

Landscaping of Women's Groups and Women Empowerment Collectives in Nigeria



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GAME CHANGERS



ACKNOWLEDGMENT

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ABBREVIATIONS

CAC	Corporate Affairs Commission
CBOs	Community-Based Organization
CDOs	Community development offices
COVID	Corona Virus Disease
CSO	Civil Society Organization
DHS	Demographic Health Survey
GEWE	Gender Equality and Women's Empowerment
FBA	Faith-Based Association
FGD	Focus Group Discussion (s)
FII	Financial Inclusion Insights
KII	Key Informant Interviews
LGAs	Local Government Areas
LMICs	Low and Middle-income Countries
NBS	National Bureau of Statistics
NCWS	National Council of Women Societies
NGOs	Non-Governmental Organizations
OECD	Organisation for Economic Cooperation and Development
PWDs	People with Disabilities
SACCO	Savings & Credit Cooperative
SDGs	Sustainable Development Goals
SGs	Savings Groups
VSLAs	Village Savings and Loans Association
WECs	Women's Groups and Women Empowerment Collectives

Executive summary

The study was undertaken by Ipsos Nigeria and Plan International with funding from the Bill & Melinda Gates Foundation to provide a comprehensive baseline landscape of women's groups and Women Empowerment Collectives in Nigeria. This research project focuses primarily on women's economic collectives in their various forms and provides a more detailed understanding of their creation, function and scope.



45,309

**Number of groups listed
(38,502 groups from
secondary data and 6,807
groups from primary data)**

The study also collected secondary data from different entities working with groups in Nigeria i.e., government, development partners and civil society organisations. A provisional list of organisations/entities was developed and was contacted to provide data about the groups they support, their locations and the models they use.

Further, primary research was conducted to eliminate the various limitations (access to the data, availability, and quality of data) encountered during the secondary data collection. A mixed-method approach was adopted, and this included the listing of groups, geolocation mapping, group member interviews, and key informant interviews (KIIs). As part of the primary data collection 6,807 groups were listed in 60 selected Local Government Areas (LGAs) of 12 states. Out of the listed groups 2,058 group leaders and 4,072 group members were interviewed using a structured questionnaire. Additionally, key informant interviews were conducted with the key actors and 40 group leaders. Wherever possible, an attempt has been made to disaggregate data based on the locations, group leader gender, years of existence, etc.

A total of 45,309 groups (38,502 groups from secondary data and 6,807 groups from primary data) were identified in Nigeria. The findings highlighted that out of these 45,309 groups, 82% were from the northern regions, compared to 18% from the southern regions. This was due to the higher number of groups reported in the northern regions by organisations sharing their data as part of the secondary data collection.

The large majority of group leaders (84%) were female, averaging 42 years of age. There were some interesting findings with respect to the education levels of group members. It was found that one-third (35%) of the members completed secondary education followed by primary education (17%). This could imply that the education levels in the groups could possibly support more effective layering of members and groups.

The findings showed that the groups were predominantly female and (surprisingly) large with on average 45 members in a group. The primary data indicated that groups were predominantly self-forming and long-lasting with many groups already in existence for more than 10 years. Members tended to be older than 25 with the bulk of the members being married. Significantly, 30% of them reported that they were the heads of households. The qualitative data pointed out that most groups were either registered with the Corporate Affairs Commission (CAC), or State Government Cooperatives, or with both. Many groups had rules and regulations; however, when it comes to tasks such as admitting new members, enrolments were handled by the group leaders/chairpersons in almost half of the groups. This could mean that the chair needs to be persuaded if any new innovations are to be introduced to the group.

Only 7% of the sampled groups from the primary data received any support from external organisations. The key ways of support from external organisations were in the form of collective participation in social activities, addressing community challenges as a group, and linking members to organisations that can support them when needed. The support was mainly from faith-based organisations and individuals. Other actors such as government departments, NGOs - both local and international - and development partners were not found to be active in the provision of support to the groups. Interestingly, though most groups have a savings component, financial institutions were seen to be largely inactive in supporting group activity.



21%

Percentage of groups that had a bank account

About half of the groups received contributions from the group members. Membership fees and saving from the members were the main sources of funds received by groups. Only 3% of groups received external funding and 21% of groups had a bank account. The key external funding sources were community members, churches, government and INGOs. Regarding the purpose of forming groups, 40% of groups were formed to pursue at least two purposes. Interestingly, with the maturity of groups, the purposes either got amended or dropped as currently, 72% of groups reported to have only one purpose. Saving was stated as the leading purpose for group formation. It was established by the study that different categories of groups exist. The data showed that most groups were Village Savings and Loans Associations (VSLA-32%) followed by Savings & Credit Cooperatives (SACCO-23%).

While looking at key aspects of WEC: 1) pooling savings and sharing risks, 2) group solidarity and networks, 3) participatory learning and life skills, 4) critical consciousness of gender, and 5) access to markets and services - it was evident that most WECs elements adopted by groups included pooled savings and sharing risk (71%), group solidarity and networking (49%) and access to markets and services (22%). Only 15% and 12% of groups, respectively, mentioned layered participatory learning and life skills and critical consciousness of gender elements. Additionally, it is important to note that close to fifty per cent of groups layered only one WECs element followed by two elements (30%).

The survey showed that women perceived that there was a benefit in belonging to a group. This benefit mostly revolved around savings. Loans were granted for both personal needs as well as business investments. The personal needs were mainly school fees, medical bills and buying food for the family, while business investments included trading and small business and farm input (to source seedlings, livestock, and farm equipment). Members reported that belonging to a group allowed them to manage their households better and they gained support from each other when difficulties arose. In addition, the group provided a platform for members to discuss difficult issues such as violence against women and other human rights issues.

The impacts of COVID-19 on the groups were a reduction in savings and increased consciousness about saving. Interestingly, there was only a slight shift in meeting frequency due to COVID-19. It provided the opportunity to use technology for online interaction (7.5%), and 8.3% of group leaders used mobile money to collect savings.

Recommendations

For the first time, this study provided a database on women's groups in Nigeria. Therefore, it is essential to promote the use of this data by different stakeholders for planning and strategic purposes and to create a mechanism to update this database regularly.

Therefore, the following recommendations have been formulated:

1

SUSTAINABILITY OF DATA

a) Promote the use of the database by various stakeholders

Hosting the database centrally so it can be easily accessible to Ministries and Organisations for planning & implementing their interventions using the women's group platform. Considering the mandates of FMOWA, we recommend that FMOWA host this database and link it with other project data (i.e., Nigeria for Women Project).

b) Regular update of the database

Development of a standardised digital format to collect and update the data - A digital format can be used to collect and update the basic profile data of the groups (i.e., group name, year of formation, number of members, locations, facilitating actors, etc).

A pilot project can be implemented in one or two states and the selected LGAs (NFWP states and LGAs) to develop and test-proof the process and system.

The local government office can collect this information using the current structure (the Community Development Officer/Community Volunteers/Village/Ward Development Committee) and it can feed into the state and federal levels.

2

STRENGTHENING THE EXISTING GROUPS

a) Increased linkage with government and the NGOs

The primary data showed that only 7% of groups received support from any external organisations. Therefore, it is recommended to increase the linkage with the government and the NGOs.

b) Integrating the WECs elements

Data showed that groups narrowed to one or two purposes where income/finance was a major purpose. This probably reflect the most urgent need or goal for the group. It was evident from the findings that the pooling of savings and sharing risks provided the biggest opportunity for layering WECs because most groups started for financial purposes or integrated it as they evolved. Interventions by the government or any development partner that can enhance financial growth would probably be attractive to groups and can be used to layer other WEC elements. Also, most of the groups (72%) were formed by members; therefore, these groups provide platforms for the government and other development agencies to promote WECs.

c) Increased digital connectivity

Digital connectivity for women and women groups is essential to handle the glaring communication issues during and post-Covid-19 contexts, to attend meetings, and undertake financial transactions within groups and other institutions like banks. This is important given that pooling of savings and sharing risk was the most adopted WECs element. Interventions by the government and other development partners to enhance digital connectivity for women and women groups will enable them to survive and continue to operate in the changing context.

3

USE GROUP MEETINGS AS PLATFORMS FOR GROUP ENGAGEMENT/ MOBILISATION FOR OTHER CAUSES

Except for COVID-19 interruptions, regular group meetings were part of the regulations of the group functionality. These were self-mobilised and with the likelihood of ensuring the availability of members. Therefore, group meetings can be targeted by government and development partners as avenues for participatory learning and introducing new ideas/models/ initiatives to group members as well as platforms for mobilisation of groups or community development.

1. Background information

1.1 Introduction

Renewed and emerging consensus from national and global institutions, policy makers, and society at large shows that Gender Equality and Women's Empowerment (GEWE) is an effective means to combat poverty, hunger, and disease, as well as to stimulate truly sustainable development. Also, gender equality and women's empowerment are intrinsic rather than an instrumental goal, explicitly valued as an end rather than as an instrument for achieving other development outcomes (Kabeer, 2005).



49.2%

Percentage of women in the country's population (Est.)

Gender inequality lives loudly in Nigeria. Men still make most of the key socio-economic and political decisions even though women make up roughly half of the country's population (49.2%) (National Bureau of Statistics, 2018). Women constitute most of the poor and the illiterate in both urban and rural areas of Nigeria (National Bureau of Statistics, 2018). Women have significantly worse life chances than men and their sisters in comparable societies (British Council, 2012). They are mostly ignored, underestimated, and voiceless in influencing production and management decisions - even within the household (Ogunlela and Muktar, 2009) - and are less educated compared to men in Nigeria, more vulnerable to health challenges, and occupy the lowest social, political, and economic status (Fabiya et al., 2007).

Despite several policies and laws supporting gender equality, women's condition has not translated into better living and working conditions for women. Ironically, women are Nigeria's hidden resource. Investing in women and girls now will increase productivity already in this generation and will promote sustainable growth, peace, and better health for the next generation. National development is being hampered by excluding the perspectives, skills, capabilities, and dynamism of half of the population seeing that women constitute a crucial group in the productivity equation (Emansion, 2012).

This is reinforced by IFAD's framework (2012:8) which posits that rural development **"programs are more relevant and sustainable if both men and women are able to participate in rural institutions and express their needs and priorities in decision-making processes"**.

Given that these disparities and inequalities run through rural systems, action is required at all levels from household and community up to national, regional, and international levels.

1.2 Study Purpose and Objectives

1.2.1. Study Purpose

The overall purpose of this landscaping study is to provide a comprehensive baseline landscape of women's groups and Women Empowerment Collectives with regard to the number of groups, size of membership, the composition of the groups (male/female), and geographic distribution including geolocation. The study seeks to describe group facilitating agencies, funding sources, structure/organisation, group elements, activities, and desired outcomes. The goal is to provide the first database on women's groups that can be used by the government and other stakeholders for planning and strategic purposes as well as drive efforts of linking groups to training and services that address their specific needs.

1.2.2. Study Objectives

The objectives of the study are three-fold:

- A comprehensive baseline mapping of women's groups (including Savings Groups (SGs), mothers' groups, health, livelihoods and Women's Empowerment Collectives (WECs) characterised by the facilitating agency (and key partnerships/ collaborations with other agencies); funding sources; structure/ organisation/ leadership; numbers of groups, number of members, and sex-disaggregated composition of groups; geographic distribution including geo-location; meeting frequency; types of activities and any aspect of facilitating agency, organisational structure, and group composition/ meetings that have been impacted or changed as a result of the COVID-19 pandemic.
- A description of the group's operating model in detail, including how groups are formed, stabilised, and scaled up; elements and how these are introduced/ added; pathways (individual-level outcomes) and collective group outcomes, e.g., economic, empowerment, health, etc.) of each model; and any aspects of the model that have been impacted or changed as a result of or in response to the COVID-19 pandemic; and
- Analyse, synthesise, and present the information collected to the relevant stakeholders to inform and support the evolution of women's groups into platforms that can drive women's economic empowerment outcomes, with a focused sub-analysis of COVID-19-related impacts, changes, and their implications.

1.2.3. Research Questions

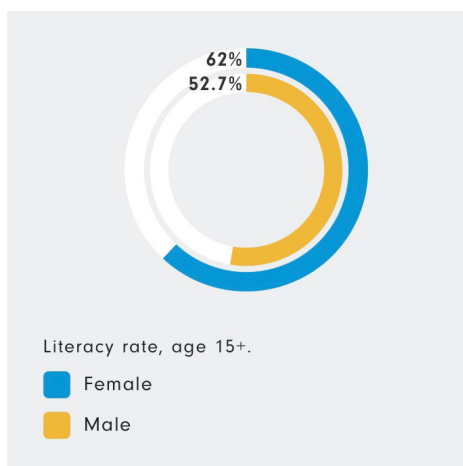
The study focuses on the following broad questions:

1. What are the characteristics of women groups in Nigeria and what operating models have been adopted by these groups?
2. Who are the actors facilitating women groups in Nigeria?
3. What women empowerment collectives have been adopted by women groups in Nigeria?
4. What outcomes are attributed to being in women groups? (collective and or individual outcomes)
5. How have women groups in Nigeria adapted to the COVID-19 pandemic?

2. Literature Review

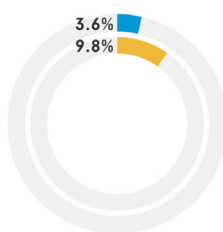
Women and girls in low and middle-income countries (LMICs) are disproportionately affected by societal and structural barriers related to education, employment opportunities, unpaid care work, gender-based violence, access to financial markets and health, all of which limit women's opportunities and well-being. Overall, Nigeria is among the 10% of countries with the highest levels of gender inequality, according to the Social Institutions and Gender Inclusion Index of the Organisation for Economic Co-operation and Development (Organisation for Economic Co-operation and Development [OECD], 2019).

The World Economic Forum provides some depressing statistics about the status of women in Nigeria. Ranked 139th out of 156 countries with respect to gender parity, the Global Gender Gap Index has only marginally improved from 0.610 (2006) to 0.627 (2021). The index highlights some concerning trends with Nigeria's gender gap on the Economic Participation and Opportunity Subindex as well as labour force participation and financial gaps, all widening over time. In parallel, wage and income gaps widened by 1 and 15 percentage points, respectively. To date, the income of an average Nigerian woman is 58.4% of an average man's income.



<https://data.unwomen.org/country/nigeria>

The indices on women's education levels relative to men show that only 80.6% of the Educational Attainment Subindex gap has been closed, corresponding to a global rank of 146th out of 156 countries. Just 58.1% of females in Nigeria were enrolled in primary education, corresponding to 81.1% of the gap closed. The 2018 Statistical Report from the Nigerian National Bureau of Statistics (NBS) showed the literacy rate between the two genders for ages 15 to 24 years was 59.3% for women and 70.3% for men in 2016 - a gap that seemed to have improved according to data from UN Women (adjacent figure). In secondary school and tertiary education, 87.2% and only 69.2% of the gender gap had been closed. In tertiary education, this equates to only 8.3% of women educated to this level. In the 2016/2017 academic year the enrolment of women at colleges of higher education formed 46.4% of the total and at universities enrolment was split between 43.1% women and 56.9% male. (2018 NBS report)



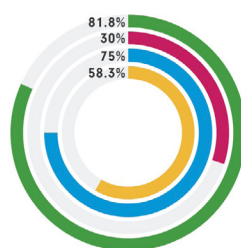
5.5.1

- Proportion of seats held by women in national parliaments (% of total number of seats)
- Proportion of elected seats held by women in deliberative bodies of local government

<https://data.unwomen.org/country/nigeria>

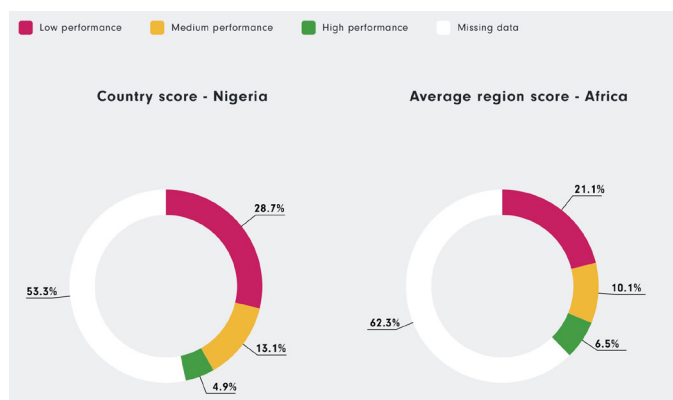
Unsurprisingly, the picture is not much better with respect to both the political environment (adjacent figure) and political empowerment. For example, only 75% of legal frameworks that promote, enforce and monitor gender equality under the SDG indicator, with a focus on violence against women, are in place. In terms of representation, there are few women among parliamentarians (5.8%) and ministers (10.3%). These statistics are echoed in the data from UN women that indicate that only 3.6% of the national parliamentary seats are held by women and only 9.8% of the elected seats in local government are held by women (fig 4). Nigeria is ranked eighth in terms of the political empowerment gender gap and is one of the worst-performing countries in the world with only 4.7% of the gap closed so far.

