



## Women and liveability – Best practices of empowerment from Nigeria

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### Abstract

How to survive and make ends meet and how to improve the quality of life are daily and persistent livelihood issues and liveability challenges preoccupying disadvantaged communities in underdeveloped and developing countries. In politically volatile and HIV hazardous Nigeria life struggles could be complex and challenging for womenfolk who more often than not are left on their own to cope with daily liveability problems. Through examining the findings from secondary information sources this paper illustrates three cases of how women helped make the best of empowerment projects geared to make the livelihood and liveability of themselves, their family and community better and more meaningful. It also highlights the institutional and organizational traits that were also the success factors of the empowerment projects.

**Keywords:** empowerment projects, Nigeria, liveability, livelihood, success factors, womenfolk

### Introduction

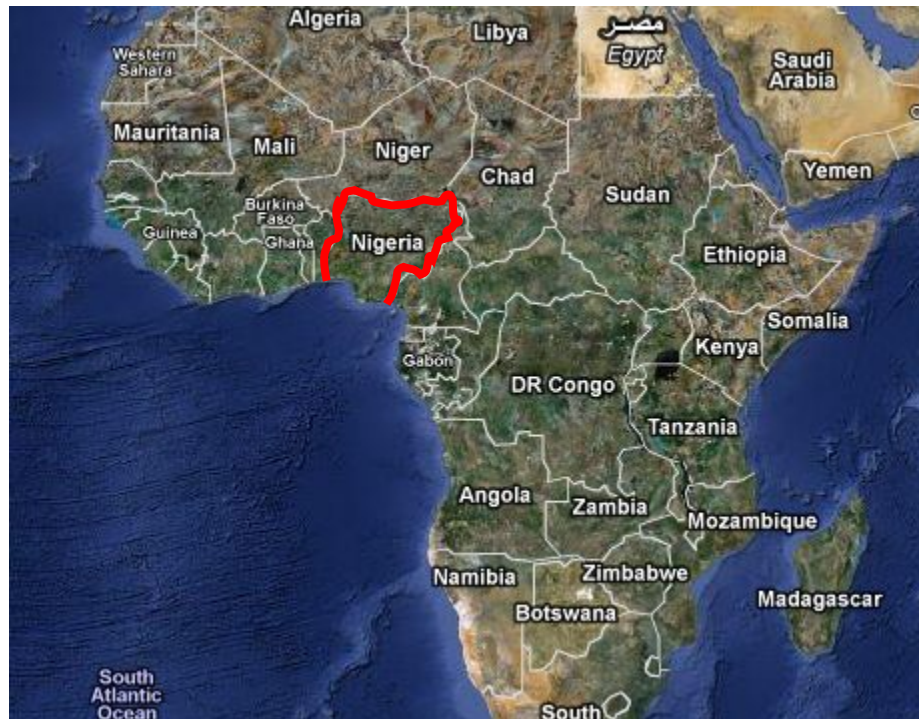
Ancient Nigeria started circa 800 BC when Nok - a neolithic and iron age civilisation, settled in the Jos plateau. Circa 11th century onwards Nigeria became the site of many former kingdoms and empires including Hausa kingdoms and Borno dynasty in north, Oyo and Benin kingdoms in south. In 1472 Portuguese navigators reached Nigerian coast and what followed in the 16-18th centuries was Slave trade in which Millions of Nigerians are forcibly sent to the Americas. By 1809 a Single Islamic state known as Sokoto caliphate was founded in north.

The modern political state of Nigeria (Fig. 1) has its origins in the British colonization of the region during the late nineteenth to early twentieth centuries; it emerged from the combination of two neighboring British protectorates: the Southern Nigeria Protectorate and Northern Nigeria Protectorate. In the late 19th and early 20th centuries the independent kingdoms of what would become Nigeria fought a number of conflicts against the British Empire's efforts to expand its territory. During the colonial period, the British set up administrative and legal structures whilst retaining traditional chiefdoms.

Nigeria achieved independence in 1960, but plunged into civil war several years later. It has since alternated between democratically-elected civilian governments and military dictatorships, with its 2011 presidential elections being viewed as the first to be conducted reasonably freely and fairly (Nossiter, 2011). However, separatist aspirations have been growing, prompting reminders of the bitter civil war over the breakaway Biafran republic in the late 1960s in which attacks and blockade killed more than a million.

