

**ECONOMIC POSITION OF WOMEN AND GIRLS IN  
NORTHERN NIGERIA: LITERATURE REVIEW**

**DRAFT REPORT TO  
DEPARTMENT FOR INTERNATIONAL  
DEVELOPMENT  
(DFID)**

**BY 'SADE TAIWO**

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## **EXECUTIVE SUMMARY**

### **Introduction**

The DFID Nigeria has commissioned this Literature Review on the Economic Position of Women and Girls in Northern Nigeria as background work that is intended to inform an early preparation of the design of tender documents for the Improving Agricultural Markets in Northern Nigeria (IAMINN) programme. It is also in preparation for discussions during a visit by Mark Lowcock (DFID Director General, International). The objective is to undertake a summary of existing analysis on the issue as well as constraints and opportunities for change.

The scope of work covers women and adolescent girls in Northern Nigeria - defined as all 19 states and where necessary and relevant for the analysis, the report identified differences between sub regions. The Methodology was mainly a review of published and unpublished materials.

### **Findings**

#### **Context**

The findings show that the core poor are concentrated in the Northern states with 42.6% in the North West, 34.4% in the North East and 28.8% in the North Central compared to a national average of 25.6%. Yet the zones are endowed with a lot of resources. Infant and child mortality in the North West and North East zones of the country are in general twice the rate in the southern zones while the maternal mortality in the North West and North East is 6 times and 9 times respectively the rate of 165/100, 000 recorded in the South West Zone.

#### **Gender Analysis of Women's Economic Activities**

An analysis of women's activities in Northern Nigeria reveals that few of them are engaging in formal economic activities compared to those who are self employed. The available information however reveals that nearly all women in the Northern States are engaged in some form of income generation, mainly based on agriculture, processing and trade as well as raising livestock.

With a growing dependence on self-employment for making a living, within a context of increasing competition and as formal sector jobs continue to shrink for men as well as women, a higher level of skills becomes essential for market success. While bakeries, tailoring shops, and petty vending, have been mushrooming at a rapid pace, the lack of skills leaves women at the lower end of the informal sector. Vocational education and the upgrading of skills remains a largely neglected sector, though worth attention. Women's participation in the economy cannot be automatically seen as a positive trend, but is often a strategy for survival in the face of rising costs and declining male incomes.

#### **The Hidden Trade**

Studies demonstrate the prevalence of the 'hidden trade' where Muslim Hausa women in Northern Nigeria, through hidden economic activities in their households, can bypass the open market and contribute significantly to the economic progress of the society. Variations are however observed on the nature of strictness to this practice between rural and urban areas. In the rural areas the homogeneous nature of the society and the demands imposed by the agricultural sector are seen to make the practice weak while seclusion is encouraged in the cities by the relative affluence of urban dwellers, their economic independence, and the heterogeneous mixture of the society.

Most rural women seek jobs as paid farm labourers in harvesting or threshing harvested crops. Poor urban women also live in conditions under which seclusion is difficult to maintain. While in the south, women are much more visible in the markets and public spaces, on account of the practice of seclusion in the north, women's movement is substantially restricted. They are hardly visible in market associations or indeed politics. It is also significant to mention that secluded women in northern Nigeria sometimes contribute between 20-50 per cent to household subsistence.

### **Formal Employment**

The available data revealed that there are few women in the northern parts of the country who are engaged in teaching at the primary school level. As a proxy for formal employment in this study, the teaching profession at this level is known to be dominated by women in the south where there are more female teachers in primary and secondary schools compared to their male counterparts. This trend has implications as some parents may not want male teachers to tutor their girls.

### **Constraints to Girls and Women's Employment**

Early marriage has been found to be a major contributory factor to lower girl-child enrolment in primary/secondary schools than boys, in addition to high maternal mortality and child morbidity rates. Another major constraint is the different interpretations of Islamic law as it relates to the role of women which has become rather contentious.

Recognising the disadvantage position of women and girls in the north in terms of education, there has been a push from Islamic scholars for the setting up of Islamiya schools that combine religious education with 'modern' subjects. Yet there has been little attention paid within policy circles to this dual track within the education system in the Northern States.

The issue of accessibility to factors of production is also very important. Land, labour, and farm inputs are necessary for agricultural production; but access to them varies considerably among men and women and across households, cropping systems, and regions in Africa. Land ownership and access in northern Nigeria are complex and changing. In Muslim households, women have had access to land (though not necessarily ownership) either through children or siblings.

### **Recommendations**

Some recommendations to address the situation of women and girls in Northern Nigeria as distilled from the literature consulted include the following:

- Free education for both boys and girls up to secondary/higher secondary level.
- Special incentives for girl's education in the northern region, such as secondary school allowances to cover additional costs of schooling.
- Facilitation of policy discussion in the North to shift from a dual track of religious and 'modern' education to a strategy that enables the two streams to be combined;
- Improvement secondary school curriculum to include functional vocational and skills training.
- Technical assistance and skills training
- Strengthening the capacity of women's trade associations to improve their networks and negotiate spaces for advocacy
- Training more female extension officers and strengthening women's access to extension services and agricultural inputs.

- Introduction of labour saving technologies
- Identification and mobilisation of credible partners
- Reform of Islamiya schools

In all these, sensitivity to religious and cultural acceptability are important.

# **ECONOMIC POSITION OF WOMEN AND GIRLS IN NORTHERN NIGERIA: LITERATURE REVIEW**

## **INTRODUCTION**

The DFID Nigeria has commissioned this Literature Review as background work that is intended to inform an early preparation of the design of tender documents for the Improving Agricultural Markets in Northern Nigeria (IAMINN) programme. It is also in preparation for discussions during a visit by Mark Lowcock (DFID Director General, International). The findings thus generated will not only provide useful information for these purposes, but could also form the basis against which future interventions could mainstream a gender perspective in Northern Nigeria.

### **Objective**

To produce a summary of existing analysis on the economic position of women and girls in Northern Nigeria as well as constraints and opportunities for change.

### **Scope of work**

The work covers women and adolescent girls in Northern Nigeria - defined as all 19 states. Where necessary and relevant for the analysis, the report identified differences between the sub regions.

### **Methodology**

The study took the form of a review of existing published and non-published material covering gender issues in the north including:

- Economic environment and potential, including analysis of current economic activities (female and male roles etc.)
- Employment status (formal and non-formal) and potential to increase incomes and create jobs, and barriers to do so
- Religious and cultural status of women and girls that affects employment.

## **FINDINGS**

### **2.1 The Region: Northern Nigeria**

Popularly and erroneously known as the Muslim North and at times Hausa land, Northern Nigeria actually comprises of a diversity of linguistic and cultural groups, both Muslim and Christian, although from anecdotal evidences the Muslims seem to dominate numerically. The British colonial administration designated the region to the north of Nigeria. (Figure1) Out of the present 36 states of Nigeria, 19 are considered as northern states covering a total land area of 711828 square kilometres representing 78. 2% of the total land mass of Nigeria. The major ethnic groups in the north include Hausa, Fulani, Kanuri, Folbe, Tiv, Idoma, Gwari etc.

For data analysis, Northern Nigeria is usually further classified into North East, North West and North Central. Many writers refer to the North East and North West as the core North comprising of 12 States. Media discussions based on political considerations tend to disagree with the classification of Kogi, Kwara, Plateau and Benue states as being Northern.

**FIGURE1: MAP OF NIGERIA SHOWING ALL STATES**



**Note: Northern States are those above the red mark**

## **2.2 The Context**

### **2.2.1 Social and Economic Indicators**

In the Nigerian context, current reviews show that the country is presently not on course to achieving the Millennium Development Goals (MDGs) by 2015. This poses a major challenge as the implications for economic growth and development are enormous. However the south in general performs better than the north, in most respects. Both social and economic indicators point to the need to urgently address the imbalance in development.

