

Women Empowerment Through Self-Selected Groups: The Case of LAPO Microfinance Bank Ltd.

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List of Abbreviations

ACGS	Agricultural Credit Guarantee Scheme
AD	Alternative Development
BLP	Better Life Programme
CBN	Central Bank of Nigeria
CIA	Central Intelligence Agency
CIDA	Canadian International Development Agency
COWAD	Committee on Women Development
COWAN	Country Women Association of Nigeria
CSO	Client Service Officer
DAWN	Development Alternative with Women for a New Era
DEC	Development Exchange Centre
FGD	Focus Group Discussion
FSP	Family Support Programme
GAD	Gender and Development
GDI	Gender Development Index
GEM	Gender Empowerment Measure
GNP	Gross Domestic Product
HDI	Human Development Index
HPI	Human Poverty Index
INEC	Independent National Electoral Commission
IPU	Inter-Parliamentary Union
LAPO	Lift Above Poverty Organisation
MFIs	Microfinance Institutions
MSME	Micro, Small and Medium Enterprises
NACB	Nigeria Agricultural and Cooperative Bank
NBS	National Bureau of Statistics
NCWS	National Council for Women Society
NDE	National Directorate of Employment
NGOS	Non-Governmental Organisations
NPC	National Population Commission
NUSHO	Nsukka United Self-Help Organisation
OECD	Organisation for Economic Co-operation and Development
PBN	Peoples Bank of Nigeria
RMPFN	Revised Microfinance Policy Framework for Nigeria
ROSCA	Rotating Savings and Credit Association
SAP	Structural Adjustment Programme
SHG	Self-Help Group
SSG	Self-Selected Group
UN	United Nations
UNDP	United Nations Development Programme
VAT	Value Added Tax
WAD	Women and Development
WHO	World Health Organisation
WID	Women in Development
WIN	Women in Nigeria

Abstract

In contemporary times, the concept of women empowerment has become an issue of key importance in the development discourse across the world. Studies on the impact of microfinance on women empowerment has shown conflicting results- with some studies presenting empirical evidence of its positive effects while others emphasising the potential for disempowerment. Such contradictions call into question the role of microfinance in achieving specific developmental objectives and demands for further empirical evidence. In developing countries, such as Nigeria, microfinance has shown its potential to provide a full range of financial and non-financial services to the active poor. Microfinance services are provided to poor people, mostly women, through a Self-Selected Group (SSG). The belief is that women's access to credit catalyses a positive change in their empowerment.

In this light, Self-Selected Groups in the urban context were studied. A qualitative method approach, through a semi-structured interview and focus group discussion, was used to capture participants' perspectives and gain insights into their experiences in their natural setting. For this study, 24 senior practitioners were initially interviewed to sensitise their views on microfinance policies and strategies for empowering women. Besides, focus group discussions involving 71 women were conducted, while an additional 10 individual women beneficiaries were interviewed across Lagos East, Nigeria. During the interviews, observations were made about participants' body language, communication, networking and interactions with others.

The research drew on the analytical frameworks of Alternative Development with major emphasis on Friedman's (1992) Empowerment Theory. The study found that there were positive changes in the economic and social empowerment of women participants. Nevertheless, there was a mixed result of the findings on political empowerment. While household and intra-group decision making was enhanced, participants' political awareness and political representation is incredibly low. It was inferred from the findings that access to resources and financial autonomy are vital to women's economic empowerment. While social empowerment facilitates women's economic empowerment, how poor women's social power can be transformed into political empowerment remains ambiguous. Thus, a significant implication of this study would be that although microfinance empowers women-economically and socially-the goal of their political empowerment requires action beyond participation in microfinance activities. It has been argued that women need to strive for political representation in decision making bodies in order to move towards achieving some degree of political empowerment.

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Dedication

To my mother, the Late Mrs Elizabeth I. Shaba: for seeing today many years ago;

To my wife, Mrs. Elizabeth F. Shaba: for making this dream a reality; and

To all invisible and voiceless mothers out there, who labour daily to bring out the best in their children.

Chapter 1: Background of the study

1.1 Introduction

Gender equality and the need to empower women have become an important undertaking and a global phenomenon (Jakimow and Kilby, 2006) that has acquired a leading position in the minds of scholars, development organisations and government agencies due to the structural barriers that restrict women's opportunities in society (Kratzer and Kato, 2013; Brody et al., 2015). Reducing inequalities in developing countries through women's access to microfinance services continues to be a top priority in the national and global policy framework (Mannah-Blankson, 2018). Most studies on financial inclusion have so far concentrated on evaluating determinants to overall access to finance from gender perspectives and gaps that limited poor women's access to financial services. While emphasis is placed on how microfinance can empower poor women, little attention is paid to the fact that poor people, regardless of gender, generally face a lack of access to finance. The reality is that vulnerable, poor and low-income groups, irrespective of gender, are faced with a lack of access to affordable credit due to lack of collateral to secure loans from conventional banks. This made poverty to be prevalent among both men and women, and therefore poverty is not unique to women.

It is imperative to note that poverty reduction programmes have a gender dimension because vast majority among the poor are women and they are more likely to be excluded from the formal financial structure than men (Morsy and Youssef, 2017; Baydas et al., 1994). More so, it is known that more than seventy five per cent of the world poor are women (Bhattacharya, 2014; Buvinić & Furst-Nichols, 2016; Dash et al., 2016; Duflo, 2012), and the insufficient access to credit for poor women contributes to the persistent gender discrimination in developing countries. The existing gender inequalities have been so great that there continues to be a constant fight against various forms of discrimination against women, but despite the progress made, there is a wide disparity between women and men around the world (World Bank 2011, Inglehart & Norris 2003, Kevane 2004). In the context of development, empowerment is a process that takes place where the inequalities in economic, social and political spheres are changed and the constraints that hinder equal participation are reduced to allow those who are hindered by the disparity (in this case, women) move towards equality (Burra et al., 2005; Kabeer, 1994).

Women play strategic role in building up the household and society, but they face a great deal of discrimination and restriction from socio-economic and cultural norms that limit their ability to earn their own income and debar them from operating on the same platform as their male counterparts (Mahtab, 2014; Mittal, 1995). Women's involvement in development activities is generally believed to promote their independence, health and welfare (Yang, 2012; Kumari, 2011); and their participation in socio-economic development programmes is crucial to enhancing economic growth and gender equality. Therefore, the inclusion of women in the development process means that women have an important role to play in fostering their empowerment. It goes beyond incorporating women into the workforce but involves changing the structural factors that bolster gender inequalities.

Previous policies and development programmes have not done much to empower women (Khandker et al., 1995). Programs such as Women in Development (WID), Women and Development (WAD), Gender and Development (GAD), and Gender Mainstreaming (GM) initiated by the United Nations (UN) have each been criticised for their top-down approach and failure to meet the strategic needs of poor women. Nevertheless, the empowerment approach which has its roots in feminist and third world organisations provides some benefits to development organisations over the other approaches; the bottom-up interpretation of the empowerment approach made it more in line with the growing interest in participatory forms of development (Oxaal and Baden, 1997).

This empowerment evaluation research analysed the effect of microfinance's self-selected group (SSG) on the economic, social and political empowerment of women in South-West Nigeria. Nigeria is a patriarchal society in which social conventions and gender norms impose significant limits on the type of socio-economic and political activities that women can pursue. While some roles are traditionally allocated by gender, other activities conflict with socially defined gender roles (Ngo and Wahhaj, 2012). The increasing gap between men and women in the acquisition of productive resources for collateral has left women, either at the mercy of money lenders, who charge exorbitant interest rates or make them depend on their husbands' meagre resources for their sustenance. Such dependence not only restricts women's economic stability, their lack of productive capacity leads to underdevelopment as no nation will achieve its full potential if women,

who make up nearly 50% of the world's population, lack access to their own resources for their self and national developmental (Galab and Rao, 2003).

Like every other microfinance around the world, LAPO Microfinance Bank Ltd. targets economically active women and the SSGs have become a vital tool for reaching poor and low-income people for individual and collective development. Poor people in Nigeria find it difficult to raise money to expand their enterprises, but MFIs have helped to bring credit and savings at the doorstep of active poor, especially women, who have been starved of funds for their economic activities by the formal banking system. The role of group methodology arose from the promotion of microfinance as a source of financial and non-financial services to the poor and a potent tool for poverty reduction, empowerment and growth (Pitt and Khandker, 1998; Littlefield et al., 2003; Hermes & Lensink, 2011; Braun and Woller, 2004). Before the microcredit revolution, credit to the poor has been provided mostly by moneylenders at outrageous interest rate. Not only are these moneylenders exploitative, they also take advantage of the helpless poor who barely have other means of accessing credit facilities.

Microfinance focuses on economically active poor who have little or no access to the financial services provided by the traditional banks. Typically, microfinance clients operate in micro-enterprises such as market stalls, grocery stores, car servicing, woodwork, hawking, food processing, farming, among others (Nagarajan, 2018). The ease of access to financial and non-financial services provided by MFIs makes it a tool for poverty alleviation and the empowerment of women (Hashemi et al., 1996; Norwood, 2005) and significantly contributed to the economic and social empowerment of group members (Sharma, 2001); improved their leadership skills and self-confidence (Sudha Rani et al., (2002); and increased income and consumption smoothing (Gangaiah et al., 2006; Kumar et al., 2008). More so, the financial and non-financial services provided by MFIs is believed to have helped participants to boost their self-confidence, become more enlightened on health and hygiene, gives them the ability to network and create social capital (Khandker, 2001; Schuler et al., 1997; Hossain and Knight, 2008; Barnes and Keogh, 1999).

However, studies show that MFI has a negative impact on women as it raises their workload (Vengroff and Creevey, 1994); put greater social pressure on repayment of loan

(ILO, 1998); and loans are sometimes hijacked by their husbands (Goetz and Gupta, 1996; Rahman, 1999). Protagonists of the microfinance also claimed that if the programmes put in place fail to promote social networks and provide empowerment mechanisms, they could further increase women's expenditure and debt burden (Mayoux 2002; Cheston and Kuhn 2002; Mahmud, 2003; Wrigley-Asante 2012); lead to domestic violence (Khan et al., 1998; Goetz and Gupta, 1996); and undermine the position of women in the family (Goetz and Gupta, 1996). Some observers are also concerned that microfinance has lost its moral compass as it now favours the neoliberalism and focuses on the profitability of lenders/donors, at the expense of alleviating poverty (Hulme and Maitrot, 2014; Bateman and Chang, 2012).

The contradictions on the actual impact of microfinance on women's empowerment call into question the role of microfinance in achieving specific developmental objectives and demands for further empirical evidence. However, studies focusing on the multiple dimensions of empowerment for women are limited and the assumption that microfinance empowers women is still controversial (Haile et al., 2012). This study examines the economic, social and political empowerment of women through self-selected microfinance groups in Nigeria.

1.2 Microfinance and Women's Access to Resources

Microfinance is considered to be one of the most popular strategies and a vehicle of change for the poor, mostly in developing countries (Parwez, 2013; Jakimow and Kilby, 2006). It is now recognised internationally as the modern means of combating poverty among women (Lavoore and Paramanik, 2014). The focus of MFIs on women borrowers, which was promoted by Grameen Bank, is now a generally accepted principle in the microfinance industry. However, the gendered nature of MFIs has raised a number of research questions (Van Tassel, 1999), which have received much criticism from researchers and policymakers alike. The overwhelming attention paid to women by MFIs indicates that poor men who are unable to meet the strict conditions laid down by commercial banks are excluded from microfinance services.

Thus, the 'feminisation of poverty' has made most of the development programme initiated by MFIs to be biased towards women, leaving poor men, most of whom cannot also build capital for collateral out of productive enterprises. The focus on poor women,

which is the initial lending practises of the Grameen Bank (Armendariz and Roome, 2008) is based on the assumption that women are discriminated against in accessing financial services, thus providing financial and non-financial support to them will lead to empowerment and enhance their economic and social structures (ADB 2000; Greeley 2003; Mayoux 1999; Morduch 1999; Van Maanen 2004). It is generally believed that by focusing on women, socio-economic development policies will create a social environment in which women can increase their personal income and autonomy. Nevertheless, without taking into account masculine problems, women's participation in development cannot always guarantee their autonomy and welfare in a patriarchal society (Karim et al., 2018). Although studies have shown that women are able to increase their income as a result of their microfinance activities, a few studies found that married men or a male family member have played strategic roles in determining women's productive activities, as they can easily encourage or frustrate their wives' income-earning activities and mobility (Karim & Law, 2013; Schuler et al., 1997; and Vonderlack-Navarro, 2010).

The doctrine of empowerment of women hinges on the idea that women have faced a great deal of injustice from their male counterparts and must therefore empower themselves rather than look to others to empower them (Mosedale, 2005; Kabeer, 1999). Women are thought to be more concerned about the welfare of the family and are more likely than men to use their incomes in ways that will benefit their household (De Aghion et al., 2007; Pitt et al., 2006; Khandker, 2005; Goetz and Sen Gupta, 1996; Maclean, 2012).

1.3 Statement of the Problem

This study examines the empowerment of women through microfinance SSG, focusing on the economic, social and political dimensions of women empowerment. Over the years, there has been an increase in the awareness of the importance of microfinance as a tool for alleviating poverty and empowering women. Microfinance schemes have been introduced in many developing countries to increase women's access to financial services, as it is believed that making credit available to women is a 'virtuous spiral' in the chain of the empowerment process (Mayoux, 2006; 2000). Although gender equality laws are enshrined in the constitutions of most countries around the world, women continue to be discriminated against in all areas of their daily work (Batliwala, 1995). Poor women are unable to access credit from the formal banks due to their inability to meet the strict

requirements, putting them at the mercy of money loan sharks, many of whom charge exorbitant interest rates and ridicule them whenever they default (Sengupta and Aubuchon, 2008).

However, MFIs provide services to poor women through SSGs, and it is believed that granting small loans to women will enable them to expand their economic activities, thereby increasing household welfare and empowering them. Also, women's weekly group meetings serve as an avenue for them to socialise and network. While some literature shows that microfinance helps to improve household incomes, there are conflicting claims about its ability to empower women (Kratzer and Kato, 2013; Mayoux, 2002; Cheston and Kuhn, 2002; Mahmud, 2003; Wrigley-Asante, 2011). In this context, this research will add to the existing literature by exploring the importance of SSG in the economic, social and political empowerment of women in Nigeria.

Moreover, in developing countries such as Nigeria, the role of women has been linked to domestic and reproductive functions, where women they are expected to stay at home to perform domestic chores (Dillip et al., 2018; Meah, 2014; Nwosu, 2012). However, the SSGs serve as a forum for women to collaborate and explore both financial and non-financial issues relating to their personal and collective objectives. The formation of these groups has become the primary avenue for MFIs in Nigeria to provide services to poor women. It is therefore important to explore how SSGs facilitate women's empowerment processes and to assess whether there is any significant increase in their social, economic and political status through their involvement in microfinance activities. Since women make up 75% of the world's poor (Bhattacharya, 2014; Buvinić & Furst-Nichols, 2016; Dash et al., 2016; Duflo, 2012), the result of this study should allow policymakers and practitioners to implement initiatives that will help to improve and maintain women's economic, social and political empowerment.

1.4 Research Objectives

Given the increasing importance of microfinance to the growth of a country, the main aim of this study is to explore the impact of microfinance SSG on the empowerment of women. Specifically, it will discuss how participation of women in microfinance programmes, through SSG, leads to their economic, social and political empowerment. This will be achieved through the following objectives:

1. To critically review the literature on the concept of microfinance and women's empowerment.
2. To explore the contexts of gender inequality and microfinance in Nigeria
3. To empirically examine the potential impact of LAPO's Self-Selected Groups on women's economic empowerment.
4. To empirically examine the potential impact of LAPO's Self-Selected Groups on women's social empowerment
5. To empirically examine the potential impact of LAPO's Self-Selected Groups on women's political empowerment
6. To suggest appropriate policy measures that could be followed by policymakers to make microfinance's Self-Selected Groups a useful tool for economic, social and political empowerment of beneficiaries.

1.5 Research Questions

The study attempts to answer the following questions:

Does women's participation in SSG lead to access to microfinance services in Nigeria?

Do SSGs promote women's economic, social and political empowerment in Nigeria?

1.6 Methodology Overview

This study examines the impact of microfinance on the economic, social and political empowerment of women, which is a complex task. In order to explore the research objectives and questions, qualitative research approach, through a semi-structured interview, Focus Group Discussion (FGD), observations, and informal discussions, is used to gather first-hand information from participants in order to capture their viewpoints and gain insights into their perceptions on the subject. Qualitative research captures the 'thick description' and helps the researcher to recognise the broader context of women empowerment through Self-Selected Groups (Geertz, 1973). It also provides complex details of the occurrences that are difficult to convey through quantitative methods (Denzin and Lincoln, 2011). Furthermore, this study is descriptive, and its findings rely solely on fieldwork. The researcher is interested in the process of how people make sense

of their daily lives and experiences. A detailed description of the research method is presented in Chapter 4.

1.7 Significance of the Study

Many microfinance and women empowerment studies have relied heavily on quantitative data, focusing either on economic, social or political empowerment of women but a qualitative analysis of the effect of microfinance and its effects on the combination of women's economic, social and political empowerment remains largely unexplored. This study uses qualitative analysis to explore the impact of microfinance on women's empowerment, taking into account their economic, social and political components as a result of their involvement in microfinance activities through the SSGs. This qualitative study complements existing study on microfinance and women empowerment by adding yet another study, which provides a different picture from other research findings on women empowerment. The results of this study will contribute to the advancement of knowledge on the interaction between women's SSGs and their empowerment through their access to microfinance services. The findings will also add to the ongoing debate on the link between microfinance and women's empowerment.

1.8 Structure of the Thesis

The thesis consists of nine chapters, which are briefly described below:

This chapter, Chapter 1 covers the study background, introduction, microfinance and women's access to resources, statement of the problem, research aims, objectives and questions. It also covers the methodology overview and the significance of the study.

Chapter 2 presents literature on the key concepts, such as empowerment, power and its relationship to empowerment, the concept of women's empowerment, microfinance and women's empowerment, measuring empowerment, dimensions and the theoretical framework underpinning the study.

Chapter 3 presents a brief overview of the Nigerian economy, the role of women in national development, women and poverty in Nigeria, Women's empowerment and

microfinance in Nigeria. It also elaborates on the Lift Above Poverty Organisation (LAPO)-the case study used for the study.

Chapter 4 explains the research methodology and design of the study. A comprehensive analysis is made of the methodology used in this study, including methods of data collection and the use of thematic analysis for analysing the data.

Chapters 5, 6 and 7 analysed data collected for this research. Chapter 5 explores the economic empowerment of women beneficiaries; Chapter 6 focuses on social empowerment, while Chapter 7 discusses the political empowerment of women beneficiaries. Chapter 8 discusses the main research findings of the study. Chapter 9 offers the conclusion, recommendations, limitation of the study, and areas of future research.

1.9 Conclusions

This chapter discussed the introduction to the research by providing a study background on issues related to women empowerment and microfinance. Women empowerment has become a global phenomenon and a tool of gaining development, equality and equity, mostly in developing countries. It is established that women have been financially excluded over the years, and their inability to access financial and non-financial resources on the same platform as men have been blamed for the high rate of poverty among them. However, microfinance, through group methodology, is now seen as a tool for women's financial inclusion and social development. It is assumed that access to credit will autonomically lead empowerment, but researchers have contested this. The study background shows the implication of gender in development. This chapter also covers the research objectives, significance of the study and the thesis layout.

The next chapter reviews extant literature, conceptual and theoretical frameworks underpinning the research.

Chapter 2: Review of Literature

2.1 Introduction

This chapter provides a critical review of literature on the concept of microfinance and women empowerment, with emphasis on the historical development of microfinance in Bangladesh. The chapter illustrates the concept of empowerment, women empowerment, and the link between microfinance and women's economic, social and political empowerment. It also deals with the theoretical framework utilised for this study.

2.2 Microfinance- An Overview

Microfinance programmes for the poor have evolved to become one of the most significant development programmes around the world, both in the provision of financial/non-financial services to the poor and its mobilisation (Drasarova and Srnec, 2016; Fouillet et al., 2013; Van Rooyen et al., 2012). It has now become a developmental tool that provides both financial services that primarily provide credit and savings to low income people and social intermediation services that includes non-financial services, such as training, management skills, building self-esteem and confidence and group formation (Ledgerwood 1998). These services are mainly provided through a trusted-bonded process (Bouman, 1977), which help poor people to improve their household and enterprise management, increase their productivity, smoothen their consumption, enlarge and diversify their micro businesses, and increase their earnings (Robinson, 2001).

The importance of credit as a poverty alleviation tool is not a new phenomenon in contemporary finance (Fouillet et al., 2013) as formal and informal institutions that offer services to the poor have advanced substantially overtime (Mia, et al., 2019). Savings and credit groups have operated around the globe for centuries. For instance, Jonathan Swift inspired the Irish Loan Funds in the 1700s which supplied small loans to poor farmers with no collateral; and the credit cooperatives introduced in German during the 1850s provided liquidity and emergency loans to members of their cooperatives (Guinnane, 2011). Informal credit groups have also existed in developing countries such as Nigeria, Indonesia and India for centuries. In Nigeria, these informal credit groups were known by different names in various parts of the country. It is called 'esusu' in Western Nigeria, 'etoto' in Eastern Nigeria, and 'adashi' in the North (Awojobi, 2014; Seibel, 2003).

Most of the financial initiatives from the 18th century onwards emanated from the need to transform the lives of the poor, as they struggled to cope with the increasing challenges and exploitation that arose from the upswing of industrial capitalism (Bateman and Chang, 2009). Thus, providing loans to the poor has been an age-long activity. However, modern microfinance practises its origin in Bangladesh from the achievement of the works of Professor Yunus in 1976 when he opened access to micro credit to the poor without collateral (Jacobs, et al., 2011). Through his research, he understood the extremely poor individuals in Jobra, Bangladesh, lack access to affordable credit which limit their productive ability. Therefore, Yunus concluded that making micro credit availability to the poor would enormously profit those in poverty, most especially poor women (Yunus, 2009).

Prior to the establishment of MFIs, poor women were not seen as creditworthy by the traditional banks due to the meagre amount they required for their trading, high transaction and monitoring costs, perceived risks, low margins, and their inability to provide collateral for loans (Bayulgen, 2008; Harper, 2003), thus totally excluding the poor and lacking the financial methodologies needed to accommodate low income clients that needed small amount of credit for their micro businesses (Zeller, 2001). Consequently, microfinance provided a new innovation in the financial industry by providing host of financial intervention roles to the poor through group methodology. This transformation opens the door for other services such as micro savings, insurance, leasing and various non-financial services tailored specifically to meet the financial needs of the poor. Through microfinance services, the poor have been able to prove that they are able to save, borrow, and utilise credit in a profitable manner and repay the loans extended to them (Sengupta, 2008; Morduch, 1999).

Mayoux and Hartl (2009) demonstrated that microfinance has been viewed as contributing not only to poverty alleviation among the poor but also to ‘virtuous spiral’ their economic, social and political empowerment, and their well-being. Essentially microfinance can be characterized as a tool that provides low cost of financial services to the poor. Unlike money lenders who charge exorbitant rate of interest, MFIs provide much-in-demand savings services that provide savers with security, liquidity, and returns, a combination not generally available in the informal sector (Robinson, 2001). The success achieved through this mode of lending to the poor, with special focus on women,

serve as a turning point to how the poor are treated and has been replicated in several countries with an estimated coverage of 139 million low income earners with a credit portfolio of USD 114 billion in 2017 (BMF, 2018). Despite the fit achieved by microfinance in reaching the ‘unbaked’ the role of microfinance in empowering women still remains an issue of debate.

2.3 Microfinance and the Group Lending Methodology

Microfinance group lending model is a total deviation from the traditional form of lending (Sengupta and Aubuchon, 2008) which has made microfinance programmes to emerge as one of the most popular strategies and a vehicle of change for the poor, mostly women in developing countries (Parwez, 2013; Jakimow and Kilby, 2006). It is now recognised internationally as the modern means of combating poverty among women (Lavoori and Paramanik, 2014). Lending to the poor entails high risk since the poor are believed not to be credit worthy. In most cases, lenders are unaware of the risk level of borrowers, and this adverse selection problem means that safer borrowers are charged with lower interest rates while riskier borrowers, like the poor with no credit history or collateral, incur high interest on loans or totally denied access to credit. Also, there is a high tendency that the poor may use a loan for consumption smoothing or meeting basic family needs. More so, banks face high transaction cost when trying to lend to the poor, and these challenges make it difficult for formal financial institutions to extend credit facilities to the poor. Thus, the problem of asymmetry information, coupled with non-availability of collateral contributed to the reasons why the poor could not access credit markets (Kumar, 2012).

However, the Grameen Bank lending model challenges this age-long belief by successfully demonstrating that poor people are credit worthy and the provision of credit to them can be an effective tool for poverty reduction. The bank spearheaded what is today known as group methodology in the microfinance industry. MFIs design their financial model in a way that the problem of asymmetric information is tackled by the clients themselves through independent membership selection, social capital and peer monitoring. Thus, making group lending methodology an avenue through which MFIs disburse credit to the poor (Armendariz de Aghion and Murdoch, 2010).

Evidence has shown that MFIs can lend to the poor by asking borrowers to form a group in which all group members are jointly liable for each other's loans and after that rely on

group monitoring, peer pressure and social capital to ensure repayment (Haldar and Stiglitz, 2016). Apart from being a catalyst for change through which poor women have access to collateral-free loans, the group lending mechanism encourages self-selection, mitigates against adverse selection problem, and serves as a tool for peer monitoring (Armendariz and Morduch 2010; Van Tassel 1999; Karlan 2007; Stiglitz, 1990); Lehner, 2009). Accessing credit through group intermediation has not only helped poor women to expand their existing businesses or add a new line of product(s), it has led to additional income creation and generate social capital (Rankin, 2002; Sen, 1999); empowered group members, created interdependence, harnessed social collateral and enabled them to enjoy entrepreneurial skills, technical and social awareness training on social and development issues (Ravi and Rai, 2011; Holvoet, 2005).

The viability of a group rests on successful group management and financial sustainability (Marr, 2012). The social ties embed social capital and facilitate the collective actions of group members, as group members use their social ties to screen, monitor, and enforce loan repayments on their peers, allowing them to coordinate their repayment decisions and cooperate for their mutual benefit (Postelnicu et al., 2014). Group methodology is also believed to be the right method for working towards women's empowerment because of the effectiveness of mobilisation and collective action in challenging patriarchy (Alemu et al., 2018). Furthermore, women's social movements have been a source of motivation for driving and guaranteeing the implementation of women's rights and supporting changes in gender norms and relations (O'Neil et al., 2014). Moreover, a well-structured self-selected group deals with the problems of ascertaining how risky a potential borrower is, making sure the borrower use the loan for the intended purpose, knowing the progress of the business, and utilising available avenues to persuade the borrower to repay the loan (Ghatak and Guinnane 1999). More so, group lending also facilitates education and training (Armendariz and Morduch 2010); and the decision-making process among participants and enhances women's economic wellbeing (Mayoux, 1998; Datta and Gailey, 2012).

In a joint liability scheme, group members serve as insurance against the risk of others, and where an individual is unable to repay, the entire group is held responsible for the loan. In most cases, the overall risk of involuntary default can be substantially lower in a joint liability group than with an individual, unless in a rare case where individual risks

are perfectly correlated (Abbink et al., 2006). The mechanism of progressive lending and the promise of future access to credit serve as an incentive for borrowers who wish to grow their micro-businesses. O'Neil et al. (2014) state that the coming together of women for a unified purpose contributes to their empowerment in four significant ways: by coming together, women share their everyday experiences, which is central to the development of their consciousness, the unjust social structures and the redefinition of their identities. Women's social and political mobilisation has been fundamental in transforming the terms of public debate on gender relations and in mounting pressure on government to ensure policy implementation. Also, women groups contribute to the gradual reforming of community, traditional law and other socio-cultural norms that shape women's everyday experiences, capabilities and choices; and lastly women's organisations can render the space for them to advance leadership skills and serve as a stepping-stone for them to assume leadership positions in politics and public life.

However, the potential and actual contribution of women's access to credit to their economic, social and political empowerment remains vague and inconclusive (Drolet, 2010; Hulme and Mosley, 1996; Mayoux, 2002). The joint liability model places an additional time burden on its members (Holvoet, 2005) since other group members are expected to monitor each other on how the loans were utilised; and could lead to higher cost for devoted members and the tendency of dropping defaulters over time (Besley & Coate, 1995; Stiglitz, 1990). Also, members face a threat by the lender to cut off all services to all group members, even when only a member defaulted. Although one could say that joint liability tend to *unjustly punish* individuals in the group with good repayment history (Gine and Karlan, 2009), permitting groups the autonomy to self-select means that members knew each other and would instead form a group with those they know are of the same risk, social and economic structure with them.

The size of the group can also have a countervailing effect on members. A large group with 'credit worthy' member means that the rate of default will be low and members can easily pay for one another to keep the group in good shape but managing a large group could sometimes be a horrendous task as it can presents severe problems of loan management and collection, which could lead to free riding and jeopardise information flow among members. More so, where members sell non-homogenous items (which is not often the case in most micro-enterprises, mostly in rural areas), increasing group size

will improve repayment rates and the ability of other group members to be able to pay for default members (Ghatak and Guinnane, 1999). A larger group could be challenging to coordinate,

Overall, joint liability in group credit helps MFIs to reduce information asymmetries since the group is self-selected and borrowers are mutually liable for the repayment of each other's debt, as such they will prefer to form a group with other safe borrowers and those with homogenous investment risk (Ghatak, 2000). Thus, lenders are safeguarded against default risk, and this could solve the problem of moral hazard (Armendariz de Aghion, 1999). However, this may mean that those with high risk are unable to join a group or where there is an increasing number of risky borrowers in a group; this could restrict safe borrowers from accessing credit. However, close social tie, group peer pressure, solidarity and the possibility of sanctioning defaulters helps to improve repayment rate (Besley and Coate, 1995).

2.4.1 Why Target Women: The Grameen Bank Example

Before the advent of microfinance, women have not always been the centre of attention to lending institutions, however it is well established in literature that the development of modern microfinance made lending to women its absolute priority (D'espallier et al., 2013). According to Microfinance Barometer (2019) about 140 million people benefitted from MFIs services in 2018, out of which 80% are women and this has been consistent over the years. The success of MFIs, mostly in developing countries, has been attributed to targeting women (Morduch, 1999). Although controversy still surrounds why MFIs have preference for poor women over men. It is generally argued that women have less access to credit and focusing on them will lead to gender equality, poverty alleviation, efficiency and sustainability (D'espallier et al., 2013; Mayoux, 2001). Also, Cheston and Kuhn (2002) contend that women are targeted by MFIs to bridge gender inequality gap for uniform growth and development. Also, it could lead to the total improvement of household welfare as women spend more of their earnings on household. Critics of microfinance believe that the attempts by MFIs to focus on women is due to the financial viability of the institutions providing small credit to women (Vijayamohanan et al., 2009) as they see women as being docile, reliable, credit worthy, immobile and thus less likely than men borrowers to default (Elson and Cagatay, 2000; Hulme and Mosley, 1997).

Most women-targeted programmes of MFIs are group-based, and Grameen Bank is well known for providing non-credit services to the poor to promote their social development and build their social capital. The Bank operates a group lending-joint liability method where the poor are given the responsibility to form a loan group. The self-selected members typically comprised five people who know each other, live in the same community, can vouch for each other's character and are in the same social and economic status. The endogenous self-selection by the borrowers enables the bank to shift its cost of gathering information on prospective borrower's capability to repay. This method transforms the personal legal responsibility of borrowers into joint legal responsibility and makes each member responsible for every loan given to the group (Stiglitz 1990; Besley and Coate 1995).

Women's groups are suitable medium for non-financial service delivery, such as literacy, awareness creation and health programmes. Latiffee (2003) stresses that collective empowerment is achieved through the active participation and interaction of women in social groups, such as attending weekly meetings, going for each other's social engagements, and business transactions. These give them the opportunity to be able to network together and sensitise themselves to become decision-makers and social force in their household and community. The collective efforts of a group can develop in a phased process, starting with economic enhancement, leading to empowerment at the individual level, and then moving on to collective action at the community level (Hermes and Lensink, 2006). Thus, microfinance through the group methodology can provide credit to the poor, creates social capital and provides series of exciting possibilities for social empowerment to empower women through exposure to novel ideas, mutual support, social networking and the opportunity to develop leadership skills that could help to mobilise them for collective action (Rajivan, 2005).

Grameen Bank also offers workshops to educate and train its borrowers in livestock and poultry care, bank operations, agriculture and the need to maintain regular loan payment instalments. The workshops and trainings are designed to enhance the economic and social life of its clients, which stimulates empowerment among group members. Politically, Grameen Bank encourages the rotation of a group chairperson to collect weekly repayment, thus promoting a corrupt-free atmosphere (Holcombe, 1995). The chairperson is elected for a fixed period of time and the rotation of the group chairperson

shows that members have the right to elect their officials and are also encouraged to exercise their franchise in unity (Dowla, 2006; Holcombe, 1995). The bank built an enabling atmosphere conducive to the creation of social capital, which boosted the political participation of the clients. The trusts among members and the social ties resulted in an outstanding 98% repayment rate and served as principal instrument for political action and empowerment (Ciccaglione, 2014). The political sensitisation Grameen Bank provided its clients enhanced their self-esteem and their readiness to exercise their franchise during elections (Yunus, 2003).

It can be concluded that the non-credit aspect of Grameen Bank has positive impact on women's empowerment as women are able to develop their skills on how they can make productive use of their loans and earnings. This social intermediation increases the viability of both the clients and the bank by increasing the borrowers' productivity. More so, the spatial and social cohesiveness established among individuals of the same gender, residing in the same village, and having similar economic backgrounds have been noted as important factors in the smooth functioning of the group model (Khandker et al., 1995).

2.4 The Paradigm Shift

The Microcredit Summit held in Washington DC in 1997 and the World Summit for Social Development previously held in Copenhagen in 1995 brought a new dimension to microfinance. The forums recommended the commercialisation of microfinance banks so that subsidy would be removed, in order to make microfinance institutions self-sustainable. As such, the World Bank established the Consultative Group to Assist the Poorest (CGAP) to oversee the commercialisation of microfinance with the objective of fostering good donor practices, which include performance standards. Attention was shifted to MFIs' financial performance, increasing outreach, and business practices as against the initial focus and impact on the poor and low-income individuals. Therefore, by transforming microfinance from being a charitable organisation to a profit making venture (IFAD, 2001), poverty reduction, through which microfinance attained its prominence, was now made secondary while survival and profit maximisation becomes the primary focus, which move credit further away from the core poor (Hulme 1999).

Consequently, in order to be sustainable, MFIs would have to charge a cost to cover the rate of interest, design an appropriate loan and savings products; carry out an effective

loan evaluation procedure; rely on character and moveable collateral; and strict delinquency control (Wenner and Chalmers 2001). This means that transforming MFIs into financially sustainable institutions would make them pick ‘winners’ among the poor. The paradigm shift and its implication on the poor are further expounded below.

2.4.1 The Financial Self-Sustainability paradigm

The financial-self sustainability paradigm, also known as the Washington Consensus, is an attempt to incorporate poverty reduction and women empowerment into the neoliberal agenda (Mayoux, 2002). The paradigm is centred on best practices and profit-driven credit delivery. Thus, MFIs are now placed in the same category as every other profit-making banks (Otero and Rhyne, 1994; Hulme and Mosley, 1998), and the era when MFIs focussed on the welfare of their clients is gradually disappearing as attention is now shifted to the profitability and sustainability of the banks. This paradigm totally negates the original intention of MFIs as being a grassroot and community-based bank, that concentrates on local needs and informal banking practices (Fuglesang and Chandler, 1986). Also, it makes the mainstream MFIs to lose their *moral compass* by increasingly focussing on financial performance and totally neglecting their declared social mission of poverty alleviation and empowerment (Hulme and Maitrot, 2014).

Through commercialisation of MFIs, it is assumed that they will be able to raise funds from the international financial markets and do away with grants and subsidies provided by philanthropic agencies and the inherent conditions attached to it (Von Pischke, 1991). Thus, the main goal of this paradigm is to develop large-scale microfinance institutions that are profitable and fully self-sufficient (Drolet, 2010). The financial sustainability paradigm sees empowerment as a process of compliance and conformity (Edward and Olsen, 2006). Therefore, microfinance is assumed to alleviate poverty through expansion of outreach to those who will be able to repay the loan and the interest (Barnes et al., 2001). The premise of this paradigm is targeting a large number of poor people with the belief that it helps to make the MFIs financially self-sustainable and allow poor people to expand their household earnings (Drolet, 2010). Besides, women's control over income is thought to lead to an increase in their health, nutrition, and literacy, well-being and individual economic empowerment which in turn, is thought to lead to more extensive social, political and legal empowerment (Mayoux, 1999, 2002). Ensuring high repayment

rates is fundamental to the success of this paradigm. Thus, women are targeted as they are low risk, more efficient in repaying the loans, easily managed, and compliant as compared to men (Mayoux 1999).

Financial sustainability paradigm views women's empowerment as the expansion of individual choices and capacities for self-reliance within existing structures, rather than examining underlying constraints that limit women's autonomy (Drolet, 2010). Achieving financial sustainability means microfinance institutions can reduce transaction costs, offer better products and services that meet clients' needs and find new ways to reach the unbanked poor in order to develop fully financially self-sufficient MFIs (Mayoux, 2006), and embark on profitable ventures.

However, the desire for profit and the need to be sustainable means that MFIs will increase interest rates since it is generally assumed that the poor women are more interested in access to credit and hence not sensitive to the rate of interest (Chakravarty & Shahriar, 2010). Empirical evidence shows otherwise as borrowers tend to reduce their demand for credit when interest rate increases (Karlan & Zinman, 2008; Dehejia, et al., 2012). Also, MFIs target less risky clients, while side-lining the poorest of the poor and those who do not have entrepreneurial ability. This is because of the high risk involved in lending to them and this has shut out millions of poor people around the world, despite the success claim of microfinance in reaching out to the poor (Mori and Olomi, 2012)

2.4.2 The Poverty Alleviation Paradigm

The poverty alleviation paradigm was pioneered by Grameen Bank at its inception in 1983 and has gained popularity in some countries around the world as a way of showing that poor people can be creditworthy and economically active (Rahman, 1999). According to Robinson (2001), this paradigm was derived from theories of supply leading finance and the widespread of subsidized credit programs that emerged in response to the poor conditions of people after the World War II. This condition led to the proliferation of large-scale subsidized credit programmes in developing countries for agricultural and non-agricultural purposes (Drolet, 2010), and made this paradigm popular across many Asian countries and other developing countries (Roy, 2010) as a means of reducing poverty among the poor.

The Poverty Alleviation paradigm aims for harmonious self- organized development (Edward and Olsen, 2006) and microfinance program is seen as one of the integrated

agendas to reduce poverty and vulnerability of the poor thereby increasing household welfare. The main focus of poverty alleviation paradigm is the development of sustainable livelihoods, community development, and social service provisions like literacy, healthcare, and infrastructure development (Johnson & Rogaly 1997). More so, the paradigm places emphasis on meeting the practical needs of women, through which they will be able to challenge gender inequality, thereby seeing the improvement of household well-being and empowerment of women as essential and achievable (Mayoux, 2002).

Agitators of this paradigm strongly believe that for MFIs to reduce transaction costs, donors should support MFIs with subsidies to cover administrative costs and MFIs are often required to provide training and social services to borrowers (Mayoux 2002). More so, provision of subsidies serves as stimulus to enable MFIs achieve poverty reduction goals by embarking on both financial accumulation and outreach (Morduch 1999). Poverty alleviation paradigm assumes that increasing women's access to credit will increase their decision-making power in the household, since women's interest coincide with that of her household, leading to an increase in women's household welfare and status in society. Thus, credit is perceived as a mechanism of engaging active poor into productive activities and the household is viewed as a cooperative place where resources are collectively managed uniformly distributed (Drolet, 2010).

Consequently, this paradigm, like the financial sustainability, is silent about addressing gender issues such as the fear that this paradigm might lead to conflicts in households or communities (Mayoux, 2002). Instead, it sees microfinance as a means of reducing household poverty and vulnerability, while focusing on women as they are seen as poorer than men and have the tendency to spend their earnings on the welfare of their household. It is evident from the two paradigms above that the preliminary notion of poverty alleviation by MFIs has been hijacked by neo-liberals and make the sustainability of MFIs conflicting with reaching the core poor (Rodey, 1997).

2.4.3 The Feminist Empowerment Paradigm

The feminist empowerment paradigm is entrenched in the development of some of the initial microfinance programmes by women activists who agitated for the alteration of power relations in society in favour of gender parity, egalitarianism, women's human rights and empowerment (Drolet, 2010). It was argued that this could be achieved by

women organizing themselves to fight against patriarchal gender disparity (Mayoux, 2003). This paradigm identifies gender subordination as a complicated, multifaceted and widespread process that affects every part of women's lives and is rooted in diverse, collaboratively reinforcing thresholds (Mayoux, 2002)

Feminist empowerment paradigm is based on the assumption that women's empowerment requires a fundamental change in the macro-level development agenda as well as explicit support for women to challenge gender subordination at the micro level through participatory values that allow women to develop their strategies for change (Chen 1996). Therefore, since the central concern of this paradigm is on promoting gender equality and human rights, it is seen as an effective route to women's empowerment through microfinance institutions. Any programme which thus targets women for access to loans and detaches the aspect of empowerment will therefore be an anti-poverty strategy which is not only rationally discordant but also morally unfathomable. For this reason, the agenda for MFIs should be to develop useful linkages between the functions of MFIs and their empowering potentials (Kulkarni, 2011).

This paradigm shows that while it is important to reduce poverty among women, reduction in household vulnerability should be complimented with changes in gender relations as an increase in earnings without a corresponding changes in the gender relations within the household could be to the advantage of men who remain as household decision makers (Mayoux, 2002). This shows the importance of women's control over earnings as a means to their empowerment (Kantor, 2003). According to Mayoux (2006), MFIs need to integrate empowerment into their policies as the microfinance practices cannot automatically contribute to the empowerment of women.

It should be noted that it is difficult to have an MFI that strictly follows only one of these paradigms as in most cases MFI combines these paradigms to balance the interest of their donors, clients and staff (Drolet, 2007).

2.5 The Concept of Empowerment

The concept of empowerment arises from the growing feminist writings and grassroots organisational experience of Third World women (Moser, 1993). The term empowerment has captured a place in the thoughts of researchers, policymakers and academia from diverse backgrounds, but despite being a contemporary word, the nature of empowerment still lacks a universal definition. A growing number of researchers are still searching to

understand the meaning of empowerment and ways it can be used to bring changes to the lives of the marginalised group (Wagaman, 2011; Lord and Hutchison, 1993). This is because empowerment is now widely seen as a strategy by developmental organisations for poverty alleviation and development (Luttrell et al., 2009).

Nevertheless, various terms have been used in different fields to define empowerment, some of these terms include: power and mobilisation of the vulnerable groups (Åhnby and Henning, 2009); increase in choices and freedom (Sen, 1999); autonomy (Varekam et al. 2009); authority and responsibility (Rapp et al., 2006); and command over own rights (Bankoff, 2001). Others terms include addressing issues such as subordination, powerlessness, equality and equity, mostly among women; collective struggle against oppressive social relations; consciousness of individuals and the power to express and act on one's desires (Ibrahim and Alkire, 2007; Narayan-Parker, 2002, 2005; Luttrell et al., 2009).

More so, empowerment is regarded as an active and a continuous process (Tromp, 2008; Tremblay and Gutberlet, 2010); and also, as an outcome/objective (Travis and Bowman, 2011; Luttrell et al., 2009; DFID, 2005), which can occur at personal, collective and community levels (Zimmerman, 2000; Mohajer and Earnest, 2009; Jennings et al., 2008). Thus, empowerment can be seen as a 'process' or an 'outcome' but whether process or outcome, empowerment is always the effect or consequence of an interaction between the capacity for action of a person or group and the options provided by the physical and sociocultural environments in which they live (Úcar Martínez et al., 2017).

According to Batliwala (2007) empowerment is a process that shifts social power in three critical ways, first by challenging the ideologies that justify social inequality, changing the prevailing patterns of access to and control over economic, natural and intellectual resources, and transforming the institutions and structures that reinforce and sustain existing power structures. It entails creating a social and political environment that is conducive for marginalised people to take decisions individually or collectively to effect the desired changes. The need to change the socio-cultural settings of the people means that in the process of empowerment there are some culturally embedded beliefs (Cornwall, 2016) that are beyond what can be achieved individually without a collective action.

More so, empowerment involves transforming the structures of subordination, gaining and sharing control over the allocation of resources and reduction in gender inequality. Changes to the unequal balance between men and women, such as regarding decision-making, roles within the house and in society, control of resources and gender division of labour results in empowerment. However, it is often difficult to assign additive indices and relative weights to the importance of decisions that are included in an analysis (Vijayamohanan and Asalatha, 2012).

Empowerment also include the ability of the marginalised to make decisions and achieve their desired goals; decision making is an important element of empowerment as those who are unable make purposeful choices cannot gain control over their lives or make decisions freely. Furthermore, empowerment is concerned with the process by which people become aware of their own interests and how those interests relate to those of others so that they can engage from the point of higher strength in decision-making and influencing decisions (Rowlands, 1995). As stated by Petesch et al., (2005) empowerment means increasing both the capacity of individuals or groups to make purposeful choices and their capacity to transform those choices into desired actions and outcomes.

Empowerment could also include internal change (Mayoux, 1999); it includes the ability to develop inward potential, to propel oneself from within, to lift inner consciousness and to trigger change at the personal and group levels (Mayoux 2001). According to Cur Martinez (2016), the achievement of individual capacities and how they can be acquired, developed and implemented depend on the context by which people manage their lives, and the possibilities and opportunities for action that is available to them. Empowerment is not just about having access to resources; it is also about gaining control over the use of such resources (Kishor, 1999; Sathar & Kazi, 1997).

In the context of development, empowerment is a process that takes place where the inequalities in economic, social and political spheres are altered, and the constraints that impede equal participation are reduced to allow those hampered by inequality to move towards equality. Empowerment as a process is not something that can be given by others, nor is it a goal that can be reached by an organisation or by the state as an institution, through a top-down approach (Burra et al., 2005; Kabeer, 1994); it is a bottom-up process that hands decision making power in the hands of the marginalised.

The analysis of empowerment above shows that the cause of disempowerment is the lack of capability of those marginalised to possess the ability to make decisions for themselves, act on decisions and achieve their life goals and desires (Chandler, 2013; Thompson, 2007; Cornwall and Brock, 2005). This indicates that if an individual is given the right tools and opportunities, he or she will be able to make decisions to achieve and fulfil his or her own needs (Maschietto, 2016). Empowerment can exist at an individual level, where it is about having the power to make and act on decisions, increased autonomy, choice, self-confidence and self-esteem; or at a collective level, which include collective mobilisation of women and change the subordination connected with gender (Kulkarni, 2011). Both individual and collective empowerments are connected (Sen 1990) and occur in multiple dimensions (Malhotra et al., 2002).

For the purpose of this study, empowerment is defined as an active and multidimensional process which allows those who are marginalised to make decisions and attain their full identity and powers in all spheres of life.

2.6 The Concept of Women's Empowerment

Women empowerment is proclaimed in today's development agencies as a means that can generate extraordinary outcomes (Cornwall and Edwards, 2010) and a weapon against poverty (DFID, 2006). The agitation for women empowerment started to gain ground in the 1970s and the 1980s, particularly in the Third World, due to the dissatisfaction of women activists with the development strategies and policies, mostly the Women in Development (WID), Women and Development (WAD), and Gender and Development (GAD) models which were inadequate in pushing for the overall empowerment of women (Batliwala, 2007). This agitation was brought into the limelight at the Fourth World Conference on Women held in Beijing in 1995, where nearly 40,000 women gathered to deliberate on issues such as pertaining to their freedom of expression, belief, religion, intellectual needs, among others (Bhuyan, 2006). The conference served as an important stimulus for the formation of an alliance of women's organisations to press further for gender equality (Iwanaga, 2008).

Thus, the initial theoretical framework for women's empowerment was one that recognised the inequality between men and women, the subordination of women at home and the society; and the implication of the policies in developing countries against the

emancipation of women (Bisnath, 2001). It also serves as a weapon to challenge those structures and processes that have kept women in bondage at all levels, in order to effect empowerment at individual and collective levels (Sen and Grown, 1987; Antrobus, 1989; and Moser, 1989). There is a considerable movement in social thinking in many areas that gender equality and women's empowerment are sacrosanct to establishing a holistic approach towards sustainable development. Within the mainstream of literature on national development, women play an important and significant role in contributing to the economic development of a nation, but most often, such contributions go unnoticed. The need to challenge the subordination of women to men and the imbalance in power allows women's empowerment to be regarded as a mainstream development concern (Cornwall, 2016); and a radical approach to transform the gender gap and power relations between men and women to ensure gender equality (Batliwala, 2007).

The process of women empowerment requires women to become self-dependent; gain greater control over material and intellectual resources (Batliwala 1994); overcome cultural norms, gender inequalities within the household and society (Santillan et al., 2004); and have the capacity to make decision (Kabeer, 2001). Thus, empowerment is not just about the capacities to act; a woman should have the opportunities, facilities, and conducive environment to make use of her innate qualities and to build self-confidence, self-esteem, and self-reliance, and the ability to raise her voice and fight against injustice, exploitation and violence (Bhoganadam, et al., 2014). It has become apparent that women and men do not have the same opportunities to participate in economic activity, and where women do participate, they do not receive the same recognition as men (IMF, 2018).