The government is striving to boost the economy, which experienced an oil boom in the 1970s and is once again benefiting from high prices on the world market. But progress has been undermined by corruption and mismanagement. The former British colony is one of the world's largest oil producers, but the industry has produced unwanted side effects. The trade in stolen oil has fuelled violence and corruption in the Niger delta - the home of the industry. Few Nigerians, including those in oil-producing areas, have benefited from the oil wealth. In 2004, Niger Delta activists demanding a greater share of oil income for locals began a campaign of violence against the oil infrastructure, threatening Nigeria's most important economic lifeline.

Nigeria is keen to attract foreign investment but is hindered in this quest by security concerns as well as by a shaky infrastructure troubled by power cuts (BBC, 2014).



**Fig. 1.** *Location of study*

Ecologically, Nigeria's Delta region, home of the large oil industry, experiences serious oil spills and other environmental problems, which has caused conflict. Waste management including sewage treatment, the linked processes of deforestation and soil degradation, and climate change or global warming are the major environmental problems in Nigeria. Waste management presents problems in a mega city like Lagos and other major Nigerian cities which are linked with economic development, population growth and the inability of municipal councils to manage the resulting rise in industrial and domestic waste. This huge waste management problem is also attributable to unsustainable environmental management lifestyles of Kubwa Community in the Federal Capital Territory, where there are habits of indiscriminate disposal of waste, dumping of waste along or into the canals, sewerage systems that are channels for water flows, etc.

Haphazard industrial planning, increased urbanisation, poverty and lack of competence of the municipal government are seen as the major reasons for high levels of waste pollution in major Nigerian cities. Some of the 'solutions' have been disastrous to the environment, resulting in untreated waste being dumped in places where it can pollute waterways and groundwater (Ogbonna et. al., 2002).

In 2005 Nigeria had the highest rate of deforestation in the world, according to the Food and Agriculture Organization of the United Nations (FAO). In 2005 12.2%, the equivalent of 11,089,000 hectares had been forested in Nigeria. Between 1990 and 2000, Nigeria lost an average of 409,700 hectares of forest every year equal to an average annual deforestation rate of 2.38%. Between 1990 and 2005, in total Nigeria lost 35.7% of its forest cover, or around 6,145,000 hectares (mongabay.com, 2014).

## Economic profile

Oil-rich Nigeria, long hobbled by political instability, corruption, inadequate infrastructure, and poor macroeconomic management, has undertaken several reforms over the past decade. Nigeria's former military rulers failed to diversify the economy away from its overdependence on the capital-intensive oil sector, which provides 95% of foreign exchange earnings and about 80% of budgetary revenues. In 2003, the government began deregulating fuel prices, announced the privatization of the country's four oil refineries, and instituted the National Economic Empowerment Development Strategy, a domestically designed and run program modeled on the IMF's Poverty Reduction and Growth Facility for fiscal and monetary management. Based largely on increased oil exports and high global crude prices, GDP rose strongly in 2007 and 2008.

Since 2008 the government has begun showing the political will to implement the market-oriented reforms urged by the IMF, such as to modernize the banking system, to curb inflation by blocking excessive wage demands, to resolve regional disputes over the distribution of earnings from the oil industry and to continue the emphasis on infrastructure improvements. The government is working toward developing stronger public-private partnerships for electricity and roads.

In 2014, Nigeria's economy (GDP) became the largest in Africa, worth more than \$500 billion, and overtook South Africa to become the world's 21st largest economy (Aljazeera, 2014). Furthermore, the debt-to-GDP ratio is only 11 percent (8 percent below the 2012 ratio) (Reuters, 2014). By 2050, Nigeria is expected to become one of the world's top 20 economies. The country's oil reserves have played a major role in its growing wealth and influence. Nigeria is considered to be an emerging market by the World Bank and has been identified as a regional power in Africa (West Africa Gateway, 2013). It is also a member of the MINT group of countries, which are widely seen as the globe's next "BRIC-like" economies. It is also listed among the "Next Eleven" economies set to become among the biggest in the world.

Economic diversification and strong growth have not translated into a significant decline in poverty levels - over 62% of Nigeria's 170 million people live in extreme poverty (CIA, 2014).