Even though only 2% of the global population live in Nigeria, the country, with an estimated infant mortality rate of 75 per 1000 live births, child mortality rate of 88 per 1,000 live births, under 5 mortality rate of 157 per 1,000 live births<sup>1</sup> and a maternal mortality ratio of 800 per 100,000 live births, contributes a disproportionate 10% to the global burden of maternal and also infant mortality. Infant and child mortality in the North West and North East zones of

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<sup>1</sup> National Population Commission (2008) *National Demographic and Health Survey* Abuja: National Population Commission

the country are in general twice the rate in the southern zones while the maternal mortality in the North West and North East is 6 times and 9 times respectively the rate of 165/100, 000 recorded in the South West Zone. (National Strategic Health Development Plan Framework 2009)

### **Box 1: Nigeria Gender Profile – Selected Indicators**

- Nigeria ranked 118 of 134 countries in 2010 Gender Equality Index – a fall of 10 places since 2009 with a widening gender gap
- Life expectancy for men and women is 42 years
- Nigeria has 2% of the world's population but more than 10% of the world's maternal and child deaths, 25% of global malaria disease burden & quarter of Africa's extreme poor
- 33,000 is the estimated number of maternal deaths a year
- 2 out of 3 Nigerians in the North live in poverty (2 out of 5 in the South)
- In 8 northern states, over 80% of women are unable to read (compares with 54% for men). In Jigawa women's illiteracy is 94% (42% for men).<sup>1</sup>
- 66% of girls in the North marry by the age of 15 and wives are expected to bear a child within the first year of marriage
- About 3% of women in the North complete secondary school
- Only 15% of Nigerian women have a bank account
- 56% of women from highest wealth quintile deliver in health facilities compared to only 7% in the lowest (2008 NDHS)
- Women are marginalised and violence against them is high. 1 in 3 women have experience VAW
- Nigeria's lower house has 7% women [Global rank 158; African average: 19%]

**Source:** a DFID Summary.

In the area of basic education the south records over 80 per cent attendance rate for both boys and girls at primary level, in comparison to 50 per cent for boys and 40 per cent for girls in the North West and North East zones.

Agriculture accounts for 40% of GDP and 75% of employment, but it is not yet a source of prosperity in Nigeria. There are about 80 million people earning less than \$2.00 per day. Investments will therefore be needed in northern Nigeria, where poverty is the deepest; parts of southern Nigeria, particularly in the Niger Delta; and in the middle belt of the country, where agricultural productivity can help feed the nation and expand exports to the region.

Agricultural households have the highest poverty incidence (62.7%), yet a majority of the Nigerian active population is involved in agriculture. This group of households also has the highest poverty depth and severity across all occupational groups. Despite a strong growth performance driven by oil revenues, poverty incidence has remained high. It rose from 42.7% in 1992 to 65.6% in 1996. Although estimated to have declined to 54.4% in 2004, the proportion of the rural population in poverty increased from 29.3% in 1980 to 51.4% in 1985 and 69.8% in 1996. This proportion declined to 63.8% by 2004, i.e. 52% (70 million people) of the total population who were living on less than \$1 per day.

**Table 1: Poverty Classification**

POVERTY CLASS	Core Poor	Moderately Poor	Non Poor	Total
ZONE				
South-South	10.4	48.9	40.7	100.0
South East	5.9	31.8	62.3	100.0
South West	7.5	32.8	59.8	100.0
North Central	28.8	34.0	37.1	100.0
North East	34.4	41.8	23.8	100.0
North West	42.6	36.5	20.9	100.0
Total Av.	25.6	37.7	36.7	100.0

**Source:** *Nigeria Living Standard 2004*

### 2.2.2 Gender Relations in Northern Nigeria

Northern Nigeria is highly patriarchal. Gender relations place household decision-making in the hands of men, including even girls' and women's access to basic services. In the Islamic North, Aina et al (2008) suggested a male-bias in the interpretation of Islam ("Hislam"). This curtails women's autonomy, further resulting in extremely low levels of access to services and assets among women and similarly poor social indicators.

Men's power over women and their sense of superiority and right to control (as fathers and as husbands in the household and as elders in the community) are a major gender-related set of behaviours that may imply a number of consequences for economic opportunities for women. Women's lack of personal autonomy manifests in a number of ways including: gender-discriminatory access to resources (which make women dependent on men for maintenance); and, religio-social discourses about women's behaviour, in particular the concepts of 'kunya' (modesty/shame) and 'kulle' (seclusion) which constitute part of the discourse of being a good Muslim with its attendant community surveillance and sanctions systems.(Imam 2008)

The constraints to the achievement of the MDGs in Northern Nigeria are "a result of the combination of the social relations that produce both the poor and the category of women as over-lapping, marginalised and discriminated groups, exacerbated by the state and government to the extent that they are elite-representing, male-dominated, non-transparent and non-accountable".(Imam 2008) The marginalisation and subordination of women account in part for a male-dominated political and decision making space.

In the 2007 elections, there were only 14 female members of State Assemblies out of 472 members in the 19 northern states. In the Senate of 109 members, only 9 are women and 3 of them are from the northern states, while the lower house comprising of 360 members has 26 women as members, 8 of which are from the north. (Data analysed from Akinyode 2009) The affirmative action of 30% women's political participation is therefore far from being achieved unless drastic steps are taken to address the gross imbalance. It is important to note that northern women did not even vote until 1976. (Pittin 2002)

The gender imbalance experienced in different spheres especially in decision making spaces in many parts of the north can partly be explained in terms of culture and the influence of religion especially among the Hausa and Fulani. Pittin (2002) had suggested that although the space within which muslim women in Katsina can act had been widened, at the same time it had been narrowed prior to the fourth republic. The space had widened in terms of increase



in the education of women; broadened Muslim discourse; increased visibility of women in senior positions; increased access to and interaction with organisations and pressure groups supporting democratic processes and human resource development. However the space had narrowed with the introduction or attempted introduction of legislation, edicts and controls which penalised women according to Sharia. There were new restrictions on access to transport, and dress codes. The transport restrictions curtailed and constrained women's movement thus jeopardising their ability to earn a livelihood.

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### **3.0 GENDER ANALYSIS OF CURRENT ECONOMIC ACTIVITIES**

Women's roles in productive activities in Nigeria have been well documented. There are however spatial differences in the nature of their engagement, with many women in the North mainly trading from their homes, except for widows, separated and postmenopausal women, while those in the South are more visible in the public spaces.

Zakari (2001) observed Coles's (1991) study as indicating that 80 per cent of Hausa women had an occupation or *sana'a*. Nearly half the women interviewed by Coles had multiple income-generating activities which included the sale of fried groundnut cakes *kuli kuli*, noodle *taliya*, spices *kayan miya*, mat *tabarma* or cap or *hula* weaving. Many other sources also acknowledge this fact. As substantiated by literature, though under-reported in statistics, nearly all women in the Northern States of Kano (north west) and Bauchi (north east) are engaged in some form of income generation, mainly based on processing and trade. (ODG and NISER 2008)

Similarly in a meeting with the Islamiya class at the Women's Development Centre, Gwale, Kano, (ODG and NISER 2009) all the women present reported being engaged in some income generating activity or the other processing food, bean cakes, making tomato-chilli paste, noodles, selling locally produced cold drinks etc. Their children assist them to hawk the items, where some take them to the primary school, some to the markets, and in some cases, the customers come to their homes. Preparation of snacks and other foodstuffs is the most common economic pursuit of all categories of women as it demands a limited amount of capital and is adaptable to their time schedule. (Pittin 2002)

With a growing dependence on self-employment for making a living, within a context of increasing competition and as formal sector jobs continue to shrink for men as well as women, a higher level of skills becomes essential for market success. While bakeries, tailoring shops, and petty vending, have been mushrooming at a rapid pace, the lack of skills leaves women at the lower end of the informal sector. Vocational education and the upgrading of skills remains a largely neglected sector, though worth attention. (ODG and NISER 2009)

#### **3.1 Agricultural Production and Agro- Based Activities**

The use of female labour in agriculture varies within each agro-ecological zone of Nigeria depending on the socio-cultural orientation. While in the southeast and north central parts, female labour is largely accepted, the reverse is the case in many parts of the core northern ecologies due to religious norms. In a study, (NISER 2000) female labour in agriculture is found to be very minimal in the northwest settlements of Birnin Yauri, and Kafin Madaki, which recorded only 1.15% and 2.33% respectively. Nevertheless, contrary to this situation, what is observed in Fika, in the north-east, was at variance with the pattern in the other

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northern settlements. Female labour for wage work in Fika was quite high and significant in the family labour pool.

