



**Impact Evaluation of Variations in Women’s Social and Empowerment Training Program in Northeast Nigeria**  
*Baseline Research Brief*

Photo Credit: Monilekan, 2017

**ABOUT WOMEN FOR WOMEN INTERNATIONAL**

Women for Women International (WfWI) works with the most marginalized women in conflict-affected countries to help them move from poverty and isolation to self-sufficiency and empowerment through our combined economic and social empowerment program. WfWI builds women’s self-reliance in every aspect of life: health and well-being, economic stability, family and community participation, and sustaining social safety nets. WfWI’s one-year holistic social and empowerment training program is delivered to groups of 25 women at a time and includes modules on life skills, numeracy, business practices, vocational training, an introduction to cooperatives, and a monthly stipend of \$10 (USD). Support is provided to link women to a savings vehicle, either by opening formal savings accounts with financial institutions. or by helping them establish savings and lending groups.

Since 2001, WfWI has served over **68,000 women** in Enugu, Plateau, and Bauchi States in Nigeria.

**IMPACT EVALUATION METHODOLOGY**

WfWI is conducting a randomized controlled trial (RCT) to better understand the impact of programmatic variations to the year-long holistic social and economic empowerment program in Bauchi state and Plateau State, Nigeria. The primary research question of the study is whether follow-up mentorship for 6 months after women graduate from the training program significantly affects economic outcomes and employment activities for women micro-entrepreneurs. Additionally, this study is examining how being part of a Village Savings and Loan Association (VSLA) provides better support for sustained profitability, scale, and access to capital. 1,000 participants are included in the evaluation.

To answer these two research questions, we are using a two-by-two factorial design. All women in this study are receiving WfWI’s standard one-year social and economic empowerment program. In addition, participants are randomly assigned into one of four treatment arms: (1) women participate in a WfWI-supported VSLA and six months of mentorship; (2) women receive VSLA intervention but no mentorship; (3) participants receive mentorship but no VSLA intervention; and (4) participants receive neither mentorship nor the VSLA intervention.

The entire study is being conducted to look at changes that occur over two years. The study baseline was completed in April 2018 and all women began the year-long program training at that time. The VSLA intervention includes lessons on the benefits of VSLAs and how they

work as well as practical support in setting up the VSLA within the women’s class room training groups (25 women). Participation in the VSLA intervention is happening concurrently with the year-long training program for the 500 participants who are randomly assigned to participate in VSLA study arms. Post-graduate mentorship will commence when women complete the training program in April 2019 for the women who are randomly assigned into those treatment arms. The endline data collection is scheduled for March 2020.

Figure 1. 2x2 Factorial Research Design

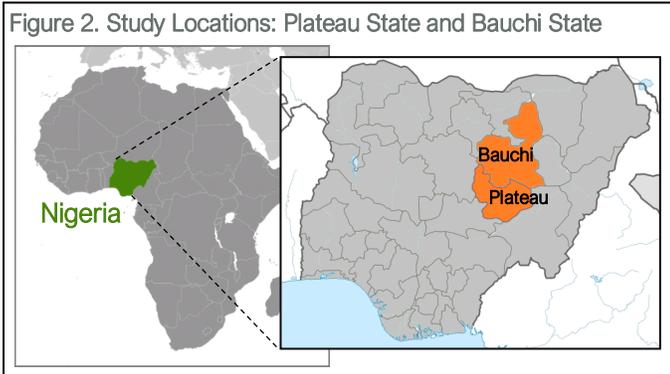
	VSLA Activities	No VSLA	Totals
Mentorship post-	250 women	250 women	500 women
No mentorship	250 women	250 women	500 women
Totals	500 women	500 women	1000 women

**STUDY LOCATION: NORTHEAST NIGERIA**

Despite being the largest oil producer on the African continent and experiencing an average GDP growth rate of 5.7% between 2006 and 2016, poverty rates in Nigeria are rising. Poverty is most highly concentrated in rural areas and in the North, where lack of infrastructure and the increasing presence of the Boko Haram insurgency is impeding economic growth.<sup>1</sup> 44% of Nigerians live in extreme poverty (less than

\$1.90 USD/day), making it the country with the largest number of people in extreme poverty in the world.<sup>2</sup>

Women in Nigeria face additional constraints due to gender inequality. Nigeria is the lowest-ranked group of countries on the Gender Development Index and is ranked 128 out of 153 countries in the Women, Peace, and Security Index.<sup>3,4</sup> Women face discriminatory laws, traditions and cultural practices. One in four Nigerian women report having ever experience intimate partner violence and 64% reported controlling behavior from a partner.<sup>5</sup> Nigeria has the fourth largest maternal mortality rate in the world.<sup>6</sup> Women are less likely to complete primary school: 67% of women versus 80% of men.<sup>7</sup> Women are 25% less likely than men to participate in the labor force, and their wages tend to be 25% small when they do. Regarding entrepreneurship, a national survey of business owners and managers found that only 16% of firms are owned by women.<sup>8</sup> Women are more likely to be entrepreneurs than men, but most female entrepreneurs are in the less profitable informal sector.<sup>9,10</sup>