It should be noted that the nature and priorities of women's empowerment process are shaped by the historical, political, social and economic conditions specific to such regions or society, but certain factors like colonial experience, high stratification, patriarchy, class-based division of labour and widespread poverty are common factors across regions (Batliwala, 1994). The assumption that poverty reduction automatically leads to the empowerment of women as proposed by the minimalist approach is questionable as evidence has shown that despite increase in earnings, women are subdued by social and cultural norms (Mayoux, 2002).

Women face a lot of constraints, such as inadequate and inequitable access to financial services; low-grade skills and inadequate access to training; lack of market information and business advice and guidance, which has culminated in their lack of economic power (Blumberg, 1978). But women empowerment is not just providing them access to credit and making them efficient in their roles within the existing social norms, they should be able to effectively challenge the values that hinder their status in the household, community and society (Bali Swain, 2006; Meenai, 2003). Thus, women empowerment is embedded in changing the gender power relation which is inherent in social relations and such changes is context specific. This internal transformation does not happen suddenly, the degree of changes required depends on the individual, which includes self-awareness, self-values, skills, knowledge or information, and goals (Kieffer, 1984). Hence, an intrinsic power serves as the starting point of women's empowerment, which could act as a catalyst for a collective action to accomplishing social change. Therefore, individual empowerment precedes collective empowerment as, without self-conviction, it will be impossible for an individual to be propelled to take actions.

Collective empowerment involves mobilising women against subordination and re-organisation of resources to provide an equal platform for men and women alike. Increasing women's participation in decision making, access to and ownership of resources, equal status for women in the family and society, and their active involvement in political powers and rights are some of the significant elements of women empowerment (Cheston and Kuhn 2002). Women empowerment, therefore, requires women to be active and instrumental in challenging the obnoxious cultural practices and subservient conditions they are subjected to. The process, therefore, requires women to take active role by expanding their opportunities and making them active agents of their own empowerment. However, the patriarchal ideology of the society makes it difficult for women to achieve their total empowerment without collective action that could involve rethinking, confronting and working against social norms (Young, 1993).

It is observed that most of the programmes and policies propagated by some MFIs for the empowerment of women are often tailored towards their practical gender needs, without making concerted efforts to tackle gender inequality. Improvement in women's access to credit and the augmentation of their incomes has shown that the issue of gender inequality transcends beyond women's access to resources to challenging the patriarchal social

structure. Although microfinance is seen as a development tool to fight against gender inequality and empower women, the new wave of the commercialisation of MFIs means that only few MFIs make women empowerment a priority (Cheston and Kuhn, 2002).

For the purpose of this study, women's empowerment refers to the positive changes experienced by women on their economic, social and political facades as a result of their engagement in microfinance activities through the self-selected groups

2.7 The Role of Microfinance in the Empowerment of Women

According to Kulkarni (2011) the empowerment potential of microfinance has been promoted in recent years, principally in light of the fact that women are the poorest of the world's poor populace and that they spend their income more on family welfare. The need to integrate women into the developmental process has driven governments, development specialists and NGOs to concentrate on microfinance as a technique efficient for targeting and empowering women. It is generally believed that women's access to financial resources is hampered by gender inequalities and this hinders their economic growth and development (CIDA, 1999; UNIFEM, 2000; WB, 2001). Proponents of women empowerment believe that when women gain resources to empower themselves, their household and community benefit from it (Cornwall and Edward, 2010).

Factors that limit women's access to credit are limitless. There is a belief among researchers that the way microfinance products are designed, priced and the conditions associated with financial services constraint and occasionally exclude the core poor from accessing them, even where they are available (Abdelrahim, 2014). Apart from lack of access to resources and some intrinsic factors, market characteristics, market knowledge, education, infrastructural development, age, trainings, (Khan and Noree, 2012; Leach and Sitaram, 2002; Otero, 1999), are among the prevailing factors hindering women's autonomy. Also, the level of cooperation a woman receive from her male partner could determine the level of her empowerment (Shah, 2006).

2.7.1 Economic Impact of Microfinance on Women

Achieving economic empowerment of women is now given a global priority due to its importance to gender equality and its potential contribution to achieving a broader development (Hunt and Samman, 2016). Basically, economic empowerment is perceived

as the starting point and the most productive in the overall empowerment of women (Shivaprasad and Anilkumar, 2019). Similarly, Golla et al., (2011) state that great emphasis is placed on the economic empowerment of women because it is one of the most potent ways for women, who constitute a higher percentage of the world's poor, to achieve their potentials and promote their rights. According to Gujrati (2016), economic empowerment refers to earning power, collective bargaining for economic gains, control over means of production, involvement in decision-making regarding economic aspects of the development of skills in management and redistribution of resources and power between diverse groups. With growing recognition of women's empowerment, their access to and use of resources is seen as a central theme within the empowerment discourse and the foundation to other dimensions of empowerment (Sell and Minot, 2018).

MFIs play an active role in the empowerment of women by providing a variety of financial and non-financial services to the poor in the form of micro loans, saving habit, money transfer facilities, microinsurance, training, awareness and legal support (Beisland and Mersland, 2012; Brau and Woller, 2004). Through microfinance services, poor women can expand their business, augment their income, build financial and other assets, improve household welfare and their socio-economic status (Hashemi et al., 1996). According to Kulkarni (2011), microfinance allows women to be economically independent by providing financial resources to them for their productive activities, and the economic independence results in higher bargaining power for them in their households and communities; and subsequently lead to higher prestige and self-esteem. But given the resistance women face in the home and society, achieving women's economic empowerment will be unattainable without tackling factors that hinder women from having access, control and use of resources (Mason, 2005; Malhotra and Schuler, 2005). These factors make women's access to credit a myth if social structures that give men an undue advantage over women in all spheres of life are not tackled.

The impact of women's access to financial resources goes beyond their personal gains as it enhances women's income, increasing their economic role and augments the funds available for them to cater for themselves and their household (Meier zu Selhausen, 2016; Berger, 1989), thereby, bringing about an increase in children's welfare and reduction in the level of household poverty (World Bank, 2013). Studies have shown that the welfare

of the children is often determined by the income level of women in the household as most women spend more of their earnings on household welfare than men (Addai, 2017; Morduch and Armendariz de Aghion, 2005; Khandker, 2003; Pitt et al., 2006; Anderson and Eswaran, 2009; Strauss et al., 2000). Therefore, increasing the resources at women's disposal has a more significant impact on household welfare (Lundberg et al., 1997; Thomas et al., 2002; Duflo, 2003).

More so, women's participation in microfinance provides them with more equitable status within the family and the community, which further advances their confidence, voices, rights and political power (Cheston and Kuhn, 2002). However, while access to and control over resources could catalyse empowerment (Fouillet and Palier, 2005; Malhotra et al., 2002), it does not automatically lead to empowerment, (Sell and Minot, 2018). In most developing countries, women have a lower status to men and have limited or no access to assets, property or land ownership. Anderson and Eswaran (2009) stress that apart from income, having a means of livelihood that is independent of their husbands is essential for women's financial independence and empowerment. Women also gain satisfaction and fulfilment in the fact that they can manage their micro business, cater for their needs and that of their households. This is widely valued not only because of higher income prospects but also due to a perceived increase in dignity and control of their economic activities. Thus, they feel more empowered when they are in control of resources and have the enablement to make and implement choices in different areas of their lives (Burroway, 2012).

Along this line, it can be said that the ability to have control over resources is one of the critical factors that facilitate women's empowerment. Kabeer (1999) states that in assessing women's empowerment, women's access to and control over resources have a significant effect on household decision-making and the welfare of the household. Also, Longwe (1995) pointed out that access to and control over resources are the most important indicators of development sustainability and the welfare of women; a woman's access to credit and savings create economic opportunities for her, which leads to an increase in earnings, mobility, increase in status, networking, control over assets, and ability to negotiate gender relations. Therefore, the greater the control of resources by women within the household, the larger the share of resources allocated to improving household welfare (Peterman et al., 2015).

Studies have shown a positive relationship between microfinance and women's economic empowerment. Nasir and Farooqi (2016) conducted a study on the effect of microfinance in the empowerment of women in the district of Aligarh. The authors found that microfinance played a significant role in the economic and social empowerment of participants. In the same vein, Dash et al., (2016) studied how microfinance influences women's socioeconomic, savings and income, and the result shows that there was a significant impact on income and savings and improvement in the socioeconomic status of women participants

More so, Corsi et al., (2006) analyse the economic and social impact of microfinance programmes on women in the Mediterranean countries and conclude that access to credit brought about changes in the lives of the participants and gave them the opportunity to find their way out of poverty and empower them. The result also supports the effectiveness of group model in the empowerment of women. Similarly, Chaudhary et al. (2012) investigate how consciousness/sensitisation of women about their rights, economic empowerment of women and women's overall development can help achieve the goal of women's empowerment. Empirical results reveal that consciousness of women about their rights, economic empowerment of women and their overall development have a positive and significant effect on their empowerment, as measured by Gender Empowerment Measure (GEM) index.

It can be argued that women sometimes use the loans for consumption smoothing and meeting other urgent household needs, rather than for economic purposes (Johnson and Rogaly, 1997). Furthermore, women also face some challenges in their bid to carry out their economic activities and augment their income. Empirical research shows an increase in women's household financial responsibilities because of a rise in their earnings (Batliwala, 1994). It was found that there are instances where the husband reduces his household expenditure or develops a totally hands-off attitude to household welfare because of an increase in the earnings of the woman from her microfinance activities (Kabeer, 2001; Pitt & Khandker, 1998; Cheston and Kuhn, 2002). And where the loans are not diverted to meet household financial deficits, men sometimes hijack the loans for their personal needs (Garikipati, 2008). More so, where the women are having difficulties to repay the loans, group members mount undue peer pressure on them (Moodie, 2008; Rankin, 2002; Rahman, 1999; Wright, 2004), which could create counter-economic

effects on the women and may reduce the strong social networks, social status and acquaintance of clients who are unable to pay (Fouillet et al., 2013).

Women's ability to make decisions on things that affect the conditions of their lives is a major component of their empowerment. According to Karl (1995), the household remains the main, and sometimes the only place where women participate in decision-making. Women are usually accorded with the responsibility of caring for their family and the performance of other domestic activities, which are mostly unrecognised and unpaid. However, the fact that they cater for the domestic duties does not make them oversee the management and allocation of household resources. Since women tend to spend their earnings to meet the basic needs of their family, while men spend themselves, their ability to participate in decision-making would enhance household welfare.

More so, women's capacity to engage in, and benefit from economic activities can be a spur for change, as it provides them access to resource control, mobility, increased self-worth, capabilities and bargaining power (O'Neil et al., 2014). Although access to credit does not imply control and decision-making power for women (Kratzer and Kato, 2013), evidence in literature suggest that a woman who is economically active and financially sustainable, and can make a more significant contribution to the welfare of the household has greater economic power to bargain with within the household. She is also able to make independent decision and play an active role in joint decision-making, which empower her and put her in a better position to challenge prevailing circumstances that inhibit her progress (Swain and Wallentin, 2008; Duflo, 2003; Mayoux, 1998; Blumberg, 2005; Ashraf et al., 2010).

Ashe and Parrott (2001) who conducted a study on women's empowerment programmes in Nepal shows that there was a tremendous increase in women's decision-making roles in the areas that were previously traditionally reserved for men, and concluded that although women can make small purchases, they still need the consent of their husband to make larger purchases like buying of jewellery, purchasing landed properties, among others This shows an incomplete progress towards empowering women. This was further buttressed by a recent research conducted by Fofana et al., (2015) on the effect of microcredit on women's livelihood and empowerment in the rural area of Cote d'Ivoire.

The research revealed that receiving microcredit increase women's decision-making power in the household.

Enhancement in economic empowerment entails the acquisition of the requisite skills to make an accurate business judgment. Availability of resources alone cannot automatically lead to empowerment if such resources are not utilised for effective economic activities that would bring an increase in income. In other words, a woman is economically empowered when she experiences financial gain and bargaining power (Evans et al., 2018). Economic empowerment comprises women's control over resources, access to credit, contribution to family welfare, ownership of asset and increase in decision-making (Dalal et al., 2012; OECD, 2012). Therefore, it is imperative to consider women's involvement in income generating activities and determine if women have ease of access to resources, controls productive resources, decides how the earnings from the economic resources are utilised, among others. These indicators are important in considering any changes that their engagement in microfinance has brought about in gendered allocation and utilization of resources in an environment where women's rights are constrained (Nawaz, 2019).

2.7.2 Social Impact of Microfinance on Women

According to the OECD (2012), social empowerment is about taking steps to change society in order to accept and acknowledge one's position within it on the terms by which the person or group wants to live, not on terms determined by others. Apart from economic exploitation, women also face socio-cultural oppression that results in their subordinate position. Swain and Wallentin (2009) believe that social interaction with the outside world is necessary for the empowerment of women because certain issues call for women's joint actions. The participation of poor women in group activities can be a self-help mechanism to make them aware of what their household or society has denied them.

MFIs serves as a platform through which women converge to interact and network. Latifee (2003) emphasises that the active participation of women in social groups such as attending weekly meetings, social engagement and business dealings are the key to achieving collective empowerment. This provides them with opportunity to network and sensitise themselves to become decision-makers and social forces in their households and communities. Social empowerment aids economic and political empowerment

(Friedman, 1992). Therefore, the ability of women to network and interact with one another is vital and freedom of mobility is one of the common indicators of social empowerment at the individual/household level (Vijayamohanan and Asalatha, 2012).

More so, Medel-Anonuevo (1995) stresses that a prerequisite to social empowerment is for poor women to be allowed to step out of their home and participate in some form of collective undertaking, through which they can develop a sense of independence and competence. The formation of a small, cohesive group, by which its members may identify closely, is paramount. Although the central activity of the group can vary from literacy activity, income-generation to mutual basic needs support. Whatever the objective, the group activity must be designed in a way to foster the development of a sense of self-esteem, competence, and autonomy. Engaging in microfinance activities serve as an avenue for women to come together and discuss issues affecting their collective interests. MFIs consider the group meetings as one of the most common ways to stir up the consciousness of the women in areas, such as literacy, health awareness and advocacy, sensitising them to their rights and privileges, providing training sessions, promoting collectiveness and encouraging women's empowerment (Jakimow and Kilby, 2006).

Women empowerment is often seen as a means by which women organise themselves to expand their self-reliance, to assert their autonomous right to make choices and to control the resources at their disposal that will enable them to challenge and reject their subordination (Keller and Mbwewe, 1991). Restraining women to their domestic domain is a fundamental part of disempowerment (Kishor, 2000). The level of women's mobility differs across society. While some communities encourage free interaction of women with their male counterparts, others frown at the idea of a woman leaving the house without being accompanied by a male family member. Jütting and Morrisson (2005) affirm that social institutions, laws, norms, traditions, and codes of conduct are some of the most crucial factors that determine women's participation in economic activities outside the household. It suffices to say that social empowerment tends to be high in a society that promotes economic empowerment of women, where women can move from one place to another in pursuit of their productive activities.

According to Khan (1999) women's contribution to the household welfare leads to an increase in their status as their husbands value their monetary commitments. Increasing earnings from productive activities has been conceptualised as the essential pathway through which credit could improve the status of women, both within the household and the society. The extra income of the women helps to expand their bargaining power, which in turn enables her to partake in household decision making process. Apart from the fact that social interaction through group meetings helps women to improve their social interaction, enhance their mobility, increase their self-esteem and confidence, women are also able to seek advice and learn from their peers on how to withstand intimidation and fear from society (Kabeer, 1998; Amin and Becker, 1998; Hashemi et al., 1996).

More so, microfinance services have additional potential to empower women through exposure to novel ideas, mutual support, fostering an identity above the family and the opportunity to develop leadership roles and responsibilities. Group activities also give the women a feeling of self-worth such as confidence building, meeting the financial crisis of the family, treatment towards neighbours, and an improvement in the quality of treatment meted out to the group members by their family members (Puhazhendi and Badatya, 2002). The group activities also help to mobilise the women for sensitisation, training and literacy but without financial inputs and income generation, sensitisation and training will be a futile effort (Rajivan, 2005).

However, achieving collective sensitisation depends on the ability of the group to prioritise group interests above individual interest. Most often, the groups are pre-occupied with their economic problems and confine themselves to credit activities that meet their practical needs, which may not lead to collective actions. A group that merely comes together on a weekly or monthly basis to discuss only how they can repay their money to the bank officials or group leader and leaves without deliberating on other issues affecting their collective interest, lacks empowerment substance. Research shows that if social meetings are only concerned with their economic needs, and if women falter in repaying loans, their existing networks may come under severe strain (Rahman, 1999).

It is observed in the literature that the establishment and practice of male dominance over women and children means that the male is considered the head of the household, controls

the resources, decides the woman's movement, impose decisions and exert his will on the household (Makama, 2013). This put man in a traditional position to influence a woman's life according to the gender division of labour. While the man is expected to provide for the survival of the house, on the other hand, the woman caters for the domestic needs of the home, which in most cases do not generate earnings. This invariably means that a woman must rely on the husband or male family member for her economic sustenance (Cain, 1982). For women to be free from cultural norms and domination by their male counterparts, there is need to eliminate those orthodox and male-controlled ties that restrict their movement and interaction in society so that they can achieve social power for their overall empowerment.

2.7.3 Political Impact of Microfinance on Women

The political component of empowerment involves the ability of women to analyse their surrounding environment in political and social terms and organise and mobilise for social change (Medel-Anonuevo, 1995). At the macro level, politics is the ground where decisions affecting people are made, and individuals who hold political positions form the government, allocate scarce resources and direct resources to sectors they so desire at the expense of other areas (Bratton and Ray, 2002; Franceschet and Piscopo, 2014). Most often resource allocation is done to favour men, since they dominate the political terrain. According to Bayulgen (2008), despite numerous literatures on economic and social impact of microfinance on women's empowerment, little attention is given to the political implication of microfinance. But the political empowerment of women is increasingly recognised as critical to development and progress (Sundström et al., 2017). There is said to be a correlation between women's political empowerment and important outcomes that affect women, their household and society (Alexander et al., 2016; Swiss et al., 2012; Gerrity et al., 2007; Chattopadhyay and Duflo, 2004; Sen, 1997).

Women's right to political involvement includes full access and participation in political and public life, engagement in the active exercise of political power and the process of decision-making, taking charge of crucial decisions in essential parts of their life endeavours, on equal terms with men and without any discrimination (UN Women 2014; Cingranelli and Richards, 2010; Kishor, 2000). The need for political empowerment of women becomes more important in a development context, where *power within* cannot be much beneficial until women are strong and empowered from a political point of view

(Khan, 2016). Given that decisions made by politicians affect the choice available to individuals, and those with political power can make laws to suit or outlaw certain policies (Martin, 2004), it becomes apparent that for women to be fully empowered, they need to be actively represented. The number of women in parliament can determine how fast changes can occur on issues that affect them. The higher the number of women in parliament, the more likely the parliament will address women's problems and change the gender dynamics in society (Ballington, 2012; 2008).

However, women's political participation can be viewed from two angles. Their participation in household decision making; and their active engagement in influencing public policies to their advantage. At the household level, political empowerment entails women having increasing voice and decision-making power. This is often associated with an increase in women's earnings and contributions to household welfares. However, despite the importance of women's political empowerment to development, prevalent patriarchal cultures make their political participation at the macro levels difficult and this has created socioeconomic gender gaps and silence women's voices within the home and the community (Clayton, 2015; Beath et al., 2013). Also, the complexity of politics and the huge sum needed to contest elections, mostly in developing countries, means that it will be absolutely impossible for poor people to break the jinx of political participation. Poor women are most hit as the law-making arm of the political system in most developing countries is dominated by men who are majorly selfish, culturally inclined and self-centred. Women have a larger share of the economy's informal sector and other types of labour with reduced financial rewards, and nearly exclusive responsibility for family and children welfare (Stromquist, 1995).

According to Bleck and Michelitch (2018), a systematic gender gap pervades in levels of political knowledge and opinions, which hinders women's ability to participate and influence the political process in line with their interests. Men and women have separate preferences and priorities (Gottlieb et al., 2016) and there exists a correlation between women's political empowerment and essential outcomes for household welfare (Alexander et al., 2016; Swiss et al., 2012; Sen, 1997). This invariably means that active participation of women in politics could result in pro-women policies that would be beneficial to the household and serve as a poverty alleviation and empowerment strategy.

Similarly, studies by Beaman et al. (2012) show that women's political participation has positive impacts on child outcomes and the quality of governance and prioritising developmental projects to favour women and children more than men. When women have a greater voice in decision-making and are fully engaged in public administration, public resources will be more likely to be used on those things that will benefit womenfolk and their households in general rather than a situation where men dominate and use such resources for white elephant projects to boost their ego. Hence an increase in women participation in politics would mean that more women will be empowered because of policies and programmes that will be in their favour.

However, women's ability to participate actively in political affairs and influence decisions in their favour is, at least in part, dependent on their socio-economic resources, which include their level of education and income and social standing (Isaksson, 2014; Iversen & Rosenbluth, 2010; Logan & Bratton, 2006). Where women have good standing and strong socioeconomic resources, sociocultural factors could inhibit their ability to participate actively in the political process (Gottlieb, 2016; Isaksson et al., 2014; Sundström et al., 2017). In most cases, men who seek patronage and support from political office holders are using women as instruments of electioneering and mobilisation (Gottlieb and Larreguy, 2016; Koter, 2016, Collier, 1982). This not only prevents them from constructive participation in politics (Gottlieb, 2016), but also denies them political representation. The low level of women's participation in politics and their inability to be included in agenda setting and decision is seen as one of the barriers to improving gender roles (Beath et al., 2013), which some studies attribute to men seeing politics as their entitlement (Eagly & Karau, 2002; Akerlof & Kranton, 2000). Therefore, patriarchal gender norms stymie women's political knowledge and their ability and willingness to formulate an opinion.

Low representation of women in politics and decision-making made the United Nations (UN) Fourth World Conference on Women in 1995 to sign the Beijing Platform. The purpose of the agenda was to empower women by calling for the removal of all obstacles to women's active involvement in all spheres of life. The Platform set a 30 per cent target for women in decision-making, to be achieved through a wide range of strategies, including affirmative action, public debate, and training and mentoring for women as leaders (Cornwall and Edward, 2010). Although, there has been substantial progress in

female participation in politics from the global average of women in national parliaments from 11.3 per cent in 1995 to 22.1 per cent in 2015 (Sow, 2015); as a result of countries now implementing minimum of 30 per cent of women in all elective positions (Towns, 2010; Krook, 2006.) and making women's empowerment a high-priority in the Sustainable Development Goal (Mosedale, 2014).

However, the attempts to apply a quota system without transforming the mindset of men and women make the quota system fruitless and impede the promotion of gender equality. Women that occupy political positions can only advocate effectively for change when they have a keen sense of their own efficacy, the political skills to be effective and a constituency that support their actions (Eyben et al., 2008). While the compulsory 30 per cent allocation to women may lead to an improvement in the social relations and increase in the voice of women in politics, it may not necessarily lead to a substantial and adequate representation of women or significant reduction in inequalities between men and women (Bardhan and Klasen 1999; Swain 2007). Most often, women elected based on quota system serve as a stooge to the men who sponsored them, and at the end of the day, these women are unable to make any policy changes that favour their female counterparts as they hold their allegiance to the godfathers that brought them to power.

Contributing to the family's economic resources can make women become valuable and bestow a greater legitimacy on them and make it possible for them to by-pass specific cultural and social barriers regarding equality, equity and representations (Fouillet and Palier, 2005). However, there is vague evidence to show that women's individual/group economic empowerment can be translated into political empowerment. According to Eyben et al. (2008), individual and collective mobilisation tends to be a precondition for the kind of collective action that historically has allowed poor and excluded groups to make their voices heard by re-framing their relation to institutionalised power.

Researchers have enumerated both internal and external factors as reasons for the low representation of women in politics. The historical, religious, economic, political, social and cultural contexts of each country influence women's participation in politics (Union, 2008). The domestic chores *imposed* on women through stereotyping means that apart from their efforts to run their businesses, they are also burdened with the task of caring for the household, which makes it difficult for them to have time for engaging in politics.

The internal factors inhibiting women's empowerment have become their own prejudice and created fears in their ability to take up political positions, as they either see politics as a masculine and dirty affair or one that is meant for *invisible* women and this has invariably led to lack of self-esteem and assertiveness. One may argue that for women to be viable in political affairs, it is imperative for them to have an inherent capability and external control. According to Siwal (2009), having greater self-confidence and a process of inner transformation of consciousness can enable one to overcome external barriers to accessing resources, and control over the outer world resources also gives one the capacity for self-expression in a variety of ways. Although the non-financial services of MFIs target capacity building of the poor, in most cases steps taken by these MFIs are inadequate in meeting the strategic needs of women (Cheston and Kuhn, 2002). It can be concluded that the impact of microfinance on major decision making in the society is insignificant since men still hold sway in these key decision-making areas (Nawaz, 2019) which continue to push women away from political representation.

2.8 Measuring Women's Empowerment

Women empowerment is a complicated and multi-dimensional concept that is difficult to conceptualise or measured (Duflo, 2012; Jakimow and Kilby, 2006; Kabeer, 1999; Yount et al., 2016), and context-specific (Khan and Maan, 2008). Despite empowerment being a primary development goal, neither the World Bank nor any other development agency has developed a generally accepted tool for its measurement (Malhotra, 2002).

Several attempts have been made to measure women's empowerment. Some of these include the Gender-Related Development Index (GDI) and Gender Empowerment Measure (GEM), advanced by the UNDP in 1995 to measure women empowerment at the global level. The GDI considers imbalance in accomplishments among men and women concerning life expectancy, adult literacy rate and estimated earnings for various nations. On the other hand, the GEM calculates the percentage of women in parliament, the portion of supervisory, administrative and technical positions occupied by women, high regulatory, and the evaluated portion of salary from work of women contrasted with that of men (Syed, 2010). While the GDI centers around the augmentation of capacities, the GEM is concerned about the utilization of those abilities to exploit the chances of life.

However, these approaches were highly criticised, not only for validity and reliability problems, but because it is extremely difficult to use them make comparisons across time (Sundström et al., 2017), and in most cases they are unsuitable for evaluating a given context. More so, these approaches to gender empowerment fail to acknowledge and incorporate contextualised gender diversities in societies (Kabeer, 1999, 2001; Syed, 2010). In addition, the focus of GEM and GDI on GDP of a country means that they measure the overall income level and well-being of the people, rather than gender disparities (ECA, 2004). Using the number of seats in the parliament to measure women's political empowerment was also flawed as decisions on issues that affect women are also made even at micro level.

More recent approaches to defining and measuring empowerment are based on the concept of agency and focus on women's ability to participate in decision-making over other important issues (Seymour and Peterman, 2018). However, despite being a popular measure of women's empowerment, there is no consensus among researchers on the best indicators for women's empowerment (Agarwal, 1997, Peterman et al., 2015; Basu and Koolwal, 2005). Contemporary studies show that there are different frameworks that scholars, researchers and practitioners use to measure women's empowerment. Prominent among these dimensions are economic, social, political, psychological and legal empowerment, of which economic, social and political are the most prevalent (Chowdhury and Chowdhury, 2011; Maclean, 2010; Sanyal, 2009; Mayoux, 2001; Ngo and Wahhaj, 2012).

In addition to the dimensions, some indicators used to measure these dimensions include control over savings and income (Goetz & Gupta, 1996; Pitt et al., 2006); ownership of assets (Barnes et al., 2001; Garikipati, 2013); access to resources (Oakley, 2001); participation (Narayan-Parker, 2002; World Bank, 2009); power for women (Surekha Rao and Rajamanamma (1999); power (Batliwala, 1994); Autonomy (Alkire, 2007); participation in decision-making, mobility and access to resources (Rowlands, 1997; Roy and Niranjana, 2004); decision-making (Hashemi & Rosenberg, 2006; Kabeer, 1997; Kishor, 2000); mobility (Schuler, Islam, & Rottach, 2010).

Despite the classifications, there is no unique mechanism to empowerment or a particular dimension that is seen as the best. According to Sharaunga and Mudhara (2016),

understanding how the different dimensions of women's empowerment influence their livelihood diversification strategies is indispensable to any attempt to empower them. However, since empowerment needs to occur in multiple dimensions (Malhotra et al., 2002), it is imperative that it is classified in a context-specific way and covers the critical aspects of women disempowerment in that particular context.

Hashemi et al. (1996) examine the change in women's empowerment as a result of access to credit by creating a composite economic indicator of eight components which are mobility, economic security, ability to make small purchases, large purchases, involvement in major household decisions, relative freedom from domination by the family, political and legal awareness, participation in public protests and political campaigns. The results show that women's access to credit contributed significantly to the magnitude of the economic contributions reported by women, and to the likelihood of an increase in asset levels in their own names, a rise in their use of purchasing power, and their political and legal awareness. They also found that access to credit is associated with higher levels of mobility, political participation and involvement in significant decision-making for credit organisations. They established that a woman is considered empowered if she scores five out of the eight subcomponents. However, concluding that a woman is empowered when she scores above half of the stated components, without considering all the indicators of women's empowerment is highly contestable. One of the fundamental problems of this measurement is how to allocate weight to the variables. Since empowerment is context and individual-specific, one cannot presume that the same weight can be used for all participants in the same or different context.

In a bid to provide a comprehensive framework for measuring women's empowerment, Biswas (1999) developed eleven indicators: mobility, decision-making power, autonomy, economic security, freedom from domination by the family, political and legal awareness, participation in public protests and political campaign, contribution to family income or expenditure, procreative right, access to information, and participation in development programmes. However, some limitations of the indicators include not clearly defining the weighting system and how the value of weights would be obtained. Moreover, the index can only apply to the grouped data. Malhotra (2003) affirms that measuring empowerment empirically involves economic, socio-cultural, interpersonal, legal, political and psychological dimensions of women's empowerment at the household and

community level. It is noteworthy that some of these dimensions overlap and can further be broken down into subdivisions with indicators at individual, household and community levels.

It is apparent from above that there is no precise measure of women's empowerment. Therefore, existing literature on the impact of microfinance on women's empowerment is mixed, not only regarding findings made by these studies but also the indicators. However, some indicators have remained consistently considered as essential determinants of empowerment and in some instances, a number of these indicators are merged in the construction of measurement indices, which are believed to reflect the status of women in that specific context (Awaworyi, 2014).

Variations in the approach to measuring empowerment in different settings and context have yielded different results. The inconsistencies in the findings can be said to be as a result of differences in the type of services offered by MFIs (Armendáriz and Morduch, 2010); differences in content and length of the training provided (Kim et al., 2007); the type of customer, such as group versus individual clients (Duflo et al., 2013); or the type of microfinance interventions (Hansen, 2015). More so, Kabeer (2001) believes that disparities in methods of data collection and analysis may result in different outcomes. Other factors include the study design which makes it difficult to compare outcomes of research across the board (Banerjee et al., 2015; Tarozzi, et al., 2015; Bulte, Lensink and Vu, 2016; Sanyal, 2009). The inability to arrive at a unified way of measuring empowerment shows how important it is to carry out a local level analysis of the impact of chosen indicators on empowerment.

In light of this, after the critical review of literature, interaction with MFIs stakeholders and women participants, the researcher identified economic, social and political empowerment as the main dimensions for this study and some context specific indicators as shown in the table below

Table 2. 1 Women Empowerment Dimensions and Indicators

Dimension	Indicators
Economic	Access to credit/financial resources, the purpose of the loan, control over and use of resources, household decision making power, ability to make small purchases, involved in the decision to make larger purchases.
Social	Mobility, literacy and health awareness, personal and social attitude, respect within the household and in the community, gaining a voice
Political	Political awareness, freedom to join any political party, freedom to participate in political meetings/rallies, freedom to be able to stand up for election, freedom to decide whom to vote for and intra-group politics

Source: Self-compilation

As can be seen in the table above, through the review of the literature and having the context of data collection area in mind, the researcher conceptualised women empowerment under three dimensions: economic (Hashemi et al., 1996), social (Kishor, 2000; Sen, 1999); and political (Stromquist, 1995). Although various dimensions can be used to measure women empowerment, the researcher found economic, social and political most suitable to meet the research questions and objectives. Drawing from extant literature and the context under study, the researcher found the following indicators to be relevant to the study: control over savings and income (Goetz & Gupta, 1996; Pitt et al., 2006); ownership of assets (Barnes, Keogh and Nemarundwe, 2001); (Garikipati, 2013); Access to resources (Oakley, 2001); Participation (Narayan-Parker, 2002, World Bank, 2009); Power for women (Surekha Rao and Rajamanamma (1999); Power (Batliwala, 1994); Autonomy (Alkire, 2007); Participation in decision making, mobility and access to resources (Rowlands, 1997, Roy and Niranjana, 2004); decision-making (Hashemi & Rosenberg, 2006; Kabeer, 1997; Kishor, 2000); mobility (Schuler et al., 2010) among others. These are further analysed in Chapters Five, Six and Seven.

2.9 Theoretical Framework: Friedman's Alternative Development Theory

The assumption that microfinance serve as a potential catalyst for development in developing countries calls for further analysis. Empirical evidence shows that microfinance have positive impact at the individual and household level by augmenting

consumption, mobility, earnings and reducing vulnerability (Morduch, 1999; Bali Swain, 2004) as well as improving nutrition, health and education of the poor household. However, it is still highly contested how this has transformed into development at macro level. The theoretical framework underpinning this study is Friedman's Alternative Development Theory (AD).

Alternative Development Theory became popular in the 1970s due to an increasing rate of poverty and hunger around the world that resulted from the inability of the mainstream development policies advanced by urbanized thinkers (Schmidt, 1989) for a sound fiscal and monetary policy, better openness, security of property rights and privatization as a way to bring about economic development (Bali Swain, 2006). These policies focused on economic growth and top-down dispersal of growth stimulus (Brohman, 1996) that were intended to benefit the poor and alleviate poverty.

In the mainstream economic theory, growth is measured by an increase in per capita income which does not explain people's capabilities, indicate the inequalities between the few rich and the massive poor or show how growth translates into human development. More so, such growth may not be sustainable as the desire of a country to increase growth per capita could lead to depletion of non-renewable resources and environmental degradation. Some of the critical issues in the mainstream development agenda are eradication of poverty through rapid development strategies that is centered on growth GDP per capita; fall in unemployment as part of the growth process; bridging the inequality gap as development increases, and thereby reducing regional differences. An increase in GDP per capita income was expected to result in a rise in the living standard of the people. However, it was evident that an increase in GDP or per capita income alone was not enough, and the mainstream development approach could not address the increasing poverty, mostly in developing countries due in part to the fact that markets piloting to economic growth are not the only way to bring about poverty reduction and development. However, these objectives could not be met, and the concerns of poverty, inequality and unemployment prompted the need for alternative paradigms to development.

The rising discontent with per capita income as a gauge of development, deteriorating standard of living in the midst of economic growth and development and the depletion of

the environment in the name of faster growth prompted rethinking on the concept of development. Friedman's (1992) theory of Alternative Development (AD) is rooted in the concept of inclusive democracy, appropriate economic development, gender equality and inter-generational equity. The Neoliberalists see development as economic growth, structural reforms and deregulations of the economy, but AD proponents view development as human flourishing (Pieterse, 2001). This mainstream definition has been widely criticised since the resultant increase in poverty and unemployment and inequalities, mostly in developing countries could not be justified in the midst of economic growth in some of those regions (Korten, 1990; Chambers, 2005). Thus, AD perceives human development, through the combination of essential needs, self-containment, sustainable and endogenous development, as a more refined way to define development, rather than merely looking at the GDP growth. Many AD thinkers believe that development to be improved health and wellbeing, togetherness, communities, housing, food security, natural environment, citizen participation and engagement, and public space. This does not negate the role of economic development but shows a broader definition (Bauwens, 2014).

The general belief of proponents of AD is that of improvement in the lop-sidedness on social, economic and political power, and empowerment should be a bottom-up approach that emphasises local people, local contexts, and local forms of power and change, rather than the usual top-down frameworks of imposed development models by international organisations and multilateral aid agencies. This does not undermine the impact an element of top-down facilitators such as NGOs and pressure groups could play in empowering women, it should be initiated from within the local, political and social culture of the society and emphasis is placed on the autonomy of the community in decision-making of territorially organised communities, through self-reliance, direct participation in democracy, and experimental social learning. The purpose of alternative development is to strengthen the economic and social development of the target area for overall development. Friedman then classifies power into three categories, social, political and psychological power. This emphasises the need for the local stakeholders to take charge of the decision-making process so that development projects can be targeted to the contextual needs of the community, and not what is assumed by external agencies.

Social power entails the acquisition of knowledge, information and skills that help to improve household production and create political power; political power serves as the mechanism through which policies can be influenced at the micro or macro level which is the result of the power of voice and joint action of the community; while psychological power consists of an individual sense of potency that is demonstrated in self-confident behaviour, self-reliance and increased self-esteem. This can also be seen as “power within”. AD emphasises the need for the conscientisation of the people towards a collective action (Freire, 1973, 1970). Networking and social interaction will aid mobilisation, which consequently expedites and strengthens the process of their empowerment. Therefore, empowerment is best accomplished through collective means, such as women working together in a mutual support group (such as the SSG) and since innovation is contagious (Friedman, 1992), a positive result in one place can encourage women in other places to demand for changes and also become empowered. Empowerment is therefore not conceived of in individual terms, it is a shift away from neo-liberal perspective towards people-oriented development.

According to Friedman, social empowerment precedes political empowerment. Social empowerment leads to an increase in a woman's sense of self-confidence, which comes in part, from conquering the fear of acting outside culturally sanctioned (patriarchal) or state-imposed norms. Achieving social empowerment means that a woman is released from some domestic chores that tied her down, and the time gained from domestic responsibility can be spent on political activities. Friedman reiterates that if poverty is a condition of relative disempowerment concerning a household's access to specified bases of social power, then a key to overcoming mass poverty is the social and political empowerment of the poor. Ultimately, gains in social power should be translated into sufficient political power, so that the interest of the household and localities can be effectively advocated, defended, and acknowledged at the micro, national and even international political levels (Friedman, 1992).

Furthermore, self-actualisation of people within a society through economic, social, political cultural, full-life paradigm, and environmental sustainability (Goulet, 1992) is important and non-negotiable. Thus, development is a multidimensional concept which comprises economic growth and customary social indicators, such as healthcare, education and housing and affirm the political and social trustworthiness and opportunity

of all individuals in society. Poverty is not certainly when people have things in small amount, nor is it a relation between means and ends; but it is a relation between people. (Sharpley & Telfer, 2014).

Nevertheless, critiques of AD believe that although AD advances both the improvement of national businesses on one hand, but at the same time cultivate the legacy and varied productive sources and practices the communities that constitute a nation, it is a regressive idealisation of the older social forms which is also societies based on exploitation and domination. More so, the negligence of the competitive power dynamics may make it difficult for AD to withstand the neoliberal and neo-colonial attacks, if credible defence system is not put in place. The localization of power is not a panacea, as there is need for societal integration and globalisation for mutual benefit (Bauwens 2014). It is believed that the approach is vague and, in reality, shares the same goals as mainstream development but using the participatory and people-centred model (Pieterse, 2001).

However, in principle, AD does not redefine the development of its methods and techniques. This is apparent from the unevenness of the process of development across countries over a period of time, and the fact that despite economic development, poverty pervades. There is said to be a significant overlap between mainstream development and AD which share much the same rhetoric, values, and development concept. Despite the positive features of AD, the paradigm is believed to de-emphasize rapid economic development, which in a capitalist sense is the ultimate aim of 'development.' AD requires a huge initial investment in time and human capital and does not automatically promote 'modernisation' experienced by Euro-American societies. Even with the social welfare indices available today, it is evident that monetary wealth does not always reflect the social well-being of the population (Sharpley & Telfer 2014). Therefore, it is important to look beyond those initiatives that focus mainly on women to the root cause of poverty in that particular context; a consequence that regularly results from an incapacity to understand the fundamental gender control relations and the elements of social change

2.10 Applying Alternative Development Theory

The theoretical framework of Friedman is significant in illustrating the link between a bottom-up approach to empowerment and the need for the poor to take charge of their decision-making. In this study, the researcher sees poor women as a group (society) that needs to be empowered through collective efforts. This assumption is based on the neglect of poor women in the economic, social and political fields and the need for them to be empowered. As stated in Chapter One, although poor men and women are financially excluded, two-third of the poor people worldwide are women. It is imperative, therefore, to assess how the bottom-up approach of microfinance's SSG influences women's empowerment outcome rather than relying on the development indicators of economic growth and development (Chambers, 2005; Friedman, 1992).

Microfinance serves as a succor for developing countries to alleviate poverty and empower the poor, mostly women. By providing financial and non-financial services, microfinance gives the poor the chance to augment their earnings and improve their household welfare. Through the replacement of collateral with social capital, microfinance opens the door of financial inclusion to poor women, who wouldn't have qualified for credit under the stringent and tedious procedures laid down by the formal financial institutions. The group methodology brought women together to discuss both economic and social issues of great importance to them, gives them the opportunity to attend weekly meetings, allows them to acquire skills for their business and self-development, and build strong relationship with group members. This leads to the participation of the poor in the economic activities of their respective community.

AD proponents see development from a wider angle such as health, food, citizen participation, security, community and engagement (Seabrook, 1993) and centres on the people and how they can use their potential in such a way to remove themselves from poverty and become empowered. LAPO provides literacy, health training and awareness to its clients on the importance of good hygiene, as well as raises their consciousness on issues affecting their social and political empowerment. In the same way, AD is a paradigm that addresses equitable, sustainable and participatory development (Pieterse, 1998) that places people at the focus of the developmental process by laying emphasis on active participation of the poor in their own affairs. Alternative development concept

shows that empowerment is fundamentally about people and groups gaining more control over their own affairs. The primary targets of MFIs around the globe are poor women whom they believe should be productive and able to carry out their socio-economic activities without hindrances (Parwez, 2013; Jakimow and Kilby 2006; Kulkarni 2011).

The notion of AD theory, therefore, advocates for the transformation of the social system, analysis of structural conflicts and contradictions, and creation of a more just and equitable system (Maguire, 1987). AD provides a framework that supports a more inclusive and holistic approach that reinforces the strategy of collective social power that can influence political power in the form of shaping social policies. Zepeda (2006) opines that an effective people-centred approach puts forward three features: justice, where the idea would be to have a fundamental restructuring of the economic and social system in order to empower the disempowered and thus, provide them with the means to expand their agency and welfare; sustainability, where the disparities of unsustainable growth must be dealt with; and inclusiveness, where the issue of real participation through empowerment of the people is the main issue at stake. These three features provide the basis through which people are empowered to have a voice for political and collective actions, allowing people to exercise their choices through their own initiatives. Thus, empowerment is seen as the development of individually organised networks (Chambers, 2005).

While it is essential for all households to have relative access to the necessary resources to survive, increasing access to bases of social power alone cannot bring about a change in the dominant relations of power in society without the transformation of social power into political power. Women's gains in social power need to be translated into sufficient political power so that the interest of the households and localities can be effectively advocated, defended, and acknowledged at the local, regional, national and even international levels. Friedman perceived poverty as a condition of relative disempowerment concerning a household's access to specified bases of social power. Thus, the key to overcoming mass poverty is the empowerment of the poor.

Nevertheless, Friedman's empowerment theory reveals that women's empowerment is best accomplished through collective means as it is difficult for an individual to effect change without a collective voice. This was supported by Young (1993) who proposed

the concept of transformatory potential by linking the processes of collective action and individual activity and emphasising the need for collective action towards empowerment. Networking and interacting together will aid social mobilisation, which can help to reinforce women's economic, social and political empowerment. Once people are empowered, the power is then transferred to the community. The empowerment of the community causes change and provides solutions to problems.

The ability of poor women to control their lives and make important decisions by themselves is important to their empowerment. Microfinance is seen as an example of alternative development as credit is remitted directly to the poor in a relatively inexpensive way that is tailored to the needs of individuals with the provision of mutual learning and transactive planning (Friedman, 1992). Poor women come together to solve their economic problems through social capital, network, and then cooperate, reciprocate and act collectively (Woolcock and Narayan, 2000). SSG women meet weekly and this convergence makes it possible for them to work in the interest of one another and discuss collective issues affecting them, maximise their business acumen through credit expansion and earn additional income for the improvement of their household welfare. Therefore, microfinance can be seen as a paradigm change in alternative development that facilitates collective action (Fox, 1996).

LAPO provides credit to poor women without collateral through the group methodology, with the core aim of poverty alleviation and empowerment. Participants are able to have relative access to the tools they need to improve their economic conditions and self-development. Access to financial and non-financial resources enable women to experience an increase in their earnings which could result in their ability to contribute economically to the household welfare. MFIs make joining a group and participation in weekly group meetings compulsory. The first three weeks are meant to provide training and consciousness-raising for the women. MFI products are also designed to meet individual needs, and clients progress to the next step of the ladder at the end of each loan cycle with evidence of empowerment. Thus, microfinance has gained a great deal of popularity among women as it contributes to their socio-economic wellbeing. Empowerment is about shifts in political, social, and economic power between and across both individuals and social groups (Batliwala, 2007).

According to Korten (1990), power is central to the heart of development. Political power and democratisation are of high priority to women's empowerment and through encouragement to mobilisation, people can manage their own local resources with government performing an enabling role. Where such decentralised, self-organising approaches to the management of development resources are seriously undertaken, they generally result in more efficient and productive resource management, a reduction in dependence on external resources, increased equity, increased local initiative and accountability, and a strengthening of economic discipline (Korten, 1987). Nevertheless, Friedman stresses that political power is not only the power to vote and be voted for, it is also the power of voice and of collective action. Political empowerment is also about voice and women who can increase their voices within the household through active involvement in household decision-making can be said to be politically empowered at household level.

Achieving political empowerment can be curtailed where group members focus only on factors that could enhance their economic empowerment with little interest in collective action. How social power can translate to political power for microfinance clients as proposed by Friedman's theory, remains a debatable topic. Since political participation of the poor is determined by their social status (Friedman, 1992), it is imperative to know that most often, social status is derived from increased in a woman's economic status. Effective participation in politics by poor women requires devolution of power and an agile and responsive state to support an inclusive democracy in which the people exert power over the affairs within their localities.

2.11 Conclusions

This chapter explored issues relating to microfinance and women empowerment. This chapter has shown that empowerment is a multidimensional and context-specific notion. Defining empowerment and women's empowerment is difficult as there is neither an acceptable definition of the terms nor a laid down way in which they can be measured. However, the review of existing literature on microfinance and women's empowerment shows that measuring women's empowerment is complex and there is no universal dimensions or variables for the measurement. Therefore, women's empowerment is context specific and whatever indicator is used is subject to the people under study and

their environment. Also, the empowerment of women is possible only when women increase their access to and control of economic resources, build intrinsic strength and courage and full participation in the political process. This chapter concludes with the theoretical framework utilised in the study.

The next chapter provides an overview of the Nigerian economy, the role of women in national development, women and poverty in Nigeria, women empowerment and microfinance in Nigeria. It also elaborates on LAPO - the case study used for the thesis.

Chapter 3: Nigeria: An overview of the Economic Environment and MFIs Activities

3.1 Introduction

This chapter reviews the Nigerian economic environment as it relates to policies and programmes initiated by the government and how it has impacted on women's economic, social and political environment. Women in Nigeria dominate the informal sector and are seen in various micro-enterprises such as sewing, pottery, fashion design, but efforts by successive governments in Nigeria to promote their economic, social and political empowerment have been hindered by several limitations (Dejene, 2007) which include mismanagement, inability to carry the women along in the design and formulation of these policies, design and implementation, among others.

3.2 Overview of Nigerian Economy

Nigeria, with a population of over 191 million people, is the most populated country in Africa and the 7th most populous nation in the world (Nations, 2015). The proportion of men to women in the population is almost equal, with men accounting for 50.6% and women accounting for 49.4% (Worldometers, 2018). The country is one of the most heavily populated countries in the world and rich in natural resources, making it the 6th largest oil producer in the world (NNPC, 2019) and number one economy in Africa with real GDP of \$376.3 billion in 2017 (NBS, 2019). The Nigerian economy is oil-dependent, and the volatility in oil prices, combined with corruption and mismanagement of public resources have caused the country high levels of poverty and severe economic hardship.

Successive governments in Nigeria have made concerted efforts towards sustainable development with comprehensive development plans, such as 1962-1968; 1970-1974; 1975-1980; 1981-1985, but political instability, lack of sincerity, corruption and mismanagement have contributed to the failure of these development plans (Tomori and Fajana, 1987). Nigeria experienced a civil war between 1967 and 1970 that led to instabilities, loss of human lives and destruction of properties. A development plan was initiated at the end of the war to rebuild the country and accelerate economic growth and

development. Although the development plans of 1970-1974 contributed positively to social, education and infrastructural development, primarily due to the oil boom, there was a shortage of professional skills for a comprehensive implementation of the plan (Awoseyila, 1996). The need to improve people's standard of living and reduce the dependence of the country on oil was the main target of the 1981-1985 development plan. This policy was thwarted by a massive fall in expected revenues resulting from the oil price crash of the 1980s, and subsequent foreign borrowing led to a massive debt burden and a decline in the country's ranking (Aremu, 1997).