Akanji (2003) investigating factors affecting agricultural technology applications on male and female managed farms in Gwer-East Local Government Area of Benue State, (north central) observed levels of differentials in the availability of technology options. Concerning knowledge and adoption of technology, the knowledge of female farmers about improved production methods was found to be very low when compared to male farmers. In spite of the fact that planting is a female task in that area, only 16.3 per cent of female farmers compared to 65.4 per cent of male farmers have the knowledge of improved planting materials. The same condition was observed for weed and pest control methods. Nevertheless, the actual tools were not available to all the farmers. In this agro ecological zone more women are narrowing their crop focus, reducing plot fragmentation and using more of hired labour and less of family labour as well as reducing home consumption of their crop output more than before.

In general, married women of childbearing age do not undertake agricultural field work in many parts of the north west especially Kano State; however, they are involved in many other aspects of production. Depending on how strongly seclusion is practiced within an area or a household, girls, unmarried women (e.g., widows, divorcees), and menopausal women might participate in field work, particularly in the less physically demanding activities such as planting or harvesting. Ploughing and soil preparatory work is almost always considered men's work in African farming systems, especially when tractors and draft animals are used; but other activities such as weeding, harvesting, and post-harvest processing are frequently female activities. None of the women interviewed in a study by Lowenberg-DeBoer and Germaine (2008) are involved in soil preparation or weeding, and most sources agree that these activities are rarely, if ever, performed by women in Kano farming systems..

The extension component of State Agricultural Development Projects (ADP) includes a Women in Agriculture (WIA) Programme, the unit vested with the responsibilities of reaching women farmers with improved agricultural technologies on gender sensitive programmes through the formation of women groups. In Kaduna State many WIA groups have been formed, registered and strengthened. Women are now encouraged and confident to participate in Fadama or dry season farming activities. Because these centres are also used for the training and demonstration of different skills for women groups, the impact of women in agriculture has become important in the state. (Taiwo 2007)

### **Post-Harvest Activities**

The cowpea has been found to be one of the most economically and nutritionally important indigenous African grain legumes. It plays a key role in the agriculture and food supply of Nigeria, Nigeria being the largest producer and consumer of cowpeas. Kano State is in the middle of the Nigerian "cowpea belt," and cowpeas are grown on almost every farm in Kano State and are eaten in some form by almost every Kano consumer. (USAID 2008, Annita ?)

There are high levels of occupational segregation in Kano, including in the cowpea value chain. Age and gender are important determinants of appropriate activities. Marketing is dominated by men unlike in the southern part of Nigeria, where there is relative freedom of mobility among the women. Processing—currently an informal, household activity—is dominated by women, although industrial processing could change these trends. Vending of processed cowpea products is usually done by the processor/preparer or other family labour.

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Several points in the cowpea value chain offer opportunities to increased returns to the actors, particularly poor and disadvantaged groups, including women. The USAID (2008) study demonstrates the potential for advancing the commercialization of cowpea flour processing in the Kano area.

In Kaduna State, rural women have become more relevant in both on-farm and off-farm activities mainly in the area of skills plots and Adoption of Non-Farm Technologies (ANTs). The ANTs include soyabeans milk processing, making of buns, “Tom brown” cereal and baby weaning foods. Although Muslim women in seclusion were restricted, such women still take part in activities such as seed selection for planting, food processing, food preparation of groundnut, picking and winnowing of grains such as millet, cowpea, achishiru, maize and rice. Kaduna state produces on a large scale; tomatoes, maize, pepper, rice and sugarcane and women’s involvement in the production of these crops is very indispensable starting from planting, weeding, harvesting, and transportation even to marketing. (Taiwo 2007)

Women in the north as elsewhere in Nigeria play an important role in agricultural processing and small-scale trade. Taiwo (1994 and 1997) notes that while women play a major role in food processing, preparation and preservation, the techniques employed are time consuming, laborious and inefficient. Domestic services such as pounding and grinding are very laborious and are done manually. Often improved technologies that are introduced by different interventions do not seem to respond to women’s needs in different contexts. (Kaul 1994, Taiwo 1997)

The effectiveness of introduced so called “appropriate technology” have been undermined by the value judgements of development agencies and a lack of consideration for social, economic and local factors in the introduction of these technologies.(Taiwo 1994, Kaul et al 1994) Technologies such as the milk churner introduced to milk Cooperatives in Zaria (Alli et al 1991), and New Rice Parboiling technology (TADCO) in different parts of northern Nigeria were not effectively adopted due to problems associated with access or poor design (Amina et al 2010) In the case of TADCO, women actually stopped using the technology and also restricted its spread to other rice clusters.

### **3.2.1 Livestock Production and Allied Activities**

It is important to note that the great majority of those involved in meat production and processing are not poor; the value of livestock and the amount of capital required to enter the business as a producer, trader or butcher is enormous. In view of women’s relative economic disadvantage in many contexts, the red meat industries, from production to slaughter and butchery has minimal involvement of women, except in the catering sector. Even at that, most of the food preparation is carried out ‘behind-the-scenes’ where cultural restrictions prevent married women from selling their products directly in the core northern zone. Importantly, these enterprises are usually run by families, with little employment going to outsiders, except as casual labour. (GEMS?)

Women have no involvement in the management of larger herds, which are confined to the pastoral Fule, whereas some women do have the capital to engage in livestock fattening. Women’s greatest involvement in the livestock sector is in poultry and other backyard stock, as these are characterised by low capital outlay and rapid cash turnover. Livestock enterprises undertaken by women in Kano and Kaduna are feed-fattening and extensive production of goats and poultry, as well as pig production in Southern Kaduna State. (GEMS?)

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Women used to play major roles in the traditional tanneries, processing and dealing business. However, in recent years this role has reduced as they have withdrawn from the business, leaving only a small residual group in Kano-the Adakawa. However, women pieceworkers still continue to produce specialised decorative elements for artisanal leather goods in Kano town. (GEMS)

Greater volumes of production in the leather sector would benefit women more than in the meat sector, through increased opportunities for piecework, but only if livestock production in rural areas were to increase. In rural areas, there are opportunities for both men and women to tan skins. Both men and women in rural areas also produce certain types of artisanal goods, such as the guga, or leather bucket. Another activity for women in the tanning industry is the preparation of the cosmetic bagaruwa powder or Egyptian mimosa (*Acacia nilotica*) although it requires intense physical labour. (GEMS)

### **3.2.1 Economic Activities of Fulani Women**

The Fulani (Fule) are an ethnic group whose main pre-occupation is cattle rearing. The ethnic group deserves a special attention in this review because of the erroneous perception that all Fulani are nomadic and therefore would be difficult to access for development assistance. Contrary to popular belief, most Fulani cattle-keepers in Nigeria have either settled or practise transhumance from a fixed. (Ali et al 1991, Waters-Bayer 1985) With tsetse fly reduced in parts of the sub-humid zone- a result of increased land clearing for farming, wildlife hunting and chemical control, these areas have been found to offer relatively favourable conditions for year-round cattle rearing. (Iro 2001) An increasing number of Fulani have therefore been moving into and settling in the sub-humid zone, usually close to or in the midst of crop farming communities. Most of the Fulani are also seen to be engaging in farming, though their cattle herds remain their major source of livelihood. Cattle and dairy products are sold to traders and farmers in the zone, the majority of whom do not keep cattle. (Waters-Bayer 1985)

According to studies on the contribution of women to the pastoral economy of the semi-nomadic Fulani, milk (either consumed at home or exchanged for grain) is the main source of subsistence. While the Fulani men are responsible for caring and fending for the cattle, the women milk the cows and process the milk into different products for sale. Most of the local production of milk and other local dairy products in Nigeria are therefore in the hands of Fulani women. The proceeds from the sale of milk and milk products belong to the women and are used for purchasing grains for family consumption. (Alli et al 1991, Waters- Bayer 1985) On the volume of business, majority of the respondents in Ali et al (1991) process between 1 and 6 litres of milk daily.