This research study is taking place in Plateau State and Bauchi State in the Middle Belt region of Nigeria. Regionally, increases in ethnic- and religious-based violence are contributing to deteriorating safety and economic instability and exacerbating violence against women.<sup>11,12</sup> In the Middle Belt, women have been victims of murder, rape, loss of livelihoods, and other abuses in rising conflicts between herders and agriculturalists over natural resources. WfWI has been working in Plateau State since 2003 and in Bauchi State since 2017.

## STUDY LEARNING OBJECTIVES

We aim to measure the effectiveness of VSLAs and post-graduation mentorship on top of WfWI's one-year holistic

empowerment training program regarding the profitability and sustainability of women's businesses.

We are measuring impact across the following outcome domains:

- *Economic Indicators*: participation in income-generating activities, savings behaviors, income, asset ownership.
- *Business and managerial behaviors*: use of common business practices such as advertising, planning, and record-keeping, access to support.
- *Household welfare*: economic shocks and response behaviors, food security.
- *Social Empowerment*: women's decision-making abilities, agency, aspirations, and social assets.

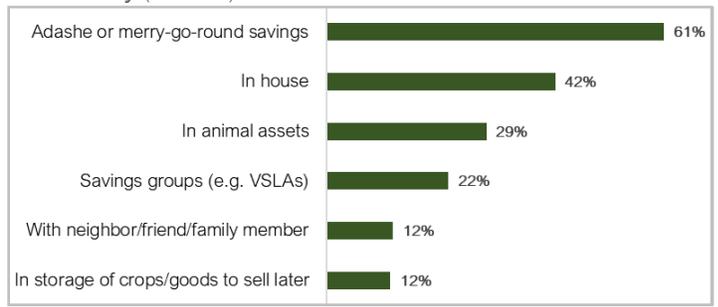
## STUDY INDICATORS AND BASELINE RESULTS

Below, we present a subset of study indicators and results from the baseline survey, which was collected in April 2018, prior to any participation in WfWI programming.

### Economic Indicators

- *Income-generating activities*. 46% of respondents said they participated in at least one income-generating activity in the past 7 days. The most common activities were buying and selling goods and food preparation.
- *Weekly earnings*. Respondents' average income in the previous seven days was \$1.88 (USD).
- *Savings*. 56% of respondents said they save money. Most keep their savings in an informal savings group and/or in their house (Figure 3). Households had an average of \$10.50 (USD) in savings. 31% of respondents currently participate in a savings group of some kind.
- *Loans*. 50% of respondents requested or applied for a loan in the past year. The average loan amount for respondents who requested a loan was \$23.22 (USD). The primary loan source

Figure 3. Most common savings vehicles for respondents who save money (n = 562)



<sup>1</sup> World Bank. (2017b). The World Bank in Nigeria: Overview. Retrieved from <https://www.worldbank.org/en/country/nigeria/overview>

<sup>2</sup> World Data Lab. (2018). Methodology. *World Poverty Clock*. Retrieved from <https://worldpoverty.io/methodology/index.php?language=en>

<sup>3</sup> United Nations Development Programme. (2018). Human Development Reports: Nigeria. Retrieved from <http://hdr.undp.org/en/countries/profiles/NGA>

<sup>4</sup> Georgetown Institute for Peace, Women, and Security. (2018). *Women, Peace, and Security Index: Nigeria*. Retrieved from <http://giwps.georgetown.edu/country/nigeria/>

<sup>5</sup> Benebo, FO, Schumann, B & Vaeghasemi M. (2018). Intimate partner violence against women in Nigeria: a multilevel study investigating the effect of women's status and community norms. *BMC Women's Health* 18:136.

