Business Women Connect
Increasing economic opportunities for female rice farmers in rural Northern Nigeria

GENDER ASSESSMENT REPORT
July 2018
Executive Summary

Background
The Business Women Connect (BWC) Project, a collaboration between ExxonMobil Foundation and TechnoServe, aims to increase economic opportunities of women running small enterprises and agribusinesses by helping them to improve business performance through access to savings, training on business skills and access to business enhancing products and services.

In Nigeria, BWC works with women farmers in the northern states of Kano and Jigawa. These states have a conservative, patriarchal culture and many of the project beneficiaries are in polygamous marriages. It is a challenging environment in which to run a women’s economic empowerment program.

This gender assessment was conducted after one year of implementation, to better understand how households have received the program and what improvements could be made to help women increase their economic opportunity.

The assessment made use of primary data collected via focus group discussions and surveys as well as secondary data from desk research. A total of 114 farmers were interviewed which included 59 women and 55 men. The vast majority of women (55) were married and four were widowed; all the men were married. Six Focus Group Discussions (FGDs) and nine semi-structured interviews were also held with men and women to collect in-depth information on the survey questionnaire.

On-farm and off-farm gender dynamics – within the household and the community - were the focus of the study. In line with this, the study provides insights in seven key areas as summarized below. The findings from this study have been used to inform the design and implementation approach of the 2018 BWC Project for Nigeria.

This Study’s Summary Findings

Land access and asset ownership: Women are less likely to own land than men due to an entrenched inheritance system that limits women’s land ownership. Average household farm size is 2 hectares (ha.), of which women own 34% on average, and share up to 60% with their spouses. While women in polygamous marriages in Kano State were found to own half their husband’s land size, women in polygamous marriages in Jigawa State were found to own less than half their husband’s land size. Women in monogamous marriages in both states owned up to half what their husbands own. Land ownership is based on customary law without formal legal registration.

Rice farming labour contribution: Husbands and laborers do much of the on-farm work on both their own land and their wives’ lands. However, this precludes threshing for which women are typically responsible.

Rice income control: Women are largely excluded from transportation and marketing of commodities as reported by 80% of married women. While 46% of women in monogamous marriages reported that their husbands receive money from sold paddy, only 6% of women in polygamous marriages reported the same while 72% of women in polygamous marriages reported jointly receiving money with their spouses.

Time constraints: Women found meal preparation (51% of women) and childcare (31% of women) to be their most time intensive tasks. On meal preparation alone, women reported spending at least 3 hours per day on average. Although childcare duties are sometimes shared in polygamous settings it may also create conflict amongst wives.

Household financial management: Access to financial services is generally very low in rural communities, however more men than women have access to formal financial services. Women reported that they typically saved at home or in informal savings groups. Most men were not aware that their wives save. In most cases, men manage household finances and husbands and wives save separately. Women’s biggest source of money is her husband and the second source is petty trade.

Training participation and agronomy knowledge: The majority of women (74.5%) and about half of men (49%) consider men to know more about rice agronomy than women. Within the communities,
TechnoServe is known for its trainings and farm visits. Mostly men have participated in the TechnoServe trainings deployed in BWC phase 1. The invitations from TechnoServe extended to women last year were not sufficiently effective in securing their attendance. In terms of preference for trainers and training participants, women would prefer female trainers while men say they prefer male trainers. Women would also prefer all-female participants while men report preferring mixed sex participants in trainings.

On and off-farm decision-making. On the wife’s farm, the husband still makes or has input into many decisions, for example, paying for inputs. Despite this, we still believe that rice farming is a good mechanism to empower women, but we need to find alternative ways to ensure that she maintains decision-making control.

Within the household, men make decisions on major household expenditures such as purchase of household furniture, and minor household expenditures, such as purchase of groceries. For personal purchases such as purchase of cosmetics and clothing, women on their own and in some cases, couples jointly, make these decisions. Major personal decisions such as when to start a business are usually made together.

It is interesting to note from our sample that polygamous women generally have greater economic independence and decision-making power than monogamous women. For instance, 52% of women in polygamous marriages said they make decisions around spending on personal items independently of their spouses, compared with 15% of monogamously married women.

Business Women Connect 2018 Design Summary

In the face of their challenges, the women who participate in BWC in Nigeria have expressed an aspiration to become rich, successful farmers. The majority of women (76%) have an interest in rice cultivation despite their limited access to capital, land, inputs and information.

In 2018, BWC Nigeria will lend support to women’s aspirations by removing the barriers to their participation and benefit from rice production. The BWC project in 2018, is designed to do the following:

- Enable participating women to gain access to farmland and capital for inputs, independently of their spouses. Women will be encouraged to cultivate rice working in clusters of 5 per hectare of farmland and will be linked to an input-offtake scheme;
- Empower women and men with knowledge in best rice agronomy practices, rice marketing, basic financial literacy, gender roles and balance and household decision making;
- Ensure farming and training activities are scheduled such that women can conveniently attend. Trainings will be child-sensitive and organised in close proximity to women’s residence;
- Ensure that trainings are female-led where possible and are open to both males and females in order to share knowledge between the sexes and to demonstrate that women can participate on an equal footing to men;
- Empower women with technology by ensuring women’s access to land clearing and threshing technology;
- Organise women aggregation groups and facilitate their participation and access to input and offtake market;
- Empower women through active participation in formal and informal financial services. As part of this, women will participate in Village Savings and Loan Associations (VSLAs), linked to the formal banking sector where they can deposit savings for inputs required in the next farming season;
- Ensure that male spouses and community heads are carried along as the project progresses and that implemented actives are inclusive of their attendance and voice where necessary. This is bearing in mind that married women are required to take permission from their spouses in order to fully participate in BWC interventions.
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# Acronyms and Abbreviations

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<tr>
<th>Acronym</th>
<th>Description</th>
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<tbody>
<tr>
<td>BWC</td>
<td>Business Women Connect</td>
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<tr>
<td>FGD</td>
<td>Focus Group Discussion</td>
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<tr>
<td>GAP</td>
<td>Good Agronomic Practice</td>
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<tr>
<td>G&amp;SI</td>
<td>Gender and Social Inclusion</td>
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<tr>
<td>Ha</td>
<td>Hectare</td>
</tr>
<tr>
<td>LCT</td>
<td>Local Community Trainer</td>
</tr>
<tr>
<td>LGA</td>
<td>Local Government Authority</td>
</tr>
<tr>
<td>MoWASD</td>
<td>Ministry of Women’s Affairs and Social Development</td>
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<tr>
<td>MT</td>
<td>Metric Ton</td>
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<td>TNS</td>
<td>TechnoServe</td>
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Background

Since October 2015, TechnoServe and the ExxonMobil Foundation have been collaborating on the “Business Women Connect” (BWC). The objective of BWC is to increase the economic opportunity of women running small enterprises and agri-businesses by helping them to improve business performance through access to savings, training on business skills and access to business enhancing products and services. Women who have greater economic opportunity are more likely to have higher self-confidence, independence and satisfaction with life.

BWC Nigeria works with women farmers in the Northern Nigerian states of Kano and Jigawa. These states have a conservative, patriarchal culture and many of the project beneficiaries are in polygamous marriages. This presents a challenging environment in which to run a women’s economic empowerment program. Participatory research is critical to understand how households function and what is most helpful for women to increase their economic opportunity.