Participation and control by women within the household is also an issue in Nigeria. Research indicates that a considerable proportion of married women still do not participate in intra-household decisions that affect their well-being. With respect to major household purchases, 40% of married women participated in decisions - but only 34% reported participating in all decisions (either alone or jointly) (Demographic Health Survey (DHS) 2018).



5.1.1 Legal frameworks that promote, enforce and monitor gender equality (percentage of achievement, 0 - 100)

- Area 1: overarching legal frameworks and public life
- Area 2: violence against women
- Area 3: employment and economic benefits
- Area 4: marriage and family



If one looks at the UN Women data that uses 72 gender-specific SDG indicators in the Women Count Data Hub (adjacent figure), it is clear that relative to other countries within Africa, Nigeria's performance is poor, scoring badly on a whole host of indicators for gender equity and empowerment. Nigeria has slightly more data available relative to the average but as of December 2020, less than half (only 46.7%) of indicators needed to monitor the SDGs from a gender perspective were available, with gaps in key areas, in particular: unpaid care, domestic work and key labour market indicators, such as the gender pay gap and information and communication technology skills.

2.1 Women's Groups

The history of women's groups or collectives in Nigeria is interesting - it was through anti-colonial resistance struggles that the foundations for women's emancipation, equality, and empowerment were initially laid - such as the formation of the National Women's Union (NWU), the first national women's organisation founded in 1947.



22.1%

Percentage of women in Nigeria who had an account at a financial institution (DHS, 2018)

The Union had prominent female leaders such as Margaret Ekpo and Funmilayo Ransome Kuti who created a political niche for Nigerian women through their active roles in mainstream political movements and individual female organisations (Okeke and Franschet, 2002). In the earlier years equal rights may not have been the cause championed by women's groups but rather, in traditional African societies, they sought to protect a woman's role of mothering and caregiving, a situation (Gouws, 2015) pointed out might not always be empowering. Today women-based organisations in Nigeria have a national umbrella body known as the National Council of Women Societies (NCWS), founded in 1959 and comprising a network of independent women's organisations (Orisadare, 2019). NCWS' goals include improving the welfare, progress, and standard of living of women, and to increase women's participation in politics to enhance their access to decision-making bodies (Orisadare, 2019).

In rural areas in Nigeria, where access to financial and public services is limited, women groups (also called Esusu) are critical to improving women's health, livelihoods, empowerment, and financial inclusion outcomes. In 2018, only 22.1% of women in Nigeria had an account at a financial institution (DHS, 2018). The situation in Nigeria has shown that social and gender norms are barriers to achieving a breadth of key development outcomes. Nigeria has low participation in savings groups. Overall, the rate of adult savings group participation in Nigeria is 13%, with higher savings group participation rates for women than men (FinScope data, 2020). The rate is 1.2 percentage points higher for rural individuals than for urban individuals (Financial Inclusion Insights (FI) data, 2017), and existing groups are largely focused on financial inclusion with limited linkage between the groups and the broader markets or services. This exclusion often means that women are unable to make future investments, limiting their ability to respond to emergencies or other negative shocks. There is evidence that the poorest and least educated are often excluded from some of the more formalised groupings as are unmarried women and women in northern regions of Nigeria (Desai et al., 2018). There is also a reluctance by some women to participate in savings groups due to their negative experiences with MFIs or to join women's groups because of previous problems with corruption in other groups or because of restrictive social and cultural norms (Desai et al., 2018).

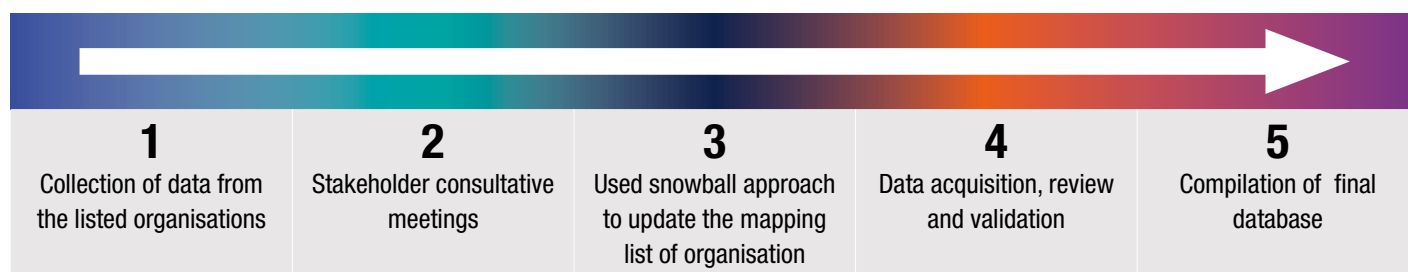
3. Methodology

3.1 Approach and Methodology

The methodology and survey design were developed in line with the purpose and scope of the study, which was to provide a comprehensive baseline landscaping of women’s groups (savings groups, mothers’ groups, and Women Empowerment Collectives (WECs), to describe the groups’ models in line with specific elements, and impact of COVID-19 on their operations. The study employed a multipronged approach including quantitative and qualitative approaches to data collection.

Secondary data collection: The purpose of this phase was to generate comprehensive information on the approximate number of women’s groups that exist in Nigeria. The process started with the mapping of organisations/entities that work with groups in Nigeria leading to a provisional list of organisations to be contacted to provide data about the groups they support, their locations and the models they use.

Upon completion of the mapping exercise, the following steps were then followed in pursuit of building the master database of groups.



The secondary data collection faced various shortfalls in terms of access to data, availability of data, and data quality (a detailed description has been presented in the limitations) which led to a change in the initial plan of the study and, therefore a detailed primary data collection component was added.

Primary Data Collection	A mixed-method approach was adopted for primary data collection, including the listing of groups, geolocation mapping, interviews, and key informant interviews (KIIs).
Quantitative Survey	A survey was conducted among a sample of groups targeting group leaders and selected female group members in the selected LGAs. All interviews with both group leaders and female members were conducted in person and lasted an average of 45 minutes. This was done to ensure that we were speaking to the right group members and eliminated the possibility of duplication of members since some individuals tend to belong to several groups for varied reasons. Data were collected electronically using smartphones and tablets pre-loaded with the use of Ipsos’ data collection and field management platform, iField, which ensures automated data transfer as soon as the interview is completed. Group participation in the survey was subject to having a minimum of 40% of female membership.
Geolocation Mapping	Global Positioning Systems (GPS) data were collected during interviews with the group leaders and female group members. The GPS coordinates were taken at the place where the group members usually meet.
Key informant interviews (KIIs)	KIIs were used to gather additional information on group activities and WECs outcomes. Interviews were conducted with 20 Key Actors (organisations providing services and mobilising groups such as NGOs, CBOs, and INGOs) who were mapped during the secondary data collection. Additionally, 40 interviews were conducted with the group leaders.

3.2 Study Area

The landscaping of Women's Groups and Women Empowerment Collectives in Nigeria was a nationwide study drawing data from different databases (secondary data was compiled from the organisations working with women groups and primary data was collected from selected groups and their members across 60 Local Government Areas in 12 states).

3.3 Sample Size and Sampling Methodology

3.3.1. Quantitative Survey

Sample Size

The sample size for this survey was determined in consideration of the accuracy required for the survey estimates for each domain, resources available and operational constraints. The formula below was used to determine the sample size.

$$n = \frac{NZ^2 P (1-P)}{d^2 (N-1) + Z^2 P (1-P)}$$

Where;

- **n** = sample size with finite population
- **N** = population size (current number of groups in the frame) N=19,663 from EFlnA database
- **Z** = z statistics for a level of confidence (the standard normal deviation at the required confidence level = 1.96)
- **P** = expected proportion of women aged 18 years and above (28%) who are a member of a saving group, according to EFlnA's Access to Financial Service in Nigeria Survey, 2020.
- **d** = level precision (error reduction) set at 5%, thus d = 0.05

Based on the above formula and assumptions, a sample size of 340 was arrived, including a 10 per cent response rate for each region. Thus, a total sample size of 2,040 groups were determined for the primary survey that has at least 40% membership of women members.

Sampling Methodology

Step 1: Selection of states

Nigeria is divided into six geo-political zones, cutting across major tribes. Two states were randomly selected per zone; the underlying assumption was that limited differences were expected across states per zone. The detail of the 12 selected states have been provided in the table below.

Sample allocation: Considering the limitation provided by the secondary data available on savings groups in Nigeria to serve as a database for sample allocation to each selected state, we have adopted the information from the recently conducted EFlnA's Access to Financial Service Survey in Nigeria, 2020.

Table 1. Distribution of groups across the states

Distribution of Groups across the State

Zone	State	% of people who are members of a group (A2F 2020 Survey)	Number of groups allocated	Number of groups covered	Number of interviews per group (one group leader and two group members)	Number of interviews
North Central	Benue	14%	286	288	3	864
	Niger	5%	102	109	3	327
North-East	Bauchi	4%	82	77	3	231
	Taraba	12%	245	261	3	783
North-West	Kaduna	3%	61	55	3	165
	Kebbi	4%	82	87	3	261
South-East	Abia	6%	122	111	3	333
	Ebonyi	12%	245	275	3	825
South-South	Cross River	11%	224	231	3	693
	Edo	9%	184	171	3	513
South-West	Ondo	11%	224	217	3	651
	Ogun	9%	184	176	3	528
Total			2,040	2,058		6,174

Step 2: Selection of LGAs

A total of sixty LGAs (5 from each selected state) were selected using a simple random sampling technique. In six LGAs across six states (Apa in Benue, Calabar Municipal in Cross River, Abakaliki in Ebonyi, Argungu in Kebbi, Ijebu Northeast in Ogun, and Jalingo in Taraba), a complete census was conducted while in 54 LGAs across twelve states further communities were selected for undertaking the listing exercise.

Step 3: Selection of groups and the respondents

The following process was adopted for the group selection:

i. Identification of groups within the LGA

A listing exercise was undertaken in the selected LGAs. Two approaches were adopted for the listing exercise (1- census approach in six LGAs and 2 - the listing of groups in the selected communities within the LGAs) using existing community structures, specifically the Community Development Officer/Community Volunteers/Village/Ward Development Committee, and available information of savings groups at the LGA. The two approaches of listing were used to test which model was more appropriate for the comprehensive mapping of groups that can facilitate sustainable data collection in the future.

ii. Selection of groups and respondents

The listing data served as a sampling frame and the required number of groups were selected randomly from the list. From the selected groups, two categories of respondents were interviewed.

Group leaders (chair) - A total of 2,058 group leaders, either male or female, were interviewed to address specific group outcomes. In the case of initial absence of a group leader, three attempts were made to speak to this person before a substitution with the vice-chairperson of the group.

Group members (women) - A total of 4,072 group members were interviewed. A list of group members was used for the selection. From the list, two members were selected randomly (simple random sample technique) and interviewed to capture individual and household level information.

3.4 Data Analysis and Reporting





The findings of this report are presented using secondary data collected from different organisations and primary data collected from group leaders and members.

Secondary data analysis	Primary data analysis	Presentation of findings
<p>As stated earlier, limited information on groups was available through the secondary data. Also, groups were clustered into the specific geography where these organisations operate. Based on the available information, secondary data were analysed to explore the distribution of groups across the regions, type of groups, and their main purpose of formation and affiliation.</p>	<p>Data from group leaders and group members were processed separately and later merged using the unique group identifier (group name and code). The quantitative data were analysed using SPSS software. For the qualitative data, response mapping and content analysis were done using excel.</p>	<p>The findings have been presented based on the specific research questions that the study sought to achieve, which have been adapted to specific thematic areas. Findings are presented using charts and tables, accompanied by a narrative description of the statistics.</p>

3.5 Limitations of the Study

Each of these components of the study was faced with different challenges, however, most of them were overcome and the results are credible for use in decision making. Below you will find a summary of the challenges that were experienced during secondary and primary data collection.

3.5.1. Limitation of secondary data collection

	<p>Impassable Roads</p>	<p>Some of the roads were impassable, which made data collection difficult as teams took more time reaching the intended areas. This also made connectivity from one place to another very difficult.</p>
	<p>Bad network signal</p>	<p>In most rural places, there were no mobile network which made it difficult to communicate with the teams in field. This delayed the relaying of information in some cases as we had to wait until the teams were in a good network zone for information to be downloaded.</p>
	<p>Managing Respondent expectations</p>	<p>In some places, the teams struggled to explain the nature of the study to respondents. A reason for the wariness and hesitation from respondents was that some of the savings groups had taken credit from different organisations, so on seeing the interviewers, they thought that they had come to recover the borrowed money.</p>
	<p>Respondent/ Group Tracing</p>	<p>Respondent /group tracing was quite a challenge in most states, and this was because of the long distances the field teams had to travel to trace the groups. The second factor was that some of the group names were not easily recognised, so it took a lot of movement within the village and state to zero down to the actual group. The third factor was that even after identifying the group, tracing members was a challenge since most of them were spread in different locations within the village and some were not readily available. The teams had to move around a lot to locate the groups and group members. This caused significant delays in fieldwork completion.</p>

4. Study findings

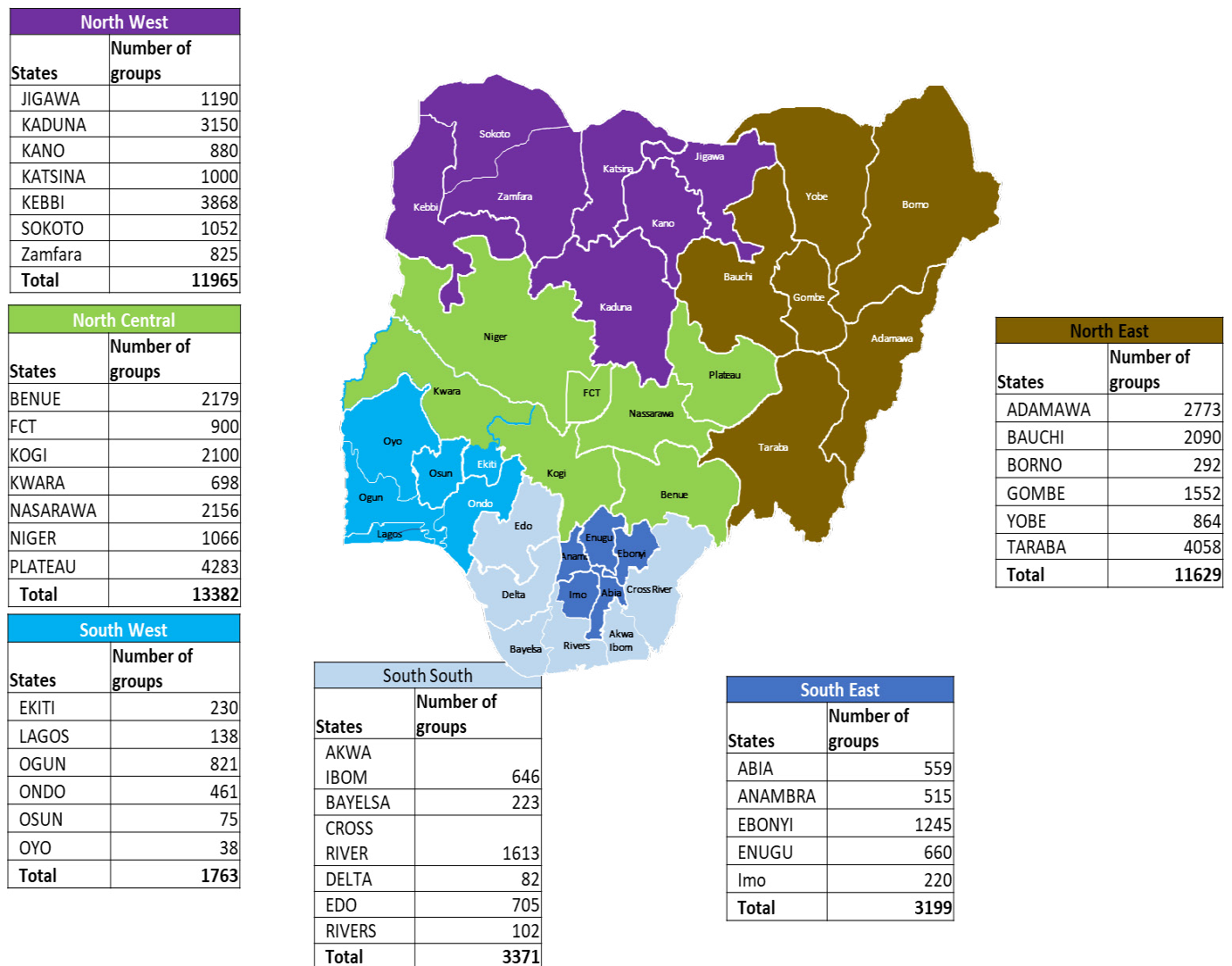
This section highlights findings on characteristics of women’s groups in terms of the number of groups, the purpose of formation, types of groups, support and governance structures, meetings, and resources. It also describes group operating models, WEC elements layered on the groups and key outcomes at the individual and collective levels.

