TechnoServe launched the Business Women Connect (BWC), a project funded by ExxonMobil Foundation, to improve the income and financial independence of women in Jigawa and Kano states. Over 1000 female farmers were trained alongside their spouses on gender mainstreaming, good agronomic practices for rice cultivation, and basic agribusiness skills.

**TOWARDS A MORE BALANCED SOCIETY**

The village of Shawara in Jigawa state, is a typical agrarian community known for cereal production. However, several challenges limit yield and profit for farming families. Nowadays, the situation is worse with stress from climate change.

Salamatu Ahmed has a passion for agribusiness to support her family and husband to increase the household income. However, being a woman in Northern Nigeria, Salamatu is not considered as a worthy business partner or independent business owner. In communities similar to Salamatu’s, decisions on women’s farms or family farm are made by the male farmers in the household, although women participate in the farm labor operation such as transplanting, manual weeding and threshing. The female farmers have little (>0.2 hectare) or no farm land on which to cultivate their crops, nor do they have sufficient money to finance their farm operations.

“The highest I used to do before this project was to give money for farming operations, I was instructed to bring such and such amount for such farm operation on the family farm and at the end of the season, some income would be returned to me”, said Salamatu.

After a community sensitization, Salamatu joined the BWC project with hope that her dream of running her own farm and contributing to the family income will be achieved. Salamatu attended all the trainings, she applied all the GAP techniques in her cluster farm with the help of her husband, Ahmed Adamu. Salamatu and her cluster colleagues accessed input credit worth N109,000. She joined her farmer group to save N100 on a weekly basis. The project also facilitated access to inputs on credit for the 845 women farming in clusters, including Salamatu.

Salamatu now works with her colleagues to decide what input to apply and time to carry out a farming operation with the support of her spouse. She and her husband now spend quality time discussing about rice farming and best line of action, thus contributing to household decision making.

“Due to the fact that we are now working in an organized group I now represent some of my colleagues. Several programs assist the male farmers but it is assumed we are not worthy of accessing or contributing to the family income. I now discuss our farm operations with my spouse and I tell him that my farm will strive better than his”, Salamatu said.

The cluster and group farming activities improved not only her independence, but also her confidence, and, through her participation in the weekly village savings and loans meeting, Salamatu and her group members increased their group savings from N0 to
The women are striving hard to save enough input equity contribution, which would allow them access input credit for the next farming season.

“When both husband and wife are working, it increases the income capability of the house. I can go out to do my business knowing she would be able to take care of the minor expenses before I come back as well as take on my responsibilities. We also discuss farming operations and dialogue on the best techniques to use for rice farming on our various farms and my religion is not against a woman working” Ahmed said.

Salamatu previously gave out money to her spouse or male household member to farm on her behalf. Now, with the increase in awareness in gender roles, she is able to run her rice farm independently. She is also able to save towards expanding her farm business.

A CHANCE AT SHAPING HER DESTINY

I was no different from the children I gave birth to. My life was spent receiving instructions and managing whatever my husband gave me to feed the entire household. I had a desire to step out, do something that will generate extra money, but past experiences of interventions raising our hopes only to dash them, made our spouses to limit our abilities. My husband believed that my going out would not result in anything significantly positive for our family. Malam Abdullahi, Amina’s husband confirmed this by saying, “it does not make any sense to me if my wife goes out with nothing to show when she returns”

TechnoServe’s approach changed my fate. Their frequency of visits to my community despite our initial resistance signaled to my husband their sincere intention to be of help. The Business Women Connect project, facilitated loans for inputs available to the community women. On a particular input disbursement day, my husband gave his permission for my participation as well as accompanied me to the community where the input disbursement took place.

This confirmed his trust in the project. Since that day, my husband has supported me by encouraging my full participation in project activities and trainings. My husband also joins me in the trainings when he is not busy on the farm.

REKINDLING HOPE FOR QUEENS

I am a mother of five children, engaged in petty trading which was not enough to sustain my household. There was no hope for any expansion in my business as everything I made was used to feed my family which was not even sufficient. I frequently heard about loan disbursements by Government but I never received any support, financial or otherwise. That never happened to me because women (in Northern Nigeria) have always been marginalized on the grounds that they do not have farmlands to carry out any farming activities. This situation has greatly limited my capacity to expand my business. Farming, for me was seen as a high turn-over business only for the fortunate ones who could afford inputs.