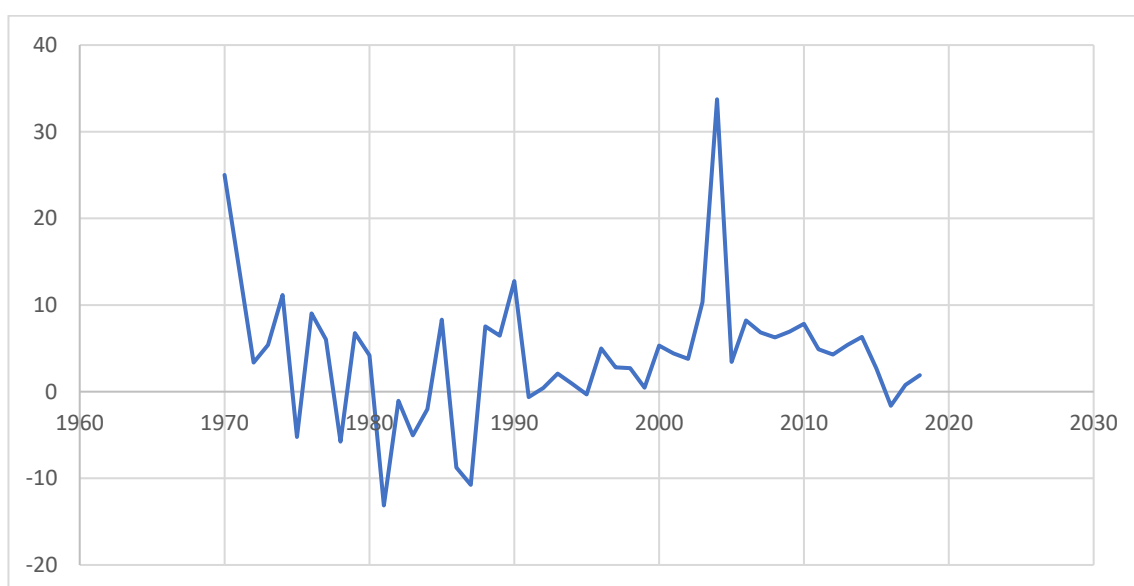
As a result, the economic growth in the 1970's was short-lived, and in the 1980's, Nigeria's economy was faced with massive economic decline and overbearing debt burdens, compounded by the global economic downturn. This forced the government to seek assistance from the World Bank as a way to resolve its economic problems; however, the granting of financial assistance was subject to strict conditions, which led to the implementation of the Structural Adjustment Program (SAP) in 1986. The SAP reform plan included trade liberalisation, market-oriented exchange rate system, deregulation and commercialisation. Attention was given to how to diversify the economy from oil to non-oil products. Various incentives were put in place to promote non-oil export production and increase export. Nevertheless, the SAP macroeconomic objective was not achieved as the production and export base of the economy were not diversified; oil remained the engine of growth, while the structure of output is dominated by primary products (Utuk, 2015).

According to Tsikata (1995), the negative impact of SAP on the country was enormous as its implementation led to the worsening of the Nigerian economy, which resulted in shedding the workforce, mostly women, and many people were unable to afford even the basic necessities of life aggravated by a fall in wages and salaries, business downturn, and withdrawal of subsidies. Rather than serving as a financial cushion, SAP increased poverty levels and ignored the negative effects of the programme on the poor, who are mostly women. It also contributed to gender disparity as more women than men were unemployed, exacerbated women's working conditions, forced more women into the ranks of informal sector employees, caused adverse effects on the health and education of girls, and increased the dependence of women on men. While successive governments have tried to implement steps to resurrect the economy, this has had a negligible impact

as most of the population, mainly women, are becoming poorer every day, while only a handful of people are in control of the nation's assets.

Despite experiencing high and stable economic growth before 2015, this did not result in any significant impact on poverty as one-third of the population lives in abject poverty (World Bank, 2015). The poverty level increased when the country went into recession in 2016. Despite huge revenue from oil sale, the country's poverty level has reached a monumental crisis as it is now called the "poverty capital of the world" (Kharas et al., 2018).

Figure 3.1: Nigeria: Economic Growth 1970-2018 (yearly variation in %)



Source: World Bank (2019)

The graph above shows the annual percentage growth rate of Nigeria at the market prices. Available data shows that Nigeria's GDP grew from \$375.75 billion in 2017 to \$397.27 billion in 2018, while the growth increased from 0.81% in 2017 to 1.94% in 2018 (WB, 2019). Paradoxically, the economic growth in oil sales, which made Nigeria a wealthy country in terms of increasing overall revenues, coexist with the prevailing poverty rate, making it vulnerable in terms of food security and access to basic amenities, such as education and health facilities. Presently, Nigeria currently has the highest level of extreme poverty worldwide, with more than 87 million, of the 191 million population living on less than \$1.90 a day (World Bank, 2018).

Nigeria returned to democracy in 1999 and between 2003 and 2007, the National Economic Empowerment and Development Strategy (NEEDS) was set up to focus on

wealth creation, poverty alleviation and job creation, but the programme did not have any impact other than reforming the banking sector (Okafor and Shaibu, 2016). The NIV 20:2020 was designed to raise the living standards of the poor and set the country on the road to becoming one of the best economies in the world by 2020. However, like previous development plans, it was also poorly implemented. The 2017-2020 Economic Recovery and Growth Plan (ERGP) is the latest economic development plan initiated by the current administration with the goal of bringing the country back to sustainable, rapid development, restoring growth and creating an internationally competitive economy. Although there is evidence of a rise in GDP from -1.62% in 2016 to 1.9% in 2018, the increasing poverty rate is of serious concern to policymakers and development organisations.

It can be argued that despite a large amount of evidence in the literature suggesting that economic growth is one of the antidotes to rising poverty (Dauda, 2017; Dollar, et al., (2013), this evidence contrasts with the situation in Nigeria. Over the years, the country has seen high income growth, but poverty continues to rise steadily, even in the midst of abundant natural resources such as crude oil, solid minerals, rich and fertile soils, and diverse human resources. This totally negate the doctrine propounded by the mainstream development theorists that an increase in GDP per capita income will result in a rise in the living standard of the people.

3.3 Gender Inequality in Nigeria

There is a growing literature on the relationship between gender equality and improved macroeconomic outcomes (IMF, 2018; WB, 2012; McKinsey, 2015; Gonzales et al., 2015). According to Kulkarni (2011), a country with higher gender equality is bound to have more significant economic growth and a healthier quality of life for the people; while a country with higher gender disparity will have a low quality of life for the masses, mostly women.

Gender constraints placed on women as natural mothers and homemakers not only marginalise women, but also reduce their reproductive and successful contributions, both at home and within society (Qadir et al., 2011). Inequality and gender imbalances have become some of the barriers that hinder the overall growth and development of women, the society and the world. The growing gender gap in Nigeria has been of great concern

to NGOs and international development organisations as it is assumed that there are large and widespread gender disparities across economic opportunities and outcomes, which not only contribute to significant macroeconomic losses but also negatively impact national unity and slow down human productivity and growth (IMF, 2018; Ray et al., 2017).

According to Makama (2013), Nigerian society is patriarchal in nature, and the general perception of an average man in Nigeria is that women belong to the 'kitchen' and are therefore meant to perform domestic and reproductive roles. Women are discriminated against on all fronts, and this cultural restriction has led to a reduction in their capabilities, mobility, inheritance, political participation, a reduction in their freedom, and as such, they have lost the opportunities to contribute to household welfare in particular and to the economy in general (Alshebami and Khandare, 2015).

3.3.1 Women and poverty

Poverty is a relative and multidimensional social phenomenon that affects countries and individuals within households of varying scales and sizes. The causes and experiences of poverty are not gender-neutral (Bastos et al., (2009) as men and women are exposed to poverty in variety of ways and factors. Poverty is prevalent between men and women and varies according to gender, culture, age, cultural, social and political contexts. It is therefore not unique to women, but any poverty reduction initiative has a gender aspect because the vast majority of the poor are women. Paradoxically, Nigeria's poverty has increased as the economy grows; it is not due to lack of resources, but to mismanagement and misuse of these resources and weak policy implementation (Mayah et al., 2017). Poverty and income inequality are persistently high in Nigeria as the economic growth in the country has been less inclusive. According to IMF (2018), almost one third of Nigeria's income is at the top end of the income distribution, while less than 3% is at the bottom end of the 10%.

Poverty is defined as the deprivation of income and other resources needed to achieve the provisions of life that enable people to carry out their duties, fulfil their responsibilities and engage in the relations and practices of their society (Adeyeye, 2010). However, the determination of poverty line on the basis of the level of income without taking into account other factors, such as the denial of the necessary capabilities, could be misleading.

According to Sivakumar and Sarvalingam (2010) poverty includes not only material deprivation, which is measured by income or consumption, but also several other forms of deprivation in different aspects of life, such as unemployment, ill-health, lack of education, insecurity, powerlessness, gender inequality, social exclusion and lack of political freedom. To show that poverty goes beyond insufficient earnings, Sen (1999) argues that poverty is a deprivation of ability and a lack of fundamental freedom that goes beyond deprivation of income or means of income as other basic principles are taken into account. This view of poverty provides a better understanding of the complex phenomenon of poverty. An individual is therefore deemed to be poor, not only because he / she does not have sufficient income to meet daily needs, but because he / she lacks the capacity to live a quality of life. Improving women's empowerment is important to free them from poverty and thus motivate them. The creation of social opportunities, such as education and health care, complements the incentives for economic and political involvement of individuals, which also serve as an opportunity to overcome poverty.

The increasing level of poverty, mostly among women, has attracted the attention of successive governments in Nigeria. However, the inability of the successive government to have a clear understanding of the root causes of poverty among women at the micro-level, and to develop appropriate long-term schemes that could help to eradicate poverty remain a critical challenge in Nigeria. Although several programmes have been formulated to alleviate poverty and empower women, these programmes have had little impact for many reasons, ranging from misplaced priorities, misdirection, targeting the wrong group, focusing on urban areas rather than the rural dwellers, to poor management and execution (Alao, 2013).

The position of women in society in relation to men and subordination, oppression and marginalisation are some of the reasons for the high rate of poverty among women. However, according to Tanimu and Hidayah (2018), poverty is not only an economic phenomenon but is also rooted in social subtleties such as class, ethnicity, religion and gender structures. Duflo (2012) reiterates that women in many developing countries lack the sovereign right to own land, manage property, conduct business or even travel without the consent of their husband or a male family member accompanying them.

The 2018 Oxford report on the Commitment to Reduce Inequality Index (CRI) shows that Nigeria is at the bottom of the index, ranking 157th out of 157 countries reviewed for its

commitments to reduce inequality. The country also ranked 157th out of 189 countries in the Human Development Index (HDI) (UNDP, 2018). Despite the importance of their service to household development, women are degraded to low-paying jobs and are unpaid for their domestic work, which is also not counted towards the GDP of countries (Makama, 2013).

A high level of poverty has placed women in adverse conditions, characterised by untold hardship and a struggle for survival. Women cannot have access to basic things to improve their household welfare, such as good drinking water, food, toiletries, housing, employment, cooking utensils, drugs and medical care, and other socio-psychological requirements that are needed for average quality of life. Their pitiful situation of absolute and relative poverty means that they can do little or nothing for themselves, their households and society (Usman, 2015). Women in Nigeria account for about 60-80 per cent of all agricultural labour but have limited access to resources and decision-making power over their produce and where they engage in entrepreneurial activities, it is reported that the gender profit gap in Nigeria is as high as 39% between male and female SMEs (Enfield, 2019).

For the purpose of this study, we view poverty as both living on income level that is below a socially acceptable minimum and lack of access to resources and opportunities needed to attain a higher level of welfare. Thus, poverty is a multidimensional concept that is not merely conceived in terms of lack of income, it is also a deficiency within those spheres in which women, due to certain economic and social practices, may find themselves with wellbeing deficits in various aspects of their lives.

3.3.2 Women and Education

The high rate of poverty among women could be traced back to discrimination against women in educational opportunities (Mamdani, 2018). Education is a means by which individuals acquire the necessary skills, knowledge, competence, values and attitudes for transformation, progress and empowerment (Ikoni, 2009). In Nigeria, access to educational facilities is generally inadequate and limited for the poor, especially girls and women (Uku 1992). The inability of young girls to enrol in education has led to early marriages and other social vices such as prostitution and girl trafficking. Nigerian women

have experienced a low level of literacy over the years, as involvement by women in education has not been encouraging mostly in the Northern Region. Cultural and religious practises are some of the factors that inhibit women's education in Nigeria. Reducing the restrictions faced by poor households and growing incentives will therefore have a positive impact on gender equality (Duflo, 2012) and encourage women to participate in the formal sector. The following table shows the distribution of enrolment in primary and secondary schools in Nigeria between 2014 and 2016.

Table 3.1: Distribution of enrolment in schools by sex, 2014 to 2016

Year	Primary School		Junior High Schl		Senior High Schl	
	% Female	% Male	% Female	% Male	% Female	% Male
2014	48.6	51.4	46.6	53.4	45.9	54.1
2015	47.4	52.6	47.2	52.8	46.5	53.5
2016	47.5	52.5	47.7	53.3	46	54

Source: NBS 2019

The UNDP Human Development Report (2018) reveals that Nigeria is a low-level developed country in terms of fair access to education. The Female Adult Literacy Rate (percentage of age 15 and older) for the nation was 59.3 per cent relative to male, which stood at 70.9 per cent. This indicates that the literacy rate of females is relatively low compared to males. More analysis shows that the completion rate of women in secondary school in 2016 is 28.7 per cent, which indicates a decline in the completion rate as girls advance (NBS, 2018) and women constitutes just 24% of the academic staff in tertiary institutions in Nigeria (Olaogun, et al., 2015).

More so, girls enrolment in education falls below the average, of which 71.3 per cent drop out before completing secondary school. The above data shows that more attention is paid to education and training for boys than to girls and this demonstrates clearly that Nigerian parents have a greater desire for their sons than their daughters. The wide literacy gap shows a lower level of education for women than for men, and this is reflected in the type of occupation they do as women focus more on nursing / midwifery, teaching and personal assistant jobs, while men dominate engineering, medicine, banking and teaching (Egwurube, 2016). The disparity in schooling also reduces women's choice of occupation and causes a high level of inequality. Nevertheless, increasing education for women will have a multiplier effect on the family as higher women's earnings will raise their

bargaining power within the family, resulting in a positive impact on female health (Duflo, 2012) and improve household welfare.

3.3.3 Women and Unequal Labour Opportunities

Discrimination against women at job is a global scourge, as gender inequalities in work persist in all dimensions. Women are less likely to find work compared to their male counterparts. Globally, 48 per cent of women participated in the labour market in 2018 compared to 75 per cent of men in the same year (ILO, 2019). Women make up 45.5 per cent of the workforce in Nigeria (WB, 2019). According to Adejugbe and Adejugbe (2018), the socio-cultural, economic, legal and political contexts are some of the ways in that women are discriminated against. Although the Constitution of the Federal Republic of Nigeria prohibits discrimination on the basis of gender, there is a great deal of evidence to show that women are discriminated against on all fronts. The inequality between men and women in Nigeria is profoundly ingrained in the labour market, as women face tremendous discrimination in relation to job opportunities (Kangiwa, 2015). There is a significant gender-based disparity in employment, education and training, which has not only contributed to poverty among women, but has made underutilisation of labour more common among women (ILO, 2019).

Discrimination against women in the labour market has a wide-ranging impact on their ability to enjoy fair treatment with their male counterparts. Duflo (2012) states that women have fewer opportunities in the labour market and thus this contributes to their unequal treatment in the household. Women in Nigeria are also deprived of access to jobs opportunities and terms and conditions of work compared to men. Often, in spite of their contribution to household welfare, only low-quality employment with a lower rate of remuneration are offered to them. While Nigeria has expressed its determination to advance equality goals in line with the Beijing Declaration, the laws in effect in Nigeria do not recognise women's rights in their workplaces (Agomo, 2011). For example, the table below shows the discrimination faced by women in the civil service in Nigeria between 2010 and 2015.

Table 3.2: Employment Distribution in State Civil Service by Gender (2010 – 2015)

Year	Junior		Senior	
	% Female	% Male	% Female	% Male

2010	30.86	69.14	36.57	63.43
2011	30.68	69.32	36.20	63.80
2012	32.54	67.46	31.41	68.59
2013	41.06	58.94	37.62	62.38
2014	46.85	53.15	45.16	54.84
2015	47.18	52.82	44.88	55.12

Source: NBS, 2018.

Like every other primary sector in Nigeria, the table above indicates that both the government and the federal civil service are dominated by men. For example, between 2010 and 2015, just 38.16% of the total workforce of junior and senior roles are women, opposed to 68.84% for males. In addition, only 32.79 % of women were employed at the federal level in 2017 (NBS, 2019).

3.3.4 Women and politics in Nigeria

Women make up 49.2% of Nigeria's total population, but this does not reflect in the numbers of key positions they occupy in all levels of the Nigerian public process. Nigerian women are oppressed and continue to face restricted political and decision-making opportunities at state and national level; they have no chance of winning elections as men still dominate the political arena. The high degree of disparity between women's and men's participation in key legislative issues and decision-making limits women's economic, social and political opportunities. The numerical strength in women in the population is not reflected in the political life and decision-making processes and structures of the nation. It is rational that a group of nearly half the population of the country has a proportionate representation in the political affairs and decision-making of the country, but this is not so as their presence is hardly noticed in the law-making bodies (Alemika and Agugua, 2001). In Nigeria, the new National Gender Policy (NGP) sought for a more inclusive representation of women with at least 35% of both elective political and appointive public service positions (Oloyede, 2013). Nigeria has not, however, been able to meet either this or the UN or the NGP targets. Data shows that since the re-establishment of democratic governance in 1999, women have not been able to occupy 10% of each legislative body in the quadrennial elections. Nigeria has the lowest number of female parliamentarians in sub-Saharan Africa and ranks 133 in the world for female

political representation (Ogbonna, 2016). The following table shows political discrimination against women.

Table 3. 3: Female Members of the Nigerian National Assembly from 1999-2019

Year	Senate (upper house) Total:109 members	House of Representatives (Lower House). Total: 367 members
1999	3(2.8%)	12 (3.3%)
2003	4(3.7%)	21(5.8%)
2007	9(8.3%)	26(7.2%)
2011	7(6.4%)	25(6.9%)
2015	7(6.4%)	19(5.2%)
2019	6(5.5%)	12 (3.3%)

Source: INEC 2019.

It is also interesting to note that since the advent of democracy in 1999, no woman has ever been Nigeria's president, vice president or governor of any of the 36 states. Nigeria is still below the desired outcome of providing equal opportunities for men and women to advance their political aspirations. The table above shows the position of women in the legislative bodies. Apart from the fact that there has been an insignificant increase in the number of women elected to the Senate and the House of Representatives since 1999, it can be inferred from the table that women are grossly under-represented. The patriarchal nature of Nigerian society and the low representation of women in law-making bodies means that, whenever bills that would bring about a strategic change in gender inequality are brought to the House for deliberations, a handful of women in both houses can quickly be voted down by egocentric and self-centred men, most of whom believe that women have no place in governance.

Further analysis also shows that women in Nigeria hold less than 30% of key government and senior administrative positions as expressed in table 3.4 below.

Table 3.4: Top Government Positions within the Civil Service (1999-2015)

Position	% Female	% Male
Head of Service	25	75
Permanent Secretary	14	86
Special Assistant	28	72
Special Adviser	23	77
Chief Executive Officer	13	87
Director General	10	90
Executive Secretary	22	78

Source: NBS (2018)

According to Ferrant and Nowacka (2015), countries such as Nigeria are characterised by prejudices rooted in traditional laws, social and cultural practises that improperly shield against gender bias in all facets of social system. Also Ezeilo (2008) states that empowerment and enhancement of women's political, cultural, economic and health status are essential to achieving sustainable development. The participation of women legislators in politics can lead to the advancement of women's political goals and policies that might be in their best interest (Dovi, 2006). While women are generally denied access to political positions across the country, gender inequality is prevalent among poor men and women (Duflo, 2012), but political participation in Nigeria is affected by the economic status of individuals and poor men are also marginalised as they do not have the enormous resources to compete with richer and influential men. However, since men have more economic opportunities than women, this means men, having been exposed to income yielding assets than women, also monopolised the political sphere.

Moreover, political participation in Nigeria is influenced by class, ethnicity and education-related problems that are more difficult to address. The presence of female representatives may contribute to the promotion of women's political agendas and policies that may be in their best interest (Dovi, 2006). As a result, increasing women's economic participation is a prerequisite to bridging the gender gap in Nigeria. Gender-responsive policies should ensure a level playing field for both men and women. Strengthening the level of education for girls and women, ensuring more legal protections for women, and

protecting them from abuse would also improve their economic empowerment and increase their competitiveness (Newiak, 2018).

Furthermore, since women are more likely to spend their earnings on the welfare of their children (Schultz, 2002), full participation of women in the political affairs will promote growth, helps to diversify the economy and reduces income inequality (Das et al., 2016).

3.3.5 Women and Rural-Urban Dichotomy in Nigeria

Nigeria is predominantly rural, with more than three quarters of the population living in rural areas (Abbass, 2012; Blench, 2003). Rural communities are characterized by the absence of social infrastructure exacerbated by the government's total neglect. It results in a significant number of people experiencing poverty and shortage of clean water, public medical services, drinking water, good roads, proper housing, among others. Although successive governments have embarked on agricultural and industrial policies to promote the growth of rural areas, they have not yielded any positive results because rural areas in Nigeria have remained largely underdeveloped. There exists a significant imbalance between rural and urban dwellers (Olayiwola and Adeleye, 2005). Such differences can be seen in the way and standard of life in both rural and urban rich areas of Nigeria.

The disparity between rural and urban rich areas in Nigeria may be traced back to the age of colonial masters who saw rural areas as raw material and food production centres to meet the demands of urban dwellers (Blench, 2003). In addition to trading and farming, women in rural areas participate in indigenous skills such as dyeing, weaving and crafts and domestic chores (Adeyemo, 1984). The dichotomy between rural and urban areas in Nigeria is not just a division between the poor and the rich, as the majority of Nigerian cities are characterised by a high rate of poor family units and, however, urban areas are characterised by a lack of communal living which has brought rural dwellers together (Blench, 2003). Poverty is more severe in rural areas among women and most women-headed households mostly affected (Udoh, 1995; Alarape, 1992). However, even the socio-economic status of large urban dwellers has plummeted dramatically beyond the poverty line, contributing to the disappearance of the existing middle class within the socio-economic context and the realities of social impoverishment and deprivation (Abbass, 2012).

Women make up more than half of the rural population and 73.5 per cent of them are engaged mainly in agricultural activities, while the remaining 26.85 per cent are engaged in non-farm activities (Olowa and Adeoti, 2014). However, these women lack modern technology for their farming and are not the owners of the farmlands (Adejugebe and Adejugbe, 2018). Farmers in Nigeria have no access to agricultural inputs (UNDP, 1998). Despite the contribution made by rural areas to Nigerian's economic development, rural people lack access to physical and social facilities and live in extreme poverty (IFAD, 2011). The lack of facilities and resources has also contributed to rural-urban migration of young adults, particularly male, leaving women to dominate the rural population (Akpan, 2015). This has put a strain on impoverished urban facilities, causing overcrowding in some states, such as Lagos, which has an annual urban growth rate of 5.8%. This has contributed to the economic and social deprivation such as homelessness, health problems and low standard of living, slums, mostly in urban areas (Aliyu and Amadu, 2017; Mayah, et al., 2017).

A number of constraints can be identified as causing the current rural and urban dysfunction in Nigeria, as migration of people from rural to urban areas has not, in some instances, brought them out of poverty. There are huge challenges and hurdles to the growing quality of life in the urban sector in Nigeria. According to Onibokun and Adetoye (2013), urban areas in Nigeria are typically faced with both human and environmental deprivation, which has led to a decline in quality of life. Life in urban areas is supposed to provide better education, good health services (McMichael, 2002) and a range of incentives for the people. While meagre attention and resources channelled to rural areas have failed to improve the deteriorating condition of rural settlements, it is disconcerting that urban dwellers are also severely affected by poverty (Abbass, 2012).

As reported in Chapter 4, a focus group discussion was conducted in Lagos East. Lagos is a mega-city with an increasing population and physical growth. The cost of living in the Lagos, like any other city in Nigeria, is high and most of the people cannot afford to live in decent housing and thus end up living in impoverished conditions. Most of the sites where the focus group meetings took place were residential slums which attest to the fact that microfinance clients are not economically buoyant to live in expensive parts of the state. It also shows the level of inequality among dwellers in urban areas, as both

the state and federal governments appear to provide services for the wealthy few and ignore poor communities within the system.

Keivani (2010) notes that the vast majority of the poor in urban areas are surviving through various forms of informal jobs. Most Nigerian cities are suffering from a lack of infrastructure development that has made it difficult for ordinary people to carry out their economic activities effectively (Onibokun and Layi, 1987). The poor road network has made economic activities within the region challenging. This has led to low capacity utilisation, high unemployment and deterioration of living conditions. A significant number of houses in urban areas do not have access to water, toilet and electricity. There is a lack of standard health services and schools are in dilapidated conditions. Social vices are on the rise in urban areas owing to a steady decline in traditional social value and a deterioration in family cohesion. Small and medium-sized businesses are starving for resources for development, and the hostile environment is turning industrial growth a farce. More so, high costs of purchasing land and outrageous prices of building materials have made it difficult for low-income earners, such as microfinance customers, to build their own properties. Accommodation shortfalls and the poor's inability to afford huge rent costs have resulted in the overcrowding of the slums.

3.4 Nigerian Government Initiatives to Promote Women's Empowerment

The successive governments in Nigeria have introduced multiple programmes to stimulate the flow of credit to poor people in rural and urban areas in order to bridge the gender gap and empower women but none of these has resulted in significant improvement in the lives of the poor. The liberalisation of the country's economy through the introduction of SAP in 1986 further aggravated the financial woes of the poor.

Nigeria presently ranked as a country with the highest number of poor people around the world (WB, 2018), and the majority of the poor rely on the informal sector of the economy to survive, but the economic contribution of the informal sector is strategic to poverty reduction, empowerment and overall development of Nigeria. Poverty reduction has become a significant challenge to successive administrations in Nigeria. Most of the programmes implemented by the Federal Government were designed to provide necessary infrastructures, rural development (Ogwumike, 2012), diversification of the

economy, with the sole aim of moving the poor out of poverty. The following are some of the programmes initiated by the government to eradicate poverty and empower women.

3.4.1 Better Life Programme For Rural Women (BLP)

The need to improve the living standards of rural women across the country was the brain behind the establishment of BLP in 1987. Poverty in Nigeria is believed to be a rural phenomenon which affects women in rural areas, therefore targeting women in rural areas is expected to significantly reduce the level of poverty in the country (Ozughalu and Ogwumike, 2012). Rural women lack necessary skills, education and infrastructural facilities needed for their empowerment. BLP was seen as a way to motivate rural women to achieve better standard of living, educating them on simple hygiene, family planning and the relevance of childcare, increasing literacy rate and mobilizing them collectively to raise their consciousness about their privileges, rights and opportunities, and improving their economic, social and political status so that women can participate in and contribute to national development. Although the programme recorded some successes with regards to poverty reduction (Ogwumike, 2002) but did not generally achieve its intended objectives, as it was hijacked by wives of the state governors and other elitist women living in the urban areas in Nigeria, who diverted the resources for their personal use.

3.4.2 The People's Bank of Nigeria (PBN)

This bank was established on October 1, 1989, as a result of the recognition by the government of the importance of the role of credit in poverty reduction and the need to encourage saving culture and provide credit for the poor people who are unable to access credit from the traditional banks. At the same time, Community Banks were set up to provide financial services to rural dwellers and support micro-enterprises in the urban communities (Oladeji and Abiola, 1998). Thus, both banks were to serve the poor in rural and urban areas in order to curb mass unemployment and boost economic self-reliance. The operational modalities of PBN were derived from Grameen Bank philosophy of group lending model for its lending and accepted savings from the poor with an attractive 17% accruable interest (Anyanwu, 1993). Overall both the PBN and the Community Banks recorded insignificant success due to alleged corruption, mismanagement and recklessness of the bank officials.

3.4.3 Family Support Programme (FSP)/ Family Economic Advancement Programme (FEAP)

The two programmes were created in 1997 to improve the quality of life of rural inhabitants by tackling various economic problems affecting families in rural dwellers and their income generation activities. While the FSP focused on the provision of health care delivery, improved nutrition, child welfare and youth development in rural areas, the FEAP paid attention to the provision of credit facilities for agriculture and the finance of small-scale businesses through cooperative societies (Anumudu et al., 2013). Besides, both programmes were meant to create employment, development of plant and machinery, and training for people in rural areas. Although these programmes recorded some remarkable achievements such as setting up vocational centres and construction of primary schools (Ogwumike, 2012), nevertheless, like all other programmes before it, the FSP/FEAP were grossly mismanaged as only a handful of poor people in rural areas benefitted from the projects.

3.4.4 The National Poverty Eradication Programme (NAPEP)

The increasing level of poverty gave the new democratic government great concern, and this led to the launching of NAPEP in 2001 to eradicate absolute poverty by focusing on the youths, capacity building to enable the growing number of unemployed youths to gain skills that would make them economically active and self-reliant. The blueprint on the establishment of NAPEP identified the non-involvement of all stakeholders in the efforts to eradicate poverty in Nigeria. Therefore, NAPEP was a foremost programme by the government to harmonise and oversee various agencies impacting on poverty elimination in both rural and urban areas of the country, to ensure better delivery and effectively utilise available resources (Anumudu et al., 2013). However, despite the mandate given to NAPEP to monitor and evaluate all the schemes under it, the programme failed just like the previous ones due to misappropriation of allocated funds, massive embezzlement by the officials and politicization of the scheme (Adeleke, 2012). While NAPEP was able to involve beneficiaries in the projects, they were not provided with the means to become empowered.

3.4.5 National Economic Empowerment and Development Strategy (NEEDS)

This programme was launched in 2004 as an accelerated economic development programme that emphasized how the private sector of the economy could become the key

engine for economic development. It was anticipated that through NEEDS, new businesses would be founded which will ultimately create new jobs and reduce the unemployment in Nigeria.

Other numerous programmes were put in place in the housing, education, health and agricultural sectors to tackle the poverty and reduce the vulnerability of the poor. Despite these initiatives, almost all the programmes put in place by successive administrations were grossly mismanaged, and the resources diverted into personal use. Overall, all the poverty alleviation programmes established by the government failed to achieve their desired goals and rather than reducing the vulnerability of the poor in both rural and urban areas, such programmes made very few officials richer at the expense of the poor masses, who remain largely in abject poverty. In a nutshell, poor implementation, programme inconsistency, corruption of public servants, failure to target the core poor, diversion of resources and mismanagement are some of the reasons why the programmes could not be sustained. Also, no attempt was made to examine the laws that gave rise poverty such as reviewing the ownership of assets, how social services, such as health and education, are being accessed by the poor masses in both rural and urban areas (Ogwumike, 2012). The dearth in the provision of basic amenities that could increase the productivity of the poor makes the presence of the government in the social sector virtually invincible.

3.4.6 Trader Moni

This initiative was designed by the Federal Government through the Bank of Industry (BOI) in 2018 to provide soft loan for micro-entrepreneurs in Nigeria to expand their existing micro-businesses. The scheme targets active poor who are categorised as food stuff vendors, product vendors, Telcom service vendors, clothing and wears vendors and other micro business owners who already engage in micro activities that require loans between N10,000 and N50,000. The loans are interest-free but incur a 2.5% administrative fee. Beneficiaries are expected to repay the non-interest loan weekly for six months. The initiative is expected to go a long way to help micro-entrepreneurs become viable businesses while bolstering the economy. However, looking at the prevailing situation in Nigeria, the researcher doubts the ability of this scheme to lift people out of poverty. Apart from the fact that the amount is insignificant compare to the high cost of living in Nigeria, the poor have to apparently pay for everything. Successive governments have not been sincere enough to provide a robust welfare system that would

take some burdens off the shoulders of the poor. Education is expensive and out of the reach of the common man; medical facilities are only available to those who can pay for them and the country lack basic amenities. Although it is still early to assess the impact of the scheme (as it was only a few months old at the time of this study), but judging from the past attitudes of Nigerians towards public resources, it won't be a surprise if the scheme fails to meet the needs of the poor.

3.5 Microfinance Activities in Nigeria

In many developing countries, such as Nigeria, people have relied on the mutually supportive and benefit-sharing nature of the social networking of these informal groups for the fulfilment of economic, social and cultural needs and the improvement in their standard of living (Portes, 1998). Before the emergence of formal microfinance activities in Nigeria, indigenous financial groups exist in both rural and urban areas across the country. These informal groups operate under different names and were formed by people who share common interests, such as belonging to the same age group, coming from the same tribe, belonging to the same trade or working in the same company. They organise themselves into cells and make weekly or monthly contributions to the same purse through which group members access loans on a rotational basis (Taiwo and Alege, 2016; Ehigiamusoe, 2011). Thus, these groups work together for the mutual benefit of their members by facilitating savings among members and providing credit facilities to meet members' emergencies (Babajide, 2011). However, these informal financial institutions have limited outreach due primarily to the shortage of loanable funds and the exorbitant interest charges on loans (Ehigiamusoe, 2011; Anyanwu, 2004; CBN, 2005).

The intensity of poverty in Nigeria in the 1980s which was worsened because of the introduction of SAP and a massive fall in oil prices, and the need to empower women led to the establishment of several Non-Governmental Organisations (NGOs) in the 1980s. The services of the NGOs were people-oriented, action-directed and had the capacity to promote and stimulate the involvement of local communities due to the fact that they were set up to meet a specific need of a community; such requirements include natural disasters, fight for justice, provision of medical and educational facilities as well as credit facilities to reach the poor, who have little or no access to financial services. Most of the

established NGOs received their funding from donations, the interest they received from loans, members contributions, grants, fundraising and fees (Ehigiamusoe, 2008).

Formal microfinance banking started in December 2005 when the CBN launched the Microfinance Policy, Regulatory and Supervisory Framework to make financial services accessible to a large section of the productive but financially excluded populace. It is important to note that the establishment of microfinance institutions in Nigeria in the 1980s coincide with the time the economy was in a shamble, with a massive increase in the poverty level, mostly among women. The establishment of a medium through which the poor and low-income people could have access to affordable credit and saving facilities is an ingredient to economic growth. The policy was aimed at promoting innovative, speedy and stable growth of the industry, leveraging standard best practices (Lawson, 2017).

According to the CBN (2005) MFI is any company licensed to carry on the business of providing microfinance services, such as savings, loan, domestic fund transfer, and other financial services that are needed by the economically active poor, micro, small, and medium enterprises to conduct or expand their businesses. To buttress this, Anyanwu (2004) states that the objectives of MFIs include to enhance the socio-economic situations of women, through the provision of loan support, skills acquisition, health care awareness, adult literacy and girls education; to build communities' capacity for wealth creation among enterprising poor people and to promote sustainable livelihood by strengthening rural responsive banking methodology; and to eradicate poverty through the provision of microfinance and skill acquisition development for income generation.

An assessment of the microfinance industry over the years shows that there has been tremendous growth in the sector, both in outreach and numbers of people they are servicing. The total number of licensed microfinance banks increased from 750 in 2006 to 902 in 2019 (CBN, 2019), with over four million clients, staff strength of over 28, 000, total savings deposits of N133 billion and a total loan portfolio of N151 billion as at December 2016 (Lawson, 2017). According to the survey carried out by EFINA, (2018), although over 63.2% of adult Nigerians are presently financially served, 36.8% are still financially excluded. The survey also revealed that 55.9% of the total female adult population were financially excluded. This shows there exist a massive gap in the size of

financially excluded poor in Nigeria in both rural and urban areas and justify the necessity to provide financial services to meet the needs of poor women in the country.

Several regulatory policies have been put in place by the apex bank in Nigeria to regulate the activities of MFIs. The Microfinance Policy, Regulatory and Supervisory Framework (MPRSF) in December 2005 categorised microfinance banks into two categories: Unit MFBs, with a minimum capital base of ₦20 million and State MFBs, with a minimum, paid-up capital of ₦1 billion. One of the aims of MPRSF was to bring the existing informal institutions operating in the country under the supervision of the CBN, to render a microfinance framework that would improve the provision of various microfinance services that could be sustainable and serve the interest of the low-income earners and the poor in society. Also, there was a need to create a platform for the establishment of microfinance banks and improve CBN's regulatory performance to ensure monetary stability and liquidity management (Acha Ikechukwu, 2012).

The CBN issued a new Revised Microfinance Policy Framework for Nigeria (RMPFN) in 2011 which categorises MfBs into three types, Unit MfB, with operations limited to one location; State MFB, whose activity is limited to only one state and it is authorised to have branches within the state; and National MfB that is allowed to operate branches across the country. Each of the categories is required to have a capital base of ₦20 million, ₦100 million and ₦2 billion, respectively (CBN 2012). Also, in October 2018, this was further reviewed by the CBN; Unit Microfinance Bank, State Microfinance Bank and national microfinance banks are now expected to have a minimum capital requirement of ₦200 million, ₦1 billion and ₦5 billion, respectively. Existing microfinance banks are expected to meet this requirement before April 1, 2020, while new microfinance banks are required to show evidence of this at the time of application (CBN 2019).

Despite the positive impact on the poor, microfinance industry faces many challenges in Nigeria. The spatial distribution of MFIs is lopsided. Most of the MFIs are located in highly productive cities across the country, while the rural areas, where they are most needed, are neglected. According to Lawson (2017), the microfinance banking sub-sector in Nigeria has continued to grapple with many challenges, among which are limited total assets due to suboptimal performance of the economy, uncertainties in the business environment, policy inconsistencies and low infrastructural investment and weak lending

methodologies. Others include poor corporate governance, inadequate government/regulatory support, poor financial literacy and undue competition from deposit money banks and development of financial institutions.

3.6 LAPO Microfinance Bank Ltd (LAPO MfB), Nigeria

LAPO started in Benin City, Nigeria as an NGO in 1986 with the obligation to provide social, health and economic empowerment of the poor. The organisation obtained CBN's full-fledged approval to operate as a National MFI in September 2012 and today has become one of the leading MFIs, not only in Nigeria but in West Africa. LAPO is committed to working with active poor, improving lives and eliminating poverty through the provision of financial and non-financial services in a well-structured manner that suits the daily activities of its clients.

LAPO MfB sees access to credit as crucial to women's economic empowerment. Like Grameen Bank, LAPO MfB focuses on women, and presently 91% of its clients are women (see table 3.5 below). LAPO believes that women face substantial social and economic burdens and are treated unequally due to customs, traditional practices, religion, that ascribe a lower status to women in Nigeria. This not only undermines the realisation of their economic potentials, but make them subordinate, both at home and within the society. Also, the dominance of women in the informal sector and the neglect of that sector by formal financial institutions majorly due to lack of collateral, makes it essential for the establishment of an institution that can provide credit to assist the poor to scale up their business, support their families and make more contribution to the economic development of the nation (LAPO, 2019a).

More so, LAPO strongly believe in the postulation that an increase in the earnings of a woman will automatically lead to an improvement in the welfare of her household as women tend to spend their earnings on household welfare, especially for their children, than men (Khandker, 2003; Pitt et al., 2006), thus, the multiplier effect of women's upliftment on the household is enormous. Also, women's economic empowerment is vital to emancipating and supporting them to negotiate their rights within the household and society.

In terms of outreach, LAPO, like every other MFIs across the world, targets active female clients who actively engage in microenterprises. The desire of the bank to make sure poor women are given the capacity to participate in economic activities, contributed to its expansion and comprehensive coverage. Presently, LAPO has branches in 34 of the 36 States in Nigeria, with 495 branches. The company's clients base increased from 48,735 in 2005 to 3,940,443 as of December 2018, an increase of 7,985%. This is achieved through group methodology (see section 3.5.1). The table below shows client growth and gender composition from 2005-2018.

Table 3. 5: LAPO: Clients Growth by Gender

Year	Total Clients	Percentage Growth	The proportion of Female (%)	The proportion of Male (%)
2005	48, 735	Nil	Nil	Nil
2006	88, 430	81.45%	96%	4%
2007	135, 974	53.76%	92%	8%
2008	230, 742	69.70%	93%	7%
2009	243, 055	5.00%	91%	9%
2010	355,502	46.00%	95%	5%
2011	518, 187	45.76%	93%	7%
2012	756,904	46.07%	92%	8%
2013	1,038,340	37.18%	94%	6%
2014	1,414,896	36.26%	89%	11%
2015	2,073,879	47.00%	88%	12%
2016	2,631,977	27.00%	91%	9%
2017	3,331,441	26.58%	92%	8%
2018	3,940,443	18.3%	91%	9%

Source: LAPO website

The table above shows that since its establishment, the average percentage of LAPO's clients is 90% women. This further buttress what applies in other MFIs across the world, where women comprise the highest customer base. According to Microfinance Barometer (2018), 83% of microfinance clients worldwide are women.

LAPO has enjoyed consistent growth in both outreach and asset base and surpass other MFIs in Nigeria. The table below shows the status of LAPO as compared to some key MFIs in Nigeria.

Table 3.6: LAPO and other Major Competitors

Financial Service Provider	Reporting Year	Gross Loan Portfolio (USD) m	No of Active Borrowers '000	Deposits (USD) m	No of Depositors '000
LAPO MfB	2018	169.83	831.32	84.61	3940.44
Accion MfB Nig	2018	24.33	45.15	7.73	252.52
AB MfB	2018	28.73	36.46	9.37	177.55
Grooming Centre	2018	119.87	707.72	37.43	717.38
Microcred NGR	2018	20.45	21.25	5.31	85.97
Fortis MfB	2017	27.35	NIL	23.49	239.02
Advans NGR	2018	10.73	8.13	3.63	37.64

Source: Mix Market, 2019

LAPO's vast client base and the services it renders to poor women made it suitable for this research work. LAPO is one of the few microfinance banks in Nigeria that offers both financial and non-financial services to its clients.

3.6.1 LAPO: Self-Selected Group Formation and Loans Process

The advancement of group lending model, where a group of borrowers are jointly liable for the repayment of their loan, has been recognised as an essential factor in the expansion of microfinance services the poor in the developing countries (Armendariz and Morduch, 2010; Morduch, 1999). LAPO MfB banking activities target the active poor, mostly women through their responsive, pacesetting and innovative financial products that enable them to expand their productive capacity, build and consolidate their economic base and manage their risk. LAPO plays a crucial role in reducing the vulnerability of the poor by providing vital sources of credit that is cheaper than borrowing from a money lender and easily accessible through group methodology. The poor generally are

confronted with a lack of access to affordable credit. Their pathetic situation is compounded by the fact that they do not have collateral such as land title deeds, stock and shares, or other worthy guarantee protections. Thus, though all poor people-whether men or women suffer from lack of access to credit facilities, but since nearly more than 75% of the world poor are women (Bhattacharya, 2014; Buvinić & Furst-Nichols, 2016; Dash et al., 2016; Duflo, 2012), the lack of access is more acute for women.

Groups lending serves as the cornerstone of MFIs across the world (Johnson and Rogaly, 1997), and allows the poor access to financial services. The need for Self-Selected Group (SSG) arose from the inability of the economically active poor to seek additional source of finance to meet the working capital needs of their microbusiness. Unlike the Grameen Bank model, where five women come together to form a group, the minimum people that could form a group in LAPO is 10 while the maximum is 20. These groups are self-selected based on trust, closeness, homogenous class and association. Also, while the loan is given to two out of five the members of Grameen model at a time and the remaining members 5-6 weeks later (until all members are served), each LAPO's SSG member receives a loan after three weeks of initial meeting and training. Therefore, LAPO modified the group model to make it suitable for the needs of the poor in Nigeria.

MFIs in Nigeria mainly practiced the group methodology focused mainly on the active and entrepreneurial poor. Several studies have raised concerns about the effectiveness of MFIs when the non-active core poor are excluded from microfinance activities. This means that it is only reasonably better-off and entrepreneurial poor, who are able to raise the initial capital to start and run their business that benefit principally from microfinance services. This was reflected in the formation of self-selected group as no individual can be admitted without having an existing business. This clearly shows that MFIs avoid the risk averse poor, who need credit primarily for consumption smoothing and concentrate on those who engage in income generation activities (Hulme and Mosley, 1996) through which they can repay the principal and interest charged on the loan.

One cannot deny the fact that MFIs tend to pick the 'winners' who might have been averagely empowered before joining the self-selected groups. Relying on this assertion means that these women do not necessarily need financial and non-financial assistance from MFIs. But empirical result from this study show that the primary purpose of forming

the groups is to further access credit for expansion of their business and enhancement of their economic empowerment, which poor women see as a foundation and prerequisite of other dimensions in the collective empowerment of women (Carr et al., 1996). Evidence abound on the positive impact of microfinance on poor women's access to financial and non-financial services and this has been proven to augment their economic and social status. Thus, LAPO has not chosen the poorest of the poor but having joined the SSG has further enhance poor women's economic and social empowerment (see details on chapters five and six of this thesis).

Group members are selected based on trust, social relations, assortative matching (Ghatak, 2000) and in some cases SSG tend to leave out the core poor as a way of mitigating against the risk of default (Hulme and Mosley, 1996). Most often, group formation is initiated by an individual approaching other reliable friends, relations or traders within the community, who are willing to access further credit for the expansion of their micro business. It should be noted that having an established business is a major criterion that must be met by prospective borrowers. LAPO, like other MFIs in Nigeria, does not offer seed capital but only provides services to active poor who already have an established micro business and aim to expand their existing business.

Following their selection, the initiator, with one or two others, visit the nearest LAPO office to declare their intention of forming a union. At the office, a CSO is allocated by the manager to the would-be group who will fix a date for the commencement of the group. On the appointed date and time, the new members converge at a designated address (usually the house or shop of the initiator) where the CSO meets them to put them through the procedures. Eligibility for a loan through SSG entails the filling of impact assessment form to know the poverty level of the client and the type of micro business they do. The higher the impact assessment score, the higher the chances of an individual obtaining a loan from LAPO.

The group meets on a weekly and potential members inducted are thereafter exposed to 3 weeks compulsory training during which they are trained on money management, about LAPO services and products, business management, terms and conditions for the loans and the repayment procedures, simple accounting procedure and bookkeeping, healthcare awareness, importance of the weekly meeting, among other things. After the 3rd week and

with a satisfactory evaluation of the client's business and her ability to provide a guarantor, members are automatically qualified for a loan in the 4th week. Loan disbursement is based on an individual's business worth and her streams of income. However, before any member can be granted a loan, each of the group members is expected to sign for one another and jointly liable for the loans; no credit can be given to individuals in a group without the signature of other members. Since LAPO requests no collateral for the loans disbursed, this means that in case a member defaults, other members of the group must make up the payment. Thus, channelling credit to the poor through group methodology helps MFIs to transfer the risk of monitoring to the clients, and induces peer monitoring among group members and confer on them the ability to impose social sanctions which helps group members to mitigate information asymmetry and adverse selection problems (De Aghion, & Gollier, 2000).

Apart from the mandatory and voluntary savings, each group is expected to have a *union purse* where every member is expected to contribute an agreed amount weekly. This serves as group back-up to meet emergencies. The minimum amount for a group loan is N50,000 while the maximum is N500,000. SSG members progress to the next ladder of the loan after the completion of the previous loan cycle. Each loan cycle takes 32 weeks (8 months) to complete, and interest is presently charged at 5% on reducing balance method. It is a prerequisite for clients to open a savings account and contribute to it weekly. Although LAPO management and staff claimed that clients are not *forced* to make compulsory savings, the researcher discovered that such a 'voluntary' savings are collected at source along with the weekly loan repayment. Since LAPO MfB does not lay claim on client's assets when they default, such savings, group liability clause and the guarantors represent the 'collateral' the bank can fall back on when a client default. It is worth noting that clients can fall back on their savings whenever they are short of cash for their family needs, but the organisation is strict on releasing the savings before the end of their respective loan cycle.

Whenever a new member is to be introduced into an established group, he/she will be presented by an old member who will serve as the primary guarantor. In some cases, the history of the old member is used as a criterion for admitting or not admitting a new member. If admitted, the new member also passed through the same procedure as stated above. Where a group becomes too large, they are compelled to split in order to make the

management, monitoring and smooth running easy for both LAPO and the group leader. It can be said that LAPO MfB adopts a simple credit approval process and its loans are easily accessible by its clients. Group members also expected to implement peer pressure and social sanctions on defaulting member(s), and this helps LAPO to solve an asymmetry information problem.

SSGs enable special bond among members through their interaction and networking. It also fosters solidarity, reliance on one another, unity and collective action, which leads to the process of empowerment among members (Mayoux, 1999). However, the potential and actual contribution of women's access to credit to their economic, social and political empowerment remains elusive and inconclusive (Drolet, 2010; Hulme and Mosley, 1996; Mayoux, 2002). Thus, the need for this study.

3.6.2 Peer Monitoring and Peer Pressure

Group liability helps to overcome the problem of information asymmetry between the bank and the borrowers and encourages intra-group risk-sharing among group members (Ghatak and Guinnane, 1999). Even though members trust one another before coming together to form the group, it is of utmost importance that other group members make sure such loan taken by any of them are not diverted. Group members are aware of the cost of default of a member of the group, and hence measures are usually put in place to monitor how members utilise the loan for its intended purpose. Looking at the vulnerability of the poor and the high tendency of using the loan for consumption smoothing, which could impact negatively on the repayment by the borrower. However, the effectiveness of peer monitoring remains controversial as the effectiveness of peer monitoring in group lending remains passive (Simtowe and Zeller, 2006; Marr, 2012).

However, group members receive peer supports from one another as a result of the social ties they share and belonging to the same group. Such support includes sharing business opportunity ideas, assisting in loan repayment, contributing to helping those in need, building social networks, welfare-related needs and other exigencies. Where members are unable to meet their weekly repayment, such a defaulting member face social sanction. Members mount pressure on the defaulting member to pay up the loan. The defaulting member is fined, denied further loans or even forfeit his or her savings to the group member that helped to pay up the loan. In some cases, the defaulting member may be

publicly humiliated. Although all these could strain the relationship among group members, it has been an effective way of enforcing repayment.

3.6.3 LAPO's Financial Services

LAPO provides microcredit support to its clients. The financial services provided by LAPO includes saving and loan products. Prominent among the savings are the regular savings, which accompanies the regular loans and mandatory for accessing loans. This savings is made weekly along with the repayment of loans; voluntary savings, which is not mandated and covers areas like festival saving, education saving, among others. Voluntary savings are an additional savings account that is opened for clients to encourage them to make additional savings.