4.1 Characteristics of Women’s Groups in Nigeria

Number of groups by states and regions

To determine the number of groups in the country, data was gathered from two different sources (secondary and primary). A total of 45,309 groups (38,502 groups from secondary data and 6,807 groups from listing data) were identified in Nigeria. The northern regions accounted for 82% of the groups compared to the southern regions (18%). It is because most organisations who shared their data as part of secondary data collection have their operations in the northern regions.

Figure 1. Distribution of groups by states and regions (%)



Source: Secondary and listing data

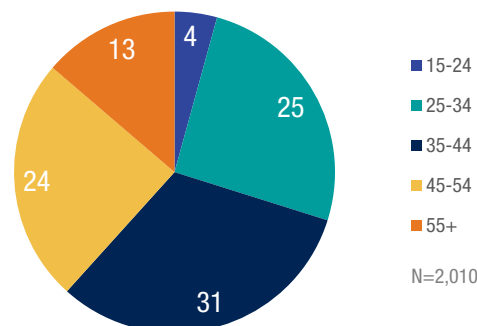
4.2 Characteristics of Groups

4.2.1. Basic Characteristics of Group Leaders

Most group leaders interviewed as part of the study were female (84%) and belonged to the group located in the rural areas (71%). The adjacent figure categorises respondents according to age groups. The mean age of the group leaders was 42 years old (SD=±12).

A higher proportion of group leaders (31%) were in the age group of 35-44 years followed by those who were in the age bracket of 25-34 years (25%).

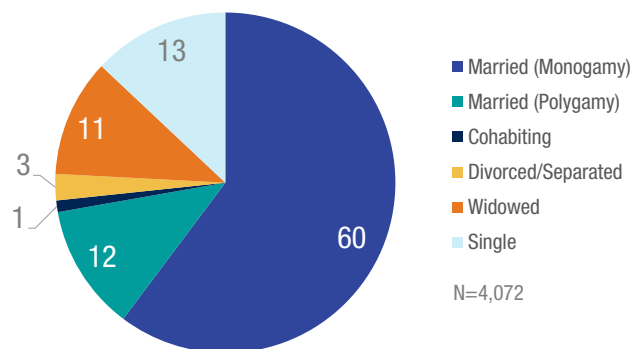
Figure 2. Age distribution of group leaders (%)



4.2.2. Basic Characteristics of Group Members

Sixty per cent of group members are married (monogamy). More than one-third (35%) of members completed secondary school followed by primary school (17%). The distribution of age was almost similar to that of the group leaders. Additionally, thirty per cent of group members were found to be heads of their households.

Figure 3. Marital status of group members (%)

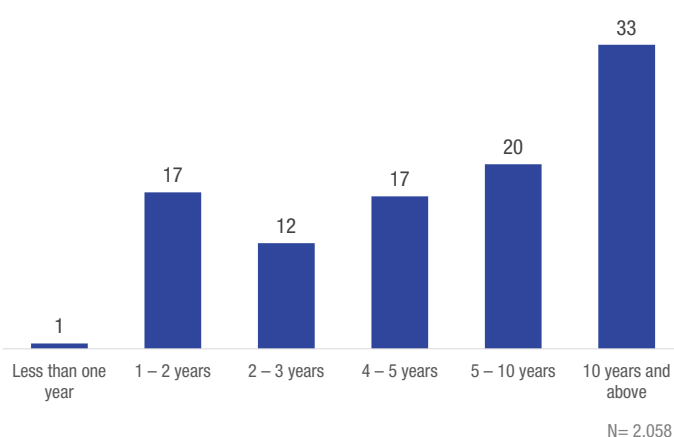


4.2.3. Years in existence

Data about the number of years in existence were not available from secondary sources.

The primary data gathered from the group leaders indicated that most groups have been in existence for 10 years or above (33%) followed by 5-10 years (20%).

Figure 4. Years in existence (%)

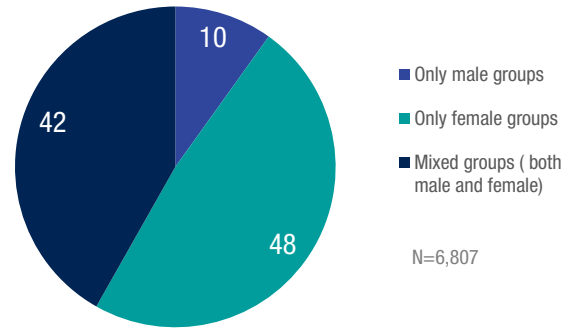


Source: Primary data - Group leaders

4.2.4. Group composition, size, and registration

In the secondary data there was a dearth of information about group composition, thus the listing data were used to analyse the composition of the groups. Close to fifty per cent (48%) of groups were only female groups, followed by mixed groups (42%). Out of the mixed groups, 81 per cent of groups had 40 or more per cent of females in their groups.

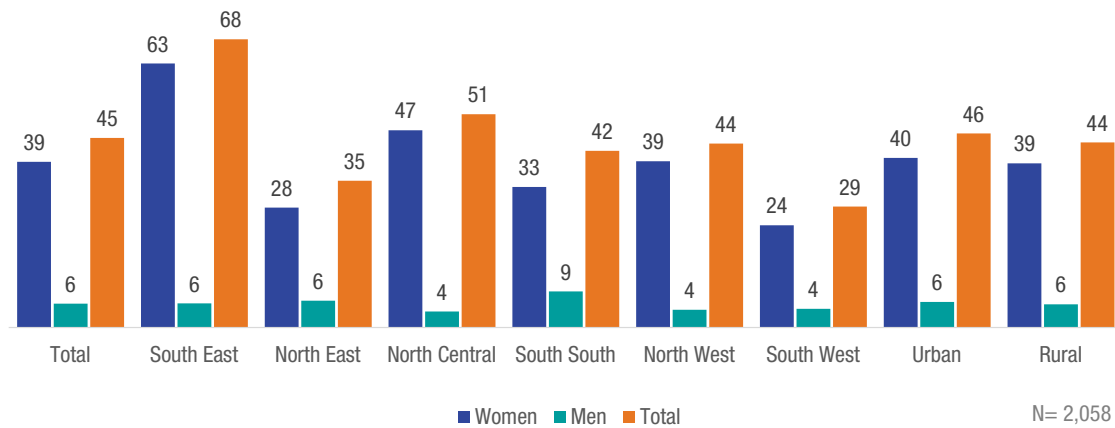
Figure 5. Composition of groups (%)



Source: Listing data

Out of the 2,058 groups that were part of the primary data collection, 74% comprised less than 50 members, and the average membership number was 45. The groups located in the southern regions reported the highest average number of members - both women and men (68), and women (63) - in a group while groups in the south-south regions reported the highest average number of men in a group.

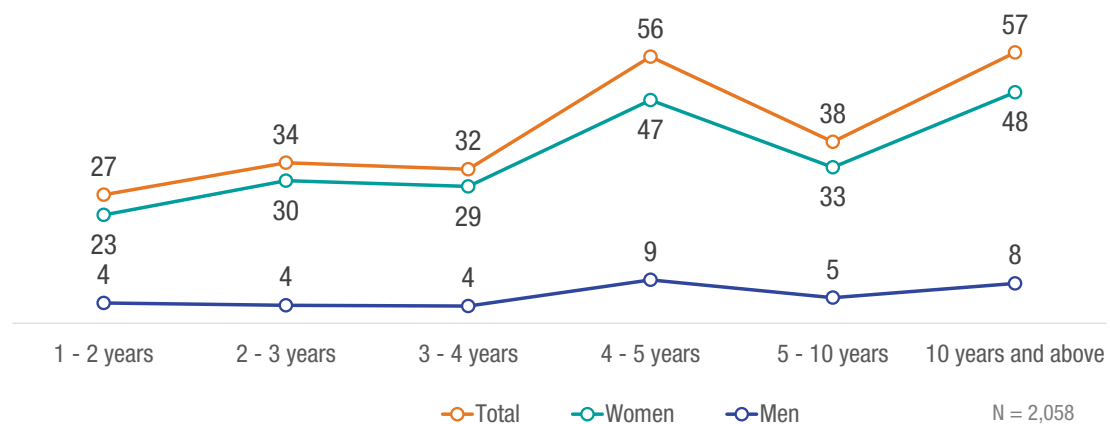
Figure 6. Group size (Average number of members)



Source: Primary data - Group leaders

Findings further revealed that groups in the 4th to 5th year of existence and 10 years and longer had significantly more members than in the other recorded categories of years of existence of groups. The average number of women was consistently higher than the number of males regardless of how long a group existed.

Figure 7. Average group size by year of existence (%)



Source: Primary data - Group leaders

Furthermore, information regarding registration was collected from the group leaders during the qualitative interviews. The findings indicate that groups were either registered with the Corporate Affairs Commission (CAC) or State Government Cooperatives or both. Between Naira 3,000-5,000 (USD 7-121) were paid for the registration. However, some groups were not registered - as the process is perceived to be time-consuming, complex and expensive.

I started with registering with the state, I went to the ministry, collected form and follow up the process, paid all the dues that were entitled, later on, I gradually I was gathering money, then I got a lawyer that did a process of registering with CAC

Kaduna Group Leader

Our group is not registered because the money to register it at CAC, we are still working on it, it is not registered

Lagos Group Leader

4.2.5. Changes in Group Membership

Half of the group leaders (51%) mentioned changes in group membership. Considering years of group existence, changes in group membership were led by groups that have been in existence between 5 to 10 years. It was worth noting that groups under 4 years of existence also recorded a high level of membership change. Groups that have been in existence 10 years and longer recorded the smallest change in their membership structure - perhaps they have become an “institution” in the lives of their members after so many years.

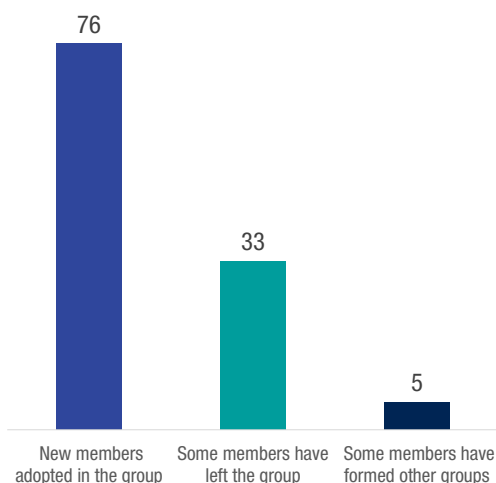
Table 2. Changes in group membership (%)

Changes in group membership	Total	1 - 2 years	2 - 3 years	3 - 4 years	4 - 5 years	5 - 10 years	10 years & above
N	2,058	165	235	205	139	512	802
Yes	51	42	42	55	49	59	34
No	45	55	52	42	46	35	65
Not sure	3	3	4	3	4	3	0
Don't know	1	0	1	0	2	2	1

Source: Primary data - Group leaders

The main changes that occurred in groups that reported changes in membership were the groups adopting new members and members leaving the groups.

Figure 8. How membership has changed (%)



Source: Primary data - Group leaders

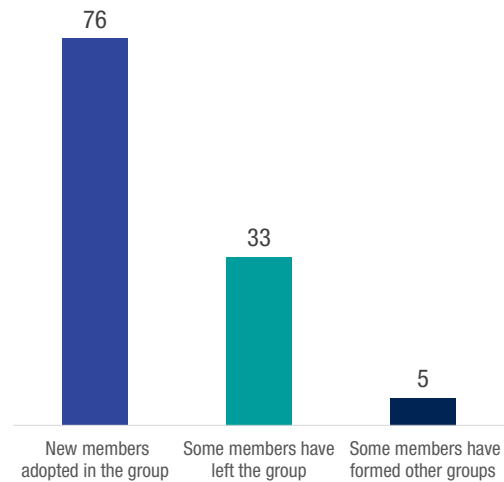
1 1 USD=417 Naira

4.2.6. Member Recruitment

Decisions on admission and exclusion of members from the groups are determined based on the governing group's constitution. Although, membership and enrolment of new members is a decision of the group members, amongst the groups that participated in the survey, almost half of the enrolments were done by the group leader/chairperson. This is followed by 27% of the group members and 10% by another member of the committee.

Normally, human factors such as the trustworthiness and integrity of potential members are major considerations whenever the decision is made to recruit new members. Other factors considered when recruiting new members into the group are factors such as the capability to meet the expected financial obligations in terms of contributions (20%), community member (19%), being of good character (18%), or being a member of a faith-based organisation (12%). New members are sourced through word of mouth and limited to known individuals who can be vouched for by one or more group members.

Figure 9. Members' enrolment pathways (%)



N= 2,058

Source: Primary data (group leaders)

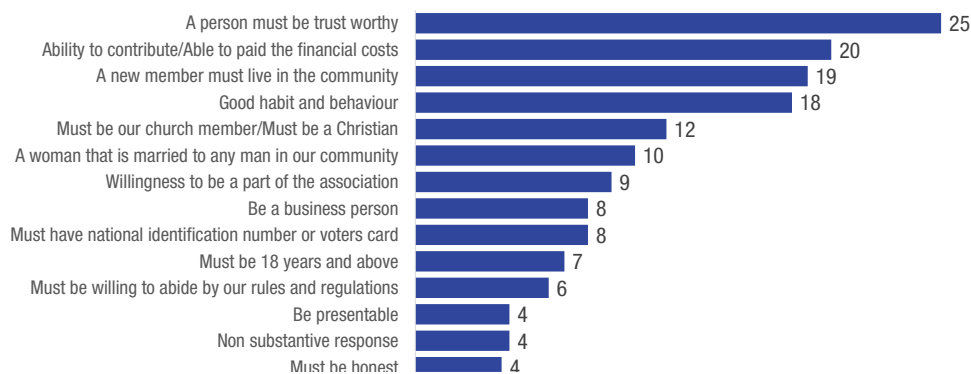
Before we enrol new members, we will have to consult the founder of our group first, there will be a background check to see if we can admit the person to our group after that the member will be on 3 months' probation before you can be fully confirmed as a member and during the probation, you must be of good conduct, else the person will be disqualified. After 3 months we will then carry out character and integrity test check

Lagos Group Leader

Intending members indicate their interest and they are accessed to ascertain their credibility and integrity after which a registration fee of N500 Naira is paid."

Kaduna Group leader

Figure 10. Factors considered when enrolling members (%)



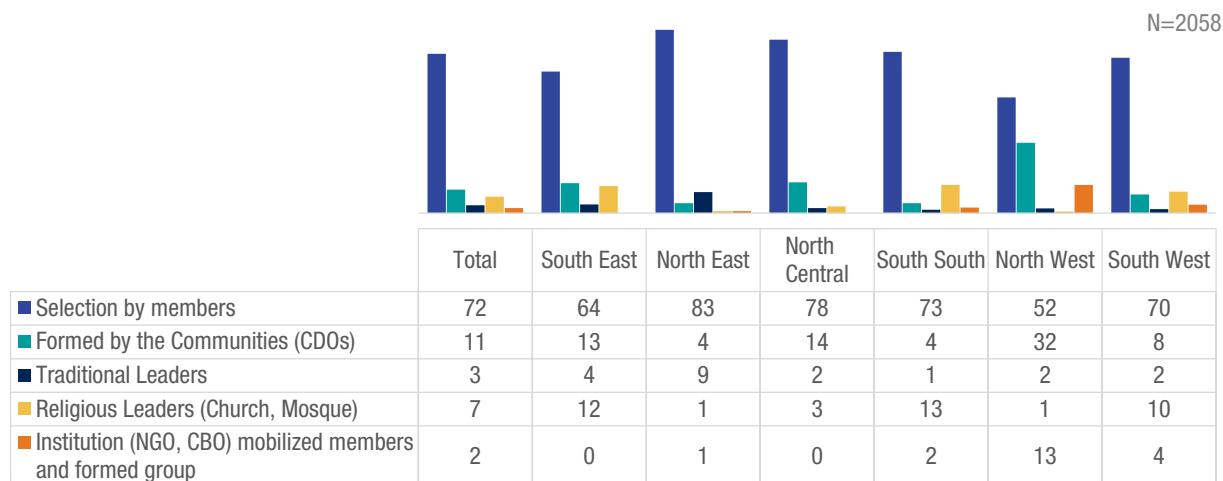
Source: Primary data - Group leaders

4.3 Group Structure

4.3.1. Group Formation Process and Support from External Organisations

At an overall level, the majority (72%) of groups were formed by the selection of members with region-wide variations (Northeast - 83% vs. Northwest - 52%). Close to one-third (32%) of groups were created by the communities in the Northwest region, while 13 per cent of groups were formed by the religious leaders in the South South region.