The women trek long distances to markets, are subjected to uncertain market conditions, and experience little or no growth in economic activity. Their tools are still the old traditional types and there has been little serious attempt to produce improved ones. Ali et al point towards the need for introducing improved tools and techniques for milk processing and storage which should respond to the felt needs of the women. Experience with a milk churner introduced some years ago revealed the women's aversion to its adoption due to its inappropriateness to their needs. In particular, techniques on milk storage need to be introduced. (Kaul et al 1994)

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There is scope for the emergence of milk co-operatives among Fulani women. Even though the quantity of milk at individual household level is small and varying in season, the prospect of arrangements was found to be worth trying. A pilot dairy development World Bank Programme under the National Livestock Projects Division- Kaduna is on- going. In this project Village Milk Associations have been organised in Kaduna state, (anecdotal evidence of a DFID officer) though evaluation studies on this could not be accessed at the time of writing.

The Fulani women exhibit a high level of illiteracy and no formal training is received in milk processing but the skill is passed down from one generation to the other. Majority of the women have neither western nor koranic education. Attempts by government to introduce nomadic education is gradually improving the situation (Figure 2) although the programme is being poorly coordinated.

In conclusion, any attempt to increase the local milk production and processing in Nigeria has to involve the Fulani. Given the experience with state interventions and technology-driven approaches to pastoralism in Nigeria, some have concluded that these interventions are not necessarily the best solution to pastoral problems in the country and hence the field has to be further researched. (Iro 2001)

### **3.3 Other Women's Economic Activities**

In the informal sector the productive activities of traditional midwives, praise singers, herbalists, weavers, food-sellers, soap-makers and tailors cannot also be easily overlooked. Traditional handicrafts were practised by the older women but were not their most profitable.

Many women are hired as housekeepers among the urban elite. The relative large number of women involved in this activity is consistent with the class structure. Many houses employ women to assist wives with their house work.

Hausa women with a substantial capital base have become actively engaged in international business in recent times. They deal with predominantly Muslim countries such as Saudi Arabia, Dubai and Egypt. Mecca is a popular destination for them given the religious affiliation. Due to availability of modern communication technologies, affluent Hausa women with telephone facilities at home can transact businesses with other women without having to move beyond the home. This form of economic transaction, though prevalent among urban Muslim women with aristocratic and merchant classes, are still uncommon among rural women. (Zakaria 2001)

Women's decision-making in the public sphere is much more restricted. In the north, they are hardly visible in market associations or indeed politics. In the south, while trade and market associations, especially related to agricultural products and processed foods are dominated by women, their participation in politics is also limited as in the north.

### **3.4 Intra Household Relations and Effects on Economic Activities**

As shown in a rice parboiling project in the north, (Amina et al 2010) the extended family and especially male family members such as husbands and sons are crucial for all women working in this sector. The husbands/sons are very powerful because their attitude may constitute advantages or obstacles. They could be "gate-keepers" or "boundary spanners", cutting women off or linking them to their markets, credit and information flows. Actors become more powerful if there are no alternative ways to reach others than to go through

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them. On the other hand, those who have to rely on these gate-keepers/boundary spanners have a very low bargaining power, because of lack of alternatives.

According to Annita et al reporting on the impact of the introduction of improved cowpea technology on women in Northern Nigeria, the intra-household distribution of benefits from increased agricultural productivity depends largely on the relative bargaining power of household members. Hausa Muslim households are found to be non – corporate in most functions, meaning that the household is not a production or a consumption unit and has little conjugal fund linking husband and wife as one financial unit. Seclusion of women and separation of working spheres results in a hidden network of trading relationships. There is therefore some agreement among observers that the practice of seclusion provides Muslim women with a measure of autonomy within the household.

Any impact of economic activities would therefore have to be understood within the context of the separation of household members' economic spheres and spaces. Income gained by women comes in two forms: un-earned income from the household head and earned income from petty trading. In a cowpea technology project, unearned income results from increased productivity and increased income from the sale of grain by household head. Such income was re-invested into existing petty trading, or the start up of new petty trading activities. (Annita et al *ibid*) Income generated by men alone is inadequate to ensure food security hence women constitute major contributors in many settings.

Additional resources generated by women are commonly held in reserves such as livestock, and enamel dishes. The ability to generate these resources largely depends on the success of petty trading activities. Income from petty trading is seen to contribute to the women's ability to make contributions to the lives of younger daughters.(Annita et al)

Personal income is important to the Hausa woman for the fulfilment of her social obligations especially to her daughters and those under her care (Zakaria 2001). These obligations include the accumulation of dowry property consisting of boxes of wedding dresses, wooden cupboards, enamelled pots and pans of different sizes, clothes, trunks, luxuriously decorated beds etc for young girls awaiting marriage. The acquisition requires heavy capital investment from lifetime savings and hence the importance of income generating business for women.

*"I must tell you of a very important practice. We, particularly as older women, invest the money in kwano, ..... When my daughter gets married, I will hand over these, and she can survive on such assets. Young girls are not allowed to trade or be involved in farming or petty trading. They must wait until they are older before they can be allowed to contribute actively within the household. In the event that she is divorced, or is unable to have children, she can still have a reserve, until she joins a household with co-wives and their children....in my opinion and I think the other older women agree, any increased income in the woman's hands, particularly older women, has a contribution for the next generation".(Annita et al?)*

In both the northern and southern parts of the country, women are beginning to demand control over not just their own incomes, but also decision-making at the household level. Adamu (2003) as referenced in ODG AND NISER provides substantial evidence from court records in Sokoto to reveal the ways in which women both resist subordination and are able to negotiate their interests at the household level.

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### 3.5 Seclusion and the "Hidden or Silent Trade"

Cultural, social, and religious practices influence gender roles in northern Nigeria, so any business development or support service should consider these practices. The practice of seclusion (the limited involvement of women in public spheres) is given particular attention because of its potential impact on the economic activities of women.

Zakari (2001) argues that the Muslim Hausa women in Northern Nigeria, through hidden economic activities in their households, can bypass the open market but however contribute significantly to the economic progress of the society. Polly Hill is referred to as having presented a pioneering work (1969) on the economics of households in a northern Nigerian town, devoted largely to the analysis of what she termed the "hidden trade" among Hausa women. Since then there has been a proliferation of related studies. While participating in *purdah*, they are obliged to work through husbands or male relatives for all buying and selling.

In the mainly conservative Islamic area in the north, notably Kano, Katsina, Jigawa, Sokoto and parts of Kaduna states, after marriage women lose their freedom to move around and to make independent economic decisions. Activities such as trading and small-scale manufacture must therefore be conducted through the husband, children or male relatives and so they have no direct engagement with the market. (GEMS undated)

Children in rural Northern Nigeria are highly mobile and play important economic roles supporting women in *purdah*. Because secluded Hausa women have low mobility and do not attend local periodic markets, they make essential day-to-day purchases from child house-to-house hawkers while sending children on errands to make purchases on their behalf. A study shows how children work both independently and alongside adults in the spheres of agricultural production (on farms), domestic reproduction (in homesteads) and trade (within markets) (Robson, 2004).