- GDP (purchasing power parity): \$336.2 billion (2008 est.), \$478.5 billion (2013 est.)
- GDP per capita (PPP): \$2,300 (2008 est.), \$2,800 (2013 est.)
- Labor force by occupation: - agriculture: 70%; - industry: 10%; - services: 20% (1999 est.)
- Population below poverty line: 70% (2007 est.), 70% (2010 est.)

Source: <https://www.cia.gov/library/publications/the-world-factbook/geos/ni.html>

## Social profile

Nigeria is often referred to as the "Giant of Africa", due to its large population and economy (Holmes *et al.*, 1987). With approximately 174 million inhabitants, Nigeria is the most populous country in Africa and the seventh most populous country in the world. Nigeria has one of the largest populations of youth in the world. The country is inhabited by over 500 ethnic groups, of which the three largest are the Hausa, Igbo and Yoruba. Regarding religion, Nigeria is roughly divided in half between Christians (40%) who live mostly in the southern and central parts of the country, and Muslims (50%) concentrated

mostly in the northern and southwestern regions. A minority of the population practice religions indigenous to Nigeria, such as those native to Igbo and Yoruba peoples. Given the plurality of Nigerian society the government faces the growing challenge of preventing the country from breaking apart along ethnic and religious lines. Political liberalisation ushered in by the return to civilian rule in 1999 has allowed militants from religious and ethnic groups to pursue their demands through violence. Thousands of people have died over the past few years in communal attacks led by the al-Qaeda ally Boko Haram. The imposition of Islamic law in several northern states has embedded divisions and caused thousands of Christians to flee.

Nigeria's population has increased from 149,229,090 in 2009 to 177,155,754 in 2014 (the 33th highest in the world) as the growth rate has arisen from 1.9% to 2.47% respectively in spite of the effects of excess mortality due to AIDS and high infant and maternal mortality rates. The national sex ratio is 1.01 male(s)/female in 2014 although both sexes have improved life expectancy at birth : male from 46.16 years in 2009 to 51.63 years in 2014 and female from 47.76 years to 53.66 years respectively. Remarkably, the national life expectancy was only 52.62 years placing Nigeria at 212 in world comparison. Remarkably too, maternal mortality remains high at 630 deaths /100,000 live births (2010), the 11<sup>th</sup> highest in the world.

With health expenditure at only 5.3% of GDP (2011) it is not surprising that there is only 0.4 physicians (2011) and 0.53 beds (2010) for every 1,000 population. Drinking water source has improved for 78.8 of the urban population and only for 49.1% of the rural population (2012). By contrast, improved sanitation facility access only benefits less than 30 per cent of urban and rural population. For 69.2% of urban and 75.3% of rural population their sanitation facility remains unimproved (2012). Thus, the degree of risk of major infectious diseases is still very high ranging from food or waterborne diseases such as bacterial and protozoal diarrhea, hepatitis A and E, and typhoid fever, vector borne diseases such as malaria and dengue fever, and yellow fever, water contact disease, leptospirosis and schistosomiasis, and aerosolized dust or soil contact disease, Lassa fever (2013). Undernourishment has seen 24.4% (2009) of Nigerian children under the age of 5 years underweight, the 25<sup>th</sup> highest in the world. What is most worrying about Nigerian current health risk is the adult prevalence rate of HIV/AIDS which stood at 3.1% (2012) the 20<sup>th</sup> highest in the world. A total of 3,426,600 million (2012) lived with this disease the 2<sup>nd</sup> highest in the world, and 239,700 deaths in the country were due to HIV/AIDS in 2012 indeed the highest in the world.

Urbanization increases from 48% of total population in 2008 to 49.6% in 2011. Education expenditure only manages to produce a not very impressive national literacy rate of 61.3% (2010) for the population aged 15 and over. Rather shockingly the female literacy rate in 2010 is only 50.4% down from 60.6% in 2003 while that of the male goes down a little from 75.7% to 72.1% for the same years. Females enjoyed a school life expectancy of 8 years as compared to 10 for males (2005).

Given a less than adequate span of proper education child labour – the employment of children ages 5-14 – which totaled 11,396,823 or 29% (2007) is significantly lower than Kenya's 26 % (2000).

