribution to development. Above all, the initiators of FSP question the rationale behind treatment of women’s issues outside the framework of family and society, as advocated by BLP. To answer the above question, the FSP introduced the ‘Family Economic Advancement Programme’ (FEAP) in 1996 as a means to achieve women’s economic

¹⁶ Indeed most of the WID policies were destined to breed unwarranted conflicts. As Buvinic noted some of the demands of WID had to be abandoned because of the hostility they aroused among development ‘experts’. The hostility arose in part from deeply entrenched male resistance to change in long-established patterns of behaviour and the unwillingness of men to accommodate women’s views and concerns. The shift from WID to GAD was relatively easy to accept because gender emphasises analysing inequalities between men and women in the family and in society. This is akin to Young’s early definition of GAD, that is, that the position of a given society within the wider international system must include part of the analysis. As Maria Riley pointed out, it is an ideological and cultural construct that shapes women’s and men’s realities. Thus, GAD’s approach is concerned not simply with women’s roles, therefore, but with the dynamics and structures of gender relations. Women are not housewives, for example, in a vacuum: they are housewives in a context where men and other women expect them to be housewives, as does society at large (Jo Rowlands cited in Afshar 1997:15).

empowerment. The FSP was provided with over 7 billion Naira (about \$500 million) by the government to enhance the credit schemes and later the FSP programmes, which were incorporated into NACRDB development schemes. Supposedly, through this programme, the FSP aimed to empower women and sustain the family's growth. This programme operated credit facilities for women and family units for the promotion of family enterprises. In addition, the state set up a "Credit Administration Entities" which assists women to participate actively in the economy through the provision of advisory services on micro-credit. Theoretically, the FSP recognised that women in Nigeria are handicapped, as they are denied access to land and property, therefore FEAP was designed to strengthen their financial capability and encourage women's economic empowerment.

3.6.1. The Empowerment Approach

The empowerment approach signals a strengthening of feminist work in the developing countries. As the cornerstone of GAD doctrine, the empowerment approach is concerned with counteracting the marginalisation of WID by integrating gender as a crosscutting issue in development organisation and in interventions (often referred to as 'mainstreaming'). The empowerment approach advocates self-reliance by means of supporting bottom-up/grassroots mobilisation such as the micro-credit scheme. Snyder and Tadessa (1995) associate the empowerment approach with the Development Alternatives with Women for a New Era (DAWN)¹⁷. In the context of empowerment, DAWN focused on personal autonomy. According to them, autonomy for women, for the poor, and for the nations of the developing world means that they are able to make their own choices in the realms of politics, economics and society.

Despite the claim that DAWN represents a radical alternative to conventional development, Mitu Hirshman (cited in Marchand and Parpart 1995) has noted that the

¹⁷ DAWN is a network of women scholars and activists from the economic South who engage in feminist research and analysis of the global environment and are committed to working for economic justice, gender justice and democracy. DAWN works globally and regionally in Africa, Asia, the Caribbean, Latin America and the Pacific on the themes of the Political Economy of Globalization; Political Restructuring and Social Transformation; Sustainable Livelihoods; and Sexual and Reproductive Health and Rights in partnership with other global NGOs and networks. It is essential to point out that there is a dearth of literature on critical analysis of DAWN's theory and approaches. I may attribute this to the organisation's working arrangement. DAWN as an organisation does not function as an independent body in practical terms nor as a corporeal body. Rather it aligns itself with other compatible NGOs in order to implement its policy and theories. The extent of these applications has not been published.

privileging of labour reveals a Western and Modernist ideas, and is male bias oriented. She maintains that by establishing women's labour as the lens through which to understand and analyse their experiences, creates an unnecessary hierarchy among different aspects of women's lived realities. Hirshman further noted that by focusing primarily on poor women in the developing countries, DAWN tends to cast these women as victims of the development process: hence, falling into the trap of 'essentialism'. I am suggesting here that various conditions, including most probably how women sees their family's¹⁸ wellbeing, constitute the cornerstone of their understanding of the empowerment concept (see Chapter 4). Although DAWN has been criticised particularly on the "development question" and the "woman question", it still possesses very powerful analysing tools on women's empowerment, given the circumstances under which the organisation emerged. These analysing tools have to some extent influenced my understanding and depiction of women's empowerment in this study (see chapter 4).

In fact, DAWN is of the view that the empowerment approach calls for participation and seeks to create self-reliance, ensuring that targeted measures reach women through autonomous women's organisations. Following the above assertion, Afshar (1997:13), quoting Jo Rowlands, argued "The dominant understanding within social sciences has been of power as 'power over', whereas the feminist understanding of empowerment should be a dynamic one, which conceptualises power as a process rather than a particular set of results". In this context empowerment becomes a process that cannot be given to or for women, but has to emerge from them (see Chapter 4). This conception of empowerment as a dynamic, enabling process in turn has implications for political action and for development agencies.

The FSP strategic ambition was to contribute efficiently to increase gender equality. However, FSP's programmes mainly contributed to women's practical needs with less emphasis on strategic needs. Although, FSP adopted the GAD approach, women's traditionally accepted social roles in Nigeria were deemed necessary to maintain the family's wellbeing and social growth. In fact, development projects which were designed to meet strategic needs (such as girl-child education, economic independence, and legal status) hardly address the subordinate role of women or the division of work between women and men in Nigeria.

¹⁸ It should be noted that most market and rural women's understanding of the concept of the family seems to lean more towards their children than towards the husband.

Indeed, Molyneux (cited in Moser 1993¹⁹) stressed the importance of recognising that women and girls have both strategic and practical gender needs which are associated with their generally subordinated role in society. These include gender division of labour, power and control which adversely affects them, and the lack of legal rights; domestic violence, equal wages and their control over their own bodies. She believed that the practical gender needs within those subordinated roles are generally concerned with inadequacies in living conditions, and she further argued that meeting strategic gender needs helps women to achieve greater equality. In addition to the above, strategic gender needs changes existing roles and therefore challenge women's subordination. That is to say, it aims to restore a sense of fulfilment and self-confidence to women. Molyneux noted that practical gender needs, in contrast, are those that are formulated from the concrete conditions women experience. Practical needs, consequently, are usually a response to an immediate perceived necessity, which is identified by women within a specific context: these include water provision, health care and employment.

3.7. Conclusion

The theoretical approaches analysed above have been a constantly evolving subject and they are more of a search for answers than answers in themselves. What is evident and paradoxical about development, as Kothari and Minogue (2002) elucidate, are the following:

- While development appears on the face of things to be very much characterised by a set of highly practical concerns, few subjects are more bedevilled by contested theories
- While development undoubtedly takes place in some places, as measured by shifts in economic growth, poverty and inequality have also increased
- The more precisely we try to identify coherent theories and measure practical changes, the less confidence we have in the predictability of future events, particularly on a global scale

In essence, this chapter provides an overview to “women and development approaches” by outlining the major trends in the way women's problems have been

¹⁹ Moser (1993: 38-40) paraphrasing Molyneux's idea, identifies women's needs as either strategic or practical as a useful framework for planning with a gender perspective.

conceptualised in the development milieu. For example, the first section of this chapter highlights the emergence of the welfare approach (still in use today) which was unfeasible in relation to consciousness-raising and organisational capacity building. In fact, practical initiatives were essentially projects related to food handouts, primary health programmes, sanitation, population control and literacy campaigns. These projects may have contributed to women's practical needs but added nothing to their skill acquisition.

The second section of the chapter explored the analytical and fundamental issues for the shift from WID to GAD. This section began with the description of the emergence of women in development (WID) in the early 1970s, emphasizing the dominant thinking within WID. The key themes emerging from WID's thinking or approaches are the arguments for gender justice (equity) or the arguments for economic efficiency. Another central issue that emerged from the discourse in this section is the understanding that the WID approach focused exclusively on women and improving women's unequal position. WID approaches tended to isolate women as a separate and often homogenous category.

However, intrinsic to the GAD approach is gender mainstreaming, which is the process of addressing women's issues holistically and resourcefully. The shift from WID to GAD is essentially associated with their approach to assessing and dealing with women's unequal position in society. The GAD approach recognises that the enhancement of women's status requires analysis of the relations between women and men, as well as requiring the consensus and mutual understanding of men. Unlike WID, GAD emphasised the need to understand the ways in which unequal relations between women and men may influence the extent and forms of exclusion that women endure in the many development processes. Inherently, development agencies and facilitators have recognised the essentiality of ensuring food, clothing and shelter for women rather than over-emphasising equity. GAD perceives gender (rather than women) as a crosscutting subject with significance to economic and socio-political processes. Indeed, a gender-focused approach encourages strategic broad-based and multifaceted solutions to gender inequality. It embraces the concept of power-sharing and respect and curtails extension of power-over.

Inherently, this chapter has attempted to explore the various concepts or approaches to women and development, with the aim of promoting the notion of development as something individuals or groups are entitled to, and not as something to be given or

being made to possess. Indeed, the empowerment approach has been described (at least for now) as a possible tool towards women's development. The choice for the above approach in this study is obvious. This is because the GAD policy recognizes that gender mainstreaming has to begin with the development of national strategies and programmes, which provide the medium for sustainable development: that is, development that meets the needs of the present without compromising the needs of the future.

As Young (1993:43) stated, over the three decades we have examined, the analysis of women's role in development has shown a number of shifts in the perception of the nature of the problem and its solution. She went on to state, "In the main, these changing perceptions have gone with the grain of mainstream development thinking rather than against it". Indeed, Mosse (2005:196) noted that, "The fact that policy changes, and changes rapidly, has the effect of making the chains of translation in development more complex and harder to negotiate". Mosse's statement directly reflects the gender development situation in Nigeria, where gender development policy shifts are more extensive than changes in women's wellbeing. Certainly, Young (1993) maintains, that to a large extent development approaches have addressed issues to do with what we call women's material condition (practical needs) rather than their position (strategic needs) in society relative to men.

Women everywhere and in Africa in particular balance the double burden of reproductive labour with both waged and unwaged labour outside the home. Women's weak economic, social and political position is reinforced by their lack of control over land, labour and technology. Therefore, it is in the best interest of women to be able to determine or be involved with formulation of planning, method and the form of development pattern best appropriate to their needs.

Conclusively, Moser (1993) pointed out that it is clear that "room for manoeuvre" remains limited, with both welfare approach (which was specifically to meet women's needs and that of their children and family), and recently the efficiency approach, (where after a brief introduction of equity-helping, women gain access to the public arena at an equal level to men-), while anti-poverty remains the predominant policy approach endorsed by most governments and international agencies. She went on to explain that with increasing political and ideological control in many contexts, severe difficulties continue to be encountered in shifting policy towards the anti-poverty, equity or empowerment approaches. Besides, as an appropriate approach that identifies the

strategic needs of women in Nigeria, a likeable solution might be found in the form of the empowerment approach. The empowerment approach targets women's projects and policies. The result is to increase women's productivity, income, equality and ability to look after their needs and manage their household better.

Thus, it is in view of attaining the goal - women's empowerment - that this study focuses its attention on micro-credit schemes which have recently occupied the centrepiece of development policies and agendas. Overall, micro-credit schemes have become increasingly popular among NGOs, donor agencies and governments. Nonetheless, in reality is micro-credit the panacea for poverty alleviation and does it promote empowerment for women? In this context, this study is interested in a substantial proof that women who have access to credit are more empowered, as demonstrated by participation in family decisions, or more free to make major choices, to have freedom of personal mobility, adequate financial security and to be less financially responsible for family and for children's education and good health. Yet the women's empowerment approach is still an elusive concept, given the different understandings of what constitutes development, well-being and empowering factors. Thus, this illusiveness of the empowerment approach is the centrepiece of the next chapter. In addition, the fourth chapter will explore the process of empowerment and its relationship to women's wellbeing.

Chapter Four

Empowerment and Micro-Credit Schemes: *The Competing Paradigms*

I like the term empowerment because no one has defined it clearly as yet; so it gives us a breathing space to work it out in action terms before we have to pin ourselves down to what it means. I will continue using it until I am sure it does not describe what we are doing (Unidentified NGO activist, Batliwala 1993:49).

4.1. Introduction

It is alleged that micro-credit schemes not only give women access to credit, but have the potential to significantly contribute to gender equality and to women's economic empowerment, as well as to pro-poor development and to civil society strengthening. The advocates of these schemes maintain that through their contribution to women's ability to earn an income these programmes have the potential to initiate a series of 'virtuous spirals' of economic empowerment, increased well-being for women and their families and wider social and political empowerment. The term 'empowerment' emerged as a result of several assessments and deliberation generated by the women's movement throughout the world, most especially by DAWN. In search of attainable means of women's development, DAWN maintains explicitly:

Rather than see women crushed further under the burden of their traditional work in unchanging divisions of labour we argued that if human survival is now the world's most pressing problem, and if women are crucial to that survival, then the empowerment of women is essential for the emergence of new, creative and cooperative solutions to the crisis (Sen and Grown 1985:13).

The concept of women's empowerment was the outcome of several important critiques and debates generated by the women's movement throughout the world, and particularly in the developing countries. In essence, the 1980s saw the rise of stringent feminist critiques of development strategies and grassroots interventions: mainly for having generally failed to make any significant dent in the status of women. The failure was ascribed to the adaptation and the application of such approaches as welfare, anti-poverty, and to some extent the efficiency approach.

In her analysis of women's development planning and approaches, Kate Young¹ (1993) argues that the emergence of empowerment is essentially concerned with development interventions that have focused on improving the daily conditions of women's needs but gives less attention to underlying structures of subordination and inequality which have existed over the years. Young stressed that these approaches sometimes improve women's conditions, but their position remains largely unchanged.

Even so, the frequent reference to the term 'empowerment' in development and other related matters conceals the complexity of the concept. For example, most users of the terminology often create an air of being able to achieve a definite outcome and disregard the possibility of continuum. In fact, today, it is common to hear about empowerment from mainstream politicians, the World Bank/IMF officials and NGOs. What is more, literatures about 'empowerment' are found in the areas of education, health, psychology, business management, community and social works, as well as in the works of feminists and of community development. Users of the term tend to assume an understanding of the meaning within a particular context (see page 83). Often no clear explanation of empowerment is given. According to Jo Rowlands in an article "Empowerment Examined", some of the confusion arises because the root-concept - power² - is itself disputed, and so is understood and experienced in differing ways by different people. In fact, the underlying assumption of many interest groups or institutions (such as the World Bank³ and UN) is that economic empowerment automatically converts to women's empowerment.

As the following discussion of empowerment unfolds, the major issues to be reflected upon are the concept of empowerment through the use of micro-credit schemes and its importance to women's development. I begin by exploring the intertwined concept of

¹ Kate Young used to be Executive Director of "WomenKind World-Wide".

² The concept of power has been the subject of much debate across the social sciences. Rowlands (1997: 9) has noted that some definitions focus with varying degrees of subtlety on the ability of one person or group to get another person or group to do something against their will. Such power could be described as 'zero-sum': the more power one person has, the less the other has.

³ Empowerment, according to the World Bank is the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes. Central to this process are actions which both build the individual and collective assets of the poor, and improve the efficiency and fairness of the organisational and institutional context that governs the use of these assets (World Bank Poverty Analysis 2003 http://www.worldbank.org/annualreport/2003/download_report.html 23/6/2005).

power, the definition of empowerment, a critical discussion on empowerment as a process, and the theoretical relationship between micro-credit schemes and women's economic empowerment.

4.2. The Concept of Power and its Relationship to Empowerment

At the core of the concept of empowerment is the idea of power. Power can be understood as operating in different ways and its conceptualisation varies from context to context. In fact, some explanation is grounded in an understanding that power will be seen and understood differently by people who inhabit various positions in power structures. Power in a traditional sense denotes a force exercised by individuals or groups. Foucault (1982:61) observed that “power is a set of actions that act on other possible actions—it functions in the field of the possible or inscribes itself in the behaviour of actors by inciting, inducing, seducing, facilitating or hindering, expanding or limiting”. In sum, Foucault's model of power involves recognising the existence of multiple power relations. ‘Power’, he wrote, “is considered to circulate and to be exercised rather than possessed”. Foucault maintains ‘resistance’, where individuals contest fixed identities and relations in ways which may be subtle, is seen as an inevitable companion of power. Max Weber (1922) on the other hand placed ‘power’ as the probability that one actor within a social relationship will be in a position to carry out his own will despite resistance, regardless of the basis on which this probability rests (cited in Presser and Sen 2000:38-39). An example of such power is often visible in most Nigerian households whereby the male head of the household maintains a relatively absolute power in almost every decision-making process. According to Janet Townsend⁴ et al in reference to power relations within a household:

Power consists primarily in being able to take a decision, which will affect someone else, or in acting to force, confine, forbid or prevent. Whoever exercises such power subordinates and degrades, forces actions, exercises control and assumes the right to punish, seize material property, infringe symbolic rights and dominate in every respect (1999:130).

Townsend pointed out that such understanding of power is very common and

⁴ Janet Townsend is a senior research investigator on international development and women's studies in UK.

considered 'natural' in Latin America or Africa with a long history of colonialism, dictatorships and military government. Lukes (1974:23-24) on the other hand pointed out that,

The most effective and insidious use of power is to prevail by shaping people's perceptions, cognitions and preferences in such way that they accept their role in the existing order of things, either because they can see or imagine no alternative to it, or because they see it as natural and unchangeable or because they value it as divinely ordained and beneficial.

Hence, when a control becomes internalised, it is no longer necessary to assert power overtly. Indeed, there is overwhelming evidence to show that a group of people, especially women who live in a predominantly patriarchal society like Nigeria, can be denied power or basic fundamental rights. Because what patriarchal institutions tolerate, expect, and reward is 'different forms of obedience'—such as conformity and uniformity—all inspired and maintained by fear (French 1985 cited in Rowan-Campbell 1999). For instance when a woman is constantly subjected to violent abuse, cultural constraints or self-invalidations as a result of her surroundings she often fails to express her own view because internalised oppression directly or indirectly influences her ability to protest. Indeed, some form of power or exercise of power is sometimes visible and sometimes invisible: that is to say, power is not always overt, and the reasons for decisions are not always easily visible⁵. There are overwhelming debates on the notion of power; however, its discussion here would dwell mainly on its relationship to women's empowerment.

The definition of power in relation to domination and obedience as stated above, contrasts with views in generative terms, such as the power some people have of stimulating activity in others. This form of power is not zero-sum; an increase in one person's power does not necessarily weaken that of another (Rowlands 1997, Page and Czuba 1999). The term 'empowerment' refers to 'power-to' and it is achieved by increasing one's ability to resist and challenge 'power-over'. It implies more than a forced change of power in which there is a destruction of previous structures and values. It entails an increase of consciousness. For example, the commonly held belief in micro-credit schemes is that, providing women with access to credit is a powerful tool which

⁵ Such power can be associated with the influence of gossip and other forms of community pressure in shaping people's behaviours in Nigeria

stimulates activities in women and directly leads to their empowerment and subsequently promotes gender equity. Hence, growth of capital and its control not only sensitises poor women, but augments their 'power' relation in the household and community. Consequently, the concept of power seems to come in more than one essence as this is clearly reflected in feminist understanding. Below is a summary of feminist understanding of power:

Figure 2

Concepts of power	Practical Applications
Power Over	Related directly or indirectly to domination and subordination, it controls people and is associated with conflict between powerful and powerless groups.
Power To	Creative or productive, increasing individual's capacity for leadership, it generates ability so that people can make decisions and solve problems on their own. It shows new possibilities and actions without domination.
Power Within	Self-esteem and confidence, self-respect and self-acceptance and acceptance of others; it generates individual critical analytical skills
Power With	Enabling women to examine and articulate their collective interests, to organise to achieve them and to link with other women's and men's organisations for change

Sources⁶: Rowlands (1995), Kabeer (1994), Mayoux (2005)

These multiple connotations of power further unveil the complexity surrounding the concept of empowerment, and how it can be stimulated. For example, taking the concept of empowerment beyond simply control of resources, Kabeer (1994) observes that empowerment as a concept with theoretical and practical potential merits being more than an empty terminology. Deconstructing the perception of power, Kabeer maintains:

The multidimensional nature of power suggests that empowerment strategies for women must build on 'the power within' as a necessary adjunct to improving their ability to control resources, to determine agendas and make decisions (p229).

⁶ The content of Figure 2 has been sourced from three different feminists writers, however, I have arranged the table to reflect the trend of discussion in this chapter.

Kabeer reasons that power from within needs “experiential recognition and analysis” of issues to do with women’s own subordination and how it is maintained. For instance, Kabeer noted:

For women in particular, in societies where deeply-entrenched and internalised cultural rules, norms and values not only tend to devalue their worth and well-being but also to militate against recognition by women themselves of what is often described as ‘lack of equity in the ruling arrangement’. The power of social conditioning in shaping the ‘choices’ that women make, to the extent that they may be resigned to, and indeed actively promote, the distribution of resources which discriminate against themselves and their daughters, cannot be underestimated (1996:54)

She pointed out that such power ‘cannot be given; it has to be self-generated’. That is to be understood as the need to move beyond project participation into the realm of policymaking. Indeed, certain aspects of culture or norms enable women in Africa to negotiate and maintain some degrees of power within their families or lineages. This understanding creates possibilities to avoid making absolute claims about the outcomes of empowerment process. The subsequent section will examine varying understandings of empowerment, especially as perceived by feminist scholars.

4.3. What is Empowerment?

A review of definitions of empowerment reveals both diversity and commonality. Most definitions focus on issues of gaining power and control over decisions and resources that determine the wellbeing of one’s life. Inherently, it is an ideology endowed with potential for assisting development growth, especially for women in developing nations. For example, according to DAWN, empowerment represents the transformation of power relations throughout society, increased wellbeing, community development, self-sufficiency, expansion of individual choices and capacities for self-reliance. The above description seems to substantiate one of the few specific empowerment definitions that centred on women’s development. Similarly, Keller and Mbwewe (1991:45) describe empowerment as

A process whereby women become able to organise themselves to increase their own self-reliance, to assert their independent right to make choices and to control resources which will assist in challenging and eliminating their own ‘socio-political’ subordination

As noted above, the abstract nature of empowerment means there is no mono-causal explanation or application of the concept. Some of these explanations and usages are outside the scope of this study, while others gave a general overview of the concept. For example, Friedmann, a sociologist, exploring the concept of empowerment (based on his theory of 'Alternative Development') identified three kinds of empowerment: social, political and psychological. Information, knowledge, skills, financial resources and participation in social organisations constitute social power, while political power entails access to decision-making processes affecting one's future, including participation in voting and collective action (1992). On the other hand, psychological power is associated with an individual's self-confidence and a sense of potency which is generated by social and political participation in society. In other words, the individual's position in the social and political field controls his/her psychological power. Friedmann's theory was rather silent on household power imbalance, especially between family members.

Further, in a counselling context (in relation to ethnic and gender differences), Ellen McWhirter (1991), identifies empowerment as the process by which people, organisations, or groups who are powerless become aware of the power dynamics at work in their life, develop the skills and capacity for gaining some reasonable control over their lives and exercise this control without infringing upon the rights of others. Following McWhirter's (1991) definition of empowerment, it becomes apparent that empowerment has a specific focus in women's development in the developing countries. According to McWhirter, a process whereby women become able to organise themselves to increase their own self-reliance, to assert their independent right to make choices and to control resources, will assist in challenging and eliminating their own subordination in the households (p.222).

Meanwhile, empowerment, according to the World Bank, is the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes. Central to this process are actions which both build the individual and collective assets of the poor and improve the efficiency and fairness of the organisational and institutional context that govern the use of these assets (World Bank Poverty Analysis 2003). Furthermore, the World Bank 2003 Annual Report and other World Bank reports since the early 1990s, recognises that empowerment is very vital to

overall progress in development as it “ensures that all people have the ability to shape their own lives by providing opportunity and security and fostering effective participation and social inclusion” (p.13). Nonetheless, in the later 1980s and early 1990s, some commentators found the World Bank shifting slightly to a revised neo-liberal model, stressing market-friendly state intervention and good governance (see Peet and Hartwick 1999). Gradually the concept of empowerment, especially through micro-credit schemes became the catchphrase for every women’s development programme initiated by the World Bank in the developing countries.

In its written statement, the World Bank has maintained its commitment to a gender mainstreaming strategy, but evidence emerging from developing countries indicates its policies do not achieve this. The World Bank has been criticised for paying lip service to women’s issues by different quarters, especially the feminist organisations who maintain that the World Bank’s development programmes mainly support male interests. As Marina Lazreg (2002:125) has noted, “the World Bank is subsuming the concrete under the abstract, practice under theory, resulting in the blurring, if not the obliteration of the difference, or the often noted lack of fit between theories and practices of development”. Therefore, the question is how does the World Bank plan to challenge the existing socio-cultural practices or patriarchal structures that are at the root of women’s disempowerment while in the pursuit of the “efficiency approach”⁷? And how empowering are World Bank policies and programmes when they are implemented in the form of ‘power-over’?

With the increasing dominance of the 'financial sustainability paradigm' by institutions like the World Bank, the UN and other international donors, definitions of empowerment have become diluted to mean insignificant increases in individual income and 'self-confidence'. Therefore, to locate the concept of empowerment in relation to this study, I have explored the different views and explanations of this concept by various feminist writers in gender and development and from the understanding of market and rural women in Oyo and Imo. It is a logic that stems from different understandings of women’s wellbeing, growth and sustainability. Besides, the profound - but un-identified -

⁷ Efficiency sought to increase women’s productivity in order to enhance their quality of lives (see chapter 3 on efficiency discussion).

differences in the ways in which power is understood perhaps explain how it is that people and organisations as far apart politically as feminists, politicians and the World Bank have embraced the concept with such interest (see also Rowlands 1999).

4.3.1 Empowerment: Feminist Understanding

The meaning of empowerment can be seen to relate to the user's understanding of power. In fact, the idea of empowerment is increasingly employed as a tool for understanding what is needed to transform the condition of poor (especially women) or underprivileged people (see Sen and Grown 1987 on DAWN's blueprint). As Rowlands (1999:144) noted, in this context, there is broad agreement that empowerment is a process; that it involves some degree of personal development: but it is not necessarily sufficient in itself; it also involves moving from insight to action.

Indeed, many feminists⁸, especially those who are categorically classified as Western feminists, uphold the assumption of empowerment through speech (giving voice). These feminists (especially those within the WID fold⁹) argue that cultivating women's voice endorses their creativity and promotes more active and collaborative improvement in their lives. Thus, they encourage poor women to engage in dialogue across differences, and to apply knowledge which is accumulated through interactions to address issues that disempowered them. Marianne Marchand for example, in her 1995 book, draws attention to the significance of "witness accounts" as a positive way for women to express their "feelings" about development. These interpretations of empowerment are concerned with the processes by which people become aware of their own interests and how these relate to those of others, in order for both to participate from a position of greater strength in decision-making and to actually influence such decisions. In contrast, Lazreg (2002:127) argues that:

Encouraging voice evinces a desire for power, a will to power, the power to carve out spaces for others by convening them to talk about

⁸According to Cornwall (2005:4), reviewing the literature on gender in Africa, the imprint of successive waves of Euro-American feminist theorising is more than evident. Cornwall noted, there are distinctive differences in approach *between* Euro-American feminisms that cannot be subsumed under singular 'Western feminism'. She pointed that the relationship between 'African' and 'Western' feminisms is altogether more complex than a simple opposition: while it remains a site for political contest, there are significant points of convergence

⁹ This position was the overriding ideology of WID's earlier approach—The Equity Approach

themselves under the fiction of polyphony and multiple authorship which are meant to aid local women to acquire voice.

Consequently, Lazreg¹⁰ (2002: 124-125) building on Bourdieu's theoretical vocabulary, argues that ideas and theories of development belong to a system of relations between individuals and groups representing 'force' that position themselves for a struggle over their relevance, legitimacy and/or practical applications. This means that whoever engages the field of development from the perspective of gender must also critically engage their own interest as part of the force that sustains it and reproduces it. "The implication being that these women are solicited, cajoled, encouraged to speak because of a need to create discursive spaces which allow women (especially in the developing countries) to be heard". Importantly, Lazreg questioned the abilities of some feminists to transform 'development-as-usual' by uncovering its simplicity using a totalising, evolutionary and patronising view of peoples of the developing countries. The 'giving voices' to women presumes that these women were/are mute; yet, these women have always spoken about their misery or happiness. For example, most market women in Nigeria are members of the market women's associations. These associations ensure that the women are powerful as a group and equally give them a 'voice' to protest or influence certain political events like election. Besides, these women spend half of their time in the market places recalling their life, domestic and family's stories to their fellow market women. Although these stories often attract advice, and sometimes counselling, they neither change the home front nor contribute to women's empowerment. Indeed, Lazreg lamented the transformation of women's lives into a discourse, and the indignities of making other women speak for 'us'. She noted that this form of analysis cannot account for women's poverty and struggles to survive, pointing to the limits of discourse analysis and its inability to resolve the view that female subjectivity is socially constructed (2002:27,28).

There is no doubt that the approach of this group of feminists (that is, those classified as western feminist) that concentrate on voice as a means to empowerment, among other things, rests on the reduction of the structural complexity of development to individuals' feelings and opinions. Lazreg maintains that this confessional mode of empowerment is

¹⁰ Marnia Lazreg's areas of expertise include the sociology of developing societies with a focus on the Middle East and North Africa, gender studies, cultural movements, and social theory. She is a strong critic of Northern feminists on the concept of empowerment.

“elliptically” meant to increase women’s participation in the identification of their needs, so that development policies/programmes/projects are better targeted. She argues that assumptions that women’s speech is empowering render them interchangeable or homogenous. Besides, what happens if women refuse to be given a voice, or have a discordant voice? The question is, how and why is giving voice empowering? Empowerment is thus more than simply opening up access to decision-making or voice: it must also include the process that leads people to perceive themselves as able and entitled to occupy that decision-making space and, importantly, it meets and overlaps with the other categories of ‘power to’ and ‘power within’ (see also Rowlands 1999).

Further, some groups of feminists have argued that empowerment corresponds to women challenging existing power structures which subordinate them. For instance, according to an article in the *Oxfam Handbook of Relief and Development*:

Empowerment involves challenging the forms of oppression that compel millions of people to play a part in their society on terms which are inequitable, or in ways which deny their human rights (Eade and Williams 1995:8).

In contrast, some feminists (Kabeer:1997, Lazreg:2002, Izugbara:2004) from the developing countries have argued against these sweeping generalisations of women’s oppression, and the need to liberate women from “Themselves”, their men, their culture and their former colonizers to be more or less like ‘Us’¹¹. The implication here is that women in the developing countries are positioned “as a symptom of the over-determined effects and resistances to multiple oppressions and exploitative processes, hence the role of the feminists as liberators” (Lazreg 2002:125). Furthermore, there is no doubt that when feminists in the North involve themselves in the cause of women in the South, they can be open to accusations of cultural imperialism, especially if they suggest that women in cultures other than ‘our own’ are disadvantaged or oppressed by the elements of their culture. There is a need to change or transform such culture to accommodate or protect women’s interest, but based on the fact that feminists in the North are a product of western social history their solutions are not always appropriate in this non-western context and are thus perceived as patronising. Claims of gender equality are historically embedded in a moral order that is constructed predominantly in terms of equality,

¹¹ Lazreg refers to the notion of ‘Like Us’ as the Northern feminist symbolic conquest of the world of “Otherness”.

individual rights and personal choice. However, DAWN stresses the need for economic and social change, empowerment of women, and progressive changes in public-private relations to benefit women (Sen and Grown 1987:2). Furthermore, Usha Menon, an anthropologist, points out that this paradigm (equality, individual rights and personal choice) can appear to be alien and irrelevant to women who adhere to a different moral order that emphasizes self-control, self-refinement, and duty to the family (Menon 2000: 77).

Empowerment according to DAWN is essentially a radical transformation of the life and livelihood of the poor and of the marginalized members of human society, especially women. Srilatha Batliwala, an Indian feminist researcher, writing about women's empowerment, has made a detailed analysis of women's empowerment programmes, based on her analysis of Integrated Rural Development (IRD) in India. Women's empowerment, Batliwala argued, is the process, and the outcome of the process, by which women gain greater control over material and intellectual resources, and challenge the ideology of patriarchy and gender-based discrimination against women in all the institutions and structures of society (1995). Unlike Oxfam, Batliwala stresses that empowerment is a spiral, not a cycle or linear, which leads to greater and greater changes. These changes are consciousness-raising, problem identification, action for change and analysis of that action whose outcome leads to higher levels of consciousness and more effective strategies. In other words, the empowerment spiral transforms every person involved: the individual (including the change agent), the collective, and the environment although not necessarily at the same pace or depth. By this definition, therefore, empowerment cannot be a top-down or one-way process, nor merely a change of consciousness or equality, but a visible manifestation of that change which the world around is forced to acknowledge. Batliwala argues that empowerment therefore means making informed choices within an expanding framework of information, knowledge and analysis of available options. After all, choices can only be made within the menu of known or experienced possibilities (for example; being able to trade or farm without restrictions, sell or purchase directly or indirectly from primary users or sellers). Empowerment is thus a process which must enable women to discover new possibilities, new options and a growing repertoire of choices.

Likewise, Caroline Moser¹² addresses empowerment as the control of resources but she pays more attention to the individual's level rather than the group's level (1989: 181). The focus here is on women's right to make choices and their capacity to control and be-in-charge of their life. Moser has also argued that empowerment is the capacity for women to increase their own self-reliance and internal strength. In addition, Moser recognises the significance for women to determine choices in their lives and to influence the direction of change through ability to gain control over material and non-material resources.

In sum, DAWN explains that it is the experiences lived by poor women throughout developing countries, in their struggle to ensure the basic survival of their families and themselves, that provides the clearest lens for an understanding of the diversity of empowerment and development processes. DAWN affirmed that it is their aspirations and struggles for a future free of the multiple oppressions of gender, class, race and nation, which can form the basis for the new visions and strategies (Sen and Grown 1987: 9-10). Accordingly, the perspective of poor women is grounded in their social location and is regarded as centred on the problems of poverty and inequality. The group (DAWN) further stresses that empowerment entails a critical reflection and conceptualisation of the southern feminist perspective, thereby rejecting the monolithic¹³ viewpoint of Western feminists, while affirming heterogeneity and diverse feminisms. Nonetheless, DAWN recognised the common opposition to gender oppression. Accordingly, empowerment represents the transformation of power relations throughout society, increased wellbeing, community development, self-sufficiency, expansion of individual choices and capacities for self-reliance. Overall, it goes without saying that 'voice' remains an important part among other factors of empowerment. However, it should not be made to take precedence over resources and other substantial issues pointed out by DAWN. As Parpart clearly states:

Ironically, giving people voice does not always empower the poor, especially women...The power associated with gossip and information, the ability to decide when, where and with whom it will be shared, reminds us that giving 'voice' to women (or men), especially in public, is not always empowering...Moreover seeking

¹² Caroline Moser is a Washington D.C.-based Senior Research Associate with the Poverty and Public Policy Group (PPPG).

¹³ Chandra Mohanty (1989) contests an inclination to reduce the heterogeneity of Developing countries women into a monolithic subject, a habit that is conceived of as a discursive colonization.

the 'voices' of Third world women has too often become a means for building the careers of development 'experts' rather than an empathetic attempt to bridge cultural and material divides (2002:50).

In the foregoing, I have explored the different understanding of the concept of empowerment. Subsequently, I will illustrate some decisive factors that enhance or mar empowerment and its relation to DAWN's perception and my research participants.

Figure 2a. Some criteria for empowerment

Disempowerment	Empowerment
<ul style="list-style-type: none"> • Limited personal mobility • Having to take permission from spouses before taking loans • No financial security (especially at old age or widowhood) • Having only partial decision-making • Limited or lack of legal rights and privileges • Lack of political and socio-cultural rights 	<ul style="list-style-type: none"> • Freedom of personal mobility • Free to make choices in relation to taking loans • Adequate financial security • Household joint and equal decision-making • Equal legal rights and privileges in relation to inheritance • Equal political and socio-cultural right

The illustrations of the above table are some of the criteria for empowerment or disempowerment. The illustrations are not definite, because empowerment is ultimately driven by complexity. Empowerment can be attained through one or many ways. In fact, it is an ongoing process whereby one is empowered by his/her gradual development actions. The essence is to be able to gain ability, informed authority and agency to make decisions and implement changes at a higher level than previously allowed or thought possible. The key issues arising from the above illustration are:

- i. A substantial degree of independence or freedom especially from the husband;
- ii. Adequate options to make political and socio-economic choices

Both are major characteristics of personal autonomy and a reflection of DAWN's perception of empowerment, which centres on women's 'personal autonomy'. This perception of DAWN is in union with the illustration on figure 2a, but the table stresses a divergent dimension of personal autonomy. In essence, the ideal of personal autonomy

as envisaged by market and rural women is the vision of people controlling, to some degree, their own destiny, fashioning it through successive decisions throughout their lives as specified in figure 2a. This form of personal autonomy is a shift from DAWN or WID's understanding of absolute personal autonomy. This is because among the Igbos and the Yoruba, women's crucial economic contributions did not diminish men's status as household heads; as wives, women were to show deference to their husband and see to most domestic needs of the family. Economic contributions do elevate their position and provide them with leverage in many household's decision-making. What is more, though many market and rural women values the variety of freedom associated with economic contribution, ironically they maintain that *'their husbands are the crowns on their head'*.

While the above table is necessarily simplified, it foregrounds the basis on which most women participate in economic activities or even in micro-credit schemes. It connotes the idea of empowerment as understood by market and rural women in this study. In part, it formed the basis to my definition of empowerment in this study. To begin to demystify the concept of empowerment, I have tailored the line of participants' understanding in union with my major findings in the field. Thus, perceptibly, personal autonomy, does not stand aloof from to DAWN's suggestion. It is embedded in the notion of 'family'. This version of empowerment places emphasis on the wellbeing of women and their families, especially children's future rather than simply individual's achievements; unrestricted personal mobility (which is said to enhance their economic participation) separately from their husbands especially during the early stage of their marriage; freedom to make choices, and a degree of financial security in the advent of husband's death. Further, here the financial security includes assurance that family properties and capital are not acceded to in-laws or other relatives of the husband in the event of death. Empowerment at this level is not embedded in individualistic motives of these market or rural women. Indeed, accomplishments are often located in the wellbeing of their children. It also suggests economic gains allowed them to help and provide for their children, contribute to their lineages and maintain a strong financial independence from their husband.

In view of this, empowerment here is seen as the power (that is, 'power within') to control one's life; to take decisions or make choices which influence one's life as well as that of their family. That is, power that ensures the wellbeing of their family and protects them

from the overbearing dominance of husband and to some extent society. This form of empowerment, although different from the mainstream definition (see above), nonetheless exhibits many characteristics of spiral virtuous as described by Mayoux (see Figure 3). These include increased status and changing roles for women, income under women's control, increased wellbeing of children, women's participation in decisions about saving and credit use, and their ability to negotiate change in gender relations

4.4. Micro-credit and women's empowerment

According to 1995a United Nations' Report on Women's Development, several factors have led to increased interest in micro-credit for promoting growth with greater equity. This report argued that there has been a growth in the recognition of the importance of empowering all people by increasing their access to all the factors of production, most especially through micro-credit. Hence, it is in that context that micro-credit has recently assumed a certain degree of prominence. Building on the assumption that all economies rely upon the financial intermediary function to transfer resources from savers to investors, it was recognised by this report that the latent capacity of the poor (especially women) for entrepreneurship would be encouraged with the availability of small-scale loans that would introduce them to the small-enterprise sector. This could allow them to be more self-reliant, create employment opportunities and, not least, engage women in economically productive activities. Therefore by providing opportunities for self-employment, many studies (for example, Kabeer 1998, Iheduru 2002, Yunus with Jolis 2003) have concluded that micro-credit schemes have significantly increased women's security, autonomy, self-confidence and status within the household. In light of this, these studies argued that women who have gained confidence through micro-credit are able to make good livelihood and household decisions, have control over resources and be able to use larger loans effectively to increase their incomes and make very good long-term clients, being capable of paying the interest rates needed. Summing up the relationship between micro-credit and women's empowerment, Yunus, the founder of Grameen Bank noted:

Giving the woman control of the purse-strings was the first step in giving her rights as a human being within the family unit...A poor women in our society is totally insecure...So given any opportunity

at all, a poor woman in our society wants to build up her security.
Her financial security (2003:88-89).

In a similar study in Bangladesh, Simeen Mahmud re-assesses the effect of micro-credit programme participation on women's empowerment by applying an analytical framework; Mahmud recognizes the conceptual shift in emphasis in the definition of empowerment through micro-credit, from notions of the greater well-being of women to notions of women's choice and active agency in the attainment of greater well-being (2003: 585).

Generally, since the 1990s, a combination of evidence of high female repayment rates and the rising influence of gender lobbies within donor agencies and NGOs has led to increasing emphasis on targeting women in micro-credit programmes. The common assumption (Yunus 2003, Mayoux 2002, Iheduru 2002, Kabeer 1997,) of the beneficial use of micro-credit is that increasing women's access to the schemes will in itself increase:

- Economic empowerment (increased income, control over income and access to resources) decreasing default, as women are more able to repay.
- Well-being means women have more skills (e.g. literacy), time (less time lost through ill health of themselves and children, ability to afford labour-saving devices) and resources to contribute to the programme and to groups.
- Social and political empowerment enhances economic empowerment and wellbeing and enables women to be more active in their program involvement (because of decreased restrictions on their movements and contacts with men, greater organizational skill and network contacts).

Furthermore, in assessing women's empowerment in micro-credit activities, Kabeer (1998, 1999) emphasised the relevance of particular issues which demonstrate women's involvement in production and management outside the homestead, such as control over income, participation in decision-making processes, women's freedom of mobility and market accessibility. She pointed out that women's access to and control over¹⁴

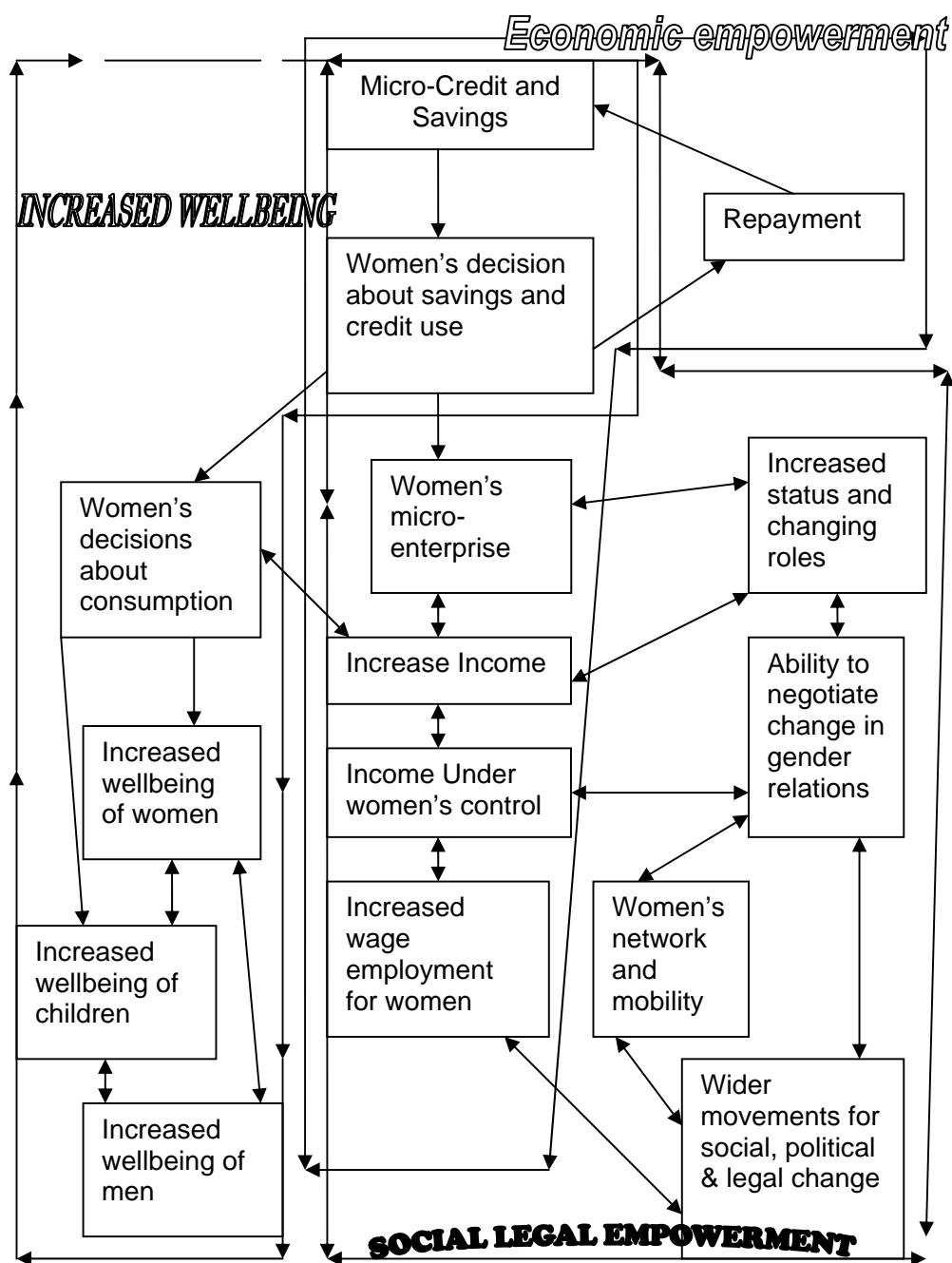
¹⁴ Similarly, Sarah Longwe, in her women's empowerment assessment framework, pointed out that in the process of empowerment, access to and control over resources are the most vital indicators of development sustainability and wellbeing. She argued that in the process of empowerment women have to attain equal control of factors of production.

assets have a significant result on household decision-making and the family's wellbeing.

Further, Lindy Mayoux¹⁵ in her 1997 Paper prepared for the Micro-Credit Summit in Washington, made a distinction between women's 'practical needs' (economic empowerment) and 'strategic gender needs' (socio-political empowerment). She maintains that while women's practical needs (for example, food, health, water, fuel, child care, education, improved technology) have to be met, they cannot be an end in themselves; mobilizing and organizing women to fulfil their long-term strategic interests is essential. Using the diagram Figure 4 Mayoux illustrates the 'virtuous spiral' nature of micro-credit. Figure 3 draws attention to some characterisations of micro-credit goals. According to Figure 3, women's access to savings and credit offers them a large economic role in decision-making through the choices they make concerning savings and credit. Ability to exercise control over these economic issues enhances women's well-being and the household's security. The access to saving and credit creates economic empowerment (practical gender needs) for women. In addition, a combination of women's micro-enterprise activities, increase in income generation, greater control over income will advance or increase wage employment, mobility and networking, status and ability to negotiate gender relations. Wider movements for social, political and legal change strengthen these changes. These factors will culminate into social and political empowerment (strategic gender needs).

¹⁵ Linda Mayoux (spelled 'Lindia' in some of her articles) is the Principal Researcher for a pilot research project entitled "Microfinance and Women's Empowerment: Strategies for Increasing Impact" which has been initiated by a Steering Group of UK-based International NGOs including ACTIONAID, ACORD, CAFOD, Care, ChristianAid, Opportunity Trust, Oxfam (UK and Ireland), Intermediate Technology Development Group and Womankind and Development Consultant

Figure 3. Virtuous Spirals



Mayoux (Sept 2005)

As Figure 3 reveals, the micro-credit scheme is promoted as an entry point in the context of a wider strategy for women's economic and socio-political empowerment, which focuses on gender awareness and feminist organization. Developed by Mayoux (2006)

in her proposals of micro-credit/financing as virtuous spirals and echoed by Yunis (2003), micro-credit schemes act as springboards toward a holistic developmental growth or empowerment of powerless women. It is a process that demonstrates the complexity of the scheme. This compromises the potential of micro-credit especially towards enhancing families' wellbeing and increases the level of household decision-making. In essence, it collaborates my and the participants' understanding of women's empowerment as illustrated in Figure 2a. What is more, it buttresses the claim in Chapter 2 that micro-credit is gradually surrogating the role of extended family members in relation to families' wellbeing.