Secluded women who engaged in small-scale soap-making and plastic bag manufacturing in areas such as Kundila often hired male workers to help them in their productive activities. In some cases, secluded Hausa women in Kano double as commuter transporters, though male intermediaries also act on their behalf as bus drivers or motor bike riders, popularly known as the *Yan acaba*. (Schildkrout 1983)

Results from Propcom- a rice project study (Amin et al 2010) showed that before the intervention, the parboilers in the six rice clusters except Garko were contract parboilers. Cultural/religious restrictions which do not allow women to leave their houses coupled with lack of capital for the business made the women to rely on contract customers who bring paddy to the women to process for a fee. Interaction between the women and contract customers was often done by either husbands or other male family members.

These and many other works show that a vast majority of married Hausa women from such cities as Kano, Katsina, and Zaria, and their rural environs, often earn a sizeable income from petty or large-scale trade. The hidden trade has been viewed as a Hausa, a Nigerian, or perhaps a West African women's institution (Schildkrout 1983:125) that serves the dual function of enhancing both their prestige and modesty and of providing them with some remuneration for their household labour.

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There is general agreement among observers that the practice provides Muslim women with a measure of autonomy within the household. *Kulle Zuci* depicts seclusion of the heart by women in which personal autonomy is unrestricted – while behaving in a manner befitting their status. *Mutunci* – respect, is considered a significant resource for women, on which their self esteem and dignity depends, conveying a force of moral authority in certain situations and is a tool that women often use to influence decision making. When women in this context are enabled to contribute to the family's welfare within the confines of the home, they feel that they had gained *mutunci* thereby reducing conflicts and enabling them to influence decision making within the household. (Annita et al)

It is important to note that the practice of *purdah* or keeping women in seclusion in northern Nigeria is coterminous with the introduction of Islam. Zakari (2001) notes in particular, that the emirates of northern Nigeria are at the forefront of enforcing the strict compliance with *purdah*. Variations are however observed on the nature of strictness to this practice between rural and urban areas. In the rural areas the homogeneous nature of the society and the demands imposed by the agricultural sector are seen to make the practice weak while seclusion is encouraged in the cities by the relative affluence of urban dwellers, their economic independence, and the heterogeneous mixture of the society. Among educated women in the urban centres, it becomes sometimes difficult to strictly adhere to seclusion rules because of the obligations placed on women by job requirements in the formal sector.

In rural areas however, where women are more directly involved in subsistence agriculture on family farms, seclusion is minimal. Most rural women seek jobs as paid farm labourers in harvesting or threshing harvested crops. The poorer the family, the greater need for women to maximize their earnings, resulting in more mobility and social interaction with those outside the accepted family network. ( Lowenberg-DeBoer and Germaine 2008). Poor urban women also live in conditions under which seclusion is difficult to maintain, they share compounds with unrelated families and find mobility necessary to achieve an income-earning subsistence (Schildkrout 1983).

However the productive though concealed economic activities of secluded women in Hausa land offers a substantial contribution to the Nigerian economy. Estimating the value of hidden productive activities, Frishman (1991) provides evidence to demonstrate that the contributions of at least 100,000 women engaged in hidden trade in northern Nigeria is comparable to the total industrial wage bill. Schildkrout (1986) therefore argues that the economic impact of the contribution of secluded Muslim women to social change is substantial and should not be underestimated.

It would seem that many of the women outside of the elite who are in either partial or total seclusion are now modifying their behavioural patterns to accommodate the changing economic realities affecting their lives. Many of those who engage in the so-called 'silent trade' could no longer do so successfully as they are unable to compete effectively in the market given the increased competition from petty traders 'on the beat' hawking their goods. (Thomas-Emeagwali 1994)

The daily practice of seclusion varies widely from family to family, depending in part on wealth and family background as well as on changing values and the dynamics of the economy. Newly rich families may decide to keep women strictly secluded, as a sign of their



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family's new economic status. Many poor and rural women may aspire to seclusion as a status symbol. In families where husbands are involved in business, academic, or government occupations, wives and daughters often receive western education and work in office jobs.

The need to broaden the perspectives on the practice of the hidden trade, or more comprehensively cover ethnically heterogeneous communities dominated either by Hausa or other Muslim ethnic groups had been highlighted by Vereecke (1993). The Fulbe Muslim women of Yola, having shared in the common northern Nigerian experience, now participate in and rely on the practice, although the custom has been adapted to conform to local conditions and traditions and therefore varies in many respects from that of Hausaland.

The degree to which Islamic law requires seclusion has been debated. Some argue that seclusion, as it is practiced in Kano, is strongly influenced by Hausa cultural values (Pierce, 2003) In conclusion, inasmuch as studies demonstrate the prevalence of the hidden trade among Hausa women, a general assumption is observed that all Muslim northern Nigerian women, given the right incentives and conditions would choose to become active traders.

### **3.6 Northern Women and Formal Employment**

Labour laws and practices in Nigeria have not addressed the problems of gender in workplace (FMoWD) Equitable gender participation is hampered by negative employment practices that ignore the need to make the workplace sensitive to women's double burden of production and reproduction. For example the Kano State Civil Service Rule 03303 states that:

*“Any woman civil servant who is about to undertake a course of training shall be called upon to enter into an agreement to refund the whole or part of cost of course being interrupted on the grounds of pregnancy” (FMWA 2006)*

This kind of rule may discourage females from competing effectively in the workplace, especially in the north where many women are not inclined to formal employment. The available data on gender disaggregated formal employment is rather poor. Therefore as a proxy, the percentage of female teachers in primary schools is used to indicate that there are few women in formal employment in the northern states. The rationale for the choice of this proxy is based on the fact that the teaching profession at this level is known to be dominated by women in many parts of the world.

Table 3 shows that the northern states have fewer female teachers in primary schools compared to the south. In Abia state, the proportion of female teachers to males is as high as 84.4% compared to Zamfara which is as low as 11.5%. The observed scenario on the low proportion of female teachers in primary schools constitutes a constraint to the improvement of the position of women in the northern parts of the country. Many parents are averse to sending their girls to school under the tutelage of male teachers.

#### **3.6.1 Employment in the Industrial Sector**

Business firms in patriarchal societies are characterised by an overwhelming disposition towards male employment. In the industrial sector in northern Nigeria, only a few women are employed. In Hausa Islamic settings, keen competition, aggressiveness, and close competition with males under factory working conditions are regarded as robbing a woman of qualities that are consistent with traditional conceptions of exemplary womanhood.

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Evidence from a study of Chinese factories based in Kano, revealed that the most outspoken female employees, who mixed freely with their male counterparts on the shop-floor, were treated ambivalently and regarded as wayward or *karuwai*. (Zakaria 2001) The female factory workers constituted only approximately eight percent, of the entire population of the labour force in the three factories.

The profile of the female workers in the study further reveals that approximately 81 percent of them were Christians and hailed from the middle-belt and southern parts of the country. The minority Muslim female factory workers, who represented 19 percent of the population, were mainly from Kanuri and Babur ethnic backgrounds. Some critics have suggested that the accommodation of seclusion practices, such as separate rooms for male and female workers, might however draw more women into the industrial sector.

### **3.7 Constraints to Women and Girls' Economic Status**

#### **3.7.1 Religious and Cultural Factors**

Religious and cultural factors combine to constitute a constraint to girls and women's status in northern Nigeria. According to Imam (2009):

*"Women's lack of personal autonomy is maintained in several ways including: gender-discriminatory access to resources (which make women dependent on men for maintenance); and, religico-social discourses about women's behaviour, in particular the concepts of 'kunya' (modesty/shame) and 'kulle' (seclusion) which are internalised as part of the discourse of being a good Muslim but also actively maintained through community surveillance and sanctions".* (Imam 2009)

The re-introduction of Shari'a for criminal cases in 12 northern states raised some concerns about women's rights. In the early years after its re-introduction, some high profile cases came up, which abused the rights of women. In recent years such cases have reduced and some respondents in Aina et al (2008) believe that, with time, the use of Shari'a in criminal cases may die out. The interpretation of Islamic law as it relates to the role of women in the north has therefore been contentious.

