

A black and white photograph of two women in a rural setting. The woman on the left is wearing glasses and holding a smartphone, looking at the screen. The woman on the right is wearing a headwrap and a patterned shirt, looking towards the camera. The background shows a rustic structure with a patterned cloth hanging on the wall.

Access to identity, empowerment, livelihood and financial inclusion of rural female agricultural workers and traders in Nigeria

Report on research findings for

■ **Inclusion for all**

MAY 2023

IITA
Transforming African Agriculture

Justification for the study

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The EFINA data deep-dive on ID ownership by *'Inclusion for all'*, showed that in Nigeria, rural dwellers - particularly female farmers and traders - are much more likely to be excluded from the National Identification System.

Objectives and Methods

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OBJECTIVES:

To study the level and impact of exclusion of female agricultural workers/farmers and traders particularly in terms of their access to official identification and thereby restrictions on their participation in the **formal financial system in Nigeria**.

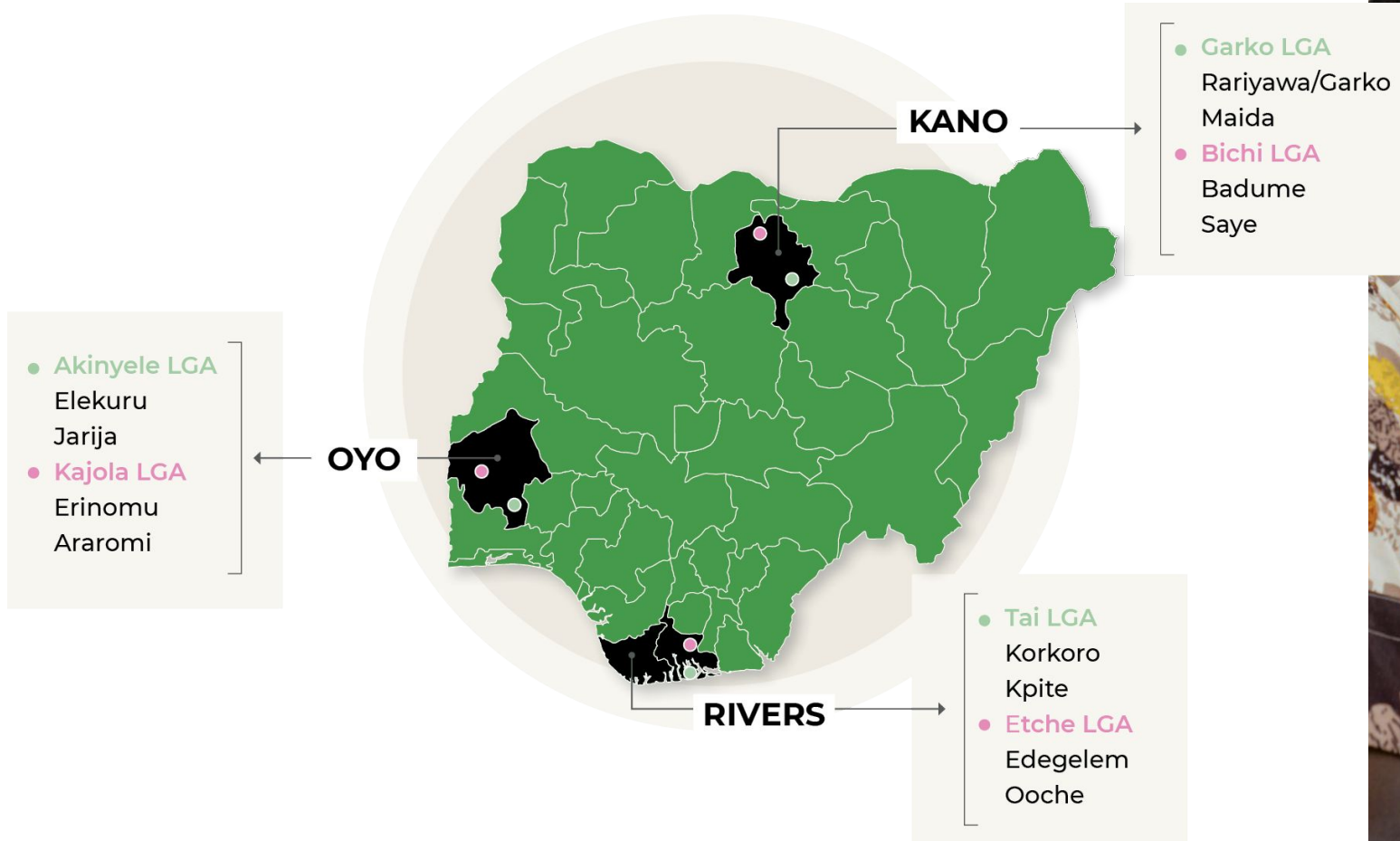


METHODS:

- The study predominantly relied upon a survey to secure data from a sample of rural female agricultural workers/farmers and traders across three states in different geo-political zones of Nigeria: **Kano State, Rivers State and Oyo State**.
- Qualitative methods were also used to provide important insights.
- Two **Local Government Areas** (LGAs) in each state and two communities from each LGA were purposely selected, yielding four communities selected per state with a total of 12 rural communities for the study.
- A minimum of **25 rural women were sampled** from each community. Four Focus Group Discussions (FGDs) and four in-depth Key Informant Interviews (KIIs) were carried out per state.
- Sample size: **309 + informants and discussants**

Local Government Areas / Communities for field study

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GENERAL FINDINGS

Personal characteristics

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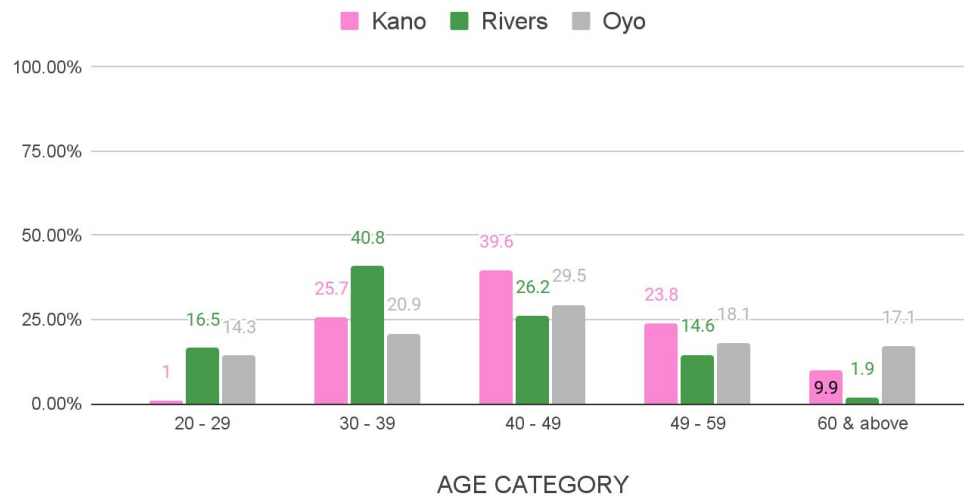


AGE:

The samples of rural women in Rivers and Oyo states are generally younger than the sample from Kano State.

This is understandable since younger women in Kano State are more restricted in their movement and interactions than older women. This distribution also affects later findings on marital status and number of children.

DISTRIBUTION OF SAMPLED RURAL WOMEN IN 3 STATES

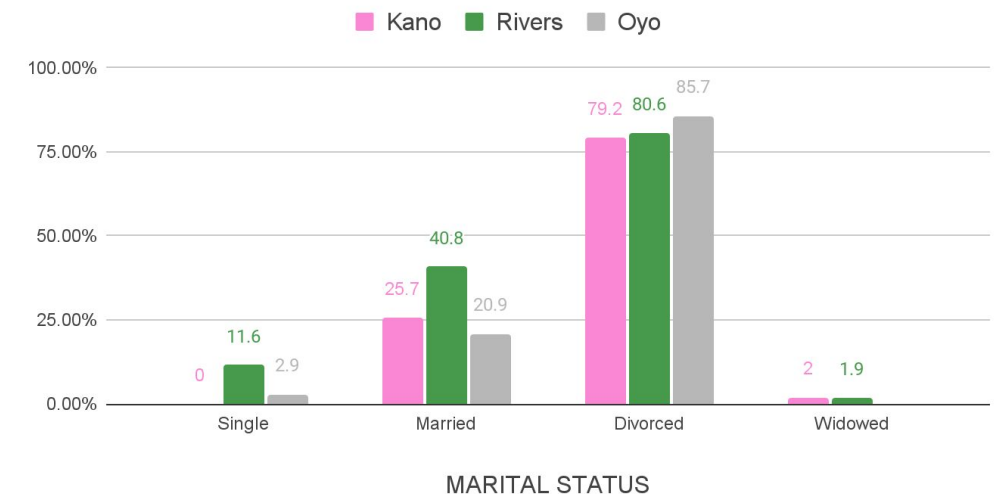


MARITAL STATUS:

In all three samples, the majority of the rural women are married.

