

SUBSISTENCE ENTREPRENEURS: MARKET WOMEN AS AGENTS OF
ECONOMIC DEVELOPMENT

by

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ABSTRACT OF THE DISSERTATION

Subsistence Entrepreneurs: Market Women Agents of Economic Development

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Market women are a persistent presence in West Africa. The global economy promotes the use of waged employment and the use of formal financial institutions such as banks for the provision of credit facilities. In contrast, the market women are part of the informal employment structure and are suspicious of the formal system which is full of obstacles and hostility in their opinion. Using a framework of Modified Grounded Theory and African Feminist analysis, I found that the women resort to culturally appropriate strategies like *isusu*, a peer or kin-based rotating credit method, that provides them with credit and the ability to earn a living. They see what they use as female, flexible, and more humane. The use of micro-lending and survival strategies such as ‘sufferness’ and sympathy seeking, in conjunction with cooperatives created by market women’s associations improve the women’s subsistence position. Market women are an African institution. Studying their survival strategies provides insight into creating more sustainable policies for economic development on the African continent. Continuing with similar research provides opportunities for policymakers to seek culturally appropriate solutions to the market women’s precarity and by extension the precarity of African economies in the global system.

Preface

Acknowledgment and/or Dedication

To all the market women who have made sacrifices to raise families, create opportunities, and provide an example of resilience and entrepreneurship that is unrivaled.

To all my supporters, encouragers, fans, nudgers, and all-around helpers. You facilitated my finish.

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Table of Contents

Chapter 1: Introduction	1
1.1 Justification for the Study	1
1.2 Creatively Tackling Precarity	3
1.3 Empowerment through Trade	5
1.4 Globalization and its Obstacles.....	6
1.5 Sustainable Development.....	8
1.6 Personal Interest.....	12
1.7Market women in the Nigerian economy.....	14
1.8 Dissertation Plan	16
Chapter 2: Market Women in Context.....	20
2.1 Who are Market Women?.....	20
2.2 Nnewi: The People and the Place	26
2.3 Women in the Igbo Political Economy	31
2.4 The Introduction of Cassava	39
2.5 <i>Garri</i>	43
2.6 The Position of Women During the Colonial Period 1900-1960.....	48
2.7 Nigeria after Independence	49
2.8 The Civil War and Postwar Political Economy	51
2.9 Women in Nigeria.....	53
2.10 Conclusion	55
Chapter 3: Literature Review	58
3.1 Introduction.....	58
3.2 Research on Market Women.....	59
3.3 Market Women Outside of Africa	61
3.4 African Market Women	62
3.5 African Market Women in Different Spaces	64
3.6 Market Women, Apprenticeship and Politics	67
3.7 A Very Similar Study.....	72
3.8 Market Women, Sustainability and Banking	72
Chapter 4: Methodology	76
4.1 Introduction.....	76
4.2 Grounded Theory	76
4.3 Using Feminism and African Feminism	77
4.4 How the Research was Conducted – Introduction	80

4.5 The Focus Group.....	85
4.6 The Markets:	89
4.7 Sampling	92
4.8 Data Collection Period: July 2014 – October 2014	98
4.9 A Typical Interview used to Collect Data.....	102
4.10 Interviews with the Market Women.....	105
4.10.1 Market Women and their Leaders:.....	105
4.10.3 Interview Location of the Regular Market Women:	106
4.11 In the Market.....	107
4.12 At the banks	109
4.13 Researcher’ s Role	111
4.13.1 Insider-Outsider Dynamics	112
4.14 Informal Interviews.....	113
4.15 Summary	114
Chapter 5: Data Analysis: Market Women	115
5.1 Market Women Defined	115
5.1.1The Market Women’s Association	115
5.1.2The Market Women	120
5.1.3Market Women and Marriage	122
5.1.3Market Women and Education	124
5.2 Market Women Survival Strategies	126
5.2.1 Sufferness:.....	126
5.2.2 Market Women and Politics.....	128
5.2.3 Market Women and the Generation of Business Capital	132
5.3 Conclusion	135
Chapter 6: Data Analysis: Market Women in Pursuit of Funding	138
6.1 Financing	138
6.1.1 Market Women and Informal Funding Methods	139
6.2 Market Women and Microfinance Banking in Nnewi.....	144
6.2.1 Microfinance Bank (MFB) I	144
6.2.2 Microfinance Bank (MFB) II	150
6.2.3 Microfinance Bank (MFB) III.....	154
6.2.4 MFB III Organized Borrower Seminars	158
6.3 Additional Observation	164
6.4 Banking and Sufferness:	166

6.5 Market Women and the Bank as a Male Institution:	168
6.6 Conclusion	170
Chapter 7: Findings, Recommendations, and Conclusion	172
7.1 The Questions	172
7.1.1 Do market women create employment opportunities for women?	172
7.1.2 What do these women do to survive in the harsh economic environment that globalization has created?	173
7.1.3 How do we develop enabling funding environments for market women?	174
7.1.4 Why do market women prefer informal methods of generating funds? Are formal banking institutions male?	176
7.2 Gendered Banking	176
7.3 Findings and Recommendations of the Study.....	177
7.3.1 Business Operations of Market Women	177
7.3.2 Employment.....	178
7.3.3 Education	179
7.3.4 Organization.....	180
7.3.5 Providing for the Family	181
7.3.6 Survival Strategies	182
7.3.7 Provision of credit.....	183
7.3.8 Risk/Accountability	184
7.4 Government Policy	185
7.5 Conclusion	186
Bibliography	189

List of Tables

TABLE 1: FIELDWORK PREPARATION	80
TABLE 2: CHRONOLOGY OF FIELDWORK EVENTS.....	84
TABLE 3: SAMPLE SIZE	93
TABLE 4: FOCUS GROUP IN AWKA	94
TABLE 5: GARRI PRICES	97
TABLE 6: DEMOGRAPHIC INFORMATION	121
TABLE 7: 2014 BANK INTEREST RATES	153
TABLE 8: MARKET WOMEN'S USE AND AWARENESS OF MICROFINANCE BANKS (MFB)	157

List of Figures

FIGURE 1: PRESENT-DAY IGBOLAND	27
FIGURE 2: NNEWI	27
FIGURE 3: FERMENTED CASSAVA, READY FOR FRYING	44
FIGURE 4: DRYING AND FERMENTING CASSAVA IN THE GARRI MAKING PROCESS.....	46
FIGURE 5: SEMI-MECHANICAL GARRI PROCESSING	47
FIGURE 6: GARRI, THE FINISHED PRODUCT	47
FIGURE 7: NKWO-NNEWI MARKET PRODUCE /FOOD SECTION	91
FIGURE 8 NKWO-NNEWI CLOSE TO BANK STREET.....	119

Chapter 1: Introduction

Women do two-thirds of the world's work, receive 10% of the world's income, and own 1% of the means of production (Badr, 2010; UN Fund for Women-UNIFEM, 2005).

1.1 Justification for the Study

Over the past several decades, many scholars have studied West African market women. The need to alleviate poverty through empowering women is one of the main reasons for this interest. Market women in West Africa are a visible illustration of economic empowerment. They have found ways to continue to exist even when their presence has been pushed to the margins of society. Globalization and the interconnectedness it brings has sought to utilize the resilience of women to promote economic development. The United Nations (UN) through its development goals is working to encourage a global effort to capitalize on the ingenuity of women like market women to boost sustainable economic development goals. The UN and other inter-governmental organizations promote female empowerment as part of those efforts. Market women are the embodiment of female empowerment, studying them will increase our understanding of how to improve the possibility of their contributions to the economic development of their communities. The study of Igbo market women in Nnewi provides an example of how women empowered by trade use creative means to survive in a global world that often undermines and undercuts their economic power. These women were chosen because they trade exclusively, they do not farm or have formal employment. These women are also a vital part of the retail distribution system in Nnewi providing a staple food to the community meaning they are important for the provision of food and

income. This makes them an interesting subject of study when exploring agents of economic development. They earn income, distribute goods, and supplement household income such that they can pay school fees and provide ‘extras’ for their household. Additionally, Nnewi is a town that has graduated into a commercially vibrant and important urban center for motor spare parts and light manufacturing. Since urban areas have the reputation of being the engines of economic development, the women’s proximity to such opportunities should give them an advantage for trade.

The success of the Liberian market women in forcing peace negotiations that ended the Liberian Civil War (1989 – 2003) under the leadership of 2011 Nobel Peace Prize Winners Leymah Gbowee (and culminating in the election of the Liberian president Ellen Johnson Sirleaf who shared the prize with Ms. Gbowee) provides another example of how women can provide clarity and leadership when men are unable or unwilling to see the harm they are doing during the prolonged war. The Liberian market women played a vital role in restoring peace to a country that had been ravaged by more than a decade of violent armed civil conflict. The women, by using a sex strike and a variety of other methods such as a sit-in, forced warlords to the negotiation table. They thus pushed the United Nations, African country policymakers, and scholars to rethink the idea of the powerlessness of the market woman (Gbowee, 2011).

It is not clear that the powerlessness of women was the way women were regarded by African societies in earlier times (Mba, 1982, pp. 22-23) but present-day interactions and the predominance of NGOs, aid agencies, and other organizations that focus on African women indicate a belief that they need assistance because they cannot help themselves. The often-uninformed perception of constantly needing help is one that I do not have

experience with since the African women I know and observe are self-reliant and very innovative. It is that disconnect between the global narrative regarding African women and my lived experience that prompted my interest in studying market women. Market women are a persistent presence in West Africa and are examples of African women who rally for survival despite obstacles that seem insurmountable. Market women are empowered by the way they have to take initiative and create financial opportunities for themselves through trade. This study, therefore, explores how they do this by asking the following questions:

- Do market women create employment opportunities for women?
- What do these women do to survive in the harsh globalized economic environment?
- How can Nigeria develop enabling funding environments for market women?

An additional question evolved out of constantly going back to look at the data as prescribed per Grounded Theory.

- Why do market women prefer informal methods of generating funds?

1.2 Creatively Tackling Precarity

In addition to looking at the research questions and how market women struggle, my study explores how the women challenge the precarity of their situation with their trade even though said trade may be subsistent. In looking at Nollywood, for instance, Miller (2016) explores how film enthusiasts, some trained theater artists, and other hobbyists turned their interest in film into a thriving film industry creating employment for themselves and expanding the industry in ways that were unimaginable by using

informal means devoid of contribution from the normal sources such as wealthy backers or government. Without those outside contributions, they remain precarious as they do not have the usual protection that comes with a more formal set up. However, she argues that that precarity is what produces the kind of creativity that has helped build the Nigerian film industry even though there is no physical location called Nollywood¹. To make her point she compares Nollywood to the Alabi market, a large electronics market in Lagos which like Nollywood operates by largely ignoring government rules and regulations but enforcing its governance making it both flexible and orderly without interference from formal authority² (Miller, 2016). The informality is a tool for creating opportunities where none would exist if the participants waited for the appropriate authorities to put things in place formally. Like the market women, the Alaba market and Nollywood satisfy needs that are not being fulfilled by the formal sector.

There is an argument that informality occurs as a result of colonialism and the introduction of the welfare state and its unsustainable expectations in the developing countries of Africa. The informal sectors take on the functions that would have occurred in a fully functioning welfare state.

In effect, the colonial state could not respond to demands for increased benefits and rights from organized labor—which would put its members on par with metropolitan workers—without dismantling the justification of colonialism³ (Eckert, 2019, p. 160).

¹Nigerian film industry

² Formal authority obtains in the form of local government or a taxing agency. Any agreed power that enforces certain rules would be a formal authority..

³ Colonialism was about political and economic exploitation of the occupied country. Providing the colonized with slightly better circumstances in the form of benefits would keep the peace while continuing the exploitation. The benefits offered were only available to a small number of workers in the colonies and were unsustainable if the very character of colonialism, exploitation, was to be maintained.

Since African countries “inherited a complex and potentially explosive combination of authoritarian governance, high expectations for improved living conditions, a limited extent of formal employment” and are expected to exist as independent states, it is hard to fill in the gaps careless and often racist colonial administrators left behind (Eckert, 2019, p. 164). Hence, the development of robust and resilient informal institutions was hampered. Others have argued that globalization and the migration that it causes have created the conditions that make informality and precarity inevitable.

In China’s Guangzhou, Nigerian migrants and immigrants create spaces that help them withstand and challenge the precarity of not having a stable economic base or certain future in China. They do this while also seeking to develop a profitable business network (Bodomo, 2012; Mathews, 2012; Zhang, 2008). Again, trade is seen as the route out of the economic hardship that exists in Nigeria; and China is the place that now makes it possible to tackle this problem (Bodomo, 2012; Mathews, 2012; Zhang, 2008). Like the market women, the men have found ways to create space to perform tasks that allow them to be financially secure. Market women are just as innovative as any Nollywood producer.

1.3 Empowerment through Trade

Much as they are marginalized because of their informality, market women are an empowered group of women. They are providers and operate with a great degree of autonomy. Much of the research available on market women in West Africa focuses on market women of Ghana (Clark, 2010; Darkwah, 2002; Chalfin, 2000); Yoruba market women (Yusuff, 2013; Orubuloye, Caldwell, & Caldwell, 1993; Sudarkasa, 1973); and Igbo market women (Chuku, 2005; Chuku, 1999) of Nigeria. There is also a great deal of scholarship on Igbo women with particular emphasis on the Women’s War (Falola &

Paddock, 2011; Matera, Bastian, & Kingsley Kent, 2011; Korieh, 2011; Nzegwu, 2006; Mba, 1982). The Women's War is an example of how women used their collective power to register their unhappiness with the colonial authorities of eastern Nigeria and forced some sort of compromise on the part of the authorities. Scholars have highlighted the women's tenacity, their determination to survive, and the confidence their success gives them despite the real obstacles and the difficult conditions they face. Some of those obstacles are pointed out by Ebbe Prag (2013), who uses the example of the wax textile market in the Benin Republic to emphasize how globalization is a major obstacle to local manufacture and the supply chain. The market women who sell the wax textiles find that globalization has forced them and their supplier companies to adapt due to the competition from China's cheaper versions of the Dutch wax textile that is so popular in West Africa.