<sup>6</sup> Central Intelligence Agency (CIA). (2018). Country Comparison: Maternal Mortality. *CIA World Factbook*. Retrieved from <https://www.cia.gov/library/publications/the-world-factbook/rankorder/2223rank.html>

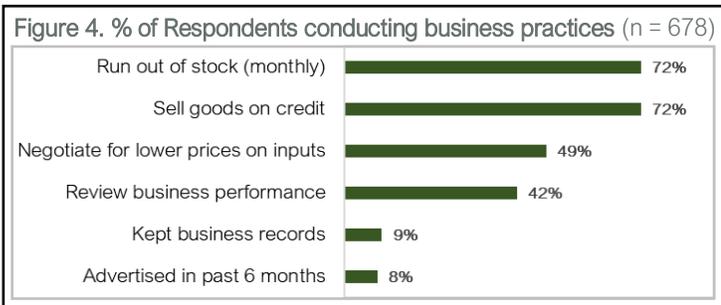
<sup>7</sup> Klugman, J., Parsons, J., & Melnikova, T. (2018). *Working to Empower Girls in Nigeria: Highlights of the Educating Nigerian Girls in New Enterprises (ENGINE) Program*. Washington, DC: Georgetown Institute for Women, Peace and Security. Retrieved from <https://giwps.georgetown.edu/wp-content/uploads/2018/05/ENGINE.pdf>

was an informal savings group, friend, neighbor, or family member. Business expenditures and health care expenses were the most common reasons respondents applied for a loan.

Across the study arms, we hypothesize that we will see increased earnings due to the interventions. Through participation in a VSLA, we aim to see increased savings practices and access to credit.

### Business and Managerial Practices

We asked questions at baseline of women who reported in some kind of business (Figure 4). This was 678 women in total. Below we present select findings on their business practices at baseline.



- **Marketing Strategies.** 8% of respondents said they have advertised in the past six months. Nearly all those who advertised said the campaign had been successful.
- **Inventory Practices.** 72% of respondents reported running out of inventory on a monthly basis.
- **Negotiation Strategies.** 49% of respondents said they attempted to negotiate with suppliers for lower prices for inputs.
- **Record keeping practices.** 9% of respondents keep a written business record.
- **Selling goods on credit.** 72% of respondents sell goods on credit. 18% of these respondents said they keep a written record of how much each customer owes.
- **Reviewing business performance.** 57% of respondents said they never review the financial performance of their business.
- **Support and mentorship.** The majority of women, ranging from 61% to 80%, said they had sought help to better run their business, solve business problems, or expand their business. The most common sources of help were family members or friends, whether in the business or not, or someone they knew who was successful in the business.

Through the study we hope to see increased adoption of effective business practices resulting from mentorship focused on business practices.

### Household Welfare Indicators

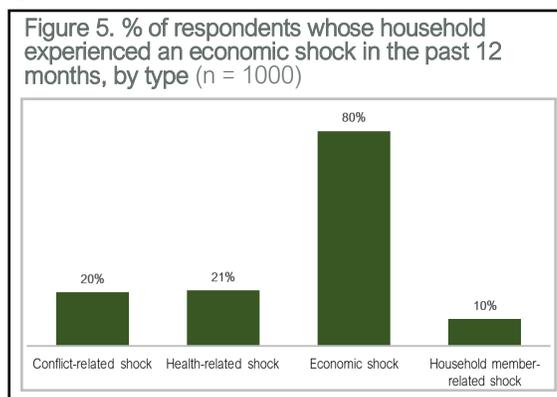
- **Respondent and child health.** 57% of respondents reported being sick at least once during the last 3 months and 42% of respondents had at least one sick child in the household in the last two weeks.
- **Household's subjective well-being.** 58% of respondents

believed that their neighbors were better off than they were.

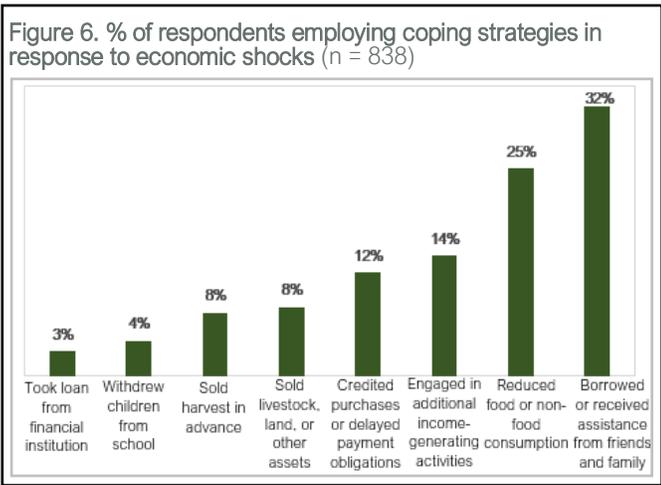
- **Economic shocks.** 84% of respondents experienced an economic shock in the past 12 months. Shocks were divided into four categories:

- **Household member-related shock:** divorce or separation, displacement, or the departure of an income-earning household member.
- **Health-related shock:** death, disability, or illness of a household member or death of an external sponsor.
- **Economic specific shock:** unemployment, business failure, harvest failure or storage loss due to poor rains, pest invasion, or flooding, loss of land, increase in price of inputs for business, daily goods, or food items, fall in price of outputs, or the death of livestock.
- **Conflict-related shocks:** kidnapping, hijacking, robbery, assault, theft of property, or incident of violence at the community or individual level.