However, while approximately **10%** of the females in Rivers State are single, and **2.9%** of the sampled women in Oyo State, **none of the sampled females in Kano State are single.**

DISTRIBUTION OF SAMPLED RURAL WOMEN BY MARITAL STATUS



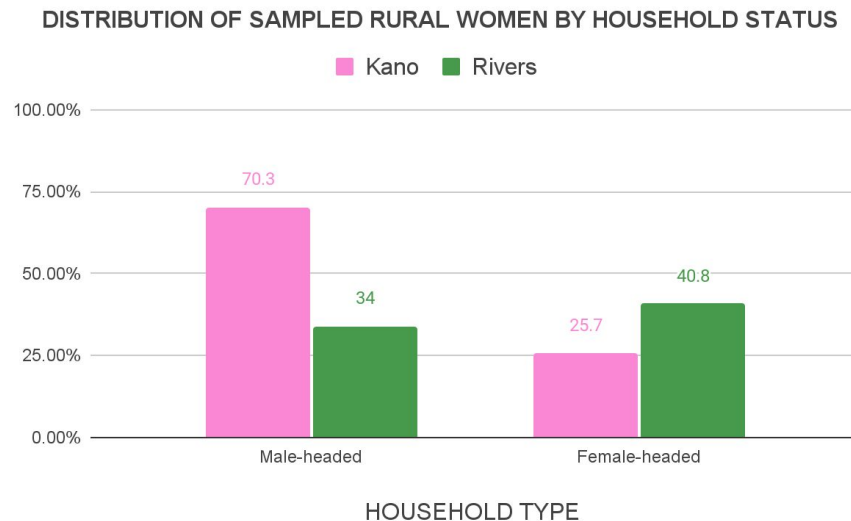
Personal characteristics

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HOUSEHOLD TYPE:

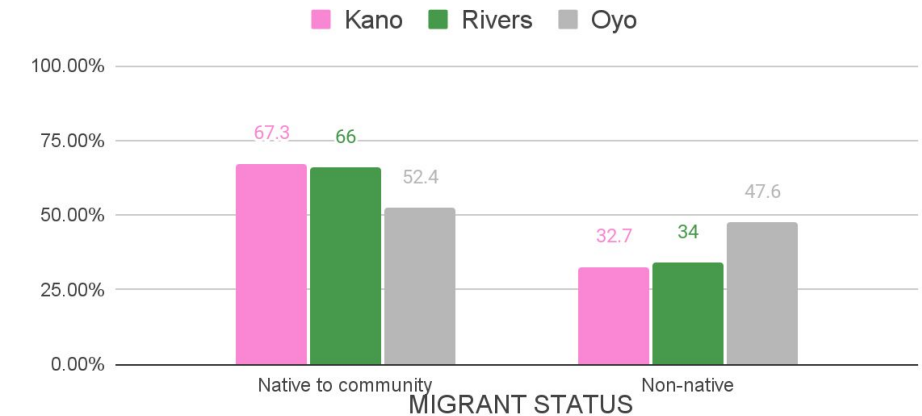
Female-headed households are more common in the southern than northern states. A significant percentage of married women may be the de-facto household head if the husband is residing elsewhere, e.g. looking for employment. The number of children reported is lower in the southern than northern localities - this may be due to polygamous households for which the women reported the total number of children for their husbands.



MIGRANT STATUS:

The migrant status of the sampled rural women in **Kano and Rivers** States showed that about two-thirds were native to the community, while the findings in **Oyo State** showed that only about one-half were native to their communities.

DISTRIBUTION OF SAMPLED RURAL WOMEN BY MIGRANT STATUS



Personal characteristics

■ Inclusion for all



RELIGION:

All the sampled women from Kano State are Muslim while all the sampled women from Rivers State are Christian.

The data from Oyo State showed a mixed:
58.1% of the sampled women are Christians while 41.9% are Muslims.



EDUCATIONAL STATUS:

A significant difference in rural women's educational status was found between states.

Women in the southern states had a much higher level of education compared to Kano State, where very few rural women have been able to progress beyond primary level and majority have been limited to Koranic education.

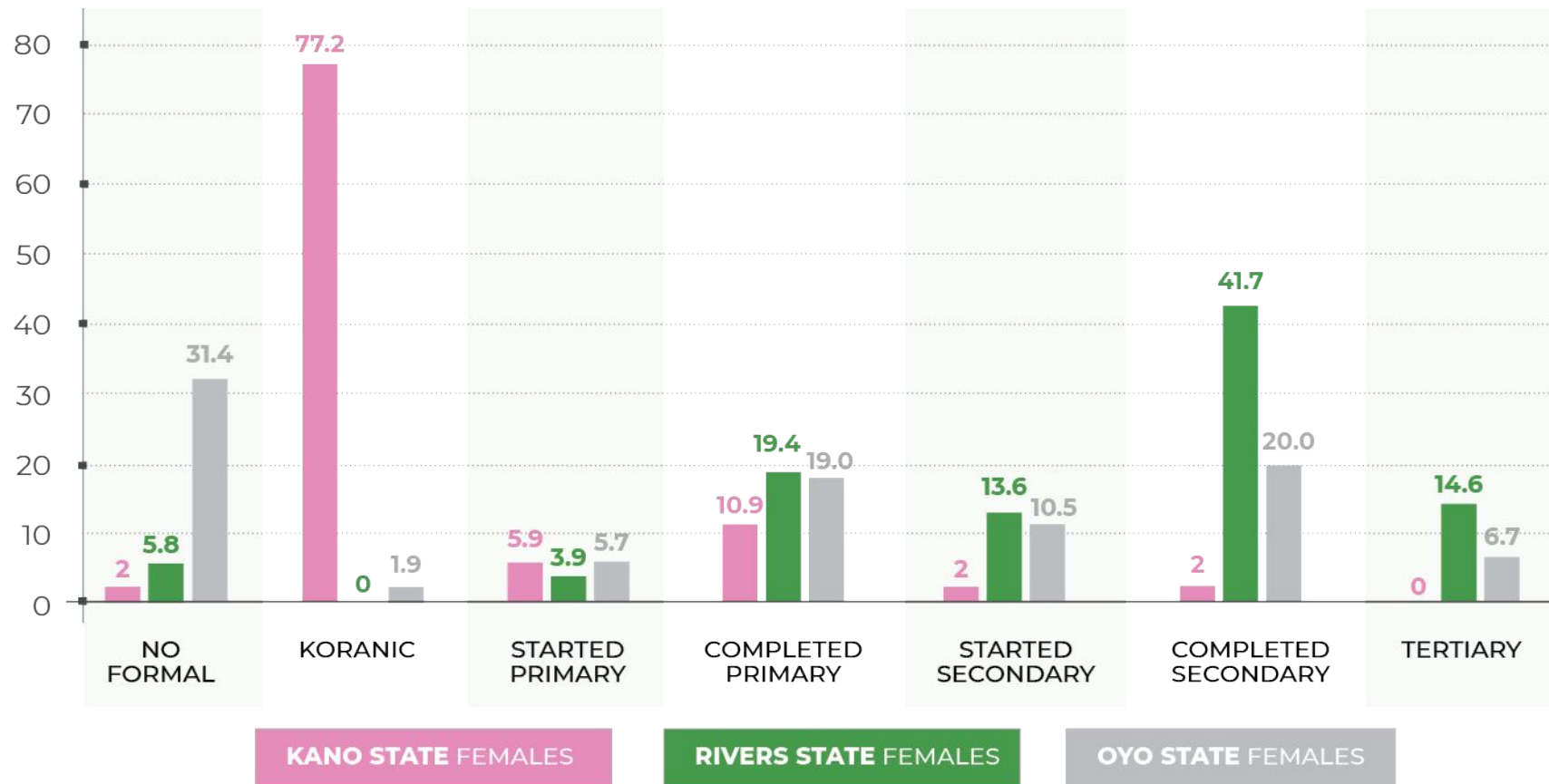


ETHNIC BACKGROUND:

The rural women sampled in Kano are all Fulani or Hausa, but in Rivers and Oyo States, there is significant ethnic diversity.