Essentially, Figure 3 shows the linkages amongst the products of micro-credit schemes. In the analysis, empowerment is conceived as a multidimensional process. It operates at different and interlinked levels and is based on an analysis of power relations. This multidimensional process implies trade-offs for individual women between different dimensions and levels. The inherently complex and potentially conflict-ridden nature of empowerment itself means that any one intervention, whether micro-credit or finance, will inevitably make only a limited contribution in isolation.

4.5. The Process of Empowerment and Micro-Credit Schemes in Nigeria

Obviously an empowerment process is one which tackles both the condition and position of women; a process in which questions about the structures of power, and within these, gender subordination, are continually raised and explored (Batliwala 1995). As Rowlands (1999:144) explains: "Through all these definitions runs the theme of understanding: if you understand your situation, you are more likely to act to do something about it". Because of the acute poverty and overwhelming work burden of poor women in Nigeria, there is a genuine dilemma for most empowerment activists: should they respond to women's immediate problems ('condition': that is, the gender needs), or take the longer route of raising their consciousness about the underlying structural inequalities which have created these problems ('position' which is the strategic gender interest¹⁶)? Certainly, the implementation and means of achieving women's empowerment has remained an unresolved element of the approach. For

¹⁶ See Chapter 3.

example, Parpart (2002:43) observed that while some scholars called for women-centred, grassroots development to empower women, the preoccupation with women's role in the economy went largely unquestioned.

Thus, as a country in the southern hemisphere, Nigeria (especially Southern Nigeria) presents a particularly interesting case for examining the dynamics of women's empowerment and its relationship to micro-credit programmes. As illustrated in Chapter 2, nearly half of Nigeria's population of 140 million are women. It was equally established that the majority of these women live below the poverty line (see Mama 1996, Ezumah 2000, Iheduru 2002, Izugbara 2004). What is more, among the Igbos and Yorubas, both monogamous and polygamous marriages exist; but in practise, these people do not allow women to have more than one husband. Verhoef (cited in Lemire et al 2002: 92) notes in traditional households, women performed important economic roles. The household evolved around the woman. Each marriage, Verhoef observed, established a 'house', which centred around one wife and her children, rather than around the husband. Should her husband die, she could not inherit the land because it was communal land. Given that most women in these two communities face an uphill task in raising capital during and after the death of their spouses, most of them embark on informal rotating savings and credit association or schemes to ensure their wellbeing and that of their brood. Thus, one of the means by which women's empowerment is currently being pursued in Nigeria is through the provision of gender-specific micro-credit¹⁷ interventions.

Further, as illustrated in Chapter 2, extended family systems play an important role in buffering socioeconomic inequality in the Yoruba or Igbo societies, notably through fosterage of children across nuclear family units. Moreover, the extended family system permits frequent exchanges of resources and children across nuclear family units in ways that are presumed to reduce socioeconomic inequality. As a result, these provide a

¹⁷ According to Aidan Hollis, one of the earliest recorded micro-credit schemes, the Irish loan fund, was set up by an Irish nationalist, Dean J. Swift in the early 18th century, who deplored the inability of the honest but impoverished tradesman/woman to obtain credit to carry on their business (Lemire et al 2002: 74). This scheme was later replaced with the Irish loan fund. Hollis notes this programme was drawing on what we might, today, call social capital in the same way as group lending schemes operated by micro-credit organisations such as the Grameen Bank. Moreover, Hollis points out that the Irish loan fund was the most important institution in Ireland for poor women in the 1840s and 1850s, as many accounts were given of how women were able to put the money to good use.

socio-economic safety net. However, since the later 1980s, this trend has continuously declined in its role as a result of the introduction of SAP. SAP has created two contradictory pressures on extended family support networks. While the increased hardships aggravated the poor's dependency on extended family assistance, the same pressures compromised the ability of many families to maintain assistance to needy relatives. This drastically reduces the assistance many market or rural women would have gained from extended family members. Indeed, SAP failed to establish a base for sustainable, balanced economic development. In this wake, the traditional socio-economic safety net became too weak to continue its traditional role of supporting extended family members. Therefore, most market and rural women enlisted the support of micro-credit schemes for their economic survival and continuity.

Of all the numerous programmes and projects addressing both the short and long term needs of women in Nigeria, micro-credit schemes seem to have taken prominence. According to the 2001 UN Economic Commission for Africa's Report, in response to the issue of women's poverty, Nigeria established both income-generating activities, linked to formal banking sectors, and micro-credit initiatives: targeting women farmers and ensuring equal access to credit. Since the establishment of the People's Bank (A Grameen Bank replica) in the 1980s, the micro-credit schemes in Nigeria have attracted many customers. There are no accurate figures of the number of women participating in the scheme. Nevertheless, a rough estimate puts the figures in hundreds of thousands (this includes participants in traditional rotating micro-credit schemes). Millions of dollars have equally been spent both in promotion and in loans to women (and sometimes men). Although NACRDB¹⁸'s major clients are women (market and rural), the bank equally extends loans to other groups in the name of "Macro-Credit"¹⁹. NACRDB's conditions for borrowing are the following;

¹⁸ NACRDB stands for Nigeria Agricultural and Cooperative Rural Development Bank

¹⁹ As explained in the previous chapter, NACRDB inherited the assets and services of the former Nigeria Agricultural and Cooperative Bank (NACB) and other related institutions which previously provided agricultural loans to both mechanized farmers and non-mechanized farmers in Nigeria. Therefore with the merger, NACRDB still offer the services rendered independently by these institutions, under the name "Macro-Credit and Micro-credit schemes". While "micro-credit" schemes target rural and urban poor low income earners, artisan and petty traders (market women) with loans not exceeding 250,000:00 Naira (1,798.56 US\$), "macro-credit" targets medium and large-scale agricultural projects promoted or owned by individuals, cooperatives or self-help groups. These loans range from 250,000:00 Naira and above.

- i. Mandatory minimum saving deposit amounts and periods for eligibility for the loan scheme (the minimum account opening balance for an individual is 500 Naira, about US \$3.59).
- ii. Track record and confirmation of status of prospective client
- iii. Provision of reputable guarantors
- iv. Feasible/viable proposals for prospective client

While many participants use their husbands, some use members of their extended family, while others use their religious leaders or local chiefs to provide *confirmation of status* and equally act as guarantors. According to NACRDB's information brochure, the bank's interest rate regime on loans is generally concessionary and discriminatory in favour of subsistence farmers and traders (that is, market and rural women) to whom the bank's bulk of loanable funds are directed. The interest rate is placed at 8% per annum. The Cooperatives (a Micro-credit organisations run by NGOs especially in Western Nigeria) have similar borrowing conditions but peg their interest rate to 15 Naira for every 1000 Naira (at 1.5%).

Noting the proliferation of these schemes, Izugbara and Iheduru²⁰ maintain that currently diverse organisations in Nigeria have stated a commitment to using the micro-credit strategy to empower women. These include government ministries, international development agencies and development NGOs (Izugbara 2004 and Iheduru 2002²¹). In the process of their studies, both scholars examined the extent to which programmes have resulted in women's economic, social, and political empowerment. These two studies further analysed the effects of micro-credit on the mitigation of poverty and the policy implications of micro-credit on women's economic activities within the broad framework of the gender stereotypical milieu of these enterprises. However, these scholars differ in their conclusions on the level of women's empowerment through the application of micro-credit programmes. For example, while Iheduru (2002) argued that "there is a direct relationship between micro-credit and women's empowerment in Nigeria," Izugbara on the other hand maintains that despite the powerful logic of the

²⁰ Both writers are Nigerian researchers on gender and environmental anthropology respectively.

²¹ Ngozi G. Iheduru of Abia State University Nigeria in a paper presented at the 8th International Interdisciplinary Congress on Women, at the Makerere University, Kampala-Uganda illustrates the relationship between 'Women Entrepreneurship and Development' with the application of micro-credit schemes.

gender-specific micro-credit strategy (see figure 3) and donors' commitment, there is little empirical evidence to support its actual impact on the goal of women's empowerment. In addition, the conditions of borrowing might deter participants' from taking the loan.

In practice, however, there are possibilities that where there is an increase in income from women's economic activities, there may be no effective control by women over income going into the household and no material benefits for women themselves. In the case of Nigeria for instance, men may control women's income or expect women to use all their income for pre-determined household expenditure (see Chapter 7). This allows men to use their own previous contributions to the household for their own personal expenditure. In fact, men may be very supportive of women's micro-credit and other income generation activities for this very reason.

Taking a critical look at the structural dynamics in promoting micro-credit provision Mayoux (2000) asserts that these programmes targeting women are often promoted as a component of packages to absorb the shock of structural adjustment programmes and globalisation. These economic changes mean new social policy prescriptions which seriously disadvantage women, decrease public sector availability of complementary services and remove any existing welfare nets for the very poor. Hence, the assumptions of automatic beneficial impacts of micro-finance can thus at worst be used as a pretext for withdrawing support for other empowerment and poverty alleviation measures.

In depicting the exploitative use of the scheme, Izugbara (2004) maintains that the very language of mainstream discourse on micro-credit schemes, and their role in the empowerment process (strengthening, capacity-building, capital formation, participation and wellbeing) has tended to betray a normative view of the purpose and goal of development action.

In general terms, the argument for and against the role of micro-credit schemes in women's economic empowerment is evenly divided. However, subsequent chapters in this study aim to critically evaluate this development strategy in relation to market and rural women in southern Nigeria. These chapters will attempt to present clearly the

dynamics that influence poor and marginalised women, and the repositioning of the concept of empowerment by these women.

4.6. The Empowerment Process and the Role of Outsiders

Often the role of outsiders or agencies in the development setting is important for identifying the specific empowerment process. However, empowerment is a process that cannot be imposed by outsiders (although appropriate external support and intervention enhances and encourages this process). This is because empowerment is essentially a bottom-up process rather than a top-down strategy. Therefore the assumption that planners can identify women's needs runs contrary to the empowerment objectives, which imply that women themselves formulate and decide what these interests are (Wieringa 1994). Such planners may suggest a top-down approach, and yet women may define their interests differently from the planners. For example, Pilar Alberti observed that there were constant conflict between the agencies (advisers) and the rural women in her study at Tapalehui Mexico. According to one of her respondents:

When we had not been organised, advisers helped us but now we do not have advisers any more, we do practically everything. And we can. We decided long ago, because we had suggested something and they had said it was impossible. They always wanted a say in what we were going to do. Later, we have had problems even when we only wanted advice on one thing. Even if they are only here for a month, they want to stick their noses into everything. They try to take the decisions for us (cited in Townsend 1999: 146).

Indeed since most agents are trained to work in ways that disempowered—and which tell others what they should do or think—it requires conscious and sustained efforts to modify that pattern of behaviour and to clarify mutual expectation (Rowlands 1999:147). Lazreg (2002: 134), therefore attributes the failure to achieve any meaningful women's empowerment in the developing countries to the fact that experts or agencies find themselves having to argue against improving the material life of rural women for fear of upsetting the 'balance' between men and women and thus, arousing the anger of men. For example, Izugbara (2004) observed that interviews with credit field staff in Nigeria suggest that women participants were blatantly discouraged from thinking that the aim of the programme was to "promote gender equality". What this means, is that "gender

experts have been transformed into the surrogate micro-managers and distributors of dwindling aid, recommending who should get what in the name of social stability, family harmony, gradual change, empowerment, mainstreaming etc” (Lazreg 2002:135). This is even more appalling because most women’s organisations are not free from social, political and legal restrictions and limitations. In fact, these organisations maintain a bureaucratic structure within the hierarchical system, which is not egalitarian, and therefore do not keep to the democratic process at all times (Staudt 1997: 311).

4.7 Conclusion

The discussion in this chapter has demonstrated that empowerment is conceived as a multidimensional process, which operates at different and interlinked levels and is based on an analysis of power relations. Power therefore is often related to our ability to make others do what we want, regardless of their own wishes or interests (see Weber, 1922). Usually as illustrated above, many social scientists associate power with influence, domination and control, and often treat power as a commodity or structure divorced from human action. Envisaged in this way, power can be viewed as unchanging or unchangeable. Nonetheless, power exists within the context of a relationship between people, families and communities. Power does not exist in isolation nor is it inherent in individuals. By implication, since power is created in relationships, power and power relationships can change. Therefore, the concept of empowerment also depends upon power that can expand, change or identify in a different medium. Besides, empowerment is a social process, since it occurs in relationship to others. In fact, one can illustrate empowerment as a process that is similar to a path or journey, one that develops as we walk through it. That is to say, empowerment appears in different forms, as does disempowerment. It is therefore, illogical to conclude that a particular project is empowering or disempowering as both can be interlocked within the same scheme. Obviously, continuum is important among women in terms of empowerment. Thus, understanding power as zero-sum, as something that you get at one person’s or others or others expense, reduces the complexity of power and empowerment for that matter. Empowerment as a process of change, then, becomes a meaningful concept. There is no doubt that empowerment has a broader meaning and can be perceived differently. An

empowered market or rural woman, is one who has control of the decision-making which impacts on the day-to-day wellbeing of her family. This form of empowerment is far removed from individualistic personal autonomy as presented by the 1980s work of DAWN.

This multidimensionality means may be used in imprecise and misleading ways in relation to women and processes of development, in part because of the contested nature of its underlying concept—power. The chapter further pointed out that these power relations function in different spheres of life (for instance in economic, social, and political spheres) and at different levels such as individual, household, community, and institutional.

Generally, this chapter has drawn attention to feminist theoretical analyses which indicate that empowerment is a useful concept because it emphasises the idea of women as active agents rather than passive recipients of development strategies. In addition, through this chapter I emphasise the fact that the lives of poor and marginalised people, and the communities in which they live, are shaped by political processes involving power, inequality and oppression.

I argued that although empowerment through income-generating activities has attracted various critiques, it cannot be discounted that in some cases micro-credit stimulates or sustains an enterprise's growth. However, often women accessing micro-credit schemes show little awareness and readiness to challenge gender inequality, patriarchy, and lack of control over their personal and community resources (see Chapter 10). As Izugbara (2004) pointed out, the empowerment that the scheme promotes rarely goes beyond marginal improvement in small areas of women's life, with its limited resources and within the conditions permitted by local patriarchal structures and institutions. The inherently complex and potentially conflict-ridden nature of empowerment itself means that any intervention, whether a micro-credit scheme or other measures, will inevitably make only a limited contribution in isolation. To explain these variances in the concept of empowerment and its impact on market and rural women in Nigeria, the subsequent chapters discuss the methods and methodology employed to gather and process data in this study.

Chapter Five

Research Methods and Fieldwork Techniques

Feminist researchers develop ideas by criticizing the status quo, then criticize the critique, then criticize that critique or search for a synthesis that will itself be criticized (Shulamit Reinharz 1992: 23).

5.1. Introduction

This study explores women's economic empowerment in relation to micro-credit schemes. The study also evaluates the benefits and limitations of micro-credit as a resourceful means of eliminating poverty among market and rural women in Nigeria. Thus, to locate the limits or gains of this developmental strategy, a suitable research method was employed to search for insight into the circumstances and experiences beyond the ordinary and into the everyday pictures of the people in question. As Sharlene Nagy Hesse-Biber and Michelle Yaiser in 'Feminist Perspectives' explain, "The basic assumptions a researcher brings to bear on his/her research project will influence decisions including what to study (based on what can be studied) and how to conduct the research (based on who can be knower and what can be known)" (2004:5). In essence, questions were raised concerning who the research participants are, what they do, what should be looked for in terms of stories or of answers they provided and how important these answers or responses are to this sociological enquiry. Given that this research is situated in Imo and Oyo States (both states are located in Southern Nigeria), it was necessary to understand the appropriate meaning of the people's culture and tradition¹. As Frantz Fanon, a social philosopher who lived in Algeria, noted, "African development will only take shape around the struggle of its people; that struggle is also expressed by and lived through the daily experience of its people" (cited in Bertens and Natoli 2002:12). These are part of the narrative situation. According to Kolowole Owolabi (cited in Bertens and Natolil 2002:18),

These narrative situations force dialogue and give rise to human reflection, and they are far from uncritical. Each dialogical situation has earmarks of the Socratic enterprise; each is formative of the values characteristic of the community; each reflects the existential texture of human life...

¹ Some simple techniques used to gather data are equally everyday life occurrences such as local ways of greetings, adages as form of expression, jokes and laughter to put the participants at ease, sharing their way of life pattern by using a popular transport system like the toka-toka bus, and by using the 'okada' (motor bike taxi). But it also involved the study of history of the area, market and rural women in particular, and issues of micro-credit.

My goal in this chapter therefore is to present the research methods and techniques used for data collection. It is also an attempt to present the experiences I had in Nigeria while gathering these data. This is written against a background of the converging and diverging utilisation of qualitative and quantitative techniques. Although the qualitative method tends to take prominence yet both methods have been employed in this study to advance the credibility of this research's conclusion.

5.2. Why Qualitative and Quantitative Techniques

When analysis for this research's data commenced, we (my supervisors and I) envisaged that both qualitative and quantitative techniques would be valuable to flesh out the bare bones of information gathered from the field. Although, the use of qualitative method in the analysis is explicable, the quantitative method on the other hand raises some methodological questions, because much of the data were gathered through interviewing. The adoption of quantitative analysis in this study is due in part to keep or utilise the brief answers given by some women which did not lend themselves to thematic qualitative analysis. In other words, without the quantitative method, a significant part of the data would have been lost or underutilised. I was particularly attracted to the quantitative method given the large number of participants (83) interviewed.

The advantages² associated in adopting both methods are immense. In brief, both quantitative and qualitative research can be viewed as exhibiting a set of distinctive but contrasting preoccupations. These preoccupations reflect epistemologically grounded beliefs about what constitutes acceptable knowledge (Alan Bryman 2004: 75). For example, Regina Scheyvens and Donovan Storey (2003: 38) state that quantitative data are characterised by many of its proponents as objective, representative and specified in numbers. They maintain that quantitative data have a particular strength because they can be verified and replicated. In addition, Scheyvens and Storey acknowledged that qualitative methods are used to explore the meanings of people's worlds—the myriad personal impacts of impersonal social structures, and the nature and causes of individual behaviour. Hence, the qualitative method tends to collect data in natural settings, rather than in artificial and constructed contexts. As Norman Denzin and Yvonna Lincoln (2003: 47) noted;

² Both techniques have equally attracted criticism and are associated with various weaknesses.

The socially situated researcher creates through interaction the realities that constitute the places where empirical materials are collected and analyzed. In such sites, the interpretive practices of qualitative research are implemented. These methodological practices represent different ways of generating empirical materials grounded in the everyday world.

5.2.1. Sample

According to de Vaus (2002: 70) the goal of sampling is to mirror the population it is designed to represent. This involves defining the population, obtaining an unbiased sampling frame, and selecting a sample using probability sampling methods. Thus, the important thing is that the characteristics of most randomly selected samples will be close to those of the population. This will enable the researcher to give a statistical generalisation based on the quantitative nature of the sample. However, in this study most of the samples are snowballing samples (see the study parameters below). Therefore, the use of the quantitative element of in this research is limited by the snowballing method. I cannot generalise using the quantitative method as described by de Vaus. Besides, even if a representative sample had been possible, the small sample size means the error margins are likely to be large. In fact it is hard to suggest any result would be significant, though some would certainly be worth following up if quantitative research was employed.

5.3. Data Analysis

Data is a rudimentary information and not knowledge by itself. Transforming data into knowledge requires specific research method(s). Occasionally, the nature and goals of the research determines the method of data analysis. As noted above, both qualitative and quantitative research methods were utilised in this study. Descriptive analysis apart, I used the statistical software package SPSS³. SPSS offers extensive data-handling capabilities and numerous statistical analysis routines that can analyze small to very large data statistics. Effective utilisation of this software means I needed to codify the data under different headings and variables.

In essence, data were transcribed to offer interpretation of the output, and finally, I checked the data by comparing the two independent typed data or variables with the

³ SPSS provides a powerful statistical analysis and data management system in a graphical environment, using descriptive menus and simple dialog boxes to do most of the work.

help of descriptive statistics frequencies, and sometimes cross-tabulation. This encouraged inferences and predictions.

Primarily, data were coded into numerical values, with specified labels to accommodate virtually all responses and information from the eighty-three (83) women respondents. This process ensures maximum utilisation of respondents' answers to each question. Finally, tables were created to provide statistical analysis of the data. I must add it was a tedious process but the gain from the experience outweighed the labour.

After the initial analysis was carried out using SPSS the transcripts were reanalysed qualitatively. Some of the interviews were quite long and included personal anecdotes about areas I wanted to find out about in detail. I went through the transcripts a second time to see what themes there were in the longer interviews and recoded the interviews according to the themes raised by the women rather than coding according to the specific questions asked or specific topics covered. I have selected quotes which illustrated how the women thought and spoke about their lives. In addition, when I have chosen to reference the direct quotations and information garnered from the participants most of the quotations have been grammatically restructured, but without altering the original meaning. This was very common when participants granted interviews in either Igbo/Yoruba languages or in Broken English. It was important to restructure such responses to standardise the answers and for easy assimilation.

5.4. Primary and Secondary Data

Data was collected from both primary and secondary sources. My foremost objective was to collect primary data to examine how the micro-credit scheme is addressing the issue of women's economic empowerment especially in relation to market and rural women and its impact on women's development. Nevertheless, ignoring the secondary data was impossible owing to its rich resources. The opulence of secondary data in this study made it easier to analyse the past development policies and evaluate them in relation to present and future policies. Secondary data includes published and unpublished government and non-governmental organisational documents on women's development projects, information on women participants,

establishment of micro-credit institutions, loaning, institutional activities, data and other useful documents pertaining to women's development policies. In addition, information on NACRDB, Cooperatives, Ministry of Women Affairs and the traditional micro-credit institutions in Nigeria was rigorously sourced from state departments or Non-governmental Organisations' bureau, and even from the middlemen (another important player in this study). Some other valuable secondary data include; Information on Ministry of Women Affairs and Youth development's 'Action Plans from 2000-2004'

- Information on Implementation strategy for the National Women's Development and Youth Policy
- Books and materials on Nigerian government and UNICEF's 'Strategy for the acceleration of girls' education in Nigeria
- Federal Annual reports on Commission for Women (1992-1995)
- Information on policies and support for grassroots women development etc.

Yet throughout the period of this data collection, the focus was on rural and market women who formed the substantial bedrock of Nigeria's productive/economic sector. Summing up their position and role in Nigeria's economy and productive life, respondent OMCP1 states; *"if one day the market women or even the rural women decided not to go to market or farm, the entire country would close down"*. In essence, the economy and social activities would be paralysed or in jeopardy. An exploration of market participants in the southern part of Nigeria revealed that women perform approximately 60% of the market activities (buying and selling). A personal categorisation⁴ of these market women designates three groups. These include:

Group i: Market women who own large shops, purchase their wares directly from a primary source, whole-salers as well as retailers, or are involved in intra state trading/border trading and 'middlemanship'. This group of market women has greater control of their resources, income and freedom of movement.

⁴Generally, "Alajapa" and "Alarobo" are two different traditional and popular terms among the Yoruba people of Southern Nigeria to describe two different groups of entrepreneurs in their society. The "alajapa" have been described as itinerant traders, while the "alarobo" could be described as "petty traders." The difference between the two groups is that the "alajapa" deal with bulk sales, while the "alarobo" are retail sellers. In Yoruba-land, however, the two groups deal largely with agricultural commodities and are dominated by women.

Group ii: This group of market women owns space or shops within the market vicinity. Wares are procured from secondary sources (middlemen) and some participate in intra-city trading.

Group iii: This group of market women has no permanent shops or market space, but assembles or sells their goods at the road/street corners of the market vicinity or in front of other shop owners, while others carry their wares on their heads. Most of these women sell fresh and perishable food items and vegetables. They are a typical symbol of the struggling women of Africa. This group of market women often purchase their commodities from middlemen or from secondary or tertiary sources.

- **The Rural Women;** These are predominantly subsistence farmers and maintain minimal mechanised methods of production. Nonetheless, they produce food and work in the fields. It is alleged that most societies in West Africa cannot sustain the wellbeing of their population without them. It is difficult to classify them but they can be grouped under the following headings:

1. Poultry farmers
2. Fisheries farmers
3. Palm oil processors
4. Cassava (Garri processors), Yam, Cocoyam, Vegetables etc farmers
5. Livestock (goat, piggery and sheep) farmers

5.5. Research Methods for Studying Gender

To identify the extent to which my methodology achieves its goal, it is necessary to examine its underlying rationale from a gender perspective. Otherwise, the aims of the research will be lost. As a popular African adage reminds us, “until the hunted have their poets then songs of the hunt will always glorify the hunter, not the prey”. In this case, I might go on illustrating the general concept of the research method without specifically relating to the gender contradictions that often surface in a study like this. As Boesveld et al (1986: 31) has observed, gender conflicts are often kept hidden from outsiders. However, the authors revealed that reality must be different if the voices of the less powerful are to be understood. To bridge this gender conflict, I employed the qualitative method while interweaving this process with quantitative procedures. Generally, qualitative methods ensure that the research process has an effect on both: the researcher, through putting her/him self in the subjects’ shoes, and the subject, through greater consciousness and self-awareness by engaging the researcher in social interaction. Therefore, both the researcher and research

respondent teach and learn in the course of the study. Hence, Boesveld et al (1986: 20) maintains that qualitative methods are more suitable and efficient when collecting data or researching women's needs and interests. More importantly, it gives credence to the notion that the socially-situated researcher creates through interaction the realities that constitute the places where empirical materials are collected and analysed. As Willis (1981 cited in Regina Scheyvens and Donovan Storey 2003:56) accurately points out, "my field method could be summed up as meeting people". Indeed, the face-to-face interviews were enriching and rewarding. My aim therefore is to strive for and present the reader with (possibly) the original setting and character of researched subject(s) and location(s). The drive to achieve the above-mentioned aim thus set me on the itinerary of "insider and outsider" research.

5.6. The Insider and Outsider

Adopting the above research method (qualitative method) presents the problem of 'insider and outsider', thus, burdening me with some uncertainty, having had a pre-knowledge of the people and places being researched. Criticisms have been made against the insider which might have originated out of the "Masai complex"⁵. Merton however (1972 cited in Lorber and Farrell 1991) maintains that an Insider is "an Insider, one endowed with special insight into matters necessarily obscure to others, thus possessed of penetrating discernment". What is more, Hill Collins' (1991) in discussing the "insider-outsider" position of the Black feminist researcher, argued that she could uniquely contribute to social science by seeing patterns and interrelations, causes and effects, and implications of questions that those who have never stood outside the dominant culture have not seen and still do not see. Collins' approach was important to my experience in Nigeria. Hence, as the discussion on this concept progresses, a justification of the above understanding by Collins will surface in my employment of the local custom or norms (of which I am well acquainted, having had a pre-knowledge of it) to reach the goals of my fieldwork.

Subsequently, the nature of my research made me an Insider and as well as an Outsider (see below for explanation). In this situation, I have little or no choice but to adhere to Hammersley's view:

⁵ A concept coined out of the much-admired warrior-herders of East Africa. The Masai complex means that the more perilous and remote your fieldwork, the higher you rank among your peers. Thus, for long, the Masai complex kept us from looking at the strangers who live nearby, speak our language, and seem "ordinary" (Paul Bohannan and Dirk Van der Elst 1998: 55).

Rather than being derived from philosophical and methodological commitments, selected research methods should be based on the goals and circumstances of the research being pursued. The methodology is not a process of rigidly applying a set of techniques in studying social phenomena- Hammersley (1998:75).

Thus, being an Outsider (that is a male researcher) made it difficult for me to probe issues most female researchers would have been easily able to access. In this regard, the best theme that comes to mind is the issue of the 'sexual and reproductive power of women', and its relevance to family negotiation between women and men. As in most societies in the southern hemisphere, sex is powerful and mysterious in Nigerian cultures. Parents are extremely embarrassed to talk about sex or sex-related matters. While some are just uncomfortable to talk about it, others feel they do not know much about it and some believe that it is not proper for a married woman to talk about sex or sex-related issues with men and most of all strangers. Therefore, discussing sex-related matters with my respondents would draw unnecessary attention from neighbours who were eavesdropping during the interviews. Discussion of sex issues would encourage neighbours to spread fake rumours about my respondents, and given the influence of gossips, most of these women might be forced to relocate to a new market. Moreover, most participants would feel mortified or insulted if sexual related questions were asked. Nonetheless, some understanding of such issues was possible due to my insider's knowledge of Ibo and Yoruba's customs, norms and traditions. Conversely, some of the handicaps were partially overcome through participant observation.

In contrast, as an Insider it was easy for me to choose patterns and interrelations that an outsider would not contemplate or would even consider unnecessary. For example, as an insider, I am aware of the importance of simple norms such as 'greetings' and how these 'greetings'⁶ could be harnessed to achieve results especially in environments where gender roles are strictly adhered to. Consequently, an insider is more adapted to the culture and people being researched. In addition, as an Insider, reactions and gesturing are easily interpreted and analysed as they occur, thus ensuring questions and actions are administered at the appropriate time and space. For example, while travelling on buses⁷ to my interview locations I initiated

⁶ According to Umeasiegbu (1969: 35), tradition has a very strong hold on average Ibo: and one of the important traditions is that people should greet elders.

⁷ During the course of my data collection, I made a point of interacting with as many market and rural women as possible. To achieve the target I used the same means of transportation most market women used back and forth between their homes and their workplace. The

conversations with fellow commuters, most of whom were market women. Our topics revolved around market/rural women, women's economic participation, micro-credit and cultural factors. Information tapped from this source was rich and vital revealing the actual reactions and feelings of the respondents, without my having to divulge my identity as a researcher. Because I did not reveal my identity, the respondents acted and conversed freely without any form of nervousness, shyness or hesitation. They assumed I faced similar problems like them. The insights from these encounters acted to confirm the understandings gained from the taped interviews and suggested issues to follow up in interviews.

Ultimately, no ethical standard was breached, as participants were not unfairly coerced into participating. In fact, each participant was capable of making an informed decision regarding participation in the conversation. Participation was purely voluntary. In this environment (that is, inside the bus), the sorts of preliminaries which would create a sense of trust were not possible; because it was a temporary setting, and personal identification or information are never revealed or required. Besides, the environment was entirely public and nothing was said which could not have been said to anyone in the bus or outside the bus. The possibility of such conversation resulting in persecution or any form of damaging consequence(s) was completely unfeasible. Asking for consent to research participation in this setting (without the type of preliminaries used for interviews) would have made people wary, cautious and uncomfortable as they might expect repercussions from the government. Nonetheless, prior to these conversations, I had obtained permission and approval from the Ministry of Women and Youth Welfare Abuja, NGOs and NACRDB to carry out research interviews. Besides no direct quotes or participants' identification have been given in the thesis from these informal discussions.

In addition, it is necessary also to point out that this research would not have proceeded without the approval of the University of Canterbury's Ethics Committee. The adherence to the guidelines is a must and non-negotiable. According to these guidelines, "researchers whose work involves human participants will conduct their work with appropriate regard for ethical principles and cultural values, and in accordance with the Treaty of Waitangi". Some these principles and values include: justice, truthfulness, confidentiality and respect. In undertaking this study, each of these principles has been observed to the letter.

conducive atmosphere in the bus, created an opportunity for a good conversation between these women and me.

5.7. In-depth Interviews

Interviews were used as the main technique for collecting information. This is because interviews are particularly useful for finding the story behind participants' experiences. According to Denzin and Lincoln (2003: 48), interviews are a conversation, the art of asking questions and listening. It is not a neutral tool, for at least two people create the reality of the interview situation. Denzin and Lincoln have noted that interviews produce situated understandings grounded in specific interactional episodes. They transform interviewer and respondent into coequals who are carrying on a conversation about mutually relevant, often biographically critical, issues. Interviews pursue in-depth information around topics and as such, they have become a feature of mediated mass culture. As Denzin and Lincoln state, "we live in an interview society, in a society whose members believe that interviews generate useful information about lived experience and its meaning (2003:49)". Among the Ibos and Yorubas, interviews are part of their everyday life. For instance Umeasiegbu (1969: 13) noted that,

...when a young Ibo man thinks he is ready to take a wife he goes to his parents, friends or relatives and makes his intentions known to them. He charges them with the duty of looking for a young girl whose character is untarnished. The friends and relatives go home (to their village) and start making enquiries. These enquiries include interviewing friends, villagers and relatives of the would-be wife of this young man.

Reinharz (1992: 19) maintains that interviewing techniques are particularly useful in the study of women. Oakley (1981: 58) reminds us that given the wide-scale confusion surrounding the definition and use of gender and development, greater visibility in sociology and social sciences requires rethinking of many assumptions that are taken for granted. Smith (1987: 173 cited in Lorber and Farrell 1991) notes the everyday world as problematic, where the everyday world is taken to be various and differentiated matrices of experience—the place from which the consciousness of the knower begins. For example, a face to face interaction with my respondents opened up a world far apart from ordinary observation. It assisted me to understand their prevailing conditions, and their everyday struggle to survive and sustain their economic activities. Hence, to be able to explain or explore these everyday problems, especially in relation to gender and development, women and micro-credit schemes in Southern Nigeria, an in-depth research method is vital, and this was the role interviewing method played in this study.

Thus, this method was essential for the study of market and rural women in Nigeria. Interviewing as a scientific method of data collection and analysis is a social practice under which people come to know each other and to admit others into their lives. In using this method, I explore those unseen dominant cultures and norms (for example the simple courtesy of adding *Ma*, *Nne* (meaning mother) or *eyin* (a plural form of the pronoun 'you') while interacting with female respondents. In fact, I dared not stare into their eyes (especially while I was in the Oyo state) while the interview/conversation was being pursued, as it would have been termed impolite if I had done so. Usually during the interview sessions, I pretended to be very busy with my fingers if I was not writing in a research notebook.

Benny and Hughes (1970 cited in Kvale 1996) have described the in-depth interview as the 'digging tool' of social investigators, as such face-to-face discussions between the researcher and the participants will lead to a better understanding of the interviewee's life style and experiences, in their own words. By using the interview method, not only did I gather rich information, but information directly from the base or primary source. What is more, given that in-depth interviews were focused in non-directive and non-standardised ways, I could relate to the informants on their own terms, for example responses to questions were optional and not barred by language, culture, religion or educational level. In addition, while this process was in progress, respondents' reactions and body language, such as gesturing and facial expression, were calmly and respectfully observed. These gestures communicated the unspoken details that the respondents could not divulge. Such details are common when asking questions relating to savings and domestic chores. At first, most respondents laughed at some of the questions until I explained the reasons behind such queries. Yet, much was accrued from such expressions, because it told the level of cultural influence and the extent to which women accepted such acts as normal. Furthermore, it explained the degree to which culture provides an invincible framework from which human conduct is motivated, understood, assessed and even judged.

5. 7.1. Setting up Interviews

Interviews were mainly conducted at the market places or shops, farms and at some respondents' homes (mainly at noon). Most participants were engaging in their daily activities at the time of the interview, thus granting me rare advantages to observe and gain extra understanding of the participants' activities. Given that the interviewing

was followed with participant observation, it created chances to derive some questions by sheer fortuity. However, paramount in choosing locations was the participants' choice of place. As Glesne and Peshkin (1992: 73) noted, retreat from selecting quiet, comfortable, and private locations only when you must; they are generally most appropriate; hence during this process, respondents' comfort was completely attended to and never negated. This was further based on the overriding consideration of the respondent's convenience, knowing that their willingness to cooperate might be contingent on how convenient it was to grant interviews. Convenience, availability, and appropriateness also applied to the time of the interview. By appropriate timing, I mean a time when the respondents were free or felt like talking to me. As I mentioned above, interviews were conducted in the respondents' shops, farms or houses, and mainly in the afternoon (between 12:00 and 3:30 pm.). This is because during this hour, activities were slow or simply at a standstill, thus providing an avenue for lunch, gossip, or resting from the morning hassle. Interviews lasted between 23 to 45 minutes of steady talking and sometimes jokes and laughing⁸ over issues and topics. These jokes and laughter lightened up the situation when respondents seemed lost or hesitant to respond to questions.

In addition, I visited some respondents on one or two other occasions for verification of details and for further information. At this stage, we exchanged greetings⁹ in an informal manner, because this second visitation (as I noted) was more relaxed than the previous encounter. This was because there was a form of rapport and unwritten understanding between us. During these second or third visitations, we chatted and talked about their activities and mine, families/family life and at some point, direct and

⁸In an African setting, humour may be particularly apropos. Jokes and laughter have been so much a part of African culture that they are indispensable in any activity. The more desperate the problem or situation is, the more Nigerians for example make a joke of it. But that is not to say they are not serious people but sometimes people's predicaments had been so sad, so tragic, that the only way to keep from crying was to laugh. Thus, my use of this phenomenon in my data collection was not to exploit my respondents but to follow a pattern of interaction in Nigerian society. Failing to do so, we might have been accused of humourlessness, or worse, of taking ourselves too seriously, unable to make others associated with us or around us comfortable. A popular Nigerian musician 'Fela Kuti' described it as "SS" –Suffering and Smiling.

⁹ Among the various ethnic groups in Nigeria, greetings are accorded a form of short ceremony, such as squatting, kneeling or laying flat on the floor or bowing slowly and constantly shaking hands. A greeting goes beyond the 'hello' and 'how are you', to enquiring about ones' loved ones such as children, husband, mother, and even how business or farming is progressing. One has to sympathise or show concern where it is necessary and celebrate if it is good news. For example, the Yoruba people greet their elders by prostrating: they usually say "*E ka Bo*" (meaning welcome), the Hausas genuflect and sometimes prostrate themselves: they usually say "*Sanu*" (also meaning welcome). The Igbos do not have a special gesture when greeting: they usually say "*Nno*" (meaning welcome).

important questions were raised. They asked questions, ranging from my marital status, number of children, education, abode to why I chose this particular study.

My presence in the participants' economic zone raised a few eyebrows but in some areas there was no comment. This was because these women were used to having male customers in their stores or farms. Besides, the preliminaries instilled trust in them and they were happy to talk. Moreover, it was relatively public and others observed, and in some instance joined in the interviews. There was no appearance of any problematic activity that might encourage the neighbours to be critical or the women nervous, although in a few instances the participants informed their spouses before granting the interviews.

Interviews were recorded on the spot on tape or in notebooks and sometimes in both, depending on the respondent's consent. Discussions or interviews on the buses and other in unconventional locations were simply recorded in my field notes as soon as a convenient spot was located. The interviews were later transferred directly into a personal computer for storage and analysis. According to Lofland (1995), regardless of the circumstances, researchers ought to

- a. Take notes regularly and promptly,
- b. Write everything down, no matter how little or unimportant it may seem at the time,
- c. Analyse their notes frequently.

There is no doubt both handwritten notes and tape recorder have their advantages. With handwritten notes, one is closer to finishing with writing when the interview is done and it is less obtrusive and intimidating. The tape recorder provides a nearly complete record of what has been said, and permits easy attention to the course of the interview.

5.7.2. Interviews

As earlier stated, this research examines the gains and limits of the micro-credit scheme and its role in contributing to the economic empowerment of market and rural women in the Imo and Oyo states of Nigeria. It used semi-structured questionnaires and an open-ended flexible guideline based on the 1980s Harvard Analytical Framework. The Harvard Analytical Framework is also called the Gender Roles Framework or Gender Analysis Framework (ILO 1998, and Smyth et al 1998). The Harvard Analytical Framework is a tool for gathering data and analysing women's and men's roles and relationships in a society or in a development activity. It also

measures or questions issues influencing women's empowerment. This research also employed some women's empowerment frameworks to assess the impact of micro-credit schemes among rural and market women in Nigeria. These include Linda Mayoux's (2001) empowerment paradigm, Kabeer's (1998) women's empowerment assessment framework and Rowlands' (1999) examination of empowerment under different power concepts.

Mayoux's framework is an extension of Maxine Molyneux's (1985) classic distinction between 'strategic and practical gender needs' (see Chapter 3). As Moser (1993:37) explained, Molyneux's "distinction between strategic and practical gender needs is of theoretical significance for gender analysis". Thus, in her research for the International Labour Organisation (ILO), Mayoux identified the following levels of empowerment through credit and savings:

1. Economic Empowerment (Practical gender needs): women's access to savings and credit gives them a greater economic role in decision-making, control over these financial matters, and household welfare.
2. Increased Well-being (Practical gender needs): access to savings and credit facilities and making decisions on how to use these savings
3. Social and Political Empowerment (Strategic gender needs): A combination of 1. and 2. will enhance women's skills, mobility, access to knowledge and their social network. These will increase status within a community and be reinforced by group formation which creates wider movements of social and political changes. To illustrate the inter-relationship between these levels Mayoux has developed an empowerment paradigm (virtuous spirals) to show the correlation between micro-credit schemes and women's empowerment.

On the other hand, Kabeer assessed women's empowerment by looking at their involvement in production and management, their control over income and their mobility and market access. Power analysis becomes important in this study when we consider the empowerment concept is situated within the framework of who identifies and ultimately decides 'what is needed' in a given context, or whose needs should be given priority. In this regards Rowlands' examination of empowerment under different concepts of power became a relevant tool to assess the implementation of micro-credit schemes in Nigeria. Kabeer and Jo Rowlands' framework will provide consistencies and accuracy in measuring the indicators in this study.

5.8. Rapport Building

The simple fact is that almost everyone gets contentment from being able to evoke interest in his or her listeners, especially in an interview situation. I endeavoured to create rapport by the interest and assurance I showed the respondents, particularly in respect of their comfort, privacy, likes and in sensitivity to their responses to questions posed to them. Above all, I exploited the Nigerian mode of greeting to establish a rapport. Nigerians value greetings and are good at greetings. It is uncustomary to ignore people, especially when one seeks a favour, or comes across a familiar face or an elderly person. Greetings and politeness are gracious symbols in Nigerian society. Thus, people will hardly grant an audience or assistance if proper greetings are not followed or observed. According to a popular Nigerian adage, "It is advisable to greet people: when you greet people, you will have many friends, you will never miss your road; and failure to greet, you will be regarded as a disrespectful fellow". Amadi (1982: 54) maintains that in Nigeria respect is considered very important and it is believed that a child who does not observe this cardinal article of the code of behaviour is not likely to turn out well; neither will assistance be granted if it is not politely presented. The adherence to this basic norm paved a way for better understanding and rapport. Once in the field, I spared no effort to create this good rapport with my respondents, because rapport, according to Glesne and Peshkin (1992: 79), is tantamount to trust, and trust is the foundation for acquiring the fullest, most accurate disclosure a respondent is able to make.

Prior to data collection, it is vital to create a rapport through communication between the researcher and research participants; this will allow the researcher to understand the culture under investigation. Shaffir (1991 cited in Safia Akhter 2002: 105) pointed out that the personal attributes of the researcher are critical, because whether or not people will cooperate is not always clear initially¹⁰. Glesne and Peshkin (1992: 94) maintain that in qualitative research, rapport is a distance-reducing, anxiety-quieting, trust-building mechanism that primarily serves the interest of the researcher. Although there is no such list or particular means of achieving rapport between interviewers and interviewees, I counted on a number of factors to achieve rapport with the participants. These included the knowledge of the area, culture, language, food,

¹⁰ According to Keesing (1985: 37-38), women's perceptions and experiences which they share with the researcher, are not just reflections of their conditions in society: what women express depends on political circumstances and historical processes in which they are actors.

religion, personality development, sense of humour and a high tolerance for ambiguity, also benefits which I enjoyed as an Insider.

5.9. Measuring Indicators

The empowerment measuring indicators will access the following women's economic empowerment components:

- i. Capital or credit accessibility
- ii. Personal mobility—freedom of movement
- iii. Market or customer accessibility—being able to directly source goods or raw materials and equally sell these products directly to primary and end users without the interference or exploitation of the middleman
- iv. Resources to enable a decent living standard, or access to and control over productive assets
- v. Market and rural women's individual rights, equality, and personal choice

The significance of these indices in effectively empowering or disempowering women was further explored by examining the specific relationship between micro-credit and women's empowerment. After all, "empowerment has to be understood in the context, that is, the concrete everyday reality of women's lives which differ from place to place" (Carr et al 1996:54).

5.10. Language

Nigeria is a country of 250(+) completely different languages (not dialects) and customs. To bridge the communication gap, the people of Nigeria adopted the English language as the official language at the end of their colonial era in October 1960. However, illiteracy among Nigerians (especially women) is relatively high, and given that the English language is mainly taught in formal institutions or settings, locals have no alternative other than to create a means by which they can communicate with each other. This has given birth to what has become known as "Pidgin" or "Broken English" in Nigeria. The pidgin or Broken English is a form of communication that utilises English subject matter but pays little or no attention to the grammar, or the grammatical structure of the sentence. I adopted this local jargon to facilitate or to

assist me in the interviews and in the other forms of data collection. This medium of communication aided me in gaining valuable information, rapport and trust, and above all gained access to the interviewees' views and stories.

Apart from adopting Pidgin or Broken English as a medium of communication, I also utilised the local languages (Igbo and Yoruba languages) as some of the respondents could hardly express themselves clearly even with their adopted tongue. Although I am fluent in the Igbo language and have a basic knowledge of the Yoruba tongue, yet I experienced some form of communication problem especially with some respondents from Oyo State. This problem came up because of my inability to comprehend the Yoruba proverbs. Among the various ethnic groups in Nigeria, proverbs are a major component in everyday communication or expression. Proverbs¹¹, as forms of figurative communication with educational functions in studied conversations were found to possess evidence of rich cultural connotation. The Igbo or Yoruba traditional philosophy of language for example, holds that proverbs are produced and consumed by individuals. This is represented in an Igbo proverb-about-proverbs which says: "*llu bu mmanu e ji eri okwu* (Proverbs are the palm-oil with which words are eaten)". Literatures on Igbo, Yoruba and African proverbs have illustrated their importance in cultural functions, showing how competence in the use of proverbs reflects the possession of cultural wisdom and rhetorical skill (see Achebe 1998, 1987). To overcome this handicap, a research assistant who speaks Yoruba fluently was enlisted to assist in collecting data in Oyo state.

In addition, quotes and accounts by market and rural women in this thesis have been translated from the local languages to English. I have endeavoured to present the transcripts as accurately as possible while trying to retain the colloquial and the rich nature of these women's responses. Perhaps, it is necessary to point out that some small misconceptions might have arisen while translating the Yoruba proverbs. Nevertheless, these misconceptions have no direct impact on the outcome of the analysis. In fact, most proverbs in this study were used as a peripheral supportive argument. Moreover, as noted above, a research assistant checks that Yoruba proverbs are cautiously translated to eliminate any language spilling over.

¹¹ In African proverbs, it is common to personify animals. For example, figurative usage of "ants and bees" to describe people are simply to demonstrate the extent of one's hard work and in no way derogatory of such a person.

5.11. Study Areas

Oyo State is an inland state in south-western Nigeria, with its capital at Ibadan. It is bordered in the north by Kwara state, in the east by Osun State, in the south by Ogun State and in the west partly by Ogun State and partly by the Republic of Benin. In addition, the state is traversed by the Yoruba Hills in the north and some tropical rain forest in the south around Ibadan. Oyo State was created in 1976 from the former Western State. It was reduced in size when Osun state was created out of its eastern portion in 1991. Oyo State is homogenous, mainly inhabited by the Yoruba ethnic group who are primarily agrarian but have a predilection for living in high-density urban centres. The indigenes mainly comprise the Oyos, the Ibadans and the Ibarapas, all belonging to the Yoruba family and speaking the same Yoruba language. Other people from within and outside the country trade and settle in the state mostly in the urban areas. 'Oyo' is derived from the name of the seat of government of the old Oyo Border, of the pre-colonial era. Old Oyo, the seat of the then Oyo Empire was sacked about 1839 and was forced to relocate farther south to the present site which is about fifty three kilometres north of Ibadan, the Oyo State capital. Other notable cities and towns in Oyo State include: Ogbomosho, Iseyin, Kisi, Okeho, Saki, Eruwa, and Igbo Ora. The climate in the state favours the cultivation of crops such as maize, yams, cassava, millet, rice, plantains, cacao tree, palm tree and cashew. Its population was estimated at 6,617,720 in 2005.