Figure 11. Group formation process (%)

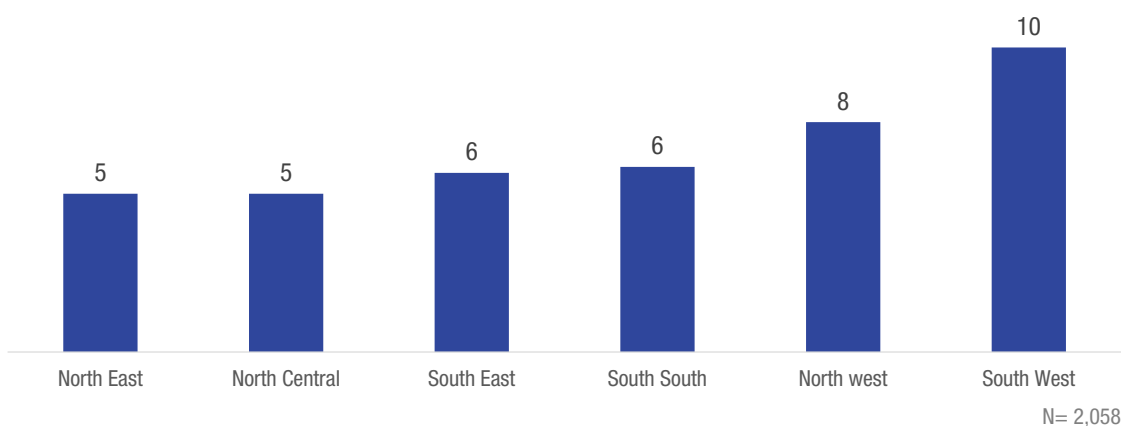


Source: Primary data (group leaders)

The receipt of support from an external organisation was extremely low. Only 7% of sampled groups confirmed receiving any form of support from other established organisations. The key ways of support from external organisations were collective participation in social activities, addressing community challenges as a group and linking members to organisations that can support them when needed. Groups located in the southwest region (10%) received more support compared to those in other regions. The support was mainly from faith-based organisations and individuals.

Actors such as government departments, NGOs- both local and international, and development partners were not found to be active in the provision of support to the groups. Interestingly, though most of the groups have a savings component, financial institutions were seen to be inactive in supporting group activity, with only 7% of the groups reporting support from microfinance institutions.

Figure 12. Group external support received by regions (%)



Source: Primary data (group leaders)

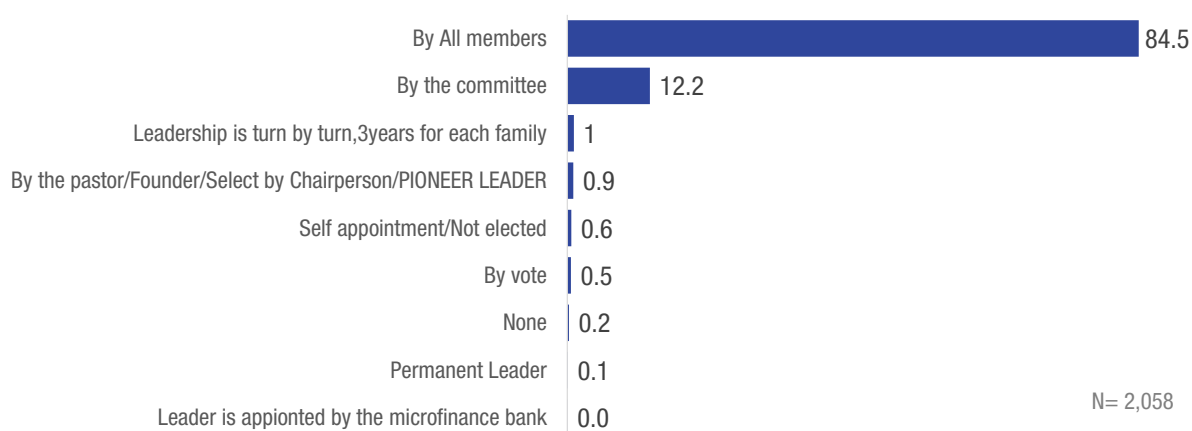
4.4 Group Governance and Operating Rules

4.4.1. Appointment of Leaders

As stated earlier, the groups' leadership (Chairperson) were mostly women (85%). Almost all the groups had a well-defined structure and 95% of groups were led by a chairperson. It indicated that group formation was mostly a collaborative venture in Nigeria.

Most of the groups employ a democratic process in their leadership selection. 84.5 per cent of leaders were elected by all the members through a majority vote. For most of the groups the core positions (with over 85%), included the group leader, treasurer, and secretary. Some groups, especially those that have been in existence for over 5 years had an assistant Group leader (63%), mobilisers (15%) and publicity secretary (11%). A few groups (less than 10%) had positions that were not prominent but could be important for women participating in groups, e.g., members in charge of education, children's affairs, women's affairs, and counselling.

Figure 13. Group leadership selection process (%)

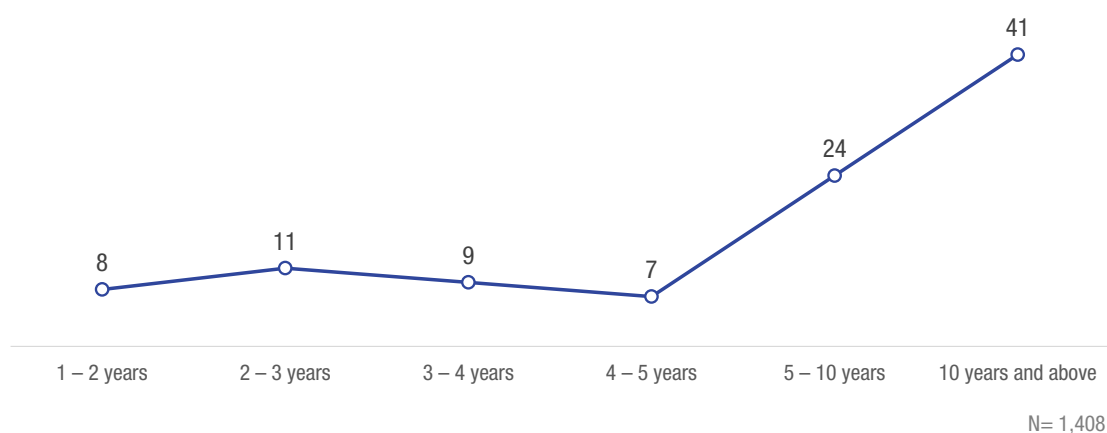


Source: Primary data (group leaders)

4.4.2. Group Rules and Procedure

The primary data analysis revealed that 68% of the groups have a guiding constitution or clear by-laws while 32% were operating without it. Further, out of the groups which have a guiding constitution or clear by-laws, the groups that have existed for 5 or more years showed a higher likelihood of possessing a constitution or by-laws.

Figure 14. Groups with a guiding constitution by years of existence (%)²



Source: Primary data (group leaders)

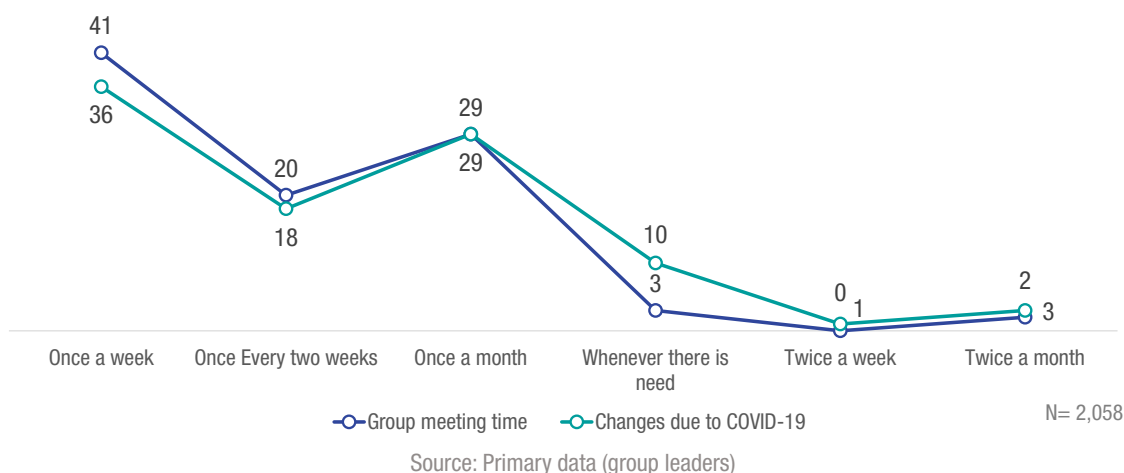
² Based on 68% (1,408) groups out of the total groups (2,058), who reported having a guiding constitution or clear by-laws.

The group leaders were asked to list the top core rules and procedures they followed, and those common among all groups include regular attendance of meetings, time management regarding meeting attendance, the making of payments, saving regularly as per group rules, paying back of loans, payment of membership and registration fees and participation in group activities.

4.4.3. Managing Group Meetings

There was a slight shift reported in the meeting frequency due to the COVID-19 pandemic. Before the pandemic, 41% of groups used to have a weekly meeting as compared to 36% during the pandemic. There was no shift observed in meeting frequency for the groups that meet once a month. In all, and despite the presence of the pandemic, none of the groups ceased to meet, though in some cases only the leaders had meetings.

Figure 15. Frequency of group meetings (%)



4.5 Activities Undertaken During Meetings

82 per cent of groups reported 'collecting savings' as one of the prominent activities undertaken during the group meeting, with the highest proportion of these being VSLAs (96%), SACCO (96%), business associations (87%) and Mixed Agriculture cooperatives (86%).

Table 3. Activities undertaken during group meetings (%)

	Total	Mixed Agricultural Cooperative	Farmers' Group	Village Savings and Loans Association	Livestock Association	Savings & Credit Cooperative (SACCO)	Business Association	Youth Group	Self Help Groups
N	2,058	203	117	661	37	482	252	80	273
Collecting savings	82	86	80	96	76	96	87	76	84
Social challenges and member welfare	42	42	39	38	54	39	41	50	67
Review of records	30	35	32	32	27	31	36	34	45
Lending	30	31	26	45	27	38	32	20	33
Resolving disagreements and conflict	28	35	36	24	24	24	35	39	38
Information sharing/updates	25	25	24	19	27	24	28	38	37
Discuss market opportunities	18	31	34	19	32	15	40	18	16
Business performance review and planning	8	18	16	6	19	5	25	8	6
Training	7	7	6	5	14	6	10	10	6

Source: Primary data (group leaders)

Apart from the collective savings, other important activities were also performed during meetings, which make them important platforms for the empowerment of women; such as addressing social challenges and member welfare, review of records and resolving disagreements and conflicts.

Therefore, group meetings can be a targeted avenue/ opportunity for the empowerment of members -introducing new learnings/ models/layers/measures, such as education on COVID-19. These are self-mobilised and with the likelihood of ensuring the availability of members. If the intervention is designed in line with their purposes, then it can easily be introduced to the members and serve as a platform for disseminating and mobilising the community.

4.6 Group Resources

The group resources were evaluated in terms of financial, non-financial and external support. These could be offered by group members or external providers, including Government, NGOs, CBOs, and others.

4.6.1. Member Contributions and External Funding

Out of the 2,058 groups surveyed, 49% received some form of contribution from the group members. Membership fees and savings from the members were the two main resources received by the groups, as reported by the group leaders, 72% and 66% respectively. A substantial number of the groups also mentioned that they received social funds from members – about 44% of the group leaders indicated social funds. In-kind contributions from the members too were mentioned as a source of resources to the groups (38%).

Figure 16. Member contributions (%)

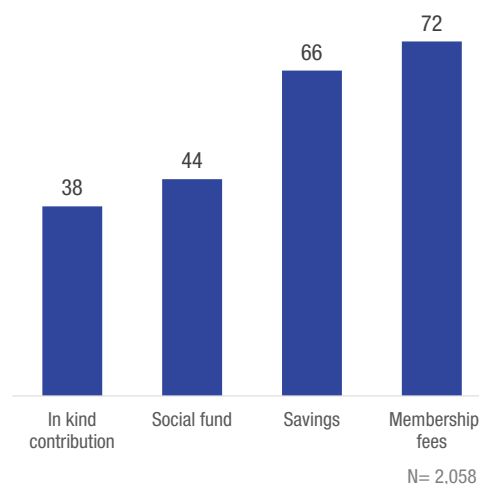
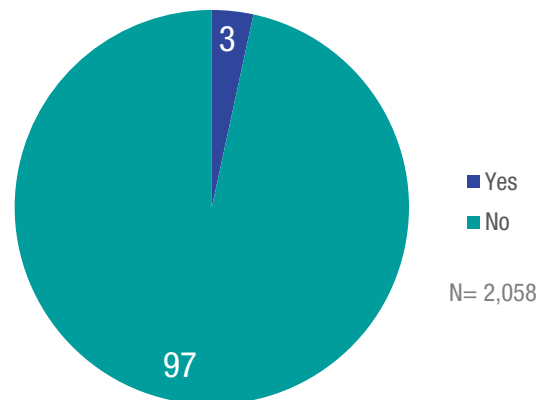


Figure 17.

4.6.2. External Funding

Only 3 per cent of the groups said they received external funding from any other organisation. External funding was said to be coming largely from members of the community (34%), churches (16%), government (10%) and INGOs (9%).

Figure 18. Groups that received external funding (%)



Source: Primary data (group leaders)

Further, the groups that reported receiving external support were given direct funding for specific group activities, this was mentioned by 76 per cent of the groups that received external support. Other forms of support included in-kind services and products - largely among the agriculture groups (farmer field schools, livestock groups and mixed agriculture cooperatives), and training services.

Table 4. Form of funding received (%)

Groups that reported receiving external funding (%)	
N	62
Direct payments for group activities	76
In-kind/products (providing items e.g., seeds, animals, tailoring machines etc.)	24
Training and extension services	14
Management of the group (setting up governance structure)	11
Loan	1
Finding markets for our produce	1
Advice	1
Transport	1

Source: Primary data (group leaders)

4.6.3. Group Projects

Exactly four-fifths (80%) of the groups that participated in this study did not have group projects. Of the groups that were involved in joint group projects a marginally higher proportion were located in urban areas rather than rural areas. The existence or non-existence of support from external organisations did not have any influence on groups having a joint project or not.

Table 5. Groups that have projects (%)

	Total	Location		Support from any organisations	
		Urban	Rural	Yes	No
N	2,058	588	1,470	138	1,920
Group has a joint project	20	22	20	20	20
Group does not have a joint project	80	78	80	80	80

Source: Primary data (group leaders)

Groups still invest in some businesses such as trade-buying & selling (73%), in agricultural production (farming equipment (49%), rice processing & storage (27%), and restaurants (18%); but very few investments are made in small & medium scale business (9%), livestock, etc.

4.6.4. Group Lending

Group leaders were asked if their group lends out money, and 44% of the group leaders mentioned that they do. In terms of the lending by locality of groups, it was found that a higher proportion (47%) of group leaders in rural areas lend out money. Out of the groups that lend out money, most of the lending was done by the group members (90%). The trend was similar in rural and urban areas, whether the groups were supported by an external organisation or not. Further, findings from the interviews with group members revealed that 39% of members borrowed money from the groups they belong to.