### **State of socio- economic participation of women in the country**

More consistent women empowerment characterizes the state of socio-economic participation of women in contemporary Nigeria. The overall score for economic participation and opportunity for women in the labour force rises from 0.616 in 2009 to 0.716 in 2014 . The women's estimated earned income has improved from USD 1,054 to USD 4,029, an increase of 282% for the same years (Table 1).

**Table 1. Gender inequality in economic activity**

<b>Gender Gap Subindexes</b>	Rank	Score	Sample average	Female	Male	Female-to-male ratio
<b>Economic Participation and Opportunity</b>	<b>84</b>	<b>0.616</b>	<b>0.594</b>			
Labour force participation .....	110	0.55	0.69	39	72	0.55
Wage equality for similar work (survey) .....	4	0.81	0.66	—	—	0.81
Estimated earned income (PPP US\$).....	115	0.40	0.52	1,054	2,650	0.40
Legislators, senior officials, and managers .....	—	—	0.30	—	—	—
Professional and technical workers.....	—	—	0.84	—	—	—

Source: <http://www.weforum.org/pdf/gendergap2009/Nigeria.pdf>

<b>Country Score Card</b>	Rank	Score	Sample average	Female	Male	Female-to-male ratio
<b>ECONOMIC PARTICIPATION AND OPPORTUNITY</b> .....	<b>55</b>	<b>0.706</b>	<b>0.596</b>			
Labour force participation.....	80	0.76	0.67	48	64	0.76
Wage equality for similar work (survey) .....	14	0.76	0.61	—	—	0.76
Estimated earned income (PPP US\$).....	84	0.58	0.53	4,029	6,989	0.58
Legislators, senior officials and managers .....	—	—	0.27	—	—	—
Professional and technical workers .....	—	—	0.65	—	—	—

Source: [http://www3.weforum.org/docs/GGGR14/GGGR\\_CountryProfiles.pdf](http://www3.weforum.org/docs/GGGR14/GGGR_CountryProfiles.pdf) (p.288)

Women, nevertheless, remain the more hard-pressed when it comes to coping with livelihood and liveability challenges. For instance, burdened with the task of being a single bread-winner Nigerian women often face the difficulty of accessing adequate capital, effective marketing and competent management. In agriculture female rice growers face the problem of processing their produce. Being at the receiving end of the aftermaths of war and conflict Nigerian women often find themselves confronted with the challenge of reviving and rehabilitating their spirit and will to survive and to carry on caring for their family.

**Best practice project 1: COWAN’s African Traditional Responsive Banking (ATRB), Nigeria**

*Project initiators, location and background*

Country Women Association of Nigeria (COWAN) is an association founded in Akure, the headquarters of Ondo state in Nigeria under a woman social worker, Chief Mrs. Bisi Ogunleye. COWAN alongside FADU, LAPO, DEC are all pioneer NGOs in Nigeria. The association was established in 1982 as a response to the perceived marginalization of womenfolk and condition of abject poverty especially in the rural communities. In 2009 COWAN’s activities covers 32 states in the country with at least 260,000 registered members. COWAN’s loan portfolio is in the region of N1.58billion with about 9,000 women cooperatives as beneficiaries. It has an excellent repayment record of over 95%. The activities revolve around micro-finance, democracy and good governance, and healthcare ([www.wedo.org/wp-](http://www.wedo.org/wp-)

content/uploads/chief-bisi-cowan.doc). The COWAN African Traditional Responsive Banking (ATRB) is the nucleus of the association's micro finance scheme.

### *Project design*

ATRB is a unique loan scheme that draws from the best of African traditional microcredit practices but tempered by modern knowledge. It is a combination of traditional thrift and credit system with financial empowerment potential for micro business development and support. ATRB does not require CBN regulation as it has inbuilt regulatory mechanism within its framework. Its operational strategy is to develop member-clients from low to higher performance levels. Its operational group driven approach guarantees access to credit in the sum not exceeding twice the total financial contribution for the month. ([www.wedo.org/wp-content/uploads/chief-bisi-cowan.doc](http://www.wedo.org/wp-content/uploads/chief-bisi-cowan.doc)). COWAN was established by merging the traditional with modern practices. At its core are the traditional *Esusu* and *Aajo* practices which combined with a community based institutional structure, training and advisory services produced a 'social banking' model that is traditional and responsive.