1.4 Globalization and its Obstacles

Prag notes that there is a strong connection between the informal enterprise world of the market women and the formal world of the political establishment. To be successful as an informal actor, one must form networks that incorporate the formal such as government connections and international partners and the informal such as peer networks. In the study, women who sell Vlisco Dutch wax use their political networks to insist on restrictions on Chinese imports, which they characterized as cheap knockoffs. The women who sell the Chinese products state that they provide for women who want access to the wax print textiles at a more affordable price point. These women of Benin have adapted to the obstacles that globalization presents to survive and thrive. Netherlands or China became sources for the Beninoise women's textile products. Price is based on quality, textiles of a higher quality commanded a higher price. The quality of the textiles from Netherlands is of

higher quality and thus is more expensive. Chinese textiles are more affordable because their quality is not as high. Globalization allows the Benin trade networks to offer all people regardless of income level the possibility of dressing nicely, by offering differing price points for textiles through international trade.

What is clear is that in the context of globalization, the struggle for success requires competing for informal trade networks in Benin and their respective international partners to engage, and even capture, state actors by incorporating them into their business operations. (Prag, 2013, p. 117)

Globalization has helped drive down the prices of goods by offering alternatives to expensive clothing staples in other west African countries. For instance, the introduction of fast fashion and second-hand garments has driven cloth and clothing production in many African countries out of business as cheap versions of local fabrics can be manufactured in China, India, or Turkey. Kente (Ghana) and adire (Nigeria) can be manufactured in China at a relatively cheap rate. Those countries have a comparative advantage. This happens for food items, electronics, and a variety of other goods. Market women have managed to create a space for themselves where they use the opportunity globalization creates to overcome the obstacles that create economic winners and losers.

Other research indicates that the very practice of being a market woman is a cultural phenomenon that was exported to the African Diaspora. Evidence of this is found in Jamaica:

Beginning in the sixteenth century, enslaved West African women carried with them a female social role as market women, called “higglers” in Jamaica. Throughout the days of slavery and post-emancipation, market women contributed to the production, distribution, and consumption of locally grown foodstuffs and sometimes imported small items. Their position in the economy was recognized, but not valued because of the size and social position of those

who tended to be market women—usually dark-skinned working-class or poor women. Regardless of society's perception of market women, they are, in fact, self-employed small businesspeople (Bolles, 2007, p. 162).

So even during slavery, a globalized institution of exploitation like no other, full of obstacles that stymied opportunities for women, the institution of market women was able to survive and produce some advantages for those who engaged in it. Higglers in Jamaica performed the role of African market women as a way to maintain themselves during slavery by selling their produce and accumulating more food for themselves or saving money from sales. After slavery, this practice has continued.

1.5 Sustainable Development

Igbo market women like other market women are resilient and tenacious. Much of the work on Igbo women focus on how they fit into Igbo society or how they are exceptional within those societies (Achebe, 2005; Chuku, 2005; Chuku, 1999; Amadiume, 1987). Achebe provides an excellent account of an Igbo woman who becomes a king during the colonial era, Chuku provides us with insight into how Igbo women succeeded in business in the early twentieth century, while Amadiume gives a unique look at how the social construct of gender is manipulated in Igboland for inheritance purposes and to maintain societal harmony.

The increased attention to the study of market women may also be as a result of scholars and activists showing an increased interest in empowering women to overcome poverty and other adverse positions, such as having to accept child marriage or widows being forced to marry their husband's brother for tradition or protection. The United Nations has advanced that emphasis through its development goals which target women as making significant contributions to economic development and has also given impetus to

the study of how women work, and what can be done to improve their economic position. In this view, women's contributions to the economy provide tools for the expansion of human capital that hopefully will lead to an end to poverty. For example, both the Millennium Development Goals (MDGs) and the Sustainable Development Goals (SDGs) include goals that are specific to empowering women. UN Member countries agreed to prioritize the MDGs from the years 2000 to 2015 to pursue development globally to reduce poverty, to improve educational access for all, and to provide all, especially women, with social protections and equality (UN, 2015; UN MDG Achievement Fund; UN Women; UNDP, 2013; Šlaus & Jacobs, 2011). The Sustainable Development Goals (SDGs) are an expansion of the MDGs and therefore extend beyond the earlier specified 15-year period (UN MDG-F; UN Women, 2013). These sets of goals have emphasized the importance of women in the economic development of any nation. Women are seen not only as agents of reproduction but also as untapped human capital and unique assets to humanity.

So, market women are not just mothers, they take on many roles, both domestic and economic, constantly negotiating from whichever role happens to be most appropriate. As has been recently observed and legitimized by the UN-MDG and various studies, when women have resources, they use those resources to improve their family and communities' circumstances. According to Kofi Annan, former UN Secretary-General, quoted by May Nwoye (2007, p. 170)

When women are fully involved, the benefits can be seen immediately: families are healthier and better fed; their income, savings, and reinvestment go up. And what is true of families is also true of communities and, in the long run, of whole countries.

The SDGs are thus goals that emphasize the continued implementation of MDGs and the measurement and improvement of such. They are also more ambitious than the MDGs, seeking to end hunger and poverty altogether for instance. Over the past 15 years, there has been a great reduction in poverty and hunger for most developing countries, but sub-Saharan Africa has been far off some of the targets set by the MDGs. Gender inequality persists, the gap between the rich and the poor continues to widen, climate change and environmental degradation create more suffering for the poorest citizens, conflicts remain the biggest threat to human development, and millions still live in poverty without basic services (UN, 2015). Maternal health and infant mortality have improved significantly however, the maternal mortality rate in developing regions is around 14 percent higher than in developed nations and maternal health services are not universal (MDG Monitor, 2016). Although gender parity has improved and primary education has had a boost due to the awareness and promotion of MDGs (UN, 2015), colonial rule's destruction of indigenous knowledge and cultural values have helped retard the progress of the continent and educational curricula have done little to further development in Africa (Forje, 2019). SDGs pursue a broader agenda (than MDGs) that encompasses the social, environmental, and economic aspects of sustainable development, which is relevant for all countries worldwide. They are meant to maintain MDGs gains and improve in required areas making sure that those improvements are long-term and sustainable (Kanuri, Revi, Espey, & Kuhle, 2016). The global community has thus come together to improve the lives of all by using the tools available through the United Nations.

Critics of the MDGs are hesitant to state that poverty levels have improved due to the MDGs as has been declared by the UN. They note that setting quantitative goals may

not be an appropriate way of measuring whether social goals such as the reduction of poverty have been achieved. They further argue that many of the improvements stated were in place before the implementation of the MDGs and the 2000s were relatively good years until the economic meltdown of 2008. Any improvement had little to do with MDGs. However, they concede that setting goals do provide a framework and an incentive to seek solutions to the problems of poverty, hunger, lack of education, and gender inequality (Sandbu, 2015). While there have been many other strategies to empower women for purposes of this study examination will be through the lens of the MDGs and the SDGs.

Job development and entrepreneurship may be viable strategies to reduce poverty. Women's entrepreneurship is encouraged by the MDGs and the SDGs. There is a need to develop job creation strategies in developing countries with large youth populations. There has been some research done in southeastern Nigeria, but Nnewi market women have not been studied extensively. Informal forms of employment are ubiquitous in West Africa and women occupy the lowest level of these forms of employment such as petty trading and hawking of cheap goods. Understanding how they cope with their situation would be helpful when developing strategies to help them and the larger society for job creation and the expansion of employment

As noted above, scholars had begun to study the contributions of market women in developing economies. One such study was carried out by researchers sponsored by the Sirleaf Market Women's Fund of Liberia. My study is similar to the Liberian Market Women's study which covers several West African countries. The structure of the Liberian study and part of the methodology are well aligned with what is done in my study. My

input is to add to the knowledge of Igbo women's contribution to the economic transformation of Igboland after Nigerian independence

1.6 Personal Interest

My own interest in market women is rather personal. I had a particularly entrepreneurial grandmother. Since she was denied a formal education because she was a girl, she vowed that she would make sure all her children, regardless of gender, were offered the opportunity of formal education. She was fortunate that she married a man or had a husband who went along with this goal. Since his railway worker's salary was paltry when confronted with the school fees for eight children, my grandmother had to make significant contributions towards the education and upkeep of their children. Her role as a market woman helped her effort greatly as she earned more from her trading than was possible on a civil servant's salary at that time. She sold cooked food to workers when she lived in urban settings such as Port Harcourt and Enugu; she always had a garden or a farm where she planted food staples for family consumption, and she sold the excess in the market. During and after the Nigerian civil war in addition to selling foodstuff, she processed and sold snuff (tobacco) in her village. At various times she sold textiles and oil made from palm fruit from her farm. Her skill as a market woman allowed for the education of my mother, uncles, and aunts. Given that my mother had three brothers, her education beyond elementary school was not assured. Indeed, extended family members felt education would be more appropriate for her brothers only. Her mother insisted that she go to secondary school. This was a major achievement at the time (the mid-1950s)

since no girl in the Ihitte-Uboma⁴ region had gone beyond elementary school. According to tradition, educating a girl was a waste since she would leave the family to get married.

My mother followed her mother's example, but since she was formally educated, she had access to goods of higher capital value. She sold textiles and established a company that sold aluminum frames, Italian tiles, and other construction products; she sold sand to construction sites by the truckload. She also sold flowers she grew to hotels. Like her mother, she chose the flexibility of being a market woman to formal employment. The advantage of this flexibility is that household duties such as taking care of a sick child or taking a child to work are easier to maneuver than would be the case in a formal job setting. The efforts of my mother and grandmother are not recognized as spectacular in any way, as the accepted vision of employment by the Nigerian public is one in which you have a job with set hours, are paid a constant wage, and retire with pension benefits. Self-employment, particularly for women, is a practical solution to unemployment and lack of money. Salaried employment with its stable income and benefits is more desired than self-employment which has high levels of uncertainty in Nigeria. This study does not argue that informal employment is preferred, rather the argument is that a steady paycheck is better than a situation in which you are not sure you will make any money, but self-employment found among market women is an alternative form of employment for those unable to obtain salaried-employment. There are still very few people in Nigeria who can say they have a stable salaried position with benefits hence the large informal employment sector. Being a market woman while not an aspirational profession provides opportunities for

⁴ In Imo state

financial successes and presents the society with those they raised for instance⁵ who fill prestigious professional societies, universities, the civil service, and all spheres of life in Nigeria. One aspires to be an educated woman who becomes a wife in a western way, dependent on a husband and outside the market.

1.7Market women in the Nigerian economy

Nigerian society is made up of hundreds of ethnic groups that promote specific roles for women; roles that are traditional and concentrated in the domestic sphere. Women's activities are usually those on the margins of society in less lucrative fields or are activities that supplement those of men while Nigerian society places more value on the activities engaged by men. Women in Nigeria are often the people who sell vegetables and food items. They also cultivate those vegetables and take care of all the household chores. They are subordinate to men and occupy a lower status than men in most circumstances. Their financial position is therefore often quite precarious as they are not encouraged or permitted to seek lucrative employment and must be quite agile in providing opportunities for themselves.

One group of women that is ubiquitous in Nigeria is the market women. They are found amongst most ethnic groups and are vital sources for the distribution of goods. They are prolifically agile at creating opportunities for themselves. These are women who sell basic domestic items in open-air markets; they often do not have formal stores and have very slim margins because they are selling items that are cheap and not unique. These

⁵While the success of one's children is not the only measure of success it is a dominant feature of Nigerian ideas of success. Since there is no social security system your children are your social security. Raising successful children means your retirement will be a success since they will have the means to take care of you. Your investment is not the stock market through a pension fund it is in human beings your children.

women are also the main means by which goods are distributed to Nigerian households. They are thus quite important, however, because they are women they have been largely ignored when it comes to developing economic policy or being involved in any kind of process that promotes economic development.

Market women operate in the informal sector of the Nigerian economy. They do so because there are certain advantages to using the informal sector. There is the ease of market entry, the flexible staffing practices, the low-end wage structure, and the minimal transaction costs made possible by forgoing taxes, benefits, license fees, and the investments necessary to meet workplace health and safety regulations. Many of the women interviewed for this study expressed that the flexibility that the informal nature of their work allowed them was advantageous. For example, they can take their children to work or close shop whenever they need to attend to other priorities. However, some disadvantages make such work undesirable. Those engaged in informal commerce are excluded from the benefits that accrue to those who operate in the formal sectors such as the protection of laws enacted to uphold the rights of those engaged in commerce. Many informal businesspeople are left to the whims of those who patrol the markets and are often made to pay bribes or settle for sub-standard accommodation because they operate in an atmosphere of fear unaware of or unable to enforce their rights because of their informal status. Informal lending presents even more of a challenge because there is no deposit insurance for savings; there are no large loans given out; there are few long-term lending opportunities; and there is no recourse for legal systems to enforce contracts (Schreiner, 2001, p. 637).