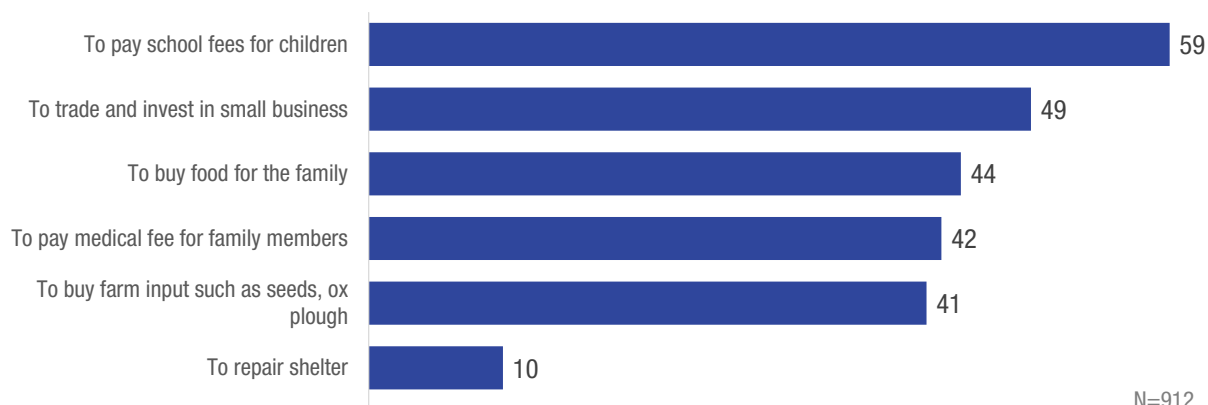
Table 6. Who the groups lend to (%)

	Total	Location		Support from organisations	
		Urban	Rural	Yes	No
N	912	228	684	68	844
Members	90	91	89	88	90
Members and non-members	10	9	11	12	10

4.6.5. Purpose of Borrowing

When the group leaders were asked for the reasons why members borrow, most reasons revolved around welfare (personal needs) and income generation (business investment). The personal needs were things like payment of school fees (59%), buying food for the family (44%), for settling of medical bills (42%), for investment purposes like trading & small businesses (49%), and farm input (41%) - to source for seedlings, livestock, and farm equipment.

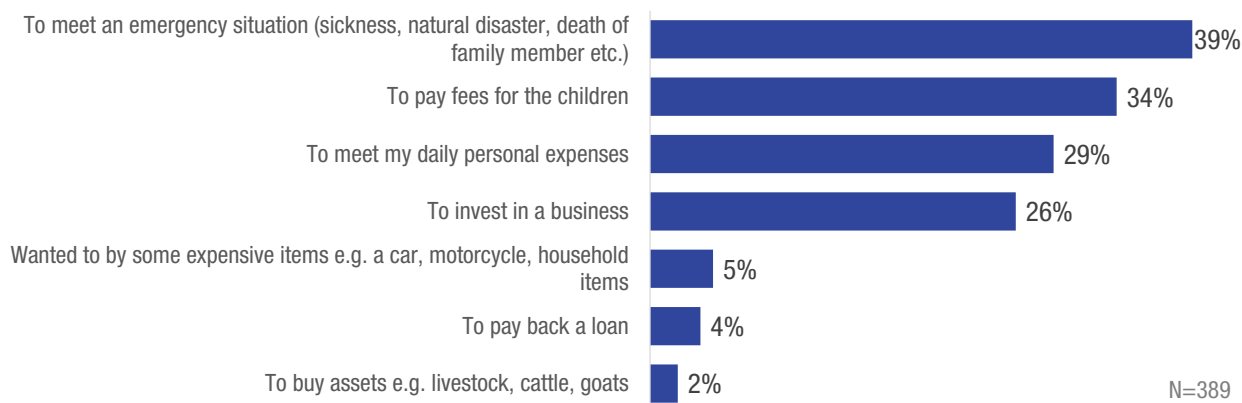
Figure 19. Borrowing purposes reported by group leaders (%)



Source: Primary data (group leaders)

Comparing these findings with those from interviews conducted with members showed some similarities, but with a bigger skew to personal needs than business investments; 39% borrowed to address emergency needs, 34% to pay school fees, and 29% to meet daily expenses.

Figure 20. Purpose of borrowing - group members (%)



Source: Primary data (group members)

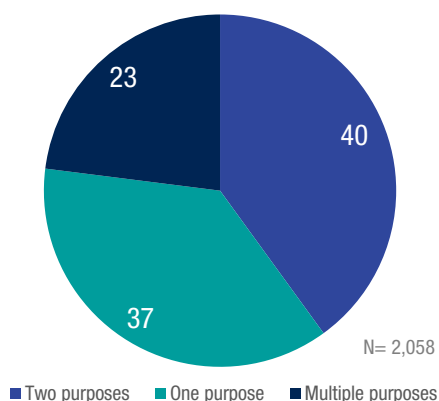
The average amount borrowed by group members was (N30,460) (USD 73), which was only slightly lower than the average amount saved by the group members, N36,832 (USD 88³). This could imply that each member borrowed about to the tune of how much they had saved. Further zooming into group typologies (groups have been classified into typologies i.e., financial, livelihoods and social support/solidarity - refer to table-9), it was observed that both average amounts borrowed and saved were higher among the financial typology compared to other typologies, as shown below.

	Financial	Social support/ solidarity	Livelihoods
Average amount borrowed	N 33,703 (USD 81)	N 25,189(USD 60)	N 25,309 (USD 61)
Average amount saved	N 41,137 (USD 99)	N 33,788 (USD 81)	N 32,435 (USD 78)

3 1 USD=417 Naira

4.7 Purpose of Formation

Figure 21. Multiple Purposes of formation (%)



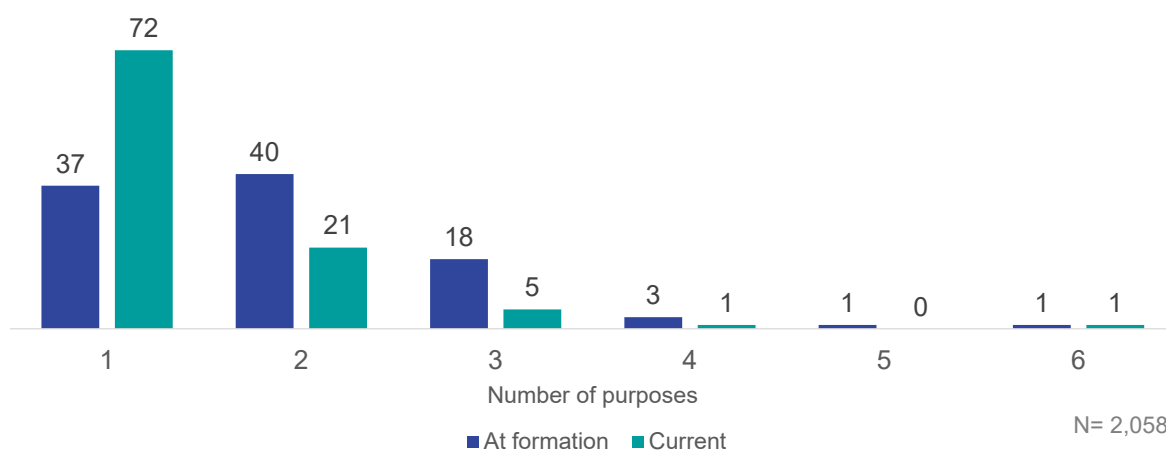
The findings of the interviews with group leaders confirmed the findings in Gugerty et al, 2017 research on collective savings and labour comprising Rotating Savings and Credit Associations (ROSCAs) in sub-Saharan Africa.

Findings revealed that most (40%) of the groups were formed to pursue at least 2 purposes, closely followed by those that said groups were formed to meet a single purpose.

As the groups aged, their purposes stated at formation got amended - especially the multiple-purposed groups which had many of goals up front.

Source: Primary data (group leaders)

Figure 22. Purpose of formation vs current activities (%)



Source: Primary data (group leaders)

This finding was in line with the findings from the secondary data, where 87% of the groups' information collated had only one purpose, those with two purposes formed 12% while those with 3 purposes were only at 2% (figures rounded). Despite reporting several purposes at formation, there were common features across groups, the majority of the groups (78%) indicated they started the groups to save, followed by social support (50%), and lending and borrowing (29%) were the top three purposes. For those that reported more than one purpose of formation, the majority reported savings, credit, and social support in common, which made these three the most driving causes of formation. These findings were corroborated by secondary data, namely that the leading purpose for group formation in Nigeria was to facilitate savings.

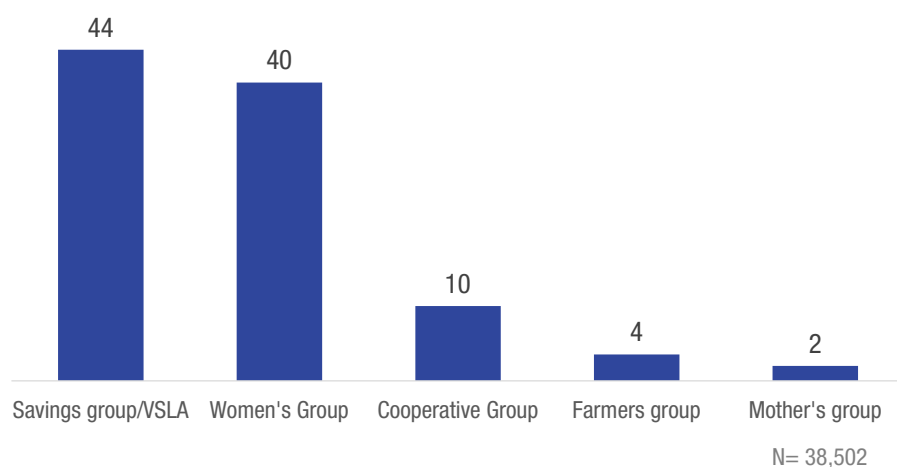
Table 7. Purposes of Formation (%)

	Total	Single-purpose	Two purposes	Three or more purposes
N	2,058	767	827	464
Saving	78	55	88	97
Social support	50	20	57	85
Loans (Lending and borrowing)	29	3	29	73
Food security and agriculture	9	3	6	21
Supporting each other	4	2	5	4
For the betterment of the church	4	7	2	2
Bulking and Marketing	3	1	1	11
Health (Including Sexual Reproductive Health)	3	1	0	10
We bring unity among us	3	4	1	3
Integrated programming	2	1	2	4

Source: Primary data (group leaders)

4.8 Categories of Groups

Figure 23. Group categories-secondary data (%)



Source: Secondary data

There are different categories of groups as established by the study findings. The secondary data showed that the majority of groups were savings/VSLA (44%) followed by women's groups (40%).

During primary research, the group leaders were asked to describe the type of group they lead. Overall, findings showed that VSLAs (32%) as the most identifiable category of groups followed by Savings & Credit Cooperative (SACCO) (23%) and Self-Help Groups (13%).

Table 8. Group categories (%)

Group category	Total	One group category	Two group categories	More than two group categories
N	2,058	1,492	432	134
Village Savings and Loans Association	32	28	43	46
Savings & Credit Cooperative (SACCO)	23	19	31	54
Self Help Groups	13	9	23	36
Business Association	12	8	19	42
Mixed Agricultural Cooperative	10	4	22	40
Faith-Based Association (FBA) - (church or mosque association/group, traditional or other)	9	10	4	8
A development committee	6	3	14	25
Farmers' Group	6	4	8	11

Source: Primary data (group leaders)

Additionally, an attempt has been made to categorise the groups within the typologies described by ECWG4 in the scoping review report. Using the ECWG classification, there were three emerging typologies (Livelihoods, Financial and Solidarity) identified from the results of the WECs landscaping study in Nigeria. These were arrived at by consolidating different types of groups reported by the group leaders as shown in the table below:

Table 9. Group typologies VS group types

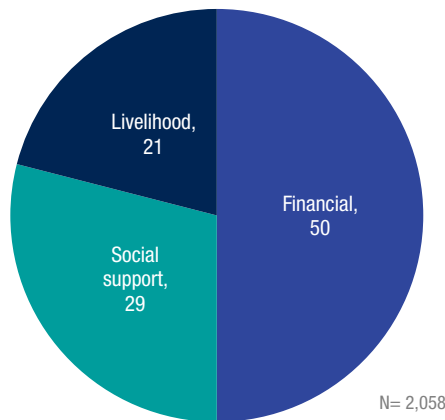
Livelihoods	Financial	Social Support/solidarity
<ul style="list-style-type: none"> • Farmers' Group • Livestock Association • Mixed Agricultural Cooperative • A development committee • Farmer Field School • Tailoring group • Market women association • Professional group⁵ 	<ul style="list-style-type: none"> • Savings & Credit Cooperative (SACCO) • Village Savings and Loans Association • Business Association 	<ul style="list-style-type: none"> • Sports Group • Self Help Groups • Cultural drama, music, or dance troupe • Cultural Group • Faith-Based Association (FBA) - (church or mosque association/group, traditional or other) • Youth Group • Group for People with Disabilities (PWDs) • Social group • Political group • Community-women • Women married into the family • Family meeting • Empowering member • Support members of the group • Pepper association

Source: Primary data (group leaders)

⁴ Evidence of Women's Group in Uganda, by ECWG (September 2021)

⁵ Professional groups - Four leaders described their group as a professional group. The name of these groups are Adegbola zone hair dresser, Ifeoluwasogo tailor association, Ebge Odo and Women Teachers meeting

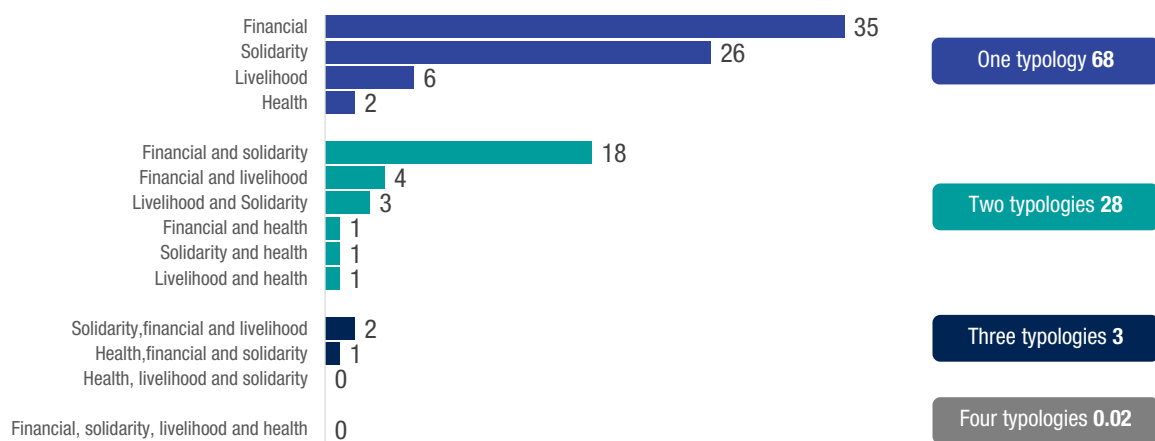
Figure 24. Exclusive group typologies (%)



Findings showed that 50% of the groups fell into the financial type followed by social support (29%) and livelihoods (21%).

Given that most groups said they formed to achieve different purposes, the data was further analysed to establish the different combinations of group categories that exist based on their purpose of formation and the activities they were currently undertaking. The figure below showed the different combinations of group categories based on feedback from group leaders.

Figure 25. Group typology at the formation (%)



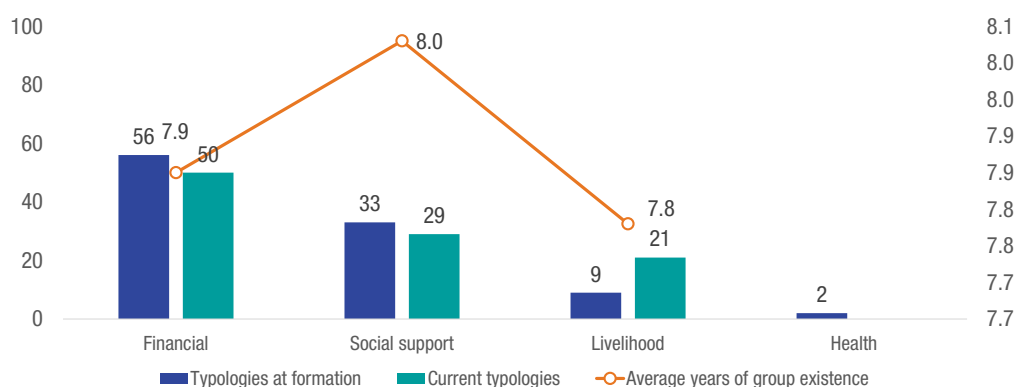
Looking at the unique combinations, more than two-thirds (68%) of the groups were formed to operate with a single purpose while 28% integrated at least two different purposes at the formation and 3% had up to three purposes.