In 2017, TechnoServe in partnership with ExxonMobil and Syngenta supported 1,500 males and females who farm rice and tomatoes in Kano, Katsina and Jigawa through trainings on best agricultural practices, facilitation of access to inputs, markets and formal savings mechanisms. In 2018, BWC continued this work with a focus on rice farmers. Drawing on interactions with project beneficiaries and lessons learned during 2017, TechnoServe believes that the project has an opportunity to amplify its impact on women by easing the triple constraints they face as female farmers, wives and caretakers. The project will do this by facilitating access to land, inputs on credit, and promoting formal savings for 1000 female farmers. The purpose of the gender assessment was to validate these constraints and identify others that need to be addressed through the 2018 implementation.

Objective

The main objective of the gender assessment is to inform our proposed intervention for 2018 so that it can have the greatest chance of increasing women’s participation in and benefit from the project. The specific objectives of the assessment are as follows:

1. To identify the gender gap among rice farmers in Kano and Jigawa State
2. To understand the intra-household dynamics of rice farmers
3. To identify specific constraints and needs of women rice farmers that need to be addressed for the project to maximize its impact
4. To inform BWC-Nigeria implementation strategy

Specifically, a gender analysis was undertaken on the following topics:

a. land access and asset ownership
b. rice farming labour contribution
c. rice income control
d. household and care duties
e. household financial management
f. training participation and agronomy knowledge
g. on and off-farm decision-making

Methodology

The gender assessment included both qualitative and quantitative methods of data collection. The approach was as follows:

Data Collection Tools and Sampling Techniques

1) Semi-structured interviews with women in the communities. In-depth conversations were held with 9 women across 4 households (two sets of three co-wives, two groups of two co-wives) in two separate communities (Garko, Kano and Kirkasamma, Jigawa). These conversations allowed the team to gain a better understanding of intra-household dynamics and develop a hypothesis on the proposed

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See annex
intervention to test further with the quantitative survey tool. Prior to conducting interviews with beneficiaries, the interviewer spoke at length with local farmer trainers from the 2017 program to understand prevailing gender norms in the area.

2) **Focus Group Discussions** with participants from Project Jollof. A total of 6 focus groups were conducted across 3 separate groups: men; married women; and single women (typically widowed or divorced). This allowed the team to further validate the proposed hypotheses and to identify areas of broad agreement and disagreement among participants.

3) **Survey with 114 household members**. The questionnaire was adjusted from an existing tool of the TechnoServe gender team and was pretested in Warawa, Kano state. The questionnaire included both open and closed-ended questions. The open-ended questions allow the respondents to express their opinions and highlight other issues not included in the questionnaire.

The sample for the survey was taken from the list of project beneficiaries from 2017. 60 beneficiaries were taken at random – 30 women and 30 men, however one household could not be reached bringing the final selection to 30 women and 29 men. Their spouses were then also added to the sample list bringing the total surveyed to 114 (59 women [married – 55; widowed - 4] and 55 married men. This resulted in a total of 114 respondents, of which 110 were in “matched pairs” i.e. a husband and wife from the same household. Of the 55 matched pairs of spouses, 26 were monogamous marriages and 29 were polygamous marriages. In the case of polygamous men, one of their wives was randomly selected for the survey.

<table>
<thead>
<tr>
<th>Survey type</th>
<th>Direct Beneficiaries</th>
<th>Beneficiaries’ Spouses</th>
<th>Total</th>
</tr>
</thead>
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<td>Female</td>
<td>Male</td>
</tr>
<tr>
<td>Individual Survey</td>
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<td>29</td>
<td>0</td>
</tr>
<tr>
<td>Focus Group Discussions</td>
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<td>40</td>
<td>6</td>
</tr>
<tr>
<td>Semi Structured Interviews</td>
<td>10</td>
<td>20</td>
<td>6</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>60</td>
<td>90</td>
<td>12</td>
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<table>
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<th>Marital status</th>
<th>Jigawa</th>
<th>Kano</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female Married, monogamous</td>
<td>17</td>
<td>9</td>
<td>26</td>
</tr>
<tr>
<td>Female Married, polygamous</td>
<td>12</td>
<td>17</td>
<td>29</td>
</tr>
<tr>
<td>Male Married, monogamous</td>
<td>17</td>
<td>9</td>
<td>26</td>
</tr>
<tr>
<td>Male Married, polygamous</td>
<td>12</td>
<td>17</td>
<td>29</td>
</tr>
<tr>
<td>Female Widowed or Separated</td>
<td>0</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>58</strong></td>
<td><strong>56</strong></td>
<td><strong>114</strong></td>
</tr>
</tbody>
</table>

4) **Pre-survey Training and Data Collection.** Eight enumerators (female – 4; male – 4), one translator, one transcriber and one guide along with TNS team members were responsible for data collection. All 8 enumerators were trained on the data collection tools, and how to navigate the software (Harvest Your Data) and tablets used for capturing the data. A pretest survey was carried out at Warawa LGA (Local Government Authority).

5) **Data Limitations.** The study is reliable to the extent the farmers provided accurate and correct information. This is especially the case with land sizes reported as most farmers do not measure their farm lands and so are not able to provide accurate figures for this. The sample size is also limited to the project geography.

6) **Data Analysis.** Data was collected using an online tool – Harvest Your Data. Collected data was cleaned using Microsoft Excel and analyzed using descriptive statistics, majorly frequencies and percentages.

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2 See annex 3 See annex
Project Geography

Kano and Jigawa states are located adjacent to each other in the North-Western geopolitical zone of Nigeria. Kano is ranked the most populous state in the country with an estimated population of 13 million and a sex ratio of women – 47% to men - 53%. Jigawa has an estimated population of 5.8 million, is ranked the 8th most populous in the country, and has a sex ratio of 50.4% men to 49.6% women.4

Poverty incidence5 in both states is very high (Jigawa - 88.4%; Kano – 76.4%). The poverty index ratio is also very high (Jigawa – 0.55 ; Kano – 0.43) compared with the national ratio of 0.306.

Agriculture is the main economic activity in both states. Over 80% of the population is engaged in subsistence farming and animal husbandry. Trade and commerce in agricultural goods, livestock and other consumer goods are mostly taken on small and medium scale. Local industries operating mostly with locally produced raw materials are also present. Jigawa State in particular has a Free-trade Zone at Maitagatari, which borders Niger.

Nigeria is one of the largest producers of rice in Africa. In 2017, Nigeria recorded production of 8.02 million MT. Kano State is amongst the leading rice producing States in the country with a minimum of 418,480 MT paddy produced in the 2017 wet season. Jigawa produced a minimum of 212,080MT of paddy also in the wet season7.

Both states implement Gender and Social Inclusion (G&SI) programs, mainly through the State Ministry of Women’s Affairs and Social Development (MoWASD), and in partnership with relevant bodies. Jigawa state has a detailed Gender Policy, developed in 2013, that is aligned with the 2007 National Gender Policy and built within the framework of Islamic Law and Jurisprudence.

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4 2006 national population census data
5 Defined as the percentage of multidimensionally (education, health and standard of living) poor people
**Findings**

**Prevailing gender cultural norms in rural Kano and Jigawa**

The dominant religion in Kano and Jigawa states is Islam and polygamy is practiced throughout. In addition to up to four “religious” wives who live in the marital home, men sometimes have additional “cultural wives”. Traditionally, prior to marriage, the man’s family provides a bride price, while the woman’s (or girl’s) family provides furnishings for the household. The man is expected to provide the house and the land for the marital unit.