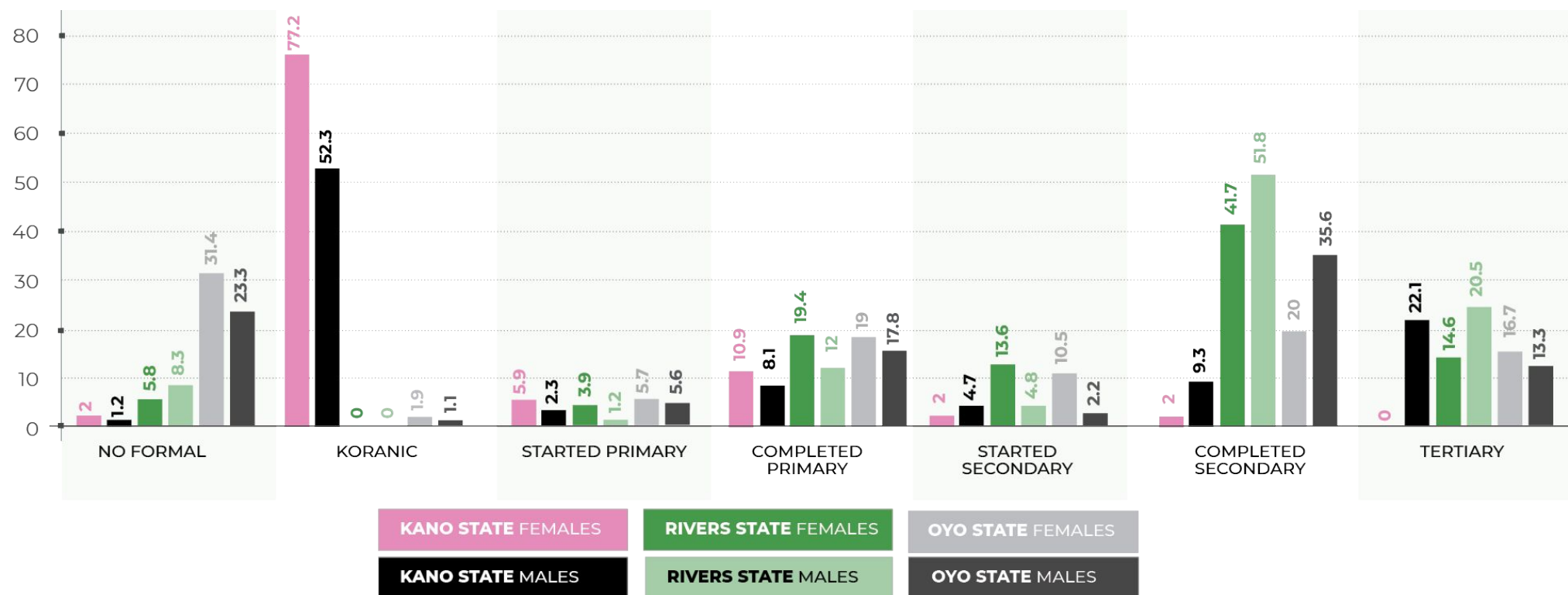


Highest educational qualification of sampled FEMALES in Kano, Rivers and Oyo States





Gender gap and difference between states in highest educational status attained by sampled RURAL FEMALES AND THEIR HUSBANDS



Social characteristics

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SOCIAL STATUS:

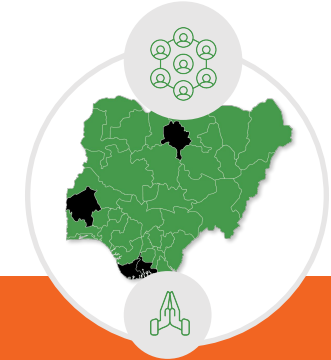
While the study did not examine the indicators of poverty levels, it is generally accepted that most of the rural dwellers in these communities fall within the category of 'core poor'. When asking the rural women where they perceive they fit in the local socio-economic strata, most felt they were on par with others in the community.



SOCIAL CAPITAL:

Social groups provide not only social support in times of emergency or celebration but can also be a source of assistance to provide needed resources for enhancing livelihoods. Though informal, these groups can provide access to capital, needed labour or help during illness or loss.

The majority of sampled rural women from all three states are members of at least one social group, whether cooperatives, informal savings/credit groups, work exchanges, age grade, town development or religious.



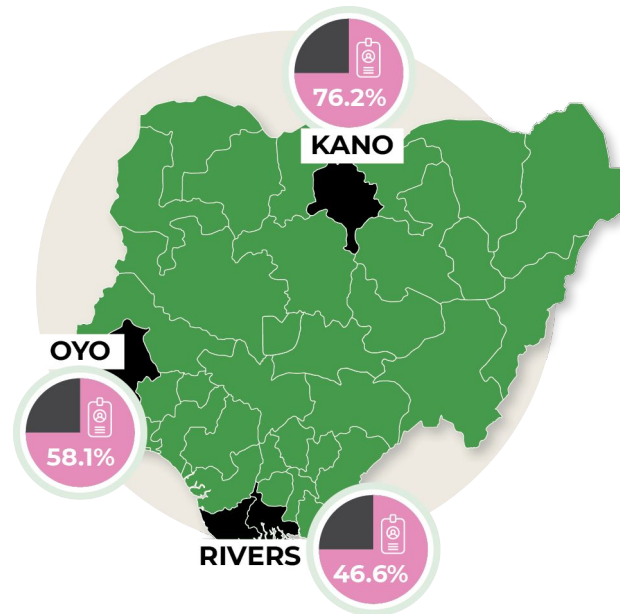
Interestingly, women from KANO STATE interact with more social groups than in RIVERS STATE, where almost three-fourths of the sampled women are members only in religious groups.

KEY FINDINGS

Access to identification documents

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- Women in Rivers State are more knowledgeable about and more likely to have some of the documents like birth certificate, declaration of age, driver's license and the work or school ID.
- Very few rural women from any of the three states have a declaration of age, driver's license, or passport as they would have no need for them.
- The proportion of women having BVN corresponds to those who have a bank account since this is the main reason for having the number.
- An apparent generational factor exists in obtaining some forms of ID as older women were less likely than younger women to obtain forms of ID.
- A high percentage of women in all states have Permanent Voters Cards (PVC). This is understandable due to the recent election period where politicians and officials worked hard to get voters registered.



- A higher percentage of sampled women from Kano State (76.2%) have NIN compared to those in Rivers State (46.6%) or Oyo State (58.1%). This is contrary to the expectation that women in the northern parts of Nigeria would generally be lower in access to all forms of official documentation.

According to the key informants from Kano State, women are able to enroll for NIN at the local Islamic Centres. Religious authorities encouraging NIN or PVC enrollment for women would supercede the gender restrictions on women from the community or household level.