The issue of early marriage is also reported to be a key constraint to girls' and women's access to services in the north of Nigeria. (FMoWA 2006) Culturally, girls are expected to marry young<sup>i</sup>. This often disrupts their basic education and pushes them into early childbearing. Girls also generally help their mothers hawk their produce and are hence essential to women's economic activities. Girls are married early, soon after puberty, and it is widely recognised that only special men would marry educated girls. Some parents also keep their daughters out of school due to their misinterpretation of the Islamic religion.

In Northern Nigeria, it has been suggested that state government officials may limit the consideration of the possibility of working on Gender Equality and Women's Empowerment from fear of the conservative (and/or fundamentalist) sections of Muslims. (Imam 2009)

#### **3.7.2 Access to Education**

Girls' access to basic education in northern states has remained low. As few as 20 per cent of women in the North West and North East of the country are literate and have attended school. The number of children out of school is particularly high and the proportion of girls to boys in school ranges from 1 girl to 2 boys and even 1 to 3 in two states. Although the gender gap

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has narrowed from 12 to 10 points, there exist wide variations across the States and zones, with the North Central and North West presenting worst scenarios.

Figures of girls' enrolment in the southern states are higher than the national average (43%) while the figures for most of the northern states are lower than the national average. For the primary school enrolment, Zamfara state has the lowest girl enrolment of 28.3% followed by Sokoto with 29.3% and Katsina with 35.56%. In fact, all the states with enrolment of between 30-40% and below 30% of girls in Nigeria are in the northern states and this has implication for the economic position of women in these states in the future (FMoWA, 2006)

The regional variation in access to education can partly be explained by the practice of seclusion, early marriages and teenage pregnancy in the north, but also an inherent suspicion of 'western' education, associated with the influx of Christian missionaries in the south, though to varying degrees in Nigeria's post-colonial history. (OGD/NISER) When they do attend school, a lot of girls drop out of school before reaching primary class six.

Low levels of education among girls undermine their ability to engage in employment, in both the formal and informal sectors and to engage in formal processes, which give them access to resources. This then perpetuates women's dependency on men for their survival. Opportunity costs increase as children get older and become a source of income and labour for their parents.

Recognising the disadvantaged position of women and girls in the north in terms of education, Islamic scholars have set up Islamiya schools that combine religious education with 'modern' subjects. However there has been little policy attention to this dual track within the education system in the Northern States.(OGD/NISER 2008) Although in the 12 core northern states of Nigeria, western education systems exist alongside Islamic ones, girls however are marginalized in both.

While girls are excluded from traditional Quranic schools, the schools also fail to equip boys for jobs in the modern economy. Factors influencing gender gaps in enrolment are therefore seen to extend beyond access and poverty to the nature of the curriculum and the skills it provides, as well as religious and socio-cultural factors that dichotomise both the employment and social domains of females and males (Adewoye, Shettima & Otu, 2000).

The lack of infrastructure and facilities, and good quality teaching, made school appear a waste of time, especially for girls, who could usefully assist their mothers with domestic work and income generation. Most schools lack adequate classroom space, furniture and equipment, and are often too remotely located. Water, health and sanitation facilities are usually inadequate while pupil-teacher ratios could be as high as 1:100 in urban slums.

### **3.7.3 Access to Resources**

Land ownership and access in northern Nigeria are complex and changing. In Muslim households, women have had access to land (though not necessarily ownership) either through children or, at times, siblings. Limited data and few studies exist on female land ownership in Northern Nigeria, but some empirical evidence shows that women can control production on land within a household, rent labour for production, or rent out the land. (Lowenberg-DeBoer and Germaine 2008).

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Research over the last two decades have shown that it cannot be assumed that access to resources within households (such as spending for health care, access to the labour of household members, leisure time) is distributed evenly – generally wives have least access. The use of households as a unit may significantly underestimate poor women’s access to health services (for example), and therefore the possibility of addressing that. (Imam 2008)

Strategies for capital formation among female business groups include personal saving through rotating credit facilities or *adashe*, sometimes including a head of the pool, or *uwar adashe*, who is normally an older and more responsible woman in the community or household, to whom the women made their contributions. However the formal financial system has excluded women considerably due to women’s relative subordinate position and inability to engage in formal spaces.

### **3.8 Opportunities**

A number of initiatives present some opportunities for improvement in women’s status in the Northern States. A funding commitment of \$50 million from the UK has been made for the Girls’ Education Project which is among the largest of its kind implemented by UNICEF in a single country. Six northern Nigerian states, where school enrolment is particularly low and the gender gap between boys and girls is sometimes as high as three to one, have therefore benefited from the project. Learning materials such as textbooks and schoolbags, as well as training for teachers, has been provided to 720 schools throughout the region. A major thrust has been the involvement of communities, especially women, in school activities. Additionally women’s groups have been provided support such as provision of sewing machines, stoves and cooking pots etc, so they can permit their daughters to remain in school. (UNICEF 2009)

In northern Nigeria, IITA helped women by linking the use of improved dual-purpose cowpea with the generation and distribution of household resources. Surplus income generated by this improved cowpea gives women more decision-making influence in allocating resources for food and other household needs. The improved cowpea also enhances the health and nutrition of the children.(DFID R4D)

Other on going initiatives have demonstrated that if investment is appropriately applied, the northern women have the potential to experience economic prosperity. A recent independent assessment of the USAID MARKETS private sector-led, value chain, agriculture and food security project revealed a fourfold increase in net income of \$85 million by 1.2 million farmers and processors; phenomenal increase in sesame production and effective use of almost \$50 million commercial credit by women processors. With technical assistance and training, over 66,000 women farmers gained access to inputs and financing and expanded business linkages to agro-processors. Hundreds of women’s organizations have become effective advocates for their needs at the local governments level.

Promoting Sustainable Agriculture in Borno State (PROSAB) project by the International Institute of Tropical Agriculture (IITA) introduced interventions that encouraged women to work alongside men for development, a feat normally difficult to achieve given the related religious restrictions.(IITA Bulletin)

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A number of other successful and replicable projects include the World Bank supported Fadama Agricultural Programme and the Local Economic Empowerment Programme (LEEMP) both based on community driven development (CDD) principles. The Federal Government National Poverty Eradication Programme (NAPEP) is also generating some pockets of best practices that deserve replication in Northern Nigeria.

Local non-governmental organisations (NGOs) also provide opportunities for improvement in women's status in northern Nigeria. Such organisations include Women Farmers Association of Nigeria in Kano, Development Exchange Centre in Bauchi, Project Agape in Nassarawa and CBD/NGO Jos Plateau adopt activities including: microcredit, leadership development, business management, food processing and preservation, improved agricultural technology, HIV/AIDS awareness, functional literacy programmes, early childhood development programmes and socio-economic empowerment of the rural farmers groups and their communities. Some of the groups nurtured have formed networks within and between states to sell and market their produce in order to reduce the shortfalls experienced from engaging middle men.

Some groups such as Federation of Muslim Women's Association of Nigeria (FOMWAN) argue for sex-segregated education and workplaces. This appeals to one strand of Hausa culture and tradition. Although FOMWAN is divided in terms of the optimal approach for women, this religious arena constitutes a symbolic and space for culture negotiation in Northern Nigeria.

#### **4.0: Policy Recommendations**

##### **4.1 Addressing Cultural Barriers to Women Development**

Cultural norms such as child marriage or using daughters to hawk are preventable if an enabling institutional environment and appropriate incentives for an alternate livelihood are put in place. The following policy options are relevant:

- Free education for both boys and girls up to secondary/higher secondary level.
- Special incentives for girl's education in the northern region, such as secondary school allowances to cover additional costs of schooling.
- Facilitation of policy discussion in the North to shift from a dual track of religious and 'modern' education to a strategy that enables the two streams to be combined;
- Improved infrastructure, but also teacher training, curriculum and materials development, mobilising community support etc.
- Improvement in secondary school curriculum to include functional vocational and skills training.
- Encouragement of interfaith dialogues and
- Religion sensitive evidence based advocacy for girls and women's empowerment

##### **4.2 Reducing Barriers to Increased Returns on Production**

The influence of strong cultural and religious practices on the occupational segregation and division of labor among men and women calls for the need to explore a wide range of options. (USAID 2008) It is therefore important to creatively think through the issue of access to productive assets to enhance women's participation in the economy as well as contribute to the strengthening of human capital.