Among the groups that fall within one typology, the majority of these were financial groups (35%), followed by solidarity (26%), livelihoods (6%), and health (2%). Across the different combinations of typologies, financial remained the predominant type of group, which confirmed earlier findings that most groups form for financial purposes and integrate other activities. The highest combinations of categories included financial and solidarity (18%) and financial and livelihoods (3%). Groups that did not have a financial component embedded into their activities were few even when considering those with a combination of three activities.

4.9 Evolution of Groups by Typologies

A look at the group evolution (group's formation vs current description) showed a reduction in the financial, solidarity and health activities, but a noteworthy increment in those focused on livelihoods. For example, while 56% of the groups indicated that they initially organised for financial purposes, only 50% report financial activities as their core currently. For solidarity, at formation, there were 33% and currently, 29% described themselves in this category, while those stating livelihoods as purpose increased from 9% to 21%.

Figure 26. Typology at formation vs current description



To establish which groups were dominant for each of these typologies, a contribution analysis was done on the current group descriptions for each of the four typologies.

Table 10. Group categories under each typology (%)

Financial	Social support	Livelihood
<ul style="list-style-type: none"> Village Savings and Loans Association (47%) Savings & Credit Cooperative (SACCO) (35%) Business Association (18%) 	<ul style="list-style-type: none"> Self-Help Groups (32%) Faith-Based Association (FBA) - (church or mosque association/group, traditional or other) (24%) Youth Group (9%) Community women (8%) Cultural Group (6%) Social group (5%) Support members of the group (4%) 	<ul style="list-style-type: none"> Mixed Agricultural Cooperative (38%) A development committee (25%) Farmers' Group (22%) Livestock Association (7%) Professional group (4%) Farmer Field School (3%) Tailoring group (3%)

Note: Percentage (%) reflects incremental contribution for each of the types based on group descriptors

4.10 Services offered by groups

Further analysis was performed to explore which services were being offered to group members within each of the three typologies. Findings showed that the different categories of groups had several activities in common, which demonstrated a high level of integration irrespective of the purpose of formation and group typology, i.e., financial, livelihood or solidarity. Looking at the services predominately associated with each typology; lending within the groups, pooling together savings as a group and sharing later and collective participation in social activities appear to be the most common across the three typologies.

Table 11. Services offered by groups (%)

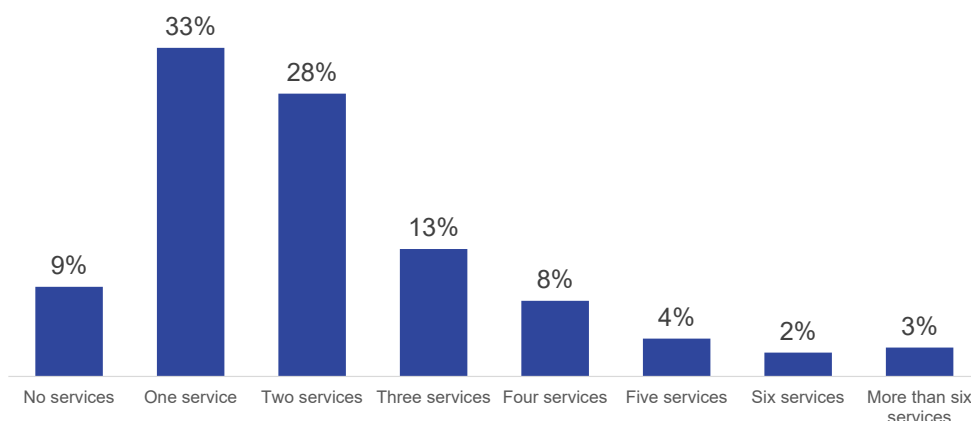
Livelihoods	Financials	Solidarity
<ul style="list-style-type: none"> • Lending within the groups (13) • Pooling together savings as a group and sharing later (13) • Collective participation in social activities (11) 	<ul style="list-style-type: none"> • Lending within the groups (21) • Pooling together savings as a group and sharing later (20) 	<ul style="list-style-type: none"> • Collective participation in social activities (14) • Lending within the groups (13)
<ul style="list-style-type: none"> • Awareness and sensitisation on Human Rights (5) • Providing counselling services (5) • Access to agriculture inputs, e.g., seeds, fertilisers (4) • Childcare services (4) • Value addition (4) • Linking to markets (4) • Addressing community challenges as a group (4) • Health and family planning (3) • Agriculture extension services (crop and animal husbandry) (3) • Training on financial literacy (3) • Linking to financial services (3) • Civic Education and political participation (2) • Entrepreneurship and Business Skills training (2) • Education and Training on nutrition (2) • Bargaining for fair market prices for products and services (2) • Functional Adult Literacy (Adult learning) (2) • Training on business planning (2) • Financial management and recordkeeping training (1) 	<ul style="list-style-type: none"> • Collective participation in social activities (13) • Awareness and sensitisation on Human Rights (4) • Providing counselling services (4) • Childcare services (3) • Value addition (3) • Linking to markets (3) • Addressing community challenges as a group (3) • Linking to financial services (3) • Health and family planning (2) • Access to agriculture inputs, e.g., seeds, fertilisers (2) • Training on financial literacy (2) • Civic Education and political participation (2) • Entrepreneurship and Business Skills training (2) • Education and Training on nutrition (2) • Training on business planning (2) • Agriculture Extension services (crop and animal husbandry) (1) • Bargaining for fair market prices for products and services (1) • Functional Adult Literacy (Adult learning) (1) • Financial management and recordkeeping training (1) 	<ul style="list-style-type: none"> • Pooling together savings as a group and sharing later (13) • Providing counselling services (6) • Awareness and sensitisation on Human Rights (4) • Value addition (4) • Addressing community challenges as a group (4) • Childcare services (3) • Health and family planning (3) • Education and Training on nutrition (3) • Linking to financial services (3) • Training on financial literacy (2) • Civic Education and political participation (2) • Linking to markets (2) • Entrepreneurship and Business Skills training (2) • Functional Adult Literacy (Adult learning) (2) • Agriculture Extension services (crop and animal husbandry) (1) • Bargaining for fair market prices for products and services (1) • Training on business planning (1) • Access to agriculture inputs, e.g., Seeds, fertilisers (1) • Financial management and recordkeeping training (1) • Assisting themselves/Supporting ourselves when the needs arise (1)

Note: Percentage (%) reflects incremental contribution for each of the services offered to members within each group typology.

Source: Primary data (group leaders)

On categorising the groups based on the number of services rendered to the group members; it was observed that one-third of groups rendered one service followed by those offering two services (28%).

Figure 27. Number of services rendered by group (%)



Source: Primary data (group leaders)

4.11 Layering of WECs elements

4.11.1. Context of WECs layering

Women's Economic Collectives (WECs) are one way to build women's human, financial, and social capital. Women's Empowerment Collectives are a subset of women's groups and are centred on WEC's five elements: 1) pooling savings and sharing risks, 2) group solidarity and networks, 3) participatory learning and life skills, 4) critical consciousness of gender, and 5) access to markets and services (Anderson et al 2019). Watson and Kyomuhendo (2019), argued that women's collectives have been critical in challenging discriminatory gender norms. At an individual level, women struggled within their own homes and community to push for more equal opportunities, while collectively, they had come together to effect wider societal change.

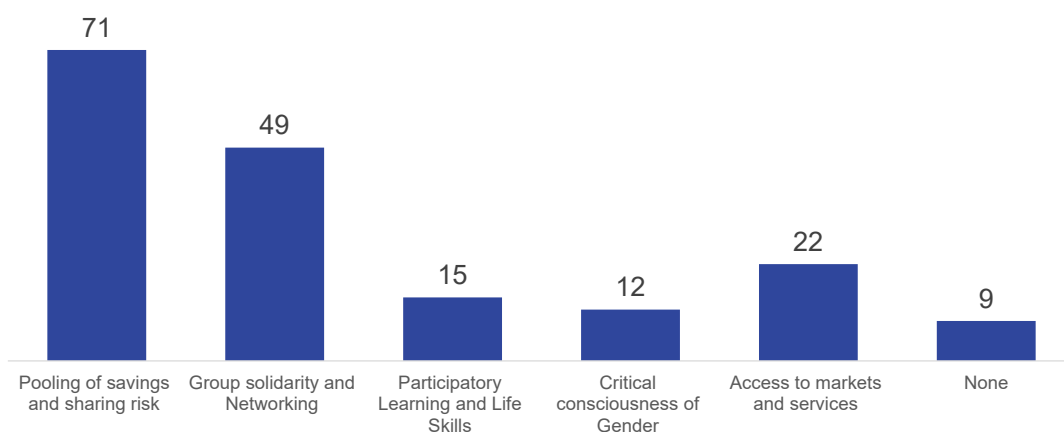
Collective action concerning women and girls is gaining solidarity and acting collectively in their interests, to enhance their position and expand the realm of what is possible. It mobilised and strengthened women and girls' collective power. This entailed coming together around common goals and interests and enabling women and girls to have more influence than when acting individually and in isolation. It manifested itself in women's organisations, cooperatives or SHGs; around themes such as agriculture or marketing or water management; when mobilising against GBV or in favour of women's rights to land and inheritance; or when demanding legal change (Gammage et al., 2016).

4.11.2. Status of WECs Layering

Findings from this research project confirmed in part the above assertions; many of the groups were formed to achieve several purposes and continuously integrate other services or activities on a needs basis. The figure below showed the different WECs elements layered by groups across the country, based on a sample of 2,058 groups that participated in the study. A group may have one or more WECs elements depending on their purpose of formation and the years they have been in existence.

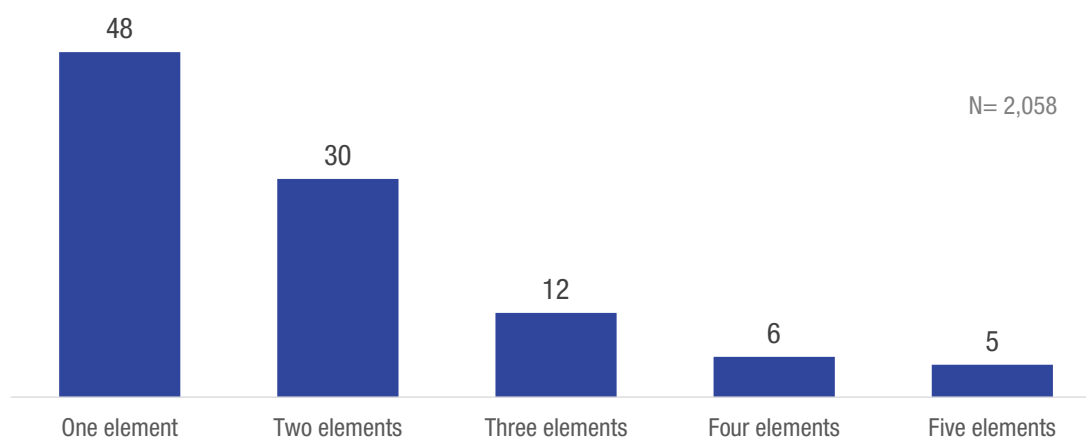
9% of the groups did not have any WECs elements layered on groups. The most prevalent WECs elements adopted by groups was the pooling of savings and sharing risk (71%), group solidarity and networking (49%) and access to markets and services (22%). It was interesting to note that only 15 and 12 per cent of groups layered participatory learning and life skills and critical consciousness of gender elements respectively. Additionally, it was observed that close to fifty per cent of groups layered only one WECs element followed by those incorporating two elements (30%).

Figure 28. WECs elements layered on groups (%)



Source: Primary data (group leaders)

Figure 29. Number of WECs elements layered on groups (%)



Source: Primary data (group leaders)

Out of five WECs elements, two elements (Pooling of savings and sharing risk and Group solidarity and Networking) were predominantly layered across the groups while the remaining elements were mostly layered on Mixed Agricultural Cooperatives and Business Associations.

Table 12. Type of WECs elements layered on groups- top five groups (%)

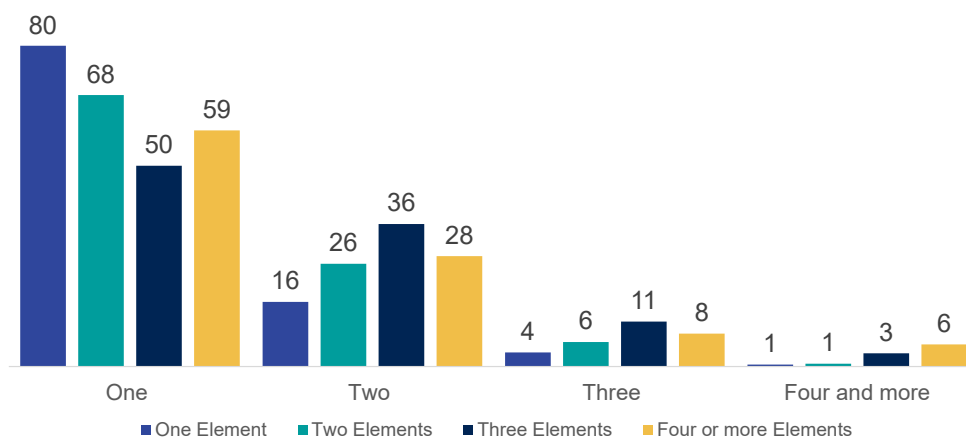
Type of WEC Elements layered	Village Savings and Loans Association	Savings & Credit Cooperative (SACCO)	Self Help Groups	Business Association	Mixed Agricultural Cooperative
Pooling of savings and sharing risk	84	83	70	81	78
Group solidarity and Networking	46	47	59	55	57
Participatory Learning and Life Skills	12	13	15	22	26
Critical consciousness of Gender	13	12	12	16	25
Access to markets and services	19	19	26	38	38
None	6	5	12	3	3

N= 2,058

Source: Primary data (group leaders)

Looking at the WECs elements layered on groups by the description of group purpose, it was noticed that a higher proportion of groups with one stated purpose were layering all the WECs elements.

Figure 30. WECs elements layered on groups by the description of group purpose (%)



N= 2,058

Source: Primary data (group leaders)

Further, an attempt has been made to explore WECs layering on groups by locations of groups, regions and gender of group leaders.

The WECs element layering on the groups was dispersed across the regions. The groups which belonged to the 'North Central region' reported layering a higher proportion of WECs elements (Group solidarity and Networking - 52%, Participatory Learning and Life skills - 23% and Critical consciousness of Gender - 20%) as compared to other regions while the element of Pooling of savings and sharing risk was higher in the Northeast region and access to markets and services was higher in the Northwest regions respectively.

Table 13. Services offered by groups by region(%)

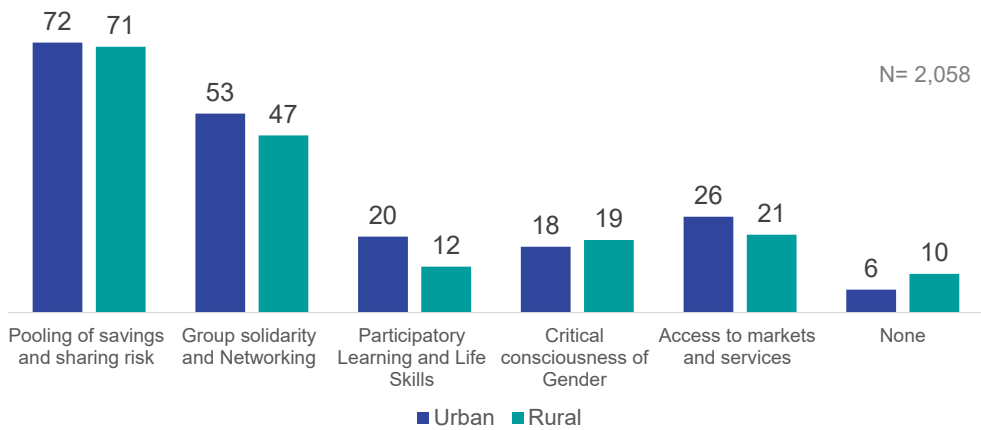
Type of WECs elements layered on groups	North East	North west	North Central	South East	South West	South South
Pooling of savings and sharing risk	80	76	78	64	68	64
Group solidarity and Networking	51	47	52	45	50	48
Participatory Learning and Life Skills	17	11	23	12	10	12
Critical consciousness of Gender	15	9	20	9	7	10
Access to markets and services	20	39	26	17	25	16
None	20	1	21	16	24	18

N= 2,058

Source: Primary data (group leaders)

In terms of the location of groups, the WECs layering on groups was similar between urban and rural locations except for Participatory Learning and Life Skills and Access to markets and services which was higher in urban locations as compared to rural areas.