Ibadan is reputed to be the largest indigenous city in Africa south of the Sahara. Ibadan had been the centre of administration of the old Western Region of Nigeria since the days of the British colonial rule. With a population 1,835,300 (1991 est.). Ibadan is the second-largest city in the country, and is a major commercial, industrial, and administrative centre. It is a marketplace for cocoa and other local agricultural produce. Industries include chemicals, electronics, plastics and motor vehicle assembly; many small businesses, including flour milling, leather-working, and furniture-making flourish too, while craft industries including weaving, dyeing and pottery are equally common. Bodija Market where most market women in Oyo State were interviewed is located in the Ibadan North Local Government area of Oyo State in Nigeria. It is about one kilometre from the University of Ibadan along the road to the State Government's Secretariat, which is also about one kilometre away. It is the main recipient and distributor of cattle, farm and industrial products in Ibadan. This market houses more than 63,000 stores. While many market women own stores in this market, a lot more trade in the open spaces and lanes of the market.

Iweke-Molete, a part of Oyo West local government area is about 60 km from the capital Ibadan. In this rural setting, farming is the mainstay of the rural dwellers. Large proportions of the people are involved in subsistence farming, with secondary attachments to trade and crafts. Common crops among these farmers include cassava, yam, plantain, cocoyam and vegetables. In addition, traditional occupations such as herbal medicine, crafts, hunting and weaving thrive in this rural area. The population of this local government area is estimated at 119,561 (2005 est.), with women representing about 49.4% of the population.

Imo is in Southern Nigeria and was created on February 3, 1976. This area was part of the former East Central State, which was one of the twelve states initially created by the Federal Military Government in 1967. With the creation of more states in 1991, Abia State was carved out from Imo State. In 2005, the State has a population of about 4 million. It has Owerri as its capital and largest city. Other major towns are Okigwe, Oguta, Orlu, and Mbaise. Imo State derives its name from Imo River, which takes its course from the Okigwe/Awka Upland. It lies within latitudes 4°45'N and 7°15'N, and longitudes 6°50'E and 7°25'E. It occupies the area between the lower River Niger and the upper and middle Imo River. The state is bordered on the east by Abia State, on the west by the River Niger and Delta State; and on the north by Anambra state, while Rivers State lies to the south. It has a population of about 4,485,499 persons (2005 est.). Imo State covers an area of about 5,100sq kilometres. Imo State has a high population density. This has led to intensified pressure on land, forests and other natural resources. The population density varies from 230 persons per square kilometre in Oguta/Egbema area, to about 1,400 persons per square kilometre in Mbaise, Orlu, Mbanjo and Mbaitoli areas. The population of Imo State is predominantly rural.

Owerri is the capital of Imo State and is set in the heart of the Igboland. Owerri currently has a population of 165,470 and is approximately 40 square miles in area. Owerri sits in a rain forest and produces many important agricultural products such as yams, cassava, corn, rubber and palm products. Owerri's main market is along Douglas Road where there are about 60,000 shops.

On the other hand, Akokwe is one of the rural settings located in the Ideato North Local Government Area of Imo State. According to the 2005 Imo State Yearbook estimation, the Ideato North local government area has a total population of 177,386 people (female 94,503 and male 82,883) and its land area is about 172.40 kilometres

Like Owerri, Akokwe is situated in the rainforest zone, and produces varieties of agricultural products, such as yams, plantain, beans, corn, palm products, cassava, gari, chicken, goat meat and mahogany trees. It has a homogenous population of Igbo-speaking people.

Both Oyo and Imo States, like other states of the federation, have a high level of unemployment and redundancy, a factor which has propelled many women in these states to become market or rural women. Although cities varied, there is a typical pattern that distinguished life in the Nigerian cities from that in the rural areas. This emerged from the density and variety of housing, with enormous poverty and overcrowding for most, and exorbitantly wealthy suburbs for the upper classes. This pattern also emerged when observing the rhythm of life set by masses of people going to work each day: the teeming central market areas, the large trading and department stores, and the huge volume of traffic, especially at rush hours. All these factors, plus the increased opportunities for good jobs, for education and for necessities, made the city lively and more economically attractive than in the rural areas. These advantages were echoed by many respondents when asked why they choose to reside in the city. However, many respondents noted that living in the rural areas has some economic advantage and to some extent is economically viable. These factors are mainly because of the availability of farmland, low rent, and closeness to family members. Many participants embraced marketing or farming because they claimed to lack the necessary skills that could gain them an office job or similar employment. Some participants noted that;

My family has a big cultivatable farmland and since I have no skill or job, I feel living in the rural area will afford me place to farm and feed my family **(IRMCP 2.)**

We cannot afford to live in the city, because my husband lost his job... Therefore, we moved to the village, because it was the only option left... and it was cheaper and easier to make a living. When we moved back to the village we embraced farming, and it has not failed us... **(IRMCP8)**

5.11.1 The People (Research Participants)

To answer my research questions I needed to talk to two groups: micro-credit participants and non-micro-credit participants. They were selected from two women's

groups¹² (market and rural women) in Nigeria and from two southern states (Oyo and Imo State) of Nigeria. The choice of this region was based on the large number of participants that are involved in economic activities and micro-credit schemes in these areas. Besides, there were fewer religious or cultural barriers that prohibit male and female interaction and less restriction on women's mobility. Thus, participants were chosen from two regions in southern Nigeria—the Southeast Central Region (Imo state) and the Southwest Region (Oyo State).

The former region is mainly the Igbo (Ibo) ethnic group while the latter is the Yoruba ethnic group. Combined, they represent about 45% of Nigeria's total population. The Igbo, pronounced **ee-bo**, are a group of people who live in South-eastern Nigeria. They are one of the three dominant ethnic groups of Nigeria. The Igbo ethnic group traces their genealogy to the same location in which they are situated today. Unlike other people in Nigeria, most Igbos are Christians. They live in villages, towns, and cities scattered over the eastern part of Nigeria, south of the Benue River and east of the Niger River. However, more recently some of them have relocated to such countries as Gabon and other West African countries (at first due to the 1966-70 Civil War in Nigeria and more recently due to the economic crisis). One peculiar norm of Igbo people is their love for large families or children; even Igbos who have migrated to countries like the US or UK still maintain large families. In some Igbo communities, women who give birth to ten or more children are acknowledged with a ceremony and the sacrifice of a goat: "*egbu ewi ukwu*". Unfortunately, barren women are not accorded the same respect as the fruitful ones, but they may redeem their honour by marrying other men (after the death of their first husband), and the children resulting from those marriages become the bona fide children of the first marriage.

While the Igbo ethnic group has never experienced or established any centralised system of administration in their history, the Yoruba ethnic group had a strong and a well-established form of governance before the advent of British rule. The Yorubas revere their rulers. They believe their rulers (named Obas, Chiefs and Elders) are sacred and therefore must be treated with respect. This belief system is so strong that it was carried by Yorubas who were taken as slaves, to South America and the Caribbean, and finally to the United States. The Yoruba trace their origins to the sacred city of Ile-Ife, the home and spiritual capital of Oduduwa, their founder. Yoruba culture reflects a high degree of sophistication. The Yorubas are well known for their

¹² The term 'group' refers to the social and economic classification of women in Nigeria society.

artistic perfection in bronze sculpture, through which they celebrate their beliefs and the relationship between the activities of their gods and humans. The Yoruba kingdom expanded into the present federal republic of Benin. The Yoruba are the second largest ethnic group in Nigeria. They are found mainly in western Nigeria. Many Yorubas bear three or four scars on each side of their face. These marks help identify the Yoruba tribe or ethnic group to which they belong. The Yorubas normally wear colourful, flowing robes called agbadas, with matching headpieces. They are known to lavish hospitality on strangers. They are some of the best-educated people in Nigeria. The mission schools had a strong foothold in their region, thus they were better educated at an earlier stage and more able to cope with the changes brought about by contacts with the outside world. The Yorubas are known for their religious tolerance, and belong to three main religious sects: Christianity, Islam and Traditional beliefs. This religious tolerance among the Yoruba has encouraged a high proportion of intermarriages between Muslims and other faith in all the Yoruba states of Nigeria. Children are encouraged not forced to adopt a certain religious sect. In fact, it is very common for family members of other religious affiliations to join in the celebration of a different religion's events or festivities. A common Yoruba adage summed it up like this; "Tomorrow is pregnant, enjoy today and thank God, because it is not certain what tomorrow will deliver".

This tolerant nature, coupled with praises associated with industriousness in the Yoruba culture encourages many Muslim women to be economically active. In fact, most of them frown at the suggestion that Islam prohibits women from the public eyes. One Muslim participant summed it up like this;

She pointed out that 'only lazy people' uses religion and culture as an excuse to stay away from economic activities. Religion or culture cannot stop me from trading. However, I cannot be involved in inter-city or state trade because my husband prohibits it. Yet the cultural or religious factors do not stop me from inter-city or state trading, nor from trading with the opposite sex, given that I am in the market to sell my goods and to make a profit. I sell to whomever I can make a profit from. It is all about making profit and keeping the family well-fed and the school fees paid. A loose person is a loose person, religion or no religion **(OMCP1)**.

From all this, 83 respondents participated in the interviews, and another 22 NGOs and State officials participated. Below is the classification of respondents' location and status:

- There were 50 participants from Oyo and 33 from Imo State
- The two cities provided 43 respondents (29 from Ibadan and 14 from Owerri).
- The two rural areas provided 40 respondents (21 from Oyo and 19 from Imo).

- Micro-credit (MC) participants interviewed were 50 (Imo 21 and Oyo 29)
- Non-MC participants interviewed were 33 (Imo 12 and Oyo 20)

Government and Bank Officials and NGOs interviewed:

- Abuja 8
- In Imo State 4
- In Oyo State 6 officials
- Middlemen 4 (Imo 2 and Oyo 2)

5.12. Activities

I arrived in Nigeria (Lagos) on 22nd of March 2004 and departed to Ibadan the next day until 26th of April 2004. Ibadan is one of the oldest cities in Nigeria with a history dating back to the 9th century. The city is considered the capital of the Yoruba people and the seat of their ancient splendour. I took up accommodation within the University of Ibadan's public house and from there I travelled to Bodija market in Ibadan city, and Molete village. Accommodation within the University of Ibadan afforded me a cheap room, easy accessibility to my research locations, and much-needed security. Each day with the help of a research assistant, which was very helpful (in terms of the language barrier, directions, useful comments and sometimes in negotiating the price of the bus fare or okada-motorbike taxi), we set out in search of respondents. The first two weeks were concentrated on market women at Bodija market (after initial familiarisation with the Nigeria Agricultural Cooperative Rural Development Bank—NACRDB), which happens to be one of the biggest in the city. Our activities usually started from 8 am¹³, and terminated between 4:30 pm and 6:30 pm. The early hours and closing hours are the peak business hours for most market women and it provided a clear picture of their economic activities and equally created avenues to meet and interact with rural women. These rural women, partly market women and farmers, had come to sell their farm products or to purchase goods. Gradually we moved into the rural area and still had time to attend to other appointments in the city. In order to gain direct knowledge about their life style, I often joined buses and trucks that transport women and their goods to the business area. I had the opportunity to talk with them as we sat side-by-side in the bus. These

¹³ Although most interviews were conducted in the afternoon, I usually got to the market and farms early in the morning to keep a previous appointment, make new ones or talk to women who were willing to talk. Another reason was it offered me a rare opportunity to talk to market or rural women in the bus and equally to observe early morning activities.

conversations were evaluated and reactions of participants to a particular topic noted while incorporating new ideas and questions.

My journey to Abuja was to obtain secondary data. I was in Abuja between 27th of April 2004 and 7th of May 2004. I had earlier planned to spend only 5 days there but the availability of resources from other sources made me spend an additional 5 days in the city. Information was collected from Ministry of Women's Affairs and Youth Development, the NACRDB main office and other agencies like the National Employment Agency (NEA), Women Trafficking, Former Women's Commission Abuja and Child Labour Eradication Foundation (WOTCLEF), World Bank Abuja (although materials obtained here were not substantial). Besides the secondary data, my journey to Abuja provided me with updates on the working networks of NACRDB. I learnt that most policies are initiated at national level then communicated to local offices for implementation. Although local offices have some level of autonomy in terms, procedures and loan distribution, they are basically compelled to abide by national rules and regulations to ensure an even development level.

Between arrival at Imo State on 8th of May, and my subsequent departure on 11th of June 2004, I made my home in the rural area. Having experienced activities in Ibadan City, I felt it wise to also dwell among the rural women as it helped to balance my inferences. From the village to Owerri City is about 45 minutes to 1-hour drive by either bus or commercial motorbike (okada). Rural women go to bed early and wake early too, and this marked part of my daily routine while in the village. The approximate distance between the city and village I selected in Imo State, offered me the luxury to visit both rural and urban area the same day (sometimes). On two market days¹⁴, I spent the entire day in the village as it offered me the chance to interact with market and rural women (and middlemen as well) on this same platform. At Owerri central market I had to set up a make shift store to enable me to collect data through participant observation. In Imo State I had no need for a research assistant but a female staff member at Akokwa branch of NACRDB kindly volunteered to take me around or gave me directions on each occasion (usually between the hours of 2:30 pm and 6:30 pm).

¹⁴ The village market days are on every 8th day after the last market day. This is regarded as a fortnight according to the Igbo traditional calendar: 4 days make up a week. The locals refer to this market as 'Eke market'. It is a beehive of activities as numerous rural women, men and middlemen and women from the cities troop in to purchase agricultural products at a very cheap price.

My first activity on each base was to locate, contact and be acquainted with the NACRDB's office and staff. Through them, I gained information about the whereabouts of the research participants.

This process took me to three geographical locations in Nigeria. This was mainly because the Nigerian Agricultural, Co-operative & Rural Development Bank Limited (NACRDB) is grouped into six regional zonal groupings. Each regional zonal group constitutes 5 to 7 states of the federation; each state has its internal regional groupings. Moreover, given that my research outline specifically targeted southern Nigeria, the states and zonal offices I visited were located in the following areas:

- **South East Zone:** This regional zone has five states grouped together. Branches under the South East zone are 26¹⁵ and out of those 26 branches, 7 are located in Imo state. Based on these 7 zonal offices, I collected data from 2 locations. These included Owerri City and Akokwa in Ideato North local government area.
- **South West Zone:** This regional zone has six states with 40 zonal offices and out of the lot, seven offices are located in Oyo State. Thus, data was collected in Ibadan city and Molete in Oyo West local government area.

Information (mostly secondary data) was gathered from Abuja (especially at NACRDB Plaza in the Central District Area of Abuja) which is located in the North Central Zonal office adjacent to Wusa Market Abuja in Nigeria.

5.13. Study Parameters

Participants who met all the study parameters were sorted according to the following variables:

- Race/ethnic groups (Igbo and Yoruba),
- Religion (mainly Christian and Islam),
- Geographical location (Southern Nigeria),
- Gender composition of occupation—market women and women in rural agriculture, and
- Age (which ranges from 18 to 65 years).

¹⁵ The size or number of zones and branches are allocated based on the population in a location.

While some participants were selected from a pool of data provided by the local NACRDB's office and Cooperative offices, the bulk of the respondents were sourced through snowballing methods and simple direct approaches and pleas for interviews. In addition, the Market Women's Association officials equally volunteered and encouraged members to grant me interviews. This is because most market and rural women belong to these associations. Moreover, they see the process as a means of registering their predicaments. This becomes more obvious given that these associations act as a forum or a pressure group to solicit the state's attention to women's welfare and to political recognition. However, how effective or strong these associations are remains to be seen, or is the subject of other research.

The study was restricted to women born between 1939 and 1986 who are between 18 to 65 years old at the time of this interview. The choice for this age bracket was to tally with the period of colonial and post-colonial eras in Nigeria. The respondents' (especially those born before 1960), knowledge and experiences of Nigeria as a state in transformation from a colonised state to an independent nation were necessary. These experiences were harnessed in examining the past and present, and in envisaging the future. Furthermore, the age bracket accommodated women who have passed through or experienced different regimes and the impact of these administrations' policies, and their impact on women's and children's wellbeing, women and families, women and productivities, women and availabilities of resources, and women and choices.

5.14. Key Informants

According to H. Russell Bernard (1994: 166), "good key informants are people who you can talk to easily, who understand the information you need, and who are glad to give it to you or get it for you". As I earlier stated, on arrival at Oyo State, I made my home within the University of Ibadan public house. With the help of the information desk in the public house, I was able to establish a relation with some of the students even though the school was on vacation. It was from this early contact that I met my key informant in Oyo state ONMCP15. The key informant operates a vegetable, snack and beer shop. While in Oyo State, at the end of everyday activities, I made a stopover at this shop for two reasons: to gather information (talk or gossip) on the area and on how to reach my research participants, and secondly, to update and verify some information I obtained in the course of my data collection. This process

was possible because I was able to strike a rapport with the respondent through a third party, after I had purchased some items from the participant's¹⁶ shop. The research assistant and I often shared a couple of drinks, and on one or two occasions had our dinner here. The subject (ONMCP15) gave us useful hints, advised us on how to approach market women, members of the market women's association and the section of the market where (and also the time) we could locate and interact with rural women that have come into the city for goods exchanges. On one occasion, OMCP15 accompanied us to the market and got the research assistant and me acquainted with an elderly woman (called Mama Iyabo), who later gave us a short history of Bodaji's market women's union and its functions.

In Imo State, my landlady (IRMCP9) and a female staff member of NACRDB were my key informants. The former participates in the micro-credit scheme, and has great respect and influence given to her from women in the community. Getting to know IRMCP9 was a long shot, although through family/friends' connections she agreed to house me, and in the long run provided me with rich advice and information. The latter is in charge of allotments and recovery of loans at Akokwa NACRDBs Branch. She was so helpful and willing to assist me that on several occasions she went out of her way to arrange interviews and would even accompany me to the respondents' farms or houses. She granted me an interview and provided the bank's records and figures to support the information she provided. I am truly indebted to her.

5.15. Reliability

Women's economic empowerment takes on meaning only within the context of the socio-economic and political framework of their countries, which in turn is influenced by the global context. This research or data gathering specifically targeted women in Southern Nigeria; however, given that they operate within a system and not in a vacuum, there was a need to source information from people that are not the major participants yet directly or indirectly influence the micro-credit activities of participants. My research is embedded in the GAD ideological framework which seeks to have both women and men participate, make decisions and share benefits. To some

¹⁶ Although I bought some items from this participant, I do not feel that I have repaid her for her assistance and responses to various questions I asked. Most of all, the purchase did not influence the responses, as what I bought from her was by no means of significant value. Instead it was a medium to establish a communication channel. Besides, she was glad to be of assistance to me, given the manner in which I have confided in her in regard to my research.

extent, these people who are not among the 83 market and rural women interviewed, help to confirm the reliability of the data. Therefore, to ensure the reliability of my data, I summarised and verified discussions and questions which arose at the end of every interview. In addition, I crosschecked information from other sources and respondents, and also engaged in a profitable conversation with the key informants as mentioned above. As Irwin Deutscher, Fred P. Pestello and H. Frances Pestello (1993:23) have noted, social research focuses on the ability to replicate the process of investigation and the reliability of the findings. They maintain that qualitative researchers concentrate on whether their way of data collection is consistently right or wrong. Thus, researchers learn how to minimise incorrect courses with maximum precision.

5.16. Major Problems

According to Ampofo et al (2004) the productivity of African social scientists is impeded by the shortage of current publications, few publishing outlets, a repressive and hostile intellectual climate, and patriarchal institutional cultures (see also Bennett 2000; Imam and Mama 1994; Pereira 2002; Prah 2002). In fact in the course of this fieldwork and research, the major problem was the shortage of current publications on women and of gender studies in Africa.

Indeed, one of the major problems I faced throughout this fieldwork was my inability to obtain concrete statistical figures on the number of Nigerian women participating in micro-credit schemes. Even general statistical data, from either the national archives or ILO websites does not exist. This problem is partly owing to the state of affairs in Nigeria. For example, since the merging of three financial institutions Peoples Bank of Nigeria (PNB), the defunct Nigeria Agricultural and Cooperative Bank (NACB) and the risk assets of the Family Economic Advancement Programme (FEAP) in October 2000 to form the Nigeria Agricultural, Cooperative and Rural Development Bank (NACRDB), statistics have been misplaced or forwarded to Zonal head office. In addition, some of the data were destroyed by staff of previous institutions to cover up their corrupt practices. Besides, statistics on the traditional rotating scheme are difficult to estimate. This is because the traditional rotating scheme is unofficial but widely practised. Moreover, the Nigerian military administrations were autocratic and completely ineffectual in running state affairs. Besides, other data on women's economic participation and productivity can only be described as grossly inadequate. For example, the World Bank, UN, and USAID's women in development website, and

the sponsored effort to assemble and make available statistics on women in 123 countries (from 1970-2003) contain very little information on Nigeria. The twenty to forty-five pages of these publications, consisting largely of tables with blank interiors, graphically illustrate the scarcity of quantitative data available on Nigerian women.

Besides, studies on women are also less likely to receive funding from governments, as demonstrated by the lack of funding for this study, the dearth of gender disaggregated data and the general failure to incorporate women and gender in development policies (see also Imam and Mama 1994; Manuh and Ampofo 1995; Tsikata 2001). Other problems associated with this study include corrupt officials¹⁷ and scanty studies on micro-credit schemes in Nigeria.

5.17. Conclusion

The research strategy for this study has been informed by the conceptual issues delineated in Chapter 1. The previous chapter has suggested that there is a dearth of research on middlemen, and of market/rural women in relation to micro-credit schemes in Oyo and in Imo. By contrast, this research project has encompassed these different players and examines their intricate relationship, by keeping in mind the view of a popular notion that micro-credit schemes generate women's economic empowerment. In undertaking this research, I have been a more practical pragmatist rather than theoretically inclined, thus, using a range of methods that have been best suited to exploring the issues at hand.

Certainly, the chapter has shown that selecting a research method depends on a number of variables such as the research topic, the culture, the location, and the goals of the researcher, of insights and sometimes of gender sensitivity. As I have demonstrated in this chapter, a suitable research method provides in-depth information on a hierarchical power structure in a gender-segregated society and uncovers unidentified hidden contradictions.

Furthermore, by using multiple research methods, qualitative and quantitative, in this thesis, the sources of women's power and powerlessness are being questioned

¹⁷ For example an Owerri NACRDB's manager barred me from interviewing some of the micro credit participants and bank staff, since I refused to part with some money. Not even my plea and the academic nature of my study could sway his decision.

through the experiences of the respondents. This has provided me with definite knowledge of the women and of their development process, gender and power structures at home and in the community, as the following chapters of data analysis will demonstrate. It equally enhances my capacity to research intricate societal norms and cultural bindings which might hinder or slow women's economic empowerment even though a micro-credit scheme is in place. Multiple methods afford the flexibility to collect data and at the same time give the privilege to encourage informants to grant their own different experiences without being strained by the sensitive nature of the information. The products of these processes as exemplified in this chapter are analysed in subsequent chapters. In Chapter 6, the focus being on participants' lifestyle and daily activities.

Chapter Six

The Market and Rural Women's Stories

...men are the head of the family, but women are the neck of the family—if the neck is stifled the head can't function. So, women need to support their men and our culture is not against women working either. I am a Christian, so is my family, and it does not forbid me from working at home or in the city...And the Bible guides my days and life (ONMCP1)

6.1. Introduction

In pre-capitalist Nigerian society, women and men's spheres of activities were rather complementary, although this does not necessarily imply equality between the sexes because gender roles were obvious. The degree of the inequality between the sexes, however, depended on ethnic/tribal groupings, geographical location, social class and historical era. Within the traditional economic systems, both women and men shared responsibilities for sustenance of their families. The family was basically the economic unit and it served as the basic unit of production, socialisation, education and consumption. Overall, women (especially the Yoruba and Igbo women) were actively involved in the internal distributive trade system as well as the processes of agricultural products either as raw materials or food. Over the years, this form of production has seen lots of transformation and has changed to accommodate a growing population, political alteration¹ and family changes. These changes were more obvious during the colonial era, and are still noticeable due to recent structural changes in economic policies, external influence and the economic hardships being experienced by many families in Nigeria. Details on these changes or transformations were discussed in Chapter 2.

This chapter however, aims to provide ample information on market and rural women's daily activities, obligations, and the stories behind their struggle to exist and maintain their families in the face of complex livelihood challenges. These stories will

¹ Since gaining independence on 1st October 1960, Nigeria has passed through multiple governments transitioning from military to civilian rule.

profile their responsibilities, characteristics and tasks in maintaining the wellbeing of their families, and how their daily round influences their economic activities.

6.2. The Role of Women in Nigeria

According to Olusegun Obasanjo² and Akin Mabogunje in their article '*Poverty and Democracy*', women make up more than 50% of the Nigerian population (1991). They observed, by virtue of their physiology, "woman" is the feminine component of human species who, apart from serving as a vehicle for nurturing human life, is also a producer, a consumer and equally endowed agent for fostering wholesome political, social and economic development in the society. The responsibilities that come with this biological function as 'givers and nurturers' of life (in the Nigerian context) make women a peculiar force in overall national growth, survival and development. In Nigeria, the role of women varies from domestic chores to day-to-day financial or socio-political activities. However, women in Nigeria are culturally indoctrinated into assisting their husbands and families. One particular respondent sums it up like this:

In Nigerian society, women are expected to support their husband (unless your husband is a big government official. They (top governmental official) control the wealth of the nation. You can see them with big cars, big houses, well dressed and their children attend expensive schools.), especially since SAP³ started to sap Nigeria family dry. If you refused to support your man, your children will go hungry, naked and out of school. On the other hand if your husband provides you with everything, he will have little or no respect for you "he will simply treat you as part of his furniture in the house", and you will have no control over your man. As far as he is concerned you are a "doll bebe"⁴ no more no less. If my man wouldn't provide for me and my children, I will work harder to maintain the family. He will surely come back to ask for forgiveness. Men, in this part of the world respect a hard working woman and give her respect a lot—ONMCP1.

² Olusegun Obasanjo is currently the President of the Federal Republic of Nigeria, and Akin Mabogunje is currently the chairman of the Presidential Technical Committee on Urban Development and Housing in Nigeria

³ In the late 1970s, Nigeria developed a serious economic imbalance. This economic woe persisted in the early years of the 1980s and finally reached a crisis point by the mid-1980s. This economic crisis culminated in the introduction of SAP in 1986. These imbalances manifested by negative growth rates in real output reflected the declining rate of growth in industrial capacity utilisation, coupled with a decreasing contribution of the agricultural sector to domestic output and intensified inflationary pressures. These led to deteriorating external payments and the emergence of a severe external debt problem.

⁴ A baby doll

Another acknowledged that for most families in Nigeria to stay alive, both spouses have to earn, because *“when the shit hits the fan you don’t know whom it will touch beside when two people urinate together, the foam is immense” (IMCP8)*. *“As you know when two elephant fight, the grass suffers*. I do not want my children to suffer because of our failure to play our roles. The truth of the matter is when *the left hand washes right hand, the right hand in turn washes the left hand, that way both hands are clean” (NIMCP 4)*.

Other factors that determine the activities and influence of women in Nigeria include religion, number of children, age, married into polygamous or monogamous family, living in the village or town and the nature of economic participation(s). For instance in the case of respondent OMCP5 the need to provide for her children and maintain her dignity formed the basis for the responsibilities she is shouldering for her family. Her story expresses it further:

My husband and his bad behaviours ferried me into this business. I needed to prove to him that; *“when there was no groundnut people don’t have to eat concrete”* and without him my children and I would not suffer or beg for food from him. I was tired of his humiliation and want to feel happy. He used to be a very good man who cares for the children and me but since that second wife came in, he changed. He told me that he needed more male children and that I gave him only one out of seven children... he doesn’t want girls but he likes to sleep with woman (one can notice the pain in her eyes as she recalls the past)

The pain in her voice tells a tale of frustration and anguish (especially since her husband married a second wife) hence, she was left with little or no option but to turn to market activities to support herself and her children.

Variations in lifestyle, reasons for economic activities or domestic undertakings differ from region to region, religion to religion, and from family to family or family size and the ages of the children. As it stands, however, there is far more variation than this profile can portray given the complexity of Nigerian society, not to mention 253 ethnic groups and customs (see Chapter 5). Hence, I am presenting the most common and obvious features/patterns deduced from respondents’ responses or accounts. The criterion for choosing specific respondents to retell their stories was based on the wealth of in-depth information obtained during these interviews. Although, I must state here, that this does not in any way imply that other respondents failed to tell

their stories. Moreover, I can confirm the commonness of these stories because of my background and position as an 'insider'. As an insider, I have observed my mother (a market woman and a homemaker) and other women in the neighbourhood performing some of these roles as described below. Yet, being an insider does not in any way or form influence these tales but it enhances my ability to comprehend and easily picture the situation as it unfolds (see Chapter 5).

Therefore, an attempt will be made to clearly illustrate the daily lives of participants through their voices and tales as narrated during the fieldwork. To achieve this, the respondents' activities will be viewed from their daily role as mother, wives and economic participants under two different groupings (that is, market and rural women).

6.3. A Day in the Life a Market Woman

Traditionally, African women have always been the invisible working force, the unacknowledged backbone of their families and the nation's economic pillars. Nonetheless, they actively strive (with gladness in their heart⁵) to ensure that their families have food on their tables, children are clothed, educated and sheltered. One way in which they have guaranteed the above process is through 'buying and selling'⁶. These are the market women. In Nigeria for example, a day in a market woman's life does not simply begin and end with buying or selling goods but it is interwoven with the daily existence and well-being of her family (directly) and with her community (indirectly) as illustrated below. In sum, within a day's job, she is a mother, homemaker, financial provider (supporter), teacher, baby sitter, good neighbour, cook and partner. A good illustration of this super women status is respondent OMCP1. She is aged between 25 to 30, married immediately after her first school leaving certificate examination (that is 6 years of education or primary school), has three children, is a Muslim, Yoruba and lives in Ibadan-city. She has

⁵ It is common to see or hear (observed during my fieldwork) rural and market women singing-out or tuning out song after song in the middle of a hot day, and a tedious job in the field, kitchen, market places or stores.

⁶ The other way is through sustaining the subsistence farming or even practising both.

been married for eight years and is still looking forward to two more children. She summed her position in her family as follows:

My husband is the head of my family; as such, I gave in to his will but he has never failed to respect me in any way. I also cook for the entire family at every given meal. In my culture it's woman's place to cook and clean the home and equally attend to basic needs of the children, husband, and in-laws (if they live together or in the same neighbourhood). But husbands can help, depending on the individual—as you know *'when husband and wife work together, one slice of yam makes a big bowl of foofoo'*⁷

The following detail reflects the story of her daily life. Her day starts from 5 am with morning prayers and then she is off to sweeping and cleaning her house and its surroundings. While she is at it, she cooks breakfast for her family and prepares her first and second children for school. As the day breaks, she feeds her third child and sets the breakfast table for her husband and the rest of her children. While her husband eats with the children, she goes to take a bath and get ready for her market activities. She is often the last to leave the breakfast table and house in the morning because she has to wash and tidy up her home before leaving with her youngest child for her shop. She put the reason for her actions like this—“*one who excretes in front of her home and leaves, finds green flies when she returns*. As she lives quite a distance from Bodaji market, the respondent uses public transportation (or *danfo bus*⁸) back and forth between her shop and home. According to her, using public transportation in Ibadan or even in many Nigerian cities can be “harder than giving birth”— she noted:

If you are too early, you are confronted by an angry crowd and if you are too late you may never get to your shop until noon. At the bus stop, there is no order; people are only interested in reaching their destination. The bus operators often use this period to increase the bus fare and no one questions it.

At the market, she opens her shop and proceeds to clean, sweep or mop the floor and finally arrange her wares. According to her, “I usually seek out fresh food stuff and make sure it is still in good condition before sampling them for customers”. Even though most of her wares are dry foods, she still has to store them carefully away from the raindrops (because the roof leaks sometimes), water and unhygienic places. Procuring of goods for her daily trading has to be done every fortnight or on a

⁷ Foofoo is a Nigerian staple food, made from yam, rice flour, and cassava.

⁸ Mini transport buses

weekly basis depending on the market demand. She often goes to the wholesale market (a section of the Bodaji market) run by men (middlemen) or older women from nearby villages. On such days, she endeavours to be at the market earlier than her usual days. This is to enable her to purchase the choicest products for her store and equally gain ample time to carry out her morning routine in her store.

Thus, from 8:30 am each morning she attends to customers and as the afternoon approaches her two older children join her and assist in any way they can. This practice of having the children in the market place solves the problem of day-care and provides some form of assistance. As respondent OMCP 9 pointed out,..."as a child and student, I (and other market women's children) took the market place as our second home; our homework, changing clothes and lunch are either kept, eaten or performed here". That way the respondent and many other market women look after their children and manage their trading activities during the day. According to 1998 work by Aidoo Ama Ata cited in Ezumah (2004), the case of market women is currently becoming a source of serious concern. This is because markets in Nigeria and even in some other African countries are becoming "both a business area and a home away from home". This author further stressed that many of the women go to the market as early as seven o'clock in the morning and remain there until quite late in the evening. Aidoo further observed that school children go straight from school to the markets where their mothers trade. It is in the market that they have their lunch and even do their homework. The market for them is like a home.

As the evening approaches, she rushes out to purchase basic needs for her family, on return to her shop, she prepares for evening trade or "the rush hour" (which might stretch from 4 pm to 6 pm or beyond). At the end of the day, she has to rearrange or pack her wares for safekeeping, store them for preservation and finally lock up her shop with a prayer on her lips for God's protection. Around 5:30 or 6 pm she is ready to have another tedious bus experience, and this time with her children clinging to her sides for protection and guidance. Back home, she attends to domestic chores such as cooking dinner⁹, collecting water from the resident's¹⁰ tap and other

⁹ Nigerian families (especially married couples) would never eat their dinner outside their homes, unless eating at a family friend or member's home, or on a journey.

¹⁰ The respondent and her family live in a two bedroom flat, but share kitchen, tap and bathroom/toilet with three other families.

numerous tasks, although some of them are on a weekly basis. This includes washing clothes, washing, scrubbing the house floor (mainly on weekends), and cooking soup and stew for the entire family. Although sometimes her oldest son assists her in carrying out some of these tasks, because he is still a child, he performs a few basic tasks, such as collecting water, washing dishes, arranging his and brothers' clothes etc. In addition, the respondent participates in a market meeting, on a weekly basis with other members of her Ajo contribution group. She attends community meetings (every fortnight), visits and takes care of her parents when they are sick. She equally takes part in other family or friends' functions such as wedding, naming or funeral ceremonies. Besides, it is her basic function to attend and care for her children or husband when they are sick or injured. As I noted, some of these functions require the participant to neglect or completely stay away from her economic activities.

Following the evening meals, the respondent finally checks and calculates her day's earnings and pays some attention to her children's homework (although not on a daily basis). She goes to bed around 9pm. Nonetheless she still attends to her household needs in the middle of night if the necessity arises at such an hour. Her duty and commitment to her family is a 24 hour, seven days a week, and 365 days a year work. As mothers say in Nigeria, *"there is no leave no transfer for family commitment"*.

The above narrative and quotes depict the role and life of respondent OMCP1. It is a reflection of an everyday story of many market women in Nigeria. Yet it will be wrong or out of context to assume that this is the life model of every married woman or market woman in Nigeria. As I mentioned in the introduction, a set of life styles in Nigerian society are based on various social and cultural characteristics. Although some aspects can be generalised, others are very common with a particular group but it is safer to assume that each family in Nigeria is unique in some ways. Take for instance the story of respondent IMCP4, aged between 51 and 60 years. The Nigerian civil war of 1966 to 1970 disrupted her training as a nurse, and she was finally discouraged from continuing after the war by her husband, owing to financial constraints. She lives in a village about 45 minutes by bus to the city but owns a shop at Owerri-city's central market. According to her:

I live in a village about 45 minutes from Owerri city, because I can't afford the cost of living in Owerri, and since we have a family house in our village its very economical to live in the village and trade in the Owerri market.

IMCP4 is a widow with 9 children, a Christian, Ibo, and she sells various women's hair products. When asked her choice of trade she said:

Most women in this city, love to look good and there are many young girls and women who love to look beautiful. So, these products in my shop afford most young woman to achieve their desired looks and at a much reduced cost. As for me, there is a market, the goods are available being a local product and I make a good profit from it. Sometimes, I even travel to the next town or state where these goods are produced. The company's staff know me and often give me a special allocation. Because I have been buying from them consistently and maybe because they respect me due to my age.

Her day starts from 5 am, with a little prayer before she proceeds to the church for morning mass as a practising Catholic. When she is back from the church, which is around 7 am or some minutes past 7 am, she prepares for market and finally leaves between 7:30 am and 8 am. On days she needs to travel to Aba, a neighbouring city but in another state of the federation, she leaves her home before 6 am, and on these days she would not attend morning mass.

As the head of her family, and with grown up daughters, her female children perform most of the domestic duties. Occasionally she cooks family soup, and performs a few domestic chores her daughters neglected or ignored. Most mornings, before she arrives at her shop, her children would have opened, swept and arranged her shop and wares for the day's business before heading to their various schools. However, every day's issue or affairs relating to her family are tabled before her. Family welfare, finance, education, health and other related incidents are part of her everyday obligations. She takes the decision and equally ensures that her children are in line with the norms, customs and religious requirements of her community. As she puts it, *"I have to act like the 'hen', protecting my brood from hawks; otherwise my in-laws will call them the children of a wayward mother"*. When I interviewed her, her major problem then was the age of her two daughters, who according to her are already at the age of marriage yet suitors have not been making enquiries. Her voice betrayed her fears, as she voiced *"among the Ibos, the beauty of a woman is her husband"*. Her shop is her base and she manages every aspect of the trade until 2 or

4 pm when one or two of her children would join her at the market. Around 5:30 pm, the market is closed, so also her shop and she begins the tedious long distance journey to her home by bus. At home, (daily) complaints and demands are tabled and negotiated with neighbours, family members and children. Before going to bed around 9:30pm she makes sure her children's whereabouts are known and there is enough food at home. Besides the above outline, her responsibilities include spending close to three months when any of her two daughters give birth to new babies (traditional obligation). During this period, she is expected to nurse the new baby and her mother back to normal before returning to her trading. Before leaving for such a long period, she would hand over her shop to one of her sons and then embark on the journey¹¹. Sundays are public holidays, and begin with church attendance and family luncheon. On Sundays, she personally supervises all housework and takes stock of household needs, and visits or spends time with neighbours and friends. According to her, every first Sunday of the month is designated for community meetings and gatherings (she is presently the vice president of her community "Women's Union/Association" and that carries various responsibilities—for instance mediating in other members' family matters (marriage counselling), community social functions (like dances, marriages, funerals etc.) community development projects and general women's welfare. Her role as elder, leader of a women's association and church leader attracts more responsibilities and expectations.

So far, I have attempted to illustrate some very important roles women perform in Nigerian society from the point of view of two women that are market women in two different cities. These stories as presented above have been shaped by various factors, most especially by location, age and number of children, gossip, religion and position in their families. Obviously, these two respondents have overwhelming differences. Even though both are market women, yet activities and responsibilities to their families vary. One aspect of such differences is in the number of children and the role these offspring play as they mature. Most African women still have an average of six children. Nigeria, like most African countries is still a male dominated society and men's priorities matter most, which has for decades ignored or neglected the interest and needs of women. This in turn implies that basically most women in

¹¹ Her first daughter is already married with two children and lives in Lagos.

Nigeria have no right over their bodies nor do they have control over their fertility and other related developments (the above assumption is prone to debate). Most importantly, the rationale for large families in Nigeria is first and foremost the economic benefits families hope to harness in future. For example IMCP2 states; *“...with seven children to feed and train, they are a handful, especially when they are young, but the burden gradually gives way to assistance, even though they still present one form of problem or another”*. Another respondent (IRMCP4) answered; *“No! No!! Children are God’s blessing and they will in turn help us at our old age”*, this is a response to the question “Is eight children not too much for her family? However, as we turn our attention to women in different economic activities, regions and family structures, new dimensions of women’s roles in Nigerian society are revealed in the subsequent tales from the rural women.

6.4. A Day in a Rural Woman’s life

Turning to rural dwellers, similarities and divergences can be observed as compared to city dwellers. In fact, in both settings women spend much of their lifetime working, and the work they do is essential to the wellbeing of their families. However, there is a tendency for women in polygamous relationships to shoulder more responsibilities. Husbands of such marital unions manipulate conjugal rivalry and jealousy among co-wives to transfer the burden of parenthood on to the mother. There is no doubt that the burden borne by women in polygamous families increases by two fold when compared to those in monogamous relationships. For example Femi Omololu (cited in an article titled ‘Women and Economic Reforms in Nigeria’), notes:

Many husbands in such homes concentrate on the provision of what can be described as ‘consumer durables’ or ‘capital durables expenditures’ such as furniture, electronics and payment of school fees for the children. The wives are saddled with the tasks of providing for ‘consumer recurrent expenditures’ such as food, clothes, medical care, and others; annual net cost of which is several times higher than that of the husband (sic) (1997:43).

Rural dwellers share a common lifetime working habit—productive and reproductive—while the man plays the role of provider in principle but not completely in practical terms. To demonstrate the above assertion and specifically depict the everyday life of co-married woman, a peep into IRMCP6’s story is necessary.

IRMCP6's age is placed between 22 and 28 years; she has been married for almost 7 years. She has four children (still looking forward to three more¹²) and is a second wife of her husband. She lives in the village, is a farmer and garri¹³ producer. She only managed to complete her primary school and could not continue because her husband (a friend of her father) put her in the family way. According to her account, "my day starts from 5:30 am, I cook breakfast for my children and husband (if it is my turn to cook for him) and clean up my house (her husband's room as well) and part of the compound (my children assist most of the time), bath my children and wash husband and children's clothes". Around 7:30 am her children leave for school, and her day starts proper. She commences her day's work by peeling off cassava skin and packages them for grinding. According to her, "my children usually take the peeled cassava to the neighbouring village's market for grinding" [but sometimes she will take them herself]. The peeled cassava skin is used by her or her children to feed the family's goats. "At noon, I prepare lunch for my children or warm the previous cooked food for them. After their lunch, they will join in peeling off more cassava skin and package them in sack". Other days, she works on her cassava or vegetable farm. The ground cassava takes two to three days to dry and become suitable for sieving and frying. RMCP6 states:

Frying garri is a manual work, which requires lots of preparations and planning. Before I fry the dried cassava, I have to gather firewood from my husband's farm (about 3 to 5 kilometres from her home) or nearby forest. This usually takes place when my children are at school (to avoid accident and ample time to concentrate on the garri's quality). Although, I usually keep an eye on my little son, although he is often busy playing with other village children. As evening approaches, I start cooking the night meal and tidy up my production. I often sleep around 9 pm or even earlier. This is a village, there is hardly any night activities for women, unless there is a wake keeping, besides, I need my sleep and strength for my next day's job. Every day has a different type of work/task here in the village. There are days, I will simply take my goods to the village market for sale, or work in my husband's yam farm or on my own vegetable farm. I personally sell my Garri in the village market days, which comes up every 8th day. Well it is a very hectic life style, because I am still giving birth, but I cannot depend on my

¹² According to IRMCP6, the first wife has 7 children (six girls and one boy), and since she has three sons and her first son is the first-born, she commands more respect in the family.

¹³ Garri (sometimes spelled as 'Gari') is an end result of a cassava processing: the processing includes, peeling off the brown skin of the cassava (the cassava's skin is either thrown away or fed to goats and sheep), the flesh is then ground, stored in a perforated sack to allow the water to drain out, dried, sieved and finally fried.

husband, given that I am not the only wife. He is a native doctor and a farmer. Neither can I say no to more children. My mate would laugh at me (she has 6 six children) and it is a thing of pride, fertility is very much sought after in this community and cherished too. A barren woman has no pride in the village and mother in-laws, family members and neighbours make their life very miserable. I am very happy for my children, in fact, I need more. On other days, I process the palm fruit into oil, and when I have too much of the product, I simply took the palm fruit to the miller and sell it directly to them. My husband cuts the fruit down from the palm tree or asks his nephew to do it. The money realised from such sale are mine for house keeping, as my husband is not bothered with such thing as financial support to his wives.

Nevertheless, most West African women were not so vulnerable as to accept a perpetual state of degradation in marriage. Beoku-Betts (2005:22) an African Sociologist noted, even in polygamous households, each wife is entitled to a house on the compound, a small garden, a share of crops and livestock and a recognised and secure status as co-wife. Beoku-Betts maintains, individually or corporately, they had their ways of bringing pressure to bear on their husbands to obtain certain rights. For example the act of withdrawing food is one of the strongest weapons held by women in West African society. In relation to Beoku-Betts view, Basden, a British Administrator, although writing in 1921, wrote:

...a crossed woman will torment her husband in a galling manner by refusing to prepare food for him. He may resent the treatment by becoming furiously angry and by vigorously corporal punishment, but neither satisfies his appetite and he feels keenly the insult of having to return to bed supperless (cited in Beoku-Betts 2005:22).

In this regard, most husbands are patently aware of the advantages of using persuasion rather than force on their wives.

6.5. Conclusion

Going by the above descriptions or accounts of women's daily activities in southern Nigeria, most of the respondents tend to accept their roles as normal. On the other hand, when I began to enquire about their daily life contentment and satisfaction, a range of issues such as depression and boredom emerged, which is precisely what

Betty Friedan categorized as “the problem with no name” (Friedan 1983 cited in Nagy Hesse -Biber and. Yaiser 2004:9).

In any case, differences notwithstanding, women’s role in their families in Nigeria is particularly important for determining a family’s survival or its economic success and sustainability. This is because as major producers going by the above illustrations, women shoulder critical life-sustaining responsibilities without which men and the entire family could not survive much less enjoy high levels of productivity. Much to most people’s astonishment, most widowers quickly remarry to maintain their home and provide mother-care for their offspring. As IRMCP 2 summed it, “my husband...No he wouldn’t lift a hand to do any house work, to him it is belittling his status as the head of family”. Yet most respondents in this study combine this tedious home keeping with economic activities, because “once you depend on your husband for money for “salt and pepper” soon or later you will go hungry so also your children” IRMCP3. The focus of the next chapter will be on the impact of personal mobility on market and rural women’s economic activities in Nigeria in relation to micro-credit schemes.

Chapter Seven

Access to and Control over Resources and Micro-Credit

Unfortunately, even women in Nigeria society frown at other women who attempt to change the status quo, reflecting many years of 'brainwashing' and submission to rules of disempowerment: a staff member of Women's Research and Documentation Centre Ibadan

"Men will not relinquish their control voluntarily: empowerment also involves the process of taking" (Longwe 1998).

7.1. Introduction

To evaluate the gains and weaknesses of micro-credit schemes among market and rural women in Nigeria, this chapter will examine three key questions or issues:

- i. Who has access to resources?
- ii. Who controls and benefits from the resources?
- iii. To what extent would women's participation in micro-credit schemes enhance their household decision-making?

First, this chapter highlights the incentives and constraints under which market and rural women in Oyo and Imo work in order to anticipate how a micro-credit scheme will influence their productive and reproductive activities. According to an article by the Centre for Development and Population Activities (CEDPA 2001), what may appear to be women's control of or benefits from resources may prove to be only access to them. CEDPA argues the benefit may be siphoned off by the male member of the household¹.

¹ Traditionally African women have always played very important economic roles in both rural and urban economies. According to Enid Schildkrout (cited in Edna 1982), while "*pardah*" restricts these activities ideologically and spatially, in practice, Muslim women in Nigeria continue their economic activities, albeit in a modified way¹ and the gains from these economic activities give them some form of control. However, this limited economic leverage which women thereby obtain does not give them status or power in the public arena; but Enid remarked, "It does give them resources and a form empowerment to renegotiate their position in a very restricted domain...thus gain greater control over their own lives and, in an abstract sense, over the system of reproduction". Schildkrout describes how women are able to utilise family dynamics to become economically active, through the control they exercise over their children. For example, in the Hausa society of Northern Nigeria, as in other Muslim societies, the activities of adults are strictly segregated by gender. However, until puberty, children are not restricted by the same religious and cultural injunctions. They are therefore able to act as intermediaries between the male and female domain. Children mediate between the domestic domain of the house and family, which is controlled for the most part by women, and the public domain, which is dominated by men.