According to the Small and Medium Enterprise Development Agency of Nigeria (SMEDAN) using International Labour Organization (ILO) figures for 2010, only 40% of the non-agricultural employment in Nigeria is occupied by women. Those women are not involved in non-agricultural paid employment, are sole proprietorships operating as micro-businesses in the wholesale /retail business, or are businesses that offer welfare or hospitality services (The Small and Medium Enterprises Development Agency of Nigeria (SMEDAN), 2010). Women occupy the least lucrative and most insecure businesses making them more likely to be candidates for poverty and economic desperation.

Historically, the development process advocated for Africa has been dominated by male-oriented development projects and employment opportunities in the capitalist, waged sector which has reinforced the subordination of women. This study seeks to look at how these market women have developed survival strategies and seek to develop policy ideas that incorporate the needs of market women realistically. The market women I mean are those who sell a product that is cheap to buy and sells cheaply at retail for a very low-profit margin. They are selling a product that many others sell so there is little price differentiation and their product is an agricultural product that has been processed and turned into a staple food.

1.8 Dissertation Plan

Chapter one is the introduction and a discussion of the justification for the study. I explain why I was drawn to the subject matter and how market women are the embodiment of woman empowerment. I explain that the UN and other international organizations in developing goals to help the world have realized that not developing the talents in women through education and in this case, trade means we are not making an

enormous effort at fully developing our communities. The answers to the research questions are meant to provide an understanding of how we can more effectively provide opportunities for women who want to trade.

Chapter two provides a view of Igbo market women in context. I look at how market women are defined. There are a variety of definitions, but they are more closely defined by their ability to survive and provide for their families. In Africa, market women are most concerned with providing for their children as opposed to waiting to be taken care of. Since I am studying Nnewi market women, I give a brief history of Nnewi and its reputation as a business center in southeastern Nigeria highlighting the fact that most of the famous Nnewi businesspeople are men.

I explain the gendered nature of farming in Igboland. I illustrate this by discussing the introduction and processing of cassava into garri. Garri is a staple food in Nigeria but the original staple in Igboland was yam (*Dioscorea dumetorum*) the king of crops. Yam is difficult to cultivate and needs a lot of care, while the cassava plant is easy to cultivate, can thrive without much, and can grow in poor soil. Cassava is grown by women and yam is grown and bought by men.⁶ My subjects are garri sellers and understanding what their product is and its gendered nature helps with understanding the Igbo mentality when it comes to market women. The sale of garri from wheelbarrows, or barrows, is subsistence⁷ trade which is the kind of trade that needs the most help. Subsistence trade occurs when the goal is to provide basic living necessities such as food, clothing, shelter, and school

⁶When I was growing up my mother never bought yam, that was my father's job a throwback to the days when only men planted and dealt with yam. Such household practices still exist today, men buy yam and meat, women buy everything else.

⁷ Subsistence trade as opposed to petty trade because these market women are selling an agricultural product that is a staple food item, garri. This product is very cheap and has very low profit margins

fees. Market women who sell *garri* from wheelbarrows engage in such trade. Nnewi women have engaged in trade and therefore have a history of participating in commercial exchanges, however, there is a dearth of literature on their participation in trade, although there are several studies done on market women in neighboring communities that I used as proxies.

Igbo market women operate in Nigeria, so to give a brief history of Nigeria is appropriate to provide context. Nigerian history includes several civilian administrations that have been punctuated by war, military coups, and military rule. A recent first lady was a market woman at some point in her life and was influential in getting market women more political power than they have had in the previous military and civilian regimes of the recent past. By looking at Nigeria's past and present we note the environment in which these women operate. In this study, I indicate that market women are considered part of the informal economy and their precarity seems inevitable in line with the characteristics of organizations and businesses that operate in the informal economy.

Chapter three deals with the literature review. In exploring the literature, I found that there are many ways the market woman can be defined. I looked at market women in the world, market women in Africa, market women in Nigeria, and Igbo market women. All market women are creative, resilient, and self-sustaining. These qualities come in handy since part of the struggle that the market woman has is the difficulty of raising money for the operation or expansion of the business. The literature provides insights into how market women fund their businesses. Funding comes from individual efforts mostly and there is skepticism when it comes to the use of banks. I explored the banking methods the women use looking at their use of banks and rotating credit societies. I indicate that market

women are considered part of the informal economy and their precarity seems inevitable in line with the characteristics of organizations and businesses that operate in the informal economy.

Chapter four discusses the methodology used to collect the data. There is a table with the timeline and details of how I proceeded with collecting data and the methods I used to analyze that data. Interviews were conducted on twenty market women. Seven of the women were market association leaders while thirteen were regular market women. The market women's association facilitated the collection of data. Additionally, I convened a focus group which helped me sharpened my questionnaire which was administered in Nkwo-Nnewi and Nwafor-Uruagu markets. Bankers were also interviewed to understand why banks were not being used by women. Grounded Theory and African Feminist Theory were used.

Chapters five and six are the data analysis chapters. In the analysis of the market women, we find that marriage is an important identity for the market women and the survival strategy used is the concept of "sufferness" and sympathy seeking. Securing loans was a major drawback for the women and banks found the women to be too risky to lend to. Instead of borrowing from banks, the women used culturally acceptable methods of borrowing that do not involve banks. **Chapter seven** covers the findings. Included in this chapter are policy implications and suggestions for further areas of study concerning market women. This study of market women will add to the literature on Igbo market women and provides information on how these women navigate a hostile and global economic world.

Chapter 2: Market Women in Context

2.1 Who are Market Women?

Market women are those women who are self-employed, who conduct their business in the open-air markets of their various locations, and who avoid all government regulations whenever they can since marketplaces are subject to regulations that are often arbitrarily enforced. They are owners of micro-businesses that may turn into big businesses but usually don't. In this study, my main concern is market women who sell their products out of wheelbarrows and have no permanent location in the market. However, the wheelbarrow market women or regular market (as I refer to them in the research) women are not the only kinds of market women that exist. I interviewed market women who are leaders in a market women's association. These women have stores and sell a variety of food staples, they earn more than those who use wheelbarrows, and tend to be more successful and knowledgeable regarding their business. Thus, we can see there are levels of market women but I am examining the strategies of those at the lowest level.

Market women are according to Keith Hart (1973) the epitome of informality (Rizzo, Kilama, & Wuyts, 2015, p. 150). In this study, I am looking at the market women of Nnewi, a market town in the southeastern state of Anambra in Nigeria. For this study, I will also be looking at women who started their businesses in open-air markets and who were able to parlay that initial form of business into material wealth and success in other aspects of life such as through the education of children or the purchase of a property. By looking at both types of market women (those who subsist, regular market women, and those who are relatively successful, the association leaders) we can learn what makes them

successful and put forward strategies that will help other market women move from subsistence and survival to material wellbeing and success.

Market women are women who seek to use the informal areas of the markets that are available to them to make a living; being able to cover their basic bills while also obtaining savings. They are usually unable to secure credit from formal institutions such as banks or credit unions and thus resort to personal savings, family loans, or cooperative societies that operate in the informal sector of the economy. This informality means that there is a lack of protection for the informal lender or the market women in the form of insurance or the law. This opens opportunities for abuse in the form of unreasonable fees and interest, or default.

The link between working in the informal economy and being poor is stronger for women than for men. More women, than men worldwide, work in the informal economy. Moreover, there is a gender gap in incomes and wages in the informal economy. This is because women worldwide are under-represented in higher-income employment statuses in the informal economy (employer and self-employed) and overrepresented in the lower-income statuses (casual wage worker and industrial outworker) ... relatively few women are employers who hire others, and relatively few men are industrial outworkers. Even within the same trade or industry, men and women tend to be involved in different employment statuses. In many countries, for example, men traders tend to have larger-scale operations and to deal with non-perishable items while women traders tend to have smaller-scale operations and to deal with food items (Chen, 2007, p. 3).

But informality also allows for flexibility, creativity, and resilience. The self-employed or owner-operators of informal enterprises can create their economic opportunities by taking advantage of global markets which present increased options for economic improvement (Chen, 2007). Compared to the formal sector where restrictive rules may hamper creativity, the informal sector allows for flexibility that is unimpeded by a rigid rules regime.

Market women are women who use their ingenuity to create economic improvement as well as take care of their families. Seligmann (2009) notes that

“... most market women, at the same time, occupy ‘multiple subject positions’ as mothers, spouses, small business entrepreneurs, vendors, buying and selling ... all in a single day (Seligmann, 1993, p. 338).

Market women are the means through which goods are distributed to the various end-users; goods such as basic food items and cheap plastic products. This function is important because in, a country where basic infrastructure such as roads and public transportation are sporadic and unreliable, the market women are always available to provide needed goods, they are a just-in-time service of delivery for basic food items and household goods, navigating the narrow market paths and even delivering to homes of valued customers. They are the retailing link for many items sold in the numerous markets and are at times the providers of delivery services.

Market women are associated with economic underdevelopment as they exist mainly in the informal sectors of any economy. Underdevelopment means that the economy cannot fulfill the functions of generating income from production that creates enough jobs to occupy a population. Where that function has not been performed the population has to create jobs on the margins of the economy that do not follow the formal rules laid out for the economy, market women are the result of having an economy that does not provide jobs that satisfy the needs of some women in the economy. Informality and the persistence of such are viewed by economists as an indication of an inefficient economy and an economy that is developing but not developed. While informality could be a disadvantage, those who operate in the informal economy gain an advantage by

benefiting from their skill for avoiding laws that enforce taxes or minimum wage and insurance (Levy, 2008; Farrell, 2004). An informal or hidden economy is one that operates outside the bureaucratic confines of “public or private sector establishments and does not comply with government regulations.” (Elgin & Oztunali, 2014, p. 146). Reasons for that lack of enforcement range from poverty (Rauch, 1991; Lewis, 1954) to a dearth of political will and the inability to properly enact or enforce laws due to inexperience and sometimes indifference (Lindell, 2010, pp. 208-209). However, I believe where an economy is developing and the institutional mechanisms are not strong enough to enforce compliance some level of informality is necessary to keep certain segments of the population employed and contributing to their communities. This is the purpose that market women serve; they provide a retail service, they support their families and they are performing a function that is culturally acceptable and regarded as a useful community asset.

Despite their informality, Igbo market women were only relegated to the marginality by the changes that occurred with the introduction of colonial authority and industrialization (Njoku & Adams, 2011). Women in Igboland exerted power through their political institutions which were partly based on the ability to be a successful trader or great farmer. In Onitsha, for example, the control of the markets was in the hands of the Omu (the women’s leader and the female equivalent of the obi or king) (Mba, 1982). They engaged in local and long-distance trade and were responsible for the welfare of their children. Being a market woman became marginal with the introduction of colonial authority in a more consistent manner and the shift in emphasis to western-style employment and education during the march to independence and at the beginning of the post-independence period. Marginalization was not always the case for market women.

The actions of the women of Ogidi is a prime example of the power women had in the markets. When the ruler of Ogidi Igwe Amobi moved the market without consulting the women they staged a protest which he resisted. In the ensuing chaos, some women were arrested and their heads shaved before they were lodged in a prison in Asaba, across the River Niger. All the women of Ogidi were then obliged to go to Onitsha and sit-in at the courthouse, while the Ogidi market remained closed and their homes remained neglected. The *Umuokpu Ogidi* (women whose natal home is Ogidi) “employed group tactics of negotiation, striking, boycotting, sitting in and when all else failed ‘making’ war on offenders” (Achebe, 2011, p. 37)

I choose to see market women as subsistence entrepreneurs who as stated by Hernando De Soto (1989, 2000), are an untapped reservoir of entrepreneurial energy, that can only be held back by government regulations (La Porta & Shleifer, 2014, p. 109) even though in many cases such regulations serve as protection from the vulnerabilities that informality invites. In Nigeria informality is necessary, while there are vulnerabilities there are needs that are being fulfilled by the presence of market women who would rather have the flexibility of informality (wheelbarrows) than the rigidity of formal structures (storefronts) that most of these women would be unable to afford or maintain.

While Western traditional measures of economic contribution are stated through calculating the gross domestic product, this method of measurement is problematic as it does not take into account the contributions of those who operate in the informal sector, such as market women, leaving them virtually invisible even though they contribute immensely to reducing employment shortfalls in the formal economy (Hemmer & Hannel, 1989). This preferred mode of measurement is especially problematic in African states

given the modern institutional failures evident in these states (Berrou & Combarous, 2012, p. 2).

Market women exist in that part of the economy that is not accurately measured. They adopt strategies that provide them with the agility to make a living but not the wherewithal to thrive (Meagher, 2011). However, it is because there are market women and other micro-entrepreneurs that African families can live on relatively small amounts of money or measurable currency. Measurement is important because it allows us to calculate the value of the work of market women. Their marginalization is a result of their not having a specific value. We know there are many market women, we do not know how much they contribute to the economy because the value of their work is not counted.

Additionally, the women get support from a variety of social network connections some related to kinship others to peer group, and still others to interest groups. It is through these groups and not through government institutions that the women can develop their businesses per my research. The implication is that market women are an important part of the social network system that is ubiquitous in most African societies as they provide a means of sustenance and supplementation, as well as channels of distribution for food staples and basic but essential household goods. This system is based on the community the women come out of. Sometimes it is a kin-based system where a young lady or a newly married wife is mentored by an older or more experienced market woman who introduces her to her network of suppliers and customers. It is a chain of social networks with each network having its own rules and violation of those rules brings social stigma and often ostracization.

2.2 Nnewi: The People and the Place

I chose to study the market women of Nnewi because market women are everywhere in African markets and are often overlooked, and Nnewi is a business cluster that produces a great deal of commercial activity but has been unable to change the town into a modern business hub. Nnewi could be a positive example of a business hub and in many respects, it is but the lack of female participation in high-value business means it is lagging. Nnewi is an Igbo town located in southeastern Nigeria in present-day Anambra state. Nnewi is not far from Onitsha, another Igbo town located on the River Niger and an important commercial city where early missionaries first brought Christianity and western education. Igbo people are quite diverse.