Wealthier men are more likely to have more wives. Taking on an additional wife has an economic cost; after the first wife, a man usually has to pay the bride price himself. The man is also expected to be the primary bread-winner for the family, which becomes harder with more family members. It is a sense of pride for a man to have a large family and to be able to cater for them all. If propositioned by a wealthy man from the community who will be able to provide for her, a woman/girl has little choice in accepting. Outside of this dynamic however, there is courtship.

Two dynamics allow polygamy to be widespread. Some boys are less interested in rural life and seek employment in the city, whereas this is not an option for girls. Also, men are more likely to be involved in conflicts or die from accidents and disease. Second, the age of marriage for women is much younger than for men. There is a sense that the age of marriage is increasing, but fifteen or sixteen is still a common age for girls to be married. These dynamics mean that women have much less choice than men around marriage.

Divorce is culturally accepted in the project area. However, while a man is unilaterally free to divorce his wife, a woman who wants to divorce must seek a mutual agreement with her husband, or else gain a decree from a judge by providing evidence of maltreatment. There are serious economic consequences for women who are divorced and do not remarry; those who divorce by mutual agreement are required to repay the bride price. In nearly all cases a divorced woman is left without a home or assets.

Purdah or seclusion (*kulle* in Hausa) is still widely practiced, particularly in rural northern states such as Kano and Jigawa. Married women are prohibited from leaving their homes without express permission from their husbands and when traveling long distance, they must also be accompanied by either the husband (for married women) or a male relative. Some Islamic sects in Northern Nigeria prescribe that women’s faces are covered in a veil when in public. When married women are not permitted to leave their homes, they rely on their children (mostly the girls) as their main contact with the outside world; young girls are therefore expected to run errands such as buying and selling at the market on behalf of their mothers and the family, rather than attend school creating a vicious cycle for the economic empowerment of females.

Men have better access to education and are more literate than women. Gender norms that define girls primarily by their function as wives and mothers as well as fears of early pregnancy outside marriage pull girls into early marriages and early dropout from school or no enrollment at all in formal education. In some cases, parents distrust formal schooling for fear that it may pass on ‘immoral’ behavior and western culture believed to oppose their religion and norms. Against this backdrop, it was not surprising to find from the assessment and as shown in Figure 1, that only 8% of women surveyed, compared with 31% of men had completed high school. In addition, 76% of women had not received any form of education compared with 25% of men who reported same.

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Women’s aspirations

A critical part of the focus groups and interviews was asking women and men their aspirations for the future. Their responses provided some insight into their livelihood objectives ensuring the project goal aligns with that of the target beneficiaries. Information from the focus groups and interviews also formed the basis for structuring enquiries required to gain a better understanding of the barriers that must be addressed if women are to achieve their aspirations.

The most common aspiration for the future, held by 42% of women as shown in Figure 2 below was to become rich and successful through farming. Women who participated in the FGD elaborated that they would like to access inputs and information to improve their farming.\(^9\)

When asked if they could choose between training on rice and training on other crops commonly cultivated for sale in their communities, most women (76%) chose rice – this is shown in Figure 3 below.

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\(^9\) See highlighted notes from FGDs in the annex
**Figure 3: Distribution of female farmers’ preference for training content, by type of crop, BWC study, 2018**

N=59

**Land access and asset ownership**

As shown in Figure 4 below, respondents’ average household farm size is 2ha of which majority (72.7%) of women reported sharing up to 60% (1.2ha) with their spouses and owning up to 34% (0.7ha) on average; this compares significantly with 94.5% of men who reported owning up to 72% (1.4ha) of household land.

**Figure 4: Distribution of average farmland (ha.) owned & shared by farmers, by sex**

N=110; self-reported

Land ownership may also differ by type of marriage and location as shown in figure 5 below. The study tries to compare the size of land owned by women based on their geographic location and type of marriage, vis-à-vis that owned by their spouses. In Jigawa state, women in polygamous marriages reported owning less than half of what their husbands reported as average land owned. This significantly differs from what is obtainable amongst women in polygamous marriages in Kano state who reported owning up to half of what their husbands own on average. In both states, women in monogamous marriages reported owning up to half what is owned by their husbands.
Farmers’ reported size of farmland owned seems higher than expected by the project team. It has been found that most farmers do not know the actual size of their farmlands. Furthermore, since group farming is common amongst women as seen in Figure 8 below, it is possible that women included their group farms when reporting size of farmland owned.

Figure 5: Distribution of average farmland (ha.) owned by farmers, by states and type of marriage

N=110; self-reported

Land reported to be ‘personally’ owned by women is usually owned outright rather than rented, but not legally registered in her name. Non-registration is also the norm for men as figure 6 shows.

Figure 6: Distribution of average land size, by land ownership type and sex

N=110; spouse-reported

Notwithstanding, women also rent land albeit very small portions (0.05ha on average) compared with the sizes owned (0.64ha on average). Whether land accessed is owned or rented, a major portion (up to 0.5ha on average) is dedicated to rice cultivation as Figure 7 reveals. However, men apportion land size that is above this average (0.68ha) to rice cultivation whereas women tend to apportion below this average (0.4ha) to rice cultivation.

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11 Spouse-reported data refer to data reported by husband about wife and vice-versa
Women are less likely to own land than men due to an entrenched inheritance system. When a man dies, 1/8th goes to his wife or wives to be shared. The rest is divided between children – 2/3rd to the male children and 1/3rd to the female children. Therefore, widowed women with grown children are heavily reliant on their children and other (male) family members to look after them. Information from the FGD shows that some women receive land as a gift from their fathers while they are still alive to ensure that they have access. Due to constraints women face accessing land for cultivation, group farming is common place, amongst women. The survey reveals, as shown in Figure 8 below that 87% of women are in shared (group) farm schemes with others. Of those who are part of a shared farm scheme, 80% are part of a shared farming scheme involving rice cultivation. All women in Jigawa and 60% of women in Kano indicated being a part of a rice group farming scheme.

Comparing spouse responses allows us to see a perception or information gap in the household. We see from figure 9 below that women in monogamous marriages reported land size estimates close to that reported by their spouses. However, in polygamous marriages, both men and women report that they own more land than their spouse believes to be the case. This may suggest more knowledge of household assets by women in monogamous marriages.
Figure 9: Distribution of average total land farmed, by type of marriage and spouse perception

<table>
<thead>
<tr>
<th></th>
<th>Female Married, Monogamous</th>
<th>Female Married, Polygamous</th>
<th>Male Married, Monogamous</th>
<th>Male Married, Polygamous</th>
<th>Grand Total Average</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average total land farmed by you personally</td>
<td>0.71</td>
<td>0.67</td>
<td>1.26</td>
<td>1.25</td>
<td>1.62</td>
</tr>
<tr>
<td>Average of land owned by your spouse</td>
<td>0.51</td>
<td>0.38</td>
<td>0.38</td>
<td>0.82</td>
<td>1.06</td>
</tr>
</tbody>
</table>

N=110; spouse-reported

PROPOSED INTERVENTION: FACILITATE ACCESS TO AND OWNERSHIP OF LAND THROUGH WOMEN-LED CLUSTERS

Facilitate the formation of women’s groups to increase women’s access to suitable rice farmland: Lands suitable for cultivating rice is available as suggested by the number of women in shared rice farm schemes. A major focus of BWC in 2018 will be to increase women’s access to and ownership of land so that women have a chance at increasing their overall output. BWC will do the following towards this:

Support the formation of women’s groups for cluster farming. In line with the culture of group farming amongst women, they will be supported to farm in clusters of five female farmers, and form producer groups comprising four clusters (20 female farmers).