In other words, the unequal distribution of tangible and intangible resources and responsibilities within different institutional contexts and the cultural rules that uphold inequalities in distribution mean that men have more authority and control than women and thereby a greater capacity to mobilize a variety of economic and social resources in pursuit of their own interests. By drawing attention to this range of social issues CEDPA attempts to clarify the power relationships through which social inequalities are constructed and reproduced.

The primary reference point of micro-credit schemes is to create scope to control resources, and to enhance bargaining power and decision-making of women who access this programme. As Muhammad Yunus, the founder of Grameen Bank in Bangladesh pointed out: "Micro-credit starts up the economic engines at the rear end of the train by starting up the engine in each passenger in that usually decaying and putrid carriage" (2003: 220). The introduction of a micro-credit programme either as a concept or as a framework, has often been assumed to translate into women's empowerment. In contrast, opponents of the above assertion argued that a marginal increase in income and assets through micro-credit schemes can improve wellbeing and probably economic security, but the increase in income would be too little to ensure any meaningful and sustainable improvement. For example, Izugbara (2004:80) noted that "micro-credit schemes merely hit feebly on the boundaries of what is considered possible or permissible for women to do in Nigerian local cultures, offering little or no scope for women to step out of their culturally defined boundaries". Simeen Mahmud, a member of the Bangladesh Institute of Development Studies, elucidates, "It is well recognised that socio-economic constraints on women's control over productive resources are major reasons for their low status and subordinate position to men" (2003: 581). However, given the gender and class-based nature of Nigerian society, there are elements of ambiguity in the idea of decision-making, control and utilisation in the household. These ambiguities are illustrated below.

Children hence give women access to the market and enable them to subvert some of the implications of purdah. Thus, while women produce goods, the children assist by selling them to the public.

7.2. Personal and Family Resources

Mmm Yes, My husband doesn't keep my money for me if that's what you mean. But, I buy most food for the family; my husband sometimes provides money for the house-keeping—OMCP6

Unlike other developing nations (such as India and Bangladesh) where the concept of “control and utilization” is more defined (see Mahmud 2003: 582), Nigeria presents a complex process (especially in south-eastern and south-western Nigeria). To explain this complex process and situate its relevance to this chapter, I will briefly examine available resources and family adjustments in Oyo and Imo over the past three decades.

Resources here refer to available sources of wealth (land, capital, social networks, the economy and crop trees etc), sources of aid (such as micro-credit schemes) or support that may be drawn upon when needed, education, the number of children (especially among the Yorubas and Igbos), family, or even religion or anything that has identity. These resources differ in terms of their scope, utilization, rights, implications for wellbeing, and disempowerment. For instance, women are almost always left out when decisions are made on accession, use or transfer of land, due to the low status accorded to them in many Nigerian tribes. According to a participant:

Most men do not recognise daughters as equal to sons, but rather as part of another man's or family's property. For example, in this village, and in many polygamous marriages, the more wives a man has the more prosperous he is thought to be. As a result, the land rights do not apply to women, even when they are the heads of such households, as widows, as second or third wives. And you would not blame them: *the clay pot does not rub itself against the hammer*. As soon as their husband is dead, the living relatives would lay claims to his lands, unless one has grown up son(s) (ORNMCP2).

Consequently, land rights do not apply to women, even when they are the heads of households, as widows, divorcees or as second or third wives. Moreover, many traditional marriages are not recognized as statutory and the women do not qualify even as wives. Even so, most rural women control and utilise the proceeds from some crops and economic trees (such as mangos, bananas, oranges), because some of these crops and trees are regarded as female crops. Further, information from fieldwork (as demonstrated in Chapter 2) shows that social networks and religion act as back-ups for women in a time of need. For example extended family members or even neighbours are sometimes mobilised to assist financially, emotionally, or to act as credit guarantors

or even as custodians of relatives' children. However, social networks occasionally unwittingly condone the abuse and exploitation of women and promote male domination through gossip and direct or indirect interference with personal and private matters.

In terms of education, several facts emerged from participants' responses. Among participants in this study, only 6% have no form of education, which implies they would depend on other forms of resource(s) for their livelihood.

Table 1

Participants' Educational Level

Education & Qualifications	Micro-Credit %	No Micro-Credit %	Total No.
Primary School Certificate	32	48	32
Secondary School Certificate	48	46	39
NEC and OND Certificate	14	.0	7
Never Attended School	6	6	5
Total %	100	100	
Total Number	50	33	83

Although 71% claimed to have Primary or Secondary education, the impact of this education (according to their responses) is minimal, given that most business transactions by these women are minor and do not demand much calculation or are mentally demanding. To simplify procedures on bank transactions, the banks and NGOs always require the recipients to use fingerprints if they cannot write their names or apply a signature. Moreover, the micro-credit organisations expect participants' guarantors to sign most of the papers. In fact, these (primary and secondary certificates) levels of education might be of little assistance to the participants. Participants further maintained that the level of their education does not play a role or determine the nature of their economic participation. Despite this claim, I observed that participants' educational level has an impact on their management and organisation of their trade. For example, during the fieldwork I noticed that some of the market women keep a brown notebook to record the credit and debt from regular customers or suppliers of goods. This record assists these participants to keep track of goods sold and to replenish their stocks. This is not common especially among market or rural women with primary or no education.

In addition, among my research participants were seven respondents with NCE (National Certificate for Education) or OND (Ordinary National Diploma), these qualifications enable some of the participants to work as primary school teachers and at the same time to engage in farming or trading with the assistance of micro-credit loans. Reasons for these activities vary from poor salary, large families, to the easy accessibility of micro-credit schemes. This group keep a better record of their activities, and their goals are more concise. Certainly, education gives participants support that may be drawn upon when needed. Participants were equally asked if they received any formal training commensurate with their economic activities, but information in Table 2 shows 70% maintain (that is, 58 participants) it is 'not necessary'. In fact only 10% of the entire respondents explained that the National Employment Agency² provided training on baking, processing of soya milk, soya flours and so on. However, most participants acquired their skills and experience from parents or other family members. As one participant describes it, "*a baby goat learns how to chew green grass from observing the mouth of the mother goat*"—ORN MCP9.

Table 2

Participation in training or supervision

Training and Supervision	Micro-credit %	No Micro-credit %	Total No.
No	26	12	17
Yes	16	0	8
Not Necessary	58	88	58
Total %	100	100	
Total Number	50	33	83

The resources rural and market women draw on include capital, children, trading space and consumers, farming space, husband's job etc. Capital (either in the form of loans or family funds) apart, the most important resource most participants cleave to is their children. On average, participants between the ages of 25-30 years old have three or more children. As a participant put it, "children are blessings from God and they are never enough" (see Chapter 6). Indeed, participants' number of children, as shown in Table 3 is an indispensable resource for participants. This is because the size of the

² The good news about this agency is it usually works in alliance with NACRDB to provide women participants in their workshops or training some form of micro-credit loan.

family is a determining factor of many issues relating to gender and development in Nigeria. The idea of population control has greatly influenced the way development programmes in the South have been implemented. Thus, population control in the form of contraceptives and the state's propaganda in media advertising in Nigeria have been on the increase, yet these actions have never deterred families from having many children. According to information obtained during my fieldwork in Imo and Oyo states, having children³ in a developing country like Nigeria is a necessity and it is not considered a burden (see also Chapter 2). Children are not seen as financial burdens as they are seen in some other countries; instead, they are seen as a source of wealth and relief for the family (a socio-economic resource). The clarity of the above assertion is located in the names and sayings of the Igbo and Yoruba people. For example; *Nwa na si obi ike*: meaning that children are the heartbeat of our families. *Nwa bu ikem*—meaning that my children are my strength. One of my research participants summed it as follow: “the pains of childbirth easily dissolve as you think of the prosperity of tomorrow” (IMCP4). Besides, families have many children to guard against a high infant mortality rate.

Table 3

Number of children⁴ by each participant

No. of Children	Participants' No.	Participants' %
None	1	1
1-2	9	11
3-4	17	21
5-6	29	35
7-9	26	32
Total	82	100

Missing Cases = 1

³ Almost every woman in Nigeria (or Africa as a whole) expresses great joy at having children. This is even more evident in the kind of bond that exists between mother and child. Among Nigerian ethnic groups, it is a common saying that the “umbilical cord” between mother and child is never broken. Apparently this bond is cemented through various means: these include, a long period of breast feeding (some even last for two years), babies having to share their parents' bed or bedroom, emotional/financial commitment from mothers for life or until the child becomes financially stable, the traditional pattern of carrying babies on the mother's back or chest etc. The bond is life commitment to each other. The parents (mothers especially) initiate it and children complete it at a later part of their life.

⁴ Because age is a sensitive issue among Nigerians, it was hard to obtain any information on participant's children.

I have tried to add up the resources available to most market and rural women in Nigeria, but they only added up to a token or to nothing. Savings, which will be discussed in Chapter 8, were minor. Micro-credit schemes apart, my observation shows the resource most of these women value above all else is their children. However, the birth or health of a child often interrupts business relationships and retards credit worthiness built up over a long term.

More light will be shed on resources by exploring the impact of micro-credit schemes and their relationship to access to and control of resources.

7.2. 1. Access to and Loan Intervention

Responses from participants on access and the intervention of micro-credit vary. Below are some of the reactions by both participants and non-participants from the three different schemes in southern Nigeria.

I got my first loan six months after I joined the bank. With my first loan, I purchased a store (which I shared with another woman) because I did not like standing at a street/road corner⁵ for my trading, and with the rest of the money, I bought goods. Since then, my store has grown in size and now I am occupying one full store... The bank people always advise me on how to manage my money whenever I visit them. They are good people (OMCP2).

When the NGO first approved my loan, I was so happy that I made thanksgiving in church. These loans are my lifeline: without them where and how would I have started this trading. And I knew if I had stayed at home, my husband would find it difficult to feed seven mouths or even find money to support our aging parents and extended families. Now I can earn and my husband can earn we least have a good life. Without the loan, I would have stayed home and maybe people would have started gossiping about me being lazy... "As you know when the shit hit the fan no one knows who it will hit" (ORMCP6).

I have been involved with this loan scheme for the past 5 years, but I think I got my first loan in the first year. Five years ago, my husband took a second wife. Before then I was not into trading because my husband provides almost everything I need. He is a building contractor by profession. After wife number two came in,

⁵ Women who trade at the street corner are not respected nor do they have peace of mind - even though they have to pay the market's levy (on a daily basis). The Market council officers always chase them around or harass them. Sometimes they lose many of their products as a result of this harassment (OMCP2).

our life (my children and mine) took a change over night. There were regular financial problems, which included feeding money, school fees, clothing and other numerous financial hardships. It was after one of our regular fights that a friend of mine took me to the Cooperative Office for assistance. And from there onwards things changed, my children no longer look to their father for any financial assistance, although, he does provide sometimes; but the fighting has stopped (OMCP5).

... I have little or no knowledge of the state-run credit scheme, Why? You know the Nigerian government: they say one thing and do another; poor people like me don't trust them or their policies. Besides, those banks might not even grant you such a loan if you do not have any connection⁶. The problem is no news (information) on how the bank works or what we need to do. I think it is because they are so corrupt that we can't trust or believe in their programme. And if you need peace of mind it is better you manage with the little you have (INMCP1).

Oh No! Isusu (Ajo) contribution, I knew all about it. Tell me, who does not know? You know market women, we talk too much. In my 15 years of trading, I have partaken in the scheme twice, and on each occasion, it all came to nothing. I lost a reasonable fund, which I would have used well if I had stayed away from it. For example, the last one started well. It was a good arrangement at first, all participants were paying their dues or contributions on time and there were no absentees but things changed after the sixth, member (a man!) collected his loan and disappeared without refunding the money he borrowed from the association and the rest of the members were left with little or no option but to adjust, which proved very difficult to do. We could not get a replacement, the group gradually fell apart and members (which included me) who have not received their share were left with the task of bearing the loss alone. It was a painful experience, which I would not repeat again in my life. And the bank, they hardly tell people the real story: if you go there to ask an ordinary question, they treat you like a shit — neighbour told me (INMCP4).

I must say the government does not want to help poor women, because there is no news on how the bank works. They should explain more and tell women what to do. I always feel the government is not serious about this loan thing. How would I know? The radio hardly talks about it, and even when they talk, it is about how much they have spent, how much has been disbursed to women, how women are changing or what they are doing. But women are still the same - never change: after all I am a women, survival are still hard for me (ORNMCP4).

⁶ If you have no insider help or tie.

As detailed above, micro-credit loans (either the traditional rotating credit or State or NGO initiated schemes) in Nigeria are 'often'⁷ accessible. Participants extolled the availability of micro-credit loans and their impact on their economic activities. Indeed, there is enough evidence to show that micro-credit schemes in Nigeria have grown to such an extent that a large proportion of the country has some idea of what it represents, although there were women who knew little about it especially on how banks or NGOs work.

Data collection indicates that 92% of the research participants were aware of or knowledgeable about the various schemes. Out of the remaining 8% only three participants out of seven claimed complete unawareness of the existence of the micro-credit scheme. These three participants claimed to be newly married and are found in the age bracket of 18-24 years. The other four participants were aware of the traditional rotating schemes but not of the state or NGO's sponsored schemes. In essence, one major problem discovered and echoed by participants (see above quotations; also many rural and market women I interviewed in the bus during my trip aired almost the same views) during the fieldwork, was non-commitment on the side of NACRDB staff or of the state. Although it was discovered that NACRDB has gone to some length to encourage women to participate, rules and guidelines were not spelled out nor was the campaign elaborated on. Besides, most Nigerian market and rural women do not trust the state because of the high level of corruption and non-continuity of development programmes. It will be recalled that from 1985 to 1999, the state embarked on similar programmes in the form of Better Life Programmes and Family Support Programmes but failed to sustain them or impact on women's wellbeing.

Certainly, there is no doubt that by providing independent sources of income outside the home, micro-credit tends to reduce economic dependency of women on their husbands and thus enhances economic autonomy. For example, according to the following participants:

I have heard some women say: this loan will drag us to the dust.
Maybe they are right but as for me it keeps me going. Without the
loan I do not see myself opening my shop each passing day.
Although there are problems of health, children and pay-backs to

⁷ The provincial states often encourage market and rural women to participate in these schemes, but as easy as it appears it is riddled with complications. This is partly because of corrupt bank officials, interest rates, family responsibilities and other factors.

worry about, it is still better struggle than to stay home waiting for my husband to feed me and the children (IMCP7).

And another participants stressed:

You do not know what it's like to wake up every morning and join other women to earn a living. Even though my husband often complained that it is better for me to stay home, return the money and wait until his situation improves, I know he is only saying that for now, maybe because of his ego. Because if I stay home, he would not solve all the problems at home. Maybe, it is true, I am not doing very well even with the loans but for me it is like a stool where there is no chair (OMCP8).

However, access alone to credit cannot empower women, as it does not address the problems of women's subordination in the family or community as a whole. The man is generally seen as the head of the household, thus he has the final say in any decision-making (see chapter 9) on family resources (both in savings, expenditure or accessibility: this is obvious given the patriarchal gender roles in Oyo and Imo). This is because often women are placed under enormous pressure to maintain existing modes of social relations (see Fernando and Heston 1997). So rather than gaining the power to challenge unfair institutionalised norms by accessing micro-credit, many of the respondents maintain these institutional relations to ensure regular repayment of the loans, and the survival of their families.

Comparing micro-credit participants and non-participants in this study yielded few obvious differences in terms of livelihood, domestic chores, cultural factors and family responsibilities. The obvious differences are basically in the area of shop ownership and volume of trade or farming. Despite these differences, there are no visible social institutional differences: such variation is only observed in terms of the age of the marriage. Women's mobility was restricted in the early years of their married life (as will be discussed in the next chapter). In addition, participants voiced similar reasons for embarking on a particular trade, and for participating in economic activities in the first place. Overall, the gains from their economic activities are utilised mainly for the wellbeing of the family, and in support of their spouses. The differences this study was searching for between the micro-credit participants and non-participants were not clear-cut or noticeable in Nigeria. Albeit, it will be irresponsible to argue that 'there is no

evidence of micro-credit benefits⁸ at least some respondents acknowledged benefits of micro-credit schemes (see respondents' account on the above page). Indeed, micro-credit loans have aided some participants to reduce complete dependence on what I tagged "the in visible hands of middlemen" (see Chapter 9). However, as Izugbara (and my finding) argued

Gendered micro-lending schemes in South-eastern Nigeria merely supported women's access to incomes and not their ability to challenge and overcome the complex set of constraints that mediate women's access to resources, power and opportunities in society or their breakout goal of true empowerment (2004:82).

As we turn our interest to resource control and utilisation an attempt will be made to explain the impact of a micro-credit scheme and its relationship to women's economic growth or empowerment.

7.3. Resource Control and Utilisation

In Imo and Oyo in particular and in Nigeria in general, given the gender hierarchy within the family, there is unequal distribution of resources and each family member is delegated specific responsibilities. The man, as the head of the family (in principle) bears all financial responsibilities. The woman on the other hand assumes the position of a supporter. However, families are affected by the dynamics of the societies in which they exist. Isiugo-Abanihe, a Nigerian economist maintains "over the past decades the Nigeria families have undergone varying degrees of changes in structure and function especially since the introduction of the Structural Adjustment Programme" (1997:56). Indeed, Nigerian families have experienced changes at micro and macro level. For example, a major feature of Nigeria's economy since 1970 to the present date is its reliance on petroleum, and this accounts for 87% of export products and earnings. Thus,

⁸ Many of the micro-credit participants acknowledged that the capital women borrow from the micro-credit scheme allows them to start off with a larger stock to purchase large farming needs such as fertilizers and palm fruits. It is assumed that this normally increases their profit margin. On the other hand, without a loan it is equally assumed that the women's cash needs are larger than the profit, which results in the spending of the capital. At least, because the woman is spending her own capital, this would not be an over-burden to her health or threat to her life. In contrast, micro-credit participants will be required to increase their working time and sometimes even over stretch their health in order to meet deadlines for debt payment and perform their domestic roles, as their spouses would not consider it necessary to fill in.

falling oil output and the price on the international market in the 1970s seriously undermined the Nigerian economy. The situation was not helped by government over-spending, and mismanagement of economic resources. As stated in Chapter 2, the aftermath of these incidents was a total collapse of the Nigerian economy in the late 1970s and early 1980s. Indeed, to prop up the economy, the state borrowed heavily from World Bank/IMF, and this further derailed the economy (especially with the introduction of SAP in 1985), consequently escalating the suffering of Nigerian citizens. Thus families were forced to cut their cost of living and mandate every able bodied family member to engage in economic productivity. What is more, women and children were burdened with more responsibilities, especially with traditionally male tasks.

These alterations are the basis on which most respondents participated in economic activities. However, that does not imply that shouldering more (or most) family responsibilities for everyday living translates into control over assets. Control in this study therefore means women's command over income and material gained as a result of economic activities. To ascertain therefore the level of control enjoyed by respondents, given the double or triple roles they shoulder in their families, respondents were asked to reply whether or not they enjoyed total control of their financial resources. The tables below describe their responses:

Table 4 Control Over Productive Assets

Control Over Assets	Micro-credit %	Non-Micro-credit %	Total No.	Total %
Yes	96	82	75	90
No	0	3	1	1
Partially	4	15	7	9
Total Number	50	33	83	
Total %	100	100		100

Table 4 examines one major criticism about micro-credit schemes which state that offering loans to women in traditional societies does not automatically imply the loans will transform their livelihood. The proponents of this argument maintain that absence of equity in developing nations means these women would simply collect these loans and

transfer them to their spouses (see Sen and Grown 1987, WID Equity Approach). Given the absence of female land ownership, lack of mobility, and high illiteracy levels, many of these women will simply end up in debt and burdened by the loans in the form of stress, an increase in domestic violence and malnutrition. According to responses on Table 4, however, 90% of respondents claimed to have complete control of their productive assets (mainly loans or capital but not farmland⁹, family homes or household goods). However, there are possibilities that participants' interpretation of this question was limited as subsequent explanations depict. Among those that claimed to have problems in controlling their assets, co-ownership of assets with a spouse rank higher than the other two factors. Most women in this group jointly owned their shops or farmlands with spouses and, as such, cannot claim complete control over these properties because they are family or even community-owned.

Nonetheless, it is necessary to note that women in Imo and Oyo do not simply enter into any contract (for example, take a loan) without the consent of their husband: such actions have to be approved by the spouse. As Alice Iddi, an African women activist, put it such decisions are negotiated¹⁰ because it affects husband and wife, men and women (1999). Generally, in Nigeria, a woman has to consult with her husband and obtain approval before contracting a significant loan. This may seem unacceptable, as it 'impinges' on the women's decision-making powers. But, Iddi maintains, it is necessary because the husband could legally and morally be held responsible for paying the debt if she defaults (see Chapter 2 in reference to the Nigerian Constitution). This is a supportive medium to guard the family's integrity and a constructive role of the husband. Hence, it is not uncommon for the whole family to contribute to pay for an individual's debt, in order that he/she does not undergo public humiliation. However, this equally

⁹ See chapter 2 on Land inheritance. However, according to Amadi (1982: 77) listing among other things disadvantages suffered by women under Nigerian civil law, this includes the problem that a married woman cannot control her own property especially if the property is acquired after marriage. Therefore, she cannot legally make contracts in respect of her property if this will jeopardize the husband's right to such property. The author further noted, if for any reason a woman divorces her husband, she or her family would have to pay back the bride-price in full, in spite of the fact that she might have spent the best part of her life in the man's service and might have borne him children. This is probably because in Africa the principles of control and protection are applied to women throughout their productive period, whether as daughters, wives or mothers. It is said that when a woman outgrows the question, 'Whose daughter is she?' people then ask, 'Whose wife is she?' (Amadiume 1987:69).

¹⁰ Negotiated in principle but in reality the final word comes from the husband, so the decision to take a loan or not completely depends on the husband's response.

implies husbands can wrestle the financial benefits from the woman, under the pretext of protecting family assets: because a married Igbo or Yoruba woman is educated to see her husband as the 'head' of the family and his words are often the law of the household.

In relation to this research, only one micro-credit participant claimed to have embarked on the scheme without informing her spouse. Her decision not to inform her husband was because she feared her husband might take control of the loan and mismanage the resource and force her into liability. In view of the fact that the power to partake in a micro-credit scheme depends on men's approval (i.e. power-over) before their wives participate, this suggests that women's empowerment is more or less a false impression. This is because really empowerment is the power that is self-generated or 'power-within', as elaborated in Chapter 4. Yet it is difficult to simply conclude that this husband/wife arrangement is detrimental to a participant's wellbeing, given the implication of default in payment. Ironically, the husband is not "at liberty" to disclose his financial arrangements to his wife because he is '*the man of the house*' (see Chapter 1 and further discussion below).

There was a high percentage of 'Yes' responses (when participants were asked if they did have control over their resources) in the above table, and the question regarding the flexibility with which participants can utilise their personal money (see Table 5) is fairly consistent with Table 4. It is necessary to mention here that this question was raised to ascertain the level of control and to establish that respondents understood the meaning of control.

Table 5

Description of respondents' spending (Personal money) level

Spending Capacity	Micro-credit %	Non-Micro-credit %	Total %	Total No.
Very freely	29	13	23	18
Freely	65	69	66	53
Not free	6	19	11	9
Total %	100	100	100	
Total Number	48	32	80	80

Missing Cases =3

Although Table 5 shows a significant number of participants are “Free” or “Very free” to spend their money and earnings, nevertheless these earnings are primarily used for the upkeep of their families. Most of the time, this responsibility impinges on participants ability to save or flourish in their economic activities. With the majority of the respondents lacking financial savings or with limited resources to fall back on, they work or labour all year round and throughout their adult life, with little or no break. Furthermore, with no financial savings, assets, or genuine state welfare schemes, most of these women face a retirement dilemma given the non-existence of retirement assistance to tap into at a mature age.

Moreover, the fact that 89% of the population claimed they can very freely or freely spend their money, should not be misunderstood. This is because if it is taken at its face-value we run the risk of making an erroneous assumption or conclusion that most market and rural women are economically empowered. Conversely, when the socio-economic recession impinged on Nigerian families¹¹ as a result of SAP, most men failed to meet up to their ‘family obligations’ and these commitments were gradually transferred to women¹². For example, since education is regarded as the ‘gateway’ in Nigeria to a better, secured future or successful life, most of the market women wish to secure it for their children. What is more, about 93 percent of the women interviewed invested or to proposed to invest at least part of their capital towards their children’s school fees or provide them with school uniforms and textbooks. Although, the education of one’s children is an area in which both the Yoruba and Igbo parents are expected to work together, with the man providing the fees and the women providing the other needs, it is not uncommon to find the mother being left to shoulder the entire responsibilities. This is more common in polygamous households, where the multiplicity of wives and the many children make it difficult for the husband to perform his financial obligations to his family. A woman may likewise be compelled into this position if she married an irresponsible,

¹¹ See Chapter 2.

¹² The shift in responsibilities by many Nigerian families takes different forms and processes: for example, granting loans to a spouse, paying children’s school fees, and providing meals for the family. Besides, most of the respondents’ children I interacted with in the field maintain it is much easier to put a financial demand to their mother and get a quick and positive response compared to their father. According to some of them, their fathers are always moody and unapproachable on financial matters. Mothers, they say “have a soft heart and are kind, even when they do not have money they often promise to provide within the shortest time frame”. “With my father” one of the respondents’ children recalls “he will demand a whole hour explanation, even that wouldn’t guarantee he will deliver—he is too tight fisted”.

ailing or an idle husband. Furthermore, the thought of a promising or optimistic future for a woman's children and for herself makes such a venture a matter of unrivalled importance. Thus, most market or rural women would not hesitate to shoulder additional burden in order to pay their children's way through school or through a profession (see Chapter 2). Most participants would not disclose information on their husbands' financial contribution to the family as it would be regarded as a form of insolence to one's spouse. However, such information is easily available as mothers talk about their children's educational process.

Accordingly, the control these respondents acknowledged is based on the single notion that they were able to participate in economic activities and at the end of the day, money is made from the process. Nevertheless, this money is in turn used for up-keeping of the family. However, it was difficult to find a respondent who claimed to have joined a micro-credit scheme with the aim of generating capital for consumption, but, as one participant explained:

...but more often, I found myself using the money (sometimes my main capital) for non-profit-yielding purposes: such as spending part of it on food, on clothes for the children or for paying hospital bills, school fees and books...such expenditure, as far as I am concerned such is an investment in the well-being of my family's future (IMCP8).

Strengthening the above statement, Enid Schildkrout in her study of Hausa women in Kano-Nigeria noted, "the limited profit that individual women amass is reinvested almost immediately in the very marriage system that defines their position in the first place". In fact, another respondent asserts:

When I flash back eight years ago, then my husband was working with a timber company as a cashier, and I wondered and wondered how his small monthly salary would sustain our family. We were five then with extended family members to support...But today I shoulder many of the family's financial responsibility, and he contributes in his own way (ORNMCP4).

Indeed, over the years, as the financial needs of ORNMCP4's family continued to soar (more especially because of the nation's economic crisis) and the number of her children increased, she convinced herself to embark on trading. According to ORNMCP4:

As the situation become bad, my brother (referring to myself, the researcher), quickly, I decided to remove the tag of 'house wife' and went into what I am doing today...and now at the end of every month, there are lots of things the little money I realised from this

trade is used for: on top of the list, is the family food, children's clothes, school books and other minor things families shoulder. My brother, "uneasy lies the neck that carries the head", and as you know sometimes the neck can carry too much of the head (ORN MCP4).

Another respondent specified how this income (returns from her trade and loan) is utilised:

At the end of every month, I pay back some of the loan and its interest. And what is left of the interest, I divide into three. One portion for my business, the second for housekeeping and third for emergency, such as house rent, children's clothes, hospital and medical fees, community and church levies (IMCP 6).

Yet another respondent explains,

Of course, the money I made from my trading is for the family, me and my husband. There is no charity fund in this country, we do not have "Father Christmas" in this country—IMCP 4

One other participant responded like this when asked—*what are your husband's roles in the family?*

He helps out, but he is more concerned with bigger responsibilities...as you are aware, Nigeria of today is a hard place to live, and wives cannot remain "*oriaku*"¹³ (a popular name for newly married women in Igbo land). *Because it is a common thing, that when the eyes start crying the nose will join* (IRMCP7).

By spending most of their profit on the family or children, women were basically working very hard to overcome economic hardships caused by the state's economic policy but not enhancing their personal growth. Although women's economic activities have emerged as an important strategy for women to contribute to family income, it has equally increased their family responsibilities and indirectly reduced that of men. In fact despite their prodigious economic activities, most of these women are still poor and subordinated by the socio-cultural norms of the society. Besides, when questions were asked concerning how assets are utilised and concerning their daily life experiences and satisfactions, a range of issues such as uncertainty about the future, worries and to some extent depression emerged. Although the women themselves do not perceive this pattern but simply acknowledge the hardship in their life as an act of God, according to them—*God dey* (which translates "There is God" or God will provide).

¹³ This expression implies that a woman is expected to enjoy the wealth of her husband.

The “feminisation of poverty” has often been linked to women’s unequal situation in the labour market, lack of credit and to some extent lack of political power (see AWID¹⁴, and Oxfam publications), nonetheless, contradictory cultural¹⁵ norms are often neglected or left unresolved before development programmes are initiated. The consequences can be preposterously ironic. The introduction of micro-credit schemes aimed to promote women’s economic empowerment but there is hardly much difference between participants and non-participants in terms of economic gains and sustainability. Taking a step further to assess if there are more entrenched issues, besides the above outlined areas, a question was framed about hindrances to developing their economic activities. As Table 6 shows, most women participants in this study, claimed to have experienced more family problems than other socio-cultural issues, including religion, which was hardly mentioned. This represents 54% of micro-credit participants compared with 24% of non-micro-credit participants. Questions about both governmental policies and lack of capital attracted minimal responses for micro-credit participants but were of considerable importance to non-micro-credit participants.

Table 6

Other factor(s) hindering Women’s economic growth

Hindrances	Micro credit %	No micro credit %	Total No.	Total %
Family matters	54	24	35	42
Role of middlemen	8	0	4	5
Specific socio-customary practises ¹⁶	0	3	1	1
Lack of capital	0	21	7	8
Government economic policies (SAP)	2	18	7	8
None	36	33	29	35
Total Number	50	33	83	
Total %	100	100		99*

* Percentages do not add up to 100% because of rounding.

However, my experience (observation made during the fieldwork) and studies have shown that most women in Africa would not acknowledge having problems with micro-credit schemes but rather with the socio-family setup. A classic example is when some

¹⁴ Association for Women’s Rights in Development

¹⁵ Because in the case of Southern Nigeria, it is possible for women to access MC, participate in economic activities, and wield some form of political power either at home or in the community.

¹⁶ Examples of specific customary practices that hinder women’s economic prosperity include: gossip, the birth of grand-children, funerals, weddings and other traditional ceremonies.

participants have to supplement their family's (this includes extended families) provisions by directly taking these food/family's groceries from their shops or farms. Such food/groceries supplements are not accounted for or paid for. Paradoxically most respondents do not regard such action as distractions from the goals of their economic activities even though they acknowledged there is always family pressure. In essence, Amadi (1982:60) noted, "Family pressures in Nigeria or Africa can be overwhelming, especially as such pressures are usually applied in ignorance". What is more, family matters therefore are most likely to present setbacks mainly because family, well-being and other socio-cultural factors are interwoven into one complex unit. As one respondent put it, "*a healthy family is a healthy future (IRMCP4)*". And another added,

Yes, sometimes children and family problems drags one out of her activities, but we work to keep our family happy and going. So, I wouldn't consider it as a burden or hindrance; children equally spend lots of time feeding, cleaning the chicken's house and picking up chickens' eggs (IRMCP 2).

Not only do these family pressures (often) drain their resources but they leave women powerless to make decisions that would improve their economic growth. With this everyday trend women tend to lose control of their resources to the family, and simply assume they are investing in the future by providing for their families. Yet this family connection is often overlooked when states or NGOs introduce or promote policies (see Chapter 9). This might be attributed to the fact that women's work has been seen as temporary and always secondary to men's labour, or viewed from an isolated perspective (see Chapter 3, on the WID approach). I therefore argue that women in Nigeria are merely regarded as "supporters" instead of "bread-winners" in their families, and no serious considerations are attached to their economic or any other form of empowerment processes (see also Izugbara 2004). The same reason can be assigned to the introduction of micro-credit schemes by the Oyo and Imo States' government.

Examining Igbo/Yoruba market and rural women's access to and control of resources in relation to micro-credit schemes undoubtedly introduced another dimension. This is because policies and intellectual discourse targeting women's development were not pursued until 1987. Even so, these policies and discourses were not thoroughly appraised but implemented on the basis of an assumed conclusion. The introduction of the first micro-credit scheme in 1989 was simply based on reports emanating from the

activities of the Grameen Bank of Bangladesh. For instance, one of the governmental top officials stated, “The efficacy of this method (in reference to Nigeria People’s Bank’s loan to women) has been put to good use by the Grameen Bank of Bangladesh” (Dele Layiwola Africa Notes 1990). With this simple notion, the government embarked on this project without considering the socio-cultural differences between Bangladesh and Nigerian society¹⁷. Neither did the state deem it necessary to reform household obligations but merely to conclude:

Access to credit facilities to sustain and develop their businesses poses a problem to women in the informal sector because of the demands of banks and leading institutions as well as the low levels of sophistication that are obtained in their operations (African Notes 1990).

Also;

The problem of market and rural women, the state argued, was the lack of loan, therefore the micro-credit scheme will act as an impetus toward achieving a sustainable livelihood—NACRDB Official Brochure

As Ledgerwood (1999: 7 cited in Robyn Cornford 2001) pointed out, such haste does not always allow for in-depth consideration and “[c]are should be taken to ensure that the provision of micro-credit is truly demand-driven, rather than simply a means to satisfy donors’ agendas”.

Furthermore, the non-governmental organisations interviewed for this research simply reiterated the many benefits reaped by Nigerian women through micro-credit schemes. Some are quite interesting; however, none of the NGOs made it a point to investigate the shortcomings of this programme and to seek means to correct them. There was no consistent research programme looking at the outcomes. This view was evident during my fieldwork. In sum, most of the NGOs believe that:

¹⁷ Although Nigeria and Bangladesh are classified as underdeveloped countries, and in both countries women experience hunger and poverty in much more intense ways than men, yet both countries differ in so many ways, especially in terms of culture and of societal norms. For instance, Bangladesh is a predominantly Muslim society and purdah is strictly practised: hence most Bangladesh women had never partaken in economic activities until the advent of Grameen Bank. As Muhammed Yunus (2003: 90) noted, in countries like Bangladesh where purdah keeps women inside their houses, their economic value to the man is quite low. Contrarily, most women in Nigeria and West African states often embraced one form of economic activity (the most obvious one has been market women and subsistence farming) or another as society often regards “housewifeism” as an act of laziness. And in Bangladesh because of the dowry families will have to pay for unmarried daughters, they are seen as quite a burden. Contrarily, in Nigeria an unmarried daughter is seen as a financial asset to be sold to the highest bidder as men have to pay the dowry for their wives. In fact there are more differences than similarities in both countries, hence there was a need to critically assess the benefits of the Grameen Bank prototype in Nigeria.

“participants should plan their time very well to enable them to perform their domestic duties, invest their loans and repay back the credits, and with a good plan and a bit of hard work they would maintain a good profit and have a better life (an NGO’s staff member in Ibadan).

This channel of thought by the NGOs clearly demonstrates their shallow understanding/knowledge of micro-credit schemes and women’s economic empowerment.

The introduction of micro-credit, (even though some of the respondents acknowledged its relevance to their activities) evidently increases women’s working hours and stress, and without reducing the amount of their domestic activities. Accordingly, Table 7 questions who does what at home (domestic duties). Domestic duties in most (if not all) African societies are delegated to women and children. As the table below details (see also Chapter 6), 61% of the respondents perform these responsibilities with little assistance¹⁸ from their children, while 36% of the respondents claimed to perform these duties “all by themselves”. Only one respondent said these duties were shared between herself and her husband. As I have earlier pointed out, the gender role of African women has not changed much. The context or the nature of society has changed.

Table 7

Performing Domestic duties

By whom	Micro-Credit %	Non-Micro-Credit %	Total %	Total No.
Shared between husband and wife	2	0	1	1
Assisted by children, and extended family member	70	49	61	51
Engaged the service of maid	2	0	1	1
All by myself	26	52	36	30
Total Number	50	33		83
Total %	100	100	100	

The bottom line is, as Africa gets poorer, women are going to suffer more. This is understandable, given that most development projects lack a people-focused approach.

¹⁸ Domestic duties in Nigerian homes are shared according to age. Children from 7 to 12 years are only allowed to clean or wash their plates after meals. As they get older, responsibilities are shared, commensurate with their age. Micro-credit recipients are older and so their children are able to assist more.

Although 'empowerment' has in recent years dominated development policies in Nigeria in general and in Oyo and Imo States in particular, this study however discovered that most of these policies are gimmicks and do not enhance women's empowerment as tabled in Chapter 4. Besides, as patriarchy and community pressures continue to be dominant factors in African society, women's empowerment will continue to be illusive or just a catchphrase in women's development programmes and policies. I therefore argue that most market and rural women would have fared better if these factors had undergone some form of transformation. The state cannot claim to be championing women's predicament when changes in this area have received little or no attention. Participants for their part pointed out that although they are not powerless, the balance of power is significantly in favour of men. A participant elaborated it in this way:

...yes, 'the wife of an army Captain is equally a Captain'...but you don't expect the man of the house, to cook, sweep, clean the house or compound. These are a woman's jobs: people would ask, why he married you in the first place (NIRMCP 2)

Indeed, all but one of the participants cooks/washes or cleans the house for the entire family. The only respondent that cooks/washes or cleans for herself is an unmarried participant. These daily domestic activities (as recalled in Chapter 6) take up a reasonable amount of the respondents time, thereby curtailing their economic progress, and at the sametime contributing to health issues (see also Ezumah 2004). Time spent in doing these domestic and other related chores constrains participants' control at the work place and at home. This is because most of them have been made to believe the place of a woman is in the kitchen. Moreover, as her domain, the financial responsibilities fall on her shoulders, and she must juggle between the domestic and economic activities to fulfil her roles, and to be seen as "normal". As Ezumah (2004) noted and I stated in Chapter 2, resourcefulness and perseverance are esteemed virtues for women or mothers in Nigerian society. Thus to earn these virtues, women have to shoulder all domestic duties with productive roles. Indeed, social attitudes towards women vis-à-vis men affect gender roles, hence the internalisation of several roles and norms. For instance most participants maintain:

From:

I perform the housework all by myself and although my little sister and my sister-in-law sometimes assists me. But you wouldn't expect a Nigerian man to do any house/domestic work. Don't even think about it, but they need their food ready when they get back home, bed made and beer chilled for those who drink beer, clothes washed and ironed, shoes polished, and their home well kept (INMCP1).

To:

Yes! I cook, wash and clean up for the entire family. It is women's work No, I do not expect my husband to do house work. What if our neighbours notice it? They will tag me a bad and lazy wife (ORMCP3).

I cook for the entire family at all times. In my culture, it is woman's place to cook, clean the home and equally attend to primary needs of the children. But husbands can help, depending on the individual. I cook for my husband and our three children and me—OMCP1.

Another was more candid in her response—"My husband, hahaha! No, he wouldn't lift a finger to do any housework: to him it is belittling his status as the head of the family"—(IRMCP 2).

Inherently, micro-credit participation increased the recipient's activities but not the control or utilisation of the gains of this scheme. This is because Nigerian women's earnings are integrated into the existing gender norms system. Among Nigerian families the costs of 'practical needs' are shared¹⁹ between wives and husbands but this definitely does not apply to household tasks. For example, respondent OMCP 8 maintains:

Four times, I collected loans. I used one of the loans to support my husband to purchase land and another one when my husband wanted to buy his own taxi car. The rest I use for my business.

Respondents were asked who repays these loans when transferred to a spouse or in the event of debt or liability. Practically, it is the responsibility of the women; however, as Iddi explained above, the family may intercede if it becomes a bone-breaking issue. As the respondent OMCP 8 substantiated:

Sometimes, I pay but most of the time he pays for them. Because he provides for our four children's school fees through his taxi business, I don't wait for him when I have the money, because I know he is playing his role (OMCP8).

Justifying this practice, IRMCP2 maintains, "*Of course he has to know; otherwise if there is a problem people will blame me for keeping it secret from him, and to avoid any mistrust and misunderstanding between us*".

¹⁹ Whereas women provide families' basic needs such as food, clothing for the children and herself, and other unidentified needs, the husband focuses on such things as family shelter (although women often supplement this if they earn more or if the husband is facing financial problems), school fees, financial support for extended family members and health care. NB: 'Practical Needs' are defined here as what women (or men) perceive as the immediate necessities or materials or conditions for family sustenance.

Yet this system often leaves most micro-credit participants little to control or save, because the proceedings from these economic transactions and sometimes the principal are used for the family's welfare and upkeep, especially as they face constant invisible pressure²⁰ to refund the loan and the added interest. What is more, they cannot control or utilise what they do not have. This becomes very conspicuous when participants were asked about their savings.

Table 8

Description of Financial Savings

Savings	Micro-credit %	No micro-credit %	Total %	Total No.
Good	20	6	15	12
Neither Good nor Bad	38	12	28	23
Not Good	8	27	16	13
No Savings	4	15	8	7
Silent	30	39	34	28
Total %	100	100	100	
Total Number	53	33		83

What appeared to be an act of caution about disclosing earnings or savings to a complete stranger means 34% of the respondents kept quiet when asked to describe their financial savings. However, 24% of the respondents answered "Not good" or "No savings" to the same question. In between these groups are 28% of respondents who replied that their saving is "neither good nor bad". A cross tabulation (Table 8) shows while 20% of micro-credit participants claimed "Good" to the above question only 6% non-micro-credit participants gave the same response to the same question. Also, while 8% of micro-credit participants answered "Not good" or "No savings", 15% of non-micro-credit participants claimed to have no savings or stated that their savings were not good. Inability to save or have a good savings record is a common phenomenon with African women because of the huge responsibilities they shoulder even when their spouses are making a significant contribution to the family. As the fieldwork established, most rural

²⁰ Sometimes the micro-credit providers claimed to be supervising (by paying regular visits) their client, but it was equally noted that these visits are often a ploy, a reminder for the women to pay their weekly dues.

and market women are into these economic activities because their primary objective is to contribute towards the wellbeing of their families and not for personal growth.

From the above data it is easy to deduce that control or utilisation of resources will only come second or will depend on the residue gained after micro-credit participants have paid their loans (with interest), shouldered the cost of basic needs of the family and probably supplemented some of their spouses' practical responsibilities. Hence, women's credit enters general household funds and is used for multiple purposes. In contrast, non-micro-credit participants will only be laden with two tasks instead of three responsibilities: they are not saddled and stressed with additional hectic duties in order to repay their loans.

The small amount of literature or studies on market/rural women in Nigeria and the impact of micro-credit made it difficult to access the views and findings of other researchers on the topic. Some of the literature on this issue sings praises and eulogizes the practice of micro-credit schemes in Nigeria. For example, a paper presented by Ngozi G. Iheduru, the head of the Accountancy Department of Abia State University, at Makerere University, Kampala-Uganda 2002, made the following conclusions:

- i. There is a direct relationship between micro-credit availability and economic development
- ii. There is a direct relationship between micro-credit and women's empowerment in Nigeria
- iii. The availability of micro-credit facilitates income generating activities among people and contributes to their increased standard of living
- iv. There is an association between micro financial institutions and the development of financial sustainability among Nigeria women and
- v. Micro-financial institutions are directly associated with women's leadership development in Nigeria.

The above literature made every effort to justify these conclusions. Unfortunately, the author failed or made no attempt to address contradictions which socially constructed institutions imposed on women, especially on issues like women's additional (and increased) family responsibilities, and problems associated with gender roles in Nigerian society. Although, micro-credit schemes sometimes contribute to women's economic

empowerment, nonetheless the author over-generalised its outcome. Worryingly also, is the misleading connotation of the author: that micro-financial institutions are directly associated with women's leadership development in Nigeria. This is mere assumption and lacks empirical evidence. Perhaps the author simply ignored its existence and simply assumed the situation of women in Nigeria at face value. What is more, the author made no effort to empirically establish her assumptions nor did she take into account the nagging facts and situations Nigerian women experience each passing day in the course of their economic activities, whether they had access to a micro-credit scheme or not. As Izugbara (2004:76) pointed out "as in most micro-credit initiatives, the primary need identified was an economic one, dealing with the inadequacy of financial entitlements". However, she observed that since the early 1990s, "other issues have gained topicality in the discourse on micro-credit. Taken together, these more recent issues, represent a concern with the political biases that underpin critical development interventions".

Conversely, focusing on the empowerment of women as a group requires an analysis of gender relations (i.e., the ways in which power relations between the sexes are constructed and maintained). Since gender relations vary both geographically and over time they always have to be investigated in their context. It cannot merely be assumed that if it worked in Bangladesh or elsewhere, that it will definitely work in Nigeria. As Sarah Longwe pointed out:

Empowerment is intended to mean the achievement of equal participation in and control of the development process and its benefits for men and women. It means enabling women to take greater control of their own lives (2003:35).

But here what I observed is an approach aimed to integrate women into the existing cultural and development process by targeting them into an anti-poverty scheme. A more critical commentary on micro-credit and women's empowerment will be made in Chapter 10.

Summing up this discussion on micro-credit, access to and control over resources, we can discern that in general terms women in southern Nigeria have access to and control of some resources and to some extent make certain decisions at home. However, it should be stressed that this is primarily in an abstract and broad sense, rather than a substantive and specific manner. As Kabeer noted, "interventions are likely to by-pass

women, unless they are designed to address the more complex set of constraints that differentiate women's access to resources and opportunities from men's: mere provision is not enough" (1999b: 42). Beyond basic needs, generally regarded as the main entry-point for poverty-oriented intervention, there is a further set of 'needs' (often less visible), stemming from gender-specific constraints which differentiate men's and women's terms of access to service provision (Kabeer *Ibid*).

Having explored the inter-relationship between participants' access to, controls or benefits of resources and micro-credit schemes, the next section will examine the contradictions associated with the schemes and with women's household decision-making. It is also a part of this study which aims at bridging the understanding of household decision-making among the Igbos and Yoruba market or rural women.

7.4. Household Decision-making

As stressed in Chapter 4, and echoed in Figure 2a, individuals are empowered when they are able to maximise the opportunities available to them without constraints. Consistently, this study finds empowerment includes (among other things) freedom to make choices especially whether to take loans or not, and the level of personal mobility (see Figure 2a). According to Batliwala (1994), empowerment is processes that involves a redistribution of power, particularly within the household and within the community (see also Chapter 4). Batliwala further maintains that women's empowerment means power within households and communities, ability to share power, and control over resources and decision-making. This has led to a widely-held view that women's decision-making authority is a key intervening mechanism between women's status and reproductive outcomes (Jejeebhoy: 1995; Morgan and Niraula: 1995; Presser: 1997). In part, women's ability to make decisions is increasingly seen as a key factor in explaining the empowering mechanism of micro-credit schemes. Even Kabeer (1998: 47) agreed that earning an independent income through credit access has been shown to lead to an increase in women's household decision-making. She pointed out that this is very important as it indicates an increase in power at the household level, resulting in greater choice in household resource allocation, especially for those who were previously disenfranchised. Yet this raises the question as to whether the determinants of women's

decision-making authority differ in Africa and in Asia. This is because the socio-cultural systems that organise gender in these two regions differ (Kritz and Makinwa-Adebusoye (1999: 401). According to these two writers, the bride-wealth system²¹, for example, is generally viewed as a mechanism that grants African men control over both women's productive and reproductive labour. On the other hand, Kritz and Makinwa-Adebusoye, noted that the few studies that do look at women's decision-making authority in other developing nations suggest that it is closely linked to women's characteristics and the social settings in which they live (1999:400). Indeed, the different levels of decision-making enjoyed by participants will be assessed bearing in mind the importance of this factor in relation to the concept of women's empowerment in the next chapter.