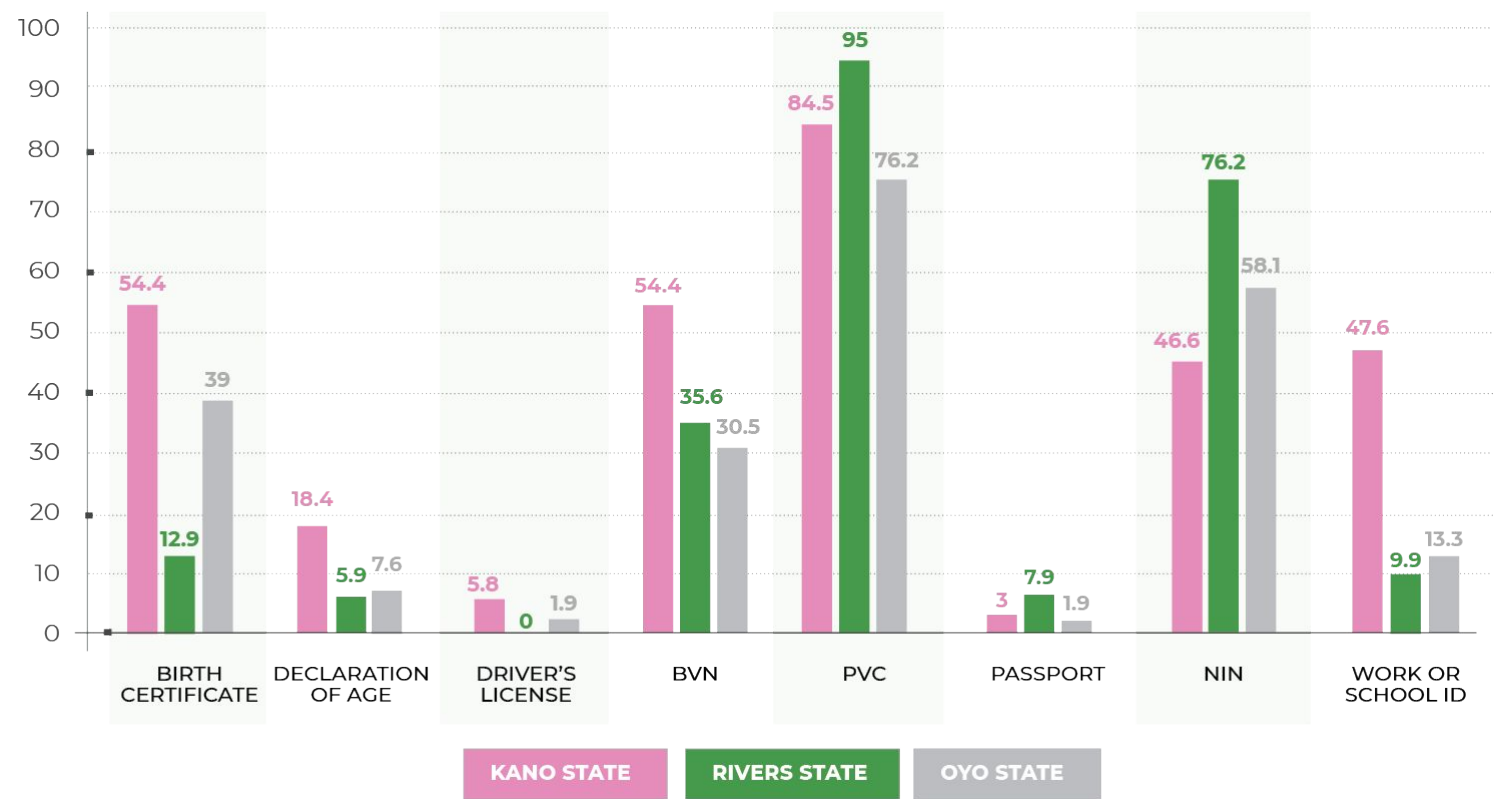
- There's a higher level of attempt to enrol for NIN in the south compared to the north: 4.1% of the sampled rural women in Kano State had tried to obtain the NIN and 81.1% of those that tried were successful. On the other hand, only about 70% of the sampled women in Rivers State attempted to obtain the NIN and only 65.8% of those who tried were able to get it. Out of the 88.6% of women who tried to obtain the NIN in Oyo State, 65.6% were successful.
- Generally, the women in all three states recognize some benefits to having official types of identification particularly to have a bank account and to register a mobile phone.

Access to identification documents

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Comparison of sampled rural women in 3 states that have types of identification



Common difficulties encountered while trying to register for NIN

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The problems for ID enrollment generally revolved around distance and cost



Registration centre
is too far away



Lack of money for
travel to
registration centre



Cost of the
registration
process



Too crowded at the
registration centre so that
one is not attended to

CROSS-CORRELATION BETWEEN ID & OTHER FACTORS

NIN ownership and other characteristics

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A regression analysis was conducted to determine the characteristics that may be significantly related to **ID ownership**. The two variables that are most significantly related to **NIN** possession are access to a phone and community of residence.



Access to phone:

Women who have access to a phone are more likely to understand the advantages of access to technology and information, with greater knowledge of the benefits of NIN, thereby ready to go through the process of getting enrolled.



Community of residence:

Community has a significant influence on possession of NIN, which is what we considered as in-state variation.

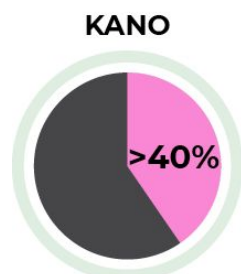
Possession of NIN by rural women cannot be generalized on the state level. Although one cannot accurately determine from the dataset which characteristics of the communities contribute to this variation, one might speculate that variables such as distance to larger towns or cities, available facilities or roads are more likely to determine accessibility.

Access to financial resources

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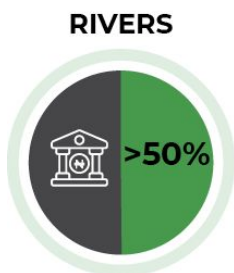
Lack of capital remains the biggest problem for the women in all surveyed states. To expand their productivity, there must be better access to capital.



Over 40% of the women in Kano State had taken a loan at some time, with nearly 60% of those loans being from informal sources such as their social groups, friends, or family.



About one-third of the sampled rural women in Oyo State had ever taken a loan and nearly all of those had been from informal sources.



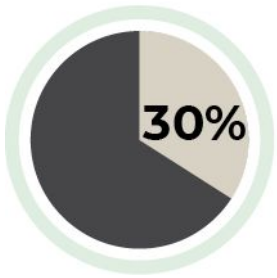
Only 4 of the sampled women in Rivers State reported having taken a loan and only 1 had taken that loan from a formal source such as a bank, even though over 50% of them have a bank account. However, during the FGDs in Rivers State, the discussants noted that they also have a group simply called 'Women Meeting Club' through which women contribute and can access informal credit from a revolving loan.

Access to Credit	Kano	Rivers	Oyo
Have you ever taken a loan?			
Yes	43.6%	3.9%	32.4%
If yes, formal source (bank)	40.1%	25.0%	8.8%
If yes, informal source	59.1%	75.0%	91.2%
Do you have a bank account?			
Yes	31.7%	58.3%	32.4%
No	68.3%	41.7%	67.6%

Reasons for no bank account

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KANO & OYO



Slightly over 30% of the sampled women from Kano and Oyo states have a bank account, below are some of the reasons for not having a bank account across each state.

- Proximity to financial institutions cuts a cross as a major reasons for not having a bank account across the three States - but in Oyo and Kano the second strongest reason is lack of interest and not seeing the need for it. However, in Rivers State documentation is the second strongest reason.
- Patriarchal norms, albeit not a high rate, is only cited in the North.

Reason for no bank account	Kano	Rivers	Oyo
I am not interested and do not see the need for it	21.7%	4.7%	46.5%
I feel it is risky to keep one's money there	14.5%	0 --	1.4%
No banks nearby	37.7%	58.1%	38.0%
Unable to fill forms	7.2%	7.0%	5.6%
Not able to provide the necessary documents	8.7%	20.9%	12.7%
My husband does not allow	7.2%	0 --	0 --

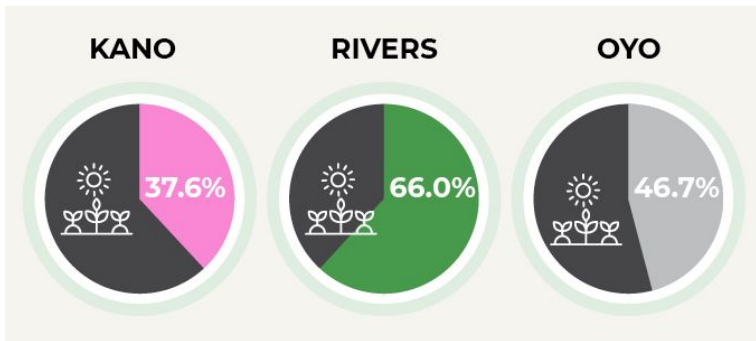
Livelihood activities - multiple income-generating activities

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The practice of engaging in only one income-generating activity or 'occupation' by rural dwellers is rarely found. Most persons, male and female, in rural communities carry out several activities to meet their livelihood needs.