Identify contiguous land in project communities suitable for wet rice farming. With support from State and Local Governments as well as Community leaders, BWC will identify potential farmlands for the women who will apply to rent the land for the wet farming season (June –September). Some of these lands may be rented for free, while others may require a rental fee. For such lands requiring a rental fee, BWC will support the women negotiate an affordable fee ($57 - $86\(^\text{12}\)) and payment structure with the land owners. The proposed payment structure is a credit plan that allows the women pay after selling their paddy.

Facilitate the formation of savings groups linked to the formal banking sector. To ensure the women are able to finance to some extent, land rent and inputs in the next farming season, BWC will help the women to save in their producer groups. With support from Local Community Trainers, the groups will meet for weekly savings, and open accounts with a microfinance or commercial bank located in close proximity to the communities where the savings for land rent will be deposited on a bi-weekly or monthly basis.

Ease access to input and commodity markets. BWC has identified AFEX Commodities Exchange Holdings as input supplier and off-taker for paddy produced from the women’s farms. AFEX will provide fertilizer, crop protection products and high quality rice seed variety as input for the women. The input will be provided on credit to the farmers and repaid as paddy sold to AFEX at the market price plus premium. Clusters are at will to sell more bags to AFEX also at a premium. The premium protects the interest of the farmers who may otherwise have stored the paddy to sell at a much higher price in the off-peak season. It also ensures that the women make a reasonable profit (39% at the minimum) that leaves them with extra income after paying off their loans.

\(^{12}\) Based on an exchange rate of $1 to N350
Rice farm labor contributions

The study helps us to understand specific farm-related roles carried out by the women by identifying persons typically responsible for various farm-related activities. Table 3 below shows that husbands and laborers do much of the on-farm work on both their own land and the land owned by women. Threshing was found to be the only task carried out by wives/women. Typically, women thresh on their own farm, but not for their husband—he will use a laborer. Women also found this task time-consuming due to the sometimes limited availability of engine powered threshers in majority of the communities and women’s inability to afford the use of such threshers when they are available.

Table 3: Individuals responsible for carrying out specific farm activities

<table>
<thead>
<tr>
<th>Farm Activity</th>
<th>Wife</th>
<th>Husband</th>
<th>Labourer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Land preparation</td>
<td></td>
<td></td>
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<tr>
<td>Nursery establishment</td>
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<td>Transplanting</td>
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<td>Planting</td>
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<td>Fertilizer application</td>
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<td>Harvesting</td>
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</table>

N=114

While men typically carry out most of the farm activities, women can and have been shown to handle more on-farm activities besides threshing. In 2017, 798 female rice farmers were trained (stepdown and field visit) in best agronomic practices related to rice cultivation, using a seven-module curriculum covering topics from nursery establishment to post harvest technologies. Of those trained, 559 female farmers applied more than one technology in their various rice fields, besides threshing. Furthermore, in situations where men do provide the required labor, it is possible for women to assume a managerial role, overseeing end-to-end farm operations especially when they have been adequately equipped with the knowledge from trainings on best practices such as those offered on the BWC project. In 2017, 60 female lead farmers were selected to participate and lead their farm group activities including adoption follow up and aggregation of rice produce for off-takers.

PROPOSED INTERVENTION: EMPOWER WOMEN WITH KNOWLEDGE AND TECHNOLOGIES

Free up women’s time for productive activities by replacing manual labour with technology: Facilitate the access to and ownership of low-cost threshing technologies: Women are solely responsible for threshing which is extremely time-consuming and labour-intensive. Women who participated in the assessment requested ways to reduce the amount of time spent threshing. The project will encourage women to make use of available threshing technologies by providing a directory of such service providers closely located to the women, ensuring that the women understand the time and financial savings of adopting mechanical threshers - mechanically threshed paddies are of finer quality and command higher premiums than those that are manually threshed; and support the women to aggregate the use of such technologies in order to enjoy the benefits from economies of scale.

The project also proposes facilitating ownership of cost-effective, labour-saving technology through available and affordable finance options should the project be extended to next year. By facilitating ownership of such technologies, the availability of such technologies is increased and more women may gain greater access on a small user fee basis.

Promote and facilitate the use of technologies for other farm activities. For example, tractors for land preparation, transplanter and harvesters etc. By using these technologies rather than manual labour on their farms, women should at least gain financial savings. This would also involve ensuring the availability of such technologies at an affordable price for the women; exploring partnerships with tractor owners’ associations and technology companies that bring together buyers and sellers of such products and services. For example, Hello Tractor and AgroXchange. It would also involve engaging a bank or other alternative source to finance the transaction. These are proposed interventions for future projects geared towards empowering enterprising women in agriculture.
Train both women and men in best rice agronomy practices: Although women are not currently involved in many of the tasks in rice farming, they have expressed a clear interest in having a better understanding of becoming more successful rice farmers. Because farming is a family culture in Northern Nigeria, it is critical that both husband and wife understand all elements of rice farming if they are to be successful. To achieve this, the project will ensure invitations to trainings on best agronomic practices are extended to both husband and wife. Given the heavy involvement of hired labour in farm activities, the training curriculum will be revised in the following year to also include a module on hired labour management to equip the women with knowledge on monitoring and communicating expectations from farm human resource.

Rice income control

Marketing and sales are arguably one of the most profitable segments of the agricultural value chain. Unfortunately, in Kano and Jigawa, women are widely excluded from participating directly in this segment of the value chain. Cultural factors are the main drivers of this, particularly restrictions placed on women’s movement earlier discussed on page 8, women’s restricted association with men, most especially in public spaces and the de-facto labour divisions confining women to domestic responsibilities of child rearing and house chores. In cases where women do take part in sales and marketing of commodities, they are usually restricted to the immediate markets, and cannot partake in regional or international ones. These have a negative implication on women’s profits vis-à-vis that of their male counterparts.

Findings from the assessment corroborates this norm excluding women from participating in marketing and sales. Figure 10 below shows 84% of the women in the study reported that their husbands fully controlled delivery of rice paddy to the market for sale.

Figure 10: Individual responsible for delivering rice for sale, by sex

![Bar chart showing the distribution of individuals responsible for delivering rice for sale by sex. Husband or mainly husband: 75% female, 84% male. Laborers or mainly laborers: 8% female, 11% male. Wife or mainly wife/ves: 2% female, 7% male. Other Persons: 5% female, 4% male.]

N=114

However, while 46% of women in monogamous marriages reported their husbands to be mainly responsible for receipting money from sold paddy, only 6% of women in polygamous units reported the same. Interestingly, the majority (72%) of them reported jointly receipting with their spouses, money for sold paddy. This is shown in Figure 11 below.

Women reported in semi-structured interviews that even when the husband sells for them, he gives them the "fair price". These women were not randomly sampled and some were married to the "stand up man" in the community. However, they pointed to the fact that the rice price is very well known and the father/brother/male child would help any woman know it. On the other hand, women usually have to pay husband for transport and invested inputs and might not know the value of this.
As revealed in figure 12 below, cash is the main form of payment during paddy sales transactions as reported by majority of women (95%) and men (89%).

**PROPOSED INTERVENTION: ORGANISE WOMEN AGGREGATION GROUPS AND EMPOWER THEM WITH KNOWLEDGE TO EFFECTIVELY PARTICIPATE IN SALES AND MARKETING**

Create women’s rice aggregation groups that organize transport to market and purchase inputs in bulk for female farmers: The group will share amongst its members, the responsibility of providing transport services to offtake markets and access to inputs. This is expected to reduce women’s reliance on their husband’s contribution for transport to markets.