Traditionally, African men lord it over their women and often dictate the economic role of women and household decision-making (see Boserup 1970, Achebe 1979, Aina 1998, Aidoo 1998 and Ezumah 2004). Table 9 identified two categories of the degree of decision-making by participants. These include 'Strongly recognised' and 'Fairly recognised'. Indicators for 'Strongly recognised' in decision-making include spouses' acknowledgment of participants' economic contribution to the family, their ability to execute or take action without agonizing over the reaction of a spouse and the spouse's consultation or discussion with participants before or after a particular decision is made. Among this group, husbands hardly scolded them over minor issues. Nonetheless, final decisions are often the sole right of the husband. This does not encourage active promotion of women to leadership positions at household level; empowerment in this form is only attainable when gender equity is reached. Further, indicators for 'Fairly recognised' include husbands not being obliged to consult participants, some household decisions never being discussed, spouses asking for participant's opinion but not being compelled to follow such views. However, certain household decisions are designated as women's matters. This includes food and children's welfare.

²¹ In the bride wealth system in Nigeria the groom transfers properties to the bride's father upon marriage. In other words, bride price is ritual acknowledgement of the parent's role in the upbringing of their daughter. Bride price is a token gesture. Sociologically, bride price is a form of transference of rights and duties over a woman from the woman's group to the husband's group. Some view this act as a regulator of rights and duties over spouses and children. Obi (1970) in an unpublished thesis argued that the fact that the bride price and other customary dues are sometimes paid by a woman is immaterial: after all, many mothers make these payments for and on behalf of their sons of any age; so do fathers, guardians and maternal uncles.

According to Table 9, 25% of the participants claimed their decisions are 'Strongly recognised': both at home and in their rights to make choices in relation to their socio-economic activities. This is against 75% who maintained their decisions were 'fairly recognised'. However, from the fieldwork it was understood that those whose decisions are strongly recognised are mainly the widows and older women who have been married for more than 15 years. The three non-micro-credit participants likewise fall under these categories. They are above 40 years in age.

Table 9: Degree of Decision-making in the Family

	Micro-credit	Non micro-credit	Total	Total
	%	%	%	
Strongly recognized	35	9	25	20
Fairly recognized	65	91	75	61
Total %	100	100	100	
Total Number	49	32		81

Missing Cases = 2

Table 9 shows micro-credit participants are more likely to have their decision 'strongly recognised'. For instance, while 35% micro-credit participants claimed their decisions are strongly recognised, only 9% of non-participants could make the same claim. This could be attributed to the age of the marriage, (see also chapter 8 and 9), experience which implies confidence, and participants' financial contribution to the family. These factors reflect the images through which women are perceived in Nigeria. Ezumah noted that such images influence and determine the responsibilities, decision-making and roles that are ascribed to women in Nigeria (2003:5). For example, with age comes trust and respect; and women have developed behavioural patterns to achieve or make their decisions accepted. In addition, women's financial contributions to families are gradually seen as an enhancing response to the impact of SAPs. This has equally increased women's empowerment, as mentioned above.

Nonetheless, there are variations on issues women's decision are supreme or weak, mainly because of the strong cultural influence of gender roles in Nigerian society. In other words, strong cultural influence of gender roles in Nigerian society means

participants are more likely to be involved in decision-making in their households than their spouses (but in a less important matters). For example, children are more likely to approach their mothers rather than their fathers in the event of needs or school matters. Evidence obtained during the fieldwork indicates decisions are made as follows:

Figure 4

Decision-making by Men	Decision-making by Women
<ul style="list-style-type: none"> • Whether to purchase/sell landed properties, house, car (husband and wife may be informed before/after purchase or sale) • Whether to buy household properties (excluding kitchen utensils) (husband/wife may be informed before/after²²) • Whether wife should work and the kind of work (mainly husband) • Whether to take a micro-credit loan (final decision by husband) • How to spend husband's income (husband/wife is hardly ever informed) 	<ul style="list-style-type: none"> • How to spend wife's income and on what (wife but will usually discuss with husband) • How to care for and educate children (wife²³ but education is discussed with husband) • Who attends or represents children's educational events in the school (wife only) • Buying clothes, food, and kitchen wares (wife only) • Religious activities (wife) • Peer groups associations (wife but reports to husband) • Keeping pets (wife only) • Home maintenance (wife) • Taking children to hospital due to minor sickness (wife) but husband gets involved if it is major

Drawing on the work of Kritz and Makinwa-Adebusoye (1999: 408), more than half of the 5637 women they interviewed in Nigeria indicated that their husbands make household financial decisions and were involved in decisions regarding the rearing of children, the health of their children and to some extent children's educations.

The above findings underscore the degree of autonomy in household agendas and social differentiation in decision-making. As I mentioned earlier in this chapter, a successful woman in Nigeria is assessed by her ability to fulfil her obligations, first, to her husband as a wife, and secondly, as a mother to her children. Part of these

²² Here husbands may consult their wives but are not necessarily required to abide by any decision reached.

²³ In fact, a popular occurrence in Nigeria is when a son performs incredibly well in an event, he is the father's son but if he is a failure, it is the mother's fault.

obligations is directly related to family welfare but not to major household decision-making, especially concerning the economic agenda. However, there is a slow gradual shift on these issues. As stated in Chapter 4, empowerment is bringing people who are outside the decision-making process into it (Rowlands 1995). In addition, Rowlands (1998 cited in Mayoux 2003), defined empowerment in terms of “changes in power relations”. Household power relations in Nigeria have continued to experience some form of transformation since the introduction of SAP, likewise with individual responsibilities to the household. In recent years, many market and rural women shoulder bigger household responsibilities, sometimes with a relative rise in status but sometimes disempowered in other areas.

Micro-credit schemes may have enhanced participants' decision-making, yet sometimes it is insignificant, especially in bringing women who are outside the decision-making process into it. Substantiating the above findings, Ezumah (2004) noted that people still perceive women's roles as secondary and domestic and as such would hardly attach importance to their decisions or propositions (see also Uchem 2001). Although most Nigerian men recognize the reproductive and productive roles of their wives, they guard jealously the sole right to decision-making, with a few narrow options for women. Thus, market and rural women may be benefiting from micro-credit schemes, but it does not mean a complete turn-around in a household's decision-making. As Kritz and Makinwa-Adebusoye (1999) (see also, Chitsike 2000) accurately pointed out, “many of the norms in Yoruba and Igbo societies remain sexist and restrictive”. What is more, most Nigerian women are afraid to excel because they believe this will seem threatening to men who will then see them as ‘bad’ wives. As IMCP 7 explains:

Our culture would not forbid a woman from economic activities. But the fact that we (women) are not queried does not mean a woman has power to do as she sees fit to, without consideration of the outcome of her action in the future; some of which would harm her children—especially the female ones: as they may find it difficult to get married. ...because a snake will always produce a long creature'. A woman without a husband (especially if you have reached the age of marriage) in this society, would not be respected, and are hardly respected like married woman. We have unwritten rules which every woman has to follow. For example, no matter what a woman's economic ability or status, she is expected to respect and abide by her husband's rules. Our husbands are the heads of our families. And, they are the crown on our head.

In essence, decision-making in a Yoruba or Igbo household is highly stratified. At the top of the hierarchy is the husband—the man of the house or head of the family. Every decision taken or made in the family must receive his approval. A departure from this procedure would be regarded as disobedience. Second on the list is the wife — the mother of the house. She sometimes acts as a mediator between the father and the children. Children are at the bottom of the ladder. They must obey their father and respect their mother. In between the husband and wife are husband's senior brothers/sisters, uncles, aunties, grandfathers and grandmothers. Sometimes, these extended family members wield stronger influence over their younger relatives' household than most newly married women. Although this influence gradually dwindles as the marriage matures it is not completely removed. These family members from time to time meddle in domestic disputes, financial matters, child-raising etc. Occasionally also, newly married wives rely on these extended family members to check their husband's excessiveness.

In sum, the above analysis does not dismiss the micro-credit scheme as a tool in the poverty alleviation process or even reject the idea of providing micro-credit for women. Neither is it aimed at completely denying micro-credit's contribution to women's decision-making or empowerment. After all, one of the participants rightly pointed out that: "men are the head of the family, but women are the neck of the family and it is where the neck turns to, will the head face". Thus, rather than categorically dismissing the empowering symptom of micro-credit, it is necessary to state here that it enhances participants' ability to survive in a patriarchal society. Additionally, it equally strengthens the argument that micro-credit schemes have both empowering and disempowering capacities.

However, the assumptions that lie behind the scheme's strong conceptual links to women's increase in decision-making are questionable in Nigeria. Indeed, Kabeer's over-emphasis on the issue appears over-generalised, given the heterogeneity of cultural influences on women. Further, increase in the amount of decision-making on minor or less important household issues cannot be categorically defined as empowerment. As established in Chapter 4, whether or not women's participation in income-earning activities will empower them to improve their position within the household depends crucially on the nature of the intra-household decision-making process (Osmani 1998).

7.4. Conclusion

The unique aspect of micro-credit strategy is not its financial intermediation of credit for market or rural women but its social intermediation. Needless to mention here, perhaps, is the fact that the viability of the former intermediation is ensured by the latter intermediation. One participant who throughout our conversation praised micro-credit schemes, says she is too happy to be economically active, because it gives her the ability (power) to constantly discredit certain male's (especially her husband's and brothers') perception that—"women are like sheep; they have to be organized by men" (OMCP17). That the women are considered to be of less value than the men is a traditional male's attitude in Nigerian society. Thus, a woman who is capable of re-orientating male relatives to value women more through micro-credit schemes might feel empowered. Different women have very different needs, even though they are often clustered as a homogenous whole. Some are successful businesswomen, others are strugglers working to feed, clothe or educate their children. These differences are often present complex understanding of empowerment in relation to micro-credit schemes. As Figure, 2a has illustrated (and is sustained by Mayoux's virtuous spirals), it is difficult to universally agree on specificity of empowerment through the process of micro-credit schemes. As the literatures as a whole have demonstrated, it is difficult to universally agree on the specificity of empowerment through the process of micro-credit schemes. Examples illustrated in Figure 2a and sustained by Mayoux's virtuous spirals equally lay claims to this disagreement.

In addition, besides contributing to the wellbeing of their families, most market and rural women highly treasured their economic participation, because it increases women's worth and earns them much respect. In fact, one of the popular songs of market women at Owerri central market echoes one of the quotations in Chapter 2: "...then she can say, *'What is man? I have my own money!'*" Being empowered by their new sources of financial income, related credit schemes, and economic participation they may have asserted their autonomy and authority vis-a-vis their husbands' restrictions and dominance in related household affairs. However, on the other side of the fence, this newfound power can be too little to affect the pervasively entrenched political and socio-economic relations. For example, when men return from work, women still attend to their needs, and the reverence of men as head of families continues unabated. Perhaps it is

better to understand empowerment as taking place in different forms among different people.

Consequently, in this chapter, the findings from the field have made it very difficult for me to agree that 'strategic or practical gender needs' have been met by the introduction of micro-credit schemes in southern Nigeria. In the foregoing discussion, I have attempted to show the complexity of micro-credit schemes, but more importantly, I have attempted to show how the scheme tends to focus on or only treat the symptoms and not the causes of poverty. Poverty is often the result of powerlessness, and market or rural women in Nigeria are still lacking power on major issues, as the discussion on decision-making has shown. Moreover, part of the powerlessness of Nigerian women outlined in this thesis is a result of the over-bearing family structures²⁴. As Rowan-Campbell argued, "even when new avenues for earning are identified, the close association with women's traditional, accepted household roles feeds the stereotype of what women can do and should not do, and such roles may be limiting" (1999:23). Indeed, those who promote micro-credit schemes as a panacea for rural poverty have ignored the complex matrix of power relations that circumscribe the capacities of the rural and market women to run micro enterprises. In view of this, Longwe's empowerment framework suggests it is important to establish whether women's issues are ignored or recognised by identifying the extent to which project objectives are concerned with women's development. In this context, women's issues²⁵ have not been recognised given that the platform for micro-credit schemes in Nigeria is based on assumptions based on the Grameen Bank; neither did the scheme conscientise²⁶ the women.

In fact, from my understanding, (both in the field and as a previous NGO member) and the above analysis, the bases for positive results emanating from micro-credit

²⁴ Yet such a conclusion would not hold much water if some benefit of an extended family system was spelled out (see the concluding chapter of this thesis).

²⁵ According to March et al., (1999), an issue becomes a women's issue when it considers the relationship between men and women, rather than simply a women's traditional and subordinate sex-stereotype gender role.

²⁶ Conscientisation, according to Sarah Longwe's Framework, is understood as conscious understanding of the difference between sex and gender, and awareness that gender roles are cultural and can be changed. 'Conscientisation' also involves a belief that the sexual division of labour should be fair and agreeable to both sides, and not involve the economic or political domination of one sex by the other (1990).

programmes lie in addressing the fundamental issue of the socio-cultural imposition on women. This means “a process of balancing the age-long contradiction between women/family or women/cultural, but not a hasty solution that will conspire to produce tokenism and eventual marginalisation of women’s long term interests” (Rowan-Campbell 1999:24). This is because the goal is to achieve equality and power-sharing between men and women as both a means and an end toward the wider exercise of human rights and people-centred sustainable development. Certainly,

If women hold up half the sky, then they cannot hold up more than their half of the responsibilities towards gender change...thus, men of conscience should play more than just a supportive role in this search for justice. Given the critical leadership position of many men in social movements, to expect anything less would be self-defeating (Godwin 1997: 6)

The argument is not to abandon micro-credit programmes, but rather to give careful consideration to what these programmes are actually capable of achieving both generally and in relation to women’s empowerment. The evidence of this inference will become clearer in the next chapter.

In sum, this chapter has examined the issues of decision-making, resource access, control and benefits of the micro-credit loans. It is imperative to evaluate the potential of micro-credit schemes to stimulate women’s economic empowerment. Viewing these relationships (micro-credit schemes and their relationship to women’s economic empowerment) independently allows us to question the prioritization and institutionalization of micro-credit schemes (by the Nigerian government and many NGOs) as vital tools for women’s development. The next chapter will deliberate on these issues.

Chapter 8

Micro-credit and Women's Economic Empowerment: The Right Priority?

Empowerment is more than simply opening up access to decision-making; it must also include the processes that lead people to perceive themselves as able and entitled to occupy that decision-making space, and so overlaps with the other categories of 'power to' and 'power within'—Rowlands (1999 cited in Rowan-Campbell D. 1999:143)

8.1 Introduction

The goal of micro-credit schemes is to seek to empower women and to tackle powerlessness and poverty through the provision of small loans (see also Chapter 4). Accordingly, Sheela Purohit¹ explicates that various case studies show that there is a positive correlation between credit availability and women's empowerment. In addition, the Grameen Foundation USA (GFUSA), an NGO working to extend credit to women in Chiapas-Mexico (Chiapas project), envisages that the goals of micro-credit schemes are to reduce global poverty and empower the world's poorest people. The United Nations Capital Development Fund (UNCDF) has affirmed the above goals by stating:

In a world where most poor people are women, studies have shown that access to financial services has improved the status of women within the family and the community. Women have become more assertive and confident. Micro-credit has been changing the lives of people and revitalizing communities worldwide. Furthermore, as a result of microfinance, women own assets, including land and housing, play a stronger role in decision-making, and take on leadership roles in their communities. (UN 2005)

As a result of these assumptions, it is often assumed that empowerment comes automatically through economic strength (Batliwala 1993). This assumption has contributed to the proliferation of micro-credit and micro-financing institutions or schemes in most developing nations (see Izugbara 2004). Apparently based on the above premises, many African nations², including Nigeria have embarked on Grameen

¹ Sheela Purohit is a scholar on micro-credit schemes and rural women in India writing under the auspices of "The Virtual Library on Micro Credit"

² Since as far back as the 1990s, many micro-credit schemes have been initiated in many African countries with the assistance of the World Bank, designed in Grameen Bank's model. For example, the Fund under Gambian Small-Medium Enterprises (SME) projects are allocated to the Gambian Women's Finance Trust to provide female entrepreneurs micro-credit facilities. In

Bank modelled micro-credit schemes since the early 1980s. The level of proliferation and of financial commitments (both for material and advocating purposes) thus provides the much-needed grounds for a gender analytical assessment of micro-credit schemes and its relevance to women's economic empowerment in Imo and Oyo States of Nigeria.

In this chapter, I seek to demonstrate whether there is a positive correlation between micro-credit schemes and economic empowerment for market and rural women in Oyo or Imo States. Overall, this chapter will highlight the complexity, continuity, discontinuity and diversity of the empowerment process. Attempts will be made to critically assess whether the process is still at the "stage of insight³ or presumption" rather than the "action or attainable" stage, in the study areas. To accomplish this goal, I will keep in mind that empowerment is also concerned with processes by which people become aware of their own interests and their position of greater strength in decision-making and their ability to actually influence decision-making (Rowlands 1999).

8.2. The emphasis on micro-credit schemes in the Imo or Oyo States of Nigeria

A study⁴ initiated by ILO in 1997 places the lack of capital, especially in the start-up period, as the problem most often mentioned by women micro-entrepreneurs. This study, which was undertaken in the Philippines, Bangladesh and Trinidad and Tobago, confirms that this problem is more severe for women than for men. The provision of sustainable access to financial services for women has therefore become a core component of many women's development projects and is the central focus of many

Zaire (Congo), women are the beneficiaries of specialised initiatives in the Small Enterprise Development Project. In Ghana the SME projects contains funds to be used for strengthening women's economic activities.

³ According to Rowlands (1995 cited in Rowan-Campbell 1999:143) "there is a broad agreement that empowerment is a process: that it involves some degree of personal development, but that this is not sufficient; and that it involves moving from insight to action".

⁴ Throughout this study, many references and examples have been taken from other places (especially Bangladeshi) rather than from the study areas. The need to use these examples is given the universalization of micro-credit schemes, and the common referencing of women in the south as a homogenous group in other studies (which is completely unrealistic). Besides, the studies, internationalisation of micro-credit scheme is largely due to studies and results emanating from Grameen Bank. Some of the examples cited in this study were to illustrate the uniqueness of this research. Nonetheless, there are some limitations, as most of these examples might not reflect the exact characteristic of this study area.

governments and social partners. The emphasis on micro-credit schemes in Imo or Oyo is rooted on the following assumptions:

- An increase in the income of women, which has greater impact on poverty alleviation and the welfare of the household, because it provides an important source of income and employment in areas where the formal economy is underdeveloped;
- Instigating pride, self-confidence or esteem and an overall economic empowerment;
- Economic empowerment, which will eventually ensure women's holistic empowerment (that is, political and socio-economic empowerment).

Yet the plausibility of these assumptions is mainly based on the observations made of the livelihoods of poor women, especially in Asia; for example, studies from Bangladesh appear to confirm improvements in women's mobility, economic security, and a reduction in domestic violence or family domination (Schuler and Hashemi 1994). Further, a study in Sri Lanka also alleged that loans contributed to women's independent income, giving them more bargaining power in their relations with male family members (Hulme and Mosley 1996). At the same time in Thailand, MKNelly and Watetip (1993) have attempted to show that micro-credit has enhanced women's empowerment by increasing women's self-confidence.

However, the finding, for African micro-credit programmes, according to the 1998 ILO's Inter-Parliamentary Union (IPU) Annual report, gives a less clear picture. It states that there is a positive impact on self-confidence, but little or no proof of increased access to credit, intra-household decision-making and individual assets ownership (Vengroff and Creevey 1994; Creevey, Ndour and Thiam 1995). In relation to market and rural women in Oyo and Imo States, this brings into question which of the positive assumptions is "attainable or is still presumption" as the ILO-IPU 1998 annual report was inconclusive on Africa. Furthermore, even if the said empowerment signs exist, are they the outcome of micro-credit schemes in Nigeria or a result of other factors? Indeed, there can be little or no argument that micro-credit initiatives have made spectacular results in terms of both their outreach and size of lending, but the outcome of such spectacular results remain inconclusive or debatable in relation to women's empowerment. What is more, the over-exaggeration and hype of micro-credit's empowerment abilities is often misleading and many NGOs or GOs have a propensity to assume that it is a 'magic bullet'.

Thus, as illustrated in Chapter 2, on October 2000 three Nigerian financial institutions merged to form the Nigerian Agricultural, Cooperative and Rural Development Bank (NACRDB). This indicates the seriousness attached to micro-credit schemes and to women's economic empowerment in Nigeria. It paved the way for what the state presumed to be a key strategy for simultaneously addressing both poverty alleviation and women's empowerment.

Conversely, the concept of empowerment as illustrated in Chapter 3 is embedded in complexity, especially in relation to micro-credit schemes. In fact, definitions and understanding are embroiled in diversity. This diversity has strengthened the argument that women's empowerment, through the process of micro-credit schemes, is best understood as a continuum rather than an explicit process. It is a continuum because the ideas and processes have imprecise boundaries and cannot be tagged black-and-white. It is a matter of degree, because of the heterogeneity of women, regions, socio-cultural factors and women's understanding of their needs and wants. This is particularly obvious as different or even the same factor(s) may contribute differently towards women's empowerment or disempowerment.

Overall, a logical connotation of empowerment in relation to micro-credit maintains, to some extent, the expansion of freedom of choice and action to shape one's life: that is, the control over resources and decisions. Yet this understanding is riddled with ironies. For example, while many market and rural women are engaged in several paid activities simultaneously, they still perform their unpaid and gendered domestic activities. As noted in the previous chapters, women often assumed certain household responsibilities, which were formerly men's gender roles, such as providing money and other material resources for housekeeping. These added responsibilities sometimes afforded market and rural women a rare voice in household decision-making processes. Thus, a derived benefit of empowered women was that they tend to take charge of their household welfare or wellbeing.

However, despite the enhanced and visible roles assumed by these women due to the micro-credit schemes, there were serious operational lapses within the household. For example, among the Igbos and Yorubas, male family members have continued to dominate major decision-makings. What is more, women are still the primary caregivers, and have been responsible for the bulk of food cultivation and/or processing. Women thus play central but emphatically socially subordinate roles in these societies.

In fact, this central but inferior role is currently reinforced through the valorisation of motherhood as pointed out in the previous chapters (see also Ezumah 2003). This role pattern is further strengthened by the notion of patriarchy as practised in Imo and Oyo. The term “patriarchy” in the Nigeria contexts refers to the organisation of social life and institutional structures in which men have ultimate control over most aspects of women's lives and actions. Indeed, men have access to and benefit from women's labour, more than the reverse. Male authority and power is exercised and located in every aspect of the culture and norms of both the Igbos and Yoruba people. In essence, institution like marriage sometimes contributes to women losing their personal rights and self-identity. Thus, there is limited effectiveness in the emphasis of micro-credit schemes as empowerment tool. This is even more obvious given that in the study areas, women become properties in their husbands' lineages. In the Nigeria context, women's loss is men's gain, as the institutions of marriage and motherhood further invest in men's existing powerful positions.

However, I am not suggesting here that patriarchy or gender roles in the study areas is a fixed and monolithic system as there are constant changes. Therefore, an institutional definition of empowerment seems merely an extension of the assets and capabilities of women to participate in, negotiate with, influence, control, and hold accountable institutions that affect their lives. In other words, integrating women into mainstream micro-credit schemes as a sole means of empowering them seems to narrow women's issues (powerlessness, poverty, overwork, etc.) to purely economic logics or factors. In fact, such logic tends to evade the complexity of gender roles, especially in a society like Nigeria. Yet the question remains: are there any possible links between micro-credit and women's economic empowerment? Moreover, in the summer of 1999, USAID hosted the Second Annual International Women's Business Conference in Chicago tagged “Lessons without Borders”, to assess the contribution of micro-credit schemes to women's empowerment in the developing nations. However, the conference ended up equating the success of the programmes in terms of quantities rather than the quality or number of micro-credit participants and the impact of the schemes. Certainly, there is no simple way of answering such a question. As Mayoux (1997) explains:

There has however been no systematic, cross-cultural comparative study of the way in which micro-credit/financing programmes contribute to women's empowerment or the contexts and organisation frameworks within which this occurs.

Accordingly, the above arguments will further be substantiated with data and information I have gathered from the field.

8.3. Micro-credit Effects

According to Francisco Otero, the Director of Bancosol, a micro-financing outfit in Bolivia, “poverty is a complex phenomenon with multiple causes - of which the lack of access to capital is only one” (2005). Therefore, the provision of micro-credit is only one instrument among others that assist female micro and small entrepreneurs to grow and develop. The micro-credit scheme in a broad sense is just one tool among others which addresses the multiple causes of poverty, and disempowerment among women. Bearing this in mind, it is essential in this study to establish that participants have a clear understanding of the concept of micro-credit schemes and its goals (see Chapter 4).

Consequently, apart from 3 non-micro-credit participants in this study, the other 79 respondents demonstrated a clear understanding of micro-credit schemes. This illustrates the extensiveness of the schemes among Nigerian women. However, the traditional rotating micro-credit scheme (Ajo or Isusu) appeared to be more popular, given the history behind it. Nonetheless, recent micro-credit initiatives, such as the NACRDB and NGO’s operated schemes (Cooperatives), seem to be increasingly attractive to more women because of their ability to overcome some of the insufficiencies associated with traditional rotating schemes. For example, the non-traditional schemes provide bigger loans (and sometimes multiple loans), savings, better investment protection and consistency.

Accordingly, 60% of the participants in this study are micro-credit participants against 40% non-participants. However, reasons for not participating in the scheme vary. Among the reasons given by non-participants include being afraid of indebtedness, corrupt officials and lack of trust⁵, having a husband who forbids it, not being interested in the scheme, being ignorant of the scheme, stress and increase in workload. Some non-participants gave more than one reason.

⁵ A closer look at the data shows most non-participants refused to join the scheme because they alleged that officials of the scheme (especially state-owned outfits) are corrupt and cannot be trusted.

Frequently, when talking of how micro-credit has affected them, most micro-credit participants reflect on how their lives used to be. Invariably they discuss provision of capital to advance their economic activities, increase in decision-making in their families, and some form of control⁶. In view of this, participants were asked to give a concise overview of micro-credit schemes in Nigeria. Accordingly, responses elicited from the participants were classified as follows: 'very helpful', 'a two edged sword' and 'don't know'. Thus, it was imperative to sample the views of recipients and non-recipients on the impact of this scheme. Only 18% of non-micro-credit participants gave their view of the scheme and all were negative. The responses in Table 10 show different opinions from both participants and non-participants.

Table 10: Participants' description of Micro-credit scheme

Micro-credit scheme	Micro-credit Yes %	No Micro-credit %	Total
Very helpful	84	0	42
A two edged sword	12	18	12
Don't know	4	82	29
Total	100	100	83

According to Table 10, 84% of participants in micro-credit schemes claimed, "It is very helpful". This group maintained that it serves as a base for their business and a factor in sustaining their economic activities. The gain of these economic activities is dispersed to the rest of their family. Hence, the positive effects of micro-credit are likely to reach the wider community. Some respondents in this category pointed out that it would have contributed more effectively if the scheme had not attracted a high interest⁷ rate. Furthermore, some respondents believed that the scheme is, "a two edged sword". Two factors are significant here: firstly, loans, and not grants, are provided; and secondly,

⁶ See Chapter 7 for details on the level of control women have.

⁷ Interest rates vary from 0% interest on the traditional rotating model, to 8% p.a. charged by NACRDB (the state owned micro-credit outfit) and 1.5% interest charged by Cooperatives (local NGOs) for every 1000 Naira.

fundamental structural⁸ weakness, which often creates economic distress and poverty exacerbation, scares participants away from the schemes. From my observation and data from the field, participants fear that the impacts of these factors are likely to drain their little resources, thereby increasing their workload, stress, loss of hope and family crisis. As Pereira (2002), a Nigerian feminist activist, noted, “Nigerian women spend more time working or taking on additional jobs due to economic need and as a strategy for household survival when resources shrink”. Pereira comments on the increased reproductive burdens, in that women have to compensate for cutbacks in social services by additional care-giving activities. For these reasons, many rural or market women are risk-averse; they do not want to go into debt, and fear losing what little they have in the event of economic failure. According to one non-micro-credit participants:

I am a small trader, with small money and I do not want to lose it. Besides, my husband wouldn't support or approve of me borrowing money...and being the head of the family, if there is a problem, the problem would knock on his door, and I am happy without a palabar (sic) in my family (INMCP1).

The third group in Table 10 were neutral, by simply responding, “I don't know”. Certainly, about 93% in this category are non-micro-credit participants. Their neutral response was given because they could not accurately describe the impact of micro-credit programmes.

Furthermore, respondents were asked to explain whether the scheme assists to raise practitioners out of poverty. The results are shown in Table 10. Given the uncertainty of the scheme, more than half of the respondents opted for ‘maybe’ (37%) and ‘I don't know’ (36%). Only 22% answered ‘yes’ and 5% remained certain that the scheme is not reducing the poverty level among market/rural women in Nigeria

⁸ In Nigeria, there is no guarantee of a stable government nor continuity on state policies or projects. In fact, every new government tends to start new and fresh programmes, sometimes renaming the former and overhauling the management committee thereby destabilising or thwarting any progress made earlier.

Table 11: Micro-credit schemes and poverty alleviation among market/rural women

	No.	%
Yes	18	22
No	4	5
Maybe	31	37
Total (N).	53	64

Missing Cases =30

According to Rahnema (1991)

The word 'poverty' is, no doubt, a key word of our times, extensively used and abused by everyone. Huge amounts of money are spent in the name of the poor...strangely enough, however, nobody, including the proposed beneficiaries of these activities, seems to have a clear, and common shared view of poverty (cited in Escobar 2002: 79)

The labelling of poverty is fundamental to the discourse or process of 'empowerment'. Thus, its use here exposes a clear link between 'power' and 'powerlessness'. This is based on the premise that eradication of poverty would reduce women's dependence, powerlessness and exploitation. The introduction of micro-credit in Nigeria was based on the above premises. This is obvious, given numerous studies and statistics on the poverty level in Nigeria. In fact, the World Bank newsletter pointed out that, "in Nigeria poverty is widespread" (World Bank 2005). This report further maintains that Nigeria's basic social indicators place it among the twenty poorest countries in the world. However, given that poverty is a relative term, it is better to assume that such opinion coming from the World Bank is based on a global standard⁹, because, as Escobar stated above, the relativity of the concept or criteria for definition differs across the globe.

Poverty as perceived by Nigerians is based on different criteria. According to Adeyemi (2001), a Nigerian academician, 60% of the Nigerian population is currently living under the poverty line, and 67% of this population is women. Some of the criteria Adeyemi employed to arrive at this estimation includes inaccessibility to education, lack of drinkable water, no telephone, no source of livelihood, no health and delivery care (due

⁹ If the World Bank are to do further research on poverty in Nigeria, they should look at, "people's economic well being as determined by income, the purchasing power of that income, and government transfer payments and other services provided to individuals to supplement that income" (The World Bank 2000/2001).

to unaffordable fees), inability to have three good meals (daily), unbalanced nutritional in-take (due to inability to afford things like meat, fish, egg, milk etc.) unaffordable shelter (the minimum being at least a flat of three bedrooms, able to house a family of 4-7), lack of proper sanitation and having less than 10,000 Naira (\$78.13) in their bank account, and so on. Even where the above criteria were used, it is difficult to find a correlation between poverty alleviation and micro-credit schemes. In relation to Table 11, some micro-credit participants summed up their views on the scheme as follows:

With seven children to feed and train in school, the loan (although the interest rate is high) has uplifted my business and increases my income. My children will not go hungry, and *by the God of Grace* (a common prayer among Nigerians), they will all graduate from university one day...at least if I manage to train two, they will help or support us to train others (IMCP 2).

Another participant, echoing a similar tone maintains,

...the loan has truly supported my family and me. People thought we would eat sand when my husband lost his bus in an accident...but thank God this micro-credit has really saved my face. My husband has even joined me, he now take the palm oil to the cities to sell and we do not have to rely on any one for food, clothing or for educating our children (IRMCP5).

Yet another reiterates,

Five years ago, my husband took a second wife; initially I was not involved in much trading, because my husband provides almost everything I need. But after the wife number two joined the family, our life (my children and mine) changed. There was regular money 'palaber [sic]', there was no food in the house, money for my children's school fees, clothing and other things. Actually, it was after one of our (my husband and I) regular fights that my friend took me to the cooperative office for assistance. And from there onwards things changed, my children no longer look up to their father for any money help, although, he does provide sometimes but the fighting has stopped—OMCP5 aged 45-50, market woman (see also Table 10).

One common feature of the above citations is the increase in participants' economic productivity and gains as a result of micro-credit loans. These in turn have contributed significantly towards the 'practical gender needs' of participants' households but there is a lack in 'strategic gender needs' (see Chapter 3 and 4). Besides, it illustrates the empowering abilities of micro-credit schemes, especially as indicated in the virtuous spirals paradigms in Chapter 3 and the empowering medium in Figure 2a, such as women's decisions about consumption, the increased wellbeing of women, the increased income and increased wellbeing of children.

Because women and men have different gender roles in Nigeria, they also have different needs (see Chapter 2). Using these differences is necessary to observe how women perceived the impact of micro-credit schemes as empowering and life saving. The above extract from micro-credit participants supports the popular view that empowerment exists in many different forms. Despite these, understanding of different interpretation of empowerment which (in)directly reflect the definition in Chapter 5, any power or authority the rural and market women may have in Imo or Oyo, are merely symbolic and tangential to the former power of men (see also Afonja 1990). From this perspective, "culture" and "tradition" can be seen as unfinished projects that continuously undermine major development schemes that target women's development. In fact, to most participants' chagrin an increase in economic gains means an increase in household responsibilities (see chapter 7). As stated in Chapter 2, resourcefulness and perseverance are esteemed virtues of women in Nigeria. Ezumah (2004) explains, "traditionally resourcefulness and industriousness are virtues that are inculcated in women and girls" (see also Nzegwu, N. 2001, Acholonu, C. 1995, Ogundipe-Leslie, M. 1985). Yet the same society tends to perceive women's attainment of wealth and social status negatively. This aphorism might be said to sum up her argument:

Among the Yoruba, where a woman attains a high social status independent of her husband, she is perceived as a witch, prostitute or a free woman. The husband of such a woman is consequently disrespected. Aina cited Yoruba expressions such as "*O ti ra ni ye*" which means that the husband has been bewitched by the wife or "*ti so didnrin*" which also implies that the woman has so bewitched the man that he has lost his intellect (Aina 1998: 75).

In principal, the impacts of economic force often create dynamic changes in people's lives and their general welfare. Yet in reality, the outcome might be different especially when contradictory factors influence those economic forces. Indeed, accessing micro-credit loans without significant financial gains or growth cannot enhance economic empowerment neither will it minimize poverty. In many instances, when a woman earns more than the husband does in Nigeria, the society often touts the husband as "*a woman wrapper*": a kind of vagabond or a lazy man fed by a woman. Therefore, in order to avoid this societal humiliation or touting most men would rather work against their wife's progress by transferring household financial burdens to their wives. This ensures women's financial earnings are directly integrated into the family but not men's income, as I will demonstrate below. This integration permanently retards some women's progression or status in the society although an element of empowerment is visible among some micro-credit participants in Oyo or Imo, given that

process has a diversified outline rather than an explicit configuration. For example, there is evidence of significant potential for micro-credit schemes to enable some women to challenge and change certain gender inequalities in their household, but such application might not yield the same results in a different household. Nonetheless, most of the time gender disparity makes such empowerment negligible and unimportant in this social, economic and political context.

As stated above, the scheme provides a financial base for some rural/market women to ensure they have food on their tables, clothes on their bodies and a place to call home (practical gender needs). Nonetheless, most micro-credit participants often become philosophical in relation to the schemes and their wellbeing, probably out of frustration that their life seems to be static: there is no physical or material progress, savings, or change in life-style. In essence, IMCP5 aged between 31-35 years pointed out:

Yes, the micro-credit money helped or encouraged me to work harder, but only when God shines his light on my path will I prosper..., as you know, one person in this community does not train a child; my husband and I will do our best to feed them, buy clothes for them but it is God who trains them and determines their future ...humans can only try but God makes the final decision. I have borrowed money but the situation is still not sugar-sugar.

It is evident from the above tables and others from the previous chapters, that rural and market women in this study are 'conscious' of their relative lack of material goods, and that micro-credit schemes have enhanced their economic continuity, but it is not enough to draw a conclusion. As one participant explained;

Most women in the market today are here because of one form of micro-credit or another, but to tell you the truth, the 'ground is not level'¹⁰. We are just managing and hoping that one day the situation will change or a miracle will happen...life is difficult! (OMCP1)

In this economic sphere, the above citations attempt to demonstrate the resourcefulness and perseverance of Nigerian women. Micro-credit schemes have indeed contributed towards this goal but the situation is far from being satisfactory. This is because participants still tailor the path to religious philosophy to overcome their tedious position (see Chapter 2). Summing up the true situation, another participant (aged between 46-50 years) said the introduction of Structural Adjustment Policies (SAPs) created extreme hardship. OMCP4 describes:

...in the 1970s life used to be more comfortable, families could afford some form of luxury, but today families are struggling to feed or even pay children's school fees. Even with micro-credit you have to really

¹⁰ 'The ground is not level' stands for hardship or difficult times.

work and pray hard (have faith in God), otherwise soap will enter your eyes even while you are still in the river (OMCP4)

The women's perception of the state of their livelihood, I believe, has created a felt need to participate in micro-credit schemes. Finding out whether the micro-credit schemes actually possess the "magic ingredient", Mayoux (1997) necessitates a cross-examination of micro-credit participants and non-micro-credit participants' livelihood. According to Table 12, only 4% of 50 micro-credit participants described their livelihood as 'Good'¹¹, against 15% of 33 non-micro-credit participants who described their livelihood as 'Good'. However, of the three non-micro-credit participants that claimed their livelihood is 'Good', one was newly married and the other two were above the ages of 40, and could travel (see also Chapter 8) as far as they wished.

Table 12: Description of Livelihood by Use of Micro credit

Livelihood	Micro credit %	No micro credit %	Total
Good	4	15	7
Manageable	76	49	54
Difficult	14	27	16
Don't know	6	9	6
	100	100	100
Total Number	50	33	83

Conversely, 76% of micro-credit participants described their livelihood as 'Manageable' against 49% non-participants. Over all, the notion of "Manageable" among Nigerian women is not homogenously perceived. The perception could range from a mere fact that one is making ends meet, or, although the situation is hard, they are coping well, to one of economic growth. Nevertheless, one general understanding of the concept is that one is a step away from a previously unfavourable situation. Hence, if participants responded with "Manageable" it implies they are coping some-how with their present situation. Furthermore, more non-micro-credit participants described their livelihood as 'difficult' 27% as against 14% micro-credit participants. Both participants and

¹¹ Good in the sense that their living standard has surpassed those criteria such as bank savings, shelter etc which Adeyemi (2001) used to estimate the level of poverty in Nigeria.

non-participants have an equal number of participants that are silent on the state of their livelihood. This is because many people feel livelihood is a sensitive issue and would not share their experience with a total stranger. Thus, 6 participants would not discuss the matter.

Although the concept of 'manageable' among women in Nigeria can be described as a relative connotation it is very difficult to quantify or measure. On the whole, "manageable" in this sense can be described as some form of empowerment in the Nigerian context, given that it means women's ability to take charge of their financial responsibilities and equally to make some important decisions in their household (see Chapter 7). Yet this light of hope towards empowerment does not include gender equality, as participants still need final approval from spouses before undertaking most of those decisions, as I will demonstrate below. The truth of the matter according to Ezumah is, "the frustration of the female capacity is intrinsic in the society's valuing and prescription of a severely narrow, one-dimensional and traditional role of wife-mother roles" (2003:5).

However, micro-credit participants seem to be doing better than non-participants. Yet without a clear response of 'Good' or 'Difficult', it is challenging to make a definite conclusion. My observation too, cannot give a vivid difference between participants and non-participants' livelihood. This is because in terms of physical appearance there are no differences. In terms of stock either in the market or in farm, it is difficult to differentiate between participants and non-participants. In addition, it is difficult to use participants' "lifestyle¹²" to determine the differences in livelihood. Yet the rhythms of these differences are captured in the statements of the respondents as presented in previous chapters and above. Unlike the non-participants, most micro-credit participants in this study talked about an increase in their earning or farms. For example according to ORMCP2:

Well, before this loan, I had one farm but now 'we'¹³ have two farms. Last year we made a good profit out of our produce. I believe this year will equally bring a good harvest...

Another participant noted;

It enabled me to increase my farm produce. This year and the one before I grew more yams, cassava and corn and I earned more. With the

¹² Most of the participants live in a two-bed flat (or what Nigerians regard as a face you, face me apartment), with public kitchen, toilets etc. Children still attend the same kind of schools, and women still have large families as a future "insurance policy". In terms of national classification both participants and non-participants are grouped together as low-income earners.

¹³ 'We' in reference to collective ownership (the participant and her family)

proceeds, I am supporting my two children in the secondary school (ORMCP 3).

Thus, there is no doubt that basic survival has increasingly become an achievement, and a measure to be used as a yardstick in this study.

However, what is very clear from my observation and from the responses that women gave is that most market and rural women in Oyo and Imo States face a daily “life” of pressure. This is because their needs and priorities are always defined by the socio-economic environment, which is defined by the political situation in Nigeria, and to some extent, the socially prescribed gender roles. In essence, micro-credit schemes intend to correct this power imbalance, making women empowered and able to move forward. These may appear essential and positive steps for most women in Nigeria, but the idea of growth or being empowered through micro-credit schemes appeared very slow. As the above table illustrates, most participants (both micro-credit and non-micro credit) described the state of their livelihood as “manageable” or, according to most market and rural women, “we are surviving”.

8.4. Micro-Credit: the Right Choice?

As demonstrated in Chapter 4, empowerment is central to the issue of equality and freedom, with the concept of power being fundamental to its understanding. According to Kabeer (1998), Amin et al. (1998), and Hashemi et al. (1996), “personal empowerment” is the core of the entire empowerment process. These authors see personal empowerment in the group-based weekly credit meetings. According to them this weekly meeting draws women out of their homes and gives them an opportunity to be part of the social process. However, this form of personal empowerment is not new but an old practice among market and rural women in Nigeria. According to the explanation in Chapter 6, most of these women spend close to 8 or more hours interacting with either fellow women or with male customers. Furthermore, women are not a homogeneous group, and as such, it is difficult to use this form of social process to allege that they are equally empowered by micro-credit schemes. In addition, as Izugbara (2004) noted, while micro-credit schemes increase poor women’s access to incomes, they fail to help women to step out of their culturally defined boundaries of ‘wife’ and ‘motherhood’.

The economic contribution by women through credit access results in an increase in the security and welfare of the entire household (see for example, Rahman: 1999; Kabeer: 1998, Osmani: 1998b and, Pitt and Khandker 1995). Concomitant to my observation and data collection in Nigeria, women's earnings are integrated into the existing social system. This means that the more income women generate the more family responsibilities they bear. For example, and as illustrated in the previous chapter, most respondents replied that they spend their earnings on basic family needs such as soap (shampoo, laundry and bath soap), foods (including: food ingredients; oil, seasonal, vegetables and so on), paying for water, children's clothes, toiletries and other domestic needs. These fall under their family responsibilities or are tagged as "purchasing of salt and pepper". In fact, all respondents' children interviewed claimed their mothers provide their monthly pocket-money. According to one of them, "my father asks too many questions, and he is too tight-fisted: water can't pass through when he closes his fist". Indeed, in Nigeria, women's economic gains are directly channelled back into the family's welfare, needs and wellbeing. Although these hard-working women are not forced to hand over all or part of their income to their husbands, they spend them on the family's needs, because it is part of women's contributions to their family's wellbeing. As Mayoux (1997) accurately stressed, in some programmes there are fears that women's small increases in income are leading to a decrease in male contribution to certain types of household expenditure. In fact, examination of market and rural women's financial savings shows that only 15% of the entire respondents answered 'good', 28% claimed 'manageable' and the rest of the respondents fell into 'not good', 'no saving' or were simply silent on the question (see Table 11 in this chapter). In this regard, the ILO (2001) notes, household resources allocation is very often controlled and dictated by men. Even when women have the right to manage some resources, they have to take account of existing gender norms regarding the types and levels of consumptions in the family. Generally as noted above, the role of Igbo and Yoruba women have not changed much. They bear children, make and manage homes, earn a living and contribute to the running of their families. In fact, it is difficult to presume at this stage that micro-credit schemes in this region are translating into women's economic empowerment (see also, Izugbara 2004 and Ibanga 2002); thus echoing's Pankhurst's (2002:12) views:

That micro-credit is not a 'magic bullet' that can simultaneously hit the two targets of poverty alleviation and women's empowerment, because it does not address structural issues such as the intra-household relations of power and rights.

A classic example of this view is the ambiguous nature of the Nigerian Constitution. Accordingly, the Nigerian Constitution is explicit with regard to the State's aspirations

that all citizens should be treated as equal under the law. But as the Ministry of Women's Affairs 2000 annual report stated, these aspirations are limited in fulfilment because of the complexity of the Nigerian legal system arising from a tripartite system of laws (Statutory, Customary, and the Sharia, see also Chapter 2) which are sometimes contradictory. According to this report, this has made it difficult to fulfil one of the basic stipulations of the Nigerian Constitution—that all citizens be treated as equal under the law. This report further argued, that there is a need to harmonise all the laws of the land to ensure provision for the rights of women to inheritance¹⁴ from their spouses (even in childless marriages). Above all, this report maintains there is a need to review and codify customary laws as a means of eliminating the uncertainty in their content and application, especially in relation to intra-household relations of power and right. Thus, the review is necessary since credit by itself cannot overcome patriarchal systems of control at both household and community levels. At best, it is poverty alleviation with better family management.

What is interesting about the micro-credit scheme, according to Poster and Salime (2002), is that most NGOs (for example WID¹⁵) have shifted from a view that "micro-credit is good for women, to a view that women are good for micro-credit". The implication of this, according to Poster and Salime, is that the motivation for the focus on women has less to do with any philosophical commitment to 'women and development' than with the practical issues of loan repayment and programme success. They observed that quantitative measures are used exclusively as indicators of women's empowerment rather than as assessment of the quality of women's lives. As one NGO official in Ibadan pointed out regarding the success of the micro-credit scheme in Nigeria:

Nigeria women have embraced this unique opportunity and excelled too. I can assure you, If they were not doing well, we would not be receiving new applications and enquires for membership. In fact, if they were not benefiting from the scheme, we wouldn't be seeing their feet in our office".

Surely, micro-credit schemes have in some circumstances contributed positively to women's economic growth or helped poor women survive economic hardship in the short term. However, donors and advocates in Africa, for example, have repeatedly

¹⁴ The Yoruba and Igbo only transmit property from fathers to sons (see also Kritz and Makinwa-Adebusoye 1999).

¹⁵ WID represents a specific women's development paradigm as well as a Non-Governmental Organisation (see also, Chapter 3).

over-exaggerated the power of micro-credit schemes and related results. Ironically, these advocates and donors in Africa (as the above citation indicates) have continued to ignore key structural issues that are far more pertinent to the long-term problem of women and poverty, such as transportation and spatial mobility, household/family structure and patriarchal authority.

Furthermore, one of the most compelling outcomes of micro-credit is the increase in the already existing multitasking activities of women in the developing countries. For example, 98% of participants in this study claimed their domestic work in their homes was either performed “all by themselves or assisted by their children or extended family member but not by spouses”. Evidence (see Chapter 6) also indicates that the overriding emphasis on large families in Nigeria puts further pressures on women’s domestic activities. Interestingly, most world leaders and NGOs¹⁶ have maintained that this particular characterisation of women’s innate abilities in juggling multiple demands is their ‘biggest competitive advantage for utilising micro-credit’ (this is in line with the understanding of most NGOs in Nigeria). In fact, during my fieldwork, questions bordering on participants’ multitasking duties and micro-credit were treated as a non-issue by NGOs, as women were expected to juggle them together and still achieve amazing feats. Probably, this is based on Kabeer’s argument that an increase in workloads should not always be viewed as negative. She maintains that for many women, this increase in work is a valued transformation of the terms on which they previously worked. It is recognised as a necessary outcome of their enhanced ability to contribute to household livelihoods and the consequent mitigation¹⁶ of their dependency status within the household (Kabeer 1998).