LAPO's loan products are designed to assist poor women and low-income people who are already engaged in trading. Prominent among the loan products are regular loans, small business loan, asset loan, farming loan, among others. The regular loan is the most popular and forms the bulk of LAPO loan products. The regular loan is given to individuals but under group liability and ranges from N30000 to N150000. The criteria for this form of loan are having an existing micro business and belonging to an SSG (union). The regular loan has six loan cycles, and interest on the loan is charged at 5% reducing balance per month, which invariably means an annual interest rate of 60%.

3.6.4 LAPO and Non-Financial Services

In addition to the financial services provided by LAPO, the organisation provides non-financial services to tackle issues such as poor health, nutrition, social exclusion, gender inequality, low self-esteem. LAPO is not only a financial institution but also a development institution. According to the Managing Director, right from its inception, LAPO conceptualised poverty as an octopus with several tentacles of causes and manifestations such as material deprivation, poor health, social exclusion and injustice, which takes the battle of poverty and women empowerment beyond lack of access to finance.

Socially, LAPO MfB demonstrates a commitment to robust social empowerment by improving the lives of poor women through their pioneering services. LAPO believes that through their services, poor women are socially empowered through the self-respect and

self-confidence they gained, by not only successfully utilising the loans for the advantage of their microenterprise and family life but also ensuring the timely repayment of the loan with interest.

3.6.4.1 Business Skill Training

LAPO designs and delivers services that support women to address both financial and non-financial challenges. This explains their involvement in the provision of training on how poor women can manage their money effectively, simple accounting and budgeting, and awareness programs specifically focused on enhancing the health status of women and their family, improving their ability to make decisions and redressing marginalisation and injustice. LAPO believes that empowerment entails being gender-sensitive in terms of policies, programmes and decisions. This goes beyond merely handing credit over to women and supporting their daily activities, equipping them to become independent and giving them a voice.

LAPO MfB engages in the capacity development of poor women by providing support for the growth and development of their business. This include lectures on bookkeeping, business planning, customer relationship, financial literacy and record keeping. Through this, the organisation believes that poor people will be able to track their income and expenditure as well as save for the future development of their business. Also, the literacy programmes help poor women improve their household budgeting, basic strategic investment decisions, savings habit and manage their finances.

3.6.4.2 Health Awareness Services

The rising cost of healthcare in Nigeria has made medical services beyond the reach of the poor and difficult for them to seek standard medical attention whenever they are sick. The bank recognises the fact that most of the poor women resort to patronising quack or traditional doctors for their treatment and in most cases, this somewhat complicate their health and prevent them from carrying out their economic activities or even end up spending their micro-business money on ailments they could have tamed earlier. The organisation integrate health education into its microfinance services and provides regular health awareness programmes to its clients so that they can be enlightened on health hazards that could lead to its clients devoting time and money that would have been used for economic activities on diseases that could have been prevented through early

intervention. The bank also works with health professionals to provide screening for various tropical diseases such as high blood pressure, HIV/AIDS test, diabetes, malaria and tropical diseases, reproductive health, maternal and child health and other related ailments.

As part of its health care programmes, LAPO integrates health education into its microfinance activities. People gained enhanced knowledge of the significance of proper diagnosis before drug use. For instance, between January and June 2019, LAPO screened 57, 659 people for HIV, malaria, blood pressure (BP), blood sugar, hepatitis and diabetes, out of which 2,526 were referred for further treatment (LAPO website). More so, the reports from NBS and UNICEF (2017) show that both infant and maternal mortality rates are incredibly high in Nigeria with 74 and 117 deaths per 1,000 live births, respectively. LAPO sensitises pregnant women and nursing mothers during antenatal and child immunization at the local health facilities and community meeting centres.

3.6.4.3 Social Change Advocacy Services

LAPO is at the forefront of bringing gender issues to more extensive attention by promoting legal and policy reforms. The organisation provides poor women free counselling, mediation, litigation and referrals services. LAPO advocates for the rights of poor women who suffer from domestic violence, disinheritance and obnoxious traditions that keep them in captivity. Through its integration programme, the organisation sensitises women on how to resist and tackle social discrimination and gender injustice hindering their progress and freedom. More so, community dialogue sessions are regularly held in targeted communities where people are enlightened on the implication of widowhood practices, male preference, DV, discrimination and other cultural practices against women.

Between January and June 2019, the free legal and advocacy initiative has led to the defence of over 1339 community women who were abused and violated (LAPO website).

3.6.5 LAPO and Women's Economic and Social Empowerment

LAPO's sole aim was to improve the lives of the poor, mostly women, through the provision of responsive financial and non-financial services. According to the founder and Chief Executive Officer of LAPO, Ehigiamusoe, the motivation behind the

establishment of LAPO was influenced by his belief that providing access to credit for women enterprises is a weapon to gender equity, inclusive development and poverty reduction. Poor women strive daily to make sure they succeed in their enterprises, but most often, these women cannot do so either as a result of lack of financial resources or not possessing adequate entrepreneurial skills to make them excel in their micro-businesses. Therefore, there is need by MfBs to create products that meet both social and financial needs of poor women and their households.

Microfinance through the SSG has emerged as a tool to reduce poverty and empower women within the household and the community. According to Friedman (1992), the struggle for survival can take many forms; some are acts of individual enterprise in the informal sector; some are collective acts of protest and defiance; others are centred in the community. All initiatives require the cooperation of others who may provide the catalyst that sparks in the face of adversity. Households learn to work together, relate to each other according to a complex moral code which is culturally patterned towards needs and desires.

Nigeria is a society that is dominated not only by men domination but hugely affected by religion and cultural ideologies. One of the distinguishing features of LAPO MfB is its commitment to the delivery of methodologies, products and services that are specifically tailored to improving the welfare of women in the society. LAPO provides programmes and development interventions that serve as a safety net for poor women through which they can be lifted out of poverty. Thus, the bank provides easily accessible credit and savings facilities that aim to reduce the vulnerability of the poor women and offer them with the capital needed for their participation in the economic growth process.

3.6.6 Political Sensitisation

LAPO, like all other microfinance organisations in Nigeria, is apolitical but the organisation is aware of the marginalisation in the political parties in Nigeria and has helped, over time, to sensitise the people and raise awareness among women on political participation across the country. LAPO also collaborates with other NGOs at all levels to make sure that proper laws are in place that can help to change and correct some of the discriminations against women. Although LAPO does not engage directly in partisan politics, the organisation encourages female clients to actively participate in politics and

sensitise them on the importance of voting for the right candidates. The organisation strongly believe that women can only bring their desired change through political representation.

3.7 Conclusion

This chapter examines the Nigerian economy, poverty and women empowerment in Nigeria and programmes put in place to alleviate poverty and how such programmes fail to meet their objectives. This chapter also explores some of those areas' women face discrimination in Nigeria. Women in Nigeria face discrimination in all spheres of their lives. The chapter also shows that political participation of women is still extremely low in Nigeria and the patriarchal nature of Nigerian society means that men would continue to dominate the political arena since this is not within the reach of poor women. More so, microfinance activities in Nigeria were analysed as well as the case study-LAPO, which provides financial and non-financial services to the poor and the efforts the organisation has made to empower women.

The next chapter detailed the research design and methods.

Chapter 4: Research Design and Methods

4.1 Introduction

This chapter presents the research design and methods adopted for this study. The section begins with the aim and objectives, and methods used for this study, the justification of

their appropriateness and a detailed explanation of the method of data analysis. The chapter concludes with reflexivity about the research process.

4.2 Research Aim and Objectives

The main aim of the study was to understand women's empowerment through SSG and its impact on women's economic, social and political empowerment in Nigeria. This aim was achieved through the following objectives:

1. To critically review the literature on the concept of microfinance and women's empowerment.
2. To examine the historical contexts of women's empowerment and microfinance in Nigeria
3. To empirically examine the potential impact of LAPO's microfinance SSG on women's economic empowerment.
4. To empirically examine the potential impact of LAPO's microfinance SSG on women's social empowerment.
5. To empirically examine the potential impact of LAPO's microfinance SSG on women's political empowerment
6. To suggest appropriate policy measures that could be followed by policymakers to make microfinance SSGs a useful tool for economic, social and political empowerment of beneficiaries.

4.3 Research Paradigm

According to Guba (1990), research paradigms are categorised according to their ontology - the nature of the knowable; epistemology - the relationship between the knower and the known; and methodology - how knowledge should be sought. Ontology is concerned with the issue of the fundamental nature of reality (Neuman, 2016); it is the study of being, and concerned with what kind of world we are investigating, the nature of existence and the structure of reality (Crotty, 2003; Guba & Lincoln, 1989). Our exploration of the world is rooted in our ontological assumptions, while what we need to do to produce knowledge and what knowledge looks like falls within our epistemological assumptions.

The assumptions of how research should be conducted, and the nature of social phenomena influence our research process. This includes our understanding of the questions set for our investigation, the methods to be used, and how the data is interpreted (Bryman, 2012; Crotty, 1998). Therefore, having an epistemological position helps to clarify issues of research design and reveals the predominant structure of the research, including the type of data we collect, the source of the data and its analysis (Easterby-Smith and Thorpe (2002). According to Maxwell (2012), ontology and epistemology are the foundations upon which research is built. Ontology deals with the nature of reality and truth; epistemology deals with knowledge and its justification; while methodology is the identification, study and justification of research methods (Zheng, 2017).

Ontological assumptions can be broadly divided into two basic configurations: objective and subjective (O'Gorman & MacIntosh 2015). An objective ontology assumes that reality exists independently of our understanding of it and that it is possible to confirm and define universal principles and facts through robust, replicable methods. On the other hand, subjective ontology assumes that our perceptions are what shape reality; thus, facts are culturally and historically located, and therefore subject to the variable behaviours, attitudes, experiences, and interpretations. Subjective ontology approaches reality as multiple, in the sense that individuals experience their place and time in the world in a unique way.

Researchers need to find a balance between their assumption of reality and how they attain accurate knowledge of it. The ontological stance of this study is essentially that of a social world of meanings in which the researcher assumed that the world under study is inhabited by people who have their own thoughts, interpretations and meanings (Ahmed, 2008). This study uses a case study approach as a methodology that focuses on the empowerment of women through self-selected groups to synthesise their opinions and feelings on their economic, social and political empowerment. This was achieved through interviews and focus group discussions.

An epistemological position that affirms the importance of imitating the natural sciences is invariably associated with positivism, while interpretivism contrasts positivism as it reflects the distinctiveness of humans as against the natural order (Bryman, 2012). An objective ontology is associated with a positivist epistemological approach to knowledge,

while subjectivity is driven by an interpretivist epistemology (O’Gorman & MacIntosh, 2015).

4.3.1 Positivism

Positivism belongs to the philosophical stance of the natural science and entails working with observable social reality and looks for causal relationships in the data to produce law-like generalisations (O’Gorman & MacIntosh, 2015; Crotty, 1998). The positivist believes that reality is fixed, can be directly measured, knowable and can be studied from an objective viewpoint of reality (Rubin & Rubin (2012). The positivist believes that there are universal laws that guide human behaviours, and as such, can be better understood if the researcher is independent of what is being researched (Levin, 1988).

Positivist researchers conform to permanent and unchanging laws and rules of causation and happenings such as using existing theories to develop hypotheses, and the hypotheses would be tested and confirmed, in whole or part, or refuted, leading to the further development of a theory that may be tested by further research (Aliyu et al., 2014). Furthermore, Bryman (2012) states that positivism is an epistemological position that advocates the application of the methods of the natural sciences to the study of social reality where only phenomena and knowledge established by the senses can be justified as knowledge.

Positivists argued that researchers could maintain a distant, detached, neutral and non-interactive position from what is being researched (Morris, 2006). Thus, compelling the researcher to reason objectively, analyse and interpret data in an unbiased way. A positivist sees human behaviour as passive, that should not be controlled or influenced by humans but by the external environment (Flick, 2009). Positivism is associated with quantitative data and often used for experiments, surveys, and statistics; seeks rigorous and exact measures and emphasises discovering of causal laws, careful empirical observations, and value-free research (Neuman, 2016). Often, positivism embraces an analytical interpretation of quantifiable data (Druckman, 2005).

Critics of this theory believe that the assumption that people act rationally and social reality can be explained using reasonable terms can be disputed (Babbie, 2010; Denzin and Lincoln, 2011). Also, the relations studied and observed in the experimental room or

laboratory may not be similar in the new complex external or outside world wherever a much more considerable number of elements or factors act together (Aliyu et al., 2014). Besides, positivism overlooks the significant and individual information which can be gathered from the experiences, attitudes, and social settings of the participants, which are their actualities, and this cannot be condensed to numbers.

4.3.2 Interpretivism

Blaikie (2000) states that interpretivists are concerned with understanding the social world people have produced and which they reproduce through their continuing activities. This everyday reality consists of the meanings and interpretations given by the social actors to their actions, other people's actions, social situations, and natural and humanly created objects. In short, to negotiate their way around their world and make sense of it, social actors have to interpret their activities together, and it is these meanings, embedded in language, that constitutes their social reality (O’Gorman & MacIntosh, 2015).

Interpretivism encompasses a variety of different approaches that derives its understanding from the experiences of human beings, and its central tenet is that people are always involved in interpreting their everchanging world and interpretivist researchers aim to advance their understanding of the social life and ascertain how people create meaning in their natural settings (Williamson, 2006). In other words, interpretivist researchers believe that the social world is constructed by people and is therefore different to the world of nature. Since there can be more than one perspective and interpretation of a phenomenon, the researcher must study the people in their social context, learn what is meaningful to them and interprets events from participants’ points of view.

Interpretivism fundamentally rejects the belief that the social world can be examined and understood through the assumptions and methodologies of natural science used to examine the physical world (Nelson et al., (2014). Also, Bryman (2012) affirms that interpretivism is predicated upon the view that a strategy is required that respects the differences between people and the objects of the natural sciences, and therefore requires the social scientist to grasp the subjective meaning of social action. As such, interpretivists believe that there is no reality independent of perception, and knowledge is subjective, and as such, socially constructed.

Gephart (1999) argues that interpretivism assumes that knowledge and meaning are acts of interpretation. People create a social reality with their purposeful actions of interacting as social beings. Unlike the positivist that sees the world as being independent of the researcher, the interpretivist contends that social reality does not exist in any real sense and there is no common and universal truth (Aliyu et al., 2014; Morgan, 1980). An interpretivist has a subjective perception of the world, and how people view the world around them varies. The researcher is thereby expected to interact with the participants and identify trends from the complex social reality under study (Bryman and Bell, 2007; Morgan, 1980).

According to Ponelis (2015) interpretive research paradigm is characterised by a need to understand the world as it is from a subjective point of view and seeks an explanation within the frame of reference of the participant rather than the objective observer of the action. At an axiological level, the interpretivist paradigm is more concerned with relevance than rigour. Therefore, it is wrong to assume that objective knowledge exists that is independent of thinking. The position of an interpretivist shows that *meaning* does not occur outside the mind. Therefore, researchers can have access to reality through their interaction with what is being researched and not separating themselves from the phenomena. The focus of an interpretivist is not limited to the physical behaviour and activities in the social world, but such focus is also on exploring the complexity of social phenomena so that a deeper understanding of the phenomena can be achieved.

The interpretivist does not believe that knowledge is limited to a specific method. Some social constructions, such as verbal and body language, inferences, observations, shared meanings, consciousness, among others, which are expressed by participants through the way they communicate, their beliefs, conducts or voice may be meaningless to a positivist. However, these form a reliable source of data collection to an interpretivist, which could provide more profound meaning and insight to the study. The goal of an interpretivist is neither to replicate or test a theory, what is paramount is that outcomes are representative of the interpretations of the experience and opinions of participants. Therefore, researchers derive their concepts by entering the field for an in-depth study of a phenomenon that is of interest to them. Interpretive data analysis is assessed on its ability to provide reasonable and plausible insight into a phenomenon, such that a deeper

understanding of the phenomenon can be gained, which cannot be judged on whether or not the results can be replicated (Shah and Corley, 2006).

The interpretivist approach is most suitable for this study since information will be drawn from the experiences, feelings and attitudes of women beneficiaries in Lagos East Senatorial District and the researcher needs to examine and form views about the information provided by the participants and provide thick descriptions (Lincoln and Guba, 2005). This study aims to understand the context of women's empowerment through self-selected groups and its impact on their economic, social and political empowerment from their actual experiences by interacting with participants and synthesising their opinions through interviews and FGDs.

4.4 Research Methodology

According to Kumar (2011), the classification of a method depends mainly on the philosophical epistemology that underpins the approach to research enquiry, the type of information to be collected, how such information will be collected, whether the questions to be discussed are predetermined before or during data collection, mode of recording the information, whether such information is in a descriptive, narrative, categorical, quantitative form or on a scale, how the information will be analysed and how the findings will be communicated, among others.

Methodologies justify methods, and methods produce knowledge, so methodologies have epistemic content and provide justification for the methods of research (Carter and Little, 2007). The purpose of this research is to explore and develop a deeper understanding of women's empowerment through microfinance in its natural context (Lincoln and Guba, 2005). The methodology adopted by a researcher is determined by the principles of research involved in the paradigm, and the nature of the research question will be a critical determining factor in the exploration of potential methodologies (Gray 2014; O'Leary, 2004).

4.4.1 Distinction between qualitative and quantitative research methods

There are various ways to classify and characterise different types of research, but one of the most common distinctions is between qualitative and quantitative research methods (Bryman 2012; Slevitch, 2011; Myers (2009). These two methods are different in terms

of how data is collected and analysed. The context, purpose and the nature of research will determine which method is most suitable for use by the researcher. The qualitative method differs from quantitative methods in terms of the focus of the research, the philosophical underpinnings, among others, as stated by Merriam (2009) in the table below

Table 4. 1: Differences between Qualitative and Quantitative Research Methods

	Qualitative	Quantitative
Focus	Quality (Features)	Quantity (how much, numbers)
Philosophy	Phenomenology	Positivism
Method	Ethnography/Observation	Experiments/Correlation
Goal	Understand, meaning	Prediction, test hypothesis
Design	Flexible, emerging	Structured, predetermined
Sample	Small, purposeful	Large, random, representation
Data collection	Interviews, observation, documents and artefacts	The questionnaire, scales, tests, inventories
Analysis	Inductive (by the researcher)	Deductive (by statistical methods)
Findings	Comprehensive, description detailed, holistic	Precise, numerical
Researcher	Immersed	Detached

Source: Adapted from Merriam (2009)

The important distinction between qualitative and quantitative methods rests in their ontology and epistemology (Guba, 1987). The quantitative paradigm is based on positivism; its ontological position is that there is only one truth, an objective reality that exists independent of human perception; and epistemologically, the researcher and the researched are independent entities (Sale et al., 2002). On the other hand, a qualitative paradigm is grounded on interpretivism and constructivism (Guba & Lincoln, 1994; Secker et al., 1995; Altheide & Johnson, 1994). Ontologically, qualitative paradigm believes there are multiple truths based on one's construction of reality (Sale et al., 2002);

and epistemologically, what is to count as knowledge or to be considered valid is a matter of agreement within a socially and historically bounded context (Smith, 1983). More so, qualitative researchers are concerned with the quality and sense of experience, rather than with the identification of cause-effect relationships.

Qualitative research tends to be concerned with meaning, and it is interested in how people make sense of their world and how they experience events (Willig, 2003). It involves the use of qualitative data, such as interviews, documents, and respondents' observations to understand the experience and explain the social phenomenon (Thompson and Harper, 2012). Research using qualitative methods focuses on the interpretation of participants' perspective or a phenomenon in its natural setting, and it is based on the premise that all human life is situated in the socially constructed world (Neuman, 2016). As such, a researcher must be absorbed in a scene and try to make meaning of it. The empirical and theoretical resources needed to understand a particular idea, or to predict its future trajectory, are themselves interwoven with, and throughout the context; the researchers purposefully examine and make a note of small cues in order to decide how to behave as well as to make sense of the context and build further substantial knowledge claims about the culture (Tracy, 2012).

Qualitative research builds its premise on inductive rather than deductive reasoning (Williams, 2007). Social processes and case(s) are examined in their social context since the meaning of a social action dramatically depends on the context under study. An attempt to exclude the surrounding context to the interpretation of participants opinion means that such data will be distorted and lose its social significance. The researcher gives meaning to the data and makes them understandable by studying how respondents see the world and define situations. Data is collected in a participant's setting, data analysis is done inductively to establish patterns and themes, and the final report reflects the voices of the participants, a reflexivity of the researchers, an elaborate description and interpretation of the problem, and a study that adds to the literature or provides a call for action (Neuman, 2016; Creswell, 2010).

Furthermore, qualitative methods use open-ended questions and probing that allow the participants to respond in their own words rather than making them select from fixed responses. These open-ended questions can evoke responses that are meaningful and

culturally salient to the respondents, unanticipated by the researcher, and rich and explanatory. Also, qualitative methods allow the researcher the flexibility to probe further the responses of the participants for elaboration (Mangal and Mangal, 2013)

This study seeks to gain a more in-depth insight into participants' subjective experiences. The researcher believes that since individuals' perspectives about the phenomenon within their social context varies, a qualitative approach, which examines life from multiple perspectives, is appropriate to provide an explanation for how these women construct their identities, how they make sense of the world and how they experience events (Neuman, 2016, Willig, 2013). Furthermore, quantitative technique assigns numerical values (or arbitrary weights) to the ordinal measures that are generally qualitative responses and thus categorical. Therefore, assigning values or weights is inappropriate and may lead to loss of information and misleading conclusions since those weights are arbitrarily generated by the researcher (Addai, 2017).

More so, by employing an exploratory research design (Hair et al., 2011; Saunders, 2011; Saunders, Lewis and Thornhill, 2009), the researcher can seek new insights; ask questions and assess phenomena in a new light (Robson, 2002). This helps the researcher to know what is happening and clarify his understanding of women's empowerment through SSGs. The researcher conducted a search of the literature on microfinance and women's empowerment to have a better understanding of the contributions of previous researchers, build a theoretical framework and have an in-depth knowledge of the concepts. Interviews were carried out with the top management team of LAPO and other stakeholders in the microfinance industry as well and FGDs with women beneficiaries. Also, an individual interview was conducted with some selected women participants to sensitise their personal experiences relating to the subject under study. The researcher also utilised information derived from document analysis, observations, informal conversations with participants (Saunders et al. 2009).

4.4.2 The rationale for a Qualitative Research

As discussed earlier, qualitative research is used to generate vibrant, contextual and non-numeric data (Mason, 2002) by engaging in conversations with the research participants in a natural setting (Creswell, 2009). It involves the researcher studying things in their natural settings, attempting to make sense of them and interpreting the phenomena in

terms of the explanation people bring to them (Denzin and Lincoln, 2011). The qualitative data collection process is less structured, more flexible, and inductive (Guest et al., 2012).

Knowing what paradigm is best suited for the study undertaken is paramount in research. So many rationales warranted the use of the qualitative method in a study. According to Patterson and Williams (2002), the essence of qualitative research is not necessarily because one loathes numbers or finds statistics challenging to understand, but because the phenomenon under study is characterised by the need to convey respondents' perspectives in a way that defies the opportunity for concise operationalisation necessary for quantification, where holistic rather than multivariate understanding is most appropriate.

There is a general belief that human learning is best researched by using qualitative data (Domegan and Fleming, 2007; Denzin and Lincoln, 2003). Also Patton (1990) states that the purpose of qualitative research is to inform action, enhance decision-making, and use knowledge to resolve human and societal difficulties. The need to capture the *thick description* of the economic, social and political empowerment of women through SSG makes the qualitative method most appropriate for this study (Maxwell, 1996, Geertz, 1973).

4.4.3 Use of Interviews

Interviews have become a universal feature of modern life and the most commonly used method of data collection in qualitative research (Bryman and Bell, 2011; King and Horrocks, 2010). Interviews can be semi-structured or open discussions with participants, through which the researcher can gain an insight into respondents' opinions on the subject under study. The purpose of using semi-structured interview is twofold. Firstly, to understand the opinions of senior management of the bank and other stakeholders on their policies and how it relates to women's empowerment and to listen to the views of the SSG participants on their experiences with the services they received and the effect on their empowerment. These can only be achieved through the specific topic that has been set and by having interview sessions with the participants (Flick et al., 2009; Rapley 2004; Mason, 2002; Bryman and Bell, 2011). Interviews allow the research participants to talk about a topic in their own words, free of restrictions imposed by the set of fixed-response questions mostly used in quantitative studies; the researcher is also able to ask questions

that are meaningful to participants and receive responses in the participants own words (Guest et al., 2012).

The qualitative interview is suitable for exploratory and inductive research that is centred on comprehending and interpreting social actions of individuals or a group in a particular context. Also, it provides the researcher with an in-depth understanding of how the management set their policies on women's empowerment and how the beneficiaries (women) perceive such services about their economic, social and political empowerment. It suffices to say that a researcher can explore the depth of a research topic through the interaction with participants (Rubin and Rubin, 2012). Mason (2002) further stresses the fact that qualitative interview is social interaction and if our view is that knowledge and evidence are contextual, situational and interactional, we must ensure that our interview is contextual and draws upon the social experiences of the participants we are exploring.

The nature of women's empowerment is multi-faceted, multi-layered and context-specific, which cannot be fully captured through quantitative methods. According to Swain and Wallentin (2007) measuring women's empowerment by constructing indices is inappropriate because it allows the use of arbitrary weights as each decision has different implications and magnitude of impacts on their empowerment. Merriam (2009) believes that qualitative inquiry focuses on meaning in context and demands a data collection tool that is sensitive to an underlying meaning when gathering and interpreting data. Humans are best suited for this task, mainly because interviewing, observing, and analysing are activities central to qualitative research. Hence, the use of interview offers the researcher the opportunity to have a hands-on, in-depth perspective of microfinance beneficiaries' understanding, experience and how individuals and groups interpret and produce their social world as it relates to women's empowerment through SSGs. This provides a useful insight into the research aim and objectives.

4.5 Research Design

According to Burns and Grove (2010), the research design is a master plan of how the research will be undertaken and sets the limits for the study with a pragmatic approach that helps the researcher to gather information relevant to the study. The study design process acts as a roadmap for data collection and analysis (Iacobucci and Churchill,

2010), and it is a strategy that explains how, when and where data are to be collected and analysed (Parahoo, 2014).

A research design is totally different from the method of data collection. It is, therefore, wrong to associate a specific research design with a particular method of data collection. Research design type includes experiment, case study, longitudinal and cross-sectional designs (De Vaus, 2001). Furthermore, a research design is more than just a work plan as the primary purpose of a research design is to help the researcher avoid the situation in which the evidence does not address the initial research questions. Therefore, a research design is a logical plan for getting from 'here to there', where 'here' may be described as the initial set of questions to be answered, and 'there' is a set of conclusions (answers) about these questions (Yin, 2014).

The present study is exploratory; and it analyses the positive relationship if any, between microfinance and women's economic, social and political empowerment. Beneficiaries' insight of empowerment may vary, contextual, time function and intangible. The impact assessment enables the researcher to explore the perception of the beneficiaries of the role of microfinance interventions on their livelihood. Therefore research design serves as a link to the theoretical frameworks, questions, research, generalisation, and presentational goals with the methods used and resources available under the focus of goal achievement (Flick, 2009).

The research design for this study is an interpretive qualitative case study, as discussed below.

4.5.1 Qualitative Case Study

The case study is a research strategy that concentrates on understanding the dynamics present within single settings (Eisenhardt, 1989). The case study as a research strategy provides a comprehensive narrative and evaluation of a single bounded unit or multiple bounded units located in a particular setting to provide understanding into actual events (Merriam, 2009; Pickard, 2013). Also, Creswell (2007) states that case study research is a qualitative approach in which the investigator explores a bounded system (a case) or multiple bounded systems (cases) over time, through detailed, in-depth data collection, and reports a case description and case-based themes. The case study method is one of

the dominant qualitative study design used for conducting in-depth enquiries (Stake, 2010).

A case study provides a methodological way of data collection through field study, analysing and reporting the information collected to have a deeper understanding of a situation or events. The unique reason for selecting LAPO MfB as a case study arises out of the desire to understand complex social phenomena and a case study method allows researchers to retain the holistic and meaningful characteristics of real-life events. A case study is a preferred strategy when one faces the "how or "why" questions, when the researcher has limited control over results, and when the emphasis is on a contemporary event within some real-life context (Yin, 2014; Myers, 2009).

This study is a qualitative case study investigation; therefore, qualitative methods are used to allow for a rich, contextualised comprehension of the research aim and objectives. The researcher's decision to focus on a case study stems from the fact that the research requires a comprehensive case study to gain insight from the data rather than experimenting or testing a hypothesis. Also, case study method is flexible and allows the use of single or multiple methods of data collection, which include interviews, focus groups, observations, documentary sources and using multiple methods gives significant insights to the subject under study (Myers, 2009; Mouton, 2001). The knowledge gained from case studies is not the same as other research knowledge as case studies are more concrete, contextual, more developed. Unlike other research knowledge, the researcher's interpretation of case study data is based on a population that is chosen by the researcher.

4.5.2 Selection of the Study Area

Lagos State is located in the south-western part of Nigeria, and it lies approximately between longitude 2o 42'E and 3o 22'E and between latitude 6o 22'N and 6o 42' N. It has five administrative divisions of Ikeja, Badagry, Ikorodu, Lagos Island and Epe that were subdivided to 20 Local Government Areas (LGAs) during the creation of States and LGAs in Nigeria in 1999. Presently, there has been a creation by the State Government of 37 Local Council Development Areas (LCDA) in addition to the 20 LGAs, making a total of 57 Local government administrative units. Territorially, Lagos State encompasses an area of 358,862 hectares or 3,577 sq.km (Oteri and Ayeni, 2016). Lagos remains

Nigeria's dominant economic, social and financial centre as well as the hub of national and international communications (Filani, 2012).

Lagos grew to become one of the largest cities in Nigeria and achieved prominence due to its commercial, social, and economic power. Lagos was occupied by Great Britain in 1851 and was annexed in 1861 (Hopkins, 1980). The city retained its position as the political headquarter of Nigeria after the independence in 1960, but in 1991, the seat of power was moved to Abuja. The state is the most populous city in Nigeria, with a population of over 21 million people (NPC). It also has the most extensive outreach of microfinance institutions in Nigeria and as such the increasing trends in microfinance activities in Lagos made it appropriate to investigate the impact of microfinance activities on the economic, social and political empowerment of women in Nigeria. As at September 2018, a total of 882 microfinance banks operate across the 36 states in Nigeria (including the federal capital, Abuja) out of which 170 (19.3%) operates in Lagos (CBN, 2018) with branches across the state.

Burgess (1984) asserts that the research site may be selected where individuals are willing to cooperate, where the situation is convenient for the researcher and where the research has some contacts already established. Therefore, LAPO MfB was specifically chosen because of its broad client base and its explicit goal of empowering poor women. It was imperative to use an organisation that claimed to have poverty alleviation and women's empowerment as its core goal, for such research so that the researcher could gather "rich and thick data" from participants. Not all microfinance banks in Nigeria provide services beyond loan disbursement (microcredit) to their clients. However, LAPO MfB provides both financial and non-financial services and practices a group-based model, which meet the goals and objectives of the researcher.

The researcher chose Lagos East, which comprises Shomolu, Kosofe, Epe, Ibeju-Lekki and Ikorodu, for the FGD because of its strategic importance to the informal sector of the country. Lagos East has a large industrial area with a number of factories. It is home to branches of various microfinance banks. Ikorodu is the most rapidly expanding area of the metropolitan of Lagos due in part to the growing influx of people from Ikorodu's neighbouring towns and villages, attracted by Lagos proximity. Ikorodu serves as a collecting point for locally produced items such as fish, poultry, cassava, corn, vegetables,

palm oil and kernels, okra, cabbages, tomatoes, pineapples, and bananas that are shipped to Lagos. This makes the area a booming place for micro business in Lagos and attractive for business transaction.

The region comprises a broad base of poor women, who patronise MFIs and engage in various micro activities. Since these women could not have access to loans and advances from the traditional banks, the provision of loans and other services by MFIs through the SSG have contributed to the booming of businesses in the area. The diversity of Lagos East is of another interest to the researcher. Lagos East encompasses women from different ethnic, social, cultural and religious backgrounds through which the researcher can get an accurate description of the women, their microfinance engagements and their views on the issue of empowerment.

Figure 4. 1: Map of Lagos State



Source: Akinwale et al. (2013).

Although most of the interviews with senior management of LAPO took place in Lagos, it was expedient for the researcher to travel to Benin City, Edo State to interview some purposefully selected senior management staff of LAPO, who were based at LAPO head office. Principal among them were director of social empowerment, head of social empowerment, head of the research centre and some other senior management team.

4.6 Sampling Technique

Sampling technique is vital to the research process and it can either be a probability or non-probability (Punch, 2013). Probability sampling dominates quantitative studies while the non-probability technique is mostly used in qualitative research. The non-probability sampling method helps researchers to identify specific groups of people that have the features relevant to the social phenomenon under study (Mays and Pope, 1995)

Kumar (2014) points out that our research philosophy guides the selection of the sample and in qualitative research, some considerations may influence the choice of a sample. According to Creswell (2014), the idea behind qualitative research is to purposefully select participants who are in the best position to assist the research to understand the dilemma and the research question. Therefore, a purposive sampling technique is widely

used in qualitative research for the identification and selection of information-rich cases or participants related to the phenomenon of interest that can provide data that will address the research questions (Graff, 2016; Palinkas et al., 2015; Bryman, 2012). The purposive sampling method was used in this study to select participants for the semi-structured interview with the management of LAPO and the groups for the FGD. Lincoln and Guba (1985) agreed with the opinion that sampling is done with some purpose in mind.

4.7 Study Population Size

In this study, a total of 34 participants were interviewed (24 senior practitioners and 10 women beneficiaries). Also, 71 women participated in the FGDs. The senior management of LAPO were selected based on their position and years of experience in the microfinance industry. Since the intention of the researcher was to gather in-depth information regarding policy formulation and implementation on issues relating to women's economic, social and political empowerment, participants needed to be purposefully selected. Table 5.1 shows the list of those interviewed and their designations.

Some of the conditions used to select the focus group interviews include such a group must be more than one year old; group participants must have finished at least one loan cycle and attend meetings regularly. These selection criteria aim to achieve the research aim and objectives. Also, it enabled the researcher to select only those who meet the requirements, show their interest in participating in the focus group discussion (Silverman, 2009). Therefore, newly established groups and those that have not undertaken and completed any loan cycle were excluded from the FGDs.

4.8 Data Collection

Data for this study was collected through the use of in-depth semi-structured interviews and FGDs. The researcher adopted a semi-structured interview method (individual interview and FGDs) due to its flexibility, as it allows for prompt response and probes more in-depth into the questions surrounding the economic, social and political empowerment of women through SSGs. The semi-structured interview helps the researcher to understand, experience, interpret and produce how SSG women perceive

their social world in terms of empowerment. Since this research is based on qualitative interviewing, our epistemological and ontological position suggest that people's knowledge, views, understandings, interpretations, experience and interactions with microfinance services and how it affects their economic, social and political empowerment are meaningful properties of the social reality that the research questions are designed to explore (Mason, 2002). Such positions show that through the researcher's interaction with participants, and by asking them questions and listening to their opinions on the issues relating to microfinance and women's empowerment, the researcher can generate and explore opinions from the perspective of the participants which can help to expound and illuminate the study (Patton, 2002).

The researcher uses an interview guide to ensure methodological meticulousness in the process of gathering information. Face-to-face interviews were also conducted, and field notes were taken.

4.8.1 Use of Interview Guide

According to Silverman (2013), interviewers prepare a set of questions that are used as a guide during an interview. The use of interview guide is also encouraged for research (Flick 2009) to ensure interviews are appropriately conducted, but such a guide should give adequate freedom of movement in the formulation of questions, follow-up strategies and sequencing (Flick et al., 2004). The topics covered in the guide were influenced by evidence from the review of literature on the topic under study and the pilot studies conducted with stakeholders. The table below shows the headings of the interview guide used in this study.

Table 4. 2: Category of the interview guide with the practitioners:

<u>Category</u>
General information about the participant
Organisational background information
Nature of clients served
Modalities of loans
Services and Interaction with Clients
Empowerment concept

The full guide for the semi-structured interview can be seen in Appendix seven.

More so, the researcher constructed an interview guide for the FGDs with women beneficiaries. The opinions of the practitioners helped the researcher to gain a contextual understanding of economic, social and political empowerment in Nigeria and to frame the interview guide for the FGDs. The headings are given below:

Table 4. 3: Category of the interview guide for the FGD

<u>Category</u>
General information about women participants
Group formation
The type of services they receive from LAPO
Economic empowerment indicators
Social relationships and indicators
Political empowerment indicators

The full interview guide for the FGDs can be found in Appendix Five

4.8.2 Interviews and FGDs Process

To obtain a deeper understanding of participants' perception, their prevailing circumstances, daily life and views about microfinance services and women's empowerment in Nigeria, the researcher conducted face to face semi-structured interviews with practitioners in the microfinance industry as well as focussing on group discussions with women beneficiaries. The interviews with microfinance practitioners

lasted between 30 and 95 minutes, while the FGDs lasted between 45 and 120 minutes, respectively.

The interviews were in three phases and took place between April 2016 and May 2017. The researcher's discussions with the practitioners and women participants usually began with an introduction, the purpose of the visit, leading areas to be covered in the interview, estimated timeframe, the importance of their views and opinions to the research, and to also thank them in advance for participating in the interview. The researcher also reassured them of obtaining the necessary approvals from relevant authorities before conducting the interview. Also, that the interview/FGD would be used for the research purpose. Through the introduction, the researcher was able to build rapport with the respondents. The researcher also assured them of confidentiality, and participants had the opportunity to ask questions. Before commencing the interviews/FGDs, the researcher sought the consent of respondents to audio record the conversation, to adequately represent their views. (see appendix four for a sample of the consent form).

4.8.3 Semi Structure Interview

The researcher began the interviews by asking the demographic details of the respondents and their experience in the microfinance industry. The interview then progressed to the organisational background, clients, loan modalities, service and interaction with clients, and empowerment. The researcher was flexible in the order in which these segments were discussed (see Appendix 6 for sample questions). The researcher did not interrupt the respondents whenever they deviated from the research topic, instead waited for the opportunity to bring them back to the topic whenever such opportunity occurred. Through this, the researcher was able to cover the key themes of the interview and got more significant insight into the topic area.

At the end of each interview, the researcher thanked the respondents for their time and for sharing their ideas, thoughts and experiences and promised to send them the summary of the research result when completed. All interviews were recorded with high-quality digital voice recorders, and the researcher also kept handwritten notes of what he observed during each interview.

- **First Phase of Data Collection-Piloting the interview**

The first field trip was from April to May 2016. The visit aimed to obtain an initial insight into the views of practitioners in the microfinance field. The initial topic at the beginning of the research was "The Impact of Microfinance on Poverty Alleviation among Women: A Case Study of Lagos State Microfinance Institution (LASMI). However, on arrival at the organisation's office in Lagos for the pilot study, the researcher understood through an informal discussion with one of the managers that LASMI does not have direct dealings with the market women. In addition to this, there was a reliable report that the new governor that was sworn-in in May 2015 was about to scrap LASMI.

The management of LASMI directed the researcher to First Bank microfinance Bank Ltd in Yaba, Lagos but the researcher was dismayed to find out from the bank that the core microcredit business was outsourced to a multi-purpose society in Egbeda, Lagos. On getting to the multi-purpose society, the researcher discovered the society did not meet the research aim and objectives. This led the researcher to seek appropriate case study that could be used to measure the impact of microfinance services on women's economic, social and political empowerment. Thus, the researcher notified the supervisors to update them on the situation on the ground and the need to change the case study. Through intensive search online, the researcher found LAPO MfB a suitable case study for the research.

The researcher submitted a formal letter to LAPO's Annex office in Lagos of the intention to use the organisation for data collection. The approval came in July 2016 after the researcher had returned to the UK and arrangements were made with some of the senior managements for the face to face interview. The change of case study also led to the modification of the research topic from "The role of Microfinance in alleviating poverty among women: a case study of Lagos State Microfinance Institution (LASMI), Lagos, Nigeria" to "Women Empowerment through Self-Selected Groups: The Case of LAPO Microfinance Bank Ltd". The change became necessary after initial discussions with some stakeholders and the discovery that women are poor, not because they are not hardworking but because they are denied some necessary capabilities.

- **Second Phase of Data Collection**

The researcher carried out the second phase of the fieldwork between August and September 2016. During this period, a pilot study was carried out with 3 senior management of LAPO to become familiarised with the practitioners, remove ambiguity, test the interview tools and the questions, and to ascertain if the questions were adequate to answer the research objective. After making the necessary modifications to the question, the researcher purposefully sampled some senior management of LAPO who have several years of experience and extensive knowledge of microfinance. Most of those interviewed were directly involved in policy formulation and well as implementation.

The researcher was able to interview a total of 12 personnel of the microfinance institution during the second phase of the data collection process. The samples included 4 directors, 3 heads of departments, 2 branch managers and 3 heads of units. The preliminary arrangement was made with the management of LAPO and arrangements were made with the respondents immediately approval was given, and dates and times were arranged. They also agreed that the interviews should be held in their offices to make them more relaxed and freer to express their views. Before conducting the interviews, each participant was provided with the Information Sheet, which contains the purpose of the interview and the reason they were purposively selected for the interview (see appendix 5).

- **Third Phase of Data Collection**

Various issues arose during the FGDs with the women beneficiaries, which necessitated additional interviews with the practitioners. Therefore, the last phase of data collection was carried out from April 2017 to May 2017. During this period, an additional 12 interviews were held with another batch of LAPO staff and other practitioners. The researcher was able to interview the founder of the bank (who is also the Chief Executive Officer), 1 zonal manager of the organisation, 1 director, 3 branch managers, 4 client service officers (CSO) and 2 external stakeholders, one principal manager, development finance, at the Central Bank of Nigeria (CBN), and head of the business unit of the state owned Ibile microfinance bank. Therefore, this phase added flavour and provided additional in-depth and knowledge into the research.

4.8.4 Focus Group Discussions with Women Beneficiaries

Focus Group Discussion is an interview designed to obtain the participants' perceptions of a specific topic in a permissive and non-threatening setting (Burns and Grove, 2010; Patton, 2002). The main advantages of group interviews are low cost and rich in data; it stimulates the respondents and supports them in remembering events. Also, apart from the saving of time and money by interviewing a group of people at the same time instead of interviewing different individuals at various times, the elements of group dynamics and discussion among the participants are highlighted when a group discussion is conducted (Flick, 2009).

Puchta and Potter (2004) believe that one of the essential things in running focus groups is to produce informality in the discussion. The moderators need to create a liberal climate, facilitating members to contribute openly to both their experiences and opinions. Simultaneously, the respondents must focus on the issues at hand. The researcher also needs to accommodate the developing dynamics of the group and, at the same time, steer the discussion to integrate all the participants. One of the problems of FGD is curtailing individual members who may want to dominate the discussions, while others may refrain from entering the discussion. In both cases, the result is that some individual members and their views are not available for later interpretation (Flick, 2009).

The researcher conducted focus group interviews with women beneficiaries of LAPO. The objective of the focus group was to gather information explicitly through the interaction of the participants. The idea behind the used focus group method is that group processes can help the researcher to explore and clarify the views of participants (women) in ways that would be less easily accessible in a one to one interview. Also having a group discussion with the women is particularly appropriate as the researcher has a series of open-ended questions and wishes to encourage research participants to explore the issues of importance to them in their vocabulary, generating their questions and pursuing their priorities (Kitzinger, 1995). Since the researcher wishes to take advantage of the interaction between women participants who meet weekly to generate data, this helps the researcher to find out if the services that women beneficiaries received from LAPO have helped or not to empower them.

Lending to beneficiaries through the self-selected group is one of the most popular models used by microfinance institutions in Nigeria. Although LAPO provides credit to individuals, the group methodology is more prevalent among poor women as the tenets behind group lending is that of social capital in which all group members are jointly and equally liable (Brau and Woller, 2004). LAPO has a large customer base who are mostly women, with several groups that meet on a weekly basis. These groups are already active and running, and each group meets on the day of the week and time that is suitable for the CSO to attend the meetings. Therefore, the samples were chosen from established groups, with women who are from the same locality, knew each other and had been meeting every week. An additional advantage is that friends and colleagues can relate to each other's comments to incidents in their shared daily lives. Since they know each other well, they can challenge each other on inconsistencies or discrepancies in the information they provided during the FGD. Thus, the weekly interaction of these women made it possible for them to discuss family-related issues and seek advice from one another.

Since the groups were already pre-existing, it makes data collection easy for the researcher. What the researcher did was to attend the meeting venue with the loan officer in the areas already mapped out for the FGDs and which meet the research criteria. Upon arrival at each of the meetings centres, the loan officer introduced the researcher to the group, clearly stating the reason the 'visitor' was in their midst and emphasising that the researcher was not LAPO staff. Informing them that the researcher had no connection to LAPO was to allow respondents to be free to express their feelings and opinions on whatever question the researcher raised without fear of being victimised. Immediately the loans officer completed her weekly schedule with the women, she usually steps out of the venue to allow the women discuss freely with the researcher

The researcher was the facilitator of each FGD but was assisted by a female observer so that participants could be more relaxed seeing a female face with the researcher. The female observer helped the researcher to take notes of the proceedings as this helps to monitor and record the non-verbal behaviour of the participants (Burns and Grove, 2010; Holloway and Wheeler, 2002). The researcher began the meeting by introducing himself, the purpose of the meeting, thanking the women for their time and assuring them that all information provided would be used for the study.

The researcher then read out the procedure of the FGD which include the need to respect the opinions of others; allowing only one person to talk at a time; and beseeching active participation of everyone in the discussion. Each question on the researcher's guide (see Appendix 5) was thrown open to the group for discussion. Group meetings reveal dimensions of understanding that often remained untapped by more conventional data collection techniques (Kitzinger, 1995). Permission was sought from the respondents to use an audio recorder, which was granted. Where any member was hesitant about the use of the audio recorder, a detailed explanation was provided by the researcher on the need to capture their views for transcription.

The flexibility of the questions made it possible for the researcher to tailor the discussion towards the views and opinions presented by the group members. At the same time, the researcher did not allow the discussion to go off-topic, and at any slight opportunity brought the attention of the participants back to the question or issue under consideration. Questions were asked inductively, starting from general to specific to obtain information from the participants.

According to Flick (2009), some of the problems researchers could face in a focus group meeting include the dynamics, which are determined by the individual groups, make it more challenging to formulate distinct patterns of process in discussions and also to clearly define the tasks and multiple conducts for the moderators beyond the individual group. For this reason, it was difficult to design relatively common conditions for the collection of data in separate groups involved in a study. Although there were instances when a particular group member might want to dominate the discussion, or while others wanted to be dormant, the researcher was able to manage the situation by politely controlling the over-talkative ones and encouraging the dormant ones to speak out.

4.8.4.1 Translation of the Focus Group Questions

The field trip took place among microfinance beneficiaries, who were mostly market women in Lagos Nigeria. Most of the women in the groups were either illiterate or semi-illiterate (see table 4.3). Yoruba is the native language in Lagos, and it is widely spoken among the people. The multicultural nature of Lagos also made Pidgin English a popular language. However, the researcher translated the questions to the local language (Yoruba) with the help of a qualified professional in linguistics from The Lagos State University.

This was to ensure those who were unable to understand the key terms in the questions in English can express themselves in the local language. The researcher is also an advanced native speaker of Yoruba, having completed his elementary and university education in the western part of Nigeria. A final draft was produced, and a pilot test was carried out and where necessary, amendments were made to ensure that the translated version did not lose the original meaning of the terms. Doing this was helpful as whenever some of the women were struggling to express themselves in English, the researcher quickly switched to Yoruba, which enabled the participants to provide rich information without losing the contextual meaning of the terms.

4.8.4.2 Selection of Focus Group Centres

The researcher was permitted to visit any of LAPO's branches for his research and was able to have access to the women beneficiaries by visiting the branches of the bank in the locations selected for data collection. At each of the branches, the researcher met the branch manager and showed him/her the approval letter from the head office; and explained the intention to have interview with the manager, the CSOs and focus group discussions with the women clients of the branch. The manager then introduced the researcher to the CSOs who would be going to the areas the researcher had already mapped out for data collection.

The research covers Lagos East, which comprises five local government areas-Epe, Ikorodu, Kosofe, Shomolu and Ibeju Lekki, from which three local government areas were chosen for the study. These are Ikorodu, Shomolu and Kosofe. The reason for streamlining them to three was because of time factor, cost and the number of years LAPO MfB has been operating in the area. Since empowerment is a long-term phenomenon, the three areas selected represented the geographical, historical, cultural, social and economic diversity of Lagos State.

All the branches of LAPO run a parallel system. Client Service Officers (CSOs) are allocated for visiting and managing between three- and five women's groups daily. These CSOs oversee their meetings, collect the weekly repayments from them, approve/disapprove loan/savings applications, admit/train new members, and settle any rancour or grievances among group members. The groups consisted of between 6 and 20 members on average. The researcher noticed that not all group members were present at

all the group meetings visited. However, any absentees in a meeting usually contact the group leader or the secretary beforehand and forward her weekly contribution to the group.

4.8.5 Observation

Saunders et al. (2009) states that observation involves systematic study, documenting, description analysis and evaluation of the actions of the individuals in order that the researcher is aware of what happens in a wide range of social settings. Another method of data gathering used in this study was the researcher's observation of participants. This included attending self-selected group meetings, where the researcher acts as a participant-observer at each meeting while the CSOs carried out their activities. It was evident during the fieldwork that participants were deprived of and lack social amenities that could aid their business development. Most of the participants live in terrains that are not motorable, with poor basic facilities and rare government presence. Although few formal banks are established in the area, these banks service big businesses and industries located in the environment at the expense of the poor, who dominated the area.