The women’s rice aggregation groups will also ensure that local rice market prices are available in a transparent manner. The project is keen on taking advantage of women’s access to mobile technology as a means to provide real time information on the price of paddy and weather forecasts. In line with this, the Project is exploring the possibility of working with commodity exchanges such as AFEX and agricultural technology firms such as Ignitia to pilot the use of their information services amongst the women farmers. Figure 13 below shows access to mobile phones by type of phone and sex. 34% of women compared with 73% of men reported access to phones. Of women who reported access to phones, majority (20%) are able to access basic phones over smart phones (14%). While 35% of men
who reported having access to phones are able to access basic phones, compared with 38% who are able to access smart phones.

*Figure 13: Distribution of farmers’ access to mobile phones, by sex*

<table>
<thead>
<tr>
<th></th>
<th>Female</th>
<th>Male</th>
</tr>
</thead>
<tbody>
<tr>
<td>No, don't have</td>
<td>27%</td>
<td>66%</td>
</tr>
<tr>
<td>Yes, basic phone</td>
<td>20%</td>
<td>35%</td>
</tr>
<tr>
<td>Yes, smart phone</td>
<td>14%</td>
<td>38%</td>
</tr>
</tbody>
</table>

N=114

The project will also make efforts to ensure that these female aggregation groups are recognized by the community leadership and have linkages to as well as receive recognition from male and mixed aggregation groups.

**Train both women and men in rice marketing, basic financial literacy and improved household decision-making:** These trainings will enable women have greater information about factors that determine higher sales and profits, how to negotiate sales contracts on behalf of group members and most importantly, keep records of sales. The project has also adapted a training curriculum on household decision-making for couples to local context.

**Time constraints**

Rigid and socially sanctioned gender roles which are the norm in Northern Nigeria in particular, largely constrain women’s time required to engage in productive economic activities. Put differently, poor access to productive assets such as land or livestock in addition to the rules governing women’s use of their time significantly limits the options available to women in terms of productive activities. The implication is that women are neither able to partake in high risk, high return economic activities nor in specialized skills requiring substantial devotion of one’s time. From the study and as seen in Figure 14 below, childcare and meal preparation were the two main domestic chores that women (31% and 51% respectively) found most problematic because of the amount of time required for such activities – women reported spending at least 3 hours a day on average on meal preparation alone as figure 15 below depicts.

Also shown in figure 14 below, women in monogamous (12%) and polygamous (31%) marriages along with majority of single (widowed/ divorced) women reported child care as time consuming. For widowed and divorced women, this may stem from the fact that the single women are left alone to cater for their children. Considering their limited resources, they may find child care an overwhelming responsibility to bear. Conversely, for women in polygamous marriages, co-wives sometimes take turns looking after the usually high number of children born into such homes, which are often times considered burdensome and occasionally incite domestic conflict.
**Figure 14: Domestic activities considered time-consuming by women**

<table>
<thead>
<tr>
<th>Gender</th>
<th>Caring for children</th>
<th>Caring for community members</th>
<th>Cleaning the house or compound</th>
<th>Meal preparation</th>
<th>Washing, mending, ironing clothes</th>
<th>None</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female Married, Polygamous</td>
<td>41%</td>
<td>3%</td>
<td>48%</td>
<td>7%</td>
<td>12%</td>
<td>8%</td>
</tr>
<tr>
<td>Female Married, Monogamous</td>
<td>12%</td>
<td>8%</td>
<td>62%</td>
<td>4%</td>
<td>15%</td>
<td>75%</td>
</tr>
<tr>
<td>Female Widowed/Separated</td>
<td>75%</td>
<td>25%</td>
<td>25%</td>
<td>25%</td>
<td>25%</td>
<td>25%</td>
</tr>
</tbody>
</table>

N=59

**Figure 15: Average time (hours) spent in carrying out major activities**

<table>
<thead>
<tr>
<th>Activity</th>
<th>Grand Total</th>
<th>Female Widowed/Separated</th>
<th>Female Married, Polygamous</th>
<th>Female Married, Monogamous</th>
</tr>
</thead>
<tbody>
<tr>
<td>Collecting water</td>
<td>1.93</td>
<td>2.00</td>
<td>1.83</td>
<td>1.86</td>
</tr>
<tr>
<td>Collecting fuel/fire wood</td>
<td>2.20</td>
<td>2.00</td>
<td>2.13</td>
<td>2.20</td>
</tr>
<tr>
<td>Preparing food</td>
<td>2.80</td>
<td>3.14</td>
<td>3.14</td>
<td>2.70</td>
</tr>
</tbody>
</table>

N=59. N.B. Widowed / separated women were not asked about time on food as this was not cited as one of their main constraints.

**PROPOSED INTERVENTION: MAKE FARMING AND TRAINING ACTIVITIES CONVENIENT ENOUGH FOR WOMEN TO PARTICIPATE**

**Ensure TechnoServe trainings are child-sensitive:** Given that women find childcare burdensome; the project will ensure that women are able to attend trainings with their little ones. Training schedules will take into account women’s limited available time to be present at trainings. However, Local Community Trainers (LCTs) will be encouraged to set and enforce ground rules for participation of children to ensure that they do not inconveniencing other training participants (e.g. crying babies to be pacified outside or far enough from the training location).

**Ensure land that the project assists women to get access to for rice farming and demonstration plots are close as feasibly possible to women’s homes:** 169ha of land have been sourced for rice farming and 0.06ha of demonstration plot located in each of the 15 project communities for the 2018 program. These are located within walking distance of the community residence. In 2017, women were required to attend trainings at demonstration plots located in only one community within an LGA - a long distance for women to commute. This challenge informed the project’s decision to locate the demonstration plots in each community, bringing them closer to the women. This is also applicable to the farmlands for the women, which will also be easily accessible to the women.
Facilitate the use of mobile adapted training videos. Video recordings of best agronomic practices being carried out on demonstration plots will be made available to women and their spouses. The videos will be used primarily to reinforce the lessons on GAP from demonstration plots, and in rare cases provide the women with information when they are physically absent from trainings.

Promote knowledge on gender roles and sensitivity as well as gender role models. Trainings on gender will be deployed to both men and women at the same time. The trainings will particularly help men understand the triple burden that women are faced with and encourage them to support with the household and caring duties or assist in other ways. For example, time-saving technologies. Throughout the course of the project, LCTs responsible for delivering these trainings will be on the lookout for couples making conscious efforts to apply and model changes in their perspective on gender that the project is seeking to promote. It is believed that showcasing such couples as role models may create a ripple effect of change in community perceptions on gender.

Household financial management

Men are principally responsible for managing the household finance as reported by 68% of women. This compares with 22% of women (23% from monogamous and 21% polygamous marriages each) who reported jointly managing household finance. Interestingly only one man (from a monogamous unit) reported jointly managing household finance with his wife.

Figure 16: Principal Manager of Money in the Household

As seen in figure 17 below, more women in monogamous marriages (58%) than women in polygamous marriages (38%) depend on their husbands as their main source of income. Similarly, 42% of women in polygamous marriages depend on income from sales of raw material (21%) and processed foods (21%) as their main source of income, compared with 19% of women in monogamous marriages who do same – income from sales of raw materials (4%) and processed foods (15%). This means that women in polygamous marriages are more economically active and less economically dependent on their husbands for income than women in monogamous marriages. Single women on the other hand, depend largely on sales of proceeds from family or personal lands (50%) and sales of processed foods (50%).
From figure 17 below, we can see that women generally save in cash, while men have more diversified forms of savings which include savings groups, non-monetized assets, and bank accounts. Most women hide their money from their spouse, but polygamous women do this more effectively (82% compared with 53% of monogamously married women say their spouse cannot access their cash savings). Surprisingly, membership of savings groups was found to be generally low. Only 9% of males and 4% of females in polygamous marriages as well as 3% of males and 9% of females in monogamous marriages reported saving in groups. None of the single women reported being a part of a savings group.