As flattering as it may seem to be, to praise women’s multiple abilities, this ideology has problematic implications in justifying development schemes that place much responsibility on women’s abilities (see also, Poster and Salime 2002). From my observation in the field, the only way I can compare market/rural women’s busy day is by watching ‘ants’ and ‘bees’ toiling¹⁷ day in, day out. Indeed, it is difficult to establish a correlation between overwork (due to additional workload by micro-credit) and women’s economic empowerment. On the other hand, it is easy to establish a correlation

¹⁶ An abstract from 1999 USAID Summer Conference in Chicago

¹⁷ The references to ‘ants and bees’ are purely metaphoric, and has no direct binding on women’s personal characteristics.

between hard work and health problems. In fact one micro-credit participant summed it up in the following words; *“Only Almighty Allah will give me rest...come rain, come shine, I am up in the morning and struggle to get things going, until darkness come (ORMCP 9)”*. Ultimately, in spite of this rhetoric of the self-empowering Third World woman, the actual women literally have little or nothing to show for all their hard work. According to Helen Pankhurst (2002), formerly the head of a UK-based International Women’s Rights Group—WOMANKIND Worldwide:

Women are increasingly targeted in micro-credit schemes, but by increasing women’s work burden and making them responsible for payment, these schemes use women as instruments to achieve efficiency and sustainability, while actually exacerbating their poverty and vulnerability(2002:2).

In essence, the fundamental philosophy behind the promotion of micro-credit schemes is part of the neo-liberal market framework or ideology, given the World Bank, IMF (see chapter 4) and major NGOs’ keen interest in the programme. The neo-liberalism initiatives believe that by making women empowered and independent through joining the market sector, this in turn justifies reduction in government expenditure and the transfer of state responsibilities to co-operatives and individual bodies (a major characteristic of the efficiency approach). A fundamental assumption of this neo-liberalist thought is the idea that participation, hard work and some credit ensure success (Pettman 1996). With so much emphasis focused on the payback rate and little on the stress on borrowers to repay such funds, the neo-liberalist agenda is perceptible. This is evident in the structure and introduction of micro-credit schemes in the 1980s by Babangida’s administration in Nigeria after the introduction of SAPs¹⁸ (see Chapter 2 for details). As part of joining the international economic system in the 1980s, the Babangida administration provided micro-credit loans through such pet projects as “The Better Life for Rural women”, People’s Bank, Urban Mass and others. The truth of the matter is the impact of SAPs on families (and women in particular) gave rise to an army of unemployed women.

¹⁸ A major feature of Nigeria’s economy since the 1970s is its reliance on petroleum. This accounts for 87% export product and earnings. Falling oil output and price in the international market during this period seriously undermined the Nigerian economy. The situation was not helped by government over-spending and mismanagement of the economy. The aftermath of these incidents was a total collapse of the Nigerian economy in the late 1970s and early 1980s. Indeed, to prop up the economy, the state borrowed from IMF, and this further derailed the economy and escalated the suffering of Nigerian citizens. Introduction of SAPS meant devaluation of the Nigerian currency by 50% (or more), removal of all subsidies, introduction of user pay policies (in schools, hospitals, roads etc) introduction of value added tax (VAT), road tax (toll gate), increase in the price of fuel, which directly meant an increase in every aspect of Nigerian life such as transportation, food, housing, etc.

Thus, micro-credit schemes provided a perfect solution: in this it is possible to draw a link between micro-credit and its relationship to the neo-liberalist agenda; hence the idea of granting women access to funds in order to give them the ability to be in control of their life and thus be empowered. This is obvious given that, since the inception of Grameen Bank modelled micro-credit schemes in the 1980s, individual states in Nigeria have continued to promote or introduce new micro-credit schemes. For example, in 2005, three states (Imo, Nassarawa and Bauchi States) in the Federation embarked on new schemes. Bauchi State, the latest in this drive, through the collaboration of an NGO (the Development Exchange Centre-DEC), has granted over 150.8 million Naira (\$1.2 million) in micro-credit loans to about 20,695¹⁹ women in Bauchi State during the last two years. The schemes aim to ensure, as the programme co-ordinator put it “that rural women are economically empowered to assist their husbands”. The co-ordinator maintains that through the micro-credit given to women, DEC has empowered them by their not having to wait for their husbands to meet their household needs. Ironically, this dramatically reduces men’s family responsibilities and at the same time increases that of women.

Similarly NGOs and staff of NACRDB interviewed during the fieldwork have equivalent logic on the goals of micro-credit schemes. For instance, on two or three different occasions, the staff of these organizations mentioned during the interviews that:

The schemes were not aimed at challenging men’s authority in the families. Participants should not see their newfound economic growth as a sign of stepping over their female boundaries in society (see Chapter 3). Micro-credit schemes are primarily designed to improve their income potentials, and equally for them to use it for the benefits of their families (staff of NACDRB Owerri).

As shown in the above quotation and following Mayoux’s framework, empowerment rhetoric remains outside strategic gender interest.

A participant summed it up in these words:

On many occasions I have heard the manager say to me and other women; “I hope you will not forget that your husbands are still the “Oga” of your house (bosses of the house). Please always make him happy and obey his advice... We do not want angry faces or voices in our office...” (IMCP 8).

¹⁹ There are no accurate statistics on the number of Nigerian women participating in micro-credit schemes, but a rough estimate puts them close to 16 million or more (see Chapter 5). As the ILO (1992) noted, information about the economic activities of the African population is in short supply and reliable data about female activities are seldom available. Even search in the ILO website (<http://laborsta.ilo.org/>) produced virtually no useful statistical information.

Overall, following Izugbara's (2004) observations, most NGOs and micro-credit institutions in Nigeria are not in the business of funding women to run for political offices or to organize themselves against men, tradition, and culture. Neither do they encourage women to challenge or eliminate their own subordination, even if they were to be aware of the power dynamics at work in their life contexts.

From a different angle, the process of empowerment as argued by Kabeer (1992: 2) occurs at different dimensions. These dimensions cover a range of different issues and materialize through a variety of different processes. Hence, tracing women's ability to make choices occurs through three main dimensions: (i) the pre-conditions of choice or resources; (ii) the exercise of choice or of agency and the consequences of choice; (iii) achievements that reflect increased capacity to transform the structures of women's subordination. These suggestions, for Kabeer, are based on the notion that material empowerment occurs through expansion in the material resource-base for women.

However, in practice, as observed amongst participants in this study, improvement in women's material resources base, due to participation in micro-credit schemes, is often minimal. This minimal resource has limitations in terms of expansion or growth. Ironically, its negative outcome could be enormous. Certainly on the surface, Kabeer's illustrations closely depict the empowering ability of micro-credit schemes—improvement in women's resources base. Nonetheless, these illustrations do not offer solutions on how to deal with slow and unreliable transport networks, police harassment, middlemen (see next chapter) and social constraints (such as large families, and husband's overbearing control) in Nigeria. Indeed, the introduction of micro-credit has not solved the market or rural women's daily struggles to survive but has added to their multi-tasking duties. As Izugbara (2004) has argued, the scheme's lack of linkage with the broader social realities of local women contradicts the good practice of gender mainstreaming and integration, which is central to development action planning as theorised by GAD (see Chapter 3). Besides, in Nigeria, most micro-credit participants are often burdened by the repayment obligation.

Indeed, while the multi-dimensional nature of the empowerment process is recognised in micro-credit, there are obvious links between micro-credit and an increase in women's labour, as illustrated above. What this means is, rather than the scheme's ensuring participants' growth in personal well-being, the women are constructed as what Poster and Salime call 'super-beings' (2004: 24). In this context, women are

posited as inherently capable of overcoming their development problems with little or no help from micro-credit schemes. Furthermore, the justification of micro-credit as an empowering development tool is controversial in the Nigerian context, given that there are no obvious differences in the livelihood of micro-credit participants and non-participants as shown in Table 11. As I earlier stated, it was very difficult to establish (through participant observation) a clear difference between these two groups of women in terms of lifestyle and livelihood. On the whole, most participants claimed to be surviving. Moreover, most participants (see Table 12) acquired their credit to facilitate their economic activities, but there is no indicator (livelihood) to show that their situation has changed for the better. This is even more obvious given that most participants claimed to be just “Managing”. The indicators that emerged from this study show that participants’ utilisation of micro-credit suffers from socio-cultural and spatial transportation factors (see chapter 9). This sustains the argument that the continued implementation of micro-credit programmes diverts attention and resources from other more effective strategies for women’s empowerment.

There is a consensus that empowerment is a process that is manifested in more than one dimension²⁰ and differently in any given society. However, the most obvious identified dimensions in this study are women’s control of their financial resources and some degree of recognition of participants’ decision-making by spouses and community. But as 1990 UNDP’s report mentioned, human development is a process of enlarging people’s choices. Micro-credit schemes have not solved the three essential human needs (to lead a long and healthy life, to acquire knowledge and to have resources needed for a decent standard of living) among market or rural women in Nigeria. In fact, my fieldwork experience and collected data among Nigerian women show that these three components of human development are either lacking or insufficient even with the provision of micro-credit schemes for most participants.

Additionally, credit, as Mahmud (2003): aptly pointed out, imposes a burden upon women (see Chapter 6). Women are often under pressure from debt collectors for micro-finance organisations. This is because the intense pressure of punctual loan repayment produces new forms of social and institutional dominance over women.

²⁰ Hence, it is argued that credit to women, by increasing access to resources, can play an effective role in improving their socio-economic status and reducing economic and social subordination. According to Mahmud (2003), participation in micro-credit programmes may be an ‘empowering’ experience for poor women, irrespective of whether there is any direct poverty-reducing effect or not.

Although there was no significant representation of indebtedness among participants, nonetheless many micro-credit recipients in this study constantly mentioned the need to work harder in order to repay their loans, and some were apprehensive over their slow trading or turn-over. In reality, most participants face tremendous pressure to perform and to avoid embarrassing their family or themselves. As one participant explains:

Every night and morning I kneel and pray; "God give me strength, open my doors for customers, keep me away from those who seek my downfall and help me to pay what I owed". You see, God is my strength, without him how would I survive; Nigeria is a tough country. If your payment is delayed, these people may come one day and pack your goods. I'd rather die than face such embarrassment, because the entire world will hear that I am indebted and I have been disgraced in public (IMCP10).

Paradoxically, this act of ensuring that family needs come above self-development invokes a strong criticism in relation to empowerment. According to Fierlbeck, a human rights activist, placing more emphasis on family welfare or well-being than on their personal well-being remains the major obstacle to women's development in the developing world (1995). Fierlbeck believes that women would be more likely to expand their ability to make choices if they were to view themselves as individuals rather than as members of a social group. It is hard to fault Fierlbeck's argument here, given her Western perspective. However, there are fundamental differences between a western and southern feminist's understanding of empowerment (or priorities), especially from DAWN's perspectives (see Chapter 4). For example, the notion of marriage to most women and men in West African societies connotes primarily a 'reproductive' unit, and a manner of submission on the part of women to family norms and rules. This union invokes a strong cultural dynamic which is prevalent in most 'traditional' or non-western societies. In general, women are drawn into the productive sphere as part of this commitment to family²¹, especially to their spouses and children. In view of this, it did not come as a surprise that nearly all respondents in this study claimed the fundamental motive/reason for their economic activities is to 'support their husbands and raise their children'. This represents nearly half of the total population in this research. This factor is a compelling feature of Southern Nigerian or West African societies. Most of the women agreed that success is not about making huge financial profit, but it is about what they can 'offer [their] children, spouse and family members'. Certainly, most respondents engage in economic activities primarily to support their families and it has little to do with self, personal development or self-actualisation. As Alice Iddi (1999) in

²¹ The concept of 'family' in West Africa is more than just the unit constituting husband, wife (wives) and children. It also includes the extended family members and relatives.

her article on “Gender Works” in the *Oxfam Journal* explains, in Africa the patterns of residence, production, consumption and investment do not tally with the Western view of a household. According to Iddi:

In many western perspectives, a household is a corporate unit. In other social realities, consumption units often cross residential boundaries but do not necessarily form cooperative units for production, pooling resources or investment. Networks of interdependence within and beyond domestic (household) units are prevalent and very important.

Nonetheless, Iddi (1999) noted that operating in different cultural contexts complicates the meaning of empowerment. It is vital therefore to understand gender relations within a particular context in order to be able to effect positive changes in addressing inequalities between men and women. Indeed, her argument undermines Northern universalism, whether based on liberal or Marxist assumptions.

Further, Kabeer (1997) draws a clear distinction between the instrumentalist model of empowerment which tends to emphasize women’s greater altruism and connectedness and that of the alternative model of empowerment that focuses far more on the conflictual element of gender relations and favours a more separative style of empowered women. She maintains that what is valued as evidence of altruism in the instrumental model is interpreted as evidence of women’s internalisation of their own subordinate status, including their tendency to put the family needs before their own. Interestingly, Kabeer (1997:12) adds, “it may well be true that women prioritise children’s needs, but there is a sense in which one might wish women to be a little less selfish and self-sacrificing”.

Importantly, these overriding concerns about what constitute empowerment, and from which perspective (western and southern [DAWN] feminist) to draw a conclusion, situates the concept of empowerment as utopian terminology.

8.5. Conclusion

The foregoing discussions and analysis in this chapter have pointed out a number of issues. Following is the sum of these issues. The micro-credit scheme has emerged as the most popular poverty alleviation programme of these two last decades amongst all development actors. Essentially, the proponents of micro-credit have primarily anchored their argument in the idea that “poverty is the result of powerlessness”. Development

agencies believe that alleviating this poverty encourages sustainability, which in turn creates empowerment (Hulme et al 1996, Kabeer 1999b, USAID 1999, UN 2003, 2005). In this paradigm, access to credit for running their own businesses is seen as the best strategy for promoting labour market opportunities for women. The proponents maintain it is a bottom-up approach to development, in which women are responsible for raising their own economic status. The ideological rationale for such an agenda is rooted in a neo-liberal framework (popular with WID) in which empowerment is said to be achieved through individual means.

Yet such a notion has little in common with the idea that becoming empowered is a “linear process of enlightenment” ²²(Kesby 2005:4). Rather, as Kesby maintains, power, as a commodity, is concentrated in the hands of a few, emanating from the top down and from the centre outward, and is exercised instrumentally to dominate marginal groups and recreate ideologies that maintain relations of dominance. Kesby argues that this model underlies discussions on everything from experts’ imposition of development agendas to men’s refusal to extend equal decision-making at household level (p.204).

Considering these opposing arguments as presented above, the actual impact of the micro-credit scheme and its relationship to economic empowerment remains complicated, as it rests on individualism as against collectivism. The problem is further complicated when concepts such as production, consumption, income and investment are used to evaluate processes and outcomes of projects and programmes.

Moreover, it needs to be understood that the links between micro-credit and poverty alleviation are contingent upon many variables over which the micro-credit scheme can have no control. At best, the scheme can be considered as an incentive for economic participation. However, poverty reduction will still be debatable because it is focussed on providing services based on certain principles²³ over which it has no control. The impact on participants can only be articulated, but with the understanding that isolating

²² According to Stanley and Wise (1993), empowerment is said to involve a journey of self-discovery. This takes place through some sort of awareness training, politicisation process, and/or life event that stimulates a recursive movement between experience, reflection, and action of change. From this emerges a realization that one can free oneself from helping to reproduce the status quo and can instead seize control over the material and discursive processes that govern daily life.

²³ Such as gender inequality, patriarchy and lack of control over their personal circumstances and community resources.

such an impact from the many external elements that affect a person's life is too costly²⁴ and too complex to guarantee holistic economic empowerment. Even so, when the definition is situated within the premise of 'increased well-being' as illustrated in the virtuous spiral in Chapter 4, it is understandable that micro-credit contributes to women's empowerment in Oyo and Imo States. Indeed, the virtuous spiral clearly demonstrated the multiplicity of micro-credit effects. What is more, this multiplicity of micro-credit incorporates participants' understanding of the empowering process which their economic participation adds to their life. Some of these empowering processes were explicitly echoed in the narratives and responses of the participants in this study.

On the other hand, and as demonstrated in this chapter, micro-credits do not always improve women's economic capital gains and are often an extra burden. What is more, women tend to have very little or no control over cash income within the household, which makes their scope for savings or investment in enterprises extremely limited.

Finally, the cultural situation under examination according to Uchem (2001), states that man as the "head" of the family translates into unequal distribution of domestic and wage labour while at the same time women and men equally participate in wage earning. Thus, in light of "patriarchal continuity" from the old social order to the new is the fact that Nigerian women have often been financially autonomous, a fact linked to their assigned role of feeding the family. That has not changed. What has changed is more to do with the means and the working conditions entailed in wage earning, especially with the introduction of SAPs (see also Chapter 9).

In view of the various illustrations and assessments in this and the previous chapter, the subsequent chapter will examine other factors associated with micro-credits' empowerment or disempowerment capabilities. In the following chapter therefore, the focus will be to characterise and situate the notion of personal mobility and middlemanship and its relationship to women's economic participation vis-à-vis micro-credit schemes and economic empowerment.

²⁴ For instance, most participants may not survive or fare better without their children, because apart from the emotional well-being they provide, they are insurance for participants' future and retirement back-up.

Chapter Nine

Micro-credit and the frames of social structure¹: women's mobility, market² access and the invisible hands of middlemen

It is true that sustainability of any development initiative is possible only when the participants change their role from passive recipients to active own managers—Sheela Purohit (cited in *Swa-Shakti Bulletin* 2003: 18)

9.1. Introduction

This chapter will attempt an evaluation of the socio-economic factors militating against women's personal mobility (see also Chapter 6), and their impact on the advancement of women's economic empowerment through micro-credit schemes. The chapter is grouped into two main sections based on the subject matters: personal mobility and the middlemen. Issues to be considered in this first grouping include definitions of personal mobility, the nature of constraints associated with women's personal mobility in the study areas, and the impact of personal mobility on women's economic activities. The second part pays particular attention to the increasing importance of the role of middlemen in enhancing economic survival of market and rural women in Oyo and Imo state, and more importantly, its impact on the utilisation of micro-credit schemes. The dependence on middlemen by many women is primarily related to their need to overcome apparently insurmountable obstacles in the transportation system and family restrictions to ensure their economic survival. Overall, this section will explore the impact of colonial imposition on women's economic activities, spatial mobility, market/rural women's (in)dependence on middlemen and the attempt by the Nigerian government and NGOs to reposition women's economic empowerment through the introduction of micro-credit schemes since 1985.

As illustrated in the previous chapters, the theme of this chapter is located on the backdrop that micro-credit programmes, more than any other, have increasingly been

¹ social structure— is defined as an observable pattern in social activities

² Marketing is the central feature in the life of every Igbo woman and to be successful in trade is the signal for generous congratulation. By this, a woman's value is calculated: it affects her position and comfort; a man considers it in the choice of a wife, and a husband's favour is bestowed or withheld largely according to the degree of her success in the market (G. T. Basden 1966: 194). This also applies to Yoruba women.

advocated or implemented by NGOs and States³ to steer women's economic empowerment. Nonetheless, reviews of women's experiences demonstrate that they face diverse obstacles to both participating in and benefiting from micro-credit schemes. One such obstacle is obstruction of personal mobility⁴.

Personal mobility is defined here in terms of the distance women travel in the exercise of their daily economic activities⁵, which is directed towards the creation of profitable livelihood strategies (Katz 1993; Teltscher 1994; Hapke 2001). Mandel (2004:256) noted that,

Women's ability to be mobile *vis-à-vis* their livelihood strategies is shaped in nuanced and complicated ways by particular intersections of ethnicity, class, and life-course phase as well as in the socio-economic settings in which they live.

Thus, economic strategies employed by women to overcome this obstacle vary significantly. For example, some women might have access to distant suppliers or buyers without being mobile themselves; they rely on middlemen, and others might have direct access to primary suppliers or buyers. However, the scale/volume of their operations and benefits is often determined by direct or indirect accessibility of the products and customers. Besides, it is now widely recognised that the standards of living of low-income households, (especially women) can be significantly increased if they can be provided with access to services like transport or enjoy uninterrupted personal mobility (Levy 1995, United Nations Economic Commission for Africa 2001). Inherently, according to one estimation, total output could be increased considerably just by eliminating gender discrimination in personal mobility. Such issues as fair competition, increase in profit margin, prompt loan repayment and limited dependence on an intermediary (middleman) have been summarised as some benefits of personal mobility. Indeed personal mobility has the capacity to enhance internal fair-trading⁶ for market and rural women and encourage advancement of micro-credit schemes.

³ One country after another has embarked on this programme since its inception in Bangladesh in 1976. Today, Grameen-type credit programmes are being replicated in more than fifty-nine countries, both in the developing and developed world (Yunus 2003: 182).

⁴ Personal mobility is defined here in terms of the distance from their residence women travel in the exercise of their daily economic activities, which is directed towards the creation of profitable livelihood strategies (Katz 1993; Teltscher 1994; Hapke 2001).

⁵ This personal mobility may include movement for non-economic purposes e.g. socialising.

⁶ The concept of fair-trading in this study is defined broadly. Hence, Fair Trade is an alternative approach to conventional international trade. It is a trading partnership, which aims at sustainable development for excluded and disadvantaged producers. It seeks to do this by providing better trading conditions, by awareness raising and by campaigning. [FAIRTRADE-TORONTO] newpeoplemedia.org/abbreviations-acronyms.htm

Emphatically, both those who think transportation is extremely important and those who stress other factors, agreed that personal mobility could enhance or mar the realisation of women's economic empowerment through micro-credit schemes. For instance, Akhter (2002) argues that personal mobility encourages women to fully access, participate and negotiate in the pricing and cost of their products, which is one of the key features towards economic empowerment. In addition, Woroniuk and Schalkwyk (1998) pointed out that limited mobility stemming from domestic responsibilities, cultural factors or even the lack of access to transportation constrains women's ability to carry out business in numerous ways. These include searching out new markets and possible suppliers or customers. Market accessibility encourages direct involvement in market negotiation, which in turn provides women with opportunities to exercise control over their income. Besides, control over and access to their productive assets often results in an increase in women's managerial skills by inculcating useful skills and knowledge or techniques on how to manage their capital investment.

A comprehensive treatment of all issues related to personal mobility is beyond the scope of this chapter. However, evidence has accumulated that unlimited personal mobility would provide women with unrestricted access to fully utilise their potential and assets. Besides, direct access to distant but primary sources of goods and direct sale of commodities to primary consumers may be classified as essential features of a profitable livelihood strategy and a sure means to repay micro-credit loans and the accumulated interest. Besides, for economic activities or negotiation to occur in Oyo or Imo and for the rural or market women in these areas to fully participate and benefit from it, direct contact and negotiation are indispensable. This is obvious given the rustic and underdeveloped nature of the areas and the infrastructures. What is more, participants' economic activities involve direct personal participation and contact.

9.2. Women's Personal Mobility; A historical perspective and constraints

The concept of women's personal mobility varies across time and space. Its interpretation and practice must be factored into the account. Early socioeconomic proxies for women's personal mobility used in many studies (see Kabeer 1998, Akhter 2002) have only indexed some aspects of personal mobility—that is if women are able to leave their home (unattended) to access the market or simply not allowed to leave their home (that is the state of *Purdah*⁷). In this study therefore, the use of more direct measures is preferable to the use of the common proxies used in other studies. *Purdah* is not practised in both Oyo and Imo States of Nigeria and women are free to leave their home to access the market and local peculiarities that influence factor(s) militating against/for women's economic empowerment or disempowerment should be taken into account when measures are designed.

As illustrated in Chapter 2, many Nigerian women (Igbo and Yoruba women in particular) are actively involved in economic exercise, both in formal and informal sectors. One particular example of economic autonomy enjoyed by women was the palm oil production in Imo and Oyo. Women from these regions significantly controlled its production and revenue before the imposition of colonial authority. Studies (see Onwuejeogwu 1981, Amadi 1982, Amadiume 1987, Isichei 1978, Umeasiegbu 1969) also indicated that until the 1900s many tribes (these include the Igbo, Ijaw, Yoruba and Ibibio) in the riverain area of Nigeria regarded market trading and growing certain agricultural crops as female occupations. These studies also noted that personal mobility then was not so much an issue to be debated, as market and rural women pursued their economic activities uninterrupted (further details on this shift are provided below). Today, women from these ethnic groups (regardless of religious inclination) have maintained this age-long tradition of trading to supplement family income in view of the implementation of SAP in Nigeria.

In fact, over the years, Oyo and Imo women have continued to adapt in order to remain economically viable. Even though religion and ethnicity are very important defining factors of their existence, religion has been negotiated to accommodate women's economic activities. In fact, practising Christians and Muslims of both the

⁷ The term '*purdah*' refers to a range of practices in response to the Muslim Koranic injunction to guard women's modesty and purity. According to Muhammed Yunus (2003), in its most conservative interpretation, it means women are forbidden to be seen by any men except closest male relatives. Many of these women do not go out of the house even to visit neighbours.

Igbo and Yoruba ethnic groups have the liberty to engage in any economic activities. Religion⁸ and ethnicity in particular, have consistently supported women's economic participation in the study area as Table 13 shows.

Table 13 Micro-credit and religious affiliation of participants

Religious Affiliation	Micro-Credit %	No Micro Credit %	Total
Islam	36	39	31
Christianity	64	61	52
	100	100	
Total	50	33	83

Table 13 designates participants' religious affiliation. This table shows that there are many Christians' market and rural women as there are many Muslim women in the same activities. Examining the impact of religion on participants' personal mobility the study found that both Muslim and Christian participants experience similar mobility pattern. Both have a high number of participants who claimed, 'they cannot trade/farm beyond the next city or village' (Muslim 41% and Christian 37%). Both sects showed a similar pattern in participants who are able to travel "as far as I wish to" (35% Christian and 31% Muslim). Detailed discussions on personal mobility would be unveiled in the subsequent section of this chapter.

Most critics of micro-credit have often argued that religion is one of the major factors that prevent full utilisation of the scheme. Contrary to this view, this research and other studies by Boserup (1970), Moser (1993) etc have shown that most women in West Africa in general and the study areas in particular are economically active regardless of their religious inclination. As the above table shows, 37% of the

⁸ Religious experience is potent in the daily life of both Igbo and Yoruba women (and men). Hence, prayer services are extemporaneous, interspersed with joyful choruses at every moment of daily activities or expression. These choruses or prayers express the strong belief in the efficacy of entreaties and its power to change an 'otherwise unchangeable' condition in ones' destiny. That is, when one's destiny is unfavourable, prayer can always be used to change it. Indeed, one belief among Africans, particularly, the Igbo and Yoruba is that, destiny is a determinant factor of human's life existence and thus, one's achievement or disappointment in life is enclosed in ones' destiny which had been chosen out of many by God. Consequently, this formed the basis of reference to God by many of the research participants.

participants are Muslims, giving the impression that religion may not be a major obstacle to women's economic participation or even mobility in this region. Nevertheless, there are conflicting connotations in relation to women's economic participation and personal mobility vis-à-vis micro-credit and economic empowerment attainment. Especially in view of recent gender analyses, which have identified some setbacks arising from constraint on personal mobility; yet, none of these studies address this issue directly or indirectly in relation to the market and rural women in Oyo or Imo.

Having described the concept of personal mobility and some central themes often used to question women's economic participation and micro-credit process I will examine the process of personal mobility and its impact on participants' pecuniary activities in the next sections.

Amongst market and rural women, the decision to acquire micro-credit loans (or not) is often determined by many factors. Such as the availability of goods and customers, transportation factors, land for farming (in case of rural women), and most importantly personal mobility. As one respondent revealed, "*adiro akwu ofu ebe enene nmanwu*" (*You do not stand at a spot to watch sprinting masquerades*⁹). This implies that economic activities by market or rural women in the study areas require a certain high degree of personal mobility in order to achieve the objective of their investment; more importantly, it enables micro-credit participants to exploit the benefit of the scheme. Thus, to ascertain the level of personal mobility they have, and how such mobility influences their economic activities, research participants were asked to describe the nature of their movement.

At a minimum, all avowed¹⁰ that they are free to leave their home and travel or walk to their shops in the market or farms within the same city or village and some could go beyond their residential state. Yet, studies have shown that ability to travel longer distances and stay away from home greatly enhances the level of socio-financial

⁹ Masquerades are a common feature of the Igbo and Yoruba's cultural troops, dance or entertainment. They add colour to the entertainment. Many spectators have to be prepared to run around in order to get a good glimpse of their face or costume as they are always in flight.

¹⁰ Respondents' response contrasts with what is obtained in Northern Nigeria, where Islamic (Sharia) law is practised and denies women the right to leave their homestead or engage in any public enterprise, unless in the presence of a close relative or by ensuring that they are fully covered head to toe. Such movement is strictly monitored under the watchful eyes of husbands or male family members.

gains market or rural women derive from their economic activities. But when asked how far they can travel in pursuit of their economic activities, and how long they are allowed to stay away from home, about 85% of the respondents maintained it is not to the advantage of their families (especially to their young infants) to stay away from home. I have classified the variations into three different categories of personal mobility participants experience in the course of their economic activities.

Table 14

Distance Participants travel in pursue of their economic activity by age

Age	From my house to the farm/market place only (%)	Not beyond the next city or village (%)	As far as I wish to (%)	Total No.
18-35 years	96	63	4	45
36-51 and above	4	38	96	36
Total %	100	100	100	
Total No.	25	32	24	81

Missing cases = 2

In fact, out of 25 respondents that claimed their personal mobility is restricted to travelling “from their homes to farm/market place only” 24 of them (which represents 96% in this category) fall within the age range of 18-35 years. A closer look (not identified in Table 14) indicates that all the women between the ages of 18-24 years are restricted to travel from their houses to farm/market only. That is they cannot travel to the next village or further. Only 4% of those with highly restricted mobility are aged between 36-51 years. This Table further shows that 32 respondents acknowledged that they are not permitted to trade/farm beyond the next city/village. 63% in this category fall within the age range of 18-35. However, participants within the age range of 36-51 and above dominated (96%) the category that claimed their economic activities can be extended as far as they wish. In fact, only a mere 4% of respondents in this category falls within the age of 18-35 years. . In sum, young and newly married women trade or farm closer to their homes; on the other hand, older or women who have been married for many years have more liberty to trade or farm as far as they wish.

However, a further analysis of the first group, as classified above, shows they have large families, with most offspring under the age of 13, and numbering between two and nine children. Usually, the family sizes are often determined—if the number of

male progeny¹¹ is to the satisfaction of their spouse. Most respondents in this category have no permanent shop, which means they hawk their wares, rent shop/space or share their shops with either their husband or others. Most of them are involved in producing and/or retailing daily-used goods—usually food related, such as perishable foods and vegetables. Others are subsistence farmers, who equally produce food related items either for family consumption or as a source of income (or both) which is geared toward supplementing family resources. Most respondents in this group are very young and still trying to adjust to the rhythm of marital life. One major characteristic noted among this group is the over domineering posture of their husbands, who seem to monitor¹² every aspect of their life. In addition, their activities are less capital intensive. Accordingly, their economic activities are strictly restricted between home and place of activities. This limitation, apart from limiting where these women can trade, also curtails how far they can travel, even on an occasional basis, such as purchasing/selling goods or even visiting extended family members. Community members or neighbours pay little or no attention to this arrangement, as it is tagged ‘family matters’. Nonetheless neighbours play an important “but indirect” role to ensure that women in this group accepted their spouses’ norm (unintended¹³, I must point out) through ‘gossip’. Gossip by neighbours plays a significant role in ensuring that participants in these categories conform to the rules set by their spouses. As a result, most Yoruba and Igbo families often endeavour to stay clear of this gossip. Their economic activities are restricted within a specified city or village where they reside. As expected this group falls among the 15% respondents who claimed the restriction on their personal mobility is because their husband does not allow them to move freely (see Table 15). This restriction equally reflects on the level of their economic activities, achievement and general empowerment. For example, my observation in the field shows that some participants (three or four) in this group that share business premises with husbands asked for permission from their spouses before they granted me an interview. Among this group, their husbands often forbid them from visiting other family members or acquaintances beyond 8 hours unless

¹¹ Most Nigerian tribes value a male child more than a female child. Indeed, most family plans start and end when spouses feel they have enough male children. Like Muhammed Yunus said ... “unmarried daughters are seen as quite a burden” (2003: 90).

¹² During the interviewing season, I noticed some of the respondents’ husbands were within the vicinity.

¹³ Gossip among these communities consists merely of casual or idle talks. These casual talks serve as a form of information exchange or entertainment. Yet, these idle talks have indirectly enforced moral boundaries within the community.

such visits involved the death, funeral or wedding of relatives. Besides, in many instances these spouse would be present in such gathering or celebrations.

Returning to my early categorisation, 32 participants could not only trade within the same city or village they could equally extend their economic activities to the next town/village. The participants that belong to this category can extend their economic activities (if permitted by their spouse), but are not allowed to stay overnight on such trip(s). This group own or rent shops in the market space. Most of them are aged between 32 to 45 years and have teenage children/relatives that assist or perform domestic chores or market/farm activities. Most of them buy or sell their commodities from/to middlemen and partake in intra-city trading. Rural women in this group cultivate arable farms outside their homestead, and could travel to the surrounding villages for trading as well. Here, husbands hardly object to family visitations or social contact.

Nevertheless, one factor that is paramount in their account worth noting is the existence of large and extended families. According to ONMCP1, the number of children (see Table 15, as it illustrates factors contributory to restriction on personal mobility) and the responsibilities that follow, “makes it a near impossible to achieve much”. This is because their life is divided between domestic family issues and economic duties. Nurturing their children seems to take the centre stage of their life (see Chapters 2, 6 and 7). Therefore, the sheer size of their family and the chaotic nature of responsibilities these women bear take a huge toll on their lifestyle and economic sphere. About 89% of participants in this group claimed that the number and age of their children, child-care duties, domestic chores and spouse’s intrusion have deterred their economic progress. Some respondents described their economic situation as follows;

Well...it is a difficult situation, caring for my children and business at the same time. Sometimes I sincerely wish, I could be in two different places at the same time. I cannot neglect my children, they will go hungry or at worst become unruly and I cannot stop trading we will all die, and I need to pay back my loans. Maybe there is no end to human struggle. But it is still better to keep struggling than to die, in any case, human existence is inseparable from struggling (IRMCP3).

Another participant pointed out;

Well, it is not as if I am not earning—I am. But, it is not enough. My children and husband are always on my mind. If I travel to Aba or Lagos, who will cook for my children and who will feed them—No one. Yet, to make a good profit I have to go to the source. For now, it is a big dream. My family comes first (IMCP6).

This is equally compounded by the helplessness they feel (especially in relation to their spouses). As OMCP1 pointed out that;

As we say in my hometown—as the rain beats the slave, it beats the slave master...if you fail to assist your man, your children will go hungry, naked and out of school. Men¹⁴ are useless when left with childcare; their next step would be to marry a new wife, which will spell doom for my children. They know how to put woman in family way (pregnant) but have little or no idea on how to take care of the children. Women like me, have lots of sleepless nights, thinking about our children and their future...I cannot fold my hands and hope that my husband will perform, so I am always between my shop and my home, sometimes I wish, I am two, so that, I can be in two places at the same time. The truth is, even if I have the power, I cannot travel or stay away from my family. They need me always. About two days ago, my younger son was down (sick) with malaria fever...I mean who would have taken care of him, if I was in Aba or Onitsha. And, if something happen to him (God forbids), who will I blame: of course myself...

Like the first group, women in this second group are not profiting so well from the micro-credits' proceedings, given their limited personal mobility and investment.

Contrarily, most women found in the third group (members can travel 'As far as I wish to') contrast sharply with the two previous categories, especially in terms of spouse trust, gossip circulation, confidence, and inter/intra city/state mobility. Further contrast was observed in terms of shop ownership, size and distance to farmland. They are considerably more mobile compared to women in the two previous categories. One contributory factor is that most participants in this category have teenage children. This is partly because of their age (most of them are in their late 40s and early 50s and above) and having had to give birth early. In part, this reflects their autonomous position since they wield some form of authority over their children and some extended family members, but not over their spouses. Nonetheless, some patterns of negotiation exist between them and their husbands, especially in view of the huge financial contribution they extend to their families.

Some literatures have argued that women's age at first marriage is an index to the level of female empowerment in most developing countries. These literatures state that women who marry at older ages may have greater empowerment than those married as teens because of their experience, self-confidence and autonomy. Presser (1997) and Cain (1993) (see also Berelson and Mauldin 1978) in particular have argued older women have more independence and empowerment than younger women do. According to them, this is because they have more experience

¹⁴ Men in this case refer to Nigerian men in particular and African men in general.

with life, a better understanding of how to get what they want or need, a closer relationship with the husband, or because they have fulfilled certain social obligations to the husband and his family and thus are more trusted than young wives, over whom tighter controls are maintained. It is a common sense to agree with these views. However, they failed to point out that apart from societal recognition of these women's contributions towards the sustainability of their family (or as I will regard them "burden bearer"), they have sacrificed their entire life to bear the brunt of their family's difficulties out of sheer 'female strength' and as such deserved any independence they might enjoy.

Women's work is generally less valued than men's work (see Chapter 7) and the division of labour between women and men varies with cultures and changes over time (but very slowly). Therefore, it is natural to assume that when a role changes in a very conservative society (like Nigeria and Oyo and Imo in particular) it is not due purely to the reasons given above but is an outcome of a remarkable realisation — that is the importance of "women's economic contribution". This is because most market and rural women dust off the tag 'housewives', and take on a more income generating activity and through that she could give quality life to herself, her family and others. To most market and rural women, improving the quality of life of her family meant improving her own life and status as well.

Age at first marriage plays a crucial role in the placement of a woman in a Nigerian family. Besides, getting married at an older age is a rare incident for Igbo or Yoruba women in particular, and Nigeria as a whole. Describing contemporary marriage structure among the Yorubas, Shanna Dean (2003) observed a young Yoruba man (aged 25-30) usually enters into a marital union with a Yoruba woman (aged 17 to 25). Robert Turner was more concise on marriages in Nigeria. In his research on 'Family Planning Perspectives' Turner (1992) noted; "in Nigeria half of all women are married by age 17¹⁵ and are mothers by age 20". Turner further pointed out that "Nigeria's total fertility rate is six births per woman and this rate does not appear to be declining" (1992:1). Other authors like Isichei (1978), Amadiume (1987) and Amadi (1982) observed, a woman is expected to arrive at her husband's house, "young and a virgin"¹⁶. This made it even easier for men to take total control of their

¹⁵ Age at first marriage is of particular interest because it marks the transition to adulthood, more importantly reinforced gender stereotypes and roles: the lack of other opportunities, the powerlessness and psychological disadvantage.

¹⁶ Nowadays, it is no longer a common practice for would-be husbands to insist on a virgin wife.

wives. According to Amadi (1982: 75), in ancient Nigeria a wife was regarded as the “husband’s property”, and many people in Nigeria today still uphold this notion. No wonder, a popular Igbo proverb states: “A new wife is like a new chicken in a new environment, she has to stand on one leg”¹⁷. In fact, among the Yorubas and Igbos (and Nigeria in general), whether married young or older, wives are traditionally regarded as appendages of their husband (Adeyemo 1990), and as such are expected to abide by his rules. For instance, among the Yoruba, women kneel in front of their husband as a visible sign of wives’ subordinate position to their husband. Likewise, during a traditional marriage ceremony, a new bride among the Igbo must kneel in front of her husband to be, to share a glass of palm wine. Therefore, the attainment of self-confidence and autonomy by most women in Nigeria or West Africa runs concomitant with the length of the marriage. This is even more obvious given that women in Imo and Oyo often derive social status from two major roles—that of a wife and a mother. As a mother, she is the primary custodian of the cherished values of her society.

Women in group three according to my classification earned their self-confidence or autonomy to travel as far as they wish out of sheer hard work, contribution to the welfare of their families and their determination to maintain their status quo. Summing up some of the contributing factors to these women’s better freedom of movement is IRNMCP 3:

As a young wife (about 23 years ago), I would not do most of the things I am doing now or even dare to (for example, travelling to Owerri, Onitsha or Aba to sell or purchase goods without him around me). My husband, I will say was too possessive then. He monitored every step I take, and issued threats here and there. When I thought of those past years, I often sigh! I believed he was trying to stamp his authority and make his will and wishes obeyed. I guess Igbo men are always afraid that other members of the community would tag them “*women wrapper*” (wimps) if they cannot control and dictate to their wives. But he has come to appreciate my contributions. These days, he hardly questions my business trips or travelling but he is always concerned about my safety when I embark on such journey.

These patterns are widespread, Mandel (2004)¹⁸ has noted one subgroup of those who frequently have limited mobility is young women (under the age of 30). She maintains this is possible because husbands are “expected” to provide a home and basic needs of the family, especially in the early marriage. Mandel equally pointed out that the majority of these women (between 18 to 35 years) have been married for

¹⁷ This saying applied to both older and younger newly married women in Igbo society.

¹⁸ J. L. Mandel’s article is on “Mobility Matters, a case study on women in Porto Novo in Benin Republic”, a country that shares a border with Nigeria and has a large percentage of its citizens in the Yoruba tribe.

less than 10 years. The emphasis on the role of husband becomes inevitable, given that the entire participants under the age bracket 18-24 year old claimed their movement and activities are curtailed and monitored by spouses.

In the preceding pages, I have demonstrated how age influences the distance participants could travel in the course of their economic activities. This segment therefore, would examine factors militating against participants' personal mobility and the repercussions that ensue. This section throws light on how these repercussions have hampered the benefits of micro-credit schemes. As result, participants were asked to explain factors¹⁹ that deter their personal mobility.

Table 15
Factors limiting women's personal mobility

Limiting Factors	Participants' No.	Participants' %
Children and Domestic Duties	25	30
Husband	12	15
Transportation and Cost	24	29
Sell/Purchase from Middleman	10	12
None	12	15
Total	83	100

Common patterns evident among participants are the issue of husband's demands, child-care and domestic duties²⁰ (see chapter 6). Because of the huge demands which these factors create, most respondents' economic activities are limited to their home and to their various shops or farms (see Table 16). Whereas about 45% of the participants made this claim, 29% attributed their hindrance to transportation difficulties and cost. Another 15% claimed to have no problem whatsoever. It was also noted that 12% of the respondents maintained that it is because they purchase or sell their goods to/from middlemen; as such they had no need to travel much. Besides, it reduces transportation costs and assists them to stay close to their children and equally attend to their basic needs.

A closer look at how far participants can travel in pursuit of their economic activities against factors limiting their personal mobility yielded the following information.

¹⁹ Some participants gave more than one factor, but I have included the major factors which were given first and then strongly responded to in Table 16.

²⁰ About 98% participants claimed to perform domestic chores (which include cooking, washing and cleaning for the entire family) all alone or with the assistance of their children.

Table 16

**Distance participant can travel in pursuit of their economic activity and
Factors limiting their personal mobility**

Distance	Children & domestic duties (%)	Husb -and (%)	Trans. & Cost (%)	Buy from middleman (%)	None (%)	Total No.
From my house to the farm/market place	40	92	17	0	0	25
Not Beyond the next city/village	56	8	46	60	0	32
As far as I wish to	4	0	38	40	100	26
Total %	100	100	100	100	100	
Total No.	25	12	24	10	12	83

According to Table 16, factors limiting participants' personal mobility vary among the different groups. Women limited by childcare and domestic duties rarely travel as far as they would wish but are evenly divided between the other two categories. Those whose husbands restrict their mobility were less likely to travel far from their homes. More importantly is the fact, 92% of the participants in this group, fall within the age bracket of 18 to 24 years. On the other hand, those who were limited by the transportation system often could travel as far as they wished. Few were limited to their work place. For instance, 4% of participants who were limited by such factors as younger children and domestic duties and the middlemen²¹ did not feel constraint as to how far they could travel.

Only one respondent among the older women mentioned her husband as the main reason for trading within the same town. The respondent, however, pointed out that her husband's refusal to permit her to travel afar was (mainly) because of her husband's fears or concern for her safety and health. Some of the 15% of older women that referred to middlemen, claimed it is not economically prudent to make such a journey with little capital or to return with a very small amount of goods. Capturing the whole idea in this tale, IMCP9 states;

...I mean, you have to think about it in this way, if you walk to the stream to collect water, and after a day's journey, you came back with a mere cup of water; how many thirsty throats will it quench?... If one is going to the stream to collect water you have go with a big or bigger pot. Even, if it is going to break your back, but at least you will be sure it will quench not just one thirst but many thirsts, and with some left over for bath and cooking.

²¹ I will discuss in detail the role of middlemen below.

To digress a bit from the foregoing, a cross tabulation on personal mobility as against micro-credit and non-micro-credit participants produced little or no significance. As Table 17 shows both micro-credit participants and non-participants were [almost] evenly represented in all factors limiting participants' personal mobility.

Table 17

**Factors limiting their personal mobility on
Micro-credit participant and Non-micro-credit participants**

Limiting factors	Micro credit %	No micro credit %	Total
Children and domestic duties	32	27	25
Husband	14	15	12
Transportation and cost	24	36	24
Purchase from middleman	10	15	10
None	20	6	12
Total %	100	100	
Total No.	50	33	83

Also, there were little or no visible significance observed when other related variables such as culture, abode (rural/city) and religion were cross tabulated. This is because, among the Igbos and Yorubas (and many tribes/ethnic groups in West Africa), women have a long and well-documented history of entrepreneurship or subsistence agriculture (Berger and White 1999, Robertson 1997, Boserup 1970). These activities usually comprise a critical element in most women's livelihood (see Chapter 2). However, two factors are evident among these women. I have classified them as main factors (which is mainly 'age') and minor factors (which includes number of children, husband's influence, transportation facilities and cost of transporting goods).

As discussed above, women's lack of autonomy is more pronounced among 18-30 years old but with increase in age and years in marital union, this restriction is gradually relaxed or even over looked. Overall, one can stress that women's personal mobility is restricted by cultural expectations. In many cases, the latter is preserved or sustained through social pressures, such as gossips by neighbours or extended family members, and by the introduction of children in quick succession. By way of

eternalizing this factor, several men²² maintained that by their very make up, biologically, nature has made women more delicate than men have. Thus, they need to be 'protected' and 'guided' to avoid irreversible consequences in the future. The significance of 'Age' as a major constraint on personal mobility among participants and especially amongst young wives (between the ages of 18 and 30 years) suggest age is a vital element in deciding the distance women cover in pursue of economic activities. As a young wife, most respondents claimed they would rather act naïve and ignorant than be labelled "bad wives, women or mothers". However, with advancement in age, this major restrictive factor gradually gives way to respect and trust as the following narrative shows.

This narrative was taken from an interview conducted at Owerri main market. The participant sells women's clothes, body creams (or lotion) and other female cosmetics. Early in her marriage, she was a proud owner of a women's fabric shop. And, as a trained tailor, she designs and produces Igbo traditional women's clothes. According to her, the shop was located close to Owerri main market (about 8 minutes walk). From the southern end of the market, this is the foodstuff section. Many women use this road to move in and out of the market. This location of her shops, meant morning and afternoon transactions were minimal or non-existent. She noted;

"then, I hardly had up to two customers in during mornings and afternoons' business hours, but later in day are different stories. In fact, immediately the clock struck 4:30 pm, my shop becomes a beehive of activities, customers popping in and out, making enquiries, ordering or buying new clothes".