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Technical assistance and skills training should therefore be provided to women while emphasis should be on strengthening the capacity of women's trade associations to negotiate spaces and advocate for policies that affect their livelihoods. They also need to improve their networks to other women (to improve their access to information, foster learning, collaboration and support, increase their social capital) and other actors within the market (millers, farmers, traders etc.). Towards this end more female extension officers should be trained and women's access to extension services and agricultural inputs should be strengthened.

Gender analysis should be employed throughout the agricultural value chain in different contexts to identify roles, access to and control over resources and gender differentiated needs. The findings will be aimed at increasing women's control over productive assets, ensuring a more equal participation by women at all levels of agricultural management, identifying and recommending for adoption contextually appropriate labor-saving processing technologies and ensuring greater access to finance by women through the group approach.

Similarly, technologies need to be sensitive to women's needs, focusing on both saving women's time and labour, while enhancing productivity. Additionally, training in relevant skills and the use of technology is an important priority.

To increase women's returns in the different sub sectors, interventions that are culturally and religiously acceptable need to be identified. For international development organizations, possible choices include helping women innovate within the cultural and religious limits that they set for themselves or encourage them to modify those limits. (Lowenberg-DeBoer and Germaine 2008)

Some specific recommended activities include the following:

- Evidence based gender capacity building for Female Parliamentarians
- Creation of a data base of existing effective and appropriate technology for women
- Document best practices of gendered sustainable livelihoods models
- Identify effective women's NGOs and CBOs in Northern Nigeria, strengthen their capacity and increase their scope for mentoring.
- Identify Microfinance Institutions that appropriately apply the right mix of products and methodologies for poor women.
- Organise multi stakeholder dialogues to include Emirate Councils on the reform of Islamiya schools
- Undertake community needs assessment and capacity enhancement.
- Support advocacy to fast track the establishment of community radios for information dissemination and skills training.

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## **ANNEX: SUMMARY OF KEY ISSUES**

### **Key activities of women**

- weeding, harvesting, post harvesting processing
- cowpea processing
- rice parboiling
- poultry farming
- milk processing such as yoghurt and fresh milk
- tomato chilli paste
- animal husbandry ( such as feed fattening
- tanning
- sale of fried groundnut cakes
- noodle making popularly called taliya

### **other activities not related to agriculture that women engage in NN**

- mat or cap weaving
- soap making and plastic bag production
- tailoring and petty vending
- praise singing
- cosmetic production
- health and care

### **Constraints that women face in terms of increasing incomes**

- seclusion which is a cultural and religious restriction placed on women though practiced in the North is more common in the urban areas
- lack of capital also makes it difficult for women to sustain or maintain meaningful economic activities
- poor illiteracy levels of most women and girls make it difficult for them to engage in in both formal and the informal business environment
- limited control of income and assets

### **Opportunities for Intervention**

- improved tools and techniques for milk production (nomadic women and women involved diary production)
- an entry point for intervention is that women are motivated by the need to provide for their children when they are about to marry and therefore more women will be open to an intervention that will bring more income
- adashe which is contributory fund is also an area worthy of exploring especially for EFINA

### **Gender issues that need to be considered when planning intervention**

- women's lack of autonomy over resources
- issues of seclusion that relate to religion and culture
- intervention should be culturally sensitive

**TABLE 2: NIGERIA CORE WELFARE INDICATORS, 2006 %**

	North East	North West	North Central	South East	South West	South South
<b>Household Infrastructure</b>						
<i>Secure housing tenure</i>	40.2	58.0	68.4	60.3	73.1	58.0
<i>Access to water</i>	88.5	93.5	81.0	64.4	94.3	79.2
<i>Safe water source</i>	30.7	50.6	48.9	40.8	73.5	45.9
<i>Year round water source</i>	37.7	38.8	31.5	54.3	42.6	56.7
<i>Water treated before drinking</i>	4.6	7.5	14.1	11.4	20.4	5.8
<i>Safe sanitation</i>	45.4	61.6	46.6	69.5	62.1	55.0
<i>Improved waste disposal</i>	6.2	10.7	8.8	9.0	36.0	13.2
<i>Non-wood fuel used for cooking</i>	3.5	7.1	16.8	24.0	58.3	33.7
<i>Has electricity</i>	30.7	37.7	44.6	65.4	79.1	62.2
Ownership of IT/Telecommunications Equipment						
<i>Personal computer</i>	0.4	0.7	1.1	1.3	2.3	1.2
<i>Fixed line phone</i>	0.6	0.9	1.4	1.6	3.0	0.9
<i>Mobile phone</i>	8.8	12.5	21.9	32.9	48.0	34.3
<i>Radio set</i>	75.6	85.4	81.2	83.6	82.7	75.4
<i>Television set</i>	15.0	19.6	29.8	41.4	58.5	41.0
<b>Employment</b>						
Employer in the main job						
<i>Federal government</i>	1.2	1.5	3.3	1.9	2.3	2.9
<i>State government</i>	3.2	3.0	4.8	4.6	4.4	5.3
<i>Local government</i>	3.6	2.7	4.2	1.6	2.0	2.3
<i>Parastatal</i>	0.1	0.2	0.3	0.5	0.7	0.4
<i>Large private enterprise</i>	0.4	0.9	0.8	1.9	4.1	2.8
<i>Small private enterprise</i>	10.4	26.3	15.8	15.5	25.0	12.7
<i>Private person or household</i>	81.0	65.3	69.6	73.8	61.3	73.4
<i>International organization</i>	0.1	0.1	0.1	0.1	0.2	0.3
Activity in the main job						
<i>Agriculture, hunting or forestry</i>	46.5	37.6	52.1	45.5	20.9	44.7
<i>Fishing</i>	1.0	0.5	0.2	0.1	0.7	3.8
<i>Mining</i>	0.0	0.2	0.1	0.1	0.1	0.4
<i>Manufacturing</i>	3.3	6.9	3.1	3.1	4.9	3.0
<i>Services</i>	15.0	15.3	7.5	7.8	13.9	9.3
Employment Status in last 7 days						
<i>Unemployed (age 15-24)</i>	6.2	5.8	12.8	22.3	18.9	23.8
<i>Male</i>	7.2	6.6	14.4	22.3	19.4	25.8
<i>Female</i>	5.0	4.9	11.3	22.3	18.5	22.0
<i>Unemployed (age 15 and above)</i>	3.9	2.2	5.1	6.8	5.5	8.8
<i>Male</i>	4.1	2.4	5.2	7.2	5.8	9.3
<i>Female</i>	3.6	2.0	5.1	6.5	5.3	8.4
<i>Unemployed (age 15 and above)</i>	18.3	21.7	13.4	22.6	18.1	26.2
<i>Male</i>	20.9	23.2	16.3	26.0	19.0	28.0
<i>Female</i>	14.4	19.4	10.3	19.5	17.2	24.4