Furthermore, access to formal banking services in form of savings bank accounts, was found to be almost non-existent amongst women, although a minority of men reported using these. While 3% of men in monogamous marriages reported that their wives may also access their bank accounts, none of their spouses reported the same. Amongst the small sample of single women, only one (20%) reported saving with a bank.

Lastly, a handful of respondents – mainly men – reported ownership of non-monetized assets such as livestock, grains, land etc. This was the case for 18 percent of men in polygamous marriages and 17 percent of men in monogamous marriages. All three women who reported ownership of non-monetized assets were women from monogamous marriages (9 percent of this category).
Figure 18: Forms of Savings

- Female Widowed/Separated: 80% cash at home, accessed by only me, 20% other
- Male Married, Polygamous: 14% cash at home, accessed by only me, 9% saved by both, 18% cash at home, also accessed by person other than spouse, 9% saved by both
- Male Married, Monogamous: 40% cash at home, accessed by only me, 10% cash at home, also accessed by person other than spouse, 17% cash in savings group as individual member, 3% savings group as individual member, 13% cash in savings group as individual member, 3% savings group as individual member
- Female Married, Polygamous: 82% cash at home, accessed by only me, 14% cash at home, also accessed by person other than spouse
- Female Married, Monogamous: 53% cash at home, accessed by only me, 19% cash at home, also accessed by person other than spouse, 3% savings group as individual member, 9% savings group as individual member, 9% savings group as individual member

N = 114; self-reported

Figure 19 below shows a higher incidence of women in monogamous relationships (27%) reporting saving together with their husbands when compared to women in polygamous relationships (14%). There are also examples of monogamous couples saving together, as reported by 27% of women and 12% of men in monogamous marriages. In contrast, with polygamous relationships, no men reported saving together with their wives. This may suggest more joint decision-making amongst monogamous couples than polygamous couples or greater control exercised by men in monogamous marriages when compared with the extent of control exerted by men in polygamous marriages.

Figure 19: Couples’ savings dynamics

- Male Married, Polygamous: 7% don't know, 28% husband and wife both save separately, 66% mostly husband saves
- Male Married, Monogamous: 8% don't know, 12% husband and wife both save separately, 50% mostly husband saves
- Female Married, Polygamous: 24% don't know, 14% husband and wife both save separately, 41% mostly the wife saves
- Female Married, Monogamous: 4% don't know, 27% husband and wife both save separately, 58% mostly the wife saves

N=110; self-reported

We also see from figure 19 above, that a substantial portion of men refused to answer the question of savings habits. Furthermore, some women believe that mostly they save polygamous – 17%; monogamous – 8%, whereas none of the men said that mostly the wife is saving. In general, this shows a lack of communication or high degree of privacy around savings within the household unit.
In 2017, the project approached and discussed with over 20 commercial and micro financial institutions with the aim of providing financial services and products to its farmer clients. Of the 20 banks met, only Living Above Poverty Organization (LAPO) was willing and had the facilities in the rural areas to offer services to the farmers. Although there was strong commitment from LAPO only 32 accounts were opened for rice farmers before the end of the project. This was due to the bank’s bureaucratic processes, especially requesting farmers to provide the newly Central Bank of Nigeria (CBN) initiated Bank Verification Number (BVN) which majority of the farmers do not have.

PROPOSED INTERVENTION: EMPOWER WOMEN THROUGH KNOWLEDGE IN OFF-FARM BUSINESS MANAGEMENT AND ACTIVE PARTICIPATION IN FORMAL AND INFORMAL FINANCIAL SERVICES

Support trainings in off farm business identification and management. Since petty trading is a major source of income for the majority of women, the project proposes to include trainings in off-farm business identification, start-up and management as part of activities for next year. Women will be equipped with knowledge on how to identify needs in their communities that can be met through commerce. They will also be taught the basics of starting and managing a business including sales records management.

Support the creation of a Village Savings and Loan Associations (VSLA). Women will be encouraged to save as members of producer groups (cooperatives) where they will be required to commit to: weekly contributions towards inputs for the farming season next year, a loan purse for off-farm business and welfare savings purse for emergency welfare needs. The group will also be formally registered with the State Ministry of Commerce and Agriculture which will give them recognition and the chance to take advantage of opportunities in the future that will be beneficial to them.

Link female producer groups (cooperatives) to the formal banking sector. Producer groups saving for inputs will be assisted to open tier one accounts with financial institutions located in close proximity to where the groups reside. Tier one accounts demand fewer documentation and service charges that the women may find cumbersome and discouraging. By linking women to the formal banking sector, they will find it easier to take advantage of credit opportunities should such be available. Individual group members interested in opening formal bank accounts will also be supported.

Provide training on financial management to men and women as part of gender training. As part of the gender training, women and their husbands will be encouraged to be more transparent about their finances and assets. Educating the women and their husbands about the benefits to them and their families of communicating openly about their finances and assets as well as taking decisions on their finances together as a couple and family.

Training participation and knowledge of agronomy

Generally, men are believed to have more knowledge about agronomy than women. More married women (75%) believe that their husbands know more about rice agronomy practices than they do. Although 49% of married men believe they know more about rice agronomy practices than their wives, only 15% of married women believe they know more about rice agronomic practices than their spouses.
Figure 20: Who knows most about rice agronomy practices? By sex

![Graph showing percentages of husbands and wives who believe they know most about rice agronomy practices.]

N=110 (Does not add to 100% due to some refusing to answer)

Breaking it down by type of marriage, it was found that amongst monogamous couples, 27% of men in monogamous marriages believe they know just as much as their wife about rice agronomy practices, compared with 12% of monogamous married women who believe same. In this instance, we see monogamous women giving less credit to themselves than the men do. Although no man in a polygamous marriage reported their wife knowing equally as much as they do, 3% reported that their wives know more, whereas 21% of their wives reported the same. Contrary to responses from women in monogamous marriages, we see here polygamous women giving themselves more credit. This shows women in polygamous marriages in the project area may have greater confidence.

Figure 21: Who knows most about rice agronomy practices? By sex and marital status

![Graph showing percentages of husbands and wives who believe they know most about rice agronomy practices by marital status.]

N=110

The top three sources of information and knowledge for married women were TechnoServe (62%), ‘someone else’ (16%) and cooperatives (11%).
Trainings (78%) and farm visits (48%) were the main services farmers (men and women) understand TechnoServe offers to farmers.

Overall, 85% of couples have heard about the trainings within the last year, compared with 93% who heard about farm visits within the last year.
When asked if they had heard if a farmed trainer had conducted training within the last year, all married women (55) reported hearing about TNS trainings. In contrast, 39 of the 55 married men reported hearing about TNS training. Five men reported not hearing about TNS training while eight refused the answer the question. Of the married women who reported hearing about TNS trainings, within the past year, 49% had heard about the trainings three or four times; alternatively, 40% of the men, who reported hearing about TNS training, had heard about the trainings 3-4 times.