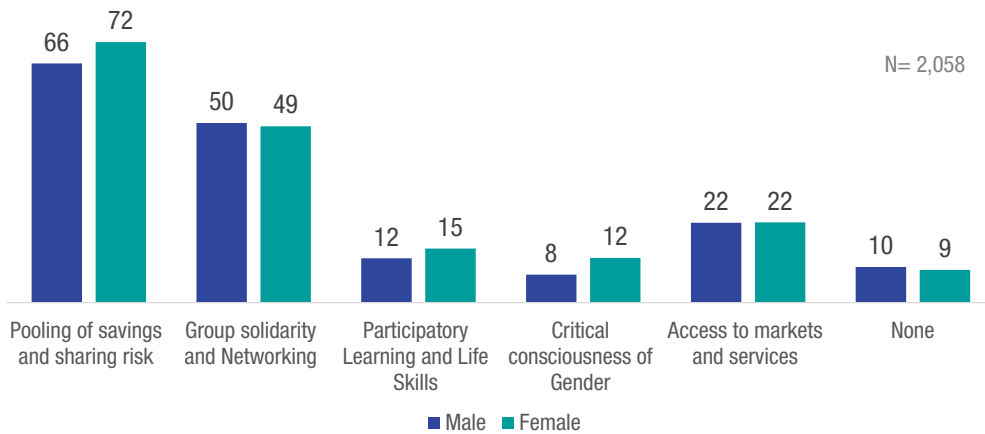
Figure 31. WECs elements layered on groups by locations (%)



Source: Primary data (group leaders)

Similar to location, WEC elements layering on groups did not vary by the gender of group leaders. A slight difference was observed in the Pooling of saving and sharing risk, Participatory Learning and Life Skills and Critical Consciousness of Gender.

Figure 32. WECs elements layered on groups by gender of group leaders (%)



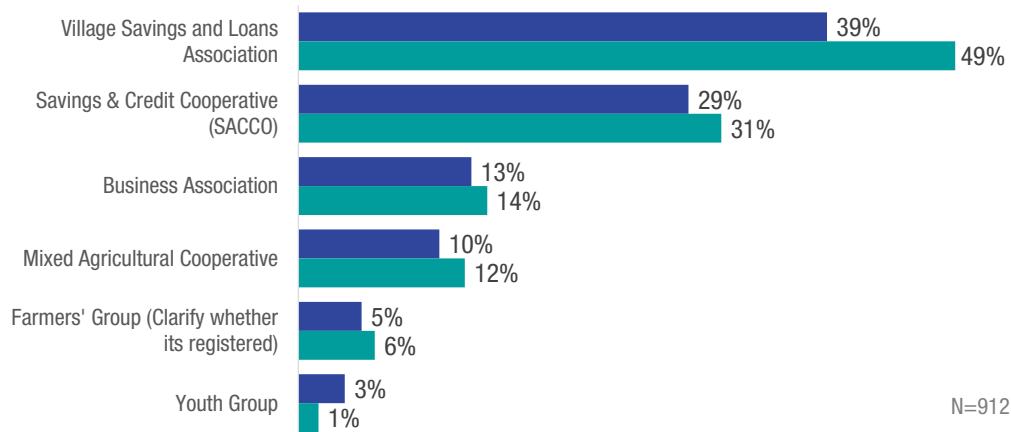
Source: Primary data (group leaders)

4.11.3. Layering of Specific WECs Elements

Pooling of Savings and Sharing of Risks

Findings pointed out this element as the bedrock of most of the groups. While the savings element was the most adopted of the WECs elements, 82% of the group leaders mentioned savings as part of the purpose of formation, and 55% had savings as the singular purpose of forming groups. Most of the groups formed for other purposes were likely to integrate savings components as part of the core activity of the group. VSLA was found to be offering bigger opportunities for pooling of savings and sharing risks of the groups that were formed for savings purposes. Out of the 1,601 group leaders who said their groups were formed for saving purposes, 39% were VSLA. Others were Savings and Credit Cooperatives, Business associations, and Mixed Agriculture cooperatives. It was also evident in the findings that groups that may have been formed for a different purpose, adopt a VSLA model along the way, especially with the integration of other services.

Figure 33. Layering savings and lending (%)



Concerning lending, VSLAs offered the highest opportunity to members, with 49% of the groups that said they started for purposes of lending being VSLAs. They were also seen to provide more opportunities for establishing a link between financial institutions and their members than other categories of groups, with 32% of groups reporting linkages to financial services being VSLAs and 21% of groups having bank accounts. As it has already been established that most of the groups' lending was internal, the groups also facilitated lending between their members and financial institutions.

Group Solidarity and social cohesion

It has been identified that the groups offered social services and performed an active social responsibility role among their members and their community at large. 43% of the group leaders mentioned the existence of a social fund, of which 79% of the group leaders mentioned that such a social fund was used to help members who need support. Apart from supporting members, the social fund was also used to entertain members, support the vulnerable in the community, and community development. The women members were also shown to benefit immensely from membership in a group.

The group members reported various benefits of belonging to a group. These benefits were broadly categorised into access to income and assets, control and benefit from economic gains and confidence and power to make decisions as part of the analysis. The findings highlighted that belonging to a group had more benefits regarding access to income and assets and confidence than control of and benefit from economic gains.

Figure 34. Benefits of belonging to a group - access to income and assets (%)

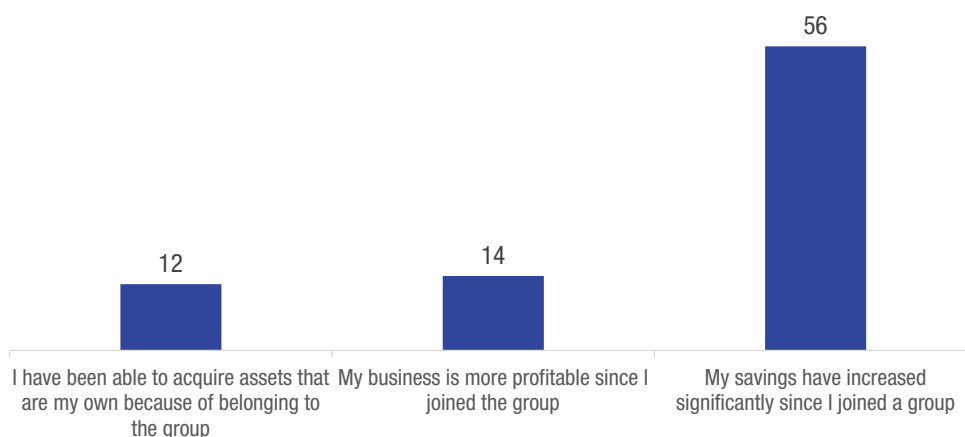
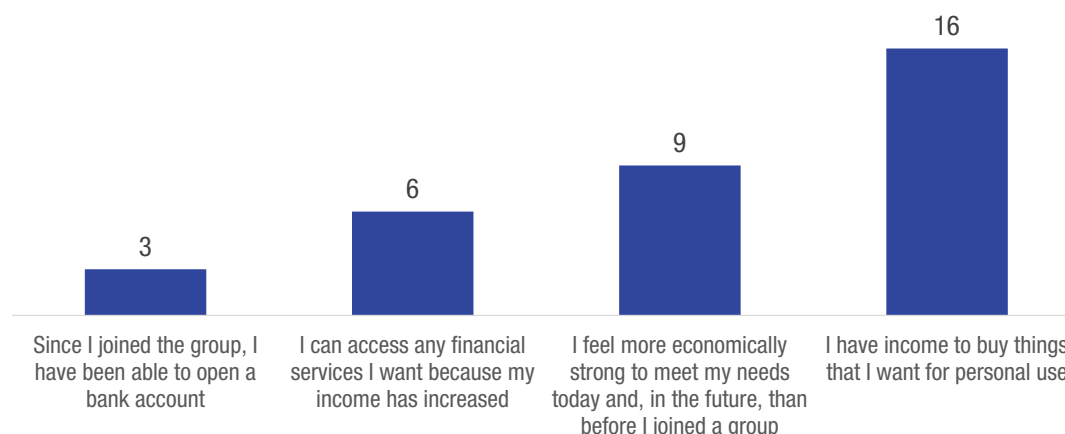
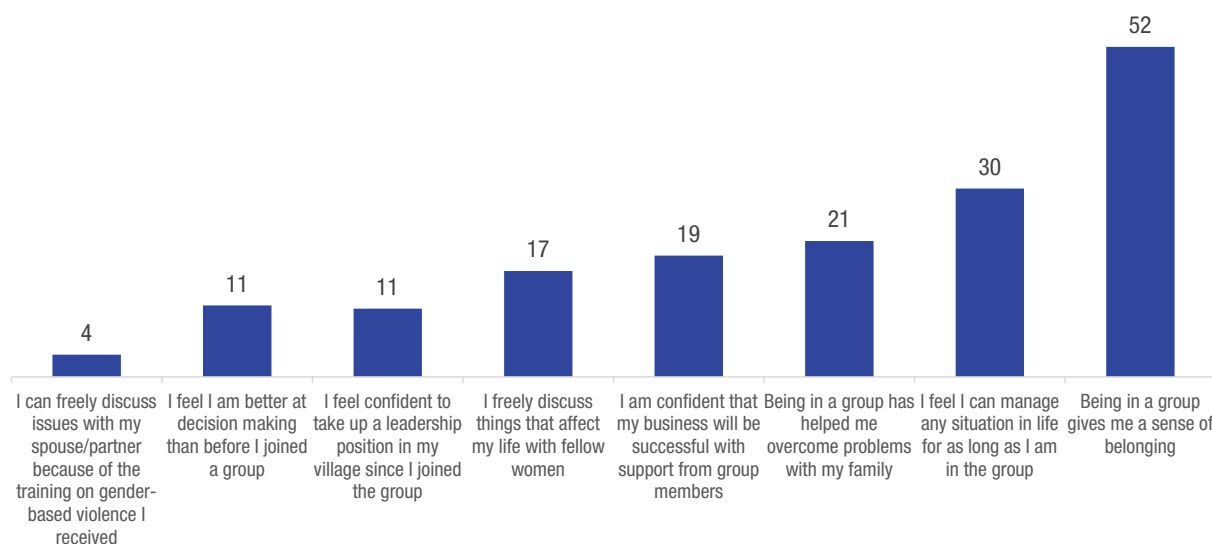


Figure 35. Benefits of belonging to a group - control and benefit from economic gains (%)



Source: Interviews with group members (N=4,072)

Figure 36. Benefits of belonging to a group - confidence and power to make decisions (%)



Source: Interviews with group members (N=4,072)

Participatory Learning and Life Skills

Training on different aspects was one of the activities implemented by groups. 15% of group members mentioned that their groups organised the training. Out of this proportion, 82% participated in training during the last 12 months. The interviews with the group leaders found that the training was imparted by the groups during the meetings, but it was reported by only 7% of group leaders. However, the training could also have been affected by the pandemic restrictions.

More than a quarter (26%) of the group members participated in Entrepreneurship and Business Skills training followed by Training on business planning (22%) and Training on Health and Family planning (Including Sexual Reproductive Health services) (19%).

Figure 37. Type of training group members participated (%)



Source: Interviews with group members (N=490)

Critical Consciousness of Gender⁶

As explained earlier, only 12% of groups were layering critical consciousness of gender in their groups. This indicated that groups might not consider it as important as other elements.

Findings from the group members showed that a high proportion of women reported access to the household property for use and joint discussions on how to spend money. However, there were still gaps in the disclosure of income between spouses as reflected in the 66% who believed their spouses freely tell them how much they earn, and 36% of the women did not feel they have control over their own money. Another aspect with regards to control of money was the freedom for the women to spend money from their produce, where 59% said they feel free to spend money from their own income.

Table 14. Access, use and control of resources (%)

Measure		Agree + Agree Strongly (%)	Disagree + Disagree strongly (%)
Access	My spouse freely tells me how much he earns, and I am free to tell him what I earn	66	20
	I have access to all the household assets we own e.g., land, car, motorcycle, and animals	73	14
	We jointly discuss with my spouse how to spend money	68	16
Use	You make the final decision on what purchases to be made with the money	46	32
	I don't feel free to disclose my money because I cannot freely control it	36	46
Control	I decide when and how to spend household income	53	28
	I decide how to spend money from my produce and other things I do without consulting my spouse	59	26
	You make the final decision on how your money is spent or saved	60	24

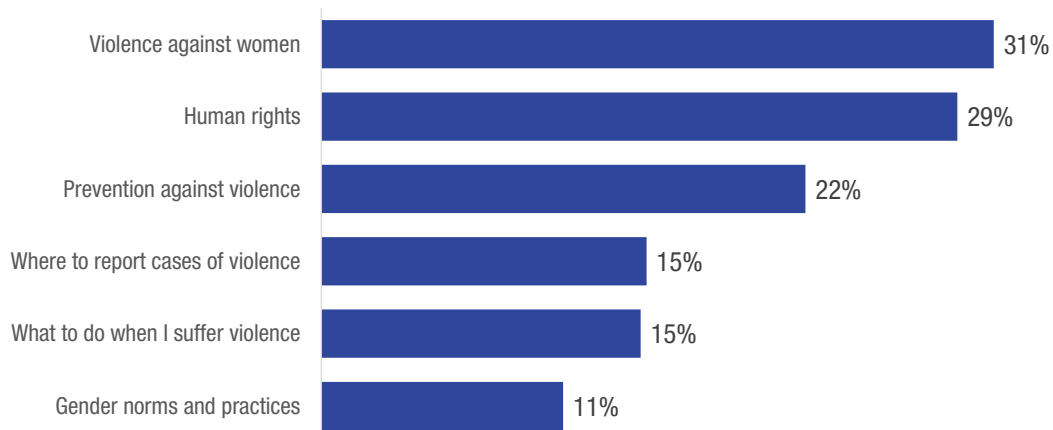
Source: Interviews with group members (N=4,072)

It was also evident that groups provide platforms for members to discuss issues relating to human rights, inequalities, and gender norms.

The most discussed topic was violence against women (31%) followed by human rights (29%) and prevention of violence (22%). Regarding these issues, there were no differences noted across the different categories of women interviewed e.g., by age or marital status.

⁶ In this study two services (Civic Education and political participation and Awareness and sensitization on Human Rights) that group offered to their members were considered as critical consciousness of gender.

Figure 38. Issues discussed within groups (%)

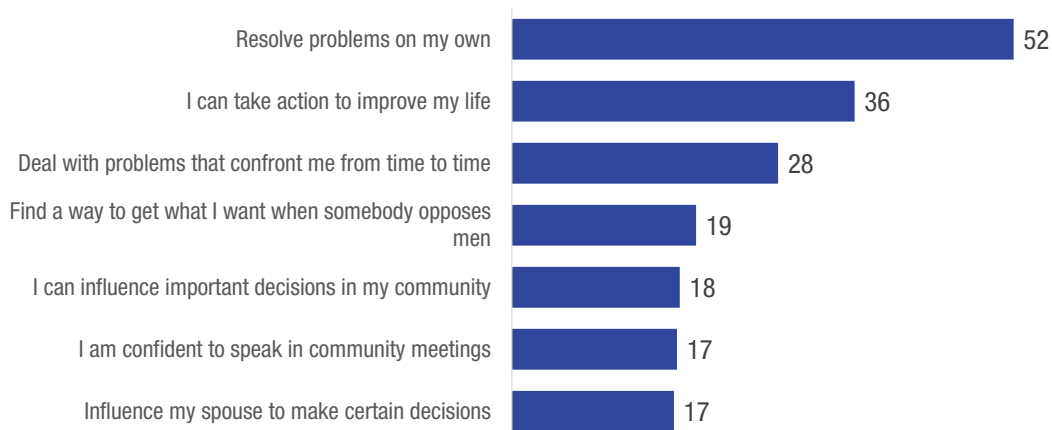


Source: Interviews with group members (N=4,072)

4.11.4. Members' Perceptions of their Self-Esteem and Household Chores

A significant proportion of women (52%) expressed confidence in their ability to resolve problems on their own, able to take action that improves their lives and deals with problems that confront them from time to time (28%). This could be attributed to financial and life skills benefits they gain from being in a group as well as the group support in times of need. However, there was still low confidence in their ability to influence the decisions of their spouses (17%) and important decisions within the community (17%).

Figure 39. Women's self-esteem (%)



Source: Interviews with group members (N=4,072)

Female group member's perceptions were also captured on the gender roles in household chores. As expected, disparities were reported in performing the household responsibilities for women and men. 88% of members perceived cooking meals as a woman's role followed by cleaning the home (82%) and caring for children (65%).