Figure 5 shows the percent of households who experience at least one shock within each of the four categories.



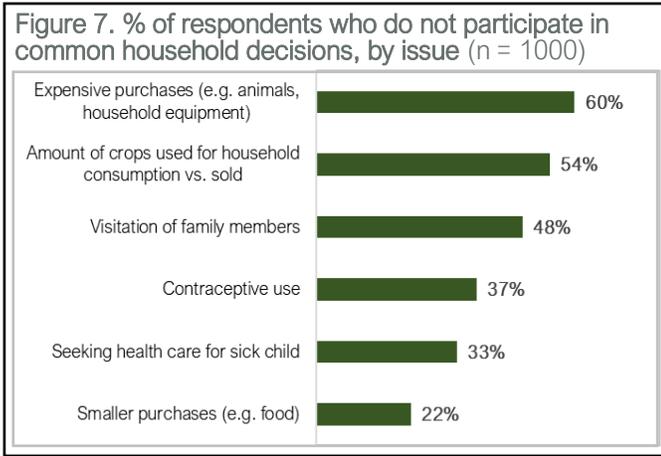
- **Responses to economic shocks.** In impoverished and conflict-affected regions, economic shocks are common. Therefore, being able to employ coping mechanisms that do not adversely affect household well-being as buffers to the economic shocks is critical. 42% of respondents who experienced some kind of shock reported no coping mechanisms for these shocks. Out of 58% who reported some kind of mechanism, the top three responses were: borrowing from friends and family, reducing food or non-food consumption, and engaging in additional income-generating activities (Figure 6).
- **Food security.** 87% of respondents said they worried about running out of food. 62% of respondents stated that their household sometimes or often did not have enough to eat. Respondents did not have enough food to meet the needs of their family an average of 2.8 months in the past year.



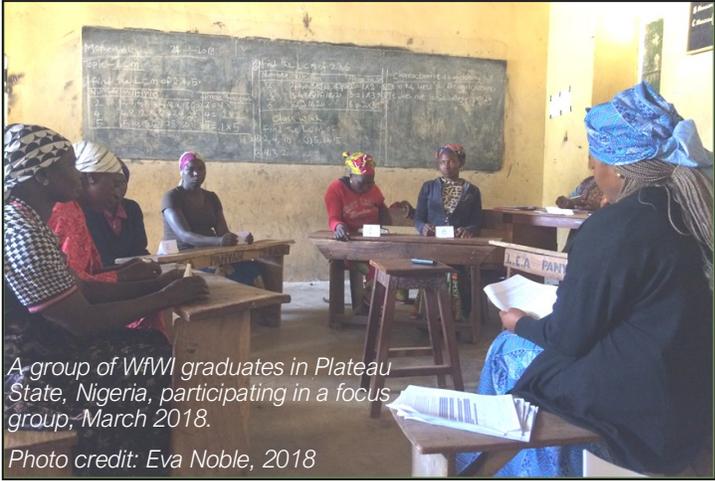
We hypothesize increased profitability and sustainability in businesses and income-generating activities will lead to improvement in household welfare and increased use of coping mechanisms without adverse effects in the face of economic shocks.

**Social Empowerment Indicators**

- *Decision making.* Respondents participated in household decision-making at varying rates by situation (Figure 7), ranging from 78% participation in decisions about small purchases such as food to only 40% participation in decisions about large purchases. The majority of respondents reported participation in decisions about smaller purchases, but much lower levels of participation in decisions about expensive purchases.



- *Risk Preferences.* Respondents were presented with two options were asked to select which they would do: (1) “Invest in a business where I can’t lose money but has low profits”; and (2) “Invest in a business where there is a small chance I can lose money but potentially brings high profits.” 73% of respondents selected the less risky option.
- *Locus of control.* We asked respondents to rate from 0-10 their level of control over their life and their friends’ level of control of their lives. 32% of respondents believed their friends had greater control of their lives in comparison to themselves. 40% of respondents believed she was on the same level as her friends. 28% of respondents believed she had more control than her friends did. We hope that success in business will increase women’s self-confidence and the belief that they have greater control over their own lives.



Based on WfWI’s theory of change, we hypothesize that participation in VSLA activities and/or post-graduation mentorship may lead to improvements in women’s decision-making power in their households, self-esteem, and feelings of control.

**STAY TUNED**

Through this research, we aim to learn about the impact of these programmatic variations of WfWI’s one-year holistic empowerment training program across these highlighted outcome areas.

Final Results from this RCT will be available in 2020.