These activities, according to her, usually continued until 7 pm (and sometimes 7:30 pm). Hence, she often reached her home (at the end of the day's work) around 8 or 8:30 pm. According to her, "my shop was a few metres away from the main market and most of my customers were market women like me who owned shops and did their business in the morning and afternoon and as such had little or no time to spare for other activities". However, as the 'main market' drew near to closing hour, she noted that women would started heading back to their homes, some of them usually stop at her shop for some purchases. She maintained that most of her business

²² For example, during my fieldwork, I recalled a particular middleman said nature has made women more delicate (soft as he put it) than men. There are therefore some trades which do not suit women. Those women would be better off looking after children and attending to their husbands rather than coming to the market and haggling over every commodity. Yet, this middleman failed to recognise the input of women in the agricultural production and their contribution in ensuring that food and other basic needs reached most homes. He equally failed to note that in West Africa women are known for working extremely long hours both at home and on the farms.

transactions took place around this time. The respondent maintained that her husband gradually became infuriated with her for closing later, and repeatedly demanded an explanation. In addition, this often led to harsh words and threats from him. His argument, according to her: "I am a newly married woman and with two little children, and that I cannot afford to neglect them and my domestic duties for any other reason(s)". Two months (she was not really sure) after her shop was opened, she recalled, her husband stormed into her shop one evening, at about 5:30 pm. He demanded that she lock up her shop and head back home even though these were her busiest business hours. "I simply conform and close my shop to the amazement of my customers and my embarrassment and went home", she said sadly. According to this participant, even though she nagged and complained, in an attempt to change her spouse's view, he refused to be swerved or change his mind. Instead, he threatened to close her shop indefinitely if she refused to abide by his command that the shop must always close at 5:30 pm. The consequence of this action she recalled:

"I lost most of my customers and could hardly pay my monthly isusu contribution. When I looked back on those days, I feel so sad, I would have improved in my trade by now but I cannot complain much. Certain parcels are better left unopened. Besides, I did not want to lose the little chance I had. He is the man of the house, and I must respect that...."

Along with having been weighed down by the age factor especially at the inception of their marital life, women experienced additional gender-specific demands; giving birth and being burdened with the responsibility of nursing these children to adulthood. Not only do they have children in large numbers, they have them in quick succession. As a matter of fact, a glance at my data shows that about 87% of the respondents have between 4 and 9 children; a fact highlighted by Turner (1992) in his study of Nigerian fertility pattern. Even though most respondents claimed to love the idea of having many children²³ and the idea of maintaining the cultural frame of their society, but the burden of looking after these offspring lies essentially with women.

Nonetheless, most respondents equally attribute limitation to their personal mobility to large families and domestic duties. As Table 16 shows, 30% of the participants made this claim. As chapter 7 illustrated, most participants are constantly doing more than triple duties to ensure the well-being of their families, as well as working extra hours to enable them to fulfil their weekly payment of their loans if they are micro-credit participants. The impact of these circumstances include; inability to run their

²³Yet there is an economic advantage for the large families, many of the respondents are of the view that having many children means having economic security especially during retirement age.

trade/farms, sell/obtain goods/supplies, or generally in the exercise of their economic activities. Furthermore, by having two to four children in quick succession, many market or rural women found it difficult to plan their future. In essence, this process makes it hard for any sustainable growth.

Ironically, as ordinary as the action of having many children may appear to most women in Oyo or Imo, it is a well calculated plan by most husbands (males) to keep their newly married wives under '*control and monitoring*'. For example, one middleman elucidates how he '*handles*' his "newly married" wife when she becomes too demanding. According to him:

Any time my wife starts getting out of line or too comfortable about her free time and starts demanding for opportunity to travel, I make her pregnant to keep her in place. That keeps her at home and I can rest from her constant hassles and demands that she wants to visit her parents, she wants to travel with me she wants to join women's cooperative or society. It is effective, I always suggest this to my friends to make their wives pregnant that will shut them up—a middleman interviewed in Ibadan on April 7th 2004.

Additionally, cultural dynamics and religious doctrines encourage families to have many children as it is termed a divine blessing.

Generally, a mobile person is an empowered being, who has a seamless access to diverse economic and social opportunities and choices that fuel growth and enrich ones (and family) daily lives. Less or zero barriers contribute to such seamless access. Certainly, issues raised in the above discussions create significant barriers to market and rural women's personal mobility. Without a concentrated effort to address the personal mobility problems of market and rural women, and their access to goods and services, the participation and success of these women in the larger economy or utilisation of micro-credit schemes will only be limited as some of the respondents have mentioned. Besides, the reluctance to intervene²⁴ in the number of children families have explains the long-standing refusal of the state's policy makers to address their responsibilities. That is, the State is not able to address or anticipate

²⁴ Even when these policies are promulgated, they only target women, thus creating little or no awareness in the minds of male members of these societies (Hartmann and Standing 1989; Kabeer 1996 cited in Kabeer and Subrahmanian 1996). Echoing this view in relation to the Nigerian situation, Owoh (cited Blumberg et al 1995: 185) maintained that women's responsibilities and wellbeing around health are frequently undermined as most programmes often target women only. Owoh argued that such one-sided policy will only aggravate women's falling health.

I will not dwell on the sexual and reproductive aspects of the relationship between women and men in the area of study, as information relating to these issues were not obtained during the fieldwork.

the impact of large families both on women's well-being and economic participation. By anticipating the impact of having many children, government may be able to maximize the benefits and reduce the costs of maintaining big families. Bearing these limitations in mind, the next section will further elaborate on other stipulated factors which curtailed women's personal mobility.

9.3. Nigeria Transportation constraint

A mobile society is an open society. Transportation investment choices contribute to such an open society by increasing access to new activity, reducing restricted access in existing facilities, and extending mobility to the least advantaged members of society. The purpose of this section is to place in context the profile of unmet transportation needs.

As Table 17 indicates, many respondents (both micro-credit participants and non-participants) claimed; to avoid the *wahala* (hassles) of everyday traffic jams (or “go-slow” as its referred to in Nigeria) on Nigerian roads, cost and danger, they simply buy or sell their goods to the middlemen, and “*have a good sleep*”. A respondent explained it as follows:

...as you must have noticed (**referring to me**), I have no choice than to sell my fruit to the middleman... my children are still young and I cannot leave them alone to travel to another town. Truly, it is hard to say if my fruits would be sold or if I can make better gain out of it if I choose to make the journey. It is a difficult situation, I am the soul and heart of my family (children) and I do not have time to enjoy a long absence from them (IRMCP9, aged between 25-30 years and a widow). My brother, child rearing is a difficult and a full-time job while it lasts.

Nigeria, a country with a total area of 910,768 sq km (land), can only boast of 194,394 km highways—with 60, 068 km paved and 134,326 km unpaved, and the nation's railway network covers only a mere 3,557 km (CIA World Fact Book 2005). Neither do inter/intra cities motorways fare any better. Most road networks are characterised by poor construction, potholes, bad road signs, aging vehicles, overcrowded buses, long traffic jams, bad drivers, to mention just a few. On top of all these is the high cost of transporting goods and persons. These factors ensure women's personal mobility is drastically restricted. This is evident as 29% of respondents (Table 16) attribute their restriction to transportation factors. Even among participants who claimed they “can travel as far as they wish to”, 54% of them indicated the above factors as a major hindrance to their personal mobility. For

example respondent IRMCP10²⁵, aged 41-45, a widow with 7 children, first daughter married, pointed out that:

...the main problem I experience is transporting my goods, especially during the fuel scarcity crisis in the country and during the raining seasons. Fuel crisis alone can push the price of everything very high. And if I have perishable goods, it worries me but I am cutting down on them. And with God on my side I always manage to make small-small profit.

In addition, one of the women I interacted with in the bus during one of my several trips from Ibadan (a city) to the village Molete, associates unrestricted personal mobility with enhancement of personal satisfaction or self-fulfilment, even though she equally agreed there were difficulties associated with such achievement. According to her:

...I think the three main reasons most women stay away from long distance trade is first bossy husband, secondly, children and thirdly, transportation cost and uncertainty. It is energy sapping and can cause *heart attack*. You need to be strong willed and determined to be able to do it.

Re-echoing this fact, Mandel (2004) paraphrasing Porter (1995), pointed out that infrastructure development in Nigeria has variable impacts on men and women. She argued men tended to be more mobile, partly as a function of gender ideologies that restrict women's movement, and in part due to greater access to resources. Mandel noted how road construction in developing countries (like Nigeria, Ghana or Benin) often changes the geography of rural markets, such that village markets may die as new roadsides emerge. She found that this spatial process, in turn, changes income-generating opportunities and creates unnecessary hardship, particularly for women. Thus to sustain any economic growth/activities in such circumstances, a population may be forced to depend on middlemen to buy or sell goods or farm products, thereby missing out on substantial income.

Consequently, it is indispensable to note that the high profit margin of any economic activity in this region is often associated with or mostly maintained by personal mobility (given the non-availability of state subsidies to farmers or market women and

²⁵ IRMCP10, even though in a male dominated trade, expressed so much optimism and confidence in her future because of the unlimited personal mobility she enjoys and her access to main market in the cities. Her voice on the tape was so powerful and full of self-confidence that it is a pity the written version made it less obvious and conspicuous. According to this participant, personal mobility would not only prolong women's involvement in the mainstream economic activities but also enhance women's economic power and votes to enforce greater empowerment.

poor/non-existence of communication). This may be in the form of going to the source of goods, selling to the primary users, being able to maintain uncompromising business hours, and not being held back by spouses/off-spring or domestic duties from embarking on economic activities or journeys. This personal mobility is equally a form of empowerment (as illustrated above), as it means the freedom to make decisions and personal autonomy in terms of the level of involvement in ones economic activities. Mobility, therefore, means ability to directly engage in economic performance and ability to profit from such activities without restriction that will detrimentally harm chances of achieving/actualising a set of objectives/targets. Without personal mobility the prospect of financial gains that will transform the lives or empowerment of participants will be reduced or lead to a complete failure. As Hashemi et al. (1996: 123) have argued,

...the gains of micro-credit or even women's economic empowerment is partly determined by freedom of movement rather than denial of mobility or state of seclusion, even though differences arise in terms of goal achievement and realisation.

What is more, this echoes the views of Kabeer (1998), and Goetz and Sen Gupta (1996). According to these authors, women's access to the marketplace is a key factor to women's control of their loan, increase in self-confidence and empowerment. Furthermore Ackerly (1995) points out that knowledge and information (for self-improvement) comes through interactions and market accessibility, which are only obtainable through unrestricted freedom of movement. In addition, unrestricted movement in this sense connotes two out of five levels of Sara Longwe's empowerment framework (participation and conscientisation).

Empowerment in this framework is intended to mean the achievement of equal participation in and control of the development process and its benefits by men and women. In sum, it means enabling women to take greater control of their own lives and ensure the wellbeing of their children. Some participants interviewed for this study echoed this view, and maintained it enhanced their economic gains. For instance, respondent OMCP4, aged between 46-50 years stated that, because she could travel to the city from the village, she makes more profit and this enhances a quick repayment of her loan; although she pointed out that, this equally comes at a cost, but she is still happy given the empowering outcome of the experience. According to her:

I travel to Ibadan every two weeks to sell my vegetables and fruit... I am happy because I often sell off everything. And I make better gains but to tell you the truth it involves lots of "wahala". Yet there is no easy way out

of it. I have to pay my loans and feed my children. Even though the bus-drivers charge too much sometimes, it is still better than selling it to those *canny men* that comes to our village market. In fact, other women in our market place and neighbour are started to follow my footsteps. And a number of them have been to my house for advice. And I told them, it is the way forward. Because when there is prosperity on one route, you travel by it twice.

The matrix surrounding constraints to women's personal mobility cannot be completed without a closer look at the role of middlemen. The subsequent part explores the above subject and presents an overview of the characteristics of middlemen. Further, the following section examines the effect of middlemen's economic activities on micro-credit participants.

9.4. Middleman: Overview

Historically, members of African traditional society had certain steadfast beliefs on gender differentiation, nonetheless West African women were not only active participants in agricultural activities, but dominated²⁶ this sector of local economy (see Chapter 2). According to Ekechi (1995), just as women virtually dominated the farming system, they also predominated in the local trading and distributive system prior to the advent of Europeans in the nineteenth century. Such economic activities led to accumulation of wealth by many women. African historians like Ekechi and Falola noted that this wealth enabled successful women in Igbo and Yoruba lands to take coveted titles and wield tremendous power within and out of their communities (cited in House-Midamba and Ekechi 1995).

At the turn of the century, men (middlemen) gradually replaced women. The explanation or factors for such a gradual shift are discussed below. However, as a result of this shift women were forced to concentrate on subsistence agriculture and petty trading while the middlemen controlled the distributive network. Ordinarily, the relationships between middlemen and market/rural women, especially in Nigeria, Ghana, Senegal, or Brazil are seen as an association that enhances the performance and success of the market system or simply as a part of social process/network.

²⁶ In Africa, men and women customarily performed different roles, generally based on sex lines. Thus in agricultural activities, certain activities were (and still are) defined as men's or women's work. Hence, while women's work on the farm included the planting and weeding of crops, as well as "carrying the harvest home", men were responsible for clearing the bush and preparing the farm for planting. Overall, men help with the so-called heavier tasks of the farm work which are often completed within days, or weeks, whereas women's work is all year around.

Primarily, a middleman acts as an intermediary between the seller/producer of goods/products and a potential buyer/retailer. Economists argue that agents/people adopt this role because it is at least as profitable as the other roles open to them (Shevchenko 2004). Placing middlemen as part of a social process or network, Mintz, an economic anthropologist (1961 cited in Finan's 1988 study of market relationships in Northeast Brazil), noted that middlemen function as a kind of social stabilizer²⁷. According to Finan, "middlemen function as a 'social stabilizer' to ensure purposive strategies, developed to neutralise the many risks inherent in market enterprises" (p.695). Finan maintains that this social mechanism promotes individual survival in the economic arena.

As social stabilizers, middlemen often employ strategies with a social content to achieve their economic intent. For example, in the case of Nigeria, some form of social bond often developed between middlemen and market or rural women and they characterise each other as 'customers'. Sometimes this bond is strengthened by exchange of gifts, price rebate, gossip, and jokes. In most cases, this social content maintains or sustains their invisibility as demonstrated below. Building on Plattner's 1983 and 1985 work on 'equilibrating relationships', Finan argues middlemen's long-term steady and exclusive market relationships are sometimes built on mutual trust, but in many cases through friendship, kinship, *compadrio* or other social bonds that complement economic interest. These strategies involve implicit, non-contractual agreements between buyer and seller. Finan maintains, in the simplified market model, producer, middleman, and consumer interact by transmitting both goods and information. In this manner, middlemen perform an economic function in society by coordinating producer, supply and consumer demand.

In standard economic analysis, Shevchenko (2004) argues that the trading process is characterised by "bilateral random matching, where customers meet each other and meet middlemen". Shevchenko and other like-minded economists, (see Johri and Leach 2002, Rubinstein and Wolinsky 1987, Yavas 1994 and 1996, and Li 1998) maintain that because it is assumed goods are heterogeneous and customers have idiosyncratic tastes, middlemen therefore hold inventories, so that they are better able to match people with goods. They further noted that, middlemen often purchase

²⁷As Finan (1988:694) noted, equilibrating relationships are minimally built on mutual trust, but in many cases may be further sanctioned through personal friendship, kinship, *campadrio*, or other social bonds that complement economic interaction.

goods in large quantities, thus the size of their purchases allows them to employ quality-control methods that are unavailable, or unprofitable, to individual consumers and these controls ensure that their goods continue to be of predictable quality. In so doing they argued, “middlemen are working within the economist’s discursive terrain that presents the economy as a bounded whole—that is transparent and knowable” (Shevchenko 2004:20).

However, these potent explanations of the role of middlemen have failed to explore the impact of this relationship on market and rural women’s economic activities and/or growth. The conspicuous on-going poor state of women in economic activities confirmed this interest early in my research. The presence of middlemen is an important element in Oyo and Imo women’s economic survival. However, I argue that the exploitative tendencies associated with their role outweigh their utility or benefit. Notwithstanding that, when I asked participants to describe the suppliers or buyers of their goods, they simply depict them as ‘customers²⁸’. The understanding of this ‘customership’ by market/rural women is intertwined within the framework of ‘patron or client’, and this indirectly concealed the power which they wield over women’s economic activities. This is because middlemen are viewed as providers of service and not as exploiters. One way to begin understanding the extent of power middlemen command over women’s economic activities is to examine the area of pricing and maximization of profit. For instance, to ensure prices of goods are maximised to their own advantage, middlemen sometimes deliberately hoard produce to ensure monopoly and price increase. Hence, artificial scarcity means market women pay more, and rural women are forced to reduce prices to enable them to sell-off perishable goods. In fact, at times of peak scarcity some market women advance money²⁹ to trusted middlemen, paying upfront for goods that are in high demand. The exploitative nature of this relationship can be made more comprehensible by a short digression to provide a brief history of the metamorphosis of middlemanship in Nigeria.

²⁸ According to Clark (1994), an economic anthropologist who carried out a study on “open air marketplaces in West Africa”, Traders refer to both regular buyers and regular suppliers with the ‘English word *Customer*’, and she noted that the word customer was apparently adopted from its use by British traders on the coast in pre-colonial times.

²⁹ The reason for advancing money according to Clark (1994) is to guarantee only the privilege of buying the goods at a decent price. She noted that the supplier (middleman) is more doing them a favour than the reverse, and they will only talk of fraud if the supplier fails to return within a reasonable time.

9.5. The West African Middlemen

African middlemanship was a feature in Euro-African trade from the time Europeans made their first contact with the coastal states of Africa. According to literatures, early European traders were very sceptical³⁰ about the African hinterland. Their scepticism occurred from numerous unfounded tales circulated in European writings available at that time. Prior to these contacts, middlemanship neither existed nor was defined as a profession. After contact, middlemen's activities facilitated the flow of goods between the African hinterland and the Europeans on the West African coast. According to Nwabughuogu, an African historian, it was through the middlemen that articles of European commerce were made available to the interior natives, and natives' products were sent to the European on the coast (Nwabughuogu 1982). The writer noted that nineteenth century West Africa witnessed a growth in the number of African traders who made huge fortunes from middleman trade. In Nigeria for example, the names of Nana of Olumu of Itsekiri land and Jaja of Opobo are most notable among the famous middlemen in this era. In Ghana as well, a number of professional middlemen such as Adu Gyasi and the Owusu-Ansah brothers were very famous too.

However, by the 1880s, according to Nwabughougu (1982) some of the middlemen in Nigeria were attempting to break into export trade, hitherto an exclusive right of the European firms. This challenge to the European firms by the coastal middlemen led the European merchants to press the British government to protect their trade. Hence, British expansion into the interior of West Africa towards the end of the nineteen century was largely a response to the call of the European merchants (also see also Mouser 2003 and Brooks 1970, Gertzel 1962).

Ekechi (1988) argued that during this period (1882-1920), women commanded the economic activities of southern Nigeria especially in Igbo and Yoruba lands. Ekechi (1988) noted that the decades from the 1870s were ones of relative economic prosperity for women, arising from production of palm oil, cocoa, Kola nuts, cassava produce and trade. In essence, the expansion of this produce increased women's autonomy within the household economy. In fact, many African writers such as Awe (1992), Amadiume (1987 and 1997) and Acholonu (1995) alleged that women in both Igbo and Yoruba areas were economically empowered. What is more, women were

³⁰ The most prominent among the numerous scepticisms was that they would be eaten alive or used for sacrifices or the fear for their life.

the chief middlemen³¹ in places like Aba, Oguta, Onitsha, Kalabari, Owerri, Umuhahia (Ekechi 1988) Ibadan, Ekiti and Lagos. This was possible because women traded directly with European factories in Nigeria, but after 1920 or so, the position changed considerably. They lost their ability to trade directly with European firms, and whatever trading was done with the European factories was simply “chance trade” regulated by events and circumstances (Ekechi 1988). In a nutshell, men replaced women as the direct suppliers of raw materials to European factories. A similar transformation occurred in Ghana through colonial reorganisation and provision of capital for men. For example, Clark (1994) noted that, during the same period, sales of exports were also reorganised through tied buying agents, and colonial/export firms advanced capital to African men to enable them to travel into the interior and buy up export commodities—palm oil, then rubber and finally cocoa.

Primarily, certain factors propelled this turn of events for women. These were the combination of cultural prejudice, colonial attitude towards women (see Chapter 2) and the change in the modes of transportation. According to Ekechi (1995) and Martin (1988), the introduction of bicycles and railways by the colonial administration (or colonial innovation) in the 1920s assisted men to challenge women’s economic activities or control, especially in the lucrative long-distance trade. This is owing to the fact that culturally women were prohibited from riding or possessing a bicycle or even travelling on the railways. This control over women’s person and mode of mobility was based on the belief that access to the new modes of transportation would encourage moral decadence among women. Additionally, women were no longer allowed, encouraged or permitted by community and family members to make long distance trips solitarily. Therefore, unable to own a bicycle or travel by rail, women were gradually eased out of economic gains and therefore turned to middlemen to sell or buy their produce. As Ekechi (1988: 67) elaborated:

While male cyclists were able to transport their goods to distant markets where prices were relatively higher, women were unable to do so for lack of bicycles and thus remained as petty traders and subsistence farmers. Nor were they able to afford the motor Lorries, which also gave men decisive economic advantage.

Cultural and social constraints, coupled with colonial creation of middlemen, acted as barriers to women’s economic progress. Overall, as Martin (1988: 6) concurred, “while colonial transportation innovations provided men with fresh opportunities to

³¹ Unfortunately, female middlemen in Nigeria today depend on established male middlemen to purchase locally manufactured goods, due to insufficient capital accumulation. Those who happen to purchase directly depend on family connections.

travel and enter into trade, women remained tied to their homes and families, both in their daily lives and in their loyalties”.

This cultural impediment continued even after independence in 1960. As discussed in the previous section, it is considered moral laxity for a married woman to be away from home for a long period of time, or to frequently return home from market or farm late at night. Ekechi (1988) noted that such behaviour is always the object of gossip and tagged ‘irresponsible’.

Although there were a number of women participants who fit the description of middlemen, most of them lack major characteristics of male middlemen. For instance, most female middlemen only take up this role as an option to survive economic hardship — especially after the death of spouse. Generally, female economic activities are regarded as part-time because trade is regarded as a supplement (given the reproductive responsibility women shoulder in both Imo and Oyo) though often an important one. Women in this line of economic activities are often small scale because they lack capital, knowledge, and often face mobility problems. Above all, most successful female middlemen inherit such enterprises from a spouse and have advanced in age. The female-middlemen do not acquire knowledge of the trade through apprenticeship (as it is with male-middlemen), they are to some extent less equipped to perform and benefit from the process.

So far, I have attempted to situate or illustrate the shift in economic participation between the Igbo/Yoruba women and men, the impact of colonial intervention/innovations, and the socio-cultural challenges which deter women’s economic growth but enhance that of men. Conversely, given the apparent awakening of women’s economic position in Nigeria due to the impact of SAP, and the overemphasis on micro-credit, the remaining section will assess:

- i. the role of middlemen and its impact on women’s economic growth
- ii. factors which facilitate middlemen’s invisibility

9.6. Middlemen; the accepted logic

In a 1997 article on “Charities and Social Policies” (p.8), Fernando observed that the “fundamental weakness of current approaches used in studies of micro-credit schemes are the limited attentions given to the role of existing institutions” (such as cultural structures or institutions like middlemanship). Statements of this sort tend to

demonstrate the uncertainty of micro-credit schemes, especially in a place like Nigeria. Yet policy makers have often proceeded with an air of assurance that micro-credit schemes are a form of 'magic bullet'. For example, in a keynote address titled "Women and Access to credit facility" in 1990, a one time Nigeria Finance Minister, Chief Falae, maintained that "the establishment of People's Bank³² was a means of focussing the nation's attention towards the *roles* which effective micro-credit financing can play in the traditional economic activities pursued by the country's womenfolk". He noted that access to credit facilities to sustain and develop their businesses poses a problem to women in the informal sectors. Indeed, emphasis was placed on the availability of funds, but not on socio-cultural factors or even the exploitative tendencies of state officials who deprive women of huge resources.

It was very obvious that the government of Nigeria embarked on micro-credit schemes in the 1980s with little knowledge of potential barriers or simply ignored the obstacles to women's economic activities or progress. This ignorance demonstrates the degree of invisibility and societal acceptability of middlemanship. This invisibility is not only common in Oyo and Imo states but is prevalent in other localities, even though they may appear differently. For example in Bangladesh, Akhter (2002) has observed that women depend on middlemen (who might be close family members or neighbours) for buying or selling. This dependence on middlemanship, according to Akhter is attributed to the *Purdah*³³ practice, which confines women to the home and restricts them from communicating with the outside world and, in particular, men. These women often accept this dependence, because society encourages and approves it. Furthermore, in the 1980s, economic liberalisation in Zimbabwe and other South-Eastern African countries introduced a chain of intermediaries who collect maize and other agricultural products to redistribute or sell (Chitsike 2000). Today, these intermediaries have metamorphosed into a permanent part of the distribution system. Besides, the social order has accepted the intermediaries' role. Consequently, less attention or focus is placed on development projects, which would improve or encourage independent women's economic growth.

This lesser focus on essential development projects ironically enhances the autonomous role of middlemen in places like Imo and Oyo states. This is because

³² People's Bank was fashioned after Grameen Bank's model. In this way some of these men end up playing the role of middlemen.

³³ Akhter's observation can be applied to women in Northern Nigeria, where Sharia laws have been adopted and women's freedom of mobility or association is strictly monitored or restricted. But such laws and restriction do not apply to Southern Nigeria.

socio-cultural or transportation factors hardly affect their economic activities. In addition, middlemen possess more capital and enjoy tremendous personal mobility. In so doing, middlemen in effect dominate or control the flow of goods through continuous adaptation to social changes or by bribing the state officials and highway police officers. This extra cost is added to produce which is sold to market women. Furthermore, to control, sustain market demand and overcome competition from women, many middlemen resort to night travelling or use the 'night buses'³⁴ or trucks to convey goods to major trading cities from the hinterlands. Information gathered during my fieldwork shows that most middlemen purchase and prepare their goods during the day and then travel at night over long distances and precarious roads (similar practices are common among Brazil's middlemen). This is to enable them to arrive at market centres early in the morning, dispose of their stock and make quick returns. Because of the risk involved, most women (especially young wives and women with young children) would not dare to travel at night. Serious accidents and even death are not uncommon consequences of this routine. Moreover, the pressure to maintain a regular supply means little or no spare time; hence, women with larger families would find it difficult to compete efficiently. On the other hand, most middlemen spend their spare time combing the countryside for produce. Other times the middlemen spend their spare time monitoring the production or harvesting trends of farming communities. The information gathered through these processes help to pay or deposit funds for unharvested crops (such as unripe mangos, oranges, avocado, local pears, guava, bananas and palm fruit) in advance. This payment means farmers (mostly rural women) have lost the power to negotiate in the event of price increases. Reasons for this advance selling vary from spatial mobility, transportation factors, lack of vehicles, to financial needs (loan repayment) and family factors³⁵. Yet these factors could over-cloud the understanding of many Nigerians, because they create an enabling environment for middlemen to operate as partners in progress but conceal the actual economic profit they derive.

Despite the affirmative responses by some respondents or societal acknowledgement³⁶ of the importance of middlemen, the relationship between market and rural women on the one hand and middlemen on the other hand appears

³⁴ In Nigeria, night buses have come to represent an express way of travelling but most of all, they are a means of maximizing one's time to do business during the day. However, such rides are very dangerous and risky.

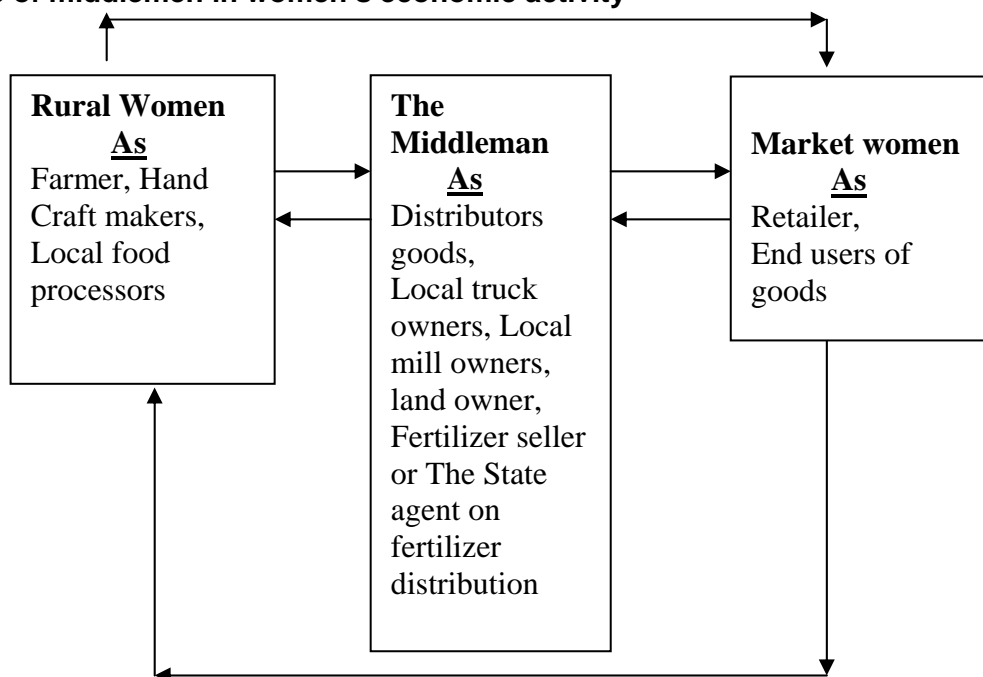
³⁵ Given that most farmers lack storage facilities, trucks to convey their goods, or lack manpower to harvest their crops, they sell them off to curtail the losses.

³⁶ West African societies have come to accept middlemen as important role players in goods distribution between the rural and urban people.

to be uneven. In order to understand the role of middlemen in present day Nigeria, (with the assistance of figure 5) I have outlined the economic transactions between middlemen and market/rural women in Nigeria.

Figure 5

The role of middlemen in women's economic activity



According to the Figure 5, the middlemen play the role of intermediary between the producers and retailers. Bonacich (1973) has noted that most people take the role as 'given' or facilitating smooth distribution of goods and services. However, the above diagram also shows that women perform the major task of producers or retailers³⁷ to the primary users. The middlemen in contrast, simply pass these essential goods across from local producers (rural food producers—mainly women) to rural/urban market women. The accumulated profits made in these transactions could only be likened to the trade transactions between coffee producers in the developing nations and the multinational corporations in the international market. With little effort, the middlemen have the 'power over' (market/rural women) and gain more from this association. Even so, most middlemen perceived their role as critical to sustaining economic activities of women. As one of them claimed:

³⁷In actual fact, urban and rural dwellers in Nigeria or even in the entire West Africa depend on market and rural women for daily groceries, foods, vegetables and other essentials as supermarkets do not exist or their goods are either too expensive or meant for foreign workers in Nigeria.

Our activities are vital for the survival of Nigeria families, and besides women have more important roles at home (caring for children) rather than competing with us. In fact they make bigger profits. We transport these goods from villages to the cities or the other way around. We perform the major duties, judging by the condition of Nigeria roads and difficulties in getting goods across.—(a Middleman that trades in fresh tomatoes, Onion, Yam, Gari and Cassava root. Interviewed in Bodija market—Ibadan on April 20th)

As earlier stated, besides controlling the flow of goods, middlemen determine the price of the goods and have the resources to buy/sell or decline to buy/sell to the rural or market women. They create artificial scarcity of these goods which in turn increases the cost of goods, and thus reduces profit margins for women. In essence, while the middlemen grow richer, market or the rural women grow poorer. What is more, those with micro-credit loan would have to struggle or work harder to sustain growth to make their credit payments, feed their family and remain healthy. I had an opportunity to witness a transaction between a rural woman and a middleman (an owner of a palm oil mill) during my fieldwork at Akokwa. Below is a brief description of what transpired between the two.

It took place in the village I stayed in during my data collection in Imo state. The time of the event was between 8 and 9:30 am in the morning. Usually around this time, the rural women bring in their palm fruits to the only palm oil milling plant for cash exchange. The proprietor of this milling plant is a man, aged between 56 to 61 years. One obvious issue is the absence of a measuring scale, there was no fixed price for the palm fruits women bring in. Prices are often determined by an imaginary quantification by the middleman.

On this particular occasion, one of the rural woman brought a basket of red ripe palm fruits (about 25 kilos), but the middleman pretended to be less in interest in her goods. As I found out later, an act, which enabled him to obtain the goods at a very ridiculous price. From my observation, he even intimidated her by informing her that he has enough fruits for that day's production. An indication that he does not (really) need her goods. Left with little or no option, the woman pleaded that her goods be bought off her; given her financial state. Having assured himself of the woman's hopelessness or urgency for cash he reacted with a tone full of compassion and kindness. With a benevolent posture, he haggled the palm fruit and finally paid her an absurd and ridiculous price. Nonetheless, it is worth noting, that this middleman stands to benefit by three or even four-fold from his purchase. Because the palm fruit

is all round saleable goods—the oil, palm kernel³⁸ oil, and the palm kernel shell and the fruit fibre are all essential goods. The middleman stands to make profit from the palm oil, palm kernel, palm fibre and the hard crack which is used in place of wood or coal fuel.

Furthermore, my encounter with some middlemen led to the following response from one of them. This is a response to a question regarding how he perceived women's economic activity in Nigeria:

...good husband, children and some display in the name of trading or farming...what more can women desire... The truth of the matter is; tradition has already blessed woman. For example, among the Yoruba, motherhood confers privileges, privileges that hark back to the very foundations of society and women's presumed roles in it. Women symbolize fertility, fecundity and fruitfulness. As far as I am [middleman] concerned, our role as middlemen is to ensure that Nigerians live well and well enough. Left to women, most of the goods would not see the light of the day. I am sure you will agree with me that women are more interested in their looks than other things. As long as the husbands are able to provide for them they have no worries. Let them give us more children that is all we ask of them...more male child. Leave them with first-lady title and let men take charge of the state.—A middleman (a yam trader at Owerri Central Market) on May 25th.

Such a statement raises conflicting opinions, while some regard it as mere male arrogance, others found it hard to separate such views from their daily experience with their husbands who impose their wills at every matter at home. For instance, IRNMCP2 in a response to one of the questions states,

...my husband often declares that women are always in a hurry to make/take decision and as such think like children...that men need to point out the ways for them. But I believe, I can work harder and better too, but most men are like my husband, they wouldn't believe that 'we' (women) work harder than them. I for one, perform one duty after another from sunrise to sun set. On the other hand, my husband has extra time play draft game, mingle with his friends, go to bar in the evening or even play ka-lo-ka-lo (a form of gambling). When he get back later at night, he demands his food. ...

Amid varying opinions, many respondents voiced their dissatisfaction with the role of middlemen, and pointed out that most middlemen often use shady means to achieve their goals (for example their role in acquisition and sales of fertilizer). According to ORMCP4

...Yoruba women are very hard working people...always looking for avenue to improve our family's welfare...men are often the problem. Take for instance the fertilizer distribution by the ministry; it is always difficult to get them at government prices, because the male-middlemen

³⁸ Palm kernel is the edible nut of palm fruit, concealed in the hard shell of the palm fruit. Oil harvested from the kernels of the palm tree is used for soap making and some local medication.

always devise a means to amass them. They stockpile them for the next farming season or to create an artificial scarcity – this enables them to control the cost of the product in the market. It is difficult to compete with them...how many women can do the behind scene abracadabra they perform. They all have long legs (connection) and money too.

And according to IRMCP 3:

I have two customers from the city. These customers often purchase my pigs and chickens. ...No, there is no way I can transport them to the city, it is too troublesome. I am a woman after all. Well...sometimes the price they pay is good enough but most of the time I feel, I can get a better bargaining if the market is at my back yard. But don't forget they equally have the responsibility of butchery.

Another respondent described her position in this way:

I purchase my goods from different people. Sometimes from women that come from the village, and but most of the times from men. This is because only the men bring these goods from the North (Northern Nigeria)... Of course, women sell cheaper; because they are always in hurry to sell off their goods and head back home. Do not forget these women are mothers and wives. They have to take care of the home front. Men, they linger on and on, especially during scarcity of these goods. Because they (men) seem to have all the time in the world, they wouldn't sell cheaper unless their produce starts getting rot or bad. And even at that, it is too risky to purchase them...because if we failed to sell them there would be no refund. But we still take the risk, if we fail to sell them we take them home for family consumption (OMCP2).

Indeed, to deliver a real sustainability for women, it is vital to have a sharp understanding of the barriers that hinder women's growth, and devise means to overcome them, especially in the utilisation of micro-credit scheme.

The reflection or account in the subsequent section dwells on the barriers women encounter as a result of their economic activities. I have not drawn much attention to the issue of micro-credit and economic empowerment as it is necessary for the reader to understand the intricate relation between market/rural women and the middlemen. In addition, it is necessary to debunk the notion that middlemen act as 'social stabilizers' of women's economic participation or sustainability. The accounts above have shown that the role of middlemen ensures a continuity for market/rural women's economic activities but at same time deprives market/rural women any foreseeable economic empowerment.

In sum, the goal of the micro-credit scheme in Oyo or Imo states is to promote capacity³⁹ building. Hence, the primary mandate of the bank (NACRDB) includes:

- Developing the economic base of the low income groups through the provision of loans to small scale enterprises, such as bakers, hair dressers, petty traders (market women), subsistence rural farmers etc.
- Encouraging capacity building through the training of beneficiaries on proper loan utilisation, repayment, saving and the formulation of strategies for the profitable marketing of products (NACRDB 2000).

In the case of Nigeria as a whole, micro-credit schemes were 'designed' to provide financial resources to enable market and rural farmers to have direct economic transactions or to benefit more from their economic activities. It is in support of their (market/rural women) efforts that the government introduced the scheme, and organised conferences to look into effective, adequate and inexpensive financing arrangements that will enhance the productive efforts of women in this society.

These goals and the ideas illustrate the state's commitment, but at the same time demonstrate the level of middlemen's invisibility. Apparently, there is no mention or reference to their existence or activities in any development plan or policy. Yet they derive more economic benefit by merely acting as an intermediary than micro-credit participants. Thus, the above illustration of middlemen's activities in Nigeria draws attention to the paradox of the effectiveness of micro-credit. Indirectly, it emphasises the uncertainty of the enhancing capabilities of micro-credit schemes towards women's economic growth or success. Yet, it would be wrong to completely dismiss the contributions of middlemen to women's economic survival. In fact, their ability to survive or sustain their economic participation, provides these women the lifeline to maintain their families' wellbeing and circuitously offer them some form of empowerment (see Figures 2 and 4) reflecting the complexities associated with micro-credit and women's empowerment.

³⁹ I say part of the capacity building is to enable market/rural women to determine who buys and whom they bought from or sell to and ability to derive maximum profit from their economic activities.

Questions have been raised as to why women failed to form or join Co-operatives⁴⁰ to overcome dependence on middlemen. Co-operatives in Nigeria, however, are encased in complexity and are problematic. For example, in the 1980s, the Women's Commission (a governmental development agency) through the activities of "Better Life for Rural Women" programmes, assisted rural (women) subsistence farmers in the country to form co-operatives⁴¹. Unfortunately, these cooperatives failed to impact on economic growth or create the changes desired by the cooperative's members. Most of the co-operatives eventually collapsed in the early 1990s. Reasons for this collapse are multidimensional but most importantly because of the following factors: complexity in resources contribution and profit sharing by members, transportation factors and the cost and loss margin. Other factors include membership status, storage, family size, time frame and demands in work in/outputs. Besides, given the responses of some participants there are indications that dealing directly with middlemen drastically reduces the above mentioned incidences, and the risk of loss of capital especially with perishable goods. Additionally, for most micro-credit participants, time is of essence; swift turnover is more likely to guarantee fast loan repayment. Co-operatives might slow down this process, given it is a collective enterprise and requires deliberations and approval by other members.

In sum, despite the fact that middlemanship is a universal phenomenon, the circumstances in which it is depicted in this study are specific to southern Nigeria, hence the perception of its "invisibility". The precarious conditions of the market/rural women's relationship or dependence generate many hidden implications. These include:

⁴⁰ According to Greg Lawless (2003:14) "In a social aspect cooperatives are obviously democratic and provide for the maximum of local participation and control. They are purely voluntary institutions, which thrive only so long as people wish to sell, borrow or buy through them. They exist only because people want them and only to the extent that they do. They are not implanted from above or forced on people, but grow out of the soil of our common life. They do not confiscate existing capital, but merely aim to build up new social capital. They do not seek to divide classes into rich and poor, owners and workers, but instead to include all classes. They thus seek to unify social groups on the basis of their common interests". However, none of the above principles existed in Nigeria when Better Life for Rural Women formed cooperatives in the 80s. As Fredrickson pointed out "My premise of cooperatives is that they are economic instruments existing and operating to increase the profitability of their owners—nothing more, nothing less. ...Neither do they have any particular role to play in promoting or defending social values, movements or structures, however desirable they may be" (cited in Groves 1985).

⁴¹ Today, all matters relating to women's development and child-welfare are overseen and directed by the Ministry of Women Affairs and Child-welfare.

- i. Women perceived middlemen as customers or means of survival but not as competitors yet middlemen's activities are competitive and manipulative as stated above.
- ii. Many market and rural women virtually depend on middlemen, and have come to accept their role as mutual and non-exploitative. Moreover, some have never earned a living independent of middlemen; therefore the notion of exploitation by middlemen does not rise in the first place.
- iii. This invisibility is even expressed in goods pricing and unpredictability of goods availability. The accessibility of goods in high demand is often determined by middlemen's jurisdiction either through omission (artificial scarcity) or commission (social factors like transportation, weather, etc).
- iv. Underneath this dependence on middlemen is the notion that women are simply an appendage of their husband in African society (see chapter 4), and as such have to depend on 'men' to survive, make decisions, and participate in economic activity which is often classified as a male prerogative against women's domestication. It is a form of gender division of labour which classifies work among men and among women according to what is considered suitable or appropriate to each gender. According to Chitsike (2000:3), it is a form of a master plan or belief that "women cannot run large scale businesses, and so, men are involved in order to conform to central expectations".
- v. Middlemen represent the patriarchal state of Nigerian society.

9.7. Conclusion

The first part of this chapter locates the concept of personal mobility. In addition, it established the nature of constraints associated with women's personal mobility, and the impact of personal mobility on women's economic activities in relation to both micro-credit participants and non-participants.

The concern in the second section was the shift of "middlemanship" from women to men in southern Nigeria as whole. As the section illustrated, the alteration was an outcome of various factors. These factors include the introduction of new modes of transportation, the preference for male middlemen rather than females by the colonial administration and cultural imposition. In addition, this section was concerned with identifying the conditions which enhance middlemen's control of goods distribution,

given its importance to economic growth or survival and the impact of micro-credit schemes in the region.

Micro-credit schemes, according to James D. Wolfensohn (the World Bank Group's ninth president since 1946);

...have brought the vibrancy of the market economy to the poorest villages and people of the world. Hence, a business approach to the alleviation of poverty has allowed millions of individuals to work their way out of poverty to dignity (1999:8).

Nonetheless, the World Bank like other development institutions that have been clamouring for this programme have failed to relate this vibrancy to social constraints, which might turn the process into one of disempowerment. If participants are caught in the web of indebtedness (or underutilisation of their loans) due to lack of market accessibility, limited personal mobility or complete reliance on middlemen, the scheme might be redirected from economic empowerment to economic disempowerment of women.

In general, the implementation of micro-credit schemes in many countries is to provide a base to enable participants to overcome socio-cultural impediments and essentially, to gain economic growth. This is clearly informed by inherent development ideologies based on women and economic empowerment. In relation to the case examined in this chapter, apparently, many respondents' economic growth has stagnated. The stagnation is partly due to an appalling transportation system, cultural problems, SAP and to some extent the activities of middlemen. As Ekechi (1995:65) noted, "African women's struggle for full integration into the development process, especially in the economic realm, is still an uphill battle because their economic initiatives tended to be inhibited by central cultural factors". These cultural factors sway differently in accordance with individual's gender.

Culturally, among the Igbos and Yorubas, women and men have profound responsibilities to their families. Women and men had often laboured together on the farms and at the market place, producing or selling food, clothing and other goods. But while the man is regarded as the 'bread winner' of the family, the woman is simply seen as the 'reproductive side' of the family. In many instances, women's activities outside the home are either minimally recognised or simply tagged 'assisting' the man of the house. This devaluation of women's labour decisively influenced the reluctance in encouraging or ensuring participants' unrestricted personal mobility by either spouses or society. By depending on the services of

middlemen to overcome the problems of limited personal mobility merely guarantee economic participation for these rural/market women but contributes little or non economic empowerment.

Certainly, there was no clear evidence to suggest that middlemen are more likely to enhance market/rural women's economic empowerment. Evidence from this study shows middlemen charge more for the produce and pay less to the producers. They hoard goods to create artificial scarcity. Moreover, given that they are more financially affluent, they are capable of influencing government agencies to act in their favour. They purchase more and at reduced prices, which implies they can dictate the flow and pricing of basic goods. What is more, some market women had to pay beforehand to ensure the availability of sellable goods from the middlemen. Yet, there is no guarantee that when such goods are available, these women would get their supplies: because this arrangement is based on simple trust. Also, many rural women often sell-off their fruits to the middlemen before the harvest season, to enable them to meet payment deadlines or for the family's welfare. By this action, many rural women reduce the market value of their produce and provide free storage for the middlemen.

Subsequently, the flow of the argument in this chapter has shown that, by addressing women's personal mobility, development authorities and states may be ensuring direct opportunities for women to enhance their income generating projects. Nevertheless, this is just a step towards guaranteeing a sustainable path to economic empowerment. As empirical evidence in this chapter indicates, although woman's reproduction responsibilities facilitate their lack of personal mobility at certain age brackets or stages in their marital life, more profound factors take it to a greater height. These include poor transportation networks and the cost of transporting this produce. Indeed, some spouses use the state of the road network, safety and cost, to restrict their wives' movement. These controls are sanctioned through gossip and sometimes cultural/norms of both the Yoruba and Igbo people.

Ultimately, restricted personal mobility and dependence on middlemen by both market and rural women runs contrary to the understanding of women's economic empowerment as defined in chapter 4. The above illustration maintains that empowerment includes unrestricted personal mobility, freedom to make choices on whether to buy or sell, take a loan and above all, strong financial security that would translate into family (especially children's) well-being and less overbearing husbands.

In fact, these factors shrink the chances of attaining economic empowerment as illustrated in this chapter. Despite accessibility of micro-credit loans to many participants, the resources at their disposal are not capable of addressing economic empowerment. Because in addition to above factors, micro-credit participants are confronted with the problem of repayments. To keep their head above the water, some resorted to purchasing or selling their produce to the middlemen.

However, a combination of Mayoux' virtuous spirals (see Figure 3) and the understanding of the concept of empowerment (see Figure 2a), reveal a differing explanation of the role of middleman in women's economic activities and the employment of micro-credit schemes. For example, middlemen enhance 'women's micro-enterprise'. As illustrated in figure 4, women's micro-enterprise encourages 'increased wage employment for women', and ability to negotiate (change in gender relations). A comprehensive analysis of both issues will simply connote that middlemen are only one ingredient in the mix of factors necessary for successful women's enterprises. As many participants repeated in this study, their economic survival depends profoundly on selling to or purchasing from middlemen. For example, to respond to a potential demand for a good or service, many market or rural micro-entrepreneurs may need access to transport or other facilities. What is more, capitalist enterprises require a specific set of social relationships. These factors are readily provided through the middlemen, as most women's activities are constrained by socio-cultural factors. Intrinsically, for many market and rural women, economic participation translates into economic survival, and this in turn means economic gain and family wellbeing. As the above figures indicated family wellbeing is adjudged by most women in this study as the most important goal of their economic participation. Besides, family wellbeing reverberates throughout the chapters of this thesis and is classified as a form empowerment.

However, the creation of wealth (economic empowerment as illustrated in figure 4) which is the main target of micro-credit schemes, has been uneven with middlemen making the highest profit while most market/rural struggle to feed their families or pay back their loans. A perplexing phenomenon I observed during the fieldwork and echoed by many market/rural women, is the monopolization and hoarding of major commodities by middlemen. This compelled many market/rural women to be economically dependent on middlemen. This dependence would not likely guarantee one of the main points illustrated in figure 2a: financial security. The fact nevertheless is that the availability of middlemen would provide a valid reason for a spouse to

curtail participants' personal mobility. As figure 2a demonstrated, limited personal mobility is an element of disempowerment.