Table 15. Gender role in household activities

Household activities	Men	Women	Either
Caring for children	5	65	29
Working outside the home for money to support the family	58	4	38
Cooking Meals	2	88	10
Cleaning the home	2	82	16
Growing food for the household's consumption	37	13	50

Source: Interviews with group members (N=4,072)

4.11.5. Social Position and Political Participation

The participation of women in civic activities within the community was fairly high, but not very impressive, 71% said they voted in the 2019 elections and of these 89% decided on whom to vote on their own. A very small proportion (12%) said they might run for a political position within their community during the 2023 elections which showed positivity and engagement in the political arena. (Or perhaps a wish to form part of community decision making.)

In addition, relatively low participation in community activities was reported relating to dispute resolution and decision making with 33% mentioning that they had expressed their opinions during a public meeting other than the ordinary group meetings and 24% had participated in dispute resolution within the community. However, when asked about specific statements that would apply to what they felt about their communities' perceptions, only 21% and 17% respectively said people in their community asked and valued their opinion and respected them. This could imply a cultural effect, indicating a low self-perception among women impeding their participation in community activities.

Access to Markets and Services

The group types i.e., business associations, mixed agricultural cooperatives, farmers' groups, and livestock associations had some level of integration of access to market elements. The major activities that drive access to market among the listed types of groups were value addition, linkage to markets, access to agricultural inputs, agricultural extension services, bargaining for fair market prices for products and services, and training regarding financial management and record keeping.

Adoption of technology was fairly low, with only 2% of the group reported ownership of group mobile money accounts and only 8% of the group leaders said they used mobile money to collect savings during the lockdown period. Interviews with group members showed that groups present opportunities for members to work together to grow their businesses albeit currently at a very low level. Members learn from each other through sharing skills, as expressed by 9% of group members. In addition, 8% of the women said they link each other to business opportunities, 3% share resources e.g., business premises, and only 2% share services such as rotational childcare and nutrition.

Table 16. Activities related to access to market (%)

	Total	Village Savings and Loans Association	Savings & Credit Cooperative (SACCO)	Business Association	Mixed Agricultural Cooperative	Farmers' Group (Clarify whether it's registered)	Livestock Association
N	2,058	662	482	252	203	117	37
Value addition	8	8	6	11	9	11	14
Linking to markets	6	5	5	15	10	10	19
Access to agriculture inputs, e.g., seeds, fertilizers	4	5	4	8	14	20	5
Entrepreneurship and Business Skills training	4	3	2	9	7	3	19
Training on business planning	3	3	4	9	5	4	8
Agriculture Extension services (crop and animal husbandry)	3	2	2	2	11	15	11
Bargaining for fair market prices for products and services	2	2	1	6	7	6	5
Financial management and recordkeeping training	2	1	3	4	4	3	5

Source: Primary data (group leaders)

4.11.6. Process of Layering Undertaken by Groups

The table below provides the list of the top five activities from the WECs elements⁷ layered on the groups within the various timeframes from inception. The findings suggest that a high proportion of groups layered WECs elements from the inception stage. The majority of groups layered activities related to element 5 (Access to markets and services) and it evolved at different timeframes. Further, it is worth noting that element 4 (Critical consciousness of Gender) was mostly layered one year after the start of the groups.

Table 17. Introducing WECs elements (%)

From inception	1 year after starting	2 years after starting	3 years after starting	Over 3 years
<ul style="list-style-type: none"> Value addition (71)- element-5 Financial management and record-keeping training (61)- element-5 Pooling together savings as a group and sharing later (60)- element-1 Providing counselling services (60) element 2 Collective participation in social activities (58) element 2 	<ul style="list-style-type: none"> Childcare services (28)- element-3 Linking to financial services (25)- element-1 Access to agriculture inputs, e.g., seeds, fertilisers (25)- element-5 Training on business planning (24)- element-5 Awareness and sensitization on Human Rights (23)- element-4 	<ul style="list-style-type: none"> Bargaining for fair market prices for products and services (23)- element-5 Functional Adult Literacy (Adult learning) (20)- element-3 Agriculture Extension services (crop and animal husbandry) (19)- element-5 Civic Education and political participation (16)- element-4 Addressing community challenges as a group (15)- element-2 	<ul style="list-style-type: none"> Entrepreneurship and Business Skills training (14)- element-5 Functional Adult Literacy (Adult learning) (13)- element-3 Linking to financial services (13)- element-1 Education and Training on nutrition (12)- element-3 Training on financial literacy (12)- element-1 	<ul style="list-style-type: none"> Civic Education and political participation (19)- element-4 Agriculture Extension services (crop and animal husbandry) (19)- element-5 Linking to markets (16)- element-5 Training on business planning (16)- element-5 Access to agriculture inputs, e.g., Seeds, fertilisers (16)- element-5

Source: Primary data (group leaders)

The qualitative findings gave a few interesting and more profound reasons for formation beyond the pragmatic and practical as demonstrated by the quotes given below.

The purpose of forming the group is for our Muslim women to get exposed and acquire knowledge about life and how to coexist with people in the community. You know illiteracy can bring a lot of voices to society. So, our group in the society is to help sensitise people on the issue of coexisting

Borno Group Leader

The group is formed to fight for women's liberation, it advocates for women to be at the helm of decision-making in the society, and a place of work. We also support and elevate women for political positions either by selection or by election

Lagos Group Leader

⁷ Pooling of savings and sharing risk (element=1), Group solidarity and Networking (element=2), Participatory Learning and Life Skills (element=3), Critical consciousness of Gender (element=4) and Access to markets and services (element=5)

4.12 Individual Benefits from Groups

4.12.1. Group Leaders' Perceptions of Group Benefits to Members

According to the group leaders, there were several benefits that they perceived members to have achieved, although there was no systematic measure of tracking of member benefits embedded into the group operations to establish the spread of these benefits.

Testimonies from the groups' leaders showcased how the group participation directly improved the daily lives of its members. They also highlighted how this improvement brought about positive ripple effects in the households of the members.

Most of the benefits highlighted by the group leaders were financial, specifically; improvement in savings being the highest at 63%, for business start-ups at 38%, and borrowing at 28%. Socialisation is a way of life in Nigeria, hence 31% claimed social interaction and support.

Findings showed that the financial and social support aspects were the overriding factors that keep the groups together and also encouraged registration and participation in the group. This also explained why the Pooling of savings and sharing of risk was the element that cuts across all the groups' categories including those that may have had a different initial organising purpose.

Table 18. Benefits of groups to the members (%)

Benefits of groups to the members	%
N	2,058
Improved their savings	63
Business starts up	38
Social Interaction and support	31
Borrowing	28
Ability to make decisions.	25
Improvement of businesses	23
Improved confidence in themselves	22
Acquired property	19
Increased access to credit services	7
Participation in leadership at group and village level	6
Acquisition of skills (business management, marketing, etc)	4

Source: Primary data (group leaders)

Interviews with group members showed a similar trend regarding the inclination to financial benefits. It was also evident that the financial benefits from the group had an impact on other group outcomes such as decision-making, ability to start businesses, confidence, and social cohesion.

One of our members, since we started teaching them how to save and manage money on their own, believe me, she is now living in a house of her own and one of them who is also now selling food and doing well

Borno Group Leader

Well, we bought education insurance plan for members who have lost their husbands but do not have the capacity to send their children to school, we pay for this plan from the group monthly contributions

Lagos, Group Leader

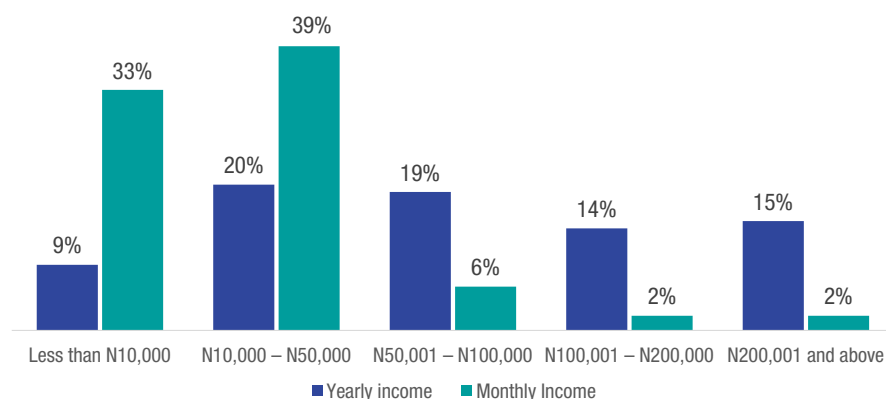
4.12.2. Economic Benefits from Groups

The economic benefits from the groups were categorised to include income and employment, savings, asset ownership and control.

Income and Employment

The main source of income was highly fragmented among the women. Interviews with the group members revealed that 28% of the women had agriculture as their main source of income. There were other activities that women participated in such as merchandising, tailoring, petty trading, trading in livestock/Agri products, and traders in Agri-inputs.

Figure 40. Monthly and yearly income (%)



Women's monthly and yearly income were reported to be low with 7 in 10 women reporting that they earn less than 50,000 NGN per month - a small proportion earn the same per year! However, it was worth noting that the study was conducted during the pandemic, and this points to the possibility that people's incomes dropped due to the reduction in economic activity resulting from lockdowns.

Source: Interviews with group members (N=4,072)

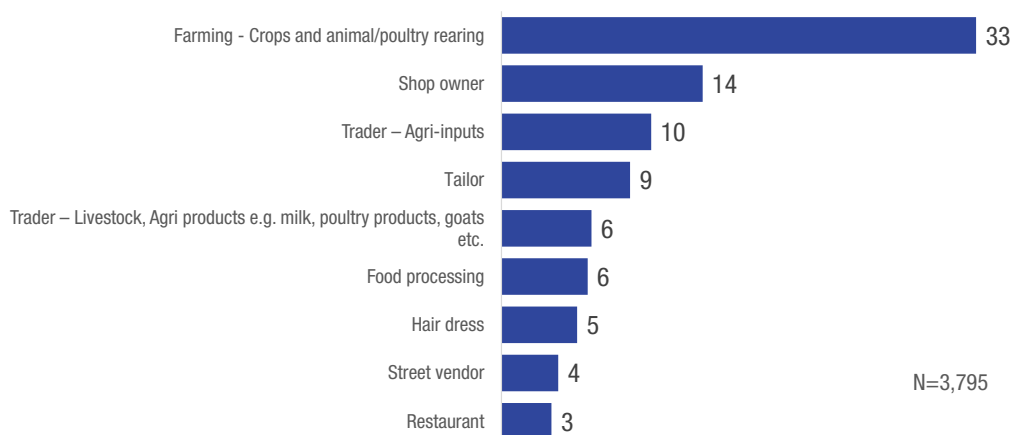
Looking at the impact of the pandemic on income, 43% of the group leaders said they experienced reduced savings from group members. This was confirmed by the data from group members - when asked if their saving behaviour had changed since the start of the pandemic, 39% said their savings reduced significantly, 48% reduced a little and 6% stopped saving.

Women's Job Creation and Enterprise Profit

One of the key outcomes of WECs for an individual woman was an improvement in enterprise profit. Among the women group members, 60% of members reported earning income from their employment (formal, informal, part-time, or full-time). Out of this 60%, 92% mentioned that they were self - employed in either personal business or subsistence crop farming and animal/poultry rearing.

The majority of women reported having businesses in farming (33%) followed by retail (shop owners) (14%) and traders delivering agri-inputs (10%).

Figure 41. Type of business for women (%)



N=3,795

Source: Interviews with group members (N=3,795)

Turnover and Profit

Most women indicated that their turnover was less than 5,000 Naira or between 5,000 to 10,000 Naira per month. The food processing business was reported to have one of the lowest turnovers with 44% of the women that participated in food processing indicating that they earned less than 5,000 Naira. Businesses that was seen to have a turnover of 10,000 - 50,000 Naira included crop farming (41%), hairdressing (37%), street vendors (38%), traders in agricultural inputs (38%), livestock (45%), tailors (41%), and shop owners (44%).

Asset Ownership

Women's property ownership was low, 16% and 15% respectively own landed property and/or houses in which they live. Apart from ownership of mobile feature phones (50%), there was a low record of ownership of most household durables and other personal belongings. Personal ownership of assets demonstrates that women can use this to access credit from banks and other sources of money. However, assets can also provide women with a sense of security and can reflect a growing level of economic empowerment. Ownership of properties was highest among older respondents (35+ years old), with respectively 22% and 23% of those 55years+ indicating they own land and also own the houses they live in.

The high proportion of mobile phone ownership illustrates potential for use of mobile money transactions and technology improvement to facilitate access to services. However, half (50%) own feature phones with limited functionality.

Table 19. Asset ownership (%)

	Total	18 - 24	25 - 34	35 - 44	45 - 54	55+
N	4,072	316	1247	1262	756	491
Mobile phone - feature phone	50	46	45	52	53	54
Mobile phone - smartphone	28	29	33	28	24	22
Household assets; fridge, cooker, washing machine, chairs, carpet, dining table	20	9	19	22	24	22
Television set	18	10	17	18	22	18
Land	16	7	13	18	18	22
The house in which I live	15	11	12	15	19	23
Radio set	15	9	12	17	18	18
Livestock and/or Poultry	11	7	10	11	13	11
Do not own any assets	10	14	11	9	10	9
Motorcycle	5	3	5	6	3	4
Rental houses that I built/bought	3	3	2	3	3	3
Bicycle	2	3	1	3	2	3
A Vehicle	2	1	1	2	2	2
Computer	1	1	1	1	1	1

Source: Interviews with group members (N=4,072)

There were variations in terms of property ownership by marital status, women who were divorced/separated (3%), single (8%), married (polygamy) (10%) were found to be less likely to report personal ownership of property/land compared to those who were married (monogamy) or widows. This could mean that married women perceived their marital homes and property as their personal property. The same trend goes for ownership of houses they currently live in, only women who were married (monogamy) (49%) claimed ownership of a live-in house, and 58% claimed land ownership. Custom-wise, in a monogamous setting, ownership of properties were mostly accorded to the whole family - so, technically these women are not wrong.

4.13 Impact of the COVID-19 Pandemic on Group Operations

The COVID-19 pandemic had several effects on group operations, more especially concerning the group's ability to collect savings from group members, with 50% of the group leaders reporting a reduction in savings. Notwithstanding, group members' consciousness to save was increased during this period (28%) - probably because of uncertainty and a feeling that the future was rather bleak. Meeting frequency and time were also impacted, 21% of the group leaders indicated that the meeting of members was inconsistent, and 19% said meeting times had to change. This undermined the benefits gained from social interaction by the members but also presents the opportunity to use technology for online interaction (7.5%) and 8.3% of group leaders say they used mobile money to collect savings.

Table 20. Impact of the pandemic on groups (%)

Impact of the pandemic on groups	%
Reduced savings	50
Increased consciousness to save	28
Inconsistency in meeting	21
Change in meeting times	19
Affected members' ability to make contributions	19
Group lost business	14
Attracted new members because the group improved savings	11
Found new business lines (Masks, sanitisers, soap, etc)	8
Collections from borrowed money reduced	8
Affected participation in group activities e.g., community work	8
Loss of members	6
Reduced turnover from group projects	4

N= 2,058

Source: Primary data (group leaders)

5. Conclusions

This section concludes using the findings compiled based on secondary and primary data collected from selected group leaders and members. The study is the first of its kind in Nigeria. It provides a comprehensive database of women's groups that can be used by the government and other stakeholders for planning and strategic purposes and to drive efforts to link groups to training and services that can address their needs or increase their efficiency.



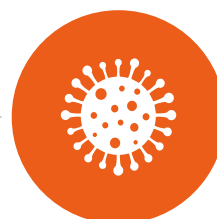
The study identified 45,309 groups across 36 states and the Federal Capital Territory (FCT) in Nigeria. The majority of groups were saving groups focusing on one purpose only. The primary data highlighted that one-third of groups have existed for 10 years or more. On average, 45 members were in a group and most of the groups were formed by the selecting the members.



The receipt of support from external organisations or external funding were extremely low. However, close to half of the groups received contributions from group members. In addition, it was observed that group members borrowed a slightly lower amount than they had saved. This could imply that each member borrowed about to the tune of how much they had saved.



Most groups layered one or more WECs elements. The most adopted WECs elements included pooling of savings and sharing risk, group solidarity and networking and access to markets and services.



The impact of COVID-19 reduced savings and increased consciousness about saving. However, It provided the opportunity to start using technology for online interaction and collecting savings.



Overall, the women's groups database created by this study can provide a great starting point in an attempt to advance women's economic empowerment in Nigeria. However, this will depend on its usage by various stakeholders and regular updating and expansion.

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