Attending these meetings, either at the group leaders' home or market stalls, allowed the researcher to observe the lifestyle of participants at home, their daily lives in the market and their various forms of business. The researcher was able to watch how the meetings were run and coordinated and had the opportunity to see how these women interact with one another, and their actions and behaviours towards each other (Hennik et al., 2011). The researcher was also able to observe the CSO's relationship with the micro-borrowers and made notes of both verbal and non-verbal communications, which added to the richness of the data. More so, the researcher was able to understand the social and cultural context under which these women operate. After the FGDs in the marketplaces, the researcher had the opportunity to go around the markets to have informal discussions and interactions with the market women. The researcher tried as much as possible to be neutral throughout the observation period. The observation helped the researcher to gain a greater in-depth knowledge of the daily lives of these women, beyond their meeting centres.

4.8.6 Document Analysis

In addition to primary data collected through interviews with participants, the researcher collected data from documentary sources. These include reviewing written documents, namely books written by the Managing Director of LAPO on his involvement, activities and achievement in the microfinance industry, journals and magazine articles published by LAPO relating to microfinance, and empowerment of women. Although most of these documents might not have been written purely for research purposes (Bowen, 2009), they serve as a guide to the interviews held with practitioners and provided insights into LAPO's activities.

4.9 Data Management

The research data was collected from 71 women through FGD and 10 individual women through a semi-structured interview. Also, 24 practitioners were interviewed since the research needed to have a general background on their opinions about the subject matter, their strategies and policies on women's empowerment. All study participants gave their informed consent for the interviews to be recorded using audio devices and the data collected was immediately transferred to Oxford Brookes University secured drive. Other materials from the interview, such as field notes, participants' information sheets and consent forms were locked up in a personal cupboard that was only accessible by the researcher. Pseudonyms were used to protect the identity of participants.

4.9.1 Data Transcription

The recorded interview data were transcribed and translated verbatim by the researcher. Although the researcher is fluent in all the three languages used for the interview (English, Yoruba and Pidgin English), the services of a debriefer was sought to read through the transcript and listen to the recorded audio to ensure consistency, trustworthiness, rigour and to add credibility to the data (Morse et al., 2008; Creswell & Miller, 2000, Lincoln and Guba, 1985). This was to prevent discrepancies in the use of words and to ensure that the original opinion of the participants was not diluted. The report of the debriefer shows consistency between the audio recording and the transcription carried out by the researcher.

4.9.2 Data Analysis Software

Huberman and Miles (1994) state that qualitative data analysis is made up of data reduction, data display, and conclusion drawing/verification. The analysis in this study aimed to explore the data collected from microfinance practitioners and women beneficiaries to capture their understanding and the meaning they give to the concept of the impacts of microfinance on women's empowerment. The review of the literature in Chapter 2 shows that women's empowerment is a multi-dimensional term, and this informed the data collection plan, and the conceptual framework serves as one of the tools for analysing the data. Interviews with practitioners and FGDs with women beneficiaries serve as the primary sources of input for data analysis and interpretation. Conducting the interviews and transcribing the data gave the researcher the opportunity to be familiarised with the data. Therefore, NVivo 11 software, a qualitative data analysis software, was used to manage the quantity of the data. Nodes were created as it helped to facilitate the tracking of data in the process of coding and categorisation. Interviews, FGDs and notes were imported into the software.

4.10 Data Analysis

Data analysis is the process of consolidating, reducing, and interpreting what people have said and what the researcher has seen and read (Merriam, 2009). According to Blaxter et al., (2004), data analysis is about the search for explanation and understanding in the course of which concepts and theories will probably be advanced, considered and developed. The process of data analysis starts with the collection of data, and this continues to the completion of the research. According to Bernard (2006), by analysing data, we try to search for patterns in the data and for ideas to help explain why those patterns exist. After the interviews were completed, the researcher shifted to the transcription of the data.

4.10.1 Thematic Analysis

Guest et al. (2012) report that the methods used to collect and analyse qualitative data are numerous and represent a variety of epistemological, theoretical and disciplinary perspectives. Although the theoretical or philosophical bases provide frameworks for the investigation, methods of collection and analysis and the results of those processes are vital. Thematic analysis is a qualitative method for systematically identifying, organising,

and offering insight into patterns of meaning (themes) across a dataset (Braun and Clarke, 2006). It is a qualitative method that gives the researcher a practical framework to carry out inductive thematic analysis on the most common forms of qualitative data (Guest et al. 2012). Thematic analysis is suitable when the researcher wishes to summarise and categorise themes encountered in data collection to provide an efficient and rigorous analysis.

Thematic Analysis is considered suitable for this study as it provides a robust, systematic framework to identify patterns across data set about the research questions (Braun and Clarke, 2014). More so, it allows the researcher to determine the various concepts and opinions of the participants and compare these with the collected data (Alhojailan, 2012). This research aimed to explore the idea of microfinance and women's empowerment within the Nigerian context through the views, perspectives and opinion of women participants to identify key elements of economic, social and political empowerment for better understanding. In accordance with the research design, the interpretive, inductive thematic analysis was chosen as the most appropriate method for our data analysis as it allows the researcher to identify the pattern within the data and the themes from the narrative data set were inductively outlined and explored without any predetermined grouping (Pistrang and Barker, 2013).

Braun and Clarke (2006) outlined a six-phase approach in the analysis and presentation of data as shown in the table below

Table 4. 4: Phases of Thematic Analysis

Phase	Description of the Process
1.Familiarisation with the data	Transcribing data (if necessary), reading and re-reading the data, jotting down initial ideas.
2.Generating initial codes:	Coding exciting features of the data in a systematic fashion across the entire data set, collating data relevant to each code.
3.Searching for Themes	Collating codes into potential themes, gathering all data relevant to each potential theme
4. Reviewing Themes	Checking if the themes work about the coded extracts (Level 1) and the entire data set (Level 2), generating a thematic 'map' of the analysis.

5. Defining and naming themes	Ongoing analysis to refine the specifics of each theme, and the overall story the analysis tells, generating clear definition and names for each theme.
6. Producing the report	The final opportunity for analysis. Selection of vivid, compelling extract examples, the final analysis of selected extracts, relating back of the analysis to the research question and literature, producing a scholarly report of the analysis.

Source: Braun and Clarke (2006)

According to Braun and Clarke (2006), there is a need to decide the level at which themes are to be identified. They differentiate between two levels of themes, the semantic or explicit level, which are themes detected within the specific or surface meanings of the data and the researcher is not looking for something exceeding what a respondent has said or what has been written; and the latent level themes, which go beyond the semantic method as the researcher starts to identify or examine the underlying ideas, assumptions, and conceptualisation and ideologies that are theorised as shaping the semantic content of the data. Thus, since the researcher intends to move the analysis beyond what is said to focus on interpreting and explaining it (Maguire and Delahunt, 2017), the latent thematic approach is applied in this study as the researcher aims to gain insights into and explore the belief underlying the interpretation by participants on the impact of microfinance on their empowerment.

In line with Braun and Clarke (2006), we employed an iterative step-by-step analysis of the data using NVivo software (Version 11). The step-by-step six-phase approach, as shown in Table 4.4 above, to analyse the interviews and FGDs.

4.10.1.1 Thematic Analysis process

Phase 1: Familiarisation with the data

During this phase, the researcher became intimately familiar with the data. The researcher conducted the interviews and FGDs and transcribed the data, which allowed the researcher to become familiar with the data and it is a productive way to immerse in it (Riessman, 1993). Also, the researcher read the interviews several times, not only to comprehend the content of the data, but also to identify nuanced differences in participants' perspectives (Riger and Sigurvinsdottir, 2016). Braun et al., (2014) state that

the familiarisation with the data phase involves reading and absorbing the content of the data and switching from *consumption to engagement* (p.100) as well as *immersion and distance* from the data. Also, Lapadat and Lindsay (1999) state that a data transcription is an interpretive act. Through repeated reading of the interviews, the researcher became absorbed in the data.

Phase 2: Coding the data

This phase started after the researcher has read through and became immersed with the data. The researcher generated initial codes to arrange the data into significance components and meaningful groups (Tuckett, 2005). The coding stage allowed the researcher to create a preliminary list of ideas related to the data by producing initial codes. Miles and Huberman (1994) interpret this phase as part of the analysis where the researcher organises the data into significant clusters. Braun and Clarke (2006) urge researchers to create as many codes as possible during the initial coding. The researcher read the interviews several times to ensure all the data were coded.

Table 4. 5: Excerpt from initial codes of economic, social & political empowerment

Data Extract	Example of initial code applied:
I now earn respect at home; my husband sees me as a hardworking wife who is business conscious and serious, and he supports me all the way. Also, he consults me before any decision is made in the house (AG, FG1)	1. earn more respect 2. feel supported by the husband 3. consulted for household decision making 4. feel being valued

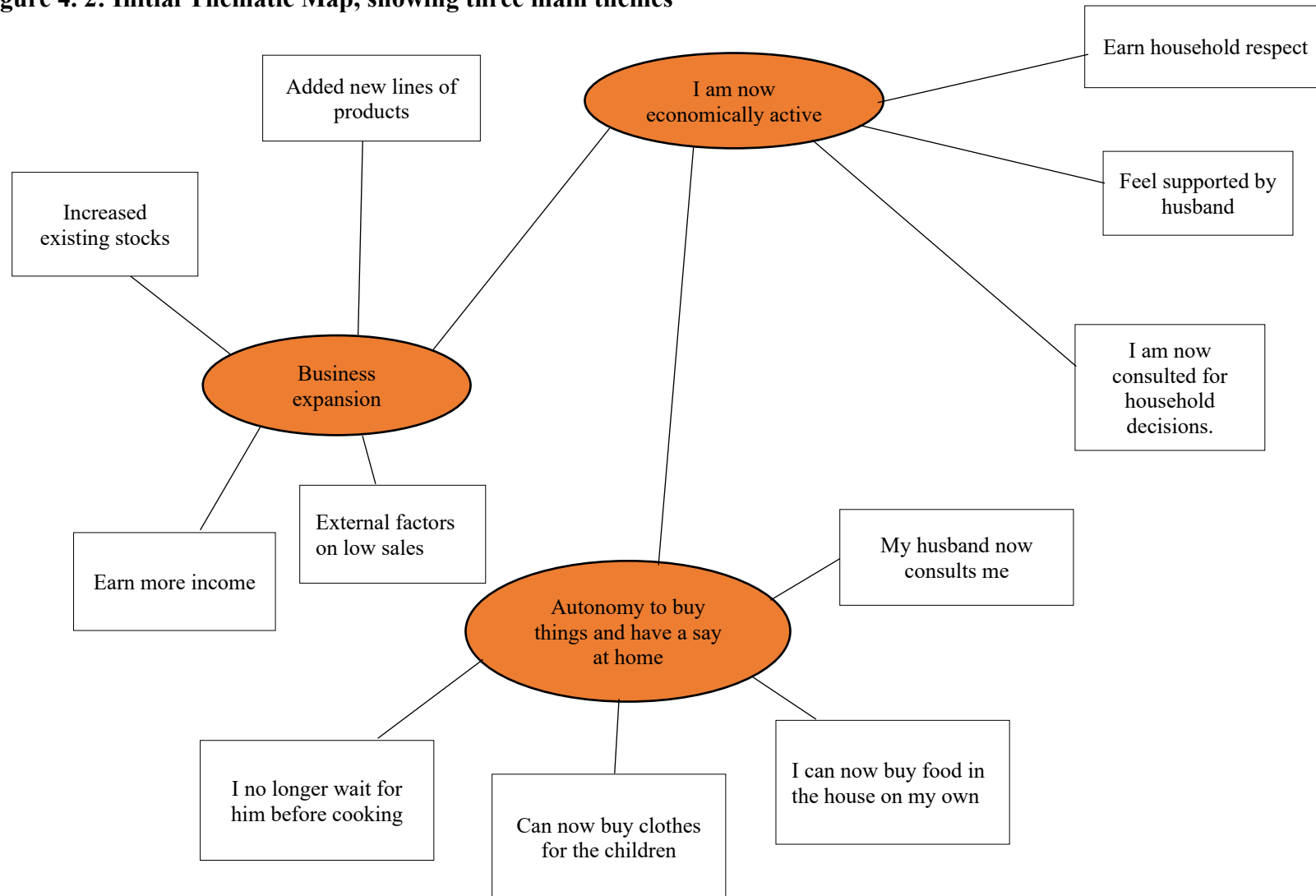
As can be seen from the table above, the initial codes were based on the data except for **AG, FG1**. The participant showed how she now earns more respect at home because of being economically active through the SSG and how she receives full support from her husband. She stated further that her economic activities now make her husband consult her before making any household decision. This is an example of the latent view utilised in this study to inductively explore participants views.

Phase 3: Searching for Themes

This phase re-focuses the analysis at the broader level of themes and involves sorting the different codes into potential themes, collating all the relevant coded data extracts within the identified themes (Braun and Clarke, 2006). After the initial codes have been generated and organised, the researcher re-arranged the list of the various codes identified in phase 2 into potential themes. Each theme is characterised by its significance (Maguire and Delahunt, 2017). According to Braun and Clarke (2006), a theme captures something important about the data, the research question and represents some levels of pattern or meaning within the data set. Thus, for this study, the researcher combines codes into all-embracing themes and sub-themes that correctly describe the data.

The figure below shows an example of initial theme map.

Figure 4. 2: Initial Thematic Map, showing three main themes



At the end of this phase, the researcher was able to organise the codes into broader themes, explicitly tailored towards the research question (Maguire and Delahunt, 2017).

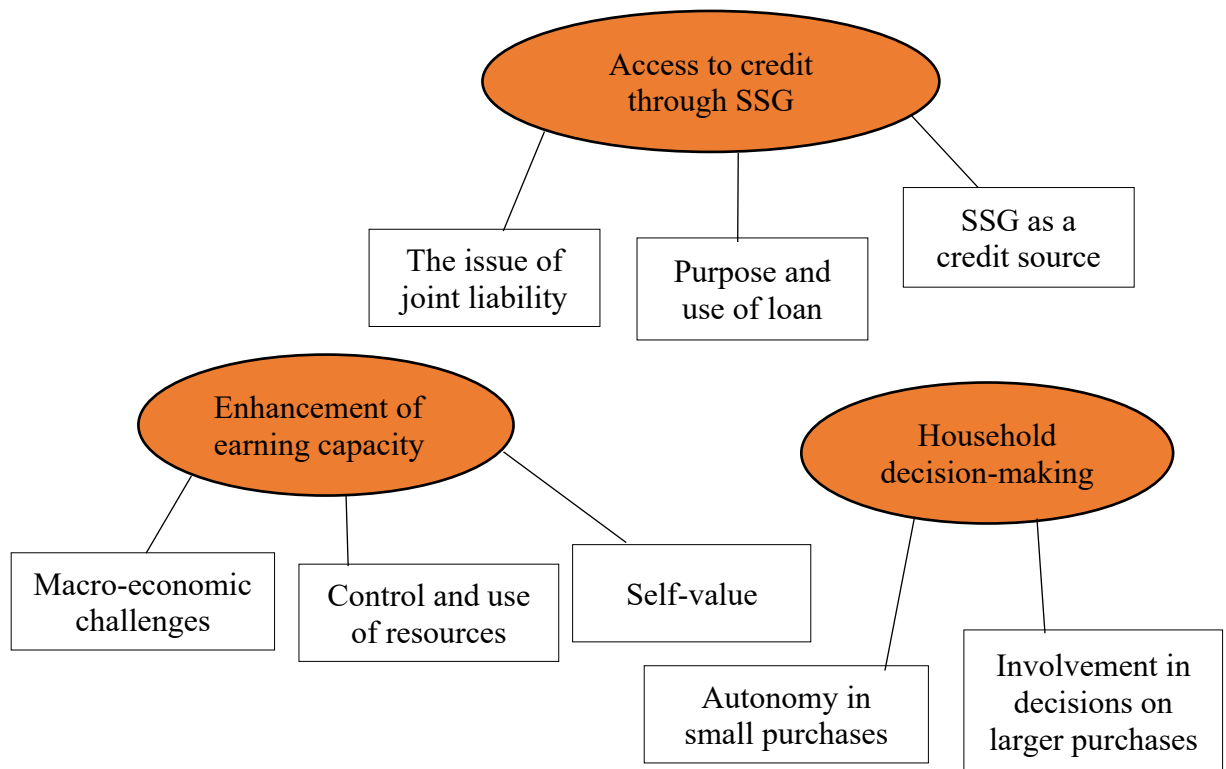
Phase 4 & 5: Reviewing, defining and naming themes

According to Javadi and Zarea (2016), phase 4 involves a review of the first themes to identify internal and external homogeneity in the data. This involves the reviewing, defining the themes and sub-themes in a coherent pattern to provide answers to the aim and objectives of the study. In this phase, all data relevant to each theme were gathered together. It became evident to the researcher that some candidate themes do not have enough data to support them and some identified themes needed to be broken down into separate or sub-themes (Braun and Clarke, 2006). Also, some others were merged to create new themes, while those themes we found irrelevant were discarded.

Undertaking this phase allows the researcher to extract codes of each theme to ensure consistency and validity, and to have a good knowledge of what differentiates the themes, how they are matched and the entire story they are about to tell (Javadi and Zarea, 2016). The themes should be coherent (Braun and Clarke, 2006) and should be distinct from each other (Maguire and Delahunt, 2017). The researcher then re-examined the historical data and the themes to check for consistency and make sure all relevant data were captured in the themes. Defining the themes help the researcher to identify their real meaning, determine what aspect of the data each theme captures and construct a short, punchy and informative name for each theme (Braun and Clarke, 2006; Clarke and Braun, 2014). Each of the themes was given a name that captured its fundamental importance, and comprehensive analysis was carried out to examine how the themes contributed to the understanding of the data. The researcher also synthesised all the relevant quotations to unveil the main ideas from the participants.

The figure below shows the thematic map of the final three main themes for economic empowerment.

Figure 4. 3: Final thematic map, showing the final three main themes



In order to ensure consistency, the same process was followed to generate the themes for the social and political empowerment of women beneficiaries. Therefore, all relevant themes identified were properly named (Braun and Clarke 2006).

Phase 6: Producing the Report

The sixth phase concludes the process and starts when a good set of themes have been developed. This leads to a thorough account of the outcomes. According to Javadi and Zarea (2016), it is important to note that the story of themes is expressed accurately, consistently, logically, without repetition and with attraction through and from within the themes. Furthermore, to ensure vigour, descriptive outcomes were complemented by quotations that demonstrate the narrative in a more symbolic and all-inclusive way.

For this study, a total of four main themes was identified for each of the economic, social and political empowerment, and each dimension with several sub-themes. These extracts were embedded within an analytic narrative that convincingly illustrates the story about the data, which goes beyond the description of the data to make an argument to our research question (Braun and Clarke, 2006).

4.11 Validity and Reliability of analysis

According to Leung (2015), validity in qualitative research means appropriateness of the tools, processes and data, as it shows whether the research question is adequate for the intended outcome, the option of methodology is suitable for solving the research question, the design is right for the methodology, the sampling and data analysis is necessary, and finally that the results and conclusions are valid for the sample and context. In a nutshell, validity in qualitative research centre on the plausibility, credibility and trustworthiness of the data. It is essential, therefore, for the researcher to implement strategies that ensure rigour is achieved (Bashir et al., 2008).

Grove, et al., (2014) state that reliability is concerned with the consistency the method used to measure the data, taking into consideration features like dependability, precision, stability, consistency, and reproducibility. On the other hand, validity is a determination of how well the method reflects the concept under consideration. The hurdles of judging the validity of qualitative research begin with the ontology and epistemology applied in the study. Therefore, there should be a logical connection between the steps taken from the start of the study to its analysis and findings (Letts et al., 2007)

One crucial step in the thematic analysis is that the *themes* need to be evaluated to ensure they represent the entire text (Alhojailan, 2012). This study utilised the six-step phases to conduct a thematic analysis proposed by Braun and Clarke (2006) for data analysis. The comprehensive step-by-step guide, as provided above, shows that the analysis of the data was comprehensively carried out. For instance, the data were transcribed to an appropriate level of detail and checked many times against the tapes to make sure it was accurate. The service of a debriefer was sought to ensure the transcribed data is the same as the original data. Also, the interpretation of the data followed the trail from the original interviews conducted with participants, with regular checks across the audio interviews and the documents to ensure consistency.

4.12 Ethical Considerations

Ethics is a branch of philosophy concerned with the rules and principles that guide human behaviour in preserving participants' rights. These rights include freedom from harm; the right to withdraw from a study without consequences, the right to be handled justly and

to have their identity protected (Keele 2010; Chaloner, 2007). The need to evaluate the personal and interpersonal behaviour of the researcher and participants in research is because of the requirement for the researcher to abide by what is morally acceptable when carrying out the study. Protecting the privacy of the participants and making sure that they are safe from harm during the interviews is essential in the data collection process.

However, Gratton and Jones (2010) point out that whatever the research design, sampling techniques and choice of methods a researcher chooses, he or she will also need to consider the ethical issues associated with the research and some research designs often raise critical ethical issues which must be sorted out before commencing data collection. To this end, the researcher applied to the University Research Ethics Committee (UREC), requesting the permission to conduct the research and approval was granted by the Committee. Ethical approval was obtained from UREC on the 8th of April 2016 with UREC Registration No: 160993. After the approval from UREC, in line with the ethical requirement, a formal request was made, in writing, to LAPO Microfinance Bank Ltd stating the intention of the researcher to use it as a case study. The researcher was given approval and access in July 2016.

Gratton and Jones (2010) emphasise the need to seek the informed consent of the participants and for them to be informed of the nature of the study, and how the data will be used before commencing data collection. To this end, the researcher sought participants' consent on whether they were willing to participate in the study. Those who willingly showed interest to participate in the interviews or group discussions were given the information sheet detailing the purpose of the research, data collection process and how the data will be used. The information sheet was then left with them for at least 48 hours to go through, so they can decide if they were still willing to participate in the interviews or not. The researcher provided the necessary information, such as informing them that they were free to opt-out at any time without any repercussion and that all the information provided by them would be treated confidentially. At the venue of the interview, participants were given consent forms to seek their consent for the information they were providing to be used for the research/publication and to provide the researcher with the permission to record the discussions.

During the fieldwork, the researcher realised that few of the women participants were initially reluctant to open-up to the researcher for the fear that their opinions would be passed directly to the management of LAPO which could implicate them and impair their future access to credit. However, the researcher told them of not having any relationship with the organisation and gave them the assurance that the information provided would be strictly confidential. Also, the researcher assured them that pseudonyms would be used in place of their names during data analysis, which would make it difficult to know the participants. In some instances, some women beneficiaries assumed the researcher had come to proffer solutions to their unending financial problems. However, the researcher was able to make it clear at the beginning of each FGD that he had come purely for academic reasons and only wanted to solicit their opinions about the assistance they have received from LAPO and how such services had helped or not helped them economically, socially and politically in order to come up with recommendations that would assist LAPO and other MFIs offer effective and efficient services to women.

4.13 Reflexivity

According to Ormston et al. (2003) in qualitative research, reflexivity is essential in striving for objectivity and neutrality. As we try to reflect upon ways in which bias might creep into our qualitative research practice and acknowledge that our own backgrounds and beliefs can interfere with the quality and outcome of the data (Finlay and Gough, 2008). Reflexivity necessitates the appreciation of the researcher's input to the development of meanings throughout the research process, and an acknowledgement of the impossibility of remaining outside of one's subject matter while conducting research (Willig, 2001). It is vital for the researcher to differentiate between the participants' voices and his voice, mostly as it affects the interpretivist in qualitative research (Lincoln, 1995).

According to Willig (2001), carrying out qualitative research requires the researcher to reflect on the effect of personal and epistemological reflexivity shape the research. The personal reflexivity includes how our belief, personal values and experience, identities and status could influence the outcome of the study, and how the research could also change or affect the researcher. Epistemological reflexivity allows us to reflect on the assumptions we made during the study and the implications of such premises for the research and its outcomes.

Hence, a researcher should be aware of his position in the research process to minimise any potential bias that could affect the outcome of the research. Although the subjectivity of the qualitative research method may make it difficult for the researcher to be totally divorced from the phenomenon under study, it is important that the researcher minimises subjectivity and approaches the phenomenon under investigation with an opened mind. Before conducting the research, the researcher was aware of the patriarchal settings of the Nigerian system, the impact of sociocultural factors in place for women in the household and the high level of poverty among poor women. The researcher had a practical knowledge of being poor and was surprised that the plight of these women had not relatively improved over the years. Despite this, the researcher attempted to remain neutral during the interviews so that micro-borrowers would express their thoughts freely. More so, the researcher shared the same culture, ethnic origin, language, religion and background with the microfinance borrowers.

Participants in this study could be categorised into two the practitioners, who were experienced, educated and had an in-depth knowledge of issues relating to microfinance and women's empowerment; and women micro-borrowers, who were poor and had little or no formal education. Thus, there were certain assumptions by these two groups of participants and by the researcher. For instance, the women micro-borrowers perceived that since the researcher came from a developed country, he had no practical experience of poverty and his mode of dress and expression reflected such affluence. Consequently, the researcher had to vary his style of dress and conversation between the two groups. While the dress for interviewing the practitioners and attending the discussions was formal, the researcher maintained an informal dress during the interviews with the poor women and the conversation was casual. This made both groups respond to questions and the issues raised in a confident, open, formal and convincing way.

Similarly, the researcher perceived that micro-borrower participants expected him to be able to relate to them by being able to speak the local language, being courteous and polite. When they noticed that the researcher fulfilled these expectations, participants were able to trust the researcher, gave him an audience, and provided rich and valuable information.

Another major issue that is worth mentioning was the perception of both groups on why a male researcher was looking into empowering women. While practitioners interviewed did not see this as a big issue, the male participants treaded with caution, while the women participants were fascinated by the idea of a man helping to 'fight the cause of women'. The attitude of microfinance borrowers towards male researching issues that relate to women's empowerment was mixed. While some wondered why the researcher decided to research into women's empowerment, when the sociocultural norms actually support a patriarchal society, others commended the researcher for taking it upon himself to be a voice for poor women; both groups were happy when the researcher told them the essence of the research was to collectively improve the relations of men and women within the household and society.

While all the interviews with the practitioners took place in their comfortable offices, the FGDs were conducted either at the house of a group leader or their shops in the local market. Thus, the researcher witnessed how poor women strive to make a living, the challenges they face daily and how they sometimes go the extra mile to meet up with loan repayment. The researcher cannot deny the fact that he was emotional when these women narrated their experiences (as such experience was what he witnessed while growing up), but through a reflective journal, he was able to clarify preconceived opinions and treated the data without bias.

Overall, the fieldwork was memorable as through it the researcher was able to remember his painful upbringing once again but was happy to share the joyful moments of all the participants who saw what the researcher was doing as a just cause.

4.14 Conclusions

This chapter provided a detailed account of the research methodology and design. The chapter started with the research paradigm, philosophy, strategy, methodological framework and the analysis method used for the study. The chapter also provides details of the data collection and analysis process and the researcher's reflexivity. This research is explorative and descriptive and thus adopted a qualitative approach to examine microfinance interventions and women's empowerment in Nigeria. The next three chapters, 5 to 7, present the findings obtained from a thorough analysis of the data.

Chapter 5: Data Analysis and Presentation on Women's Economic Empowerment

5.1 Introduction

In the last chapter, we discussed the methodological approach used for this study by identifying data collection and the analysis process to advance the theoretical and empirical understanding of women's empowerment through SSGs. The purpose of this chapter and the subsequent two chapters (Chapter Six & Seven) is to present the opinions of women beneficiaries on the effect of microfinance activities on their economic, social and political empowerment. These findings are presented in three separate chapters to conform to the research questions. The primary objective of this study is to explore how the coming together of a group of women to access microfinance services could lead to their economic, social and political empowerment. Women empowerment is an active process that enables them to achieve their full potentials in every sphere of their lives. The chapter begins with the socio-demographic details of the respondents and this is followed by the analysis of the themes women's economic empowerment.

5.2 Socio-demographic Data of Participants

Data collection took place in Nigeria from April 2016 to May 2017. As discussed in Chapter Four, data collection was in two parts, Interviews with the practitioners and FGDs with women beneficiaries. A total of 24 microfinance practitioners were interviewed.

5.2.1 Semi-Structured: Interview Participants

The breakdown of Table 5.1 shows that 50% of those interviewed were women. 20 (83.3%) of those interviewed are top management staff of the organisation, while the remaining 4 (16.7%) are CSOs. Interviews with LAPO staff revealed that staff members were conversant with the organisation's strategies towards empowering women. Key issues raised during the interview included their opinion about the organisation's concept of empowerment and policies put in place by LAPO to empower women. Responses

provided by LAPO staff reveal no differences in terms of their opinions as regards the concept of women empowerments and other issues.

Table 5. 1: The breakdown of practitioners.

Nos	Organisation	Position	Gender	Code
1	LAPO MfB Ltd.	Managing Director	M	MDL
2	LAPO MfB Ltd.	Executive Director & Head, Corporate Planning & Strategy	F	HCPS
3	LAPO MfB Ltd.	Executive Director & Head of Social Empowerment	F	SIO
4	LAPO MfB Ltd.	Zonal Manager	F	ZML
5	LAPO MfB Ltd.	Head of Accounting	M	HOA
6	LAPO MfB Ltd.	Head of Credit Card Operations	M	HCCO
7	LAPO MfB Ltd.	Head, Human Resources	F	HHR
8	LAPO MfB Ltd.	Head of Strategy	M	HOS
9	LAPO MfB Ltd.	Head of Unit Strategy	M	HUSI
10	LAPO MfB Ltd.	Head of the Social Department	F	PIE
11	LAPO MfB Ltd.	Head, SME	M	HSME
12	LAPO MfB Ltd.	Head of Research	M	HOR
13	LAPO MfB Ltd.	Head of Planning	M	HOP
14	LAPO MfB Ltd.	Head of Finance	M	HOF
15	LAPO MfB Ltd.	Head, Accounting & Reporting	F	HAR
16	LAPO MfB Ltd.	Branch Manager 1	M	BMOD
17	LAPO MfB Ltd.	Branch Manager 2	F	BMOJ
18	LAPO MfB Ltd.	Branch Manager 3	F	BMONI
19	LAPO MfB Ltd.	Client Service Officer 1	F	CSODO
20	LAPO MfB Ltd.	Client Service Officer 2	M	CSOJO
21	LAPO MfB Ltd.	Client Service Officer 3	F	CSIK1
22	LAPO MfB Ltd.	Client Service Officer 4	F	CSIK2
23	CBN, Lagos.	Principal Manager	F	PMCB
24	Ibile MfB, Lagos	Head of Business Unit	M	BOI

Source: Field data

5.2.2 Demographic profile of women participants

Also, FGDs were held with 71 women beneficiaries. Additionally, the researcher conducted individual interviews with 10 women randomly selected from the FGD participants. As can be seen in Table 5.2 below, most of the women participants have no formal education. Therefore, the researcher was flexible in the use of English, Pidgin English and Yoruba languages, depending on the scenario. This is to ensure that participants were able to express themselves freely. The demographic profile of the women participants shows an age range between 22 and 65 years old, with the majority between 35 and 55 years. All participants were married, except one who was a divorcee but live with a male family member. Educationally, a higher percentage of microfinance participants (55%) has no formal education, while only 6% of the participants have higher qualifications. This shows that poor people with low educational background patronise MFIs than highly educated ones. This is in line with the fact that most poor people are into the informal sector of the economy and microfinance reach out to the economically active poor. Further characteristics of the participants are shown in the table below:

Table 5. 2: Characteristics of focus group participants

Total no of participants	Sample characteristics	Information
71 Focus Group	Age Profile	20-35 yrs. (35%); 36-45 yrs. (30%); 46-55 yrs. (29%); 56-65 yrs. (6%)
	Education Profile in %	No education (55%), Primary school (26%), Secondary School (16%), others (3%)
	Membership duration	1-3 years (38), 4 years & above (33)
10 individuals	Membership duration	1-3 years (4); 4 years & above (6)

More so, the table below shows the breakdown of the FGD participants based on the study area

Table 5. 3: Breakdown of Focus Group Discussion participants

Focus Groups	District	Number of participants in a Group	Group code
1	Kosofe	6	AK, FG1; AG, FG1; AM, FG1; LA, FG1; CH, FG1; PB, FG1
2	Kosofe	10	PU, FG2; OO, FG2; OA, FG2; AA, FG2; RM, FG2; IA, FG2; OAG, FG2; NO, FG2; AF, FG2
3	Kosofe	6	RO, FG3; EN, FG3; OS, FG3; VE, FG3; TE, FG3; PZ, FG3.
4	Somolu	7	EA, FG4; VO, FG4; BB, FG4; RA, FG4; TS, FG4; OA, FG4; DA, FG4.
5	Somolu	6	TA, FG5; TB, FG5; TC, FG5; TD, FG5; TD FG5; TE, FG5; TF, FG5.
6	Ikorodu (I)	8	GA, FG6; GB, FG6; GC, FG6; GD, FG6; GE, FG6; GF, FG6; GH, FG6; GK, FG6;
7	Ikorodu (I)	7	AB, FG7; MF, FG7; VO, FG7; MC, FG7; BL, FG7; TJ, FG7; RM, FG7.
8	Ikorodu (II)	6	HA, FG8; FO, FG8; MAL, FG8; VO, FG8; ON, FG8; TO, FG8.
9	Ikorodu (II)	7	OJ1, FG9; OJ2, FG9; OJ3, FG9; OJ4, FG9; OJ5, FG9; OK, FG9; OJ6, FG9.
10	Ikorodu (II)	8	OA, FG10; KV, FG10; FO, FG10; ON, FG10; KS, FG10; YA, FG10; FA, FG10; SA, FG10.
	Total Participants	71	

Source: Focus Group Data

The researcher had a semi-structured interview with 10 women beneficiaries, who were randomly selected from the participants in the FGDs, to synthesise their views and to ascertain if additional information could be collected. However, after the 10th participant, the researcher noticed repetition in the information provided by the women and brought the individual interview to a close.

5.3 Economic Empowerment of Women Participants

According to Golla et al. (2011), there is increasing recognition of the importance of women's economic empowerment as it promotes women's ability to achieve their rights and well-being while also reducing household poverty, increasing economic growth and productivity, and efficiency. Generally, economic empowerment serves as the foundation and prerequisite for other dimensions in the collective empowerment of women (Carr et al., 1996). It is assumed that a woman's access to streams of income through productive activities, reduces her dependence on her husband and leads to her financial autonomy (Moghadam and Senftova, 2005). More so, women's participation in economic activities is said to increase their decision-making power within the household and their status in society (Lavori and Paramanik, 2014).

As far as the profession of the respondents was concerned, all the members were self-employed and have their micro-businesses before joining the groups. 53 (74.6%) out of the 71 women interviewed trade in consumable products, 8 (11.3%) were into farming (mostly arable crops), while the remaining 10 (14.1%) sell non-consumable items such as building materials. This shows that these women were actively engaged in productive activities before joining the groups.

Almost all women participants carry out their business activities within their locality, except those who engage in farming activities. In some cases, these women display their wares in public markets, shops or kiosk, while a handful of them hawk their items from place to place. Some of their trading activities include selling foodstuff, crafts, catering services, fashion design, hairdressing, provisions, frozen foods, drinks, clothing materials, beauty products, farming, among others. Those who engage in farming have plants perennial crops such as vegetables, okra, maize, pepper, melon and sell these in the market when they are harvested. According to some of the farmers, there are times customers meet them in their farms to buy their products in large quantities for

commercial purpose. LAPO provides non-financial services that help to facilitate women's business activities. The literacy and health awareness educate women on financial literacy and hygiene. Participants also receive business and investment tips from the CSOs from time to time that has helped them to improve their business capabilities. In some cases, the CSOs advise women on current market trends and on various investment opportunities in relation to seasonal variation of profit maximisation products. Thus, participants believed that the non-financial services they received from LAPO supported their economic advancement as they can expand their business size, add new products, develop new areas of business and increase business assets. More so, the free legal services enable them to stand up against any repressive acts within their household, knowing fully well that the organisation is there to back them up.

It should be noted that like every other MFIs around the world, LAPO targets economically active women. Both the financial self-sustainability and poverty alleviation paradigms assume that an increase in the economic activity of the poor will lead to an increase in their welfare (Hulme and Mosley, 1997) and driven by performance and sustainability focus on the poor that are relatively better off (Mori and Olomi, 2012). Since LAPO is modelled along the Grameen Bank methodology, it is essential that poor women are in business before they can access their services. Thus, MFIs clients in Nigeria are not the poorest of the poor per se but having joined LAPO has increased their empowerment and give them opportunities to increase their business, network and expand their social status. In addition, LAPO also subscribe to the feminist empowerment paradigm which has a wider approach and acknowledged the need to address the structural factors that hamper women's empowerment. This shows that despite being seen as a weapon for fighting poverty and empowering poor women, microfinance is not meant for all the poor as those who already have micro businesses are targeted. Focusing on only those that have existing venture render the extremely poor who do not have the requisite entrepreneurial skills, but could be trained to start a venture, hopeless (Ali and Hatta, 2012; Haile, et al., 2012).

5.4 Themes Reflecting Women's Significant Thoughts on Economic Empowerment

Women face unfair treatment in all aspects of their endeavours and as such remain subdued both within the household and in society. As noted in Chapters 2 & 3, women's inability to access credit has not only led to extreme poverty among them but also served as a factor hindering the growth and development of a nation. Therefore, empowering women and creating a conducive environment through which women and men can operate under the same platform is crucial for development and key to inclusive growth. Although various agencies were set up by government and NGOs to curb poverty and empower women in Nigeria, virtually all of them failed because of factors ranging from poor management to non-involvement of women as active participants in the drafting and implementation of such projects.

As stated in the methodology, the six-stage phase of Braun and Clarke (2006) was utilised for the analysis and interpretation of data. Four main themes and several sub-themes relating to women's thoughts on economic empowerment were identified. The main themes are classified in Table 5.4 below:

Table 5. 4: Themes and associated sub-themes on Women's Economic Empowerment

Theme	Sub-theme
Access to productive resources	Microfinance SSG as a credit source; Saving ability; use of loan for its intended purpose; social collateral and joint liability.
Enhancement in their earning capacity	Control of Productive Resources and Ownership; macro-economic challenges: high interest rate and economic downturn
Changes in household expenditure pattern	Increase in household financial responsibilities
Household decision making	Autonomy in making small purchases; involvement in the decision on large purchases.

5.4.1 Theme 1: Access to Productive Resources

The provision of microfinance to the poor has been welcomed as a useful tool for poverty alleviation and development (Robinson, 2001; Sector, 2002; Yunus, 1999). Greater access to financial resources is prerequisite to women's economic empowerment and development (Suguna, 2006; Mayoux, 1997), as well as predominant drivers of change in gender socialisation (Duflo, 2012; Kabeer, 2015). The inability of women to have access to economic resources, such as credit, has made them vulnerable and make it extremely hard for them to overcome poverty (Islam, 2014). The uneven platform between men and women means that women do not have equal opportunity as men to harness their potential for their overall development. Thus, credit facility is a significant element of the economic system that stimulates the expansion of business ventures. Access to MFIs facilities was based on the premise that group members have an existing business. Therefore, this study is built on the assumption that women's participation in economic activities would enable them to gain access to financial and non-financial resources provided by LAPO when they join an SSG (Brody et al., 2017).

All the women interviewed reaffirmed the importance of access to resources for their economic and productive activities. Participants narrated their frustration in accessing credit from the traditional banks and their inability to secure loans from friends and family members. Thus, they all claimed to belong to SSG had made it easy for them to access credit for the expansion of their micro business. Evidence exists in literature that MFIs were established as a result of the inability of the conventional banks to meet the financial needs of the poor (Shivaprasad and Anilkumar, 2019) and the ease of access to financial and non-financial resources provided by MFIs makes it a tool for poverty alleviation and the empowerment of women (Hashemi et al., 1996; Norwood, 2005). Among the themes mentioned by the participants as the source of their economic empowerment, access to productive resources for their business venture was identified as having the most significant impact on their economic empowerment.

Previous studies on microfinance have established that provision of credit to poor women increases the funds available at their disposal and gives them access to financial and non-financial services (Agbola et al., 2017; Littlefield et al., 2003). Also, regular streams of income and flows of resources are essential to provide women with the security to plan and to act (Cornwall, 2016). There is said to be a link between access to finance, economic

growth, income smoothing and poverty alleviation (Claessens and Tzioumis, 2006, Beck et al. 2007). Many of the participants believed that access to financial resources expanded their choices and reduced their vulnerability as they now have credit for their micro-businesses, which has helped to enhance their earnings, smoothen their consumption and bridge financial crises (Agbola et al., 2017; Chowdhury 2009; Sida, 2004; Khandker, 2001).

“Many women who can do many things are handicapped ...if you have a business, and you do not have money to run the business, it will be difficult for you to trade, not to mention making a profit out of it. However, LAPO is helping women by giving us money to put in our businesses. We all know and agree with the fact that LAPO provides us with funds to grow our business”
(IA, FG2)

Furthermore, participants believed the availability of credit for their micro-businesses make them financially independent of their husbands as they are now able to earn more to cater for their children’s welfare. Findings indicate that the majority of the participants do not like the idea of waiting for their husbands before they could buy basic things in the house.

It should be noted that these women were already in business before joining the group, but most of them attest to the fact that they barely breakeven due to non-availability of resources for business expansion. However, the ease of access to credit through the SSG for their business has allowed them to expand their micro business and earn additional income to cater for their pressing needs, the needs of their children and make them feel fulfilled. One of the participants captured the importance of ease of access to credit in the following words:

“I took the loan when there was a need for me to add an additional line to my business and immediately, I collected the loan I went to the market to buy the items and added it to my business” (TF, FG5)

Women's access to financial services, including savings, insurance, remittance transfers and credit allow them to engage in economic activities and increase their economic role. Their ability to own productive resources has strengthened their bargaining and decision-making power within their households (Meier Zu Selhausen, 2016; Berger, 1995). It also

enables them to spend the increase in their earnings on their household welfare (Strauss et al. 2000).

Another participant stated that:

“I do not wait for my husband before doing anything in the house any longer as I now have a source of income through the LAPO loan. I cook soup, buy medicine for the children, even at times pay my children’s school fees” (AF, FG2).

On the importance of access to productive resources on the empowerment of women, one of the directors of LAPO also acknowledged that:

“If a woman does not have money as we use to have in the 70s when most women were not working, the implication is that most housewives will be excluded from participating in economic activities” (MDL)

Thus, access to credit represents a form of economic empowerment that can enhance women's self-confidence and status within the family as independent producers and providers of a valuable cash resource to the household economy (Nahar et al., 2001). The statements above show the importance of the availability of productive resources to women's economic activities as a starting point of their empowerment process.

5.4.1.1 Microfinance SSG as a Credit Source

One of the primary reasons for the formation of a group is to have access to financial services and through group interactions; other mutual economic, social and political benefits develop which can lead to the achievement of other dimensions of empowerment. As stated earlier, MFIs provide credit to poor women who hitherto would not have been eligible for loans from the conventional banks. As noted above, the availability of credit is essential for income generating activities in an economy. Microfinance is seen as a valuable tool for social inclusion, access to credit for the poor, and an important vehicle to empower women (Pedrini and Spina, 2017). Inability to provide collateral for loans has been the bane to non-availability of credit for women's economic development (Mahtab, 2014; Narain, 2009; Mittal, 1995). However, the ease of accessing credit through SSGs provides the benefits of economies of scale, cost-effective alternatives for different financial services, collective learning, a democratic and participatory culture, and a firm base and platform for dialogue and cooperation for poor women (Sarkar and

Dhar, 2011). This brought poor women from idleness and passivity to being active players in the economy.

"The goal of microfinance is to provide financial services to a large number of people, mostly women, who are at the bottom of the pyramid in order to make them become active participants in the mainstream economy" (HOF)

The underlying assumption is that microfinance empowers women by providing them with capital through which they engage in economic activities, earn an independent income and contribute financially to their households and community development (Cheston and Kuhn, 2002).

Study participants stated that having a timely source of credit, at a reasonable cost without the painstaking process is not only stimulating but empowering. They described the ease in which they access microfinance services through the SSG and how it has transformed their micro businesses. All the participants agreed that the SSG provided them with an avenue to access collateral-free financial and non-financial services from LAPO.

"LAPO makes access to loans so easy for us. Previously if you wanted to get loans, you had to take all the documentation and your guarantor to the borrower's office, but with LAPO, they come to meet us at our meeting venue to execute the loan" (KS, FG10)

This was corroborated by another participant who states that:

"There are no hindrances at all in collecting a LAPO loan; it is a straightforward process. Once you belong to a union, meet the requirement of attending meetings for three weeks and provide a guarantor with proof of business, the loan will be granted the fourth week" (EK, FG1).

Another participant noted that unlike the traditional banks that exclusion the poor from their services, access to LAPO loan is easy.

"The requirements are not difficult at all to meet, and anybody can easily fulfil them. You must have an existing business, belong to a group, attend weekly meetings for three weeks, the fourth week bring a guarantor and the loan is in your account" (VE, FG3)

Through access to financial services, poor women are able to provide better nutrition for their household, send their children to school, plan for their future and become more self-confident and self-assured, and thus entirely able to defy gender inequities (Littlefield et al., 2003; Pitt et al., 2006; Hashemi et al., 1996).

It can be deduced from participants' opinions above that it will be difficult to achieve women's economic empowerment without the ease of access to, and the availability of affordable credit for their productive activity. This finding is in line with Swain and Wallentin (2012), who argued that economic factors are the most significant in empowering women group members. Through access to credit, participants can increase their income and improve their household welfare (Lundberg et al., 1997; Thomas et al., 2002; Duflo, 2003); it also serves as a building block for women's economic advancement (Golla et al., 2011).

5.4.1.2 Savings Ability

According to Sengupta and Aubuchon (2008), microfinance provides savings schemes for individuals who are not qualified to open accounts with commercial banks. Although before the advent of modern MFIs, the poor make weekly or monthly contributions through informal groups, the Grameen Bank Model popularise the use of 'compulsory' savings and inculcate saving habits in the poor. Among other things, participants were exposed to during the training was the ability to save. The mindset of most people is that you can only save when you have more than enough for your needs, but according to the women, the act of saving was instilled in them during the training, and they were made to compulsorily make weekly savings along with the repayment of their loans.

Although LAPO revealed that savings was made 'optional' to their clients, observations by the researcher during fieldwork and discussions with women participants reveal otherwise. This is because a certain amount is automatically added to their weekly loan repayments for savings. The weekly savings have duo importance in microfinance; it serves as 'collateral' for loans, and an accumulated fund the poor can rely on to meet household exigencies and build their business.

This was corroborated by a participant who gave an example of how the savings of a member is used to pay off the debt of a defaulted member:

“As a group, for instance, there is one of our group members who put to bed through Caesarean Section, and she has been unable to trade for some time. What we do is that we contributed money to pay off her loan and then use her savings to clear her debt (AA, FG2).

Another participant acclaimed that:

“If a member is unable to pay back her loan, what we do is to check her savings to see if the savings is enough to offset the balance. If it is enough, members will contribute money first to pay off the loan, and they are entitled to collect the savings to offset the money contributed; if the savings is more than the loan, the difference is returned to the defaulter” (RO, FG3).

Most of the participants appreciated the fact that they can save as they make their weekly repayment. This was buttressed by one of the participants:

“LAPO services is helping me; I have money to establish myself, I can save because as I pay the loan, I am saving an amount at the same time, and at the end of the loan cycle I can collect my savings, which serves as additional income for me and my household” (IND6).

As noted during the fieldwork, there was a restriction on the withdrawal of the savings until the maturity of the loan attached to the savings. Although the participant could make a withdrawal certain amount, if the savings was more than enough to offset her loan balance, therefore, all the participants were taught how to save (Swain and Wallentin 2009), and they all have ‘compulsory’ savings account with LAPO, through which they have inculcated saving habits.

“We are able to get discipline on how to save and spend. Also knowing fully that the loan we collected will have to be repaid weekly, we are able to be more serious and agile in our business” (FO, FG10).

All the participants acknowledged an increase in their savings and admitted that most often, they use the savings to meet emergencies such as consumption smoothing, medical and payment of children’s school fees.

“...the savings help us a lot as when we collect the savings, it

is like free money to us” (BB).

Another participant also claimed that:

“The savings helps us a lot as there was a time, I needed to clear some goods, and I was amazed when the CSO told me how much I have saved. I did not even know I have saved so much” (T0).

However, few of the participants lament about the high amount they repay weekly as a result of the compulsory savings that is added to their weekly payment. According to one of the participants:

They (LAP0) should help us with the payment plan as well to reduce what we pay weekly. For instance, someone paying a weekly contribution of N5700, the actual loan repayment is N4400 while the remaining is ‘compulsory savings’ they should reduce what we save to make it easier for us as the economy is not buoyant at the moment” (GD)

Even those that frown at the savings habit imposed on them confessed that they usually feel happy whenever they collect their savings at the end of the loan cycle, knowing fully well that additional income at their disposal

“The savings have helped us a lot, when we collect the savings, at the end of our loan cycle, it is like free money to us” (BB, FG4).

Overall the findings show that the poor can save (Rutherford, 2000; Morduch, 1999) and participants value the compulsory savings taught them how to be financially disciplined. Also, they see their savings as empowering because when they collect their savings in a lump sum at the end of their loan cycle, they are able to either invest it in their business, which increases their earnings or use it to meet other needs in their household.