Daily habits, methods of farming, methods of building, taboos, religious conceptions, vary bewilderingly so that the investigator finds, after months of work, that he has still nothing but bits and pieces that form no coherent whole (Leith-Ross, 1937, p. 206).

The people tend to be highly democratic, recognizing no central authority and existing in abundant fragmented forest towns occupied by people who speak the same language although with numerous dialectical variations from region to region. Igbo people are diverse and until they were categorized as Igbo by the early colonialists, they were just people who had a core language with a variety of dialects, with similar culture although with great variety. Marriage, birth, and value systems were the same, and leadership of communities was determined on merit rather than through birth hence the claim that '*Igbo enwe eze*' (the Igbo have no king). So even though Nnewi is close to Onitsha (about 15 miles away) the Nnewi Igbo dialect is distinctively different from the Onitsha dialect.



Figure 1: Present-day Igboland

Source: Customized map by Michael Borop of World Sites Atlas <http://www.sitesatlas.com>



Figure 2: Nnewi

Source: http://www.nusadfw.com/about_us

Nnewi is also the hometown of one of Nigeria's first millionaires, and influential executives, Sir Louis Odimegwu Ojukwu. Sir Louis Ojukwu is often credited with being one of those who created the impetus for Nnewi's dominance of the auto parts retail, repair, and manufacture business in Nigeria, if not in West Africa, as he made his fortune in that very business. Beginning in the 1930s, indigenous entrepreneurs such as Ojukwu

commercialized the revolution in road transportation in Igboland in the face of challenges, such as that of bad roads, rickety wooden bridges, high maintenance costs, and cut-throat competition with expatriate (colonial) interests (Ajaegbo, 2013). The informal sector of the economy was also revolutionized during this period.

These entrepreneurs capitalized on the British need for transportation of industrial products starting with oil palms (the trees) which produce the raw material that the British needed palm oil (oil produce) and palm kernels (from which oil is pressed) to expand their fortunes. A great number of the early transportation magnates were from Nnewi and their use of communal practices that were prevalent in Igboland was one of the ways they could multiply and thrive. From the 1930s up until the 1990s, Nnewi transportation entrepreneurs dominated the Nigerian transportation sector. In the 1930s J. C Ulasi who had started his business career as a textile and produce trader in the Igbo town of Aba built his capital to acquire a fleet of vehicles for the transportation of goods and people (Ajaegbo, 2013). The 1940s and 1950s were dominated by L.P. Ojukwu who was arguably the most successful Igbo trader of the first half of the 20th century (Ajaegbo, 2013, p. 166; Isichei, 1976). The success of the entrepreneurs spurred others on. Other young men from Nnewi aspired to the greatness of these men as evidenced through the transportation business and went into the transportation and transportation adjacent businesses (motor parts supply and manufacture, car and motorcycle repair, etc) for themselves.

One such a young man was Ejikeme Ilodibe, who was a kinsman of J. C. Ulasi and an admirer of the successes of Ojukwu and other Nnewi transportation entrepreneurs. His ambition and guidance from these and other mentors resulted in his being one of the first businessmen to introduce the luxury bus as a means of transportation for people across

Nigeria, a business that was not deterred by war or the difficulties that the war effort imposed on all the transportation entrepreneurs (Ajaegbo, 2014; Ajaegbo, 2013). These initial entrepreneurs laid the foundation for what continues to obtain in Nnewi today as it is a town in which the manufacture of motor parts and automobiles is highly encouraged and is steadily maintained despite the dismal power situation that makes it necessary for manufacturing plants to run on diesel generators at great cost. Nnewi is an industrial hub in a country that maintains an over-reliance on the exploitation and exportation of crude oil.

The success of these men was no easy feat especially in the British colonial period (1900-1960). The Portuguese were the first Europeans to have contact with what is now known as Nigeria, in the early 15th century. Their contact was mainly on the Atlantic coast and eventually along the river Niger Delta. More European contact was made during the trans-Atlantic Slave trade when slaves from Igboland and other hinterland areas, were transported to the New World. Trade was also the reason the British came to Nigeria and for a time they were trading in slaves, the most profitable 'item' of the day. The slave trade was a formal trade with treaties written and agents working in cooperation with indigenous leaders. Several indigenous traders could become quite wealthy by trading with the British in slaves and other goods once the slave trade had been abolished. Indigenous traders such as Jaja of Opobo (an escaped slave who rose to prominence due to his brilliance and business acumen) and a few other prominent traders were the only ones who had the wealth and foresight to oppose the British takeover of their territory. Their resistance was in vain, however, since those who protested were imprisoned or exiled (Forrest, *The Advance of African Capital: The Growth of Nigerian Private Enterprise*, 1994; Isichei, 1976).

With the abolition of the slave trade, the emancipation of slaves, and the expansion of the Industrial Revolution in Europe, the emphasis on trade shifted to agriculture and industrial raw materials such as palm oil which until then had been used locally for food. The British sought to monopolize this trade through their use of credit and restricting competition from indigenous traders who were also keen to expand their chances to prosper. Claiming whole kingdoms as British possessions and consolidating heterogeneous areas for British convenience meant that infrastructure was developed to support trade rather than what was practical for the occupants of the area. Additionally, occupations that were traditionally left to the women in Igboland such as the planting of “inferior” crops such as cassava, began to attract interest from men, since such products were generating favorable returns that enhanced one’s economic standing within the new monetary system that used British currency. The new emphasis on private property and the use of land as collateral for credit further disrupted the traditional concepts of enterprise and wellbeing afforded women.

Igbo traders and businesspeople such as Ilodibe were most inclined to trade because there was a long history of trade with Europeans as well as with indigenous entities in the area. They saw trade as well as education as routes to prosperity. The business expansion of Nnewi was also enhanced by the destruction of the main business hub in Eastern Nigeria, Onitsha, during the Nigerian Civil War. As the role of business expanded in Nnewi the activities of market women also increased and attracted market women from outside Nnewi seeking alternative means of employment flexible enough not to interfere with the expected domestic roles of Igbo women.

2.3 Women in the Igbo Political Economy

In the pre-colonial period before 1900, women in Igboland played a significant role in the economic life of their various communities. Igboland is surrounded by neighbors and those neighbors often influenced the language and customs of the Igbo people, creating the subtle differences among the Igbos regarding specific language and customs mentioned earlier. For instance, the neighboring Igala region influenced northern Igboland due to marriage and trade links. Being Omu (queen in charge of all markets and leader of women) required one to be wealthy and a great trader since the acquisition of the title incurred great expense. The last powerful Omu of Onitsha had an Igala mother and was an apprentice to her aunt for trade. Her aunt was married to an Igala man (Mba, 1982, pp. 22-25). Thus, when discussing what obtains in Igboland, I will be referring to what generally obtains bearing in mind there may be differences that make the statement more general than absolute.

There have been several early studies of the peoples of Nigeria with sections about the Igbo people conducted by G. T. Basden, a missionary, E. R. Chadwick, a British District Officer interested in the mass education of the Igbos, and C. K. Meek an anthropologist who studied the Jukun of Northern Nigeria in the early twentieth century (van den Bersselaar, 2006). These studies were geared to understanding how the Igbo lived and how that understanding could be used to improve the British possibilities for ruling their region. The studies focused on trade and gave a passing glance at the role of women in Igbo society. It is Sylvia Leith-Ross who stated in her writing about Nigeria that

[Igbo] women, because of their economic importance both as mothers, farm cultivators and traders have rather more power than is generally thought (Chuku, 1995, p. 38)

Igbos were generally farmers and traders who lived in kin-based villages that were often walled into compounds or located in clusters surrounded by their farms and forest. Each clan or kin-based group formed a village with several villages that could trace their origin to a common ancestor forming a town. While men universally had (and still have) higher status than women in Igbo society, there is evidence that pre-colonial women were actively involved in the politics and economy of their communities, making them (the women) more powerful and important than acknowledged at the time by colonial authorities.

The realization of that power became most evident during the Women's War of 1929. The British seem to have been taken by surprise when Igbo women and other women of the smaller ethnic groups in southeastern Nigeria marched in protest of the British authorities because they suspected that they would be made to pay taxes. What the British failed to understand was that according to the Igbo tradition women were rarely taxed, any money or valuable property they could acquire was theirs to do with what they willed. No man had the right to it. This was widely understood and this understanding may have contributed to the women feeling they had the right to put up such resistance (Isichei, 1976; Van Allen, 1975). Van Allen draws a parallel with the concept of 'sitting on a man' an action by which women punish a man who violates certain rules that involve the maltreatment of women. She argues that the Women's War of 1929 was a form of sitting on a man, the man being the colonial authorities who chose to ignore earlier demands of women (Van Allen, 1975). The women were also dissatisfied with the actions of chiefs that had been installed by the British, although this idea is mere speculation. There is further speculation as to the reasons for their dissatisfaction. Some of these chiefs may not

have reached such a position if the people of their various communities had had significant input in their appointment; maybe they were not of good enough character or they had not fulfilled the traditional requirements. Many of the chiefs were appointed by warrant (a declaration of the British authorities) and were called warrant chiefs. They were often quite corrupt and abused their power (Van Allen, 1975).

There has been no articulation as to exactly why the women went to war with the colonial authorities, but they did and no men joined the effort or lifted a finger to stop them. It seems according to reports, that no one had ever seen women behave in such a manner leading one to conclude that this was something new, something to do with the introduction of colonial pressures that introduced new concepts of governance, commerce, and power dynamics. Pressure from the introduction of a new religion may have also been at play. I do not believe it was just the fear of taxes and the corruption of the chiefs that caused the war but those two things probably served as a simple means through which to mobilize the women. Ifeka-Moller provides a more sophisticated explanation for the Women's War of 1929:

...that the cause of the riots and their significance for an understanding of female power in Igboland lies less in the immediate factors that triggered off the riots - fears of taxation, depressed trading conditions, and anger at the warrant chiefs' abuse of power - than in long term changes in male-female relationships. From the 1850s women had experienced a series of radical changes in their economic roles and power within the household, and in the wider society. They had also become the focus of ideological change with the spread of Christianity. In certain respects, women had, by the nineteen twenties, become a "deviant" category vis-a-vis the values and norms of male-controlled political and religious institutions. No one can understand the underlying causes of the riots unless they examine male-female modes of thought, through a study of religious symbolism, magical categories, and proverbs (Ifeka-Moller, 1973, p. 318).

According to Chuku

Both men and women wielded political power and authority (though in differing degrees) in pre-colonial Igbo society, where social roles and responsibilities were the channels through which power diffused, and where gender equality was measured in comparative worth. Hierarchical relationships in Igbo society were determined by age, experience, ability, marital status, and rites of initiation. Individuals earned power, authority, and respect because of their moral probity, leadership charisma, persuasive oratory, heroic military service, or gallant prowess as well as intellectual and business acumen—attributes that were not the sole possession of one gender (Chuku, 2009, p. 82).

M.M. Green states

Women tend to have organizations of their own for their concerns and by their position as food crop owners and petty traders, they have considerable quiet power (Green, *The Unwritten Literature of the Igbo-Speaking People of South-Eastern Nigeria*, 1948, p. 839).

The Igbo thus operated in a dual-sex political system, one in which the women had their power with which to balance and resist the power the men had. The dual-gender political system helped impose checks and balances to maintain equilibrium in Igbo society (Chuku, 2009). It allowed the women to have some say in the political affairs of their communities both in their natal homes and in their spousal homes. Amadiume (1987) Achebe (2005) and Chuku (2009) all give extensive accounts of how Igbo women exerted their power as farmers, traders, husbands, and powerful title holders.

Women in Igboland, like the men, were either farmers or traders. As farmers, they planted vegetables, tended oil palms, processing the oil, and planting and harvesting cassava which could be processed into *garri*. Men planted yam, tapped the palm wine, and used the palm fronds for roofing. In many parts of Igboland, the traders were mostly women. Any surplus crop was sold in the markets and the proceeds were theirs to provide for themselves and their children. The men sold yam, which was regarded as a cash crop

as well as the original staple, but as the value of the crops, the women cultivated increased men started planting those crops too. Other occupations for women were weaving, pottery making, and acting as spiritual agents or priestesses. However, trade was, and still is, an important way to improve a woman's status.

The concept of private property ownership was foreign to the Igbo people. The land was held as family property, not the property of an individual member of the family. I assert that as one who understands Igbo culture intimately, because women get married and become part of their husband's family, they could not inherit land from their natal family. To do so would mean a loss of land to the new family. However, any family member could be assigned a portion of land for farming. Women upon marriage were often assigned a portion of land which was theirs to farm and whose produce was theirs to dispose of as they pleased. That included selling any excess produce generated. If unmarried they would often be a part of a farming family unit giving aid to a relative; the literature does not give any indication that young non-trading single women could acquire or be assigned plots of land of their own in pre-colonial Igboland. Without the wealth accumulation facilitated by trade, women would not be able to acquire land of their own since traditionally they are excluded from owning land in their villages of birth. Those who are divorced or widowed rely on the goodwill of male relatives to give them land to farm. Without money from trade, they are almost completely excluded from land ownership. However, there were ways for them to work the land and generate income from the produce of that land (Nzegwu, 2006, pp. 106-107).