N=110

However, a little over half of the women (51%) reported that their husbands attended those trainings, while only 19% of men reported same for their wives. 31% of couples reported attending most trainings together; there was no significant difference between wives and husbands on this as figure 29 shows. Interestingly, 35% of male respondents chose not to answer this question. If we believe the women’s answer, it could be that the men did not want to tell the TNS enumerator that he attended alone.
For farm visits, while all married women heard about them last year, 87% of married men reported the same. The most reported (47%) number of times couples heard about the farm visits last year was 3 to 4 times. Despite all married women hearing about the farm visits, only 15% reported that they attended the farm visits last year, while 70% of them reported that their husbands mostly participated in such visits last year. This may be due to the fact that demonstration plots were located in only one community within an LGA, requiring farmers to commute long distances in order to attend such trainings. Women end up not attending, especially if their husbands would attend, without special effort to maintain their attendance. Sometimes, couples attend farm visits together. 13% of couples reported attending farm visits together; while polygamous couples reported same for this, for monogamous couples, husbands reported more for this than wives.

N=110; numbers do not add to 100% due to some participants not answering
The majority (89%) of wives say that when they do not attend trainings or farm visits, their spouses share information on what was discussed or learned.

However, the level of information shared with wives differed as shown in figure 33 below. Husbands were mainly reported to either share some of the main ideas (45% - women in polygamous marriages and 35% - women in monogamous marriages) or most of the details (17% - women in polygamous marriages and 38% - women in monogamous marriages) with them. In line with this, only women in monogamous marriages reported that their husbands both explain everything and demonstrates learnt practices on the farms with them.
Majority of women (84%) and men (51%) reported that they would rather be trained by persons of the same sex, as opposed to someone of the opposite sex. Men and women reported that this will put them more at ease to share ideas and ask questions. Specific reasons given for preferring a trainer of the same sex included: “I will be free to ask questions” and “I can express myself freely”.

While the majority of the women (60%) would prefer to attend female-only trainings, co-education trainings got the highest response (36%) for men.
**Figure 32: Gender preference for classmate**

<table>
<thead>
<tr>
<th>Class Type</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mixed men and women</td>
<td>18%</td>
<td>36%</td>
</tr>
<tr>
<td>Doesn't matter</td>
<td>15%</td>
<td>15%</td>
</tr>
<tr>
<td>All male</td>
<td>15%</td>
<td></td>
</tr>
<tr>
<td>All female</td>
<td></td>
<td>60%</td>
</tr>
</tbody>
</table>

**N = 110**

**PROPOSED INTERVENTION: STRUCTURE FARM VISITS AND TRAINING FOR WOMEN TO GAIN THE MOST OUT OF THEM AND FOR MEN TO APPRECIATE WOMEN’S VOICES AND KNOWLEDGE**

**Promote both same sex and co-ed trainings.** To respect the women’s preference for same-sex classrooms, as well as cultural norms, all financial literacy trainings will be structured to accommodate only women. Since the project aims to change women and men’s perspective about women’s involvement in the agricultural value chain, the agronomy and gender trainings will be structured in mixed-sex groups.

In 2017, all the trainings (except the gender trainings) took place in mixed-sex groups. Due to cultural norms, women and men sat separately. Most times, the men sat in front of the class, with the women sitting behind as shown in Figure 36 (left picture) below. This year, cultural norms will continue to be respected, albeit with the understanding that the structure of the classroom also communicates gender equity and equality, the classrooms will be organized such that men sit beside the women, but on a separate row as shown in Figure 36 (right picture) below. Also, by delivering the gender trainings to the women and men together, it is believed that it would help create an ecosystem for men and women to comfortably share their concerns and opinions, as well as hopefully create an avenue for men particularly to value the voices of women in the household and community.

*Figure 33: (Left - less gender equal) Women sitting behind men in a training session; (right - more gender equal) women sitting side-by-side men in a training session*
Promote the use of female-led gender trainers. The project is working with male and female LCTs who are responsible for deploying the trainings. All LCTs have been rigorously trained and their ability to deploy the trainings assessed. Training materials used, including videos, showcase women doing everything as this will assist in positively changing the belief that women cannot be farmers.

On and off-farm decision-making

Since many households have multiple plots, participants were asked how decisions are made with regard to the plot that is considered to belong to the woman. As figure 37 below shows, even though a plot belongs to a woman, a majority of respondents (47% - 53%) reported that husbands (or male household member in the case of widowed/divorced women) alone make on-farm related decisions, including when and how to plant, weed or harvest rice field, the type of inputs to be used and payment for such inputs etc.

Figure 34: Decision-making on production and marketing of rice

![Decision-making on production and marketing of rice](image)

N= 110

Although this finding is quite stark, it does not need to suggest that rice farming cannot be used as a mechanism through which to empower women. Women have clearly stated that they would like to increase their incomes through rice farming. Instead, the project will seek ways in which to promote greater decision-making power of women over their farms. This includes organizing women in clusters to manage their own farms, and in so doing, reducing the decision-making power of any one man over their farming enterprise.

For off-farm decisions of a personal nature concerning women, including decisions to start a business, wives or husbands may independently make such decisions (on behalf of their wives), or they may choose to make the decisions together. However, more women in polygamous marriages (52%) than women in monogamous marriages (15%) make decisions of a personal nature such as purchase of cosmetics independent of their spouses. This points to a greater level of economic independence for women in polygamous marriages. 50% of women in monogamous marriages, on the other hand, reported making personal decisions jointly with their spouses. Table 4 below shows the major decision-maker for various types of household decision-making.
PROPOSED INTERVENTION: CONDUCT GENDER TRAININGS FOR MEN AND WOMEN AND PROMOTE GENDER ROLE MODELS

Promote knowledge on gender roles and sensitivity as well as gender role models. Trainings on egalitarian gender role approaches will be deployed to both men and women together. The trainings will particularly help men understand the triple burden that women are faced with and encourage them to make household and farm decisions together with their wives.

Throughout the course of delivering gender trainings, Local Community Trainers (LCTs) together with male and female training participants will role play necessary portions of the curriculum. LCTs will also identify and celebrate couples making conscious efforts to apply changes in their perspective on gender that the project is seeking to promote. These couples will also share with others how they achieve joint decision-making and the benefits to their marriage and home. It is believed that showcasing such couples as role models will lead to a wider process of change in community perceptions and men’s willingness to accept change.

Methods to increase women’s involvement in rice

Women were asked how they would respond to the proposed program activities of BWC this year. The response was very positive. The majority of women would like to be more involved in rice production (97%), attend rice trainings (95%), and also attend rice trainings over other trainings such as cowpea, soya bean or maize (76%). Furthermore, nearly all women said they would have time to attend trainings (98%). The vast majority also said they would require permission from their husbands (90%).

Women are also interested in farming in clusters with other women (87%), and would also require their husband’s permission to do this. They prefer farming with other women in the community rather than their families (71%), and are willing and able to contribute a small amount of capital (87%).
Figure 36: Women’s willingness and ability to partake in a women’s’ economic opportunity interventions

N=59

The majority (86%) of men would like to attend trainings on rice production with their wives, in order to gain knowledge from the trainings. In both polygamous and monogamous marriages, most men said that they would prefer that both husband and wife attend together. Only 3% of men in polygamous marriages preferred the wife attending alone, and no monogamously married man said he preferred this.