5.4.1.3 Use of Loan for its Intended Purpose

According to Garikipati (2013) when researchers measure women's empowerment through the purpose of the loan, it is important to examine who decides on loan use; what the loan is used for and who is responsible for the repayments of the loan; understanding the processes around loan use will provide a better understanding of the contradictory outcomes that microcredit can sometimes have on women empowerment. Several factors

influence why microfinance loans are taken, but Swain and Wallentin (2012) restate the need to focus on income generation as the primary objective of soliciting for a loan. A loan that is used for a non-economic purpose without streams of income for its repayment might lead to default and become a burden to the borrower and the group members. Where loans are used for productive activities, *ceteris paribus*, the borrower will be able to make a profit and repay the loan.

All the participants had an apparent reason for approaching LAPO for a loan. Although participants gave other reasons why they requested credit, the need to expand their existing business was most prevalent. They believed that by expending the loan on their businesses, they would be able to increase their stock (and in most cases add a new line of product to meet seasonal market demands), thereby increasing their sales, and thus their earnings.

Participants' views on the importance of using the loan for its intended purpose is expressed in the quotes below:

"I took the loan when there was the need for me to add a new line of product to my business and immediately, I collected the loan, I went to the market to buy the items and added them to my business" (TF, FG5).

Another participant also stated that:

"Through a LAPO loan, I have been able to expand my business and have earnings, and my husband respects me for this, and it gives me inner joy" (FA, FG10).

Judging from the vulnerability of the poor women, it would be easy for them to divert such loans to meet their immediate household needs. Peer advice, pressure and monitoring are the vital methods used by group members to make sure that members used the loans for the intended purpose.

"In the meetings, we encourage one another not to divert the loans to other things such as buying clothes; we are always advised each time we want to take the loan that we should invest the loan in our businesses so that we will be able to pay back the loan. Although one can easily use such money for other pressing needs, by adhering to such advice, we invested the money in our businesses and are able to repay the loans" (IA,

Only very few of the participants reported that they diverted the loan to meet financial difficulties at home such as buying food, medicine, or paying their children's school fees, but according to them they usually pay back such loans from their earnings or support from their husbands and family members. Overall, an outright majority of the participants confirmed that the loan was used for its intended purpose, which was to expand their existing businesses.

MFIs are concerned with the way women utilise the loans given to them (Cheston and Kuhn, 2002). In some cases, these women use the loans to smoothing their consumption (Gangaiah et al., 2006; Kumar et al., 2008), while in a few circumstances, the loan is either hijacked or misappropriated by their husbands, leaving them burdened with the responsibility of repayment and the consequences if they are unable to meet up with their weekly repayment (Goetz and Sen Gupta, 1996). However, the use of peer pressure and initial training provided by LAPO made participants aware of the importance of using the loans for productive activities in order to save them from undue stress and embarrassment.

The opinions above signify that participants were clear about the purpose of the loan and the use of such loans for the intended purpose. Thus, it can be concluded that using a loan for its intended purpose leads to women economic empowerment by increasing their earnings and improving their economic condition and household welfare. Given the issue of fungibility of loans by microfinance clients, such case was not prevalent among participants used for this study.

5.4.1.4 Social Collateral and Joint Liability

One of the mechanisms adopted by the microfinance institution to encourage entrepreneurship among poor women is providing a collateral-free credit through group methodology. This is based on social collateral, and the belief that since borrowers live in proximity and know each other, safe borrowers will be likely to form their own groups, avoiding those with higher risk profiles, which allays the adverse selection problem (Armendariz and Morduch, 2007); and ensures a better discipline among members. Also, joint liability ensures a strong incentive of group members to monitor each other to ensure their peers succeed (Lehner, 2009). Participants were aware that the failure of a member

to meet the repayment automatically denies other members access to LAPO services; hence, they encourage one another on the need to be prudent and productive.

Although being part of a group could be a burden when some borrowers default, which could deny others with excellent credit history access to MFI services (Gine and Karlan, 2009), most of the participants interviewed did not share this view. The idea of standing in for a member in difficulty was not seen by many of the participants as a setback to their groups. They believe that the primary purpose of belonging to a group is because they found each other to be well trusted and since LAPO's services can only be obtained through self-selected group methodology, the benefit of belonging to a group outweighed the challenges.

Two of the participants expressed their opinions below:

“Not that we enjoy paying the other person's loan, but we see that as one of those things as it could happen to anyone tomorrow, so we do not get annoyed when such happens” (KS, FG10)

“there may be times when you are unable to pay, but other group members will pay on your behalf. Such cannot happen if you are an individual member” (EK, FG1)

However, a few participants showed their displeasure and felt that it was 'unfair' on other group members to be denied LAPO facilities because of one member's default. When defaulters increased in a group, it could weigh down creditworthy members or even lead to the collapse of the group. Consequently, participants are fully aware of the importance of forming a group with only people they can trust.

“inability to get access to LAPO facilities once a member of the group is unable to pay is not the best. So, such payment must be made by the group before any member can have access to take a loan or withdraw from her savings” (AG, FG1)

The researcher observed during the interviews that participants in FG 1, 2, 4, 7 & 10 had to pay the weekly instalment of five of their group members that either did not turn up for meetings or were unable to raise their weekly instalment. The informal discussion had

with some of the affected group members reveal that it is not that those members default and, in most cases, members are refunded before the next meeting.

“...the CSO will not be happy with us if the money is not complete and since we do not want to see the other side of the CSO, the money has to be ready” (TF, FG4).

It was also observed that the CSOs were not always happy with the entire group when a member is unable to make her weekly commitment. An informal discussion with one of the CSO revealed that the pressure they receive from their line manager when one of their clients' default is unimaginable. Therefore, they have to do all they can to make sure other members pay up and sort things out within themselves later on. More so, since group members know the negative impact of straining their relationship with the CSO on their business, the group members strive not to be in the CSO's bad book!

“..we are always reminded by the CSO that we should not tarnish her image, we should endeavour always to pay our loans and since we have a good relationship with the CSO, it's normal that we do all we cannot strain such relationship by making sure the money is ready, even before she comes” (EA, FG4).

Overall, it is interesting to note that participants value the social collateral they enjoy through the SSG, and rather than seeing the joint liability as a burden, the majority of the participants show their joy and great satisfaction to belonging to their various groups and standing in for one another. This implies a positive effect of the SSG on their economic empowerment.

5.4.2 Theme 2: Enhancement of Earning Capacity

Women's ability to generate income is an important indicator of economic empowerment. This can be achieved through access to financial and non-financial resources. Also, the ability to manage and control these resources gives women satisfaction, increases their self-confidence and self-esteem, strengthens their position within their household, improves managerial ability, increases their bargaining power and their voices (Hashemi et al., 1996). Participants considered enhancement in their income capacity is vital to their economic empowerment. Increasing access to credit offers women opportunities to make decisions on how to expand their existing business. Access to loans is not in itself empowering without the utilisation of the loan for productive activities; thus, participants

widely affirms the satisfaction they enjoy from their ability to see their business grow and earnings surge.

More so, increase in earning capacity through loan disbursement could result from up-scaling existing business activities by adding new lines of products that are in high demand, increasing existing stocks, engaging in a new venture entirely, or purchasing equipment/asset. This also improves their market position and reduce their dependability on their husbands' income. Such an increase also mean that women have more resources (earnings) at their disposal for the welfare of their household, thus reducing their vulnerability and market shocks. Almost all the participants experienced an increase in their sales and profit because of the investment they made with the loans obtained from LAPO.

Their opinions are synthesised below:

"The loan and other services we have received have helped us to improve our lives. We used the loan we received from LAPO to trade and make profits, and we are our own masters" (RM, FG2)

"Through LAPO loan, I have been able to expand my business, and this gives me inner joy" (FA, FG10).

Another participant, who collected the loan to expand her farming business stated that:

"Some of us here are farmers; we collect the LAPO loan to plant our vegetables, from the profit we make we repay our loans, pay house rents, train our children in school, feed the household; so it is a business that is lucrative" (OAG, FG2).

It should be noted that the increase in their economic activities resulted not only from their access to credit through the SSG but the training they receive also have a positive impact in their ability to utilise the loan. Also, Mukherjee (2015) stated that without an expanded market, it would be difficult for women to enhance their earning capacity. Therefore, other factors that could influence their earning capacity includes the state of the economy, availability of social amenities. The researcher observed that most of the participants sell homogenous products and trade within proximity to one another.

Notwithstanding, participants have been able to enhance their earning capacity due to the loans they obtained from LAPO, through the SSG.

5.4.2.1 Control of Productive Resources and Ownership

Women's access to and control over resources within their disposal for the expansion of their business is paramount to sustainable economic development and their empowerment. According to Kabeer (1999), control over resources encompasses material and various human and social resources that help women to exercise their choice. A woman develops a sense of self-worth and self-esteem when she manages her resources, the cash flow, and how to spend her earnings, without being under undue pressure from her husband or male family relatives. Her control over resources includes retaining managerial power over the productive activity she undertakes, from the point of applying for the loan to investing the credit and use of the profits. Samanta (2009) affirmed that women's non-control over credit hinders microfinance ability to empower women.

How a woman utilises her loan is found to be critical to her empowerment. A woman whose loan is invested in productive household assets, where she lacks co-ownership, can find the process disempowering (Garikipati, 2013). However, a woman who brings resources into the home may strengthen her position in the household, even if she exercises little control over it (Vijayamohanan and Asalatha, 2012). An economically active woman, who has control over her savings and is able to contribute a more significant part of her earnings to household income enjoys more economic power that strengthens her bargaining power within the household, through which she is able to make independent decisions and play an active role in joint decision-making with her husband, thereby increasing her empowerment and her ability to challenge existing norms and culture (Swain & Wallentin, 2008; Ashraf et al., 2008; Duflo, 2003; Mayoux, 1998; Schuler et al., 1997).

Although control over resources does not automatically lead to empowerment, (Sell and Minot, 2018), but such control can catalyse empowerment (Fouillet and Palier, 2005; Malhotra et al., 2002). Exclusion of women from landed properties and rights has been highlighted as causative to their marginalisation (Dwivedi and Dwivedi, 2016). The efforts made by Grameen Bank to support women in getting title deeds to land in their names and providing housing loans to them not only put women on the property ladder

but also reduce divorce rate (Yunus, 1998). Participants' responses show that they have managerial control over their business resources, such as from the initial decision to join a group, applying for a loan, what to invest the loan on, to how the proceeds from the business are to be utilised. The following selected expressions depict the opinions among the participants:

"I am the owner of the loan, and I am the one going to repay the loan, so it's of no use somebody else dictating to me how I am going to use the loan, and my husband cannot tell me what goods to buy with the loan" (EK, FG1).

Another participant admitted that:

"I decide on what the income from my business should be used for; I am the one who collected the money in the first place and the one who will pay it back" (TB, FG4).

In order to secure the support of their husbands, LAPO ensures that their husbands or close family relative stand as guarantors for the loans. Thus, most of the participants have their husbands as their guarantor, but despite this, participants categorically substantiate that their husbands have not capitalised on this to hijack the loan from them or exert undue influence on how the money is utilised. According to most of them, the best their husbands could do was to advise them on how to become more prudent and efficient in the utilisation of their loans.

"I am in total control of my business; I decide what to stock and the quantity although he may advise me but cannot impose such decisions on me" (RM, FG2).

Another participant stated that:

"I can ask for my husband's opinion, but that does not mean that whatever opinion he gives is binding on my business. I am in full control of my business, I am the one doing the business, so I know what to buy and the quantity" (NO, FG2).

Participants were able to show that, not only were they in control of their loans, they also determine the use of the loans and the earnings thereof. We can conclude from the above that participants feel empowered by being in control over and the use of their productive resources.

5.4.2.2 Macro-economic Challenges: High interest rate and economic downturn

The sustainability of MFIs is based on their ability to cover costs and to price loans at interest rates that are high enough to generate profits. Most microfinance interest rates are between 20% and 70% per year (Dehejia et al., 2012). Effective interest rates are the sum of profits earned plus the significant components of MFI costs such as operating expenses, financial expenses, and losses due to loan impairment (Roberts, 2013).

The rate of interest on loans represents the cost of borrowing. A high rate of interest means an increase in the cost of capital, and since these women must pay back the principal plus interest, the interest on the loans reduces their net profit. The higher the rate of interest, the more borrowers pay on their loans and the lower the net profit accrued to the borrower. Therefore, the profit level of participants is affected by the rate of interest (cost of capital) and other costs involved in the procurement and sales of their products. LAPO's interest rate increased from 2.5% to 5% in 2016. As stated in Chapter Three, LAPO uses the reducing balance method to calculate its interest on lending, and this amounts to a combined interest rate of 60% for 12 months or 37.4% for the duration of the loan (loan duration is usually 8 months or 32 weeks). Although, most participants still see this as one of the lowest when compared to other MFIs, but participants cited the increase of interest rates as one of the impediments to women's ability to make a profit. Participants were asked about their views on the increase in the interest rate and how it affects their business. Most of them show their displeasure over the high rate of interest and pleaded for it to be reversed. According to one of the participants:

"LAPO has recently doubled its interest rate, and this is killing our business. We implore them (LAPO) to reduce the interest rate back to 2.5% so that people can come back, as many people want to close their accounts and are no longer interested in taking further loans because the repayment is too high for them to cope with" (GD, FG6)

It can be seen from the above that the interest rate is hurting participants' businesses. This increase in interest rate was at a time when the country was in recession. With low sales from low patronage and increasing inflation, some of the women said that they struggle to meet their weekly repayment.

"The increase in the prices of items I buy to sell and the corresponding increase in LAPO's interest rate make it tough for me to meet my weekly repayment. Although I am still able

to meet my weekly payment, it is not as easy as before. Some are so bitter with the situation that they want to leave” (V0, FG4).

“The interest rate is just too high; they should do something about it. The worst thing is that business is not moving like before, which is making the whole thing so tight and difficult. We struggle before we get this money now, and the rate of interest is affecting our businesses” (BL, FG7).

Some of the women have even decided not to take further loans after the cycle they are paying now because of the increase in the interest rate. This was corroborated by a director in LAPO who affirmed that:

“We (LAPO) have noticed that our disbursement has been low this year (2016) and wanted to see what we can do to boost it. When I got to one of our branches, I noticed that the economic situation in the country is hitting hard on the clients, and as a result, they are not willing to take on more loans. Some of them said that because of low sales, they are not able to make money and so they struggle to pay the loan and decided to take a break for now” (HCPS)

Those who decide to remain in business and take the loans are doing so because they do not have other alternatives for a cheaper loan.

“It is like we are just working for the microfinance companies because the high interest rate almost takes the whole profit from us, but since we have no one to run to and we do not want to be idle at home, we are taking the loans out of no better option” (INDIK3).

This shows the impact of external forces on the ability of women to make a profit and the negative impact of an increase in interest rates on their profitability. However, the management of LAPO defended their decision to increase the rate of interest. According to a senior manager of LAPO

“for us at LAPO, we see our interest rate as high in the sense that it is not what we desire. What we desire is to leave the interest rate as cheap as possible but I want you to know that the operation of microfinance is more expensive because the loan that they give to one individual in a commercial bank can be given to more than 20 persons in microfinance settings, so it takes more efforts and then more cost intensive to be able to administer such loans. However, we are still proud to say

that LAP0 offers the cheapest interest rate in the industry. Our rate today (28/08/16) is 5% on reducing balance rate per month, and we know that some of our competitors are offering 6%, 10% or even 12% per month (HCCO).

One can conclude that the increase in interest rates from 2.5% to 5% reduces the earnings of poor women and also leads to a reduction in the amount they have available for their household welfare. Participants were quite happy with the initial rate at 2.5% reducing balance but the increase in interest rate to 5% reducing balance gave them concern. But it is worth noting that the interest had just been increased when the researcher went for his second field trip. Therefore, the time was so short for the researcher to investigate if the increase in interest rate had led to any increase in default rate among members or if it has induced debts that further burden the women. Although the participants show their displeasure and the likelihood of the difficult to meet their weekly commitment in the nearest future, no case of default was recorded during the fieldwork as members rallied round each other. As such, the researcher cannot appraise fully the negative effect such increase would have on the participants.

5.4.3 Theme 3: Changes in Household Expenditure Pattern

Matin et al. (2002) state that households attempt to smooth their consumption by adjusting their disposable income. Control over resources includes the ability of poor women to determine what to do with their earnings. The high consumption rate of poor households means that an increase in income would translate to changes in household expenditure (Roxin et al., 2011). An increase in income helps microfinance participants to modify their consumption patterns as they can demand more of the 'normal' goods, which include necessities and luxuries and less of 'inferior' goods. Changes in household economic resources can take different forms and shapes. Poor household expenditure includes the purchase of items such as food, clothing, toiletries, medicine for the children, payment of children's school fees, or even purchase of small and large assets.

Participants reported an increase in their expenditure on basic family needs, such as food, clothing, medical bills and payment of children's school fees. This invariably shows microfinance meeting the short-term needs of these women, and this gives them the ability to cater for their immediate needs without having to wait for their husbands, which participants found empowering.

5.4.3.1 Increase in Household Financial Responsibilities

It is evident in the literature that in some instances husbands totally withdraw their contribution to the household once their wives begin to earn additional income and can cover more of the household expenses (Cheston and Kuhn, 2002). This has not only added additional burden on the women, but it also means that women have to put in more hours into their businesses to meet with their loan repayments and household commitments. Almost all the participants agreed that their household financial burden increased as a result of a rise in their profit.

This finding is in line with evidence from the literature, which shows that women's participation in microfinance activities increases their household financial burden (Cheston and Kuhn, 2002). It is also established from this study that women tend to spend their earnings on household welfare (Khandker, 2003; Pitt et al., 2006) and thus, an increase in their income has a considerable impact on household welfare (Thomas, 1990; Lundberg et al., 1997; Thomas et al., 2002; Duflo, 2003).

All the participants reported an increase in their financial burden as a result of an increase in their earnings:

“Since I started the LAPO business, I buy food in the house, what my husband does is to come home and eat without minding how I got money to cook. He believes that since I have been able to expand my business, I should be able to cater more for the house, mostly in terms of food” (AA, FG2).

The opinion of AYB7 summed up the general perception of the participants as expressed below:

“The increase in income has increased my responsibility at home as I spend more money now on household responsibility as a result of the increase in my profit from business” (AYB7)

Participants discussed some of the things that they spend their earnings on and the positive correlation between their earnings and their household financial responsibility. According to another participant:

“As money comes in for me, my responsibility in the house increases because it is a combined situation. Immediately you have more money, and maybe you are using a particular item at

home, you will want to upgrade to a better one; so also, are things you do for the household, mostly your children” (T08)

It is apparent from the discussion with the participants that most of them spend the increase in their earnings on immediate household needs. Others also said that they now cater for the payment of their children's school fees, in addition to meeting the daily demands of the household.

“I make a profit, and as profit increases, my household expenditure and responsibilities also increase. You know how you men are (referring to the researcher) when you know a woman has the money you tend to push the children to them for their needs” (F0, FG10).

While one would assume that such an increase in responsibility will be a burden to these women, it was remarkable to discover that all the participants interviewed feel proud of it. According to them, they are happy with the fact that they can now contribute to their household needs and thus they see the ability to earn additional income and spending such on household necessities, without relying on their husband's income, empowering.

“My expenses in the home have increased as a result of the increase in my income. For instance, each time I go to the market, which is more often now than before, I buy goods for my children and also buy food items in the house, my children now feed well” (AA, FG2)

The increase in financial responsibility has also led to a certain level of autonomy among participants. Most of them state that the additional financial responsibility has allowed them to carry out certain financial transactions without having to wait for their husbands:

I do not wait for my husband before doing anything in the house any longer as I now have a source of income because of the LAP0 loan. I cook soup, buy medicine for the children, even at times pay children's school fees” (AF2)

Another participant showed great joy in her ability to meet the needs of her children. She is so proud of her new role. According to her:

“My children now come to me for all their school needs. They prefer to run to me for the things they need rather than going to meet their father, and I am incredibly happy with this” (00, FG2).

Although they agreed to the fact that their workload has increased, they see it as an

opportunity for them to contribute to the welfare of their household, mostly their children, and this gives them a sense of belonging, personal satisfaction and ability to increase the standard of living of their household. This reveals that household welfare is women-oriented and provides more value to women than men (Alam, 2012). Participants opinions suggest that they experienced an expansion in bargaining power when returns on their borrowing increased, which translates into an increase in women-oriented expenditures. We can conclude that participants also experienced increased in their workload as a result of the reduction in the contributions made by their husbands because of an increase in participants earnings capabilities from their economic activities.

5.4.4 Theme 4: Household Decision Making

The ability of women to influence decisions by making use of *power with* and *power over* (Cheston and Kuhn, 2002; Kabeer, 1999) is essential in women's empowerment. Roy et al. (2017) state that several factors, such as cultural and societal norms, religion, age, relative wealth, and employment status, influence women's decision-making power in the household. In most patriarchal societies, women are less involved in the household decision-making process. Women have a restricted role when it comes to household decision-making (Sebstad & Cohen, 2000), because of their inability to access and control productive resources (Acharya, 2003), and their domestic work has less value as income is the only means through which respect and entitlement are gained (Jakimow and Kilby, 2006).

Women's lack of influence in intra-household decision-making can be partly explained by the traditional gender-based divisions of labour restricting their access to economic activities; enhancing women's household decision-making ability is closely related to other women's empowerment factors (Mahmud et al., 2017). However, women's control over resources is central to their ability to make economic decisions within the household (Murshid 2018). Access to credit and participation in economic activities strengthen a woman's bargaining power within the house (Swain and Wallentin, 2009), thereby giving her the privilege to influence strategic decisions (Hashemi et al., 1996).

According to Cheston and Kuhn (2002), a woman earning more money to help cover typically male expenditures like school fees, rent, furniture, and transport, witness an increase in her decision-making power. In Nigeria, men are more domineering within the

home; thus, women's ability to partake in household decision-making is a principal component of empowerment. Participants in this study now see themselves as indispensable in their homes as they move from the passive role of decision takers to active decision makers within their home. This, they believe, has resulted from the financial and non-financial services they receive from LAPO.

5.4.4.1 Autonomy in making small purchases

A woman is deemed to be empowered if she can make small purchases from her personal earnings without asking for her husband's permission (Hashemi et al., 1996). Some measurements of the ability to make small purchases include purchasing consumable goods for her household, such as meal, ingredients for soup, and other small items that might be needed for the day to day running of the house; purchasing toiletries for herself such as feminine hygiene products, soap and hair products; able to buy snacks for her children, among others. Generally, women's access to credit appears to lead to a significant reduction in their dependence on the income of their husbands.

Participants were asked if they take permission from their husbands before they can purchase the family's daily consumables such as staple food, buying cloth for the children, toiletries, cooking ingredients. Majority of them responded that before they joined the SSG they relied on their husbands' earnings for almost all their needs, but now that they are able to expand their economic activities, they cater for the daily needs of their household and decide what to cook for the household. Although what each participant can buy without waiting for their husband's permission is relative and varies widely, their responses show that they can all purchase basic household items on their own without waiting for their husbands.

One of the participants stated that:

“Now that my business is growing, there are certain things I do at home without even asking my husband for money” (IND5).

All the participants find immense joy in the fact that they can now provide basic needs for their children without relying on their husband's income. This is in line with Mahmood (2011), who states that women participants can make household decisions relating to spending money on daily household expenses, their health and family health

expenses, their children's educational expenses, because of engaging in microfinance activities.

5.4.4.2 Involvement in Decision for Large Purchases

What constitutes a large purchase is contextual. Therefore, it will be misleading to assume that the earnings from microfinance activities will be adequate for participants to make a large purchase in their names without the support of other family members, especially their husbands. Therefore, the researcher rephrased the question of ownership of assets to suit the context of the participants. Respondents were asked if they were involved in the decision to make large purchases for their household. Large purchases included the decision to buy fixed assets such as land, houses, car, machinery. In most developing societies, the decision to make such purchases has been within the traditional function of the husband. This is because women were not economically active and as such, have nothing to contribute financially.

Participation in microfinance activities through the SSG has given the women the ability to earn additional income and build up savings for future use. Women's engagement in economic activities means that they can earn an income to supplement their husbands' earnings, and this enhances their participation in intra-household dynamics. In Nigerian settings (as in most of the developing countries), most microfinance beneficiaries might not be able to make huge purchases on their own due to their low earnings. Most often, large purchases are joint efforts in the house. Unlike in advanced countries where a mortgage can be taken in a woman's name, or cars bought on hire purchase, most of the large purchases in Nigeria are still purchased with cash (although some mortgage and hire purchase companies now exist in Nigeria, they serve only the middle and upper class who can meet their stringent conditions and afford repayment) outrightly and the considerable cost of these assets means that it is beyond what the participants can singlehandedly purchase.

Also, cultural factors tend to make women an extension of her husband's *assets*; thus, whatever belongs to a woman is that of her husband. The patriarchal nature of Nigeria gave men the penchant to impose their will and preferences on women. As stated by Goetz and Gupta (1996), the focus on managerial control is designed to provide insights into one aspect of women's empowerment.

Participants were asked if they were involved in the purchase of more bulky and expensive items in the house. The following words express their views:

"I now have more voice; he calls me before taking any decisions because he knows my money will count; he now respects me and considers my opinion" (RM2)

In support of the above, other participants also stated that their husbands now consult them before any decision is made on what to buy in the house, unlike before when their husbands just impose decisions on them since they had no money to contribute.

"... if he has not involved you before because you do not have money, but when he now sees that you are financially buoyant, there is nothing he will do without consulting you because he knows that you will be able to contribute your own quota to whatever he wants to do" (IND5).

Another participant supports this by saying that:

"My husband cannot take any decision without informing me about it because he values my opinion and financial contribution" (OJ2, FG9).

Garikipati, (2013) states that empowerment is not only a multifaceted concept, but it is also susceptible to the social and cultural context within which it is being measured, and also, it is well recognised that male dominance works differently in different contexts and hence women's accommodation of patriarchy means different things. So, as stated earlier, measuring empowerment in terms of ownership of land, building, valuable assets or land could be misleading as frequently, assets are jointly owned by husband and wife. This is prevalent in a context such as the microfinance environment where a woman's earnings are not sufficient to make larger purchases, and she has to pull resources together with her husband. Therefore, tradition and norms supersede the microfinance variable of using ownership of the asset to measure empowerment. Although one cannot rule out domination and resistance, mostly between husband and wife, there is usually patriarchal bargaining in the form of compromise or resistance (Kandioty, 1988; Agarwal, 1997). Thus, participants became part of the decision-makers within their household following their membership in SSGs.

5.5 Conclusions

This chapter presented the findings from the focus group and individual interviews with the market women on their economic empowerment. Four main themes were identified, and the findings indicate that microfinance has a positive effect on the economic empowerment of women. The result shows that groups are formed based on trust among members and once formed, SSG members have ease of access to financial and non-financial services. The only hindrance access to microfinance services is when a member defaults and group members are unable to meet up with the repayment (The researcher did not witness such during the fieldwork). The result also shows homogeneity in the groups and peer monitoring of members activities and use of loans. Apart from strengthening women's position in the family through a more significant role in the family decision-making process (which is in line with Holvoet, 2005; Kabeer, 2001), participants were able to make small purchases and get involved in making larger purchases. The analysis of economic empowerment of participants shows that an increase in women's earning brought about the additional financial burden on their household finances, but participants considered it as an avenue to contribute to their family's welfare, which according to them lead to an increase in their household decision making. Also, the increase in their financial burden makes them indispensable to their households, mostly their children. It can be concluded that targeting women by MFIs lead to their economic empowerment in terms of their ability to have access to financial and non-financial resources, control over and use of their earnings, ability to make a decision and contribute to their family welfare.

The next chapter discusses the findings from this research, exploring the social empowerment of women because of microfinance intervention.

Chapter 6: Data Analysis and Presentation on Women's Social Empowerment

6.1 Introduction

This chapter presents findings from the fieldwork on microfinance and social empowerment of women in Nigeria. As stated in Chapter 5, the overall empowerment of women goes beyond access to microcredit. Evidence from the last chapter shows that women's economic empowerment is essential in achieving other forms of empowerment. The social dimension of women's empowerment encompasses the place and status of women in the family and the society and their rights to equality and improving the social sustainability of the livelihoods of women is vital in achieving gender equality in any society.

6.2 LAPO and Participant's Social Empowerment

In Chapter 3, we stated that LAPO has continuously displayed a strong social commitment through the provision of non-financial services to its clients. LAPO's social development programmes cover non-credit factors causing poverty among the poor. Issues like illiteracy, low self-esteem, ignorance, reproductive health are tackled through training programmes tailored towards individuals and groups. The organisation has demonstrated its commitment to increase the social status of poor women and contribute to their social empowerment by improving the lives of poor women through their pioneering services which go beyond merely providing credit. Although women's economic empowerment is central to achieving gender equality, LAPO believes that access to financial services alone cannot bring about complete empowerment. Issues like equality, social inclusiveness, improved gender relations should be promoted to guarantee women's social empowerment in society. Thus, the organisation put in place some measures adapted to meet the needs of participants and enhance their social empowerment.

Empowerment allows for holistic growth and development of women in their rights and equality before the law and bringing down all forms of discrimination against women

(Manohor, 2001). Health and education are seen as an important instrument of socio-political and economic development (Mandal, 2013). Poor women need to be aware of their rights and an increase in literacy rate would help women to build self-esteem and self-confidence needed to face any difficult situation that prevents them from participating in development activities (Davendra, 2001). LAPO is aware of the intertwined relationship between poverty and illiteracy (Mandal, 2013) and does put social measures in place to free poor women from deprivation so that they could have equal access to knowledge and information (Mukhopadhyaya, 2003).

Group formation brings poor women together and provides them with the opportunity to interact with one another for their mutual benefits. The bond is created through group activities which extend beyond members' economic advantage to other opportunities through which poor women could participate in their collective action. LAPO's social mobilisation packages offer business training, educate them about their rights and the means to realise those rights; provides them with health awareness and guidance on taking collective actions in society (Nawaz, 2019).

This study finds a number of social aspects of participants that have been enhanced as a result of their participation in SSG activities. Overall, four themes were identified with subthemes of the social processes entrenched in LAPO's policies that impacted positively on the social empowerment of SSG members. This is presented in the table below:

Table 6. 1: Themes and associated sub-themes on Women's Social Empowerment

Theme	Sub-theme
Free Mobility	Unhindered freedom of movement; asking for permission; Social networking; Group solidarity
Education and awareness	Literacy and training; Health awareness
Self-consciousness and self-worth	Household and Community Respect
Gaining voice	Group membership and voice

6.2.1 Theme 1: Free Mobility

One of the most salient themes participants emphasised was their ability to go about their economic and social activities unhindered. In most developing countries such as Nigeria, women are denied the freedom to move around without being escorted by a male family member. Apart from being their legitimate human right, freedom of movement aids the economic and political activities of poor women and increasing their mobility can improve their access to markets, networking, training, and skill acquisition, leading to their empowerment (Fernando & Porter 2002). Therefore, curtailing their movements could impair their social and economic empowerment. It is believed that microfinance has a positive relationship with the mobility of women participants (Hamdani, 2012; Hashemi et al., 1996) since it frees them from household confinement (Kumar et al., 2019), and gives them the opportunity to move out of their homes to attend meetings and transact their businesses.

6.2.1.1 Unhindered Freedom of Movement

Mahmood (2011) states that women face a mobility barrier, which includes travel for business purposes, not only because of poor infrastructure but also due to the social and cultural norms that have discouraged them from going outside and moving freely since childhood. Restricting their movement constitutes a significant barrier and denies them the opportunity to interact with each other through which they could deliberate on issues for collective action. The differential claims on gender due to cultural practices and beliefs are key factors dictating daily mobility of women but engaging in economic activities through microfinance means that these women need to go out to carry out their business.

According to Uteng (2011), the level of mobility differs among households, communities and society, and these locational differences serve as barriers to the mobility of women. Some of these barriers include their inability to go out alone without being accompanied by a male member of their family, social practices, cultural representations, moral constraints coupled with changing contours of development politics, education, multiculturalism and asymmetries of power and opportunities. Also, the level to which an individual can decide for themselves who they are and how they choose to relate with others is determined by structures and relations of power and developing individual power within and collective power with others (Eyben et al., 2008)

It is evident that greater economic opportunity and mobility among women is the key to a healthier economy and promotes women's empowerment. Participants were asked if they have the freedom to go about their activities without being escorted by a male family member, and they all admitted that there is no restriction placed on them by their husbands. They also admitted to an increase in their mobility as a result of belonging to the SSG.

"I have the freedom to go out anytime I want for my business, and my husband cannot ask me not to because he knows that LAPO is helping the family and also helping him to reduce his household burden" (INDOD02)

The evolution of MFI means that women can go out to interact and trade with one another since they will need to perform their economic activities through which they can earn income to make their weekly repayments. According to Cheston and Kuhn (2002), MFIs around the world have been quite creative in developing products and services that pull-down the barriers that have traditionally prevented women from accessing formal financial services. Group-based contract facilitates social cohesion, collaboration, an idea of sisterhood, and knowledge transfer. Social development programmes teach borrowers the importance of education, health, nutrition, investment in children (Alam, 2012). More so, as stated in Chapter Three, participants see the weekly meeting as an avenue to leave their homes, interact and deliberate on issues ranging from their business to other social problems, which could result in creating awareness. All the participants attest to the fact that since joining the SSG, they travel much more freely to carry out their economic and social activities, both within and outside their community, on their own.

"My husband cannot say I should not come to the meeting or carry out my economic activities when he knows this is where I make a profit to cater for the household! That is not possible" (OA, FG4)

This shows that the participants go about their daily activities without being escorted by family members. As stated by **OA, FG4** above, their husbands were aware of their economic engagements and its contribution to the household and cannot do anything to hinder their business activities. Participants were able to visit the markets, religious places of worship, attend meetings and even travel outside their community unhindered, which hitherto exposed them to innovations for their empowerment. They all experienced a considerable increase in their social mobility, and some even travelled outside Lagos state

for social events. One can conclude that participants have the freedom to attend meetings and carry out both economic and social activities without being escorted by male family members.

6.2.1.2 Asking for Permission

The idea of a woman taking permission from her husband before going out is contextual. It is part of Nigerian culture that a woman cannot just leave the house without informing her husband (who is the head of the home) where she was going. Most often, it is not because she needed approval from her husband but informing him allows other members of the family to know her whereabouts. For instance, participants were asked what would happen if their husband says no to their attending the meeting. All of them stated that although they informed their husbands before coming to the weekly meeting, he cannot stop and even if he says ‘no’, they will still attend the meetings.

Some of their views are presented below:

“My husband does not stop me from going out for my business or to LAPO meetings and does not stop me from coming. I can invite friends to my house without his permission” (GA, FG6)

“He knows that today is LAPO’ s meeting, so he cannot stop me from coming. We both tell each other whenever we are going out and where we are going” (FOS, FG8).

“I took permission from my husband before coming here today, and he cannot ask me not to come as he is aware of my commitment to LAPO” (IND3).

It can be inferred from the statement above that informing their husbands before going out is not asking for permission but to let him know their whereabouts and according to the findings, participants were free to go out, even when their husband says no.

6.2.1.3 Social Networking

Microfinance through the SSG helps women to improve their social interaction and network. The essence of coming together goes beyond financial opportunities as participants are able to seek advice and learn from their peers in order to withstand intimidation and fear (Kabeer, 1998; Amin et al., 1998; Hashemi et al., 1996). SSG helps women to improve their social interaction, increase their self-esteem and confidence.

Findings show that participants now have more confidence to interact with their contemporaries outside their enclave.

The weekly group meeting allows women to get out of their houses to interact with other women, without a male adult accompanying them (Blomkvist, 2003). This releases them from the traditional norms that confine them to domestic duties and keep them indoor. Studies such as Hashemi et al. (1996) show that organisations that provide more opportunities for its members to participate in training programmes give them the prospect to travel outside their settlements. LAPO provides financial and health programmes for its clients through the initial compulsory training. This serves as a room for the women to leave their territory to interact with other women through which they can raise consciousness and stir up the intrinsic values in them.

The group meetings allow them to interact with and learn from one another. According to one of the participants:

“We have come to know one another through LAPO and have since been living together as a family; we advise each other on business and family issues and patronise each other’s businesses (BB, FG4).

The importance of the group meetings goes beyond merely coming together to make their weekly repayment to LAPO, it also serves as a source of motivation and encouragement to the women as they can share their experiences with one another, advice and patronise each other’s businesses, and build social relationships through attending one another's social engagements. Young (1993) and Friedman (1992) state that collective actions are needed for sustainable empowerment to take place among women. Since SSG members are required to attend weekly meetings, such interaction could help to strengthen their mobility and knowledge (Latifee, 2003).

One of the participants clearly stated that:

“through the group meetings, I can now interact freely with my family members and other people in the community” (IND2)

It can be inferred from the above narrative that participants value social networking and see it as an avenue for them to come together and interact through which they can raise their consciousness.

6.2.1.4 Group Solidarity

Group solidarity involves women coming together with other women to share experiences and offer solidarity, altering the way they come to think of themselves and their entitlements, not only as individuals but also as people who share something in common (Cornwall, 2016). Women participants show that they enjoy mutual support because of the initial trust they have in each other, and this has helped them in their economic and social activities. Most of the women stated that they have confidence in discussing both family and business affairs with group members and have benefitted immensely from the advice received from the group.

Belonging to a group and knowing full well that group members will rally round them gives the women the boldness to make a meaningful decision that could transform their lives (Broody et al., 2017). Also, it creates a special bond among group members through their interaction and networking by fostering solidarity (Mayoux, 1999). The majority of the participants prefer to be group members rather than individual members because of the benefits they enjoy. Such benefits include standing in for one another, free access to LAPO services, which they cannot enjoy as individual members, attending each other's functions, patronising one another's businesses and sharing ideas about market trends.

According to one of the participants:

“the group has helped me to interact well, attend one another's social functions and gives me more confidence and has opened my eyes to certain things I would not have been aware of” (KS, FG10)

Since they monitor each other's businesses, they know what each member is passing through and intervene appropriately. Such intervention includes contributing to help those in need or facing difficulty with their sales and standing by one another.

On how the group members knit together, one of the participants had this to say:

“Apart from the benefit of having access to LAPO services through the group, we love the group as we share ideas, we are united irrespective of ethnic background. There are times when group members come with personal problems they are facing; everybody will give their advice to the person and try to encourage her, we stand by each other” (AA, FG2)

More so, group members learn from each other, and those who were most experienced in family or business matters share their experiences with others:

"We derive many benefits from each other; we are from different homes, different religions, and diverse cultural backgrounds so learn from one another as a group."

"We become one family, stand in for each other, and stand up for one another" (TC, FG2)

It can be concluded that participants value belonging to the groups and see group solidarity as empowering.

6.2.2 Theme 2: Education and Awareness

Education plays a crucial role in women empowerment. Women's lack of formal and informal training deprives them of potential growth and development (Afza & Rashid, 2008). Raising women's awareness of the importance of literacy and health education to their sustainable development is vital to women's empowerment. As can be seen in Table 5.2, more than half of the participants (55%) had no formal education. This did not stop LAPO from educating them about their health and their environment, and on things that could expose them to harmful diseases. Some microfinance institutions are hesitant to provide more opportunities for their clients to participate in training programmes that could enhance their health and literacy due to its huge cost (Cheston and Kuhn, 2002). The adverse effects of women beneficiaries being ignorant of their health wellbeing could be devastating.

The acquisition of literacy and health skills can contribute to improving the healthiness of women and their households, while also promoting their empowerment. Participants were provided training and health awareness during their first three meetings in a carefully designed training tailored towards things around their health, money management, bookkeeping and investment tips as enumerated below.

6.2.2.1 Financial Literacy and Training

LAPO believes that to achieve financial stability, proper money management is critical for meeting daily needs, dealing with life cycle activities and emergencies, planning, and utilising opportunities. The poor financial decision often leads to negative consequences on individuals. Therefore, the organisation teaches its clients on developing a long-term

vision and planning, sound investment strategies, insurance, budgeting, savings habit, retirement and discipline. The goal of LAPO's financial literacy is to strengthen the capacity of its clients to succeed in their business.

A senior management staff of LAPO stressed that:

"We train them on small business management even before the loan is disbursed, we do train them on business management, and in the area of health, we give them training on awareness, how to take care of their environment and then inform them on how to remain healthy" (HHR).

The ability of a woman to plan and manage her resources is enhanced through the training they received from LAPO. Participants attest to the importance of the training to their business and management skills as well as their hygiene. LAPO is known to be a leading MFI in the provision of non-financial services to its clients.

LAPO is mindful of the fact that women need more than financial resources to be empowered. The MfB recognises the fact that these poor women are vulnerable and need support and assistance to be strong economically. According to the top management staff of LAPO:

"Our empowerment starts from the angle of business, allowing women to understand information and training them on business management, understanding the terrain, being able to keep their books (account) properly, having good customer relationships, being able to do small feasibility to determine what to do, where to invest their money, and we give them information about financial literacy that will help them to budget, help them to save, help them to spend in such a way that they will be liberated out of poverty" (SIO)

Also, LAPO offers its clients free legal services where they can seek legal aid. This helps to support the women should they face any domestic abuse.

"We have a legal aid that deals with issues such as abuse and violence, counselling, mediation and then litigation, which is usually the last thing when mediation fails" (SIO).

LAPO strongly believe that through the training and workshops poor women will be enlightened on their rights and privileges. It should be noted that LAPO is not training

these women to revolt against their husbands but sensitising them on how they can better improve their position as women to achieve equality and economic empowerment.

As stated by a director of LAPO:

"what we do with this training is to sensitise our people that there should be a shift; we are not saying they should change completely, there should be a shift from the status quo. We are not saying that a woman should be the head while the man now becomes subjective, no no no" (PIE).

This was corroborated by another senior official who stressed that:

"I want to let you know that part of the training we do is to allow women to understand that it is not about the sex (of their children) that is important but what you build into the children because a lot of the resistance to sex comes from the women" (SIO).

Having integrated the managements' view on the measures they put in place to train their clients, participants were asked about their perception on the training they receive from LAPO and what the training entails. There was a consensus among them that LAPO trains them to manage their business, invest the credit and some other business survival strategies that can help them to maximise their earnings. All the respondents showed their satisfaction with the training they received as they become more prudent and careful in their financial dealings. They were also able to prioritise their expenditure, knowing fully well that the weekly repayment is essential and must be met.

"When I was introduced to the meeting, I attended every week for three weeks before I qualified to get a loan. During that time, I was trained about the loan process. The CSO told me about LAPO, what we should not do with the loan, why we should invest the money directly into our business, how the loan will be paid and the fact that we are all liable for one another's loan" (VE, FG3).

Another participant stated that:

"They (LAPO) gave us training about the loan we are receiving, gave us information about the organisation and the need to utilise the loan, how the loan should be used and the payment pattern. They also train us on how we relate with one another during weekly meetings" (INDI).

Such training was so helpful to this participant and others, as stated by this participant:

“To be frank and sincere, the training they provide teaches you how to approach people, how we can deal with people, how we can manage the group, and how to increase individual groups. Another benefit is that most women do business but find it difficult to go and bank, so all the money that comes they pour into their business, forgetting that they have to save, but in LAPO, after giving us this money they teach us how to use the money and as we are paying back the loan we are also saving”
(MC, FG7)

LAPO provided most of the training to the SSG through its CSO. The management has been able to show that they take training and awareness seriously, and all the women interviewed attested to the fact that they all undergo the training, through which they learn about how to stay healthy.

Some of the participants highlighted that:

“Taking a LAPO loan makes me more alert, not to relax. I am more agile, I now reason more on how to expand my business to be able to make my weekly repayment that my colleagues who did not take loan never thought of” (PU2)

“I have become more serious in my business and become more prudent and accountable, striving to succeed as I need to make a profit in order to pay back the loan, which invariably would not have been the way I would have handled the business if I had not taken the loan” (OA10).

Apart from receiving training in business skills, women beneficiaries share skills, ideas and strategies that can help them improve their businesses and also discuss social issues bothering them. There is a consensus among participants that they are cognizant of LAPO's training and the education; and the training they received have contributed to their knowledge and self-confidence and widened their social networks (Cheston and Kuhn, 2002). They also show that the literacy and training programmes they received through the SSG have helped them in business planning and strategy, record keeping, savings, money management, building their self-esteem, improving their communication skills and sensitising them of their rights and privileges. Thus, it can be concluded that the training received by members as a result of their participation in SSG has improved their financial literacy.

6.2.2.2 Health Awareness

The quality of the healthcare system in Nigeria is largely poor as there are deficiencies of medical facilities and the hygiene conditions are quite difficult. Apart from outdated medical facilities and high cost of medical care, Nigeria suffers from the brain drain of medical doctors and highly trained experts who leave the country for better prospect abroad. Although there are public hospitals and health centres in Nigeria, these public health centres are not only starved of funds, the little funds available to them are mismanaged. This has resulted in almost all the public health centres, which are supposed to be within reach of the poor, to lack medical facilities for the treatment of the masses. The privately-owned hospitals are not only expensive but are located in the cities. As such, most poor people in Nigeria resort to self-treatment or patronise traditional or quack doctors.

Provision of timely information aimed at combating possible health hazard is an important function of public health, but where such is not available, there could be immense health insecurity which could endanger the populace, especially the poor (Welcome, 2011).

The reports from NBS and UNICEF (2017) show that both infant and maternal mortality rates are incredibly high in Nigeria, with 74 and 117 deaths per 1,000 live births, respectively. The high mortality rate has been the trend in Nigeria for an exceedingly long time. LAPO is aware of the challenges poor women face in accessing quality health facilities and its adverse effect on their economic performance. The organisation put some measures in place to train women on health matters. As stated by a senior official of the bank:

"Our programmes are focused on enhancing the health status of women and their families.....we provide them with information that will help them to maintain good health, like hygiene, treatment of small ailments; we give them an education. " (SIO).

Another senior official of the bank buttresses the above statement by stating that:

"We have realised that for us to continue to be in business, these women must be healthy, and so looking at the statistics from the WHO we saw that the infant mortality rate was growing, LAPO now thought, what is responsible for this? Is it that

these women do not want to go to the hospital? When you look at it, you discover that it is because these women do not have money, which is why they take to such cheap options. So LAPO put incentives in place to encourage them to deliver in a hospital.” (HCCO).

According to Langer et al. (2015), a healthy woman is in a better position to perform her role as a mother, caregiver, worker, volunteer and leader. A woman's state of physical and mental wellbeing has a direct impact on her ability to function effectively. LAPO sees health as wellbeing and provides women with information that will help them to maintain good health and be of a sound mind to carry out their business.

LAPO's health awareness goes beyond teaching them the importance of hygiene; it includes the ability of women to support and create an environment conducive for their wellbeing and that of their household. One of the senior management staff alleged that:

“in the area of health, we give them training on awareness, how to take care of their environment and then inform them how to curb diseases” (HOP).

The reproductive and productive role of women means that even if they are in good health and any member of their families, such as their children are sick, the women are expected to forgo their activities to cater for the sick one. Therefore, the ability of women to gain access to, understand and use information in ways that will make them promote and maintain their health and that of their family members is crucial to their social empowerment.

As stated in Chapter Three, LAPO also runs workshops and carry out basic screenings where they refer those at risk to hospitals for further diagnosis and treatment. While many women have been referred to hospitals for further treatment, the scheme has enlightened women and saved them from illnesses that otherwise would have led to chronic situations if not spotted, or even untimely death.

Lack of timely access to health facilities could cripple a woman's economic activities. Some of these women take their health for granted and see no need to visit the health centres for a medical check-up. As stated by senior management of LAPO:

“We also discovered a gap in areas of health because most things such as minor ailments are things they overlook, which invariably can degenerate into something that they will end up spending much money on if not handled properly. In the end, they might even end up spending the loans they obtain from LAPO on such ailments that would not ordinarily take so much, so we decided to fill that gap” (PIE)

Supporting this, another senior management staff explicitly emphasised that:

“Today we have our NGO that focuses primarily on health issues, and even during the group training we give the women, we talk about some health issues we believe will put our clients in a better position to actively engage in business and in return be able to pay back our loans through their productive activities” (HOP).

From the illustrations and statements above, these women receive training and awareness from LAPO and can utilise such services. In addition to the knowledge participants acquired through training, it can be concluded that the benefits participants derived from the training and participation in the credit programmes through the SSG have empowering effects on them. This gives them the ability to associate with one another, learn new skills, the ability to carry out responsibilities and acquire organisational skills as well.

6.2.3 Theme 3: Self-Consciousness and Self-Worth

How a woman perceives herself and how she feels society perceive her is essential in the social empowerment process. Although the level of an individual's self-confidence and self-esteem can provide a clue to how an individual sees herself, a woman's perception about who she is may indirectly show her level of self-awareness and her ability to reflect on her own strengths and weaknesses (Roxin et al., 2010). How a woman feels about herself, the contribution she is making to her household and her perception about how society views her status can impact her empowerment. A positive self-consciousness can stir a woman up to perform more within the home and society.

Participants were asked how they think their household and community now see them as a result of the improvement in their business. One of the participants had this to say:

“My status has increased, not only within my family but also in society. They now accord me respect as they see me as someone who can meet her basic needs without borrowing food or money from the next-door neighbour. My husband cherishes me now more than before” (BB4).

It is worth noting that people can see the evidence of changes in participants welfare as a result of their engagement in the microfinance SSG. For instance, some participants have borrowed money or taken foodstuff on credit from neighbours or friends before joining SSGs, but after availing microfinance, they become lenders. This shows a twist in their social standing as a result of their engagement in SSGs.

6.2.3.1 Household and Community Respect

There seems to be a positive correlation between an increase in a woman's earnings and her status within her household and her community. According to Bali Swain and Wallentin (2012), social factors, such as a change in the attitude of the members and their relatives, have a substantial impact on the social empowerment of women. Key factors under personal and social attitude include self-perception, respect and recognition within the household and society, respect in the family and community. Where a woman contributes to her household welfare and community development, she can gain self-confidence, respect and trust of her family members and her community.

All the participants reported an increase in the respect accorded them by their family members and friends because of the expansion in their businesses through the loans. They attributed this increase in recognition and respect to their business successes through hard work.