Most Igbo women engaged in some form of trade, even if they were primarily farmers. Market days were very important and were a means for selling their surplus crop

and buying things the women needed or wanted, including household items. The profits from trade also allowed them to upgrade their status amongst their women peers and within their local society. Unlike the European societies that they encountered, and unlike many of the ethnic communities within what is now known as Nigeria, Igbo society based status on democracy and merit. Everyone, including women, had the opportunity (though not equal) to rise above their humble birth circumstances by obtaining certain achievements although women did not have equal access to resources. For instance, a man who was an exceptional warrior or a skilled farmer would be regarded with respect and his opinion would be sought after. He on his part would have the opportunity to ‘purchase’ a title or would be invited to join a secret society as an indication of his achievement and importance. Such symbols of status were costly to obtain and those who could achieve them were regarded as leaders of the community and made up the councils that mediated the community’s problems. The expense and the need for the consistent building of an appropriate reputation meant that age was an important factor as it would take time to meet the conditions necessary. Access to family resources and the ability to trade and raise funds went a long way towards fulfilling title seeking goals.

Trade presented an opportunity for women who had a parallel structure of age-grades, societies, and titles, to symbolize their status. Pre-colonial Igbo societies were members of states and ministates and did not exhibit the violent control and oppression of women typical of state patriarchy (Amadiume, 2006). Igbo women could occupy such dominant positions of power and authority due to flexible cultural gender practices. The colonial government was quick to ban or erode the powers of Igbo women's political leadership institutions such as the titled leadership positions of *Omu* (in Onitsha), *Ekwe* (in

Nnobi), and *Iyamba*, although the institutions of *Umuada*, the organization of patrilineage daughters, and *Nwunyedi* or *Alutaradi*, the organization of patrilineage wives (Chuku, 2009, p. 239; Amadiume, 2006; Ezeigbo, 1990, p. 152) remain very relevant and visible to this day.

The *Omu* (one who gives birth or mother) or Queen is the woman leader of women especially those engaged in trade. For instance, Onitsha women traders were an organized group controlling the large market at the riverside under the direction of their *Omu*; provided with a guarantee of protection by the Onitsha King (*Obi*) and his chiefs, they engaged in the distribution of various products to and from a series of linked markets in the heavily populated hinterland (Chuku, 1999, p. 2). The *Omu* also acted as a counter to the *Obi* making sure that women were represented in all issues that concerned them. This kind of consideration was not taken into account by the colonial authorities who had their views of the place of women.

According to Ezeigbo (1990, p. 152)

‘the *Umuada* wielded great influence in their natal homes and their advice and sometimes their decisions were accepted with little opposition from the male members of the patrilineage. Thus, even though women had little power in marital homes, they were always respected and listened to in their natal homes, where they had the right to ‘come and go’ as they wished. The *Umuada* had the power to discipline erring wives in the patrilineage and punish such offenders.’

The *Nwunyedi* would cooperate amongst themselves to make sure that any grievances they may have would be addressed by the men in their family. Cooperating as wives in a family where the wives are outsiders offers some balance to the power that the *Umuada*, who are bona fide family members, exert. *Umuada* is known to act in collaboration with the patrilineage men against lineage wives during difficult periods such

as the death of a husband (Achebe, 2005, pp. 37-38). So, while there is a solidarity there is often tension between various groups of women within a family. Methods such as sex strikes and refusals to cook were used as tools to draw attention, in case their grievances are not heard (Amadiume, 1987). As noted earlier these acts of coercion were not limited to the domestic sphere. Women thus often effectively exercised power using collective action in a society that recognized that they had the right to do so and encouraged the formation of these traditional organizations for balance and harmony.

By 1900, well after the abolition of the slave trade, women were frequently conducting long-distance trade expeditions by canoe along the River Niger down into the Niger Delta. Long-distance trading was thus not limited to men as put forth by Afigbo (Achebe, 2005, p. 39) particularly after the abolition of slavery and the relative stability that the presence of colonial authority presented. If Igbo women were less inclined to conduct long-distance trade, it is more likely that the stifling constraints of marriage and children were most responsible for that inability (Achebe, 2005, p. 146) rather than their being overtly prevented from doing so. There are arguments that state that until the beginning of the twentieth-century trade was a women's profession (Chuku, 1999; Achebe, 2005; Amadiume, 2006) although trade was engaged in by all Igbos. The local markets were, however, controlled by the women. This is probably why many of the main traders with the Royal Niger Company, which later became UAC, were women (Chuku, 1995). Their UAC monopoly made them very prosperous not only in the western sense but in the traditional sense, allowing them to take titles and marry wives (Amadiume, 1987).

2.4 The Introduction of Cassava

Cassava (*Manihot esculenta*) was introduced to Africa from South America by the Portuguese in the fifteenth or sixteenth century⁸. Before the introduction of cassava, yam was the main staple of the Igbo people. Yam, *Dioscorea rotundata*, and *Dioscorea cayenensis* is indigenous to West Africa and are revered by the Igbos. It was probably one of the earliest domesticated plants in the region. The Igbo creation stories talk about it, yams are used for every significant Igbo ceremony, and only men or people of importance used to plant it. Yam is indeed regarded as a superior crop by the Igbos. According to Isichei the discovery of yam and its cultivation ‘formed the economic basis of Igbo civilization: it was of supreme importance and was given ritual and symbolic expression in many areas of Igbo life’ (Isichei, 1976, p. 8). This view is expanded upon by Korieh who points to the writings of various scholars of the Igbo people such as Alexander Falconbridge, an eighteenth-century explorer, G. T. Basden, Chinua Achebe, and Christopher Okigbo who all emphasize the Igbo perception of the mythical and superior position of yam. Korieh goes further to state:

The cultivation of yams was governed by strict rules. As a highly-ritualized process, yam production often involved elaborate ceremonial rituals at the planting and harvest seasons. The New Yam festival marked the harvest season when sacrifices were offered to Ahiajoku the yam spirit to ensure good yield and continuity of life itself...Yam (thus) came to represent the Igbo icon of masculinity, achievement, and identity. By dominating yam production, men not only dominated the most important factor of production- land - but women and children's labour as well (Korieh, 2007, p. 222 and 224)

⁸It took much longer for cassava to reach Nnewi but farming is not a specialty of Nnewi now so this information applies to the wholesale areas where most Nnewi garri sellers get their garri supply.

The whole Igbo economy revolved around the cultivation and sale of yams. The identity of men was wrapped up in it and the definition of success was to be a prosperous yam farmer or a yam farmer's wife. The cultivation of yam also took a great deal of effort and tending the crop and allowing for fallow periods were essential.

From an agricultural point of view, the yam is a very extravagant vegetable to grow. Each tuber requires a full square yard of land, which is a big demand. For seven or eight months, regular attention must be given to its care, absorbing much time and labour. If wages had to be paid, it is doubtful whether a yam farm would pay its way, let alone yield a profit (Korieh, 2007, p. 225).

Periods of hunger could result if one was hit by the bad fortune of a failed crop due to poor soil or weather conditions. The introduction of cassava by the Portuguese from Brazil provided for an alternative to yam. The plant was likely introduced to Africa through the Congo Basin in the sixteenth century (Cock, 1982). There is an indication that the importance of cassava increased in Nigeria with the introduction of the plant by emancipated slaves from the West Indies and Brazil via the islands of Sao Tome and Fernando Po off the Nigerian coast (Ugwu & Nweke, 1996). Cassava was thus introduced to the Niger Delta area and moved up into Igbo land where it was cultivated by women. The women were cultivating cassava, something similar to yam so that they would not have to compete with the men who looked down on the crop as inferior due to the lack of effort required in cultivating it (Mba, 1982, pp. 45-46). The switch to cassava as a staple came in the twentieth century as a direct result of British imperialism which caused food shortages due to punitive missions and constant war (Ohadike, 1981). The cassava plant once established in the coastal regions moved to other areas of Nigeria. For instance, Igbos

who migrated for work to northern Nigeria took their demand for cassava products with them and eventually introduced cassava to those areas.

Cassava was a substitute for yam because it is similar in many ways to yam. The cassava plant, like yam, produces an edible tuber, although that tuber should be processed to eliminate the more toxic aspects of the plant.⁹ The starchy tuber has a similar consistency to yam and can be made into a starchy meal eaten with a vegetable soup. However, cassava is more resilient than yam, it takes a shorter time to mature and planting times are flexible, can be stored in the ground for up to two years, and will thrive in even the most marginal soil conditions (Taiwo, 2006, p. 30). Cassava has a relatively long, 9-month to 2-year growing season, and a remarkably high harvest index (Cock, 1982, p. 757). Additionally, cassava can withstand locust attacks and drought conditions. The need for rotation and fallow technics is highly reduced meaning a farmer does not need a large piece of land to produce a substantial yield. Cassava is potentially one of the most efficient crops in terms of starch production (Cock, 1982, p. 757). It provides a cheap source of carbohydrates to those who cultivate and consume it. Cassava serves as a source of food security against famine because of its long storage ability in the ground before harvest (Uchechukwu-Agua, Oluwafemi, & Opara, 2015, p. 730).

Per Gloria Chuku's extensive work on Igbo women and the economic transformation of southeastern Nigeria, cassava was slow to penetrate Igboland, and even when adopted as a crop was adopted at different times in different parts of the region. She notes that while most of Igboland had been introduced to cassava by the second decade of

⁹The leaves of the cassava are particularly toxic; however, that toxicity is removed if the leaves are boiled. In many parts of Africa cassava leaves are prepared and eaten as a soup but this is not a dish served among the Igbos.

the twentieth century, as late as the 1940s parts of Igboland were still relatively cassava free (Chuku, 2005).

Cassava was planted, processed, and sold by women. It was relatively easy to cultivate and brought in substantial income to those who grew it. One no longer had to be comparatively wealthy to plant a crop, so poorer farmers who could not afford to fallow their land or who had very little land (women lacked absolute land rights) could still plant a crop that would yield enough to provide food for the household and excess that could be sold for profit. The introduction of cassava disrupted the yam based male-controlled economy. Being a practical people, the Igbos adopted cassava as a staple quite quickly once it was introduced as it was noted that cassava was a good substitute for yam. It was however regarded as an inferior crop and relegated to the domain of women or the poor until it was found that one could make good money cultivating it. Nonetheless, several communities developed taboos associated with titled men eating cassava as a way of maintaining the superior and prestigious position of yam.

The wide acceptance of cassava provided many advantages for women. It alleviated the traditional famine period that preceded the harvest of yam, it provided a supplement to whatever a husband may provide for a wife and it was generally a relief crop for the whole population. These advantages became even more apparent after the Nigerian civil war when the hardships that followed the war increased the participation of men in the cultivation of cassava and its processing into *garri*. *Garri* became very popular after the war as a cheap food source. This shift from yam to cassava could also be seen to signal a shift from the male-dominated economy to an economy dominated by what was regarded as female; women took on more responsibility for the household because they had viable

alternatives, and men had to adjust to this new dynamic. Some did so admirably, while others did so reluctantly, but the introduction and acceptance of cassava in Igboland also signaled a change in the political economy of the area and had far-reaching implications for the possibility of western education, the mobility of women, and the Igbos' ability to overcome environmental constraints.

2.5 Garri

In Nigeria cassava is processed in several ways depending on how it is to be eaten but the most commonly consumed form of cassava is *garri*. *Garri* is a processed form of cassava that allows it to be stored for longer periods and does not require a long preparation period before it can be consumed. Because yam was the staple before cassava was introduced, mashed cassava was initially most preferred as it had a similar consistency to pounded yam. However, *garri* which is dry and grainy and more easily preserved and prepared for eating is now more widely consumed.

Cassava in the fresh form contains cyanide, which is extremely toxic to humans and animals, processing cassava into *garri* includes steps to reduce the cyanide content to safe levels. According to informants engaged during this study, the cassava roots are peeled, grated, and soaked in water for a minimum of forty-eight hours. Detoxification takes place through the fermentation that the soaking stimulates.

Grating of the tubers can be manual or mechanized. If the process is manual peeling and grating are often the most tedious, labor-intensive, and painful aspects of the process. Peeling is slow and can become a careless task if many tubers need to be peeled. Manual grating requires a great deal of physical effort; the grater often sustains cuts. Peeled tubers are washed, drained, and then grated. The grated mash is put into water and left to ferment

while at the same time being put into a sack or other container that allows for the slow draining of water. The sack or a porous container is weighed down to get the water out of the mash. This draining takes one to four days depending on the level of tartness/ sourness required for the final product. The amount of fermentation also contributes to the taste of the *garri*. During the fermentation period, the container may be put under pressure by piling heavy stones on it, by strongly twisting the neck of the sacks, and pressing the bag or sack between wooden poles tightened by ropes. (Cock, 1982; Chuku, 2005, p. 105). Once the mash has been de-watered an almost solid caked mass is produced. This is broken up and all the large pieces are sieved out of the product.



Figure 3: Fermented Cassava, Ready for Frying

Source: <https://photos.ifad.org/asset-bank/action/viewAsset?id=15529> (reproduced with permission)

The cassava mash is then fried and constantly stirred to guard against burning. This frying dries the mash and causes it to become gelatinized (Food and Agricultural

Organization of the United Nations, 2015). In many Igbo areas, palm oil is added during this frying process, the palm oil gives the *garri* color, varying shades of yellow are produced. The addition of palm oil is optional but it does help with the neutralization of prussic acid (hydrogen cyanide) in the cassava (Chuku, 2005, p. 104). The fried product comes out as grainy coarse flour. Some prefer white *garri* while some prefer yellow, and there are different grades of *garri* produced with varying levels of process and sold at various price points in the market. *Garri* can be eaten hot with a vegetable soup, it can be mixed with cold water and eaten with peanuts or coconuts or with fresh fish. It can be eaten cold with milk and sugar and can swell in cold water increasing in volume making it a very filling food. It can be mixed up with a variety of foods and is very popular with boarding school students because of that versatility and its ability to withstand long storage. Most Igbo households prepare *garri* for lunch at least three or four times a week. Eating *garri* spread from southern Nigeria to northern Nigeria, so everyone in Nigeria eats *garri*. *Garri* is a very popular food item. Below is an illustration of how cassava becomes *garri*.