### *Project impact*

Most Nigerian rural farmers are small scale farmers who require a small loan to help them improve their production. One of the avenues by which the rural women obtain these loans was through the COWAN. ATRB has succeeded on a number of fronts in its first five years: savings mobilization has increased by 100%, the loan fund portfolio over 50%, and loan repayments remain at 98%. ATRB successfully empowers poor and rural women economically, socially and politically, while creating a sense of belonging and ownership (<http://www.un.org/esa/africa/microfinanceinafrica.pdf>).

The microcredit loans supplied by COWAN have greatly increased the economic competence of rural women. It has mobilized the traditional strength of Nigerian rural women to promote their participation in the development of human and natural sources for sustainable livelihood.

Subsequently, AMF (African Millenium Foundation) in partnership with the Jeanie Linders Fund, is working with the COWAN network in support of their Palm Oil production microcredit endeavor. By encouraging the use of ATRB members of Nigerian COWAN are learning business and marketing techniques to maximize their production, distribution and sales of palm oil to both local and national markets ([http://1amf.org/projects\\_cowan.php](http://1amf.org/projects_cowan.php))

## **Best practice project 2: Women for Women International (WfWI), Nigeria**

### *Project initiators, location and background*

Women for Women International supports women in war-torn regions with financial and emotional aid, job-skills training, rights education and small business assistance so they can rebuild their lives.

The vision of the project is the gradual transformative rehabilitation of women 'From victim to survivor to active citizen'. WfWI believes that when women are well, sustain an income, are decision-makers, and have strong social networks and safety-nets, they are in a much stronger position to advocate for their rights. This philosophy of commitment to local leadership builds change and capacity at the grassroots level.

As a result of war and conflict, women and girls often lose everything that ever mattered to them, including their sense of self. Their voices are silenced. And even if they were to speak, there is no safe place where they can voice their pain. Participation in WfWI one-year programme launches women on a journey from victim to survivor to active citizen. WfWI identify services to support graduates of the

program as they continue to strive for greater social, economic and political participation in their communities.

As each woman engages in a multi-phase process of recovery and rehabilitation, she opens a window of opportunity presented by the end of conflict to help improve the rights, freedoms and status of women in her country. As women who go through the programme assume leadership positions in their villages, actively participate in the reconstruction of their communities, build civil society, start businesses, train other women and serve as role models, they become active citizens who can help to establish lasting peace and stability.

### *Project design*

Women begin in WfWI Sponsorship Program where direct financial aid from a sponsor helps them deal with the immediate effects of war and conflict such as lack of food, water, medicine and other necessities. Exchanging letters with sponsors provides women with an emotional lifeline and a chance to tell their stories —maybe for the first time. As their situations begin to stabilize, women in WfWI programme begin building a foundation for their lives as survivors.

While continuing to receive sponsorship support, women embark on the next leg of the journey and participate in the Renewing Women's Life Skills (RenewLS) Programme that provides them with rights awareness, leadership education and vocational and technical skills training. Women build upon existing skills and learn new ones in order to regain their strength, stability and stature on the path to becoming active citizens.

### *Project impact – groups*

*Rice mill in Enugu:* In 2007, WfWI-Nigeria enrolled 640 women of Enugu State, Nigeria in a rice cultivation training program to ease the pressure of rising food prices due to high levels of importation. Their collective efforts to create a sustainable income and produce locally-grown rice for their communities led to the commission and construction of a 3.5 ton modern rice mill on government-donated land to increase the production and quality of the rice they cultivated. At the December 2008 dedication of the rice mill, hundreds of men and women came to Ekoli-Okpanku to celebrate the women's achievement and thank WfWI-Nigeria for its contribution to increased food security for the surrounding communities.

Rice is a crucial dietary staple for most Nigerians and its consumption has increased dramatically since the 1970s. Nigeria has grown to become West Africa's largest rice producer, yet it is also Africa's top rice importer. High levels of importation have caused the price of rice in Nigeria to more than double in recent years. To ease the pressure of rising food prices in the Ekoli-Okpanku community of Enugu State, Women for Women International-Nigeria (WfWI-Nigeria) enrolled 640 women in 2007 for training in rice cultivation. Learning this trade not only provided these women with a source of income and pride of purpose but also helped to meet a nation-wide demand for locally-produced rice. Locally cultivated rice was an important first step for the women of Ekoli-Okpanku, but as the project grew they quickly saw the need to increase the production and quality of their rice to meet the large demands of their community.