Then came the Business Women Connect project, my ray of light and eye opener. One thing that stood out with TechnoServe was the frequent visits to our communities; with each visit, hope was rekindled. I could not believe it when I was told to be at the warehouse for the input disbursement, and to make it a reality, I was to append my signature in order to take ownership of the inputs, I still cannot forget that moment in a hurry. This to me guaranteed that my inputs will not be diverted. This is the rarest situation I have ever witnessed; TechnoServe perfectly understood my challenges and helped overcome them. Getting the privilege to access land worth N25,000 and inputs worth N109,000 was definitely a miracle which changed my life. I feel like a queen because my confidence and hope have been reigned. Thank you, Business Women Connect.
Katarkawa-Kudu is a rural community in Warawa Local Government of Kano State. Like most rural communities in Northern Nigeria, Katarkawa-Kudu has no school and no financial institution. The nearest financial institution is located 39 kilometers away from the community, limiting access to formal financial services. The Business Women Connect project supported the women in forming three groups of twenty (20) women each to receive training on best agronomic practice for rice cultivation, group leadership and conflict resolution. The women were also trained on financial literacy and supported to commence a Village Savings and Loans Association (VSLA). Savings record-keeping tools: ledgers, personal savings passbooks, savings boxes were provided for the women. 

The women save each week no matter how little. The savings will not only enable the women access inputs for the next farming season, but it will also enable the women access loans and assistance in emergency situations from their group savings. Subsequently, groups are given the opportunity to formally register as a women farmers’ cooperatives.

Five months into their savings, the women have started to reap its benefits. During Sallah festivities group members were able to access their welfare savings to partake in the celebration and when flood waters ravaged the women’s farms and properties, members were able to access their welfare savings to assist their husbands in making repairs. Seven months into savings the women can boast of a savings of N128,150, while N71,650 was disbursed as loan and welfare assistance to members during Sallah festival and flood incidence.

A witness of the positive effect of savings on the group members, Hajara Ali, 52-year old mother of six, and chairlady of the Katarkawan Kudu Badamasi Women Rice Farmers Multi-Purpose Cooperative Society said with beaming smiles, “the door for goodness is opened for us, we never knew the joy of saving”.

In rural Northern Nigeria access to farm land is a challenge for majority of women farmers. Financing the farm (mostly family farm) operations and buying of inputs is also a major challenge for many.

“Farming was difficult for all of us as we all worked independently and faced different challenges: we had scattered and very small farm holdings and some of us could not finance our farm operations before now”, Binta Mallam.

Several programs assisted the male farmers but did not extend that same assistance to the female farmers. Women are in most situations not capable of meeting the required criteria for participating in such assistance due to lack of minimum land size of hectare.

The project introduced the women to cluster farming in their communities. This model allows five women to cultivate a hectare of contiguous rice fields in their local communities as part of an outgrowers model. The cluster model takes advantage of economies of scale, allowing the women minimize their operational and marketing cost while increasing their income. By belonging to a cluster, Binta and her cluster members qualified to access quality input, and an off-taker willing to pay a premium.

“We used to only meet one another in ceremonies and during festivities but we now meet on a weekly basis to discuss our rice farm and also use the opportunity to talk about personal matters. Our relationship has deepened. It’s a good thing to belong to a group like this, it makes one happy”, said Binta.
Sadiya Shehu, 46-year-old married mother of five, is also benefiting from the VSLA. “My whole life has changed now; I am able to supplement my husband’s efforts in making sure that my family lives a good life because my contribution to household income improves our diet”.

39 year-old Rabi Shuaibu, leader of Katarkawa Kudu Seeba Women Rice Farmers Multi-Purpose Cooperative Society is also grateful that she is now able to contribute to her family’s wellbeing, “I am very thankful for this project as it has made us realize the benefits of savings. Before, we had no knowledge of saving and planning, but this is exactly what this project has taught us”.