The illustration below shows how cassava processing can create employment opportunities for women and men.

Drying and Fermenting Cassava in the Garri Making Process

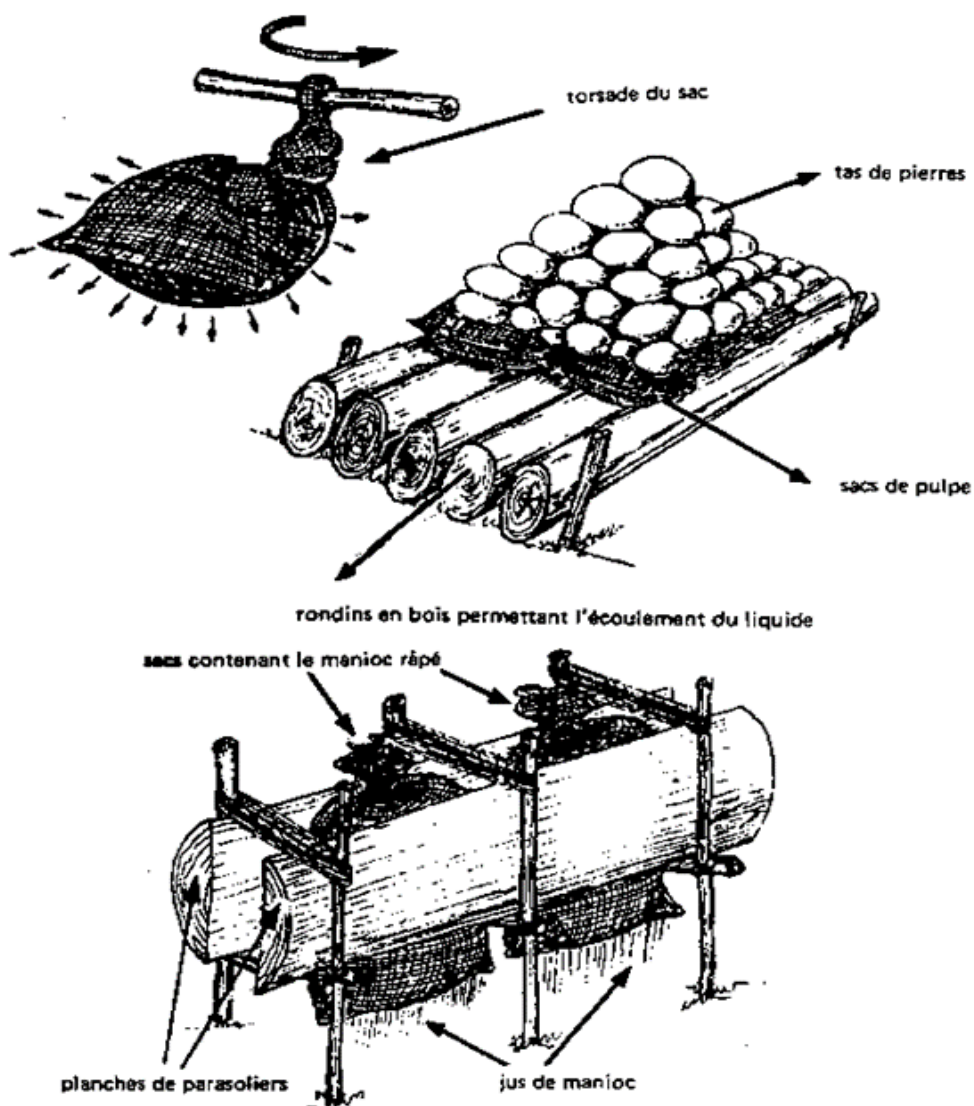


Figure 4: Drying and Fermenting Cassava in the Garri Making Process

Source: Food and Agriculture Organization of the United Nations, 2015, Agriculture and Consumer Protection, Storage and Processing of Roots and Tubers in the Tropics, <http://www.fao.org/docrep/x5415e/x5415e05.htm#5.1.2>
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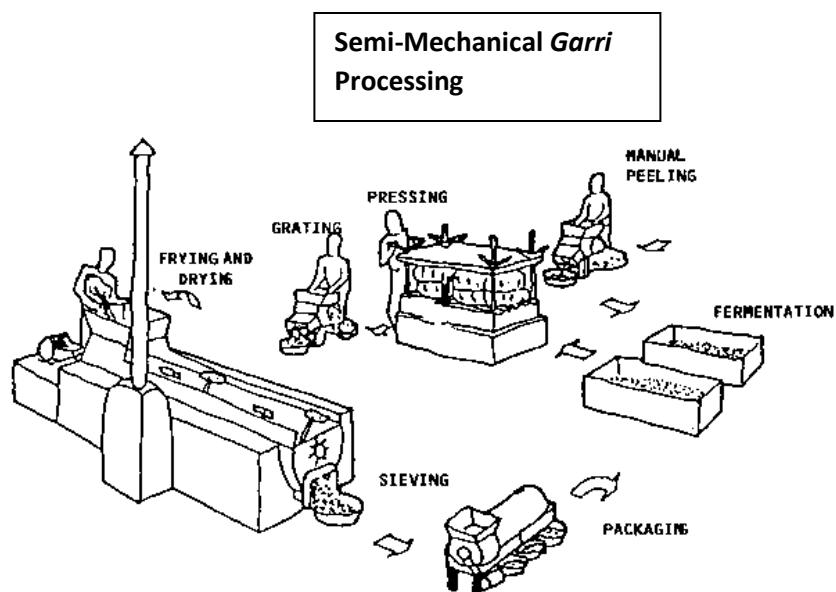


Figure 5: Semi-Mechanical Garri Processing

Source: Food and Agriculture Organization of the United Nations, 2015, *Agriculture and Consumer Protection, Storage and Processing of Roots and Tubers in the Tropics*, <http://www.fao.org/docrep/x5415e/x5415e05.htm#5.1.2>
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Figure 6: Garri, the finished Product

Courtesy Okechukwu Uwakwe

2.6 The Position of Women During the Colonial Period 1900-1960

The colonial period was a blessing and a curse to Igbo women. Colonial authorities brought order and enforced the abolition of the slave trade allowing people to travel long distances and engage in other forms of trade with little harassment. Towns were developed for the sole purpose of enhancing the trade possibilities of the colonial government. Igboland, which was dotted with hundreds of small kin-based towns and villages, saw the expansion of some into large commercial areas since they were strategically located close to natural or mineral resources that the British wanted to exploit. Uzoakoli (farm produce such as oil palms) Enugu (coal) and Onitsha (river trade) came to be prominent because of this.

Western education and conversion to Christianity were eventually accepted as opportunities to prosper under colonial authority. Women were particularly targeted for religious conversion. The religion brought new ideas of worship that took the women from having their gods and goddesses in whose worship they were prominent to some situation where only men were allowed to serve as priests. So while they were marginalized there were additional opportunities for their children and the removal of certain onerous practices such as the killing of twins. Additionally, those institutions that women controlled which were used as a balance to men's power were completely ignored by the authorities and therefore diminished in the various Igbo communities. Colonialism brought Victorian ideas of gender that had been accepted. The idea of the helpless, fragile dependent woman as envisioned and acted out in England was far from what Igbo women were.

2.7 Nigeria after Independence

In 1960 when Nigerian Independence was achieved, the aspirational 'civilized' woman was a woman banished to the domestic sphere waiting for her husband to come home from a desk job in the city. Her highest aspiration or ideal was to keep a good home and be the stereotypical western wife. The ideal, however, did not suit many women who had mothers brought up in the old ways. That spirit of independence was never really extinguished in Igbo women and so while they were not encouraged or equipped to work outside the home, trade, and farming were always seen as suitable options. Eventually, education was also found to be the way to independence and self-reliance. In Igboland today, more girls are graduating from colleges and universities than boys.

Women were actively involved in the independence movement in Nigeria. They were very effective at getting out the vote and campaigning for various candidates. Unfortunately, very few were given cabinet appointments or offered positions of political influence, an approach in line with the sensibilities of the day. Women were thrust into a world of old and new ideas of gender roles and womanhood. Being a wife meant being dependent on a breadwinner and being relegated to the domestic sphere only. Yet the old ways meant one had to be self-sufficient to provide for one's children and be respected in the community. New ways brought contradictory ideas that were navigated with varying degrees of success. The role of the market woman is what remained the same.

As stated earlier, Nigeria obtained its independence from Britain in 1960 after years of constitutional talks and negotiations to make sure that one ethnic region did not dominate the other. Three years later Nigeria became a republic with Dr. Nnamdi Azikiwe as the Nigerian President (ceremonial) and Sir Abubakar Tafawa Balewa as the Prime Minister (the real power with the power of the purse). The country remained a member of the British Commonwealth (Uweche, 2004, pp. 5-6).

The Republican Constitution as it then stood came to an abrupt end on January 15, 1966, in what was seen as an Igbo conspiracy to take over the country. Prolonged political disturbances were climaxed by a bloody coup d'état carried out by young military officers, mostly of Igbo extraction (de St. Jorres, 2009, pp. 29-47) (the January Boys: Maj. Kaduna Nzeogwu, Maj. Emmanuel Ifeajuna, Maj. Anuforor, and two other majors) and the Nigerian armed forces (Uweche, 2004, pp. 25-33). The military took over the country and General Aguiyi-Ironsi (the highest-ranking officer and an Igbo man) was installed as Head of State. The regional system of government was set aside and a unitary government was established. Another coup (counter-coup) took place in July 1966; Ironsi was killed and was replaced by Col. Yakubu Gowon and the country was reverted to the regional federal system (Uweche, 2004, pp. 40-43). This second coup is seen by some as a northern coup, and retaliation against officers of Igbo extraction was rampant (de St. Jorres, 2009, pp. 67-88).

The January 1966 coup was bloody and eliminated the top politicians from the North, including the Sarduana of Sokoto, Sir Ahmadu Bello (premier of the Northern region), and the Prime Minister Sir Abubakar Tafewa Balewa. The West also lost its premier Chief Akintola and a few other prominent politicians. At the time of the coup,

Nigeria was a confederation made up of three regions: the Northern, the Eastern, and the Western. Shortly after a fourth region, the Mid-Western was added. Each region was run by a Premier (like a state governor) with each premier in charge of the revenue generated in his region. Each region ran its affairs much as is done by states in the United States, there was little central control. The office of president was ceremonial while the prime minister retained full executive control (Uweche, 2004, pp. 113-130). The economy was based on agricultural production, with the oil industry being somewhat underdeveloped then.

2.8 The Civil War and Postwar Political Economy

The result of the coups was a 30-month civil war between the Igbos ¹⁰ of Biafra (and several ethnic minorities within the Eastern region) and the rest of Nigeria. The political atmosphere was one of high ethnic suspicion. Igbo women played a major role in the thriving black market that existed during the war. While it was a hazardous occupation, many women risked varying levels of danger to trade behind enemy lines exchanging essentials from Nigeria for agricultural produce or other goods that could be obtained in Biafra (Uweche, 2004). There was also an extended period of military dictatorship from 1966-1979. During this period Nigeria experienced an oil boom and was encouraged by the World Bank and the International Monetary Fund to fund its industrial growth using credit and loans. The oil boom marked the beginning of the de-emphasis of agriculture and the over-dependence of the Nigerian economy on a single resource, oil. Oil also

¹⁰Biafra did include some other minority tribes such as the Ijaws, Ibibios, Kalabaris, Effiks and the Ogoni but these groups were not entirely supportive of the Igbo cause and yet were often victims of the Northern Massacres of the Igbos as they were identified as Igbos. The war and its aftermath helped many minority ethnic groups to re-define their identity and presently even groups that once identified as Igbo, with respect to language and culture, prefer to distance themselves from the Igbo identity.

presented the opportunity for Nigeria to develop a new capital. Political control shifted from the regions to the center which was under military control. By 1981 Nigeria had had a few more coups and a civilian government that helped increase Nigeria's debt burden. In 1985, General Ibrahim Badamosi Babangida (IBB) became Nigeria's head of state after ousting the military leader, General Muhammadu Buhari, who had removed the civilian, President Shehu Shagari. President Buhari justified the coup by alleging that Shagari was running a corrupt government. There may be some justification for this allegation since it was during the period of the civilian government that Nigeria's debt burden ballooned as each state government took out questionable loans to fund political activities and foster political patronage (Adesina, 1994).

After the 1983 coup that brought in General Buhari, Nigeria experienced sixteen more years of military rule. This period saw the annulment of one of the fairest elections in Nigeria, won by Moshood Abiola in 1993. The notorious General Sani Abacha took over from the provisional civilian administration of Ernest Shonekan and ruled Nigeria during a period of economic expansion due to the high price of oil. In 1999 former general Olusegun Obasanjo was elected as the president of Nigeria. Due to term limits, he ruled for eight years. Nigerians blocked his bid to change the constitutions so that he could run for a third term. Since Obasanjo, Nigeria has had three more civilian presidents although the latest president is another retired army general and former military dictator, Muhammadu Buhari, elected in 2015. The fact that Goodluck Jonathan conceded to Buhari was a first in Nigerian politics as most handovers were coerced; as the incumbent, Jonathan was the first to lose an election, an indication of the political maturity that continues to grow in the Nigerian political system.