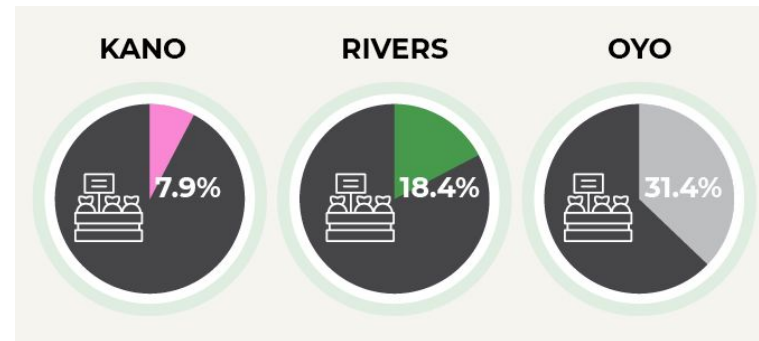
For rural women, this may include both crop farming and petty trading/marketing as well as processing and perhaps one or two other activities mainly to provide for household consumption needs, but they may also sell some of their products even though they may not consider themselves to be traders or marketers.

Most important livelihood activities



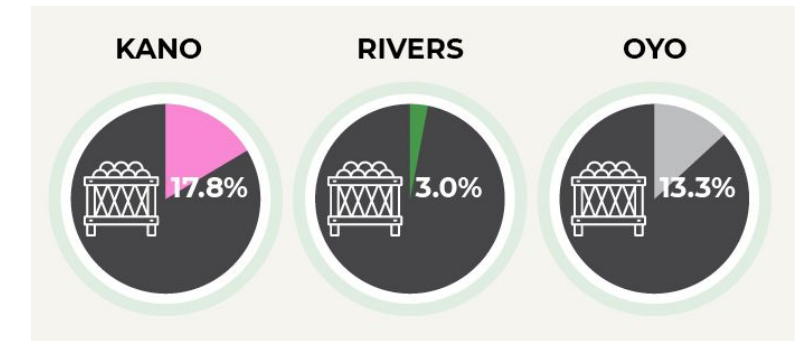
CROP FARMING

Among the major listed livelihood activities, 37.6%, 66.0% and 46.7% of the sampled women from Kano, Rivers, and Oyo states respectively listed crop farming as their most important activity.



PETTY TRADING

For the females engaged in petty trading, 7.9%, 18.4% and 31.4% from Kano, Rivers and Oyo states viewed this as their most important income-generating activity.



MARKETING PRODUCE

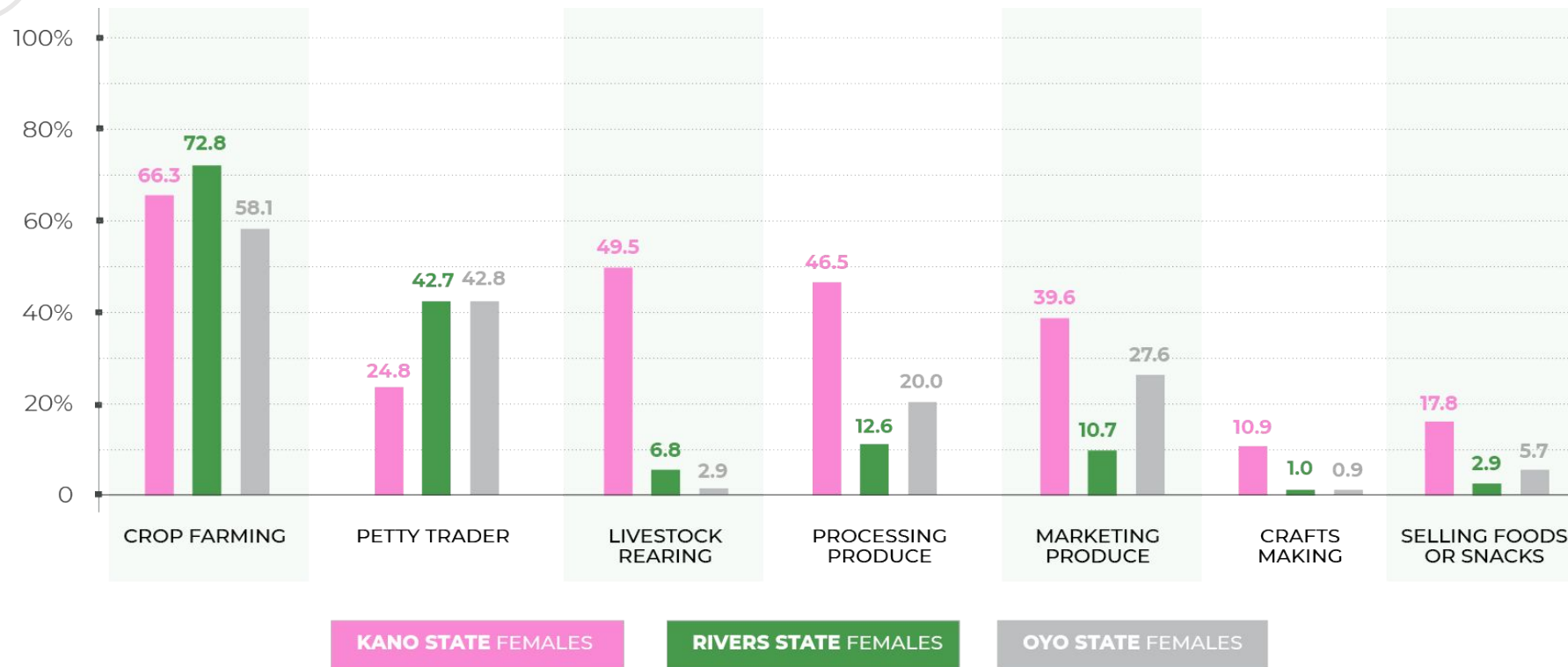
17.8% and 13.3% of the sampled females in Kano and Oyo states and only 3.0% from Rivers State stated that marketing produce is their most important livelihood activity.

Predominant livelihood activities

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Livelihood activities engaged in by sampled rural women farmers and traders



Based on these seven major livelihood activities, the average number of activities engaged in by sampled rural women:

Kano State: 2.5

Rivers: 1.5

Oyo: 1.6

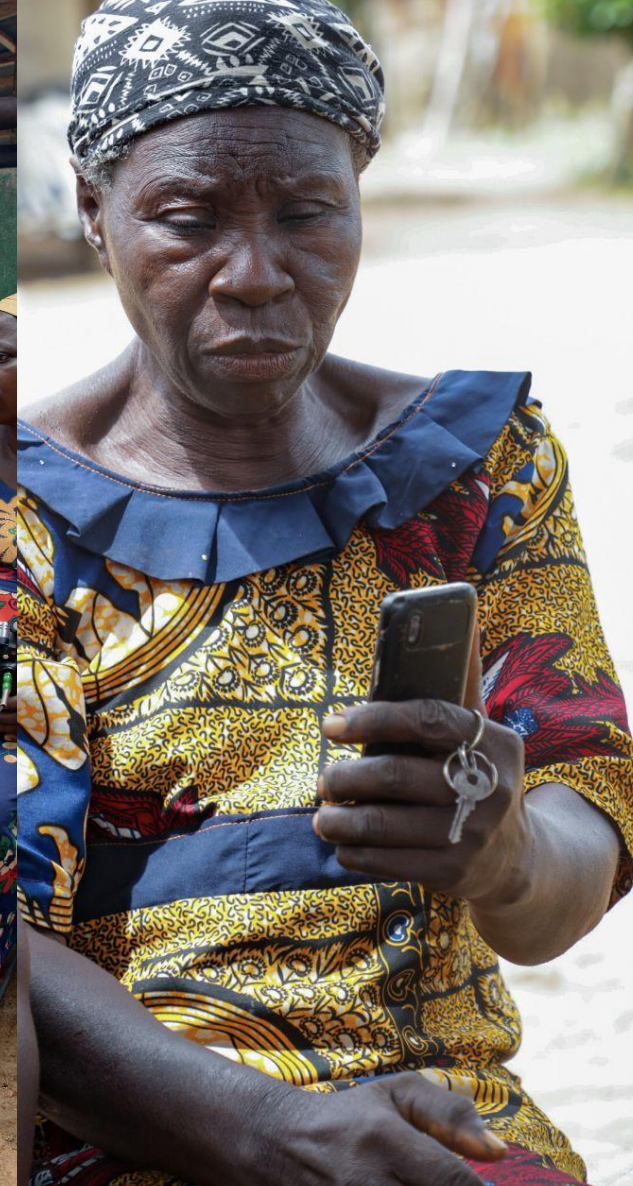
Rural women's level of income generation