The women approached WfWI-Nigeria and expressed the need for a rice mill that would process the rice and remove stones in order for them to produce larger quantities of high-quality rice and have a competitive edge at the market. Under the direction of Ngozi Eze, WfWI-Nigeria's Country Director, WfWI-Nigeria commissioned the construction of a rice mill. The women's collective of rice cultivators collaborated to manage all aspects of the rice mill's construction. They worked together to convince the ruler of Ekoli-Okpanku to donate land to the women on which to house the mill – a great achievement given that women rarely own the land on which they work. They saved their own earnings and secured sponsors to fund the purchase of the mill's parts, and then constructed the mill themselves. Start to finish, the establishment of the Ekoli-Okpanku rice mill is truly a product of the women and their efforts.

For a town with no electricity, no running water, and only one road connecting the community to the rest of Enugu State, this 3.5 ton-capacity rice mill is a grand achievement for the community and has attracted widespread attention from seven surrounding communities to the women of Ekoli-Okpanku. In fact other farmers are bringing their crops to be milled by Ekoli-Okpanku and women for a fee. One Professor Ukpabi also sees other potentials of the mill that go beyond rice cultivation and de-stoning and appealed to the Governor of Enugu State to improve the quality of the community's only road in order to increase the accessibility of the women's rice mill and further stimulate local economy.

For the women of Ekoli-Okpanku, the construction of the rice mill means they can take a direct and active role in providing affordable, high-quality food for their communities while building a sustainable future for themselves and their families. For the town of Ekoli-Okpanku, the rice mill not only provides a necessary service, but also attracts investment from surrounding communities and the Enugu State government, buoying the city's infrastructure. The rice mill's construction is also a step forward in lowering food prices as it supplies demand for locally-produced, rather than imported, rice and grains. In the context of the growing global food crisis that threatens the lives of millions, the Ekoli-Okpanku mill is a practical symbol of what occurs when women – simultaneously the most active and least resourced of the agricultural community - are given the opportunity to apply their skill and vision to the improvement of their communities.

*Godiya cooperatives:* Halima collects the peanuts and Larai prepares the machine that will extract the oil, while Binta develops a plan for marketing the final product. These activities are a regular part of daily life for members of Godiya Women, a peanut oil cooperative formed recently by graduates of Women for Women International's program in Nigeria. Godiya, which means "appreciation" in Hausa, one of Nigeria's local languages, is a group of 50 women who have pooled their skills and resources to produce and market peanut oil.

Many of the WfWI-Nigeria's program live in isolated rural communities whose economies are based upon a limited number of agricultural products. Forming a cooperative, in this context, helps prevent too many women from starting the same type of business. It also builds a strong network of community support for cooperative members and helps them to stretch their personal resources further. While cooperatives are not the sole source of income for most of their members, they provide women with a practical way to supplement their income.

In the third month of the sponsorship programme, WfWI – Nigeria introduces programme participants to the nuts and bolts of cooperatives. They help women to identify potentially profitable business areas, navigate the legal process to officially register as a cooperative business, open a bank account and locate trainers to help them develop the technical and business skills they will need. Once the cooperatives are formed, they continue to receive advice and support from the organization.

Godiya Women is working hard to create a foothold in their community. Its members have recently acquired a store and paid rent for one year. While the group initially did not have enough funds to purchase the costly processing machine to extract oil from the nuts, new members joined and their funds enabled the group to buy the machine. They have now installed electricity and started processing their first batch of peanuts. They hold weekly meetings to discuss business activities and collect a contribution from each member to cover operating expenses.