The political environment in which business is conducted in Nigeria affects the kind of policies that are developed. Under military dictatorships, policies were implemented with little regard for the general population. But coups and countercoups also bred an atmosphere of suspicion making any policy proclamations delicate balances to appease all ethnic groups and all religious interests. The 2015 election shows that the political process in Nigeria is beginning to mature and democracy is taking hold but there is still the idea that the center (in terms of government) will continue to provide for all parts of the country. This is one of the vestiges of military rule and should not be part of a country that claims to be a federation (where states have individual rights) but claims federal ownership of state resources when crude oil revenues are collected. When looking at the market women in Nnewi we must, therefore, consider the political and economic environment in which they operate as that environment is part of the Nigerian fabric and in many ways, is not typical.

2.9 Women in Nigeria

Women, for the most part, have played a more silent and behind the scenes role in the Nigerian political system. While women are working in every sphere of Nigerian society, their role has been relegated to things that are seen as suitable for women based on attitudes that can be described as conservative, chauvinistic, and traditionally prejudiced against women (Chuku, 2009). Many of these attitudes are a reflection of colonial arrogance that ignored the agency that women possessed and focused on the needs and representations of men only (Ejikeme, 2012). A great deal of the attitude can also be attributed to the tendency of the colonial authorities to ignore the difference and focus on their feelings of total superiority. So, women's agency was interpreted as wild behavior

needing subjugation. More recently both men and women have become complicit in keeping this prejudice against women going with the status quo being described as ‘tradition’ and ‘African’ (Ejikeme, 2012, p. 451).

Women’s participation in the political system since independence in 1960 was unremarkable, with a few exceptional women being appointed to boards but with no real power to shape policy. In northern Nigeria, women were not even allowed to vote. The men of the region stated they knew what was best and they would appropriately represent the women of their region. Women in the south of the country could vote however, this created a clear difference between the way women were treated in different parts of the same country and allowed for the consideration of whether to extend to or detract from, women the vote when Nigeria changed back to civilian rule in 1979. During the military years, women were not offered many opportunities to help in the direct governance of the country, some of the military wives proved to be instrumental in effecting changes that benefited women. There is anecdotal evidence that the nursing profession was boosted by having a nurse as the wife of a sitting head of state, Yakubu Gowon. Maryam Babangida (Ibrahim Babangida’s wife) was the first military head of state’s wife to actively pursue an agenda for improving the plight of women through the Better Life for Rural Women program and the creation of the National Council on Women. President Obasanjo and President Goodluck Jonathan put women into prominent and powerful positions in their various cabinets, but electing women into the policymaking bodies is still a challenge and is still hampered by rampant sexist ideology.

Presently, there are only 8 women in the Nigerian 109-member Senate and 14 women in the Nigerian House of Representatives (Akpan, 2015). The National Assembly

(House of Representatives) has 360 members. Out of 469 members, the Nigerian national legislature is only 6% women, a 1% decrease from the last election cycle, and there are no female governors (World Bank, 2015). Although women do make important contributions to make life in Nigeria possible, they continue to lurk on the margins of society, locked out from policy decisions that affect them mightily (World Bank, 2015). The few exceptions are inadequate to have a long-lasting significant impact on improving the status of women in the country. It is hoped that this study will not only point to the lack of institutional presence of women but will draw attention to the possibilities of using structures from a bygone era to correct the imbalance that globalization in the form of colonialism, the introduction of new religions and the displacement of indigenous institutions, created regarding women's economic survival.

2.10 Conclusion

The market women in this study are operating in a country that was formed for British imperialism with no regard for the indigenous institutions that existed before the coming of the British. The gender roles presented in Igboland varied significantly from those understood by the British and political institutions that included women were ignored. By looking at the introduction of cassava and how it was regarded as female and maybe inferior because of the ease with which it is cultivated, we see that although the Igbo do not directly apply gender to inanimate objects or even names (most names are unisex) some crops are cultivated by females and others are considered for cultivation by males. It is only with the encouragement of British industrialization that male farmers developed an interest in the female crop cassava.

The women are also operating in a country that still carries the effects of military coups and military rule as well as the imposition of structural adjustment programs that decimated the social safety net structures put in place at independence. Although colonial rule brought an end to the slave trade making it safer for women to take long-distance trade trips women lost all political power and were subjected to adapting to new rules that favored only men. In addition to these new rules, they were expected to become wives in ways that made them dependents rather than autonomous. In a society where there are women raised in the old ways and women raised to be “modern,” there are bound to be contradictions and lots of confusion as to what is traditional and what is not.

Market women no longer control the market. They are a far cry from when they ruled the market. Their activities are considered informal as it is an institution leftover from when women had more political power than they do now. Informality is a sign that the formal economy is undeveloped in some way and needs informal institutions to fill in the gaps. There is thus an informal solution to the inadequacies located in the formal sector of the economy although such solutions are limited by the less than ideal economic environment (Meagher, 2010)

This chapter on the context in which the market women operate provides the reader with an understanding of the importance of certain aspects of Igbo culture. It allows one to note how such traditions affect the behavior of Igbo market women today. While it is obvious that men and women have roles in Igbo culture, the performance of gender is different from what one would find in western cultures, and represent what is valued in Igboland. Farming and crop choice are gendered in Igboland. The fact that women mostly are the ones who sell garri in the Nnewi markets in wheelbarrows can be traced to the

unprocessed crop, cassava, being initially a woman's crop. Men occasionally sell the crop usually as part of a more diversified portfolio of retail products, but garri is for the women, and explaining its introduction and processing provides an idea of its significance as a shield against precarity.

Chapter 3: Literature Review

3.1 Introduction

Market women are an informal institution in Igboland and elsewhere in Nigeria and West Africa more generally. They have been studied extensively in several ways. Some have been studies in their capacity as political operatives (Chuku, 2009) other studies have highlighted their capacity for protest and disruption (Johnson, 1982). The market women in Nnewi have not been studied, perhaps because Nnewi is in the hinterland and was not seen as important for trade by the colonial authorities who structured Nigeria for their benefit. Or it may be because Onitsha, a larger more cosmopolitan town close by, drew more attention given that it is on the banks of the River Niger. The women, however, drew my interest because they live in a town where everyone seems to be engaged in commerce, and yet there are so many struggling micro businesses.

The market women of Nnewi exclusively engage in trade, in contrast to the market women in other studies who use trade to supplement agricultural income or who sell off excess agricultural produce. This may have been the case for Nnewi women also, but after the Nigerian civil war brought the destruction of Onitsha¹¹, opportunities for the expansion of the Nnewi market infrastructure meant that land was too expensive for farming (UN-HABITAT, 2009). Instead, the land was reserved for the construction of market stalls and the generation of rent (UN-HABITAT, 2009). This review will also

¹¹ During the Nigerian Civil War (May 1967-January 1970) the south eastern region of Nigeria attempted to secede. It formed the republic of Biafra and Onitsha was one of the major cities within Biafra. As a result of the war Onitsha market was bombed making close by Nnewi a great alternative.

look at who market women are in the literature, with attention to how they are defined. I will also look at the contrast between formal and informal institutions, examine the theories that have been used to explain the existence of informal institutions such as market women and explore how my research will help answer the research questions I have presented.

Early searches for relevant literature for this study revealed that the term “market women” was not universally understood to mean literally women who work in markets. The search term “market women” would bring up articles about Wall Street or about women in general. I hope that the increased interest in women’s studies and the emphasis on women as agents of development will increase attention to the term “market women.” Market women in Africa are self-employed, they conduct their business in the open-air markets of their various locations and like many corporations, avoid all government regulations whenever they can since Nigerian marketplaces are subject to regulations that are often arbitrarily enforced. Market women are, according to Keith Hart (1973) as quoted in Rizzo et al, the epitome of informality (Rizzo, Kilama, & Wuyts, 2015, p. 150). Informality occurs when there are no set rules or social benefits attached to an occupation that is enforced by the government or some universally approved tax using institution. While market women are part of the informal economy, they are essential to the formal economy also. They are found all over the world and are not only found in Africa. There are market women in South America, in Asia, and in every place where micro-business provides a means of support for women in the informal business sector.

3.2 Research on Market Women

Answering the research questions will involve the study of the traditional ‘market

woman' model that dominates economic activity in the informal sector of West Africa. While the formal economy is dominated by multinational corporations and various civil service operations, the number of jobs provided in these areas are inadequate to provide for all those of working age in West African countries. Since there is no meaningful industrial base, people generate income through the trade of various types in the 'informal sector' (Chen, 2007). That trade is often conducted in open-air markets, in most cases by women. A market woman is a woman who sells her wares in this open-air market, but her contribution is overlooked by economic authorities and by governments. She is an entrepreneur as she is using her creativity to develop economic opportunities for herself.

Women's entrepreneurship represents an untapped reservoir for job creation, economic growth, and social cohesion (Nwoye, 2007). Despite economic growth, Africa's structure of production and employment today has failed to create an adequate number of quality jobs (Page & Shimeles, 2015). Nwoye argues that one way to alleviate poverty and create jobs is to include women at every level of the economic decision-making process - the policy level, institutional level, and the project level. This view is supported by studies conducted by the United Nations and other scholars who note that giving women and girls equal access to education and the possibility of quality employment greatly improves an economy and makes them better prepared to be involved at all aspects or levels of policymaking. According to Ana Revenga and Sudhir Shetty in a study for the International Monetary Fund (IMF) Finance and Development section:

With women now representing 40 percent of the global labor force and more than half the world's university students, overall productivity will increase if their skills and talents are used more fully. Greater control over household resources by women, either through their earnings or cash transfers, can enhance countries' growth prospects by changing spending

in ways that benefit children. Evidence from countries as varied as Brazil, China, India, South Africa, and the United Kingdom shows that when women control more household income—either through their earnings or cash transfers—children benefit because of more spending on food and education. Empowering women as economic, political, and social actors can change policy choices and make institutions more representative of a range of voices. In India, giving power to women at the local level led to greater provision of public goods, such as water and sanitation, which mattered more to women (Revenga & Shetty, 2012, p. 41).

Women are important to the business of developing an economy and alleviating poverty but there is very little reference to them when there are negotiations for development loans or how such loans should be managed. They often lack the skills, technology, or financial support to make their entrepreneurial effort broadly lucrative, but they manage to educate and care for many people with the meager profit they do obtain. There seems to be very little acknowledgment of the contribution these women make and more emphasis on their lack of sophistication.

3.3 Market Women Outside of Africa

On a more basic level, a woman's participation in the market¹² determines how she is treated and how well her family fares. In Peru, while market women are often perceived to be crude and sexually promiscuous, being a market woman is an important contribution to household income and is a way for women to seek independence and care for their children. As one market woman states in Linda J. Seligman's study of *Peruvian Street Lives*,

“I have excelled at everything, I have educated my children, (and) I have given them careers. My daughter...Emperatriz, she is an accountant. My other son is an engineer. Well, some of them didn't want to study, but they got an old-

¹²Open air informal market where a woman occupies a table often called a stall from which she sells her wares.

fashioned education. So, I have suffered a great deal in my life, but yes, I have educated my ten children...the only thing that I lack is to go and establish a savings account for my children. Because my husband has never provided for me. I've always supported the family with my (own) earnings." (Seligmann, 1993, pp. 14-15)

Seligmann looks at the lives of market women in Peru by studying the social side of markets, including the meaning of the layout and the reasons for certain arrangements. She notes that markets are not just places of business, but they give insight into the culture of the people that operate within its confines. Profit is not the only motive for the market women whose road to becoming a market woman is often filled with arduous trials and suffering apprenticeship (Seligmann, 1993). Seligmann's work is informed by the work of Sidney Mintz, (1964) who studied the employment of capital by market women in Haiti, and Ximena Bunster and Elsa Chaney (1985), who explored women's roles in a market system that is moving from an agrarian to industrial model in Lima, Peru. The studies were conducted through extensive interviews of various women and follow the women through the complex informal networks that help protect these women in an often chaotic and bewildering gendered environment. It is important to note that women formed sophisticated networks that helped them maintain channels of distribution for goods and services in an environment that is dominated and controlled by men. These networks give women power and at times attract hostility and derision.

3.4 African Market Women

Seligmann's study presents parallels with the study of West African market women. As in Latin America and Haiti, women's informal networks are a source of power for the market women in Africa. A volume of essays edited by Bessie House-Midamba and Felix Ekechi provides important insights into the lives and activities of African market women

(House-Midamba & Ekechi, 1995). It demonstrates the similarities between the market women across Africa and also highlights the differences. Most of the differences refer to the historical and cultural peculiarities of each location and it is enlightening to have essayists who have taken the time to point out such differences. The volume also tries to dispel some widely held assumptions such as the idea that market women are traditionally from West Africa and that the phenomenon was relatively unknown in central, east, and southern Africa. The book provides a starting point with background material from all parts of sub-Saharan Africa, based on secondary data and some interviews.

Claire Robertson, Bessie House-Midamba, and Nakanyike Muisi write about market women in East and Central Africa and indicate that although the study of market women in east, central and southern Africa is limited they are just as important to the economic development of their respective regions as their better-known counterparts in West Africa. This volume of essays is one of the earliest examples of the studies of African market women that includes market women not only from the west coast of Africa but from all over Africa.

Other research on market women points to the fact that labor in many African cultures is divided based on gender. This does not necessarily mean that the division promotes inequality since unlike in western thought where women are natural mistakes or inferior versions of men (House-Midamba & Ekechi, 1995) who by their nature are relegated to their patriarchal roles as dutiful daughters, faithful wives, and self-sacrificing mothers (Williams, 2016, p. 91) and are excluded from political processes. In Africa, women are viewed as essential. In fact, in most parts of Africa, men and women's relationships were based on the notion of complementarity (House-Midamba & Ekechi,

1995; Chuku, 2009) although within this notion the status of the man was always higher and more favorable.