**Source:** National Bureau of Statistics - Core Welfare Indicators Questionnaire Survey

**Table 3: Percentage of female and male teachers in Primary School by states (2005)**

	<b>Female (%)</b>	<b>Male (%)</b>
Abia	84.78	15.22
*Adamawa	30.73	69.27
Akwa Ibom	68.11	31.89
Anambra	90.49	9.51
*Bauchi	21.32	78.68
Bayelsa	45.39	54.61
*Benue	34.54	65.46
*Borno	32.9	67.1
Cross River	54.97	45.03
Delta	69.19	30.81
Ebonyi	50.94	49.06
Edo	71.7	28.3
Ekiti	69.98	30.02
Enugu	67.02	32.98
FCT	50.01	49.99
*Gombe	34.49	65.51
Imo	82.57	17.43
*Jigawa	7.98	92.02
*Kaduna	43.31	56.69
*Kano	17.67	82.33
*Katsina	24.35	75.65
*Kebbi	22.32	77.68
*Kogi	53.7	46.3
*Kwara	60.21	39.79
Lagos	76.75	23.25
*Nassarawa	33.64	66.36
*Niger	35.74	64.26
Ogun	70.26	29.74
Ondo	67.33	32.67
Osun	66.38	33.62
Oyo	70.55	29.54
*Plateau	40.62	59.38
Rivers	55.28	44.72
*Sokoto	12.9	89.1
*Taraba	26.59	73.41
*Yobe	25.3	74.7
*Zamfara	11.5	88.46

*Source: National Commission (UBE)*

**TABLE 4: NUMBER OF NOMADIC PRIMARY SCHOOLS BY STATE, 2004 - 2008**

State	2004	2005	2006	2007	2008*
Abia	6	8	9	81	86
Adamawa	74	77	77	77	79
Akwa Ibom	14	16	16	16	39
Anambra	94	94	125	92	92
Bauchi	120	125	125	125	149
Bayelsa	52	65	65	65	56
Benue	47	49	100	100	92
Borno	110	110	110	110	69
Cross River	52	54	122	122	48
Delta	64	85	85	85	60
Ebonyi	15	15	15	15	37
Edo	47	48	65	65	68
Ekiti	10	10	10	10	10
Enugu	13	13	70	62	60
Gombe	74	77	77	77	64
Imo	21	10	38	39	39
Jigawa	58	59	59	127	105
Kaduna	130	135	135	135	137
Kano	33	33	33	68	59
Katsina	73	73	73	71	71
Kebbi	63	63	63	57	54
Kogi	13	13	13	13	13
Kwara	38	45	45	45	35
Lagos	10	10	10	10	11
Nassarawa	51	53	53	53	40
Niger	187	169	169	169	112
Ogun	16	16	16	16	13
Ondo	14	15	15	15	16
Osun	32	32	32	32	35
Oyo	18	20	27	27	100
Plateau	111	111	111	111	134
Rivers	51	54	54	54	57
Sokoto	50	50	50	50	41
Taraba	101	104	104	104	97
Yobe	48	50	50	50	50
Zamfara	32	32	32	37	31
FCT, Abuja	39	41	41	41	30
Total	1,981	2,034	2,294	2,426	2,289

Sources: (1) Federal Ministry of Education  
(2) National Council for Nomadic Education  
\* = Provisional

**TABLE : NUMBER OF NOMADIC PRIMARY SCHOOL PUPILS BY STATE, 2004 - 2008**

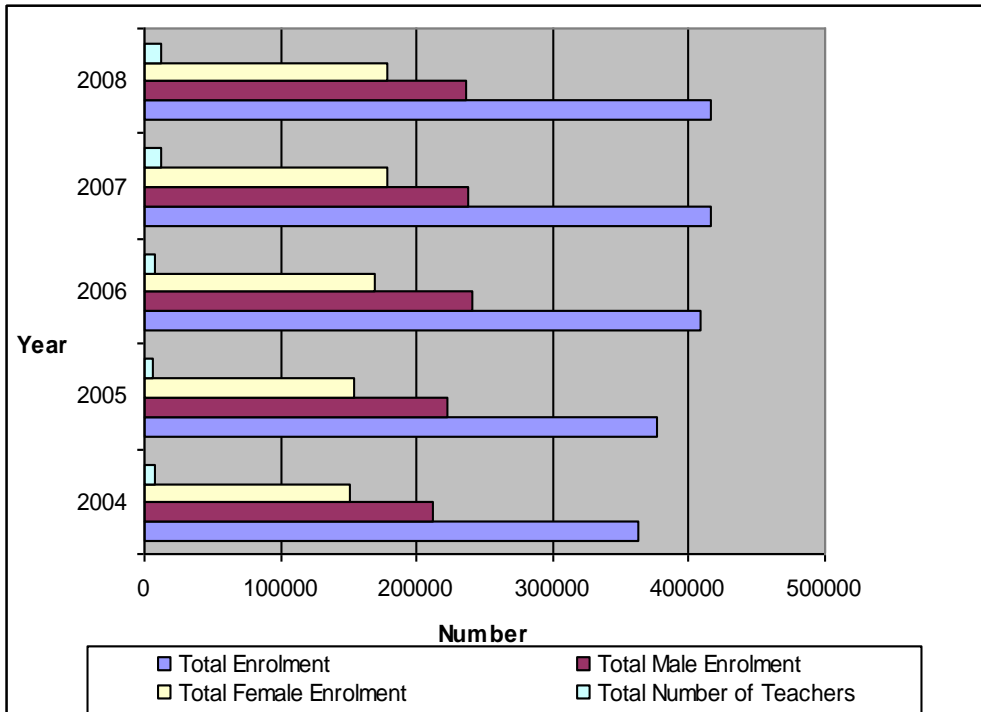
State	2004	2005	2006	2007	2008*
Abia	1,246	1,308	1,387	5,506	15,183
Adamawa	7,329	7,400	7,400	7,400	10,197
Akwa Ibom	6,225	6,285	6,285	6,285	6,285
Anambra	14,468	14,561	17,053	15,466	13,908
Bauchi	31,472	31,752	31,752	31,752	24,458
Bayelsa	14,577	14,727	14,727	14,727	14,727
Benue	6,398	6,811	16,784	16,784	5,306
Borno	19,815	19,926	19,928	19,928	16,896
Cross River	12,635	12,816	22,620	22,620	7,455
Delta	8,653	8,721	8,721	8,721	8,721
Ebonyi	6,547	6,566	6,566	5,347	7,470
Edo	14,801	14,834	16,745	16,745	16,745
Ekiti	1,468	1,485	1,485	1,485	1,616
Enugu	485	498	5,990	5,822	5,605
Gombe	25,098	26,135	26,135	26,135	10,397
Imo	2,059	960	3,570	3,496	5,324
Jigawa	7,824	7,991	7,991	10,817	11,362
Kaduna	21,910	28,494	28,494	28,494	27,400
Kano	11,465	11,472	11,472	39,225	39,225
Katsina	26,214	26,845	26,845	22,072	26,252
Kebbi	4,690	4,834	4,834	4,331	6,941
Kogi	1,361	1,378	1,378	1,378	2,758
Kwara	2,048	2,284	2,284	2,284	4,786
Lagos	1,950	2,319	2,319	2,319	5,605
Nasarawa	7,328	7,364	7,364	7,364	6,408
Niger	16,883	17,162	17,162	17,162	17,334
Ogun	4,091	4,087	4,087	4,087	2,656
Ondo	3,797	3,882	3,882	3,882	3,279
Osun	2,362	2,416	2,416	2,416	8,153
Oyo	3,558	3,617	4,411	4,411	11,185
Plateau	29,257	29,318	29,318	29,318	32,105
Rivers	6,596	6,855	6,855	6,855	7,095
Sokoto	8,035	8,147	8,147	5,382	7,260
Taraba	17,929	18,988	18,938	18,938	11,543
Yobe	5,698	5,861	5,861	5,861	5,757
Zamfara	3,376	3,554	3,554	3,651	3,847
FCT(Abuja)	3,905	3,945	3,945	3,945	4,182
<b>Total</b>	<b>363,553</b>	<b>375,598</b>	<b>408,705</b>	<b>432,411</b>	<b>415,426</b>

Sources: (1) Federal Ministry of Education

(2) National Council for Nomadic Education

\* = Provisional

**Figure 2: NATIONAL SUMMARY OF NOMADIC SCHOOL STATISTICS, 2004 - 2008**



**Source:** *NBS Annual Abstract of Statistics 2008*