Other cooperatives are also getting off the ground in Nigeria, including a group that makes *batik* products, another that leases a well and sells water and another that produces soap. Women in the program are pleased with the opportunity that being in a cooperative provides them. In the words of Hauwa Aminu, another member of Godiya Women: "Being in the cooperative makes me feel very secure and successful in business and in life" (<http://www.womenforwomen.org/global-initiatives-helping-women/support-women-nigeria-update.php>)



### *Project impact - individuals*

Of the women who come to WfWI offices 29% have never had any formal education , 80% do not speak the official language of Nigeria , 28% can read and write more than their name . After one year in WfWI Programmes 86% report improvements in their own health and 88% report improvements in their families health, 71% report improvements in housing conditions, 85% report more self-confidence, 86% report improvements in their economic situation, 84% report having a greater knowledge of their rights (<http://www.womenforwomen.org/global-initiatives-helping-women/help-women-nigeria.php>).

*Ai's story.* Life is very difficult for Ai. Her house was burned down on November 28, 2008. She, her husband, and their ten children moved into her parents' already small house. They still live there. Her father is very sick. Four of her kids are in school. Her husband works as a taxi driver, and four of her children also work either as drivers or day laborers. She makes bean paste and sells it by the portion in a local market. She and 17 other women from her Women for women Nigeria group have a chicken coop in the city of Jos. It is a very small room just outside the front door of one woman's house. Picture the biggest closet in your house, and picture it with 90 chickens in it. Despite these conditions, the chickens lay about 60 eggs a day. They sell for about fourteen cents an egg. That's about \$128 a month in gross revenue. Subtract feed at \$13 a bag each week and monthly rent of \$22 a month, and that leaves \$54 to be split 18 ways-- \$3 for each women in the group.

*Victoria's story.* Victoria is a 28 year-old widow with 2 young children — Emenike, her 9-year old son, and Oruebube, her 6-year old daughter. Before joining Women for Women International, Victoria was a peasant farmer, struggling to support her young children by growing and selling cassava. She was also struggling to get her teaching certificate. She had to give up school so she could work to feed her children. With the help of her sponsor, Victoria began making snacks to sell at the local market and was able to re-enroll in teacher education courses. Victoria now teaches nursery school to local children. She also is teaching women in her village to read and write, and is working to educate her community about the consequences of female genital cutting. Victoria has become an active and involved member of her community. “Women and girls should be educated so they can better take care of their families,” says Victoria.

*Roseline's story.* Roseline Nwamaka Anukwa lives in Mgbidi. A 45 year old mother of seven, Roseline is subject to an unfair tradition in Nigeria by which she is forced to remain an unwed mother and have children in her parent's name and remain in their home. She lived her whole life believing that as a woman, she was worth less than a man, and that the ideas, opinions, and voices of women were of less value than those of men. WfWI-Nigeria's programme instilled in her a renewed sense of confidence and the understanding that women are equal to men. Now she is focused on ensuring that all her children – her sons and daughters alike – are given an education and opportunities she was never afforded (<http://www.womenforwomen.org/global-initiatives-helping-women/stories-women-nigeria.phpkpn>).

### **Best practice project 3: Women Farmers Advancement Network (WOFAN) projects, Kano, Nigeria**

#### *Project initiators, location and background*

WOFAN is a non – government organization that provides a wide range of services to rural communities to alleviate and promote economic, social and political empowerment, especially among women and youths. Established in June 1993. WOFAN was incorporated with the Kano state Government as a community Development Association in 1995. With its headquarters in Kano , WOFAN works with about 150 women, men and youth groups located in many local government areas (LGAs) across Kano State.

### *Project design*

WOFAN reaches out to rural communities and provide a forum for them to express themselves and shall encourage them to form commodity groups to ensure adequate access to agricultural facilities, including credit and insurance facilities. It introduces labour saving technologies to better support agricultural production and encourage the use of solar energy in the preservation of farm product (vegetables and fruits) to farmers including women who are in purdah and enlighten them on the importance of conservation the soil, water and agro-forestry. It encourages networking within local groups and non – governmental organizations and liaisons with governmental agency fields to better support community development activities from a holistic point of view. It facilitates and encourages community members to take decision affecting their well being and assist them in drawing up action plans and participate in project interventions in their communities. Finally, it provides service to support communities in the area of health related issues, literacy programmes, childcare development, social mobilization, advocacy and promotion of unity within the society at large.