In sum, the purpose of this chapter is to consider the impact of constrained mobility on bargaining capabilities and the maintenance of power structures within the family and community. Within the Igbo and Yoruba societies, mobility restrictions upon market and rural women serve to weaken participants' economic empowerment. Constrained mobility as practiced within this region was an explicit socio-cultural control designed to construct and maintain the social and economic vulnerability of many young wives (see some middlemen's views above). Actually, control over mobility and over access to wider markets is necessarily control over rights of association and over economic participation or expansion. Besides, exclusion from economic participation is integrally connected with a weakening of bargaining power and ability to negotiate improved terms and conditions within the existing survival strategy. What is more, constrained mobility remains an important issue for women's economic empowerment in view of the continuous emphasis on micro-credit schemes by development agencies. In a broader sense, it has negative consequences for the social and political bargaining power of market and rural women.

When viewed from the perspective of empowerment, we see that the negative impact of middlemen on women's economic activities may in and of itself render women's economic activities not only powerless but also as marginal to social and economic life. The burdens of this dependency may be so heavy that a woman is never able to develop a sense of her self. This is obvious given that patriarchal agents within patriarchal structures view women as problematic because they always threaten to turn into agents that could possibly challenge their power. As such, these agents within patriarchal institutions prefer to restrict women to being symbols rather than agents because women as symbols are confined to cultural structures that are dominated by male agency. As Haraway observed "gender is the fundamental organizing principle of the family, and gender distinctions are the primary source of hierarchy and oppression within... the family" (1991:138).

The above illustration seems to favour the argument that the scheme was not intended in the first place to promote women's economic empowerment or give access to direct transactions; especially as the root of the problem was never categorised by policy makers or tackled by availability of micro-credit. Perhaps,

micro-credit's contribution to women's empowerment is simply located in their ability to earn an income, and increase the certain level of well-being for themselves and their families (see 'virtuous spirals' in Chapter 4). However, not in any case eliminate the dependence on middlemen for their economic survival. Consequently, estimates as to the extent rural/market women benefit from their relationship with middlemen can be deceptive, and this relates to the invisibility of middlemen's activities. What does become clear in the above analysis is that there is a need to address gender and socially constructed relations, and not merely to address micro-credit as if it is a magic spell that changes concepts instantaneously. As Yunus (2003:17) said, "micro-credit is a legitimate economic tool in the fight against poverty but definitely not an entire package for elimination of poverty". Explicitly, more emphasis has to be placed on gender advocating, facilitating safe channels for rural/market women to fully participate in their economic activities without hindrance.

Plausibly, there is justification to say the entire scheme in Imo and Oyo states is simply an act of 'tokenism', as middlemen still flourish, cultural and transportation problems persist. As Longwe (1995: 18) rightly maintains:

...after the 1985 World Conference on Women, all major development agencies altered their policies to ensure a better focus on various aspects of women's equality and empowerment. We are left with the question why such a large collective development policy has produced virtually no results.

Ultimately, a central element of this illustration has been the inadequacy of simple dichotomies on the side of the state or the local NGOs when faced with complex social realities. At one level, the States identifies the importance of funds, but cannot identify the tendencies to complexity of the relationship between middlemen, personal mobility and women's economic activities. Indeed, micro-credit schemes provide some form of choice, yet such choice does not include the power to circumvent socio-cultural hindrances. As Kabeer (2001: 104) noted,

One way of thinking about power is in terms of the ability to make choices...In as much as our notion of empowerment is about change; it refers to the expansion in people's ability to make strategic life choice in a context where this ability was previously denied to them.

Overall, this and other previous analysis chapters have assessed the empowering essence of micro-credit schemes and have discerned some differences from the traditional understanding of the programme's protagonists. In the light of this, the concluding chapter seeks to address some obvious findings of this study and offer

some objective answers to micro-credit schemes and women's economic empowerment in Imo and Oyo states.

Chapter 10

Conclusion

BEIJING, September 7 (IPS)- Ask the United States and the World Bank how they can best serve the interest of poor women, they will shout in unison, "micro-credit". These two world powers will, on cue, launch into the success stories of Bangladesh's Grameen Bank and the wonders of extending credit for small-scale enterprises run by poor women—Y. Collymore in the Inter Press Service English News Wire, 8 September 1995

10.1 Introduction

Over all, this research has focused on the subjects of development, gender and empowerment in relation to micro-credit schemes in Nigeria. As demonstrated in the preceding chapters, micro-credit as a development tool has assumed phenomenal use and reputation among development organizations and advocates of women's empowerment, especially in the developing world. In this study, I have concentrated on the issue of women's economic empowerment through the application of micro-credit schemes (NGOs and Government's micro-credit schemes) in Nigeria. As Chapter 4 pointed out, through their contribution to women's ability to earn an income, micro-credit schemes have the potential to initiate a series of 'virtuous spirals' (see Mayoux 2005) of economic empowerment, to increase the well-being of women and their families and to significantly increase their socio-political empowerment. Generally, it is assumed that access to income through micro-credit schemes is empowering for women as it allows them a greater say in household decisions, increased income, status and changing roles (Kabeer 1998, 1999, Goetz and Sengupta 1996, Mayoux 1998a, Rahman 1999, WorldBank 1996). Certainly, micro-credit (finance) is often promoted as an entry point in the context of a wider strategy for women's economic and socio-political empowerment. Moreover, many assume that providing access to micro-credit schemes will lead to sufficient empowerment impact and that actively adopting specific empowerment strategies is therefore unnecessary. Even so, gender issues, particularly women's empowerment, frequently become marginalized in micro-credit institutions. This is because of perceived conflict between women's empowerment and the development aims of the financial self-sustainability and household level poverty alleviation paradigms. In the financial self-sustainability paradigm, women's economic empowerment strategies are seen as the most acceptable premise, which explicitly aims to develop fully financially self-sufficient women.

In contrast, this study takes up Mayoux's argument when she noted that, what is worrying in the current situation are the enthusiastic assumptions of automatic beneficial impacts of micro-credit schemes. This has been used as a pretext for withdrawing support of other empowerment and poverty alleviation measures that include support for subsidies for programmes targeting the poorest.

Indeed, this study challenges advocates of the micro-credit schemes to look beyond these debates and trends, and consider adopting a holistic approach to women's empowerment. Emphasis should be placed on culturally sensitive approach that will facilitate the schemes' acceptability among women and men. This will allow micro-credit schemes to create fundamental changes in gender relations while minimizing conflict with financial sustainability aims. By challenging these assumptions, this study hopes to move both practitioners and donors to take action toward adopting and encouraging new empowerment strategies in the micro-credit/finance schemes.

Logically, micro-credit schemes may be able to provide a context within which a process of empowerment is possible. The fact that the scheme enhances women's determination to participate in economic activities and become very conscious of monetary influence indicates the emergence of mini-capitalist characteristics. These characteristics encourage them to challenge certain socially constructed female/male gender characteristics, for example, male as breadwinner and female as homemaker. However, it is equally possible for micro-credit schemes to provide a context in which both market and rural women can be disempowered. For instance, most market/rural women who engage in economic activities with the assistance of micro-credit loans put in considerable time and labour to enable them meet payment deadlines. Sometimes inability to meet this deadline not only create apprehensions in the mind of participants but often lead to a loss of self-esteem. As some of the participants stated, lack of self-esteem often encourages their husbands to say; "women cannot do anything without the help of their men". These situations are often compounded by the fact that a key element of empowerment as a development outcome is rooted in the adoption of efficiency approach, which encourages women's economic participation. As described in chapter 3, since the advent of SAP, women are often seen as untapped economic resources. As one of the pillars of SAP, the World Bank /IMF, advocates trade liberalisation. The liberalisation of trade opens up markets for women, and allows the middle and lower socio-economic classes in the South to enter the market. At the same time, loans are made available (in the case of Nigeria through People's Bank, the Women Commission and local NGOs) so that

poor women can participate in economic activities. It is assumed that being economically active would lead to women's greater self-awareness and confidence; however, just being involved does not necessarily lead to empowerment as chapters in this thesis have established.

Certainly, while gender issues in Nigeria predate SAPs, the effects of SAPs and the policy climate they create are inimical to the promotion of socio-economic programmes and measures to address this issue. SAPs have exacerbated the problems of gender relations in Nigeria in a number of ways. In the area of work, for example, there is evidence from this and other studies of the impacts of SAP. Major impacts are that more women than men have become unemployed; wage differentials between men and women are growing and working conditions for women are deteriorating. These conditions are exacerbated by the fact that more women are swelling the ranks of informal sectors. To ease the impact of SAP and equally sustain the working principle of SAP and efficiency approach, micro-credit schemes were implemented and encouraged. This creates a convenient buffer of the unlimited availability of women's unpaid labour and time. And the efficiency approach of SAPs have tended to see women as a resource to be tapped to promote the efficiency of free market policies and to deal with the short-fall in access to social services; hence the introduction of micro-credit schemes. This situation has not been helped by the fact that the gender and development policies in Nigeria have focused mainly on piecemeal projects that attend to practical gender needs rather than strategic gender interests

This study therefore presents a compelling case for why strategic focus on empowerment approaches is so critical in the context of a micro-credit/finance sector. In this sector, increasing numbers of practitioners are becoming too satisfied with empowerment under the assumption that micro-credit practices automatically produce significant empowerment benefits for women. What is more, women's empowerment cannot be described as a one dimensional progression in which A is equal to B or vice versa. In this regard, it will be more accurate to argue not in terms of a monolithic empowerment paradigm, but rather in the terms of a pluralism that captures the fluidity and dynamism of the concept and the different ways in which women perceive it. Accordingly, Bakare-Yusuf (2003:12) has noted that one of Merleau-Ponty's key insights is that

[t]he world and the embodied being *renew* each other in perpetual interaction and exchange. This means that we cannot posit an

absolute origin or set of causal effects for any specific event. Instead of cause A or cause B (whether in the world or through an embodied action), there is a ceaseless ongoing movement between body and world. It is in the light of this view of human existence that we can investigate what it means to be an African woman.

As stated above, there have undoubtedly been women whose status in the household has improved, particularly where they have become successful entrepreneurs, for example the Mama Benz. Therefore, it is vital to point out that micro-credit schemes influence women's ability to earn an income and it has potential to initiate a series of 'virtuous spirals' of economic empowerment, and increased well-being for women and their families. This is more obvious, given the understanding of women's empowerment in Chapter 4. That is, understanding of empowerment as family well-being, with an emphasis on children's well-being rather than husbands. These diverse understandings of empowerment mean that there are clearly structural or cultural constraints specific to a particular location or region, and empowerment in one area might be disempowerment in another. This goes to validate the notion that empowerment is a continuum rather than an explicit process; a continuum in a sense that the development process is not fixed. This continuum is further buttressed by the ambiguous and intricate nature or definitions of 'empowerment' or even the diverse interpretations of the concept of 'power' especially in the Gender and Development field.

As Rowlands (1997, 1998) has highlighted, empowerment has become one of the buzzwords in development policies since the early 1990s, and it is a term with diverse and contested meanings. At the centre of the perception (as outlined in Chapters 3 and 4), is the idea of having greater 'power' and therefore more control over one's own life. Rowland argues that this does not recognize the different ways in which 'power' can be defined (see Chapter 3). According to the illustration in Figure 2, and my findings, empowerment for both rural and market women is mainly located within the wellbeing of participants' family members: again, the emphasis here is on the children rather than the husband. Although most participants claimed that their husbands are the 'crown on their heads', most market and rural women's responses to questions put to them during the data collection show some form of apprehension towards their spouses. This pluralism of empowerment (see Chapters 4, 7 and 8) enables me to see gender roles (in a patriarchal society) among Yoruba and Igbo people as a changing and unstable system of power. It also allows us to see women not as appendages to the household, but as active, often independent actors who

shoulder responsibilities and take risks, make different contingency plans, and strive to maximize their livelihood options and positive impact of their efforts on their dependents: children and extended family members.

Yet, perhaps most staggering of all is how the concept of 'power' and its relationship to women's empowerment has been conceptualised. The kind of power that often comes to mind is the power to be able to make others to act in others' interest (power-over). However, power in relation to empowerment stresses the ability to see possibilities for change and working together collectively to achieve common objectives. As defined in Chapter 4, women's empowerment is the process, and the outcome of the process, by which women gain greater control over material and intellectual resources (power-to), enabling them to challenge the ideology of patriarchy and gender-based discrimination practices in social institutions. Thus, rather than viewing this process of empowerment as revolving around a personal autonomy as preached by DAWN¹ (see Chapter 3), it is more productive to view it as revolving around women's family sustainability. The rationale for this is rooted in the principle that *people are a community's most valuable resource*. According to Nkiru Nzegwu (2001:3), for the Igbos, for example, "society was organized around the principle that people are a community's most valuable resource" *azuka ego* "siblings are much more important than wealth"; *maduka* "greatness is dependent or predicated on people." In fact, wealth (in this case empowerment) was and is measured in terms of human beings: Igbo societies, like the Yoruba society and other societies in Nigeria, were organized around the need to have and nurture children. Of prime importance to most of these societies are the bringing forth, nurturing and

¹ Here, it is necessary to point out that this analysis does not aim to undermine the contributions of DAWN to our understanding of women's empowerment in the South. The argument is: DAWN's notion of 'personal autonomy' is more of a descriptive generalisation, and to a certain degree portrays the Southern women as living and working as an abstract entity. Challenging the polarities on which 'gender analysis' tends to be based Ogundipe-Leslie (1994 cited in Cornwall 2005:4) "highlights the missing dimensions of conventional analyses of gender and power in Africa". In summarising Ogundipe-Leslie's argument, Cornwall concludes "that many gender analysts have failed to realise that relationships with men are peripheral to women's self-perceptions and indeed to making sense of their lives and desires" (Cornwall 2005:4). Hence, it is vital to reflect on women's lived experience of the micro-politics of intra-household relations when defining theories. For example, according to Cornwall (2005:4), focusing on women as "mothers displaces the heterosexual relationship from its central locus in 'gender studies', and permits a closer focus on relations between women and men and on the power effects of other configurations of difference within and between sites such as 'the household". Thus, Ekejiuba (1995 cited in Cornwall 2005:4) suggests women's personal autonomy should be located within "mother-child units between which men move and in which the hetero-sexual relationship is one among other relationships, not necessarily the most significant".

expanding of their human wealth. Mothers were central within this ontological scheme, and their reproductive labour was highly valued. Indeed, the centrality of mothers' role in reproduction led to their being seen as, in the words of Ifi Amadiume, "the source of the spring, *isi mmili*" (1987, 84). Therefore, when most participants express the notion of being empowered with the help of micro-credit schemes it is based on the perception of the wellbeing of their offspring. This form of empowerment is directly or indirectly influenced by other aspects of empowering media (such as decision-making, personal mobility, and accessibility) working in union, to ensure this sustainability and well-being. This meaning of empowerment, as a concept, I have argued, is crucial if people are to understand the methods and practices involved in generating market and rural women's empowerment and their ability to challenge subordination in their household or community.

As I have argued above, there is no simple linear relationship between micro-credit schemes and economic empowerment; instead, the realm of the socio-cultural is interwoven with market or rural women's economic participation. On one hand, additional income has allowed many women to improve the well-being of their family, and give them increased decision-making power within the family; and on the other hand, most women are in danger of losing their capital unless interest rates are adjusted, personal mobility increased, regulations enacted to check excessiveness of middlemen. On this postulation, both Figures 2 and 3 in Chapter 4, ascertain the diversity of women's economic empowerment and its relation to micro-credit schemes especially in Oyo and Imo states of Nigeria.

Thus, the proceeding section of this chapter aims to serve both as general summary to the previous chapters and to signal some of the prime themes in this study and provide further analysis to this research subject matter. The introductory chapter raised the question whether access to a micro-credit programme necessarily empowered market and rural women in Imo and Oyo states of Nigeria. This question has been the main concern of this thesis, and it has been discussed throughout the analytical chapters of 7, 8, and 9. Chapter 2 however, embraces the construction of gender relations, processes and structures through which women's and men's identities and relationships are mediated in Nigeria society. Partly, the reflection here questions certain representations of African women and men in the gender literatures, some of which evoked a one-sided explanation; that is, Africa women as powerless and inviting intervention on their behalf. In a more explicit description, Cornwall (2005:1) with reference to Qunta (1987:11), stressed that;

African women of the rural areas is portrayed as little more than a slave, who goes about her tasks with silent acceptance. She has no past and no future; given the inherent backwardness of her society...She never speaks for herself but is always spoken about.

Cornwall (2005:7) noted that, through the 1980s and 1990s, “‘gender’ largely appears as analytic shorthand for women’s subordination within conjugal relationships” in Africa; and it is in this area that the ironies of the continuity of colonial discourses on women become especially poignant”. However, as this chapter pointed out, while this discourse has provided fuel for some contemporary gender and development myths, it has also questioned others. In sum, this chapter presented the ways in which Igbo and Yoruba women conduct or live their lives. In addition, the chapter illustrated the state’s roles in relation to women’s development paradigm and projects in Nigeria.

In Chapters 3 and 4, the key themes were to understand how different definitions of, and approaches to, ‘development’ are linked to a particular policy approach, and how these debates link actual policies on the ground which effect millions of women throughout Nigeria.

Chapter 6 provided details of the life-style of market and rural women in Nigeria. These accounts showed women still face some element of patriarchal domination in the household and gender roles are often strictly adhered to in most Nigerian families. These factors are said to weaken the goals of micro-credit schemes. Chapter 7 assessed the interlocking constraints on market and rural women’s economic activities. Some of the findings made in this chapter include; utilization of resources is often dependent on various factors, which include family needs, number of children, and husband’s financial contribution to the family’s well-being. Secondly, most micro-credit participants must seek and obtain spouses’ consent prior to accessing the scheme: a demonstration of ‘power-over’. In addition, resource control indirectly implies an increase in family responsibilities for women. Thus, these women are sometimes seen as benefiting from uninterrupted freedom of movement given the level of their economic activities. However, it is clear that participants’ choices about activity and their ability to increase incomes are seriously constrained by gender inequalities in access to other resources for investment. In discussion market and rural women in this study admitted that household expenditure, constraint on mobility, domestic duties and constraints as a result of middlemen’s activities minimised their economic growth.

Chapter 8 reveals the complexity surrounding micro-credit schemes in view of its economic empowering strategies. The complexity allows us to recognize the power of male dominance among Igbo and Yoruba society. For instance, although micro-credit schemes might improve women's economic well-being, yet this economic condition is more likely to increase women's financial responsibilities to the family without reducing other family responsibilities, such as domestic duties, caring for the elders and children. The problem is further complicated when concepts such as production, consumption, income and investment are used to evaluate processes and outcomes of projects and programmes. Therefore, the relevant question here is would the results of micro-credit schemes in Nigeria have been different if gender roles and cultural factors had been considered both at the design and implementation stages?

The findings in this study have revealed a complex scenario (although completely different from what is obtained in places like India, Bangladesh, or even some predominantly Muslim societies in Africa). For example, age is a determinant factor on whether market or rural woman can enjoy unrestricted freedom of movement. In effect, older women are more likely to travel 'as far as they like' without restriction from spouses, and kin². In fact, the years of marriage are the cornerstone for such freedom. On the other hand, spouses, kin and child-care responsibilities constantly restrict personal mobility of younger married women. Such restrictions are further strengthened by external factors, which include socio-cultural taboos, gossip and communal ridicule. In view of such restrictions, and given that most economically active women in Nigeria are under 45 years, I will argue that, the physical/structural limitations, cultural requirements and the dynamics of social change may have imposed constraints on rural and market women's personal mobility. In chapter nine, I demonstrated that the economic relationship between market and rural women, on one hand, and the middlemen, on the other, works in two opposing directions. On one side, the relationship ensures market and rural women's economic survival because middlemen provide both access to resources and to essential services; on the other side, the relationship hides their unspoken exploitation. The true outcome of this association becomes clearer when questions like "who benefits from this arrangement, and who is advantaged", were asked. Incidentally questions about

² Because most women in Nigeria marry early and are more likely to have their first child before the age of 25, children at this point in time are more likely to become economic benefits for participants. They often assist in running their parents' business and perform other domestic chores.

middlemen's roles are never asked by policy makers or the NGOs I spoke to during my fieldwork. Evidently, the policy makers or the NGOs simply assumed that middlemen's activities are for the 'common good' of these women. Besides, in most African countries, the market structure of agricultural internal or external exports is oligopolistic, principally dominated by middlemen with substantial power in the determination of prices. As a result, they are the primary beneficiaries of any increase in the price of goods. Indeed market/rural women are not getting maximum returns for produce as middlemen dictated the prices. This research shows that one main problem is that while women are encouraged to be economically active either by the provision of micro-credit or family support, some other socio-cultural constraint deterred their progress. And in order to survive or sustain their economic activities many market or rural women must sell or buy directly from middlemen who are constrained free. These gender constraints are in addition to less market accessibility, less economic growth, and less financial resources. These have deterred many market and rural women's ability to move up from survival activities to expanding businesses.

Turning to Mayoux's virtuous spirals (see Chapter 4) and how it relates to this study it could be argued that there are compelling interlocking relationships in some areas and deficiencies in others. For example, acquisition of micro-credit loans has enabled some market and rural women to engage in micro-enterprises, which in essence has increased the well-being of both participants and their children (and husbands). That is the second component of the virtuous spirals that argues micro-credit schemes facilitate poverty alleviation (Poverty Alleviation Paradigm). However, market and rural women in both Imo and Oyo States are yet to experience the other aspects of Mayoux's virtuous spirals' (see Chapter 4) paradigm. A typical example is the issue of land inheritance and distribution, which are still channelled through the male. This has continued to limit expansion. However, given the multidimensional elements of empowerment, micro-credit is initiating some level of virtuous spiral and it understandable to envisage an improvement in this direction. Thus, micro-credit schemes' advocates need to infuse cultural and gender identities to simultaneously integrate these other aspects of the virtuous spiral paradigms.

Consequently, in the final analysis, this thesis has argued that acting on the knowledge of the apparent 'success' of Grameen Bank activities, the Nigerian Government embarked on micro-credit schemes in order to reduce poverty and empower women. Moreover, the responses of interviewees seem to support this

state initiative: 84% of micro-credit participants in this study claimed that micro-credit schemes are 'very helpful'. Yet, what these women understand to be 'helpful' is their economic participation even though this falls short of actually improving their lifestyle and wellbeing. For example, going beyond the normal descriptive notion of wellbeing (in the form of practical needs), micro-credit schemes have not contributed [much] to improvement in women's gender strategic needs. Many market and rural women are responsible for the survival of their families as well as for social reproduction. Yet in contrast, issues like land inheritance, major household decision-making, the preference for boy-child education as against girl-child education etc. have remain unaffected by the introduction of micro-credit schemes in Oyo and Imo. Proof of this, is provided through the following participants' accounts (see also Chapter 7):

When the NGO first approved my loan, I was so happy that I made thanksgiving in church. These loans are my lifeline: without them where and how would I have started this trading... (ORMCP6).

You do not know what it's like to wake up every morning and join other women to earn a living. Even though my husband often complained that it is better for me to stay home, return the money and wait until his situation improves, I know he is only saying that for now, maybe because of his ego. Because if I stay home, he would not solve all the problems at home. Maybe, it is true, I am not doing very well even with the loans but for me it is like a stool where there is no chair (OMCP8).

Nonetheless, when assessing such projects, it would be an over-simplification to conclude that the outcome of this project is a failure or an achieved objective. As Latour (1996:78 in Mosse 2005:9-10) aptly puts it:

If we say that a successful project existed from the beginning because it was well conceived and that a failed project went aground because it was badly conceived we are saying nothing, we are only repeating the words 'success' and 'failure', while placing the cause of both at the beginning of the project, at its conception—success in development depends upon the stabilization of a particular interpretation...

In order to avoid a unitary and closed conclusion, a range of elements needs to be specified in terms of relative well-being or empowerment. It is only after sifting through detailed preliminary data that one can specifically categorise micro-credit schemes in Imo or Oyo. In demonstrating the value of detailed accounts of Nigeria's development profile, I turn to the basic progress statistics. According to Adeyemi (1997), 60% of the Nigerian population is currently living under the poverty line, and 67% of this population is women. Information emanating from recent UN (2005) and ILO (2004) human development indexing has not shifted from Adeyemi's study. What is more, in many ways this study has not found any evidence to argue against the

above data. In the light of this, Izugbara acknowledges in her study of gender and micro lending in Nigeria that “participation in micro-lending schemes enhances women’s economic independence and livelihood conditions” (2004: 77). However she also claimed: “we found no evidence that the schemes had any real linkage with the wider livelihood realities of women” (2004: 81). Izugbara underpins her argument with the fact that none of the schemes studied had a health, political, literacy or numeracy training component that relates to women’s health needs and leadership concerns. Izugbara’s findings further buttress my argument in this study that the micro-credit scheme is not the ‘magic bullet’ as portrayed by many diehard advocates of the scheme. Accordingly, one is inclined to accept the arguments of Ackerly (1995), Goetz and Sen Gupta (1996:76) “that micro-credit creates more and new problems for women rather than solving the old problems”. More especially, most respondents claimed in Chapter 8 that family comes first, giving the impression that family needs dictate how freely they can spend their money; where they invest their loans depends on spouses’ approval; and how far they can travel in the course of their economic activities depends on family, spouse, age of marriage, number and age of the children, and critically, the middlemen and transportation factors. Even so, if spouses fail in their traditional role as providers, the women take over this role and at the same time perform their own domestic role. As Batliwala (1994) and Uchem (2001) have noted, women have been led to participate in their own oppression. In essence, one might argue that market and rural women in both Oyo and Imo - both now and in the past - play pivotal reproductive and productive roles that facilitate male economic and political dominance. It equally portrays that the ideal of economic empowerment, as a step towards women’s empowerment in the study areas, is still not fully realised. Indeed, it is justifiable to say that while these women are ‘economically active’; they are ‘not economically empowered’.

In essence, the data on which this study is based has failed to show a definite positive correlation between micro-credit and women’s economic empowerment in either Oyo or Imo. To arrive at the above conclusion, I have examined embodied gender differences that are grounded in the complex realities of Igbo and Yoruba women’s everyday experiences in chapter 6. Besides, as established in Chapter 8, some of the micro-credit officials often caution participants that, the schemes were not aimed at challenging men’s authorities at home. These officials pointed out that “participants should not see their new found economic growth as a sign of stepping over their female boundaries in the society”. Intrinsicly, they argued that micro-credit schemes are primarily designed to improve market and rural women’s income

potentials, support their husband and equally for them to use it for the benefits of their entire families. In accordance, I found that most micro-credit participants in this study, refers to their husbands as 'my Oga', meaning my boss. In fact, most micro-credit participants admitted that they avoided behaviours that may portray them as above their husband's authority.

In addition, this study has specified how market and rural women's lives intersect with a plurality of power formations, historical encounters and blockages that shape their experiences across time and space. Moreover, the accounts of women in this study have illustrated the concrete specificity of gendered experience. This research recognises the uniqueness of these experiences: and how such experiences are different in many ways. Further, it has been argued here that male authority and power is located in and exercised through the existence of a cultural impediment which the micro-credit has not been able to displace. What is more, most market and rural women are simply instruments in overwhelmingly constricting systems of male dominance. This is even more evident given that power is highly circumscribed and subsumed by male authority both at family and community levels. To bring about changes in this locality, it is vital to devise projects that address both capacity or 'power to' and limitation or 'power over'.

Ever since the colonial imposition in southern Nigeria, market and rural women have been experiencing a decline in status and power. However, Yoruba and Igbo women often held a prestigious place in traditional society; they were (and still are) economically active as producers, manufacturers, market managers and healers but lack the power to act in other particular ways. Many agencies such as the World Bank or IMF equate improvement of economic position, such as the involvement of women in formal economic spheres through the introduction of micro-credit schemes, with women's empowerment. This study has shown that there is little or no correlation. For many market and rural women in Oyo and Imo, the issue of empowerment does not revolve around the ability to leave the home or to be admitted into the labour force; for them, their lives have always spanned both public and private spaces. Women's economic participation and utilisation of micro-credit schemes simply means a double or triple burden for these women. They must tend to their domestic responsibilities, such as childbirth, childcare and food preparation, as well as non-domestic work. What might appear as empowerment or wellbeing (see Mayoux 2006) might simply be a process that adds extra burdens to a woman's work day.

As Chapter 8 shows, although micro-credit schemes can significantly contribute to financial sustainability or practical needs, gender has not been a consideration in choosing between the different policy options for gender equality and women's empowerment. As the above chapter illustrates there is evidence of significant potential for micro-credit schemes to enable women to challenge and change gender inequalities at all levels if there is a strategic gender focus. As argued above, there have also been many important recent innovations in the scheme and services to enable women to achieve or enhance their economic activities.

The analysis Chapters 7, 8, and 9 have shown that most Nigerian micro-credit programmes have a long way to go before they make their full contribution to gender equality and empowerment. Many of the strategies promoted for women's financial sustainability may exacerbate the negative impacts of debt, partly because of over rapid expansion by the Nigerian Government and NGOs, rigid product design inappropriate to women's economic activities, cutting of necessary support services (due to SAPs) and lack of attention to local economic contexts and household responsibilities.

Indeed, there was weak evidence of changes in the lifestyle of market and rural women who participated in micro-credit schemes. Moreover, if micro-credit schemes create wealth and success among the research participants, it would, for example, have ensured their future (especially retirement wellbeing³) and thereby encouraged them to give more thought to their reproductive health and other related development matters.

Consequently, I found no evidence of significant differences between the micro-credit participants and non-participants on issues such as decision-making, household gender relations, and family size. For instance, respondents (both micro-credit participants and non-participants) maintain that their main reason for having large families (between four and nine) is to ensure that they have someone who will care and provide for them in their old age. To lessen the burden, therefore, couples have many children to share these responsibilities and in so doing, provide adequately for a comfortable retirement livelihood for themselves. This is because of the common belief that the higher the number of children, the more is the wealth of the family (at least in the near future).

³ Unfortunately most rural and market women in Nigeria have no retirement period, given the lack of retirement funds or support system in Nigeria.

Conversely, these participants tend to downplay problems associated with having many children at the expense of family wellbeing, even with statistics showing the average life expectancy among Nigeria women to be 47.66 years (2006 est. CIA World Factbook).

While lack of access to credit is undoubtedly a factor militating against women's development, as some of the respondents (and the literature) explain, nonetheless the causes of women's dis-empowerment are more complex and, to some extent, dynamic. These causes cannot simply be reduced to lack of credit. The point is, the more policy makers neglect the limitations of micro-credit schemes, the more likely they will disregard further exploration for a solution. As Batliwala (1994: 131) pointed out "the family is the last frontier of change in gender relations...You know [empowerment] has occurred when it crosses the threshold of the home".

In many ways, the existential potential of market and rural in the study area can be unlocked only when the restrictive and deterministic socio-cultural factors in Imo and Oyo in particular and Nigeria or West Africa in general are questioned. What is needed is a dynamic reflection on all the existential ramifications of the areas. In fact, it is imperative to move away from monolithic constructs, towards efforts to grapple with lived experience in all its existential ramifications. The task ahead therefore, is to design, extend and develop the work of researching into and analysing what it means to be an African woman and what are the specificities of these women's practical needs and strategic gender interest. As Bakare-Yusuf (2003) pointed out,

...we must understand that African woman's identity is necessarily connected to very specific gender configurations, forms of access to and control over means of production, participation in civic and spiritual life, inheritance rights, individual choices and so on, all taking place in particular African locations.

Thus, the final implication that emerges from this micro-credit and economic empowerment matrix of rural and market women in Oyo and Imo is one that involves reflection on the position that women's development occupies in the matrix of Nigerian families and development. As has been stated above, one of the major limitations of the existing research that has been conducted on women in Nigeria is the fact that many NGOs, states and federal government are hesitant to accept the findings of research because of the endemic nature of cultural influence, especially when such findings reveal the disempowering elements of cultural bindings. During

fieldwork, I gained first hand experience of how these cultural impositions are either praised or propagated. In a conversation with some middlemen and NGOs' officials, it was suggested that men being the heads of the families shoulders bigger responsibilities. In practice however, women occupy a powerful position in relation to the management and well-being of the family.

The notion of men as the head of the family directly sees man as the manager and of the family and every other member of the family must abide by his assertions. In fact, the phrase, "women's place is in the kitchen" is a common expression among numerous Nigerian tribes to exemplify the secondary position of women in Nigeria. While this example does not imply that the dynamics of human development should be ignored, it does reveal the profound impact of culture, both in policy formulation and in application. The task of researchers into and planners of women's development in Nigeria is to seek understanding and perspectives on how to neutralise this biased stereotypical understanding of women in this region.

Perhaps, as Ogundipe-Leslie (cited in Cornwell 2005:4) charges, for example, "that outsiders have failed to realise that relationships with men are peripheral to women's self-perceptions, and indeed to making sense of their lives and desires". It is therefore necessary to focus on other dominations of difference and dynamics of oppression, for example, middlemen, or socially constructed gender roles that have remained largely unexplored to interpret the relationship between micro-credit schemes, economic empowerment and these research participants.

10. 2. Findings Summary:

The study explored the economic experiences of women micro entrepreneurs (rural and market) in Oyo and Imo, their priorities, entrepreneurial abilities and the obstacles they face. Also the study indicates that, while the Yoruba and Igbo can control resources and take advantage of micro-credit schemes as economic incentives, other constraints mean that their businesses have only a limited ability to grow or tackle poverty.

The Yoruba and Igbo women (that is, when compared with women in predominantly Islamic societies) reported high levels of independence, mobility, assertiveness and social interaction. However, access to cash or credit is not synonymous with control

over it. Spending decisions were limited by men's ability to selectively withdraw finances that they had previously given for expenditures that are central to women's concerns, including household and children's needs, thereby increasing women's household responsibilities.

Earning money does not change expectations of 'correct behaviour' for spouses (or gender roles in Nigeria); economic prosperity does not translate into equality between sexes. Women still have to abide by the traditional rules governing families.

For women, customs and norms are deeply entrenched and internalised; values not only tend to devalue their worth and well-being but also militate against their economic activities. Although micro-credit schemes (traditional and Grameen model micro-credit institutions) provide capital, social institutions such as family, religion, and culture remain very strong and an impediment to women's empowerment.

For meaningful, effective and productive growth, farming or market trading requires access to cash as well as access to primary producers and buyers, independent decision-making, complete personal mobility with time flexibility and social interaction.

There are elements of empowerment through micro-credit schemes. However, a 'micro-credit scheme' alone is insufficient to address the complex relationships affecting how these women and their households' access to resources, address decision-making, well-being and livelihood at the household level.

Age is a very important factor for women's independence and their economic growth. Thus, the shared experiences of families and women's potential to contribute both to the wellbeing of their children and husband create a binding 'trust' which in a way enhances some elements of autonomy, liberty and freedom of movement over time.

Family remains the centrepiece of women's empowerment (see the definition of empowerment in Chapter 4) in southern Nigeria. This issue, I wish to highlight, sets Nigerian women apart from the Western feminist understanding of women's empowerment.

Independent of the merits or demerits of micro-credit schemes in Nigeria, the World Bank as an instigator of economic and financial systems overall is not particularly

effective at helping the poor or reducing the poverty of the African Nations. It propounds these policies (micro-credit or other related development policies) to shift focus away from the impact of SAPs, state corruption, and to pacify an army of unemployed women and their families.

Behind the agitation for women's economic participation is the expansion of neo-liberal policies which the WID approach condones.

10.3.1. Some Core Issues in this Research and the Way Forward

- **Socio-cultural**

There is no doubt that what constitutes the idea or theory of development is a very disputed territory. This is because it is clear that there is not one idea or theory of development but a plurality. Throughout this study, the question has been do micro-credit schemes (economic empowerment) lead or translate to women's empowerment in Oyo and Imo. Conversely, the data and statistics before elicited a more pessimistic response than an optimistic one. The process of women's empowerment in Nigeria and West Africa in general is more than a mere introduction and application of micro-credit schemes or even economic empowerment. Reforms and reorientations of local norms, traditions and above all, the concept of "human being" in society, are vital tools in the process of empowerment. For instance, in an environment where the notion "*it is a man's world*"⁴ runs supreme (as it does in Nigeria) achieving gender mainstream egalitarian development seems elusive. This is because the process of women's empowerment is complex, and demands a multi-complex solution.

The most complex issue is that of gender roles and society⁵. As Kabeer (2000: 22) maintains, the common factor is that, as women, they are all constrained by "the norms, beliefs, customs and values through which societies differentiate between women and men". Similarly, Mayoux observed that:

In many cases contextual constraints at all levels have prevented women from accessing programmes, increasing or controlling incomes or challenging subordination. Where women are not able to significantly increase incomes under

⁴ Even most accomplished women in Nigeria often describe themselves as a "*woman in a man's world*."

⁵ Others include the state of the African economy, governance and their colonial history. The latter part is way-off the scope of this dissertation, a future academic journey that I may embark upon.

their control or negotiate changes in intra-household and community gender inequalities, women may become dependent on loans to continue in very low-paid occupations with heavier workloads and enjoying little benefit (2005:12).

Apparently, stereotyped perceptions of gender roles have persisted to create barriers for aspiring women entrepreneurs. It is therefore important to define and seek resolution to specific constraints and problems that women face in a society like Nigeria. As Izugbara and Ukwai (2002:83) aptly pointed out, “despite seemingly women-specific existential realities, women are no more different than other groups in society, and their problems, far too often, are logically related to the problems of the larger whole⁶”. Moving forward thus urgently demands an effective follow-up mechanism at the multilateral level and implementation at national and international levels. In essence, there is a need to advocate culturally sensitive implementation designs that will facilitate and enhance women’s autonomy, flexible personal mobility and decision-making on important household issues.

- **Reform of the transport network in Nigeria especially the urban/rural networks**

Women’s participation in economic activities is not only about achieving more efficient and more equitable production and distribution of material resources; it is also about the ability to gain direct access to resources. A key aspect of this direct access starts with state transformation of transportation networks in Nigeria. These include good road networks, promoting community-based road safety programmes, promotion of road rehabilitation and maintenance culture, and attention to gender planning in transportation arrangements.

- **Constant review of existing policies**

Up to the present, there has not been a concerted effort by the government of Nigeria or NGOs to carry out an extensive study on the micro-credit scheme in Nigeria. Rather a common practice is for every state government to unfold a new micro-credit programme each year. Without updates on the merit and demerits of previous micro-credit schemes in Nigeria, there is no means to ascertain their impact on women’s wellbeing and livelihood. Besides, this would entail constant statistics or data on women participants.

⁶ As Sarah Longwe (2003) suggests “the main problem in Africa is to shift women’s development above welfare level in the face of resistance from male dominated government bureaucracies.” She maintains women’s welfare is not likely to be much improved until the affected women themselves achieve control in such areas as control over factors of production (such as land and capital) and distribution of produce, and benefits. The dimension is concerned with women’s power to control (‘power within’) their own lives and become more independent and self-reliant—both individually and collectively.

- **Corruption**

Nigeria remains a cesspool of corruption. Besides, having to cope with bad roads and transport facilities, most market or rural women have been hindered from making direct transactions because of constant corrupt practices of the Nigerian police force (especially the traffic police officers). Police extortion has forced many rural and market women to trade with middlemen rather than sell or buy direct from the source. Besides, it has constantly deprived participants of a huge amount of resources both in goods and cash. It is important that all relevant authorities act to stamp out police extortion on Nigerian roads, and discourage other forms of corrupt activities (such as the insiders in the state civil service who connive with middlemen on the sales of fertilizers) that affect women's economic activities. This would encourage women to maximise their profit through direct trading.

- **Advocacy and Information circulation**

One handicap this study faced was the problem of lack of statistics/data on development programmes and policies in Nigeria. It was also noted that some of the research participants pointed out that especially the state run micro-credit institutes in particular are not explicit in their functions or activities. This hazy information amplifies suspicion and distrust of the scheme by market and rural women. Therefore, there is a need to provide information on women's development (especially in local languages, and by radio and public campaigns). Information should include priorities, aims, processes and possible problems.

- **Land inheritance**

There is a common story about women and land tenure status that transcends ethnic, cultural and national boundaries in sub-Saharan Africa (Kevane and Leslie 1999). The story begins by placing women not as 'owners of land' but rather as 'owners of crops'. Women have rights to cultivate, and rights to dispose of crops and crop income, but not rights to allocate or alienate land. Their ultimate rights to use land are associated with their position in relation to men - as mothers, wives, sisters and daughters. More importantly, when land becomes scarce or rises in value, or when rights are formalized through titles or registration, these rights to use land are revealed to be secondary and tenuous. Land as a form of capital, especially when it is inherited, free and without other types of investment of labour or resources, can bring wealth in various ways. Land as a resource would enhance women's chances of empowerment. Women, like men, need land as a home - a secure place to live. They also need land as a means of livelihood - whether for food production or

another type of workplace. Women's access to, control and management of land are crucial aspects of sustainable development.

10.3.2. The Sequential Approach and Empowerment Process

The sequential approach arises from the notion that events hardly ever take place in isolation or by accident. For example, women's servitude in Nigeria did not occur in a flash, but through a progression of events and incidents such as colonization (see chapter 2). It is my opinion, therefore, for women's empowerment to be achieved a sequential pattern has to be adhered to over a period of time⁷. The idea focuses on a holistic approach: confronting disconnections between social transformation and cultural requisites (especially women and family), and supporting women and men to take action to enhance sustainable development in the years to come. Yet it is necessary to state here, there is no such thing as a global homogenous ideal process for women's empowerment mainly because of the existence of cultural disparities and the impediments they create in the passage to women's empowerment. The truth of the matter is, ideas can be exchanged or borrowed but it is difficult to adopt a complete set of foreign idea(s) and implant them in an alien society and expect them to transform the prevailing situation. This is problematic because the notion implies that social and political problems, like hunger and poverty, can be fixed by the 'right' scheme or project without addressing social contradictions. It is also indispensable to be clear about the different processes and their potentials, and to bear in mind that entire mechanisms are primarily tools among other possible strategic tools. What will be achieved through these tools will depend on how the states and NGOs use them to effectively advance the gender and development agenda.

Nevertheless, in proposing this approach, I have drawn from a variety of development programmes, and most of all from the rich experience I acquired in the field to facilitate a system that will engage in the actual predicament of women in this area (West Africa). To ensure the effectiveness of this approach, three overlapping schemes have to be embarked upon; these include, Women Financial Planning Scheme (WFPS), Micro-credit schemes and Broad Advocacy/Education. The aims of these three schemes combined are to:

- i. Strengthen women's and men's confidence, trust and create opportunities,

⁷How fast or slow this process will be is not of interest in this study but could be a future research endeavour.

- ii. Promote the interest of women as equal partners in development, decision making, and household responsibilities,
- iii. Conscientisation (an idea/concept I borrowed from Sarah Longwe) of women and men. For example, one of the reasons for having a large family arises from the need to safeguard the future, thus if the future is guaranteed women and men would be encouraged to reduce their number of children, thereby working toward a healthy life.
- iv. Ensuring that development agencies are more focussed, sustainable and cost effective to support the specific need(s) of the focus group, rather than wasteful expenditures on foreign consultations and state protocols,
- v. Ensuring that the state's subsidies on social services are restored to lessen the hardship created by SAPs on families.

Women's Financial Planning Scheme (WFPS)⁸,

The primary aim of this scheme is embedded in "the family Indemnity schemes". Under this scheme, I propose a three-part mutual vision:

(1) Micro-credit schemes with lower or better still zero interest rate

(2) Provision of a micro-insurance service;

- To address women's retirement benefit which directly or indirectly impacts on family size
- Insurance against loss of income
- Provide emergency relief funds⁹ such as;
 - i. Children's school fees
 - ii. Medical expenses
 - iii. Financial assistance in case of a poor farming year or trade performance
 - iv. other family needs

(3) Savings Scheme

A saving scheme with a periodic maturity period is an investment for the future. Participants would be encouraged to save some specific amount every week or month. This amount is reinvested by the bank for a specified period of time and at the end of a sequential period some amount is paid to the participants. The procedure is

⁸ A more detailed procedure will be worked out later as there is need to carry out more research on this area (especially in relation to Nigerian people).

⁹ The funds for these programmes can easily be accessed through the 'Petroleum trust fund', which is possible through one dollar (\$1), saved from each barrel of oil sold by Nigeria National Petroleum Corporation (NNPC).

a continuous process which functions as a resource reservoir. The sequential period can be divided into as many periodic stages as possible, depending on a participant's financial state.

I wish to conclude with Wichterich's (2000) critical observation of the globalized woman that now as before, women must carry on struggling for social justice, legal security and the power to make decisions and shape their lives.

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Appendix 1

LIST OF ABBREVIATIONS AND ACRONYMS

AAWRD: Association of African Women for Research and Development

AU: African Union

BLP: Better Life for Rural Women

BSI: Basic sequence implementation

BWI: Bretton-Woods Institutions

CBN: Central Bank of Nigeria

CCIC: Canadian Council for International Co-operation

CEDPA: Centre for Development and Population Activities

CIA: Central Intelligence Agency

DAWN: Development Alternatives with Women for a New Era

DIFRRI: Directorate of Food, Roads, and Rural Infrastructure

FAO: Food and Agriculture Organisation

FCT: Federal Capital Territory

FEAP: Family Economic Advancement Programme

FSP: Family Support Programmes

GAD: Gender and Development

GDI: Gender-related Development Index

GEM: Gender Empowerment Measure

GFUSA: Grameen Foundation USA

GNP: Gross national product or production

GOs: Governmental Organisation

GPI: Girls' Power Initiative

GR: Green Revolution

GRP: Green Revolution Programme

HDI: Human Development Index

ICA/ILO: International Co-operative Alliance /International Labour Organisation

IDA: International Development Association

IFRTD: International Forum for Rural Transport and Development

Appendix 1 cont.

ILO: International Labour Organisation
IMF: International Monetary Fund
INSTRAW: Institute for Training and Research for the Advancement of Women
IPU: Inter-Parliamentary Union
IRD: Integrated Rural Development
ISIS: Women's International Information and Communication Service
JENDA: A Journal of Culture and African Women Studies
LAWA-Ghana: Leadership and Advocacy for Women in Africa-Ghana
LAW-Uganda: Law and Advocacy for Women-Uganda
LPA: Lagos Plan of Action
NACB: Nigeria Agricultural and Cooperative Bank
NACRDB: Nigeria Agricultural Cooperative Rural Development Bank
NCE: National Certificate for Education
NCW: Commission for Women
NCWD: National Committee on Women and Development
NCWS: National Commission for Women, National Council of Women's Societies Nigeria
NEA: National Employment Agency
NGOs: Non-Governmental Organisations
NLA: Neo-Liberal Approach
NNPC: Nigeria National Petroleum Corporation
OAU: Organisation of African Unity
OBL: Operation Back to Land
OFN: Operation Feed the Nation
OND: Ordinary National Diploma
PNB: Peoples Bank of Nigeria
PPPG: Poverty and Public Policy Group
SAP: Structural Adjustment Programmes
SIDA: Swedish International Development Agency
SME: Small-Medium Enterprises
UN: United Nations

Appendix 1 cont.

UNCDF: The United Nations Capital Development Fund

UNDP: United Nations Development Programme

UNECA: United Nations Economic Commission for Africa

UNESCO: United Nations Educational, Scientific and Cultural Organization

UNIFEM: United Nations Development Fund for Women

UPE: Free Universal Primary Education Programme

USAID: United States Agency for International Development

USAID-WID: United States Agency for International Development-Women in Development

UWCC University of Wisconsin Center for Cooperatives

VAT: Value Added Tax

WAYIA: Women and Youth in Agriculture

WFPS: Women Financial Planning Scheme

WID: Women in Development

WIN: Women in Nigeria

WNC: Women's Network Caucus

WOTCLEF: Women Trafficking and Child Labour Eradication Foundation

WRAPA: Women's Rights and Protection Alternative

WTO: World Trade Organization

ZARD: Zambia Association for Research and Development

Maps

Map of Africa showing Nigeria



Map of Nigeria