"One thing about men is that if you are so demanding, you will not have respect from that man, but by the time the man sees that you can now stand on your own (economically) and do certain things, there will be respect for you" (IND0D02).

LAP0 helps to build their clients self-esteem during the training by creating awareness of gender-related matters and building the capacities of women in the areas of justice and equity. These are carried out through training, community sensitisation and mobilisation, arbitration and networking.

According to senior staff of LAP0:

"Majority of these women before they join LAP0, could not contribute to discussions in meetings in their communities, even in their families, but after accessing loans, interacting with one another and engaging in business activities through which they are able to make profits, you see them participating

in family meetings and they are now recognised, they can make decisions, they can decide on the schools their children can go to, the food they want to eat and also earn respect from their husband and the entire community” (HHR)

Thus, LAPO enlightens poor women and expose to them the consequences of low self-esteem and lack of women's rights. The company strongly believe that poverty is reinforced through discrimination, deprivation, ignorance and denying women of opportunities that could help to transform their lives. Through the integration of social education into microfinance services, the company creates gender awareness and provide information, education and communication to the women on how they can overcome various barriers.

All the participants reported having profited from the awareness created by LAPO. Participants disclosed that an increase in their earnings caused an increase in their self-esteem and recognition, and how their household and society now perceive them.

On how their family members now perceive them, these are what some participants have to say:

“I now earn more respect at home; my husband sees me as a hardworking wife who is business conscious and serious, and he supports me all the way” (AG, FG1).

“I now earn more respect at home and within the community where I live. The joy that I can provide basic needs for my children fills my heart. I am no longer seen as an idle woman” (OA10).

Evidence from participants shows that changes in their economic situation have brought about an increase in their status within their community. Participants reported that membership of an SSG had given them clout within their community. They attest to the fact that friends now accord them respect, they are now called upon for advice, and some community members now come to borrow from them. As stated in Chapter 3, participants were able to increase their self-esteem and self-confidence through the non-financial services they receive from LAPO.

Also, people now see changes in what they wear, how their children now dress, compared to before they joined the SSGs, their feeding pattern has improved because of changes to their economic level.

“Many people now come to me to ask about the secret of my business expansion. Invariably the loan has brought me positive status among family members, friends and society” (INDOD02)

It is evident from the above that there was an increase in participants' status and physical wellbeing due to an increase in their earnings from their businesses. One can rightly conclude that through microfinance services, participants feel more valued as they can contribute economically to their household income. They also remarked that besides their husband, other members within the household and the community treat them with respect, which increases their self-confidence and self-esteem. In summary, evidence from the women clients shows that there is an increase in participants' status and participants take pride in this

6.2.4 Theme 4: Gaining Voice

One of the areas probed by the researcher was the reason why participants joined the group and what benefits they derived from becoming an SSG member. Principal among the reasons is the need to access LAPO financial and non-financial services. Beneficiaries joined the groups because they need to expand their existing micro businesses for additional earnings to cater for the needs of their household. Apart from the fund for productive activities, participants attest to the fact that they have been able to gain a voice as a result of their participation in the SSG activities.

Gaining voice within the household and the community is an undeniable source of empowerment to women. Although in some developing countries such as Nigeria, it is socially undesirable to see a woman publicly complaining or arguing with her husband, but learning effective communication techniques that allow women to express their opinions in such a way as to be heard, yet not categorised as quarrelsome or aggressive, is an integral part of empowerment (Cheston & Kuhn, 2002).

However, the ability of a woman to express her opinion and be heard, with minimum or no resistance from her male counterpart, is quite challenging, especially when such

increase in voice has resulted from her increasing contribution into household welfare. Often, men who are clouded by cultural norms still believe that a woman will become arrogant, proud and disdainful if allowed to become financially independent. As such, they become suspicious of their wives' attitude and behaviour. This, at times, leads to violence and abuse in the home (Kabeer, 2011; Mathrani and Parodi, 2006; Ramachandar and Peltó, 2009). However, through their weekly group meetings and interactions with others, women can learn the strategies to handle complex situations at home and in the community.

As stated by one of the participants:

“Everyone is free to express herself in the group, no one can ask the other one to keep quiet, so we have been able to boost our confidence as a result of the group meetings” (DA4).

A woman can gain a voice within the household when she is economically active and able to contribute financially to household purchases (Kilby, 2011). When a woman is financially stable, she can make her contribution to the welfare of the family; cater for the children's welfare as well and be able to ask questions, make her opinion known and challenge any decision made within her household or the community. Although access to credit cannot automatically give a woman a voice, when a woman does not have a voice, she is left out of decision-making, unable to handle or take care of certain things in the home without instruction from her husband. This is where training and collective deliberations play a crucial role in women's social empowerment.

LAPO believes that through enhancement of a woman's earnings, she is able to have more voice at home and society. In some cases, women are unable to voice out their grievances or concern because they do not have the economic power and thus take whatever decision made by her husband without contributing to the decision-making process.

According to a Director in LAPO:

“...enhancement in the income of a woman can actually enhance her socio-political status of the household. For a woman which we consider so important and we try to even accelerate it to, it is the fact that a woman that has independent, reliable source of income as a result of access to credit have more voice within the household” (MDL)

Thus, an increase in the economic status of a woman increases her participation in household affairs, which gives her more voice in the household. Participants declared that the increase in their economic status gives them more voice at home. They also attest to the fact that through group interactions and training they have received; they now feel more capable of speaking their minds at home and even during the meetings. They were able to build self-confidence and voice by speaking and contributing to deliberations during the weekly meetings. This confidence extended to their household discussions and other groups they belong to. Some of their opinions are conveyed below:

“Through the LAPO loan I have been able to have a voice at home, and among group members, the confidence is also there for me to

express myself at the weekly meetings and even at home” (IND1).

“Before I joined LAPO, I could not talk or contribute to household decisions, but now that I am economically active, we jointly take and implement decisions” (002)

“I now have more voice, he calls me before taking any decision because he knows my money will count; he now respects me and considers my opinions” (RM, FG2)

The participants were able to show an increase in voice on things that were of concern to them at home because of the increase in their economic status. It is the norm in Nigeria for men to lord themselves over their household. These men believe that their decisions must be final, and women must abide by whatever they say, even if such is detrimental to the women. This not only dampens the morale of women; it makes them passive and subordinate to men. Since some of these women, before joining a microfinance group were not members of any social group, they sometimes do not see any reason why such cultural oppression should be challenged.

“Yes, an increase in my economic activities gives me more voice at home. It increases my ability to engage and be involved in making vital decisions, and my husband consults me before taking any action in our home. If he unilaterally makes a decision that I know is not correct, I do not follow it up and only take those I know are right, and he never imposes decisions on me” (INDIK3).

Cheston & Kuhn (2002) asserts that collective discussion through women's weekly meetings of issues affecting their lives and their households can lead to greater awareness

of the causes of the problems they face and allow them to take more effective action to address the problems that are holding them back. Discussion of women's rights, community problems, politics, and common family problems can foster a sense of solidarity that can empower women both as individuals and as a group to address their problems. Also, where necessary supports are provided, women who are economically empowered can collectively fight against cultural and statutory obstacles that restrict their social and political empowerment.

Their opinions show that most of the participants can now speak out on issues of importance to them within the household because of the group meetings they are attending. They believe the deliberations at the meeting, the training they receive from LAPO and social interactions with other group members have given them greater confidence to stand against the ills they take for granted within their homes. They also reported enhancement in their social skills and consciousness-raising on the broad issues affecting women. It can be concluded that limited access to economic resources can weaken women's ability to generate income, which invariably can constrain her voice to be heard. A woman is said to have autonomy when she can control her life, have a voice in matters concerning her and her family and is able to implement decisions without undue influence from her husband or male family member.

6.3 Conclusions

This chapter covers the findings of the fieldwork data on microfinance intervention and social empowerment of women. Evidence from the FGD shows that microfinance participants achieve social empowerment because of their access to credit, which has led to the expansion of their businesses and an increase in their earnings. It can be inferred from their opinions that through SSGs, participants have been able to gain mobility, as they needed to attend group meetings, visit the markets to stock their shops and carry out their economic activities; there was high literacy and health awareness, as they were trained in business skills and can now manage their businesses as a result of the training and workshops they attended. Also, participants now feel respected within the household and in the community; and they have gained a voice because of their contributions to household and community welfare.

It is imperative that regular access to credit on a reasonable term, smooth functioning of women's SSG, adequate availability of business opportunities and support from family could slowly improve women's societal positions, in which MFIs have a more prominent role to play (Saravanan and Dash, 2017). This could also help women to use their skills for income-generating activities, helps them generate surpluses and slowly expand into multiple activities, thus countering seasonal and activity-based risks (Rajivan, 2005).

The next chapter, which is the concluding chapter for the findings from the fieldwork, focuses on microfinance intervention and women's political empowerment.

Chapter 7: Data Analysis and Presentation on Women's Political Empowerment

7.1 Introduction

The last chapter discussed the findings on the social empowerment of women through microfinance activities. This chapter explores the findings of the political empowerment of participants.

7.2 LAPO and Political Empowerment of Participants

Political empowerment of women entails their freedom to express their political opinions and participate actively in any political group (Bollen, 1986). Women participation in decision and policy making process within the household and society is fundamental to their empowerment. It was revealed in the literature that most developing countries, such as Nigeria, are patriarchal in nature and, therefore, many factors relating to culture, religion and social norms and practices impede women's political participation. According to Brill (2000), without the voices of women being heard, those who govern cannot give just accountability of their service. Political equality is paramount and non-negotiable in women's total empowerment. When carrying out gender analysis, it is essential to know the level of women representation in key positions across the levels of government. Gender analysis of politics in Chapter 3 shows women's low representation in politics in Nigeria.

MFIs in Nigeria are regulated by Microfinance Policy, Regulatory and Supervisory Framework (MPRSF), and the sole aim of licensing MFIs is to boost financial inclusion through the provision of a wide range of microfinance services on a long-term, sustainable basis for poor and low-income groups. The fact that microfinance programmes should politically empower clients has been attributed in part to social capital and the dual framework of economic and social empowerment embodied in the Grameen Bank's group lending model and the importance of transforming social power to political power as advocated by Friedman's empowerment theory. Knowing fully the impact of government policies on the poor, MFIs creates awareness and sensitisation to their clients

on the need to fully participate in electoral process to elect viable people into political positions.

LAPO provides social development programmes to its clients. The primary aim of Social Change Advocacy is to influence policy makers, resource holders, service providers and individuals to implement policies that can bring about positive changes in the lives of the poor and disadvantaged, mainly women. (LAPO, 2019). This advocacy has resulted in people now participating more in politics with some contesting for public offices. Thus, LAPO sensitises its clients on the need to actively participate in household and society decision making. While it is easier for poor women, who experience enhancement in their income to be integrated into household decision making, due to their increased economic status, such increase in income is often inadequate for them to stand for any election within their community to influence policies. However, the ability of poor women to have control over credit, generate income and participate in household decision making shows that they are not entirely powerless (Duflo, 2012).

With client base of over 4 million people (more than 90% of which are women) that meet on a weekly basis, LAPO has a great impact in the economic and social lives of its clients and could serve as an impetus for motivating poor women for active political participation. The gathering of MFIs is based on social capital and the trust, norms and network they share should help in facilitating coordinated actions (Putnam, 1993) among them for their political benefits. LAPO can widen its literacy, training and workshops to make their clients more vibrant in the political arena. There is no doubt in the fact that the impacts of present initiatives of LAPO in the aspect of political participation is limited to the improvement in household decision making for female participants. Thus, by purposely integrating political education and mobilisation efforts into its lending structures in order to provide clients with political efficacy and education. More so, increasing the socio-economic status of women participants, through resource endowment and making them feel the importance of their votes in shaping their future. This will help to boost their political trust in contestants in particular and government in general (Cox, 2003).

This last part of our data analysis provided the opinions of participants on their political empowerment at household and community levels. Table 7.1 below depicts the main

themes, and subthemes identified based on the opinions of participants on their political empowerment through microfinance activities.

Table 7.1: Themes and associated sub-themes on Women’s Political Empowerment

Theme	Sub-theme
Concept of politics as viewed by Microfinance Participants	Political Party structure; Politics as a dirty game, my business is my politics.
Microfinance Women and the Electoral Process	Imposing Candidates and Election Rigging; Fear of Intimidation, Violence and Killings; Less time for politics
The question of an independent mind	political party membership; political meetings/rallies; contesting an election; electoral voting decision
Intra-group politics	

7.2.1 Theme 1: Concept of Politics as Viewed by Microfinance Participants

The low representation of women in politics has been a thing of concern to policymakers and researcher across the globe. The low representation of poor women in the political field can be attributed to many factors, but despite being crucial to the total empowerment of women, it is rare to come across a microfinance institution that makes political enlightenment of poor women an explicit goal (Cheston and Kuhn, 2002). Political empowerment is critical to the progress and development of women (Sundström et al., 2017).

According to Friedman (1992), political power is the mechanism through which power can be influenced at the local and the national level, which is the result of the power of voice and collective action. Social networking serves as one of the ways to enhance social change in the society, without collective actions, some levels of empowerment cannot be attained as some cultural norms cannot be tackled by individuals alone. Women must have the ability to analyse their surrounding environment, collectively organise and mobilise themselves for social change (Medel-Anonuevo, 1995). Group lending provides the opportunity for poor women to converge every week to deliberate on economic and social matters, and since social issues affecting women can best be tackled when these women come together to it will be valuable to see how their gathering could bring policy change in favour of women. Such discussions can increase a sense of solidarity among

women, increase their knowledge of their rights and privileges and steer them towards resisting cultural and institutional barriers.

Report by Cheston and Kuhn (2002) shows that women who have been through training and literacy programmes are more likely to become more aware of the occurrences within the political environment and stand for elected positions. Although LAPO creates political awareness sensitisation, it was discovered that such awareness and training was inadequate to cause collective action among participants; an overwhelming majority of them believe that their poor economic situation means that they are more interested in things that meet their immediate business and facilitate their economic goals than to engage in political discussions.

Themes from the interviews conducted with participants show salient reasons why women are disengaged from politics.

7.2.1.1 Political Party Structure

The process of active political participation in Nigeria starts with joining a political party and becoming a card-carrying member. This is done at the ward level, and party members are expected to attend ward meetings from time to time, contribute to discussions and pay their dues. A would-be contestant must be elected at the party level before he/she could stand for election. Therefore, joining a political party is a pre-requisite for contesting any political office in Nigeria. Although there is room for an independent candidate, the cost of the election means that only those parties with substantial financial backing are more popular and win elections. Women must be free to join any political party of their choice without victimisations, either from their household or the party in question.

Social structure contributes to a significant extent to the inability of women to participate in politics. It will be difficult for a woman who has the inner will, zeal and desire for political participation to excel where the structural characteristics are patriarchal in nature. However, Shrestha (1998) stresses that promoting political participation of women in local politics or power structure and organising grassroots level advocacy actions further enable achieving overall empowerment of the women.

A director in LAPO stress that:

“There is great marginalisation within the political parties, even in the way they structure their positions. Although they will not say this is for males or this is for the females, but at the end of the day, you discover that it is only the women’s leader position they reserve for women and every other executive post is taken up by men. This is the same as the ward levels as well. So, when it is time for them to select those who will vie for one position or the other, it is the same men leaders who will nominate the people to be voted for and most often (if not all the time), they present men to be voted for. That is one of the major problems’ women are facing; we need to democratise the political parties and their structures.” (SIO).

The participants attest to the fact that attending political meetings for the possibility of being selected to represent the party in an election is a sham.

“...they (the men in the parties) always put their own family to in all the positions, rather than spreading it across the board, they share things within their clique. They are so deceptive as well because they give all the benefits to their own people” (EA, FG4)

The above comment shows that women are shut out of elective positions within the party structure and therefore, hardly given any chance to contest elections. While women comprise a substantial portion of party membership in many developing countries, they are often excluded from leadership and elected positions.

7.2.1.2 Politics as a Dirty Game

The persisting cultural stereotype, abuse of religious and traditional practices, patriarchal societal structures in which men dominate economic, political and social power have pushed women to remain as the followers of men, even in politics (Agbalajobi, 2010). Although women play active roles during campaigns, their roles have been limited to being used by men as tools to achieve their political goals. As stated in Chapter Two, the need for political empowerment of women becomes more important in a development context, where *power within* cannot be much beneficial until women are strong and empowered from a political point of view (Khan 2016).

Participants did not hide their abhorrence for politics, as they all voice their displeasure on how politics is played in Nigeria. This is reflected below:

"many of us do not have access to politics in Nigeria as Nigerian politics is whom you know and how much you have. Many people give bribes to be selected to stand for election, but when you do not have such human and financial backing, it is difficult for you to be selected for election. Although I may have genuine intention to bring changes, because I do not have the money to bribe them to be selected, no one will consider me. So, whom you know, and your economic status determines your engagement in politics" (INDIK1).

Another participant stated that:

"Nigerian politics is dirty; I do not know how to qualify it. To get an ordinary voter's card is difficult, you will stand in the sun for hours, and at the end of the day, you will not get it. When you vote, they rig the election" (IND3).

Almost all the participants have a strong negative attitude towards politics in Nigeria, and they did not hide this during the group discussions. Majority of them do not even want it to be discussed at all as they believe politics in Nigeria is creepy. This is how participants in FG4 summed it up:

"politics in Nigeria is a dirty game; we derive no benefit from it, so there is no point getting ourselves involved, it is only those that have extra power that can join them and we do not want to waste our lives" (ALL, FG4)

The opinions above show participants' attitude towards politics in Nigeria. If the assertion that the higher the number of women in parliament, the more likely the parliament will address women's problems and change the gender dynamics in society (Ballington, 2012; 2008) is to be taken seriously, then participants' attitude to politics will instead continue to widen the gender gap in Nigeria. Women must participate in politics for change to occur ((Oxaal and Baden, 1997).

7.2.1.3 My Business is My Politics

There was a consensus among all the participants that it is absolutely a total waste of time for poor women in Nigeria to engage in politics. However, according to a senior official of LAPO:

“women cannot push their issues until they have adequate numbers that can say okay, the women can go to one side and say okay let us rally round each other to support the bill and if possible win some men to our side to get enough votes to pass the bill into law” (PIE).

Without active participation in politics, it will be difficult for women to speak with one voice. Views from women beneficiaries show that although they are aware of the political issues occurring around them, they seem not to have any interest in participating actively in political activities, thus making them mere voters and passive when it comes to seeking elective positions.

Political awareness involves access to political information and the ability to utilise such information as a means of achieving one's goals is crucial to bring collective change, but change cannot occur if women have a lukewarm attitude towards politics. From the focus group discussion with women participants, it can be established that the knowledge of the women about political sensitisation is low. There is a cold apathy towards political activities at the community level, which made the researcher concludes that although LAPO microfinance women beneficiaries have been able to gain voice and speak out within the household level, this has not been translated to political empowerment at the community level as a result of the docile attitude of poor women towards politics.

“I see politics as a business on its own and my trading as a business on its own. So, we are two parallel lines that cannot meet” (FA, FG10)

Another participant stated that:

“how do you expect me to go to political meetings and waste the time I am supposed to invest in growing my business?” (EA4).

There is said to be a correlation between women's political empowerment and essential outcomes for household welfare (Alexander et al., 2016; Swiss et al., 2012; Sen, 1997). Evidence from the interaction with the women shows low attitude towards political participation and see it as a total waste of time and effort, instead they feel it will be better for them to devote their time and efforts into their businesses, where they can be sure of the outcome, rather than on frivolous things such as politics.

7.2.2 Theme 2: SSG Women and the Electoral Process

One of the ways women can influence decisions and policies affecting their lives is through direct participation in formal politics. However, involving women in politics involves awareness, not only of the need for them to exercise their civil rights but also to actively participate since it is one of the viable means to bring social change. Women's participation in politics goes beyond being used as a tool for campaigns and voting in elections for candidates of their choice; it should include women knowing their worth and standing up for elective positions across the board.

It has been established from the women's opinions above that although they are all registered to vote during the election, most of them do not belong to any political party in Nigeria. Contesting election in Nigeria is expensive and involves a lot of human and material resources, and this is beyond the poor in the country. Since women participants engage in micro business, their meagre earnings, which is barely enough for their basic needs, means that none of them could stand for election.

A manager with CBN summed up the pathetic situation of microfinance participants by stating that there is no correlation between microfinance and the political empowerment of women.

“As far as these women are concerned, politically, the only thing you can talk politically about is for them to have a voice; just for them to have a voice, not that they are going to contest at the council, state or national level. The highest they can contest is to president or leader of their market associations. However, if you want them to go and contest local government elections, they might not because they are micro; they are just looking for subsistence and little money to educate their children. You and I know that in the Nigerian economy you need a lot of money to go into politics, where do you want them to get such huge amounts of money from? Is it from the petty trading they are doing? Nobody will sponsor a micro-credit woman into political positions, so let us remove politics out of this micro women's empowerment stuff” (PMCBN)

The above quotation confirmed some studies that affirmed that women's ability to participate actively in political affairs and influence decisions in their favour is, at least in part, dependent on their socio-economic resources, which include their level of education and income and social standing (Isaksson, 2014; Iversen & Rosenbluth, 2010;

Logan & Bratton, 2006). As shown in Table 5.2, most of these women had no formal education and even where they amass enough wealth to participate in the election, those who do not have at least secondary school certificate are not qualified, constitutionally, to contest.

This was also supported by a LAPO official who stated that:

“in the Nigerian political context, when we look at those involved in politics, its either you have money, you belong to a royal family, or you are well educated” (HUSI).

Although the literature shows that there could be a virtuous spiral when women are economically empowered, and economic empowerment could progress to social empowerment and finally to political empowerment (Mayoux, 1998), this spiral cycle may not necessarily materialise in Nigerian political settings due to many hurdles. According to Sanbonmatsu (2003), women would be more supportive of electing more women to the public position if they were as informed as men on the extent of women low representation. Although participants had the desire for change, they feel the situation is hapless, they generally believe it is a dirty game, and the constant fear of becoming a victim of political violence has further estranged them from mainstream politics.

7.2.2.1 Imposing Candidates and Election Rigging

Young (1993) and Friedman (1992) opine that collective actions of women can lead to desired change and since participants meet weekly, it could be an avenue for them to sensitise themselves and collectively fight against injustice. While the number of public positions held by women worldwide is increasing, as shown in Chapter Three, this is still exceptionally low and not proportionate to women's population. For instance, as of January 2018, only 24% of all national parliamentarians worldwide are women (IPU, 2019). Table 3.1 shows that during the last election held in February 2019, women comprise only 8.8% of the combined law-making bodies in Nigeria (INEC, 2019), a country where women comprise half of the population. This has been the trend since returned to democratic rule in 1999, and there is no sign of it improving. The consequences of this are that men will continue to dominate the polity and women will not be able to push through policies that will be in their favour.

More so, in some instances, the results to election positions are 'released' before the votes are cast. This is because political parties impose contestants on the electorates and

manipulate the election to favour their preferred candidate. This often makes the electoral process meaningless as people think that their votes do not count. A study participant stated that:

"Women do not have an interest in politics because of the manipulations perpetrated by men. So, when you know that at the end of the day you will not be able to get into positions, the best thing is for you to focus on your business. Even during voting, your vote at times does not count as they already know whom they want in the position (IND1).

Another participant also reiterated that:

"It will be a total waste of time to engage in politics in Nigeria because it is a dangerous game" (FA, FG10)

Knowing the importance of women's active engagement in politics and the need to create political awareness in them, participants were asked how they think their desired changes could occur without sound political awareness and active participation in politics. Here is what some of the participants had to say:

"Is it by force? I agreed that decisions in the house of assembly are by votes, but why do you want women to go into a violent environment, where they are not recognised and look down on? No, it is not the best" (IND4).

"I certainly understand what you are saying. There was a time I followed my friend to a political meeting, when I saw the set-up of the meeting, a good Christian should not think of getting involved in politics as politics is a very rough, dirty, selfish game. To excel in Nigerian politics, you must have a godfather, so if you join them, you must wait and wait, and it may never get to your turn, particularly if you are a woman" (EA4).

One cannot dispute the recklessness in the Nigerian political system; it is pertinent to note that the inability of these women to rise against the prevailing political system means they will continue to be at the mercy of men. The above opinions clearly show that poor women have always been side-lined, and they have no confidence in the Nigerian political system. However, during a political campaign, these women are the ones the politicians induced to vote for them. It can be concluded from the above that the political awareness of women is shallow, and there is a grave concern for their attitude towards politics.

7.2.2.2 Fear of intimidation, Violence and Killings

The researcher also discovered that participants were afraid of the violence that usually erupts during and after elections in Nigeria. Evidence exists of political violence in Nigeria, where opposition parties attack one another and, on many occasions, this has led to the destruction of lives and properties (Agbalajobi, 2010). The fear that they could become victims of post-election violence contributed to the reason most of the participants abstain from engaging in politics.

The lukewarm attitude of women towards political participation in Nigeria politics and the social resistance from men (and even at times from their female counterparts); electoral violence; inadequate political socialisation; and women's marginalisation in mainstream political party hierarchy are some of the multiplier effects of gender inequality in political participation in Nigeria (Nzomo, 2003; Nwankwo, 2009).

For instance, one of the participants expressed her feelings on why she did not engage in politics:

“You must be a thug or fortify yourself with charms before you can belong to political parties or contest election in Nigeria because once there is an inter-party fight, they can wipe out your entire family and burn down your house. It has happened several times in my presence before, so politics is scary” (BB, FG4)

Another participant corroborated this by stating that:

“to participate in politics in Nigeria, you must be ready to sell your conscience and if possible, kill and be ready to be killed and I want to still be alive for the sake of my children (she smiles)” (INDOD01)

This means that participants also stayed away from politics because of fear of intimidation and violence.

7.2.3 Theme 3: The Question of an Independent Mind

Another important theme was the question of if participants were able to take political decisions without undue influence from their husband or intimidation by external agents. LAPO believed that when a woman is economically empowered, it will be difficult for

her to be induced with material things as often done by politicians or their agents during elections.

A senior staff member of LAPO states that:

"The reason politicians take poor women for a ride today is that they buy our conscience with money and foodstuffs. However, if an average Nigerian woman is empowered, do you think that stupid politician will come and entice her with onions, tomatoes, pepper? Obviously, such a woman will have a voice; the woman will be able to ask questions and challenge such a politician because she is already empowered" (HOP)

Where a woman has an independent mind, she can make a choice and follow such up to achieve desired results. This theme covers areas such as political party membership, political meetings and rallies, contesting an election, and electoral voting decision.

7.2.3.1 Political Party Membership

An individual must be a card-carrying member of a political party before he or she can stand for election. Respondents were asked if they belong to any political party. Out of 71 women that were interviewed during the focus group meetings and individual interviews, only three were registered members of political parties. As stated earlier, policies and laws are made through the parliament, and a country like Nigeria that is dominated by men who are so conscious of patriarchal values and a strong belief that women should be subordinate to them and stay at home to perform the domestic chores will hardly make laws that will challenge the status quo. However, for women to effectively challenge the imbalances in gender and other social norms, they must be adequately represented in parliament so that they can influence votes and policies effectively.

Participants were asked if they would be able to join any political party of their choice without been influenced or restrained by their husband or male family member. Almost all the participants responded that although they are registered to vote, they have no plan to join any political party as the political climate in Nigeria made it difficult for them to participate in the electoral process.

The following quotes exemplify the participants' beliefs about why they decided not to join political parties:

“I am not interested in politics; my business is my politics” (IND4).

“It is only those who have extra power that can join them” (RA, FG4).

“No, I do not have time for politics” (IND1)

“I am not a member and do not have any intention of becoming one” (TA, FG4)

“The only politics I do is my business” (TE, FG3)

The above comments show the participants' attitude towards politics in Nigeria. They are so bitter about how men in Nigeria play politics and prefer to abstain for their safety.

7.2.3.2 Political Meetings/Rallies

Political participation involves the ability of women to create time to attend meetings organised by party executives. Attending meetings is crucial as that is where deliberations are made on how to select those who will serve as flagbearers for the political parties during elections. Political participation goes beyond merely having an interest in politics; it must be backed up with activities or action. Such activities include attending meetings and contributing during deliberations, monetary commitments.

Participants were asked if they have the freedom to participate in political meetings and rallies. Although most of them showed their indifference towards politics, they agreed that if they had the intention to join political parties, they would be free to attend political meetings and rallies. However, one of the challenges they mentioned was the trade-off between politics and business. According to most of the participants, the uncertainty in the outcome of efforts and resources required to participate in the political process means that it will be more worthwhile to devote such time and resources to their micro businesses. Participants are more confident in the gains from their business than the political outcome.

As stated by a participant:

“what I see in politics is that you must have time for it. Any woman who wants to focus on her business or focus on her children will not engage in politics” (ON, FG10).

Apart from the volatility of the political environment in Nigeria that makes politics a patriarchal affair, few of the women who were interested in politics are unable to get actively involved because of workload. Most of them did not experience any reduction in their household work despite devoting more time to their business, and as such, have little time for other activities, such as active engagement in politics. Those who had the intention of attending political meetings and rallies cited time factor as a constraint.

According to one of the participants:

“The responsibility of caring for the home and managing our business does not give us time for politics” (OJ6, FG9).

This was supported by another participant who lamented that:

“The stress (of engaging in active politics) will be too much for us because of our workload. The home front pressure and need to be above board in business will not allow that” (OJ1, FG9).

It can be inferred from the above statement that women see actively participating in politics as an additional load to their already overburdened workload, which is not worth sacrificing their business and family time for.

7.2.3.3 Contesting an Election

According to Agbalajobi (2010), men have been dominating the political scene around the world as a result of persisting cultural stereotypes, violation of moral and conventional, patriarchal societal compositions in which men dominate all spheres of the economic, social and political power that made women mere followers of male political leaders.

The pathetic situation of the poor generally as regards contesting the election was shared by this participant:

“many of us do not have access to be in politics in Nigeria as Nigerian politics is whom you know and how much you have. Many people give bribes to be selected to stand for election, but when you do not have such human and financial backing, it is difficult for you to be selected for election. Although I may have genuine intention to bring changes, I do not have the money to bribe them to be selected so that no one will consider me. So, whom you know, and your economic status determines your engagement in politics in Nigeria” (IND1).

This implies that participants are faced with multiple problems in their bid for political empowerment. Although, it is worthwhile to say that women should be allowed to actively partake in decision-making and governance of the country, without political awareness of the need for women's active participation in elective positions, the collective efforts of women towards political empowerment will be futile.

Notwithstanding, participants were asked if they would be able to stand up for election without their husbands, male family member or their community is kicking against it. All the participants agreed that if they have the intention to contest, they will receive the support of their family and the community.

Some of the participants were explicit in their comments, as stated below:

“my husband will not feel threatened because it will benefit him as well” (GB6).

“The community will surely embrace it and support me because they know that if I get there, I will not forget them” (GC, FG6).

“My husband knows I am not a wayward woman so that he will support me all the way.” (OJ4, FG9).

There was a consensus among the participants that if they felt they wanted to stand for election, they would be supported by their family members and their community.

7.2.3.4 Electoral Voting Decision

The ability of a woman to vote for a candidate of her choice is crucial in women's political empowerment. Frequently, women are coerced by their husband or male relative to voting for a particular candidate, who may not be her choice. Also, because of the corrupt nature of the political setting in Nigeria, some of these women are induced with money or enticed with some material things like foodstuffs to win their allegiance and influence their voting pattern. In some cases, these women take money from all the candidates that come to them but still go on to vote either according to their choice or their husband's preferred candidate.

Microfinance participants were asked if they have the free will to decide whom to vote for without undue pressure from their family members or community. The following selected quotes illustrate their opinions:

*“I decide on whom to vote for without any external influence”
(INDI6)*

“I decide whom I will vote for. For instance, in the last election, we (myself and my husband) voted for different parties” (OJ2, FG9)

“my husband cannot tell me whom I should vote for” (PU, FG2).

“No, I did not vote; If I want to vote, it is none of my husband’s business, I decide whom to vote for” (GD, FG6).

All the women participants agreed that they have an independent mind to decide whom to vote for without anyone influencing their decision. Although they were not interested in politics if they were to stand for election, their husbands would support them just as their husbands are supporting them in their business. According to them, it will be of mutual benefit. They also agreed that the community would see nothing wrong in them standing for election, but the set-up of the present political system in Nigeria, coupled with the cost of the election would make it difficult for them to be selected through the party machinery for election.

7.2.4 Theme 4: Intra-group Politics

According to Duflo (2012), women can become decisionmakers within the household or policymakers within the community. As stated in 7.1.3 above, although participants have political apathy, whenever given the opportunity, they have the independent mind to exercise their franchise. Political participation is not restricted to the right to vote and be voted for at the community level. Within the group dynamics, political activities take place weekly.

As stated in Chapter Two, active participation in political activities in Nigeria is expensive and beyond the reach of the poor. However, since women comprise a huge chunk of the poor, collective action and cooperation of poor women could bring about changes in political representation and change in policies in their favour through voting.

However, election rigging may mean that such collective action may be upturn by overzealous politicians.

Group meetings, such as the SSG weekly meetings, provide an avenue for women to raise important issues affecting their lives and their community. Most often, such discussions become *mere gossips* among women as they hardly take collective action on how to reverse some harsh policies against women's interest through their numerical strength. For instance, LAPO has close to 4 million clients across Nigeria, of which 91% are women, and there are over 13 million microfinance clients in Nigeria (WB, 2017). Empowerment goals involve increasing political power awareness and participation in political activities (Price, 1992). The ability to influence systems and structures at the macro level are critical steps to women's political liberation. This means that emphasis must extend beyond women's economic empowerment through rising income and greater individual self-sufficiency to inspiring women in power and decision-making positions at the local, national and global levels (Dwivedi and Dwivedi, 2016).

Since LAPO cannot actively and openly participate in any micro-finance work that can be called political, it has to think more creatively of other ways to encourage political empowerment provided it is convinced of the necessity of politically empowering women. It is quite conceivable that LAPO would not change its remit about remaining apolitical and, therefore, any expectation from LAPO that its microfinance work would seriously undertake measures to encourage political empowerment may be over-optimistic. The argument, however, remains that political empowerment is crucial for women to make advances. So, the women's groups and also the men's organisations sympathetic to women, have to think of ways with or without LAPO to encourage women's political empowerment. The realisation that LAPO kind of microfinance work would not lead to women's political empowerment points both to the limitations of such microfinance work but also to the necessity of other ways to encourage women empowerment.

However, participant engages in politics within the groups by electing a group leader and a secretary. The group leader coordinates the weekly meeting, collects the repayments from each group member and reach out to other members who are late or unable to attend the meeting, while the secretary takes the attendance and keep the records of the group.

In all the venues visited, the researcher noticed that the group members duly elected the leaders. This was confirmed by one of the respondents who stated that:

“We elect our leader and secretary based on their ability, boldness, and more importantly, the secretary must be educated to be able to record financial transactions” (AG, FG1).

Another respondent added:

“Such people (leader and secretary) must also be straight forward and should have the charisma to lead, regular at meetings and have integrity (VE, FG3).

In some instances, the initiator of the group is unanimously elected as the group leader, but where they feel she could not lead the group, they jointly elect whomever they think to have the qualities to lead them.

On the ease of changing the leader, the researcher learnt that group members could elect a new leader if they are not satisfied with the present one. According to a focus group participant:

“The leader is the one that goes around to bring people together. She goes around to look for trusted hands, people that are into business, people that when they borrow, they will be able to pay it back. If we now come together and feel she is okay and is satisfied with her, we asked her to carry on, but if not, we elect a new person in her place” (RM, FG7)

SSG meetings are held every week, and the CSOs have to be present at each venue before the commencement of the meetings. Each meeting starts with a word of prayer by the group leader. After the opening prayer, the leader goes into the business of the day by collecting the weekly repayment from each member, while the secretary marks the attendance and count each member's money before passing it across to the group leader. The researcher noticed that there was orderliness during the meetings as the women peacefully coordinated themselves. Members take a turn to speak, and the researcher noticed the active participation of all members during the meetings. The weekly meetings allowed members to raise issues they are facing at home or any conflict with other members for resolution. All the groups visited comprise of women from different ethnic

groups, but the researcher did not notice any division due to differences in ethnicity. They see one another as a family and work for the mutual benefit of their groups.

According to one of the respondents:

We also advise and encourage each other mostly at this hard time and see how we could be of help to one another. Invariably we live like sisters as a result of coming together under the LAPO group (AM, FG1)

Another group member reiterates that:

We become one, a family, stand in for each other and stand up for one another (TC, FG5).

The field investigation demonstrates that participants were knitted, and group members value the social ties among them and hold the trust in one another to high esteem.

Nonetheless, going by an incident recounted by one of the top management staff of LAPO in an area not covered by this researcher, it will be difficult to conclude that tribe or ethnicity does not influence the selection of leaders or interaction of members. According to the top management staff:

“...what I noticed is that a particular ethnic group, believed leadership of the group is their right and frown at the attempts made by others to rotate it. Those from that same tribe protect and shield the leaders with their votes, and anytime any member voted against the leader, the leader will wait for her after the meeting, and if the opposition manages to finish her loan, they will find a way of getting her out of the group and tagged her ‘bad’. As a result of this and the diabolical nature of the leader, group members are afraid to confront her” (HCPS).

Therefore, the issue of intra-group politics may need further research to examine its impact on the political empowerment of participants.

7.3 Conclusions

This chapter covers the analysis of the findings from field data on the political empowerment of women through their participation in microfinance activities. Although women have experienced a voice within the home because of the increase in their

earnings, it can be seen from the discussions that they are lukewarm towards political activities. Their indifference towards political activities is partly because of how politics is played in Nigeria. Since they are so determined to live their lives to the full, they do not want to engage in anything that will endanger this. We can also deduce from the above that the current party structure in Nigeria does not favour women. With the present settings, it will be difficult for microfinance practitioners to gain political power at either local, regional or national level due to party structures, political climate and the cost of electioneering.

Chapter 8: Findings and Discussions

8.1 Introduction

The previous three chapters presented data analysis based on the views of SSGs on their economic, social and political empowerment. As evident from the study, women's empowerment is fundamental to the process of development. Also, women's economic empowerment serves as the basis to facilitate other dimensions of empowerment. Repeatedly, SSGs have shown to be instrumental in the empowerment of women through group formation, social capital and social ties, women have been able to network and work for their collective interest. Additionally, the microfinance programme is considered as a useful developmental strategy to alleviate poverty and empower women.

Women comprise almost 50% of the population worldwide, and they play a crucial role in the process of economic and social development of a nation. It will, therefore, be uneconomical to exclude them from the mainstream developmental process. To ensure enhanced inclusive growth and development, women need to be empowered and included in the mainstream of the nation's developmental strategy.

Based on the discussions in chapters five, six and seven, this chapter presents the findings from the fieldwork and relate them to previous studies as well as linking the findings back to the research objectives. This chapter also helps to answer the research question and research objectives, as stated in Chapter one. The discussion is made within the theoretical frameworks used for this study.

8.2 Research Aim and Objectives

The main aim of this study was to explore women empowerment through self-selected groups in order to observe the relationship between Self-Selected Groups and the economic, social and political empowerment of women. This was achieved through the following objectives:

1. To examine the historical contexts of women's empowerment and microfinance in Nigeria (Chapter 3)

2. To critically review the literature on the concept of microfinance and women's empowerment. (Chapter 2)
3. To empirically examine the potential impact of microfinance SSG on women's economic empowerment. (Section 8.3.1)
4. To empirically examine the potential impact of microfinance SSG on women's social empowerment (Section 8.3.2)
5. To empirically examine the potential impact of microfinance SSG on women's political empowerment (Section 8.3.3)
6. To suggest appropriate policy measures that could be followed by policymakers to make microfinance SSGs a useful tool for economic, social and political empowerment of beneficiaries (Section 9.3).

Objectives 1 and 2 were handled in Chapters 2 and 3, while objectives 3 to 6 are topics of the following discussions.

8.3 Discussion of the Research Findings

The findings of this study were based on responses from participants, observations and notes taken during the fieldwork. The main objective of the research was to explore women's empowerment through Self Selected Groups and the role of microfinance in women's economic, social and political empowerment. As noted in the literature review (Chapter 2), empowerment can be measured through multiple dimensions: economic, social and political are considered in this study as the most important dimensions. Also, the process of women empowerment is complex and context-specific and is evaluated through multiple dimensions (Malhotra et al., 2002).

The FGD shows that participants see easy access to affordable credit and control over resources as the foundation to their empowerment. What is more important is the availability of the means to have incomes of their own, without having to wait or rely on their husbands to meet their basic needs. They also mentioned that through the SSG, they have been able to increase their social mobility and gained a voice within the household. They also gained the confidence to talk at home and in the meetings. Similarly, participants experienced an increase in their social status as a result of the increase in their earnings as they felt their household and people in their community saw them differently and accorded them with respect.

Surprisingly, the women did not see the additional household expenditure or reduction in their husband's contribution as a burden. Instead, they saw it as an avenue to contribute to their household welfare and a way of having a voice in the household decision making. Although Friedman's Alternative Development model states that people can move from social power to political power and then achieve full empowerment, but evidence from the findings show that although participants achieved social power, they have not been able to translate this into political power that could help them achieve total empowerment. However, this assertion needs further empirical testing in other contexts to substantiate its validity.

8.3.1 Discussion of Findings on Economic Empowerment of Participants (Objective 3)

In literature, most of the themes used for measuring economic empowerment revolve around: access to credit/financial resources, purpose of the loan, control over and use of resources, household decision-making power, ability to make small purchases, involvement in the decisions to make larger purchases (Malhotra et al., 2002; Hashemi et al., 1996). Since empowerment is context-specific, the main themes that influenced participants' economic empowerment are the availability of independent sources of credit; enhancement of earning capacity; changes in household expenditure pattern and household decision-making.

8.3.1.1 Access to Resources

Women's participation in economic activities enables them to gain access to resources through which they can experience an increase in their income, savings, and loan repayments (Brody et al., 2017, 2015), smooth their income, and reduce vulnerability to external shocks. Their inability to provide collateral for loans from the traditional banks means that they are limited to the meagre amount they have to run their businesses. However, through SSG, poor women are now able to come together to access financial and non-financial resources for the expansion of their business.

Women formed a self-selected group for the sole purpose of accessing microfinance services. This has opened the door to financial inclusion for them and serves as one of the significant sources through which poor women can get resources and other non-financial benefits. Although investing such resources in business is not a guarantee that profit will

be made because other macroeconomic variables beyond their control could negatively impact their business, most of them attested to the fact that the loans had a positive effect on their businesses and their households.

Participants in this study confirmed that having unhindered access to financial and non-financial resources was a key factor and served as the foundation for their empowerment. They believed that the only way they could have financial autonomy would be when they can trade and make their own income, rather than relying on the income of their husbands for their economic needs. Besides, participants took pride in their active engagement in productive activities through microfinance SSG and acknowledged the positive impacts this has brought them and their households. Participants admitted their inability to provide collateral as a barrier to accessing credit from the traditional banks; hence they see the SSG as the only hope for them to access credit for the expansion of their existing businesses.

Similarly, LAPO management knows the importance of credit to the economic activities of women and as such, provides a robust platform through which these women can obtain credit. The bank recognises the fact that these poor women are vulnerable, need support and assistance to make them economically viable. It is an indisputable fact that SSG women have undeniable access to credit that has enabled them to expand their businesses, smoothing their consumption and make them more economically viable for the benefit of their household and the society.

Thus, it could be deduced that availability of resources for the expansion of women's existing businesses through the SSG trigger changes in other spheres of their lives and have the potential to lead to positive changes in other dimensions of empowerment. Previous research shows that microfinance has been a reliable source of credit to poor individuals, majorly women (Pedrini and Spina 2017; Hashemi et al., 1996; Norwood, 2005).

8.3.1.2 Enhancement of Earning Capacity

Improving their earning potential was identified as a key empowerment factor by participants. Although access to resources was identified as the starting point of the empowerment process, the provision of resources is not empowering if the resources are

not put into economic use to provide additional earnings. Therefore, the ability of poor women to define their goals and have unhindered access to resources for the execution of such goals is an ingredient of empowerment. Participants were fully aware that access to credit was an opportunity for them to expand their businesses to increase their profit margin, and as such, they do not request for a loan without having a legitimate purpose for it.

Knowing what purpose to use the loan for and using it for the intended purpose allows women to utilise loans for economic activities. Women make their repayments from their weekly sales/or the profit from the goods they invested the loan in, but where the loan was not thoughtfully invested into economic activities, it could result in an inability to meet such commitments unless they have other means of payment. Participants show that they were clear about the purpose of taking the loan, and most of them used the loan for such purpose. Almost all the participants cited business expansion as the main reason for taking the loan, while a few others stated that they took the loan to fill the gap in the shortages of their family income. This shows that microfinance serves as an avenue through which poor women can obtain credit to expand their micro ventures and smooth their consumption.

More so, the ability to be in control of the resources is an important aspect of empowerment. Due to the vulnerability of the women and their level of poverty, it will be easier for such loans to be diverted to meet the immediate needs of the household, such as consumption, payment of children's school fees, visiting hospitals, among others. Also, their husbands could hijack the loans from them for their personal or unproductive use, thereby leaving the women to face the pressure of repaying the loan (Garikipati, 2008; Goetz and Gupta, 1996; Rahman, 1999). All the participants claimed that they have control over the use of their productive resources and that their engagement in microfinance has made a change to how they manage their household income. For instance, they no longer wait for their husbands before they purchase basic things like food for the children or take them to the hospital. They also now have the financial literacy to manage their businesses effectively.

Moreover, participants were able to show that they were in full control of not only what the loan was used for but also how the returns were spent. The ability of women to be in

control of their resources significantly increased women's managerial ability, self-esteem and self-confidence (Lavoori and Paramanik, 2014). One can conclude from the responses that participants feel empowered through the control of the loans and the use of the earnings from their business activities.

Respondents strongly believed that the additional income they earned from their economic activities was through their membership of SSGs, without which it would have been impossible for them to access credit. Therefore, we can conclude that SSG is the cardinal reason women earn additional income to improve their lives and of their households. Participants strongly believe that economic empowerment is a precondition to achieving other goals of women's empowerment. However, women's empowerment does not depend only on credit; there are other factors and dimensions involved in empowering women. Access to credit is mainly seen as a precondition to promoting empowerment among women.

8.3.1.3 Changes in Household Expenditure Pattern

It was observed that the loans brought about changes in the expenditure pattern of the participants. Improvements in their income and savings gave them the opportunities to carry out independent activities and decisions they feel would improve the welfare of their households. The changes in SSG's spending and saving patterns have the potential to lead to their economic, social and political empowerment (Eyben et al., 2008).

More than 90% of women beneficiaries experienced an expansion in sales and an increase in their profit margins as a result of the loans, which helped to reduce their vulnerability to market shocks. The increase in earnings also brought about immediate cash flow needs due to an improved market position (Roxin et al., 2010). Participants experienced an increase in their fortunes as they then had the money to purchase household needs, unlike before when they depended on their husbands for their needs. They now buy food in the house, clothe their children and pay their children's school fees. The women see themselves as being able to meet the immediate basic needs of their households.

Women beneficiaries admitted that they experienced an increase in their households' financial burden because of the increase in their earnings from their business expansion. Although this has been proven in the literature (Cheston and Kuhn, 2002), little emphasis

was made in the literature on how these women feel about such a burden. Remarkably, participants did not see the increase in their financial responsibility at home as a burden but feel proud of the fact that they can contribute to the welfare of their households. In most cases where women experienced increased financial burden, their husbands tend to reduce the amount they contribute to the household expenditure. Despite this challenge, the women saw it as a way of becoming indispensable in the house, and this increased their self-worth and self-esteem.

Notwithstanding, findings show that some of these women were still vulnerable and occasionally demand their savings before the end of their loan cycle to deal with household emergencies, such as school fees, paying children's medical bills or meeting other exigencies. Although participants claimed that they were in control of their savings, this cannot be totally substantiated as whenever they experience financial shocks at home; they resulted into getting part of their savings to meet urgent family needs.

Participants complained bitterly about some factors affecting their sales and the ability to make a profit. During the discussions with the participants, the researcher found that the prevailing economic downturn in the country has resulted in fluctuations in sales. Moreover, an increase in interest rates, from 2.5% to 5% reducing balance, means that participants had to pay more on their borrowed funds, which reduced their net earnings and added to their workload. It was also noted that the homogeneity of group members. Moreover, their products mean increasing competition among women, which often leads to a decrease in sales. As stated by Mukherjee (2015) without an expanded market, it will be difficult for women to enhance their earning capacity.

Overall, the findings indicate that participants' access to credit through the SSG brought about positive changes in their household welfare.

8.3.1.4 Intra-Household Decision-making

Study participants revealed that their financial contributions to household welfare brought changes to the household decision-making process. An increase in their earnings enables them to make some household financial decisions. The fact that they now shared the cost of household expenditure with their husbands was something they were immensely proud of. The women also experienced a sense of fulfilment as they see themselves as active

partners in handling domestic affairs. They were also happy with the fact that they solely make decisions on how to utilise the loan and run their business without undue interference from their husbands. This invariably shows that their ability to be included in the crucial decision-making by their husbands was because of their financial contributions to the household welfare, which improved through their microfinance activities.

Therefore, the study revealed that there was a redistribution of decision-making in their homes because of their economic relevance. Given the patriarchal nature of Nigerian society, redistribution of decision-making power within the household is a huge step towards women's empowerment. Access to credit and participation in income-generating activities is assumed to strengthen women's bargaining positions within the household, thereby allowing them to influence a higher number of strategic decisions. So, we can conclude that participants become more economically independent and actively participated in financial decision-making within their households because of their participation in SSG.