WOFAN pursues a number of core activities in support of its mission statement, goal and objectives. These are sourcing credit funds and operating a micro-credit and provide credit in kind to small scale farmers groups and affiliate groups in the rural areas; training for its target groups across a wide range of matters, including leadership development, business management, food processing and preservation, improved agricultural technology, HIV/AIDS awareness, functional literacy programmes, early childhood development programmes, and socio-economic empowerment for the rural farmers groups and their communities.

Participatory and responsive in its approach WOFAN works at the community level, with self – selection groups. WOFAN through the use of PRA/PLA exercise, assists rural groups to identify their needs and draw up action plans for intervention. Each group chooses its own leaders, including president, secretary and treasurer, and it is responsible for implementing WOFAN-assisted projects.

Each WOFAN field staff manages at least two rural groups. They meet their groups twice a month during the PIC meeting. Where decisions taken at the community level are translated to projects and policies at the organizational level.

The management and organization structure of WOFAN comprises a Board, a management secretariat, and the groups. The six members of the Board are drawn from different sectors of the country. The Board meets two or three times annually to review the general activities of the organization provide both technical and advisory support for the smooth running of the organization.

WOFAN provides certain training to its group borrowers specially to strengthen their business, including pre-loan short courses in loans management, banking and bookkeeping, enterprise management, and food processing and preservation. Additionally, because of WOFAN's commitment to women's economic and social development, the institution provides an array of training to its members, including courses in leadership skills, participatory tools, including self-assessment, health issues including safe motherhood issues, HIV/AIDS awareness, child health programmes for its rural farmers groups and their communities, environmental hygiene, and functional literacy and adult learning centers which include vocational training unit.

To benefit from the services of WOFAN, a community group must be together for a minimum of six months and demonstrate good leadership and unity within themselves. During this period, group members would have undergone some training to build their capacity.

### *Project impact*

WOFAN generally involves the household in its activities with the aim of improving gender relations by encouraging the involvement of men and women in project intervention at all levels. Group members range in size from 10 to 20. The groups are unisex and members tend to be involved in similar economic

activities. By 2009 there are 150 rural groups, about 75% of which are women groups and 25% men and youth groups, registered with WOFAN, with over 2,250 individual members.

Though WOFAN's strength is in building the capacities of the rural women groups 25% of its support goes to youth organizations and men to assist in promoting good gender relations and effectiveness of the projects, as is the case in this proposal.

WOFAN groups are mostly illiterates who are helped to attain literacy during the course of its projects with them. In recognition of this, WOFAN has designed a curriculum called the “community women curriculum” which is a functional literacy program to be completed within two years. Also included in this is training on basic health issues, vocational training, gardening, good governance, economic empowerment and information and communication management.

WOFAN bags the Outstanding Achievement in Grassroots Empowerment Award for the First Distinguished Nigerian Merit Awards organised by Africa Recruit UK in collaboration with The Network For Women In Agriculture And Environment, at The 3rd Annual African Diaspora Investment Forum. 23rd – 25th November 2006 in London, United Kingdom.



**Fig. 2.** Women farmers recording radio programme in Yantomo- Kano State (cited 2/25/2009)



**Fig. 3.** Women in Yantomo community join community members in toilet upgrade (cited 2/25/2009)



**Fig. 4.** School pupils use water facility to raise vegetable garden (cited 2/25/2009)



**Fig. 5.** Women harvesting vegetables (cited 2/25/2009)

## Conclusion

Socio-economic empowerment projects have enabled disadvantaged Nigerians to cope better with their livelihood and liveability challenges. Physical and mental health is pre-requisite of economic empowerment and health education enhances personal, family and community wellbeing.

Women are particularly instrumental in the empowerment projects not only because they are the inheritors of the issues and challenges but also because they have proven to be capable of making the

projects doable. The Nigerian cases point to the fact that respect for the women's existential right makes the difference, and that faith in women as effective leaders for change in their families and communities secures success of projects. A special emphasis on illiterate women, on remotely located women, on chronically neglected and physically disabled women adds value to the projects.

The Nigerian experience also underlines the vital role of prudent management and organization of liveability empowerment initiatives. Here, when a collectively felt need justifies the efforts ready funds pave the way for their implementation, sometimes with the help of a global-local network. Then an efficient on the ground mechanism guarantees implementation by inventing and utilizing creative techniques to ensure women's accessibility to the empowerment projects, and by training them to make the projects work.

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