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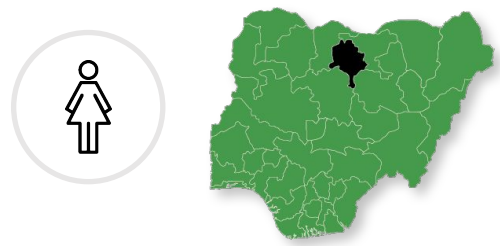
Trying to estimate the income of the sampled women is also difficult since much of their produce is used for household consumption. Similarly, the income derived from each livelihood activity may be irregular depending on the season of harvest or availability.

Since rural women do not keep records of their sales, the data on income is at best estimated. **The majority of the sampled rural women earn less than N20,000 monthly from their income-generating activities.** Even if they are able to combine the income from more than one source, this shows the importance of their activities engaged in at subsistence level to meet household needs. This also indicates the need for scaling up their production to increase their income and improve their standard of living.



Estimated monthly income from major livelihood activities for rural women: Kano State

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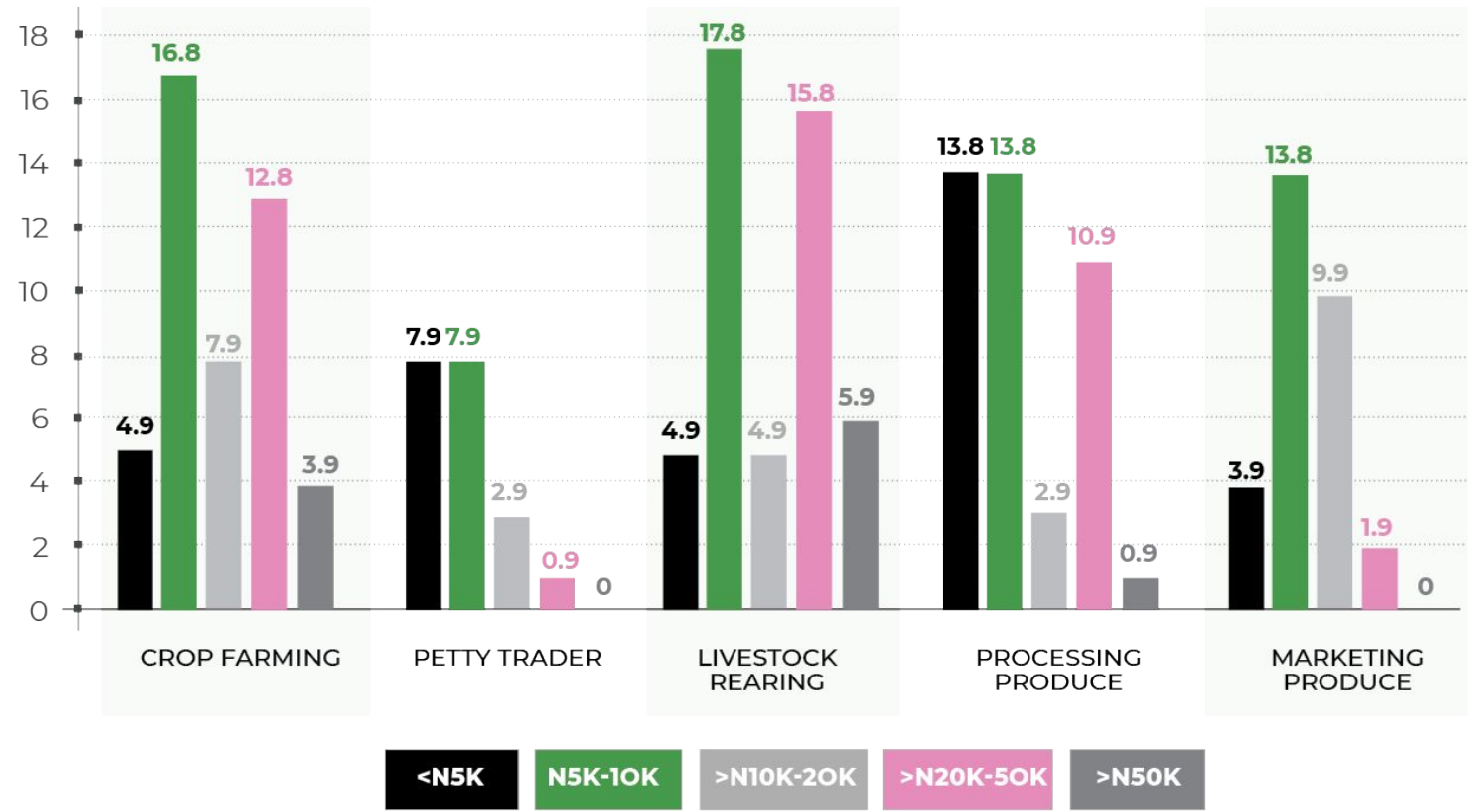


Kano State:

The major income-earning activities in terms of growth potential are crop farming and livestock rearing.

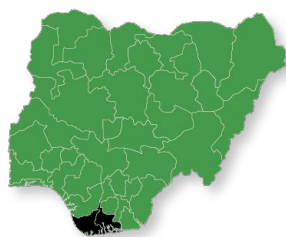


Other activities including petty trading, processing, and marketing bring in important but relatively limited revenue with most of the women earning less than N20,000 per month.



Estimated monthly income from major livelihood activities for rural women: Rivers State

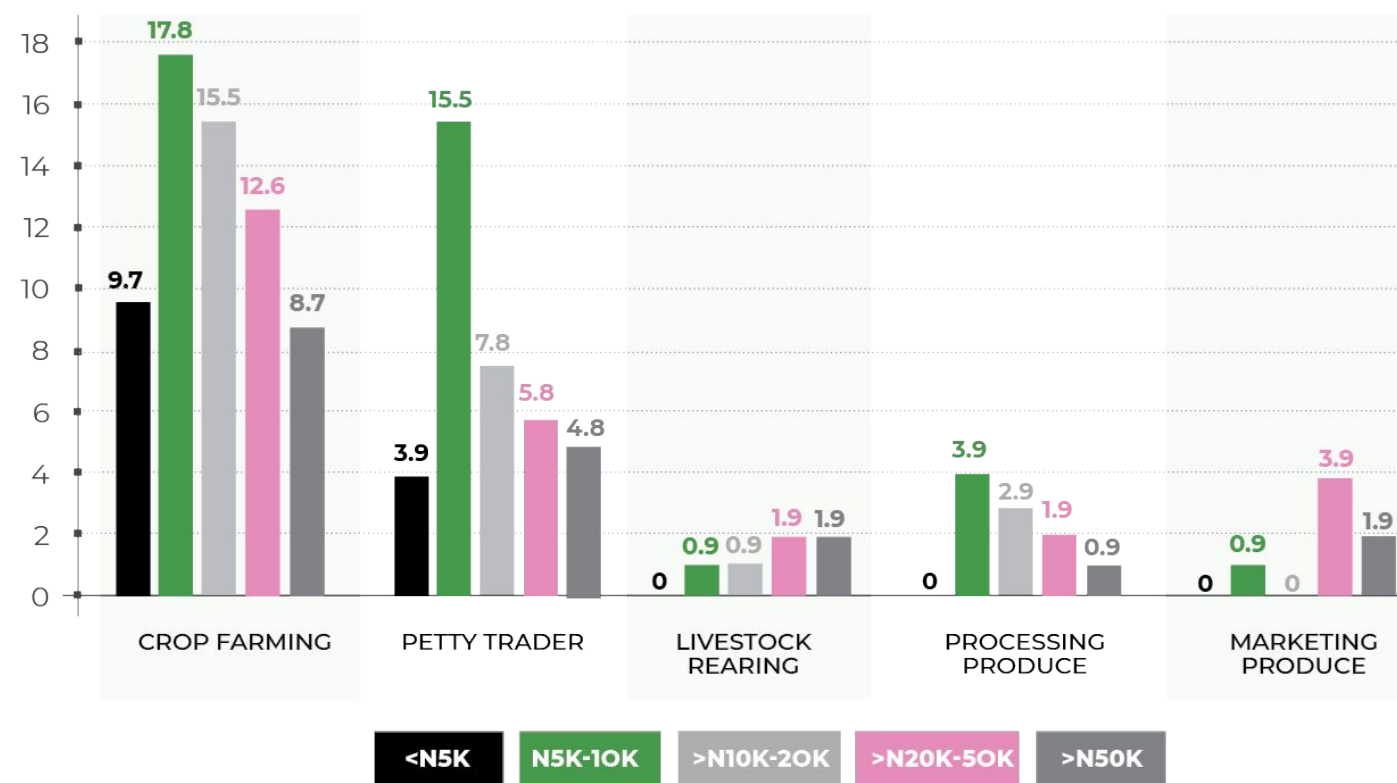
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Rivers State:

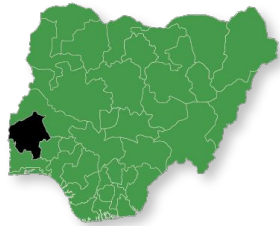
Crop farming and petty trading are the two activities from which most of the sampled rural women in Rivers State derive significant income.

However, there is still a range in income generation, indicating different scales of production and sales.



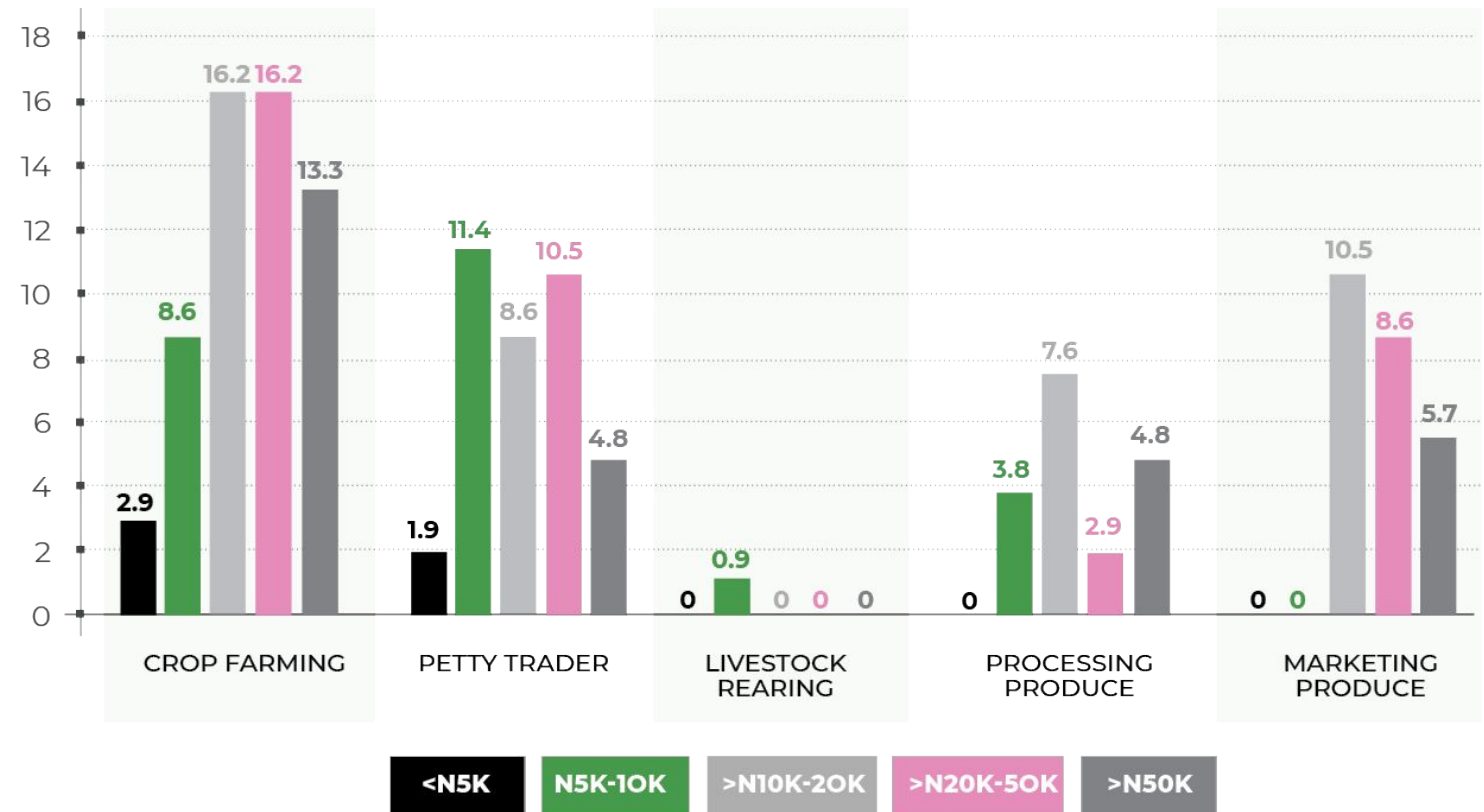
Estimated monthly income from major livelihood activities for rural women: Oyo State

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Oyo State:

The greatest income-earning activities are crop farming and petty trading, but with greater potential in processing and marketing.



Difficulties faced by rural women in their livelihood activities

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The sampled rural women were asked to respond to several possible problems that they may face in carrying out their farming and trading activities. They were asked to indicate whether each issue was a problem and if so, if it is a small problem or a severe problem to them.

The women were also asked to indicate which of the conditions was the most important or severe problem they faced.



- From the data it is clear that while there are differences among the problems in level of severity both within and between the localities, **lack of capital** remains the biggest problem for the women in all of the surveyed states.



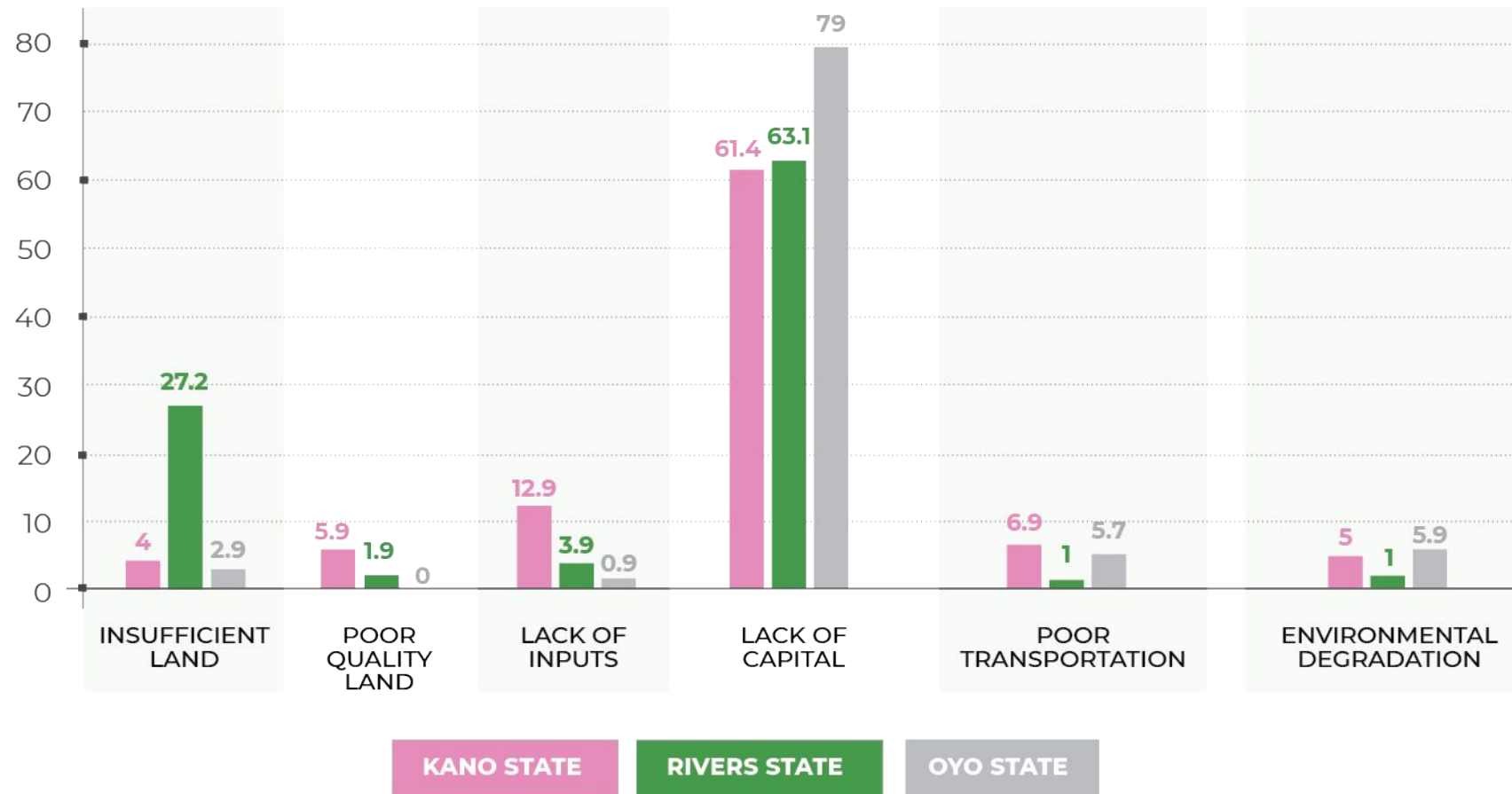
- There are variations with some of the other problems such as **insufficient and poor-quality land** being rated as a more serious problem for women in Rivers than in Kano or Oyo states.