Another major area worth noting from the analysis is the issue of women having their own properties and assets resulting from the increased income from microfinance activities (Kato and Kratzer, 2013; Chen, 1997). The findings indicate that in most cases, profit from participants' businesses is insufficient to buy assets on their own. Whenever there are any large purchases, such as buying land, building a house or buying a car, women usually pool their resources with that of their husbands and jointly purchase such an asset.

8.3.2 Findings on the Social Empowerment of Participants (Objective 4)

Women's social empowerment involves the ability of women to take steps to change their place in the society where most often, they are being degraded by their male counterparts. Women have been subjected to a second-class position in the society because of various factors, namely religion, culture, norms and their inability to engage in productive activities, which restrict their movement and silence their voices.

8.3.2.1 Free Mobility

It was observed that joining the SSGs played a vital role in the mobility of women. Participating in microfinance programmes through SSGs means that they must attend weekly meetings and attend to their business needs, such as visiting the markets to restock their products. The researcher found that women's mobility allowed them to attend each other's social engagements. This has not only helped women to interact with their counterparts but also allowed them to build a network with other women and discuss issues affecting their homes, businesses and their communities. It is generally believed that targeting women in microfinance is one of the most potent way to bring about more extensive social benefits as women are more likely than men to spend their earnings for the benefit of their households (Ngo & Wahhaj, 2011; Kabeer, 2003; Cheston & Kuhn, 2002; Armendariz de Aghion & Morduch, 2005; Pitt et al., 2006; Mayoux, 2000; Khandker, 2003).

Evidence from the discussions also suggests that their networking and social interaction with other women through the SSGs have dramatically improved their communication skills, public speaking, public relations, crisis resolution and management. Part of the social development enjoyed by microfinance beneficiaries was access to loans for their children's education. This invariably means that those who participate in LAPO microfinance activities are likely to send more of their children to school than others, such children, when they graduate are likely to find employment with LAPO since the company gives them preference.

8.3.2.2 Education and Awareness

It has been found that women have been able to increase their work and business skills through the literacy and training provided by LAPO. Although these women were in business before joining the SSG, it was discovered that majority of them do not have the basic accounting and management skills for record keeping before joining the SSGs, but through the training, workshops and awareness given to them by LAPO, they have been able to learn a simple accounting system, business and financial management. Women have increasingly become more aware of their health and those health-related issues that could lead to hindrances in their businesses.

It is also inferred that through the SSGs, participants are now more aware of those diseases that they initially took for granted but could negatively affect their performance. They are also more conscious of the need to visit the hospital from time to time for a medical check-up. It was also found that respondents are now encouraged to register with a health centre or hospital for antenatal services since they know that there were incentives attached to that. This has helped to reduce the mortality rate among them. Therefore, participants were more mindful of their health needs after joining the SSG and are quick to seek medical assistance whenever they feel sick. They also have become more cognizant of their hygiene and able to control and manage any health-threatening situation as a result of the training and awareness they received from LAPO.

Participants also experienced improvement in their financial literacy in terms of record-keeping, simple accounting entries, and business management skills. LAPO provides compulsory training, and this has led to an increase in participants financial and business management skills.

8.3.2.3 Self-Perception

Evidence from the analysis shows that microfinance catalyses social change and a boon to SSGs members. Women's status within their household and the community has dramatically improved because of their ability to meet the basic needs of their household, which reflects in their way of life and that of their children. Some of the women testify to the fact that they can now feed well, they no longer buy foodstuffs and ingredients on credit, their children now attend school without being sent home for fees, they can now afford to take their children to the hospital when they are sick, and even other members of the community now come to borrow money from them. This shows that women beneficiaries now command better respect from their family members and within the community as a result of their economic advancement. The fact that women earn more income because of business skills and other training on how to manage their business and become successful in it, they now earn more respect from their husbands and their community, who now see them as more enterprising.

8.3.2.4 Gaining Voice

This research also discovered that women beneficiaries were also able to speak out whenever they were unhappy with how they were being treated. This happened because

of the economic empowerment and training they received from LAPO. They are also able to get free legal aid from LAPO on social and cultural issues. The awareness of free legal and advocacy services provided by LAPO enable women to know their rights and where to turn whenever they experience any form of domestic violence. The fact that these women know that they have agencies that could come to their aid gives them confidence and peace of mind.

It is observed that the majority of the respondents now have a voice within their homes because of their economic activities through microfinance. The researcher was able to discover that an increase in their earnings has given them more voice within their homes. Their opinions now matter in the homes as they can now contribute meaningfully to household decision-making. Even those who were timid before joining the SSGs are now boldened to speak out and challenge any ills within their home.

The researcher also found that the SSGs have helped the women to live in peace with their husbands. Women who have issues at home can table their problems during group meetings and be advised by more experienced group members, which has improved their family relations. Also, some of the women were able to learn how to handle conflict during the training, which has served as exposure to those cultural impediments to their empowerment and has helped to increase their confidence in tackling personal and business problems.

8.3.3 Findings on the Political Empowerment of Participants (Objective 5)

Political participation is an involvement in the political process by individuals or groups of people who through conventional or unconventional means target decision-making processes to influence public policy through the selection of public decision-makers. Such a process includes both passive and active form of politics. It is important that people participate in making decisions that affect them, as this is the only way the public administration and equity and justice can be strengthened.

Women's political empowerment involves the capacity of women to analyse, organise and mobilise themselves through collective action that will result in collective change. Since some social norms cannot be changed through individual empowerment, the coming together of these women with a unified voice could bring about the

transformation they desire. The discussion in Chapter Two (literature review) shows that women around the world are not proportionately represented in the political process, and Nigeria is no exception.

8.3.3.1 Political Perception of Women Participants

Political component encompasses the ability to organise and mobilise for change. The idea of joint action is significant to the purpose of achieving social change. While individual empowerment is attainable, women should be able to articulate a collective voice and demonstrate collective strength. Since active political participation entails active involvement in politics, women's participation in political activities is an important indicator of social development. This is because it is through their political engagement that they can choose leaders or get elected themselves to tackle issues that suppress women's rights and gender equality.

Men have dominated politics in Nigeria for a long time, and these men have been self-centred, selfish and insensitive to women's aspirations and goals. Since politics is a game of numbers, women's active participation in considerable numbers will enable them to correct so many social ills that have kept them inactive because of men's domination of the political sphere. The traditional belief that women belong in the kitchen while men belong to the realm of economic, social and political activities has brought about lop-sidedness and inequality in society. If the assertion that the most significant resource any nation could have is human resource is correct, and women, who comprise nearly 50% of the world's population is kept away from economic and political activities, substantial growth and development will be virtually impossible.

It was observed that the majority of the participants have become increasingly aware of their rights and know the right places to seek for redress whenever they feel their rights are being trampled upon. It is also showed in their responses that they could voice their opinions without fear, unlike before when they had to be silent, irrespective of what they were going through. Their ability to give their opinions and make a stand in decision-making because of an improvement in their economic status is evidence of their awareness of their position within the family. It was inferred from the discussions that participants can take decisions on the running of their businesses, purchasing items for the day to day running of their households and are joint decision-makers in the purchase

of larger items, but this has not metamorphosed into the community and societal decision-making.

The researcher observed a demoralising change in their countenance each time the issue of politics was raised. Their apathy towards politics was intense, and the frustration and disappointment they had experienced could easily be read on their faces. Although these women were aware that they had been discriminated against politically, they could not fathom how to translate their networking and interaction into political gain at the community level. Therefore, there is a growing concern among women for a change, but they are not clear about how to go about it.

8.3.3.2 SSG Women and the Electoral Process

The neglect of poor women in Nigeria shows that women should be politically empowered to make their own decisions rather than being the submissive victims of choices made on their behalf by men who do not have their interests at heart. As depicted in Chapter 3 it is sad to note that the number of women who are in leadership positions at the local, regional or national level is still not proportionate to the population. Although women continue to participate in voting, they have not been given the required space in the law-making bodies at the grassroots and national level to bring about the desired change.

Evidence from the interviews with microfinance practitioners indicates that LAPO, like every other microfinance institution in Nigeria, is non-partisan but creates awareness through training, workshops and interactions with the women, thereby encouraging them to actively participate in activities that will improve their personal conditions within the household and the communities. Empirical results from the FGD shows that women have not been able to gain a voice within their community as their representation in the political fields at the local and national levels is still incredibly low.

The discussion also reveals that the low level of women's participation in politics is not a total lack of political awareness but rather strong inhibitors dissuading women from venturing into politics. It is apparent from the challenges that have been mentioned in the literature that include affecting women's participation in elective positions, such as cultural and religious factors, gender imbalance, lack of funds, and violent discrimination

by the men, inadequate education, low confidence level and fear of rejection (Egwu, 2015). As such, it is evident from the analysis of the participants' perception that time constraints as a result of the many roles that women perform in the family and the burden of economic activities; the political structure of the parties; fear of violence; election rigging were common reasons why they stay clear of politics. For instance, most of the participants feel that they are already overwhelmed by their multiple family roles, and it would be suicidal for them to add more tasks to what they already do. Therefore, they decided to prioritise their activities and felt it would be a total waste of their time and efforts to dedicate their 'business time' to politics due to the external factors enumerated above. Since the time spent on business activities will yield additional income, they cannot afford to devote much time to 'unprofitable ventures', such as politics.

It can, therefore, be inferred that participants experienced political consciousness but the awareness on the importance of participating in the political process to bring strategic change to gender imbalance is still extremely low. To some extent, these women know the importance of political power to social change but somehow felt reluctant to partake in such a process because of prevailing circumstances that are both intrinsic and extrinsic.

8.3.3.3 The Question of an Independent Mind

Evidence from this present study shows that participants have the freedom to join political parties of their choice without any pressure from their family members or denials by the parties. Since women are used as a conduit by men to campaign and win elections, political parties usually search for women to become party members. The researcher noticed that the participants had not reached the level of collective sensitisation in terms of political participation. Decisions on whether to vote, whom to vote for was still taken at individual levels. There was no evidence to indicate that the group members see the group membership as a weapon for political emancipation.

It is observed that the majority of the participants could have the backing of their households and their community to stand for election. According to the participants, this would not be an odd thing to do. However, the intrinsic and extrinsic factors inhibiting women's involvement in politics means that participants may not have the time to attend meetings and rallies. This could limit their active participation in political activities and the possibility of them being nominated to vie for any elective position.

Drawing upon the above opinions, it can be concluded that women are not maximising their SSGs to sensitise one another on the need for collective action towards policies that can transform their lives at community or national level. The low representation of women in the political sphere is indeed an issue of grave concern because their level of political involvement acts as a barometer to how effective policy change can be implemented. There is a need for poor women to participate more actively in democratisation, decision-making and policy-making processes at local, regional and national levels. It is within this context that women could achieve the much needed socio-economic and political equity, thereby challenging and subduing power imbalance, gender differences and cultural norms that have tied them down for centuries. Women's organisations need strong and politically astute leadership for collective action to be effective at the national level (O'Neil et al., 2014).

8.4 Conclusions

This chapter presented the synthesis of findings from the three dimensions used for the study -economic, social and political and alternative development theory was used to discuss each of the dimensions critically. It can be seen from the findings that participants experienced an increase in their economic and social empowerment. Among all the bases of social power, access to financial resources had the most significant impact, and the participants see it as the gateway to other areas. The women experienced improvement in the economic and social status because of the improved access to financial resources, which brought respect and increased their status, both within their household and the community. Therefore, participants have been able to reduce their dependence on their husbands, and they now make decisions and are consulted by their husbands before making any strategic decisions because of the improvement in their economic status. Although Friedman's model supports the transformation of social power to political power so that the interests of the household and localities can be effectively advocated, defended, and acknowledged at the micro and macro levels, these findings show that the participants have been unable to transform their social power into political power to effect changes at the community level.

Chapter 9: Conclusions and Recommendations

9.1 Introduction

In chapter 8, the research findings on the economic, social and political empowerment of participants were discussed. This concluding chapter discusses the contribution to knowledge, implications of research to stakeholders and areas for future research. The strengths and limitations of the study are discussed, with the concluding remarks.

9.2 Contributions to Knowledge

The main aim of this study was to explore the impact of women's access to microfinance services on their economic, social and political empowerment.

9.2.1 Theoretical Contribution

Given the complexity of empowerment studies (Kabeer, 2001) and the challenges of impact assessment (Roche 1999; Hulme, 1998), the study is greatly influenced by Friedman's Alternative Development Theory. The Empowerment Theory is premised on the concept of empowerment, which implies social power being transformed into political power, which leads women to build political rights, resulting in institutional changes (Dwivedi and Dwivedi, 2016). Using Friedman's (1992) Empowerment Theory to analyse the opinions of women participants in the study area, this study highlights the impact that access to credit plays in the empowerment of poor women in Nigeria.

Specifically, the findings of the study revealed that participants experienced significant improvement in the bases of their social power. This study strongly supports previous evidence on the assertion that poor women can increase their social power and augment their income through access to financial resources and participation in productive activities. It was also evident from the study that women are used to meeting institutional microfinance requirements for profitability and sustainability (Kabeer, 1997). The findings show that merely providing loans to women without adequate strategies to transform the existing patriarchal structures in the household and in the broader community have limited role in empowering women, especially in the political realm.

The study also confirms the theoretical premise that access to credit is a precursor to women's empowerment. The research findings showed that poor women in Nigeria lack access to financial resources from formal banks but can obtain a collateral-free financial and non-financial services from MFIs through an SSG, an act that makes microfinance services popular among poor women. Participants also stated that their involvement in microfinance activities through the SSG led to an increase in their credit and savings, which significantly contributed to their economic and social empowerment.

9.2.2 Empirical Contribution

This study shows that MFIs target women for multiple purposes: to achieve poverty alleviation and increase household welfare; equitable development and women empowerment; and for outreach, sustainability and profitability (Kabeer, 1997). Thus, the study makes a significant contribution to the understanding of the relationship between the self-selected group (SSG) and women's empowerment in the microfinance industry in particular and the financial sector in general.

The study also contributed to the understanding of women's attitude towards politics in Nigeria, the root of political apathy among poor women and how much can be subjugated to create further political awareness for their political empowerment. Apart from extrinsic factors hindering women from participating in Nigeria, the findings of the study reveal that women do not have surplus time available for political activities. The need to make sure they succeed in their microfinance businesses and the passion for transferring the positive effect of their earnings to the welfare of their household, mostly children, resulted into having less time for other activities. Also, the increase in interest rates, which increase the cost of capital and the reduction in husbands' contribution to household finances means that participants would need to put additional time into their businesses.

Therefore, this study illustrates that women's perception of themselves and how they think society perceive them changes because of their engagement in SSG programmes. They experienced an increase in their economic and social status and gained the ability to provide basic needs for their household from their earnings, without depending on their husbands.

Finally, this is the first study that explores the issue of women's economic, social and political empowerment through microfinance self-selected groups in Nigeria and the findings have several implications for stakeholders and policymakers as discussed in section 9.3.

9.3 Implications of Research to Stakeholders

Based on the analysis of the qualitative interviews conducted and the observations made during the fieldwork, the following recommendations can be taken as policy measures to improve the economic, social and political empowerment of women in Nigeria:

9.3.1 Access to Credit and high interest rate

The study shows that joint liability of group members opens the door of financial inclusion to the poor woman who would not have qualified for loans based on their individual merit. Also, women's access to credit is the focal point for women's economic empowerment dimensions of empowerment to the respondents for this study. This means that providing access to credit allows women to engage in productive activities and economic empowerment is of utmost importance to other types of empowerment. Nevertheless, high interest rates could jeopardise women's empowerment process as this could wipe off any profit from their business activities and even create additional debt burden for them. Providing low interest to poor women could be conflicting with MFIs sustainability and profitability. While financial sustainability is desirable, MFIs should have the social and economic hardship at heart in the planning and implementation of their programmes.

9.3.2 Education and Awareness

Evidence from the literature shows that education plays a vital role in the empowerment of women. It was observed that most of the women who joined the SSGs are illiterate as some participants do not even have a primary school education. The high level of illiteracy among microfinance beneficiaries was one of the main reasons why the researcher employed a qualitative method for data collection. Although participants show a great desire to educate their children, irrespective of their sexual orientation, there is a need to eradicate illiteracy among women. The government should provide primary education for them by starting microfinance-linked adult centres within the communities.

9.3.3 Training/Workshops/Seminars

LAPO bank has been active in providing both financial and non-financial training to women beneficiaries through the SSGs, mostly at the stage of formation of the group or admission of a new member. However, it is noted that these training facilities and workshops are inadequate to sensitise women in their bid to be fully empowered; in some cases, these training workshops did not go beyond the initial three weeks before the loans were dispensed and once the first cycle was disbursed, there was no regular or follow up training. With the changing socio-economic and political situations in Nigeria, ongoing training and workshops should be given to these women to allow them to understand the economic and political trends in Nigeria. Such training will contribute to their employment and earnings. Financial and health awareness programmes should be a continuous activity, as both the women and the organisation stand to gain from it.

9.3.4 A Centralised Database for Borrowers

The researcher observed that despite the vast number of microfinance institutions in Nigeria, there is no centralised database in place to collate information about beneficiaries and monitor their activities. In Nigeria, it is easy for borrowers to belong to two or more groups within the same microfinance or across MFIs and use the same micro business to obtain multiple loans from these different groups. This has led to a heavy debt burden on the borrowers as well as increasing their risk of default. A centralised database system should urgently be set up for the collation of the details of all microfinance borrowers across the country so that each microfinance institution will be able to know the credit situation of a would-be borrower. Otherwise, it may lead to similar disaster for other group members and guarantors, or worse still, could result in unrecoverable debt. When such debts rise to an unprecedented level, the affected microfinance bank may collapse.

9.3.5 Diversification of Products

Some of the women complain bitterly about low sales because of the economic downturn; this made it difficult for them to make adequate sales through which they can meet their weekly repayment commitment (it should be noted that data collection took place between 2016/2017 when Nigeria was in recession, and most of them do not have the necessary entrepreneurial skills to cope with the shock). Participants live in the same area and sell homogenous products. Also, some of them lack investment opportunities and the skills needed to tackle the present economic challenges. Thus, these scavenge for the

same customer base, which results in low patronage. Most of them struggle to meet up with the weekly payment and in some cases, result in the use of their capital to pay the instalment. This study recommends flexibility in the weekly payment so that repayment can correlate with borrowers' weekly earnings. More so, efforts should be made to educate these women and motivate them on the need to diversify their products to maximise their credit.

9.3.6 Increase in Outreach

Access to microcredit through SSGs has resulted in improving the living conditions of women by enhancing their income, savings and income generation. These poor women are active and eager to improve their welfare and that of their households. It was observed that microfinance organisations do not yet cover many areas. Thus, it is recommended that more microfinance schemes should be encouraged to execute programmes that will improve the lives of the poor.

9.3.7 Government Presence

There is hardly any government presence in most of the areas visited by the researcher for data collection. Some of the roads are not accessible, essential amenities like water, electricity, medical facilities, schools were lacking or in a poor and terrible state. Those who engage in farming activities also complain of lack of support from the government for the inputs needed. If the government wants to be sincere with poverty alleviation and women empowerment, basic standard of welfare must be in place so that these poor individuals will not continue to divert the little credit for smoothing consumption and meeting of household needs. No individual or community can excel without essential amenities in place. Therefore, the Nigerian government should initiate plans that make available these essential amenities to reduce the cost of living for these poor women. As poor women's earnings go into paying their children's school fees, smoothing their income or meeting their household health needs, these cause leakages to women's earnings and further This research strongly recommends the provision of free and compulsory education up to secondary school level and free health system to the poor. Government can also help these women to diversify into other lines of business that require some of those amenities, e.g. women need constant electricity to be able to sell frozen items.

9.3.8 Integrated Policies

It is crystal clear from the study that microfinance institutions seem inadequate to address the ever-increasing daily challenges women are facing. It is important to note that the provision of a conducive environment, capable of reawakening the consciousness of women to fully contribute meaningfully to the social, political and economic development of the nation may not be realised through empowerment alone. There should be the integration of programmes to break those barriers that hinder women from maximising their full potentials.

Microfinance is a popular tool among poor women in Nigeria, and the SSG is an avenue for women to come together for networking and interaction, in addition to economic reasons. The process of social mobilisation should be encouraged among women so that the groups can become more vibrant and more encompassing in their roles.

9.3.9 Respondents' Attitude towards Political Participation

The study reveals that the structure of the party system in Nigeria does not favour women and thus makes it difficult for women to be nominated within the party framework for election. Women are still used only as campaign machines, and only a handful are allowed to contest elections. The patriarchal nature of Nigerian society clearly shows that men are not ready to put in place programmes that will fully empower women. One of the ways through which women can bring a change is through proportional representation in the law-making bodies. Adequate provisions should be made to strengthen the women's wing of political parties and ensure that political parties field more women for elective positions.

It is clear from the study that participants did not deliberately shun active political participation; the way politics is played in Nigeria dissuades them from getting involved. Thus, the government should create a conducive political atmosphere devoid of thuggery, violence, intimidation, manipulation and rigging to restore the confidence of women in politics, so that they can participate without fear of violence or intimidation. One can infer from the study that there is institutional attempt to deliberately keep women away from politics and restrict them to their traditional roles of mothers and wives; this means that sensitising women should not be left in the hands of government alone. This calls for sensitisation and women-based programmes that will ensure adequate representation of

women in the law-making bodies so that their voices can, not only to be heard but respected. There is a need for collective participation of women in politics to enable a shift from their roles as supportive auxiliaries and vote mobilisers for men to participating directly in their struggle for social and policy change.

Training programmes should be put in place to increase women's political and managerial skills in politics. Women can gain leadership skills if they are elected or appointed into positions. Gender sensitivity training should also be provided to both men and women to build awareness of the need for attitudinal change to barriers such as religion, customs and norms that hinder women's participation and advancement.

Women's involvement in the critical democratic process is essential for their empowerment, and this can only be achieved by increasing the number of women in the law-making bodies. Therefore, it is imperative that women be adequately represented in the decision-making process at the local, state and federal levels and should have a dominating presence in areas where policies and resources apply to them. Through this, they will be able to bring about the strategic decisions that can change the status quo, which is male dominated.

To encourage poor women into active participation in politics, there is a need for them to achieve a high level of economic and social empowerment. However, judging from the factors affecting women's political empowerment in Nigeria, it will be challenging to bring the required changes to policies without increasing women's representation at all levels of political structure. There is a need also to change gender relations within the household so that women can have time to participate in social and political activities outside the home.

Women need to be conscious of politics and how it affects their lives, and the consequences of their passivity should be made clear to them. Increasing women's representation in decision-making will not only strengthen democracy but will lead to a peaceful, equal, egalitarian and just society. Political parties must encourage and support a higher number of women into politics.

9.4 Limitations of the Study

This study has some limitations, and the purpose of this section is to highlight constraints that have the potential to influence the quality of the study. First, the researcher contextualised empowerment from the perspective of women and focused on how microfinance aids women's economic, social and political empowerment. This implies that the exploration was based on the perception of women beneficiaries alone and the effect of microfinance on their lives, without seeking the opinions of their husbands, who occupy a strategic position in the household. Including the views and opinions of the husbands of the participants may have enabled a more critical deliberation on their views on women's empowerment and the impact of the wives 'new status' on their empowerment.

Secondly, the study focussed only on SSG members alone, while excluding non-members, who also participate in micro businesses. Also, the researcher was limited by finance, and thus restricted collection of data to Lagos East senatorial district as extending the data collection to other parts of Lagos was not feasible. However, since groups and a cap on the maximum amount group members are homogeneous can borrow across the board, it can be speculated that this may not have much influence if other parts were considered.

Data collected from women participants was based on their ability to recall events before joining the group and after obtaining loans for their business. However, the researcher interviewed some individual women beneficiaries to ensure the reliability and validity of the data collected from the group discussion.

Another limitation of the study is the use of a purely qualitative method, rather than quantitative or mixed methods. Although the compelling argument was presented in Chapter 4 as to why the qualitative method is most suitable in this context, a mixed method might buttress the outcome of this study or provide a different outcome.

It is expected that the research outcome would assist policymakers and other stakeholders in making vibrant decisions on the implementation of microfinance as a policy to empower women to promote inclusive growth and development.

9.5 Areas for Future Research

The present study employs a purely qualitative method to analyse women's empowerment through SSG, using economic, social and political dimensions and a single case study. Therefore, the following areas are recommended for future research:

1. There is a need for future studies to look at how SSGs can be used to sensitise women on the need for political awareness and participation to ensure total empowerment.
2. Further studies can be undertaken using quantitative methods, with the use of economic models to refine the results derived from the qualitative interviews.
3. Future research could also explore the perception of non-members of SSGs and that of their husbands
4. There is a need also to explore the conflict that might arise as a result of the increase in women's empowerment in a patriarchal society such as Nigeria.
5. Finally, this study shows that women participants are heterogeneous. It will be essential to thoroughly examine how the ethnic/religious mix of groups influence intra-group politics and the impact this could have on broader political participation.

9.6 Concluding Remarks

The overall aim of this research was to explore the role of microfinance in women's economic, social and political empowerment through Self-Selected Groups (SSGs). It is found that through SSGs, women experienced an increase in their economic empowerment as they observed an increase in their income, savings, control over and use of resources, making small purchases and being involved in the decisions to make large purchases; social empowerment because there was improvement in their mobility, literacy and health awareness, personal and social attitude, respect within the household and in the community and were able to gain more voice within the household; but a mixed result from the variables for political empowerment.

It is interesting to note that despite an increase in their household financial burden, as a result of increased earnings from their productive activities, participants have a sense of value and high self-esteem and being indispensable to their children and their husbands.

From the above discussion, this research concluded that microfinance is a remarkably efficient instrument for the uplift of the poor, in general, and empowerment of women in particular.

The present study also shows that the empowerment process does not necessarily occur simultaneously across different dimensions. A woman can be economically and socially empowered without being politically empowered. From the analysis above, economic empowerment is vital for financial autonomy, social empowerment facilitates the sustainability of economic empowerment, and political empowerment serves as a conduit through which women can collectively bring about policy change in their favour. In a society like Nigeria that is still undergoing rapid economic change, the results demonstrate the patriarchal settings of the system. Hence, there is a need to create a more conducive atmosphere for women to be able to translate their social power into political power for the overall achievement of women empowerment in Nigeria. Since women tend to achieve social power through microfinance SSGs, these groups could be a potent force for the mobilisation of women towards their political emancipation.

It is observed that the political awareness of participants is still deficient. Although participants have the freedom to join political parties and stand for election, the party structure and political party process in Nigeria, coupled with intrinsic feelings of the women, deter them from active participation and representation in politics. The study identified some challenges and suggested how such can be improved. Policymakers dealing with gender issues must look beyond increasing women's access to credit to produce programs and strategies that can actively promote pro-poor development, equity, equality and women's empowerment.

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List of Appendices

Appendix 1 Ethical Approval Letter

8 April 2016

UREC Registration No: 160993

The role of Microfinance in alleviating poverty among women: a case study of Lagos State Microfinance Institution (LASMI), Lagos, Nigeria

Thank you for the email of 25 March 2016 outlining the response to the points raised in my previous letter about the PhD study of your research student Felix Shaba and attaching the revised documents. I am pleased to inform you that, on this basis, I have given the Chair's Approval for the study to begin.

The UREC approval period for this study is two years from the date of this letter, so 8 April 2018. If you need the approval to be extended, please do contact me nearer the time of expiry.

Should the recruitment, methodology or data storage change from your original plans, or should any study participants experience adverse physical, psychological, social, legal or economic effects from the research, please inform me with full details as soon as possible.

Yours sincerely



Chair of the University Research Ethics Committee

cc Sola Adesola, Second Supervisor
Felix Shaba, Research Student
Jill Organ, Research Degrees Team
Louise Wood, UREC Administrator

Appendix 2 Sample- access letter request

25th April 2016

The Managing Director,
LAPO Microfinance Bank Ltd.,
Lagos, Nigeria.

Dear Sir,

Request for Access to Your Staff and Women Clients for Academic Research Data

I am a PhD candidate at Oxford Brookes University, Oxford, United Kingdom. I am writing to ask for your permission and support to access senior management of your organisation to participate in my research survey. Further details of the research areas are stated below:

Nature of the research

My doctoral thesis examines microfinance interventions and women's empowerment in Nigeria. This study explores the economic, social and political empowerment of women through microfinance and how Self-Selected Group has facilitated the empowerment of women or otherwise through the above three dimensions.

Nature of participation needed

The first aspect of the study will comprise Semi-Structured Interviews with senior management of LAPO to synthesise their opinions on policies and frameworks the organisation has put in place to empower women. The interview is expected to last between 30 and 45 minutes, while the second part of the study will commence with a focus group discussion with women clients in their self-selected groups and further individual interviews with a few of the women to find out if additional information could obtain new insights into the topic under study. The focus group discussion will take around 60-80 minutes.

Potential impact on the participants

All data will be de-identified and confidential, and there will be minimal adverse impact on the participants during the data collection process.

Benefits

Management that take part in the study will be provided with a summary of the findings, which can give them insight into the impact microfinance is making on the economic, social and political empowerment of women in Nigeria.

If you are willing to permit access or if you have any questions or would like further details on my research, please contact me on the email below.

Thanks

Yours faithfully,

Felix Shaba

PhD Researcher- Oxford Brookes University

Email: 15058339@brookes.ac.uk

Tel.: +44XXXXXXXXXX

Appendix 3 Information Participation Sheet (FGD)



PARTICIPANT INFORMATION SHEET FOR FOCUS GROUP DISCUSSION

Study title

Microfinance Interventions and Women's empowerment in Nigeria: A Case Study of LAPO Microfinance Bank Ltd.

Invitation to participate

You are invited to take part in a research study. Before you decide whether or not to take part, it is essential for you to understand why the research is being done and what it will involve. Please take time to read the following information carefully.

What is the purpose of the study?

The purpose of my research is to examine microfinance intervention and women's empowerment in Nigeria, using Lift Above Poverty Microfinance Bank (LAPO MfB) as a case study. The research intends to examine the impact of microfinance on women's economic, social and political empowerment through their Self-Selected Group (SSG). Therefore, I will be examining the impacts of microfinance interventions on women's empowerment using LAPO as a case study.

Among other things, the research aims to review previous works on microfinance and women's empowerment, as well as try to see if microfinance has helped to empower women or not. I also intend to offer suitable suggestions for the improvement of effective microfinance policies to ensure effective policies towards women's empowerment in Nigeria.

To conduct my research, I intend to carry out ten focus group discussions. The focus group discussions will be held with women who have benefited from LAPO microfinance services to gather their opinions on the issue of microfinance and women's empowerment. For ease of access and location, the researcher intends to make use of the participants' setting for their weekly meeting for the focus group meeting. The researcher feels that this will make it easier for the participants to locate and they will be able to relax since it is a well-known location to them. This will be a group of between 6-10 women, whom I intend to bring together to discuss their experiences with their microfinance institutions. All information given will be strictly confidential and used only for the purpose of my PhD. You can have a copy of the summary of my work sent to you on request.

Why have I been invited to participate?

You have been chosen to take part in this focus group meeting because you are a client of LAPO microfinance bank. A total number of 80-90 other clients of LAPO will be asked to participate in this focus group meeting.

Do I have to take part?

Participation is voluntary, so it is up to you to decide whether or not to take part. If you do decide to take part you in the focus group meeting, there is a consent form along with this information sheet form you will need to sign. If you decide to take part, you are still free to withdraw at any time and without giving any reason for your withdrawal.

What will happen to me if I take part?

The focus group meeting will be a carefully planned series of discussions designed to obtain your perceptions on the economic, social and political impact microfinance has on you as a microfinance beneficiary. Each focus group will comprise 7 to 10 women, and the focus group meeting will last for about 60 to 90 minutes. Your discussion with other group members will form the basis of my data, and apart from your time, there is no inherent risk involved in your participation in the focus group meeting. If you agree to participate, I will need your permission to record the meeting with an audio device. The reason for recording it is to enable me to capture your views and that of others so that I can listen to it after the meeting to transcribe your conversation.

What are the possible benefits of taking part?

One of the benefits of your participation in the research is that you will be able to have a copy of the summary of the research outcome upon the completion of my research work. Your opinions will go a long way to shape how the microfinance institutions provide their services as they will be able to know the areas they are performing well and other areas they need to improve in. Also, the outcome of the research will help to demonstrate to stakeholders and those making policies whether the services provided by microfinance institutions have actually helped to empower women and what can be done to make things better. The research will also add to our understanding of the relationship between microfinance and women's empowerment.

Will, what I say in this study remain confidential?

I want to assure you that the information collected will remain strictly confidential (subject to legal limitations). Information collected from both interviews and focus group meetings will be transcribed, coded and interpreted by the researcher and this data will form part of the practical evidence for the PhD theses. Also, your identity will be protected by being referred to by a pseudonym in any publication arising from the research. The data collected will be stored in secured devices and locations that are encrypted and password protected. Please note that data generated in the course of the research must be kept securely in paper or electronic form for a period of ten years after the completion of my research project.

What should I do if I want to take part?

To participate in the research, I will leave the consent form with you so that you can reflect on any concerns and questions you might have as regards your participation. Should you decide to take part in the focus group meeting, kindly sign the consent form which I will come to pick up in three days' time. A convenient date and venue will be arranged with you and other would-be participants for the focus group meeting.

What will happen to the results of the research study?

Information collected from both interviews and focus group meetings will be transcribed, coded and interpreted by the researcher and this data will form part of the practical evidence for the PhD dissertation. After the completion of the research work, the respondent will be able to receive the summary of the research findings, upon request.

Also, the researcher intends to use some of this data as part of the practical evidence in conference papers and journal articles. Summary of the research findings will be available to participants on request.

Who is organising and funding the research?

I am conducting this research as a student of the Department of Accounting, Finance and Economics, Faculty of Business, Oxford Brookes University, Oxford. This research is self-funded.

Contact for Further Information

If you need to contact me regarding this research, my telephone number is xxxxxx, and my e-mail address is felix.shaba-2015@brookes.ac.uk, and if you have any concerns about the way in which the study has been conducted, you should contact the Chair of the University Research Ethics Committee on ethics@brookes.ac.uk.

Prof Pritam Singh, Department of Accounting, Finance and Economics:
psingh@brookes.ac.uk

Dr Sola Adesola, Department of Business and Management: sadesola@brookes.ac.uk

Thank you for taking the time to read the information sheet.

Date.....12th September 2016

Appendix 4 Sample of Consent Form



CONSENT FORM

The full title of Project: Microfinance Interventions and Women's empowerment in Nigeria: A Case Study of LAPO Microfinance Bank (LAPO)

Name, position and contact address of Researcher: Felix Shaba, Principal Investigator, Department of Accounting, Finance and Economics, 10 College Close, Wheatley Campus, Faculty of Business, Oxford Brookes University, OX33 1HX.

e-mail: 15058339@brookes.ac.uk

**Please
initial box**

1. I confirm that I have read and understood the information sheet for the above study and have had the opportunity to ask questions. ☐
2. I understand that my participation is voluntary and that I am free to withdraw at any time, without giving a reason. ☐
- I agree to take part in the above study. ☐

Please initial box

- | | Yes | No |
|---|--------------------------|--------------------------|
| I agree to the interview being audio recorded | ☐ | ☐ |
| I agree that my data gathered in this study may be stored (after it has been anonymised) in a specialist data centre and may be used for future research. | ☐ | ☐ |

Name of Participant

Date

Signature

Felix Shaba

22/09/2016

Name of Researcher

Date

Signature

Appendix 5 Focus Group Questions Guide

Focus Group Questions for LAPO Women Clients

Introduction

The researcher will build affinity, explain the purpose of the study, and how the data will be used. At the same time, the researcher will assure participants of confidentiality and anonymity and inform them of the duration of the interview and ask for permission to record the interview. The researcher will provide participants the opportunity to ask questions or raise any concerns before the start of the discussion.

Category	Guiding Question	Specific Question
General Information		Profile of each respondent: name, age, type of business, years of receiving LAPO services
	How would you describe your relationship with your MFI?	-What type of services do you receive? -Do you meet regularly with your MFI? Where? What do you talk about? - Have you received any loan or any other financial services from your MFI? What was the purpose of the loan? What was the loan actually used for? -Are you happy or unhappy with the assistance you receive so far from your MFI? Has there been any difficulty? - Do you get loans from any other financial institution apart from your MFI? - Are there any challenges you have faced in accessing and or utilising this loan? If yes what kind of challenges? What do you think can be done to enable you to utilise your loan effectively?
	Please tell me a little about your group	-Are there any leading individual positions? -How do you deal with repayment problems of individual group members? -How often do you meet? -Do you discuss topics other than microcredit? (e.g. household relations, education of children, healthcare etc.) -Do you meet for other purposes as well?
	Since receiving microloans, what type of changes have you observed?	-what changes has the loan brought to your business (in terms of + or – changes such as expansion, new products, time consumption, new markets etc.) -Has taking the loan changed your responsibilities in your household? -what is the perception of others towards you since you received the loan (husband, society and community) -Household relations (contributions, decision-making)

Economic background		- Who takes care of your family financially and how is the income generated? - What kind of household expenditures do you have to sustain the household and who pays for what kind of expenditure (such as school fees, food, hospital bills, clothes for the children etc.) - Apart from household expenditures, in what other ways do you spend your income? - What kind of business decisions do you defer to other people? And whom? - If you are to compare yourself with other women that have not received any loan, do you think there is any change in your economic status?
	If you compare other people with yourself.....	-Do you frequently go to other places outside your household/market? -Why is being a member of this group important to you?
	Household decision-making	- Who decides different issues within the household? E.g. How money should be used, what type of items should be bought/what should be covered by whom for expenditures? Who should go to school? - Has the loan/the income from the loan changed household decision-making? - Are there particular things that men have responsibilities for/make decisions on any particular things that women have responsibilities for/decide?
	What skills/abilities do you think a woman needs to be successful in business?	-Have you acquired some of these skills? -Has your MFI helped you to acquire these skills -Does belonging to a credit group help you to acquire these skills?
	If you could choose, would you instead get loans in a group or on your own?	-What is the most significant benefit of being a group member? -What is the most significant problem of being a group member? -Are there other things you wish to share with me regarding your experience so far?

Social Relationships		- Do you need permission from any family member when you go for a group meeting? - Have you ever addressed a public meeting? A women's group meeting? - Do you talk more confidently with other people than your friends? - Can you invite your friends to your home without your husband's permission? - Who decides about whom to invite when you have ceremonies at home? - What are the most important things that you have learned about being a part of a group? - How do you feel to be a part of a group? Has it benefitted you? If yes, how?
Political sphere		- Are you a member of any organisation or group (s)? What was the reason to take a membership? - Are you a member of any political party? Why did you decide to join that party? - Who decides whom you vote for during election? - Would you be able to work in an elected post if you got a chance? - Do you know anything about the Constitution of Nigeria? - Do you know that every person has a set of rights and responsibilities assigned by law? - Where do you go when your rights are violated?

ENDING NOTE

Thank you so much for your time. The information you have provided is beneficial for my research. Is there any part of what we have discussed or my study you want me to talk about?

Appendix 6 Information Sheet for Semi Structure Interview



INFORMATION SHEET FOR SEMI STRUCTURED INTERVIEW

Study title

Women's empowerment Through Microfinance Self-Selected Group: A Case Study of LAPO Microfinance Bank Ltd.

Invitation paragraph

You are invited to take part in a research study. Before you decide whether or not to take part, it is important for you to understand why the research is being done and what it will involve. Please take time to read the following information carefully.

Purpose of the study

The purpose of my research is to investigate Women's empowerment Through Microfinance Self-Selected Group: A Case Study of LAPO Microfinance Bank Ltd as a case study. I am undertaking this research as a result of the prevalent poverty rate among women worldwide. It is a proven fact that about 75% of the poor world people are women and microfinance has been a way to get women out of poverty and empower them. Therefore, I will be examining the impacts of microfinance intervention on women's empowerment using LAPO as a case study.

Among other things, the research aims to review previous works on microfinance, women's empowerment as well as try to see if microfinance has helped to empower women or not. I also intend to offer suitable suggestions for the improvement of effective microfinance policies to ensure women's empowerment in Nigeria and other developing countries. The dimensions I intend to use for this research are economic, social and political empowerment. To carry out my research, I intend to carry out a semi-structured interview with you and some other stakeholders in the microfinance industry. The semi-structured interview will be held at your office, and the reason behind this is to make it easy for you to attend and reduce the time it might take you to travel if the interview were to be held at a different location. The interview will help me to gain in-depth knowledge of your views about microfinance policies and women's empowerments. All information provided will be strictly confidential and used for the purpose of my PhD

Why have I been invited to participate?

You have been chosen to take part in this interview because of your position in the microfinance industry within my research area-Lagos State. I passionately believe that your experience in this industry will be valuable to my research and the information you provide along with that of others to be interviewed will help me in my data analysis. A total number of 29 other officials of the departments stated above will be asked to participate in this interview. This will help me to gain in-depth knowledge from you and other professionals in the field of microfinance on your views about microfinance policies and women's empowerment.

Do I have to take part?

Participation is voluntary, so it is up to you to decide whether or not to take part. If you do decide to take part you in the interview, there is a consent form, along with this information sheet form you will need to sign. If you decide to take part, you are still free to withdraw at any time and without giving any reason for your withdrawal.

What will happen to me if I take part?

The semi-structured interview will be a carefully planned series of questions that are designed to obtain your perceptions on microfinance and women's empowerment and the link between microfinance and women's empowerment. Each interview is expected to last for 30 minutes. Your discussion with other group members will form the basis of my data, and apart from

your time there is no inherent risk involved in your participating in the interview. If you agree to participate, I will need your permission to record the interview with an audio device. The reason for recording it is to enable me to capture your views so that I can listen to it after the interview to transcribe your discussion.

What are the possible benefits of taking part?

One of the benefits of your participation in the research is that you will be able to have a copy of the summary of the research outcome upon the completion of my research work. Your opinions will go a long way to shape how the microfinance institutions provide their services as they will be able to know the areas they are performing well and other areas they need to improve in. Also, the outcome of the research will help to demonstrate to stakeholders and those making policies whether the services provided by microfinance institutions have actually helped in empowering and what can be done to make things better. The research will also add to our understanding of the relationship between microfinance and women's empowerment.

Will, what I say in this study be kept confidential?

I want to assure you that the information collected will remain strictly confidential (subject to legal limitations. Information collected from the interviews will be transcribed, coded and interpreted by the researcher and this data will form part of the practical evidence for the PhD theses. Also, your identity will be protected by being referred to by a pseudonym in any publication arising from the research. The data collected will be stored in secured devices and locations that are encrypted and password protected. Please note that data generated in the course of the research must be kept securely in paper or electronic form for a period of ten years after the completion of my research project.

What should I do if I want to take part?

To participate in the research, I will leave the consent form with you so that you can reflect on any concern and questions you might have as regards your participation. Should you decide to take part in the interview, kindly sign the consent form which I will come to pick up in three days' time. A convenient date and time will be arranged with you for the interview.

What will happen to the results of the research study?

Information collected from the interview will be transcribed, coded and interpreted by the researcher and this data will form part of the practical evidence for the PhD dissertation. After the completion of the research work, the respondent will be able to receive the summary of the research findings, upon request. Also, the researcher intends to use some of this data as part of the practical evidence in conference papers and journal articles. Summary of the research findings will be available to participants on request.

Who is organising and funding the research?

I am conducting this research as a student of the Department of Accounting, Finance and Economics, Faculty of Business, Oxford Brookes University, Oxford. This research is self-funded.

Contact for Further Information

If you need to contact me regarding this research, my Telephone number is xxxxxxxx, and my e-mail address is felix.shaba-2015@brookes.ac.uk, and if you have any concerns about the way in which the study has been conducted, you should contact the Chair of the University Research Ethics Committee on ethics@brookes.ac.uk.

Thank you

Thank you for taking the time to read the information sheet.

Appendix 7 Semi-structured Interview Guide

Semi-Structured Interview with LAPO officials

Introduction

The researcher will build affinity, explain the purpose of the study, and how the data will be used. At the same time, the researcher will assure participants of confidentiality and anonymity and informed them of the duration of the interview, and also ask for permission to record the interview. The researcher will provide participants the opportunity to ask questions or raise any concern before the start of the interview.

<u>Category</u>	<u>Guiding Question</u>	<u>Specific Question</u>
General Information	-Name, organisation, position, date employed	-What type of services do you offer to your clients?
Organisational Background	-What does your organisation do? -How did your organisation first get involved in the microfinance sector in Lagos? -What is your organisation's mission, vision?	-What is your business philosophy? -Are there any objectives that you have achieved so far? If yes what are they? -Are there any limiting factors to achieving any of those objectives?
Clients	-Who are the primary targets of your organisation and why? -Are poor people part of your organisation's target?	-Who is your target population? -Why are you interested in this particular group of people? What have been your experience when dealing with this group? -What criteria do you use to admit clients? -Do you have any requirements, such as group membership or existing business for participation in the programme? -What indicators do you use to measure poverty? Is poverty defined mainly in economic terms? How does your organisation classify poor people?
Loan Modalities	-What loan products do you offer to your clients? -Does your organisation offer group loans? What are the modalities for granting group loans? -Do you think that a group loan approach is a valuable approach for women in Nigeria? Or do you think it is tailored towards international MFIs?	-What loan features do your products have (rate of interest, loan term, repayment frequency, loan size, collateral) -What is the repayment period of your loans? -Do you think clients of MFI face problems in trying to acquire and or repay the loans? If so, why?

	-What loan products do you offer to your clients? -Does your organisation offer group loans? What are the modalities for granting group loans? -Do you think that a group loan approach is a valuable approach for women in Nigeria? Or do you think it is tailored towards international MFIs? -How much effort does your organisation put into supporting group solidarity?	-Do you have specific loan conditions for specific target group? -What loan features do your products have (rate of interest, loan term, repayment frequency, loan size, collateral) -What is the repayment period of your loans? -Do you think clients of MFI face problems in trying to acquire and or repay the loans? If so, why?
Services and Interaction with Clients	-Do you offer non-financial services to your clients? What are they? -How does your organisation develop its financial and non-financial services and how are these adapted? -how do you supervise and monitor your client? - What is the procedure if a client uses the loan for a different purpose than specified? - What happens when someone cannot repay their loan?	-Do you think your clients are satisfied with the services? Have you come across any problems? -Do your clients normally ask for changes in your MFI's approach? -Have your clients ever complained about high-interest rates, repayment frequency/amount, time constraints? If yes, how did you handle such complaints? -If a client fails to pay back a loan, what do you do? -Are there any challenges your MFI faces when extending credit services to the poor? -How do you attempt to overcome those problems?
Empowerment	- Does your organisation have the empowerment of women as an explicit goal? -How will you assess your organisation's efforts as it relates to women's empowerment? -Do you think that microfinance is a useful instrument for achieving women's empowerment in Nigeria?	-What does empowerment mean to you? -Do you think MFI has contributed to a change in women's situation? If yes, how or in what ways has this happened? -How do you assess the features of empowerment in your clients? -From your perspective, what can an organisation do to promote women's empowerment? -What challenges do you think an organisation could face and how could they overcome such? -Is there any other comment that you would like to make?

ENDING NOTE

Thank you so much for your time. The information you have provided is beneficial for my research. Is there any part of what we have discussed or my study you want me to talk about?

Appendix 8 Categorisation for Themes on NVivo 11

Nodes			
Name	Sources	References	
Discrimination against women		11	28
Economic Difficulties and problems		11	23
LAPO achievement		37	423
Admission and Loan Criteria		20	77
Accessing Loan Facilities		18	74
Control of Loan and Business		8	23
hijack the fund		3	4
Loan Adequacy and agility		4	10
Loan Monitoring & Diversion		13	49
Services, Loan purpose, use and impacts		14	118
Awareness, Education and Training		26	98
Group Formation & LAPO methodology		22	62
Group Advantage & challenges		25	125
Group formation & Activities During Meetings		17	66
Individual member		7	12
Why we focus on Women		14	85
Interest Rate		18	57
Default and defaulters		20	100
LAPO History		7	20
Why Lapo was founded		16	42
To improve LAPO services		7	24
LAPO Products and Services		18	63
Mandatory Savings		9	25
Microfinance		24	158
Challenges MFB & Women Facing		24	152
Possible solution to microfinance Challenges		28	82
Government Impacts		10	21
Why Microfinance is relevant till date		10	51
Women Empowerment		38	552
1. Economic Empowerment		31	207
2. Social Empowerment		29	69
3. Political Empowerment		20	69
feedback from the women		8	15
General on empowerment, Voice		25	117
Home Decision Making & Voice		16	38
self esteem, confidence		9	12

Appendix Nine List of Potential Themes

Phase 3-Searching for themes

Economic Empowerment

Main themes	Sub themes
Economically active	Household and community respect Husband's support and encouragement Extra income to spend on the household
Business expansion	New line of products Increased stock Additional income Interest rate effect Economic downturn effect
Increased household financial responsibility	Able to cater for children's needs Increase in household expenditure Husband reducing contribution Children now come to us for their needs Feeling fulfilled Less time for other activities
Autonomy to make decisions	Able to make some purchases Buys clothes for the children Pays children's school fees Meet other little exigencies

Social Empowerment

Main themes	Sub themes
Mobility	Compulsory weekly meeting Interaction Social networking Patronising one another's businesses Freedom to go out without a male escort
Education and training	Literacy awareness and training Health awareness Access to education loans
Increase in self-esteem	Feel valued and respected My children are happy now that I can meet their needs My husband really appreciates what I am doing in the house The community respect us People now come to us for assistance and advice

Political Empowerment

Main themes	Sub themes
Attitude towards politics	Parties' refusal to select women for elective positions Deceit of politicians Women's political apathy
Electoral process	Violence and use of thugs Belief in charms and voodoo
Voice	Women's voice silenced by men Not recognised at political meeting Godfatherism Fear of attack
Vote and be voted for	Would be able to stand for election Household and community support if standing for election Have no interest in contesting No conducive atmosphere for women to pursue their political goals My business is my politics