Figure 37: Husbands’ willingness to attend trainings with wife(s)

N = 55

Also, majority of men (81%) would support their wives in forming farming clusters with other women, because they found it also beneficial to them.
PROPOSED INTERVENTION: ENSURE MEN ARE CARRIED ALONG AND SUPPORT WOMEN TO FARM AND SAVE IN CLUSTERS AND GROUPS RESPECTIVELY

Sensitize men on the aim of the project and the benefits to their households and communities. In addition to this, as LCTs communicate training schedules to the women, they will also ensure that they communicate same to their husbands. As much as possible, communication at the community level will be transparent and inclusive of the men.
Summary and recommendations

Women in rural northern Nigeria have hopes of a successful future in agribusiness. However, compared to men they are disadvantaged in accessing key economic resources such as land and financial services to enable them fully pursue their aspiration. Women also face a huge disadvantage in terms of the amount of time available to them to pursue productive economic activities as they would like. Unlike men, women are also responsible for carrying out domestic chores in addition to their economic pursuit. Cultural norms also significantly limit women from participating in all segments of the value chain, particularly the market segment as their male counterparts do. By culture, women are required to get permission from their husbands or senior male household member prior to making key decisions such as joining a savings group, opening a formal bank account, and even leaving the house. These factors significantly limit women’s ability to reach their full economic potential.

In 2018, BWC will support 1000 women in Kano and Jigawa State to push the boundaries limiting their livelihoods. BWC will work with both men and women to do this and will also take advantage of areas where women already have some extent of control in order to achieve its aim. More specifically, and in line with its objectives, the BWC project will do the following in 2018:

Facilitate access to land for women. BWC has identified and partnered with AFEX Nigeria to provide debt finance of $13,290 (N4,651,300) to 845 women for contiguous farmland (~$16 per woman). The BWC Project via TNS has identified and mapped out 128ha of land in Jigawa State and 41ha of land in Kano State suitable and contiguous for both rice cultivation and cluster farming respectively. The women have been organized in clusters of five based on their proximity to one another and their willingness to farm together on a hectare of land. Following a sensitization and formal agreements signed with the women, they have also agreed to take on the responsibility of fully paying up their debt. The women will offset their debt on land via payment made in form of paddy to AFEX after harvest. Unknown to the women, they are fully protected by a TechnoServe guarantee.

Promote women’s use of time/ labour saving technologies. Labour saving technologies particularly threshers are useful for reducing women’s time and energy spent on threshing for which they are mostly responsible. Mechanical threshers are available in communities; their use will ensure that paddy grains are of high quality and acceptable to off-takers. In subsequent interventions geared towards increasing women’s economic opportunity, greater access to and ownership of engine-powered threshers will feature as sources of income for the women interested in agribusiness.

Provide knowledge on GAP, financial literacy and gender balance through trainings that are sensitive to women’s peculiar needs. Women and their spouses or male household member will receive hands-on knowledge on best agronomic practices. It is believed that this will certify in the minds of the males, that women are also capable of participating in male dominated farm activities. In line with this, women will also be supported to form aggregation committees and empowered with pre-requisite knowledge to effectively participate in rice sales and marketing and manage financial records.

Role models: These trainings will also feature reorientation on gender roles and norms as well as household decision-making. As part of this, gender role models will be identified and leveraged on to catalyze the possibility of perception change towards gender roles in these communities.

Co-ed trainings: All trainings will be deployed to both men and women except for those (mainly the financial literacy trainings) that are organized during women’s cooperative meetings. This is in keeping with the women’s choice on preference for trainings. Trainings will be delivered by both male and female trainers and where possible, will be female-led.

Sensitivity to women’s limited time resource and maternal responsibilities: The trainings will also be mindful of women’s time constraints, and as such project activities will be scheduled with prior notice given to women. Trainings will also be scheduled at times and locations that are convenient for the women. For example, demonstration plots are situated in all project communities, and in walking distance to the community residence. The use of technology in form of training videos that are easily adapted to phones will also be explored. These will help reinforce the messages from in-person trainings.
Furthermore, women’s child caring responsibilities will also be respected - training venues will be permissible to women and their infant/ toddlers. However, LCTs will be encouraged to set and enforce ground rules to ensure that this does not inconvenience other training participants.

The project acknowledges women’s high involvement in off-farm businesses, and towards this will pursue capacity building modules on off-farm business identification, and start-up as part of proposed interventions in subsequent projects aimed at increasing economic opportunities for women.

Facilitate access to informal and formal financial services. The BWC project will link producer groups (cooperatives) to the formal banking sectors while promoting the formation of village savings and loan associations (VSLA) from which women may easily access loans for off-farm businesses and emergency grants. This will increase the financial independence of the women which is important in increasing their confidence.

Ensure communication is inclusive of husbands and community leaders. To ensure that maximum support is given to project interventions, communication on the project will be inclusive of husbands and community leaders who will be carried along the life of the project and who will also directly and indirectly benefit from the project interventions.
### ANNEX 1: Questionnaires

**Survey Questionnaire**

**FGD Questionnaire**

### ANNEX 2: Proposed Intervention Framework

<table>
<thead>
<tr>
<th>Sub-Intervention</th>
<th>BWC 2018</th>
<th>BWC 2019</th>
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<tbody>
<tr>
<td><strong>FACILITATE ACCESS TO LAND THROUGH WOMEN-LED CLUSTERS</strong></td>
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<tr>
<td>Improve access to land through women-led clusters</td>
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<td><strong>EMPOWER WOMEN WITH KNOWLEDGE AND TECHNOLOGIES</strong></td>
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<tr>
<td>Facilitate access to low-cost threshing technology</td>
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<td>Facilitate ownership of low-cost threshing technology</td>
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<tr>
<td>Facilitate the use of technologies for other farm activities</td>
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<td>Train both women and men in best rice agronomy practices</td>
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<td>Train women in rice marketing and basic financial literacy</td>
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<td>Train women and men in household decision-making</td>
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<td>Train women and men on gender roles and balance</td>
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<td>Train women in off-farm business</td>
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<td>Revise the GAP curriculum to include a module on on-farm labour management</td>
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<td><strong>ORGANISE WOMEN AGGREGATION GROUPS FOR SALES AND MARKETING</strong></td>
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<td>Create women rice aggregation groups</td>
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<td>Facilitate access to offtake market</td>
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<td>Ensure women’s participation in input and offtake markets</td>
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<td><strong>MAKE FARMING AND TRAINING ACTIVITIES CONVENIENT ENOUGH FOR WOMEN TO ATTEND</strong></td>
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<td>Ensure trainings are child-sensitive</td>
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<td>Ensure the close proximity of land identified for farming and demonstration plots</td>
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<td>Create mobile adapted training videos on GAP</td>
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<td>Facilitate the use of mobile adapted training videos on and off trainings</td>
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<td><strong>EMPOWER WOMEN THROUGH KNOWLEDGE AND ACTIVE ENGAGEMENT IN FORMAL AND INFORMAL FINANCIAL SERVICES AVAILABLE</strong></td>
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<tr>
<td>Support the creation of Village Savings and Loan Associations</td>
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<td>Link female producer groups to the formal banking sector</td>
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<td>Facilitate access to input on credit</td>
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<td>Provide training on financial management to women and men as part of gender training</td>
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<td><strong>STRUCTURE FARM VISITS AND TRAININGS SUCH THAT WOMEN GET THE MOST FROM THEM AND MEN APPRECIATE THEIR VOICES</strong></td>
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<td>Promote same sex and co-ed training</td>
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<td>Promote the use of female-led trainers</td>
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<td><strong>ENSURE MEN ARE CARRIED ALONG AND SUPPORT THE WOMEN TO FARM AND SAVE IN CLUSTERS AND GROUPS RESPECTIVELY</strong></td>
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<td>Sensitise men on the aim and benefits of the project to their households and communities</td>
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