- **Challenges in marketing channels and transportation** are of greater concern to the women in southern Nigeria since they have greater access to the market and travel opportunities than the women in the northern states.

Difficulties faced by rural women in their livelihood activities

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Difficulties faced by rural women in their livelihood activities

■ Inclusion for all

To further understand the problems and thereby the needs of the women, the Paired Needs Priority Ranking was conducted with rural women traders and farmers. Below is the summary result of one of the needs assessment exercises conducted during the FGD with a women traders group in Korokoro Community in Rivers State.



- The problem areas identified by this group were the need for primary and secondary schools, electricity, good water supply, improved road, market facility, effective transportation service and provision of credit.
- The results of the assessment showed that the number 1 area of need was the market. This is understandable because the women in the group were traders and improvements in the market would result in improvements in their livelihoods.
- The second most important need was for credit. This is consistent with the findings on problems faced by the rural women.

Needs Assessment Summary for Korokoro Community - Rivers State							
Community	School	Electricity	Water	Road	Market	Good Transportation	Credit Facility
Number of occurrences	3	4	1	0	6	2	5
Ranking by priority of needs	4 th	3 rd	6 th	7 th	1 st	5 th	2 nd



Most women, over 60% in each state, had stated that lack of capital was the most severe problem they were facing.



Extension Services:

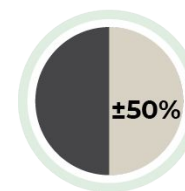
The findings from the survey indicated that agricultural extension services are generally lacking in all three states.

While the majority of the sampled rural women in Kano State and about one-fourth in Oyo State reported that they have had access to extension agents some of the time, nearly all the women in Rivers State lamented that they have had no extension services. This will not assist them to improve their agricultural production.



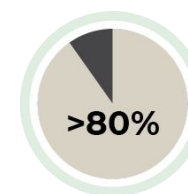
Mobile Phone:

KANO



- About one-half of the sampled women in Kano State have access to a mobile phone through which they may gain some information.

RIVERS & OYO



- Over 80% of the rural women in Rivers and Oyo states either own or have access to a mobile phone.

Most of the respondents stated that they think having a mobile phone could improve their income-generating activities. Having a mobile phone would also enhance their information on other productive and trading opportunities.

Access to Information

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Agricultural Extension Agents / other development workers visit?	Kano State	Rivers State	Oyo State
Used to, not any more	16.8%	2.9%	7.6%
Sometimes	65.3%	1.0%	22.9%
Not at all	17.8%	96.1%	70.5%

Do you own/have access to mobile phone?	Kano State	Rivers State	Oyo State
Yes	57.4%	82.5%	89.5%
No	42.6%	17.4%	10.5%
Can mobile phone improve income-generating activities?	Kano State	Rivers State	Oyo State
Yes	85.1%	88.3%	93.3%
No	14.9%	16.7%	6.7%

Rural women's level of empowerment


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Distribution by decision-making for sampled rural women

- Empowerment status of rural women varies significantly from one locality to another as women from the southern part of the country generally have greater independence in their business and personal activities than those in the northern states. This is consistent with other research studies and in terms of the cultural and religious norms of the different areas. The Muslim women in Kano State have less independence in decision-making than Christian women in Rivers State and the women in Oyo State are divided by religion.
- Another factor affecting the ability to take one's own decisions is related to educational status, where women who cannot read need assistance from their husbands or male relatives.

DECISION-MAKING CAPABILITY	Kano State	Rivers State	Oyo State
Can you make your own decisions concerning your farming and trading activities?			
YES: I decide how to run my activities	46.5%	70.9%	56.2%
NO: my husband/male relatives must agree	53.5%	29.1%	43.8%
Are you able to take a loan by yourself from your local savings and loan group or from friends for your farming or trading activities or for household needs and decide how it will be used?			
YES: I decide how to run my activities	35.65	54.4%	41.0%
NO: my husband/male relatives must approve and co-sign	64.4%	45.6%	59.0%
Are you allowed to move freely around the community or to other towns or the city?			
YES: it is my own decision	23.8%	73.8%	56.2%
NO: only if my husband gives me permission	76.2%	26.2%	43.8%



CONCLUSION & RECOMMENDATIONS

Conclusion



Rural women are very productive, engaging in multiple income generating activities to contribute to their households as well as the community economy.



Generally, the women in all three states recognize some benefits to having official types of identification particularly to have a bank account and to register a mobile phone. Their recognition of the benefits to having official types of identification particularly to have a bank account and to register a mobile phone is a pathway to accelerate their formal inclusion.



There is potential to scale up their livelihood activities if they can secure access to capital, information (agricultural) extension services and other resources.



The general problem of lack of capital necessitates that they obtain official ID and have access to the formal financial system; then their standard of living and income-earning capacity can improve, bringing more households out of poverty and subsistence level of production.



There is a North-South divide in normative cultural differences that dictates the level of empowerment of women and ability to take decisions independent of their spouses. Women from the southern part of the country generally have greater independence in their business and personal activities than those in the northern states.



The barriers to NIN enrolment remain consistent, bordering largely on cost of transportation and enrolment, distance to enrolment centres and tedious enrolment processes. However, socio-cultural factors did not emerge as direct barriers to ID enrolment, however, the use of religious centres for NIN enrolment in Kano may have obscured such socio-cultural barriers.

Recommendations to enhance access to formal ID for excluded women



1. Any strategy to enhance access to official ID and financial inclusion must be familiar with the social characteristics of the locality and not assume that a particular strategy would work everywhere. Creating awareness and having the backing of religious leaders and traditional rulers is a very significant strategy for overcoming cultural or religious restrictions particularly for rural women whose empowerment status is low.
2. Beyond knowing about and seeing the benefits of having ID such as NIN, it is also necessary to facilitate the process and make it less difficult to encourage people to obtain it.
3. Local female leaders are quite knowledgeable about livelihood activities and access to information and resources including official ID. These local leaders can be given training to help other women who have limited mobility, education or access to information to develop their capacity.
4. Registration points close to communities can reduce travel costs and time and enhance access to ID. Using the religious or social centres can reduce other problems of access. Mobile registration centres could also bring the enrollment process closer to the people in the rural areas.
5. Enrollment agents should be trained to interact more effectively with the people and not just how to conduct the process of enrolling persons.
6. Improve network service so that people will be able to complete the process when they go to register and not required to come back.

Thank you

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