3.5 African Market Women in Different Spaces

Adryan R. Wallace (2012) demonstrates clearly in her unpublished dissertation how Hausa women in Northern Nigeria, using civil society organizations as well as their cultural networks, contribute to the development of their communities. She compared Hausa communities in Kano, Nigeria and Tamale, Ghana and found that the activities of Hausa women's organizations illustrate that women are not solely the benefactors of economic development policy but are originators and provide mechanisms to place key issues on the political and legislative agenda (Wallace, 2015). Wallace shows that African women have a significant amount of agency even as the dominant narrative may present them as otherwise. It is that agency that has them seek out means of creating economic opportunities for themselves even if that means doing so by engaging in the microbusiness of being a market woman.

Muslim women are often seen as not being allowed to work outside the home and are in some communities not expected to venture beyond the courtyards of their homes. Even in these situations where the woman is hidden from the public, as may be the case of a Muslim Hausa woman, she can carry on some independent commerce and engage in a form of employment as a market woman. Of interest in this respect is the study of market women in seclusion or *purdah*. It is popularly assumed that Muslim women in *purdah* are so compliant with being secluded because they enjoy the leisure of being homebound with their only responsibility being to cook and clean while their husbands provide for all the necessary household demands (House-Midamba & Ekechi, 1995, pp. 62-63). However,

many of these women conduct business transactions by investing some of their dowries or by diverting some of the household money into a private business investment which is run by female relatives or children, either theirs or children they can employ. The business could be the sale of food items, whole meals, or textiles (Hill, 1982, pp. 147-148; Hill, 1986, p. 144). While to a western observer such hidden commerce (free from the costs of the physical marketplace) may be a home-based business, as one who has lived this experience, I choose to include this kind of commerce as part of the physical marketplace in which market women operate. This is appropriate because this is the way such women can obtain some influence and prestige as successful market women. They also have the same lack of demarcation between work and family that one finds among conventional market women. In the hidden trade, women make use of other women to be channels of distribution, employing young male relatives, young girls, and even non-Muslim women to help with their business (Chuku, 2018).

Polly Hill provided extensive information on the “hidden trade” conducted by Hausa women in *purdah* (seclusion); she coined the term about the trade that Hausa women conduct from their houses (Hill, 1969). Catherine VerEecke’s study of Hausa women in Yola (Northern Nigeria) mentions this hidden trade among Hausa women which gives the women some autonomy in an often-restrictive environment (VerEecke, 1995). For cultural reasons these women are still averse to seeking outside employment, but it is not clear that this hidden business is purely for economic reasons since according to Islamic practice they are to be provided for by their husbands, and most times the husbands are unaware of the extent of their wives’ business activities (House-Midamba & Ekechi, 1995)

Much of the perceived difference between market women in West Africa and the trade available to women in other parts of Africa was due to the monopoly of trade by colonialists (Coquery-Vidrovitch, 1997). This was especially the case in English-speaking East African countries, where immigrants from India took over the cash and carry retail business that helped distribute food items and other goods to the population. After the Second World War, market women in East and Central Africa made more inroads into the business world, but their late arrival may have been due to the colonial legacy of misogyny and Victorian Puritanism (Coquery-Vidrovitch, 1997) and the bringing in of outsiders.

Gracia Clark (1994) illustrates the complicated workings of the West African commodities trade and the employment options exploited by women in the Kumasi Central Market. In an extensive study of the market women of Kumasi Central Market, you find that the women derive a great deal of agency from being successful. In addition to being channels of distribution, these women showed great pride and ingenuity in their work as market women. Like the Nigerian market women, colonialism had caused historical disruption in Kumasi where men moved out of the markets for cocoa farming and women moved into the markets more earnestly while in eastern Nigeria men moved into the market. However, “current gender and economic stratification patterns in the (Kumasi) market reflected contemporary power balances which were still hotly contested, not stable precolonial traditions” (Clark, 1994, p. 6). Much of the study examines the relationships between different collegial groups of traders/market women and wholesalers. It also analyzes how women navigate customer service and the acquisition of credit in an informal manner.

Credit was extended when conditions required it to any member in good standing of the appropriate known set, in contrast to its continuous presence in many customer relations (Clark, 1994, p. 234)

The study emphasizes the importance of women's market groups and the networking that such groups engage in. Networking is essential for the survival of traders/market women. The Kumasi women do not have as separatist a leadership structure as one would find among the Igbos although they prefer operating under the leadership of women (Clark, 1994, pp. 271-272). Not much is mentioned regarding the relationship of these women with banks. Their funding seems to stem from credit provided by wholesalers or their peer or kin groups. The interactions with formal institutions focus on transportation costs, government fees, but not on bank costs.

3.6 Market Women, Apprenticeship and Politics

My study, in contrast, looks at survival in a slightly different way by incorporating the women's use of banks, or lack thereof, as part of their survival strategy. Additionally, while the women of Kumasi are part of a matrilineal family organization and are encouraged to trade and be independent, I do not think that independence is the only basis for the encouragement. Igbo women are also encouraged to be 'useful' through trade, and numerous early studies of the Igbos and Igboland attest to this (Basden, 1921; Green, 2006). The Igbo are severely patrilineal, but Igbo women are also compelled to trade to supplement the household income and improve their status in society. They see themselves as helpmates, but trade allows the autonomy that some aspects of tradition (such as the inheriting of land) deny them, aspects which ingrain their inferior status to men. The Kumasi women, like their Igbo contemporaries in Nnewi, face an environment that puts constraints on their abilities to thrive as businesspeople, and until those constraints are

addressed, they will continue to be marginalized and suffer greatly during times of economic hardship. The purpose of this study is to shed light on ways in which identified constraints can be remedied.

Among the Igbo for men apprenticeship is important to the development of business and the market (Agozino & Anyanike, 2007). A look at apprenticeship for men and boys, notes that trade and the business transactions that take place in markets big and small are the lifeblood of Igbo culture. According to Agozino and Anyanike (2007), the men approach a prominent businessman and offer to 'serve' him. If he is agreeable regarding the service, the young man works for the established businessman for a period of between five and seven years. The young man works without pay but learns all the businessman knows about the business. The businessman is also responsible for the upkeep of the young man for that period. At the end of the years of service and learning, the businessman provides his protégé with a settlement package adequate for him to start his own business. It is in this way that businessmen in Nnewi build a solid business network of loyal colleagues.

Market women receive mentorship and apprenticeship differently. Gloria Chuku in her survey of successful market women in southeastern Nigeria in the early twentieth century noted that successful businesswomen provided credit and mentorship to other aspiring businesswomen

Mary (Nzimiro) used her skills and experience to help other women whom she launched into business. She introduced her sister Martha (Nwapa) and some other Igbo women to her business contacts and helped them secure credit facilities from these foreign traders and firms. Both men and women benefited from Mary's help in this respect, but women were in greater numbers than men. Mary was unusual in giving such help, as merchants generally fear competition. (Chuku, 1999, pp. 6-7)

Trade is the way for women. Men did trade but tended to go further afield to sell their goods, only local markets were dominated by women before colonialism. Colonial authority brought government policy that turned this traditional source of power for women into a thing of the past. All Igbo people engaged in trade at some level before colonialism, but women oversaw the local markets. In agreement with Agozino and Anyanike (2007), *izu ahia* or marketing defined as a subsistence exchange for utility rather than profit was performed by women, while *izu ubiri* or trading where goods are obtained in one place and sold for profit elsewhere (or some distance from their familiar environs) was performed by men (Njoku & Adams, 2011, pp. 109-110). Men dealt in more valuable items such as yams, meat from hunting or fishing, and any other thing of value that could be traded for profit. Profit was therefore seen as a male product and a source of male power.

Trade provided the women with resources. Women's power came from having resources through trade to do whatever they wanted to do whether that be lending it to their husbands or paying for their children's education. Controlling the market meant they had more opportunities to do that. Thus, we see women had a source of power from controlling the local market. Studies on Yoruba women have shown similar traditional sources of power. The market provides an arena for women to be seen and heard. The women in the market were expected to haggle and hold their own when it comes to hawking their wares. So, at once the market woman is illustrious and dangerous; illustrious in the sense that she helps keep her family afloat with her earnings and yet dangerous because she is combative in her efforts to make sure she is not cheated out of her profit. However, the introduction of western religion created a shift in thinking.

With the assimilation of Western ideals promoted by Christianity (in southeastern Nigeria) and enforced by colonialism, a woman in the market is publicly available for use and abuse. Christianity sought to make the women more demure, subdued, and pure (Nzegwu, 2006, p. 70), while colonialism rearranged indigenous institutions and replaced many with those that served the goals of the colonial authorities rather than the objective of the local community (Korieh, 2011, pp. 56-57). Hence the western concern with the proper way women should behave in public was an emphasis on new converts to Christianity by European missionaries. This often clashed with traditional values that saw the successful and outgoing market woman as someone blessed by the gods to be admired and feared, special, and not bound by normal convention. Ifi Amadiume (1987), in her groundbreaking research on Igbo women, notes that it is difficult to get an accurate picture of how women are treated if one only looks at them through a western feminist lens with its assumption of universal female subjugation caused by the domestic and maternal roles the women play. This difficulty is evident when one looks at traditional definitions of how a woman should be and what Christian or westernized women are expected to be. Nzegwu (2006) refers to this displacement of women as legislating Igbo society into a male-dominated society. She sees the concessions and advantages given to Igbo men by the colonial authorities as the beginning of the erosion of women's power since within Igbo society there were women's institutions such as the Omu of Onitsha mentioned in the introduction chapter that were ignored by the colonial authorities and which eventually lost the ability to enforce sanctions on the Obi due to the lack of recognition from the colonial and then post-colonial authorities. These parallel women's institutions that were part of the pre-colonial complimentary governing system, common in Igboland, were legislated

out of power. Women who were full participants in the politics of the community were no longer relevant.

Studies show that being a woman was not irrelevant to being part of the governing structure of one's community or exacting punishment on the powerful in one's community. Gender could be distorted in useful ways that could be empowering. Even the concept of gender is more flexible in the Igbo context. Amadiume (1987) provides an alternative view of gender, noting that where the need arises a woman can become a son for inheritance purposes or become a husband and marry a wife. While this may seem contradictory for one raised to think in a western way, this is a perfectly logical solution for the non-westernized Igbo person. Economic success and illustriousness were rewarded, so being a market woman allowed for the purchase of titles and other paraphernalia of affluence. The opportunity for this acquisition was available to all regardless of whether one was male or female according to Amadiume, although the men did control access to land. So, while the men had power, women had a balancing power that provided a dual political system in Nnobi, where she conducted her research, but which is repeated in other areas of Igboland (Amadiume, 1987; Korieh, 2011). It must be noted that Nnobi is five miles from Nnewi, the site of my research, and had mostly the same traditions as Nnewi, so this dual system obtains in Nnewi, although with more people being Christians and another generation having passed since Amadiume's research, women's influence in present-day is highly diminished. However, market women are useful for moving people to the polls and as supporters to politicians who often campaign in the marketplace.

3.7 A Very Similar Study

The study that most resembles my study of market women is the 2015 study of market women in West Africa funded by several major international foundations (Lamprey, 2015). The research shows that in West Africa market women are an important channel of distribution, but they continue to struggle to be profitable. Policy suggestions at the end of the report provide ideas that would improve the fate of the women and help them contribute even more to the developing economies of their countries. The report acknowledges that some of the struggles come from the complete marginalization of the women through their inability to secure capital from financial institutions and their exclusion from the economic policymaking process. Of the four countries studied, Nigeria, Ghana, Liberia, Sierra Leone, only Ghana had market women who funded their business with more bank funds than *isusu/essusu/issusu/susu, adashi*¹³. While the research is enlightening and provides us with some insights into the workings of the commodity markets that the market women dominate, the countries sampled are only Anglophone or English-speaking countries. West Africa has a majority of Francophone or French-speaking countries and any research that wants to truly reflect what happens in the region must include a representation of the Francophone countries.

3.8 Market Women, Sustainability and Banking

All these studies on market women point out that these women perform very important roles in their communities. They have been hampered by a deviation from

¹³ This form of informal banking is spelt in a few ways. I use several versions in this study to grab attention. It is not just spelt in different ways, but the spellings reflect language and dialectical differences. It might be necessary to point that out and use the Igbo name of *isusu*.

traditional institutions that were replaced due to colonial and religious intervention by male-dominated institutions that promoted discrimination against women. My research looks at how market women continue to persist and what can be done to improve their circumstances while also magnifying the point that market women can facilitate economic development if provided with the right environment. Perhaps as the world looks for solutions that point to women and girls as viable options and purveyors of economic growth and development studying institutions that they naturally occupy would help us find sustainable solutions,

The development process advocated for Africa has been dominated by male-oriented development projects and employment opportunities in the capitalist, waged sector which has reinforced the subordination of women (House-Midamba & Ekechi, 1995). As a result, the needs of women already operating in the economy have been ignored or downplayed until recently. The UN Development goals are attempts at rectifying this oversight but there is a persistence in which equality and fairness are not readily applied in policy when it comes to the consideration of women (United Nations, 2015). The sustainability goals introduced by the United Nations indicate that the fair treatment of women is vital to achieving sustainable goals. Including the study of market women would contribute to understanding how sustainability can be achieved.

Part of sustainability is incorporating market women into the formal economy or at least encouraging them to more fully integrate with the economy so that their contributions can be more closely studied and measured. By being part of the formal economy the possibility of expansion and growth increases. This would mean encouraging market women's use of formal institutions such as banks. The Nigerian

banking system has its origins in the British banking system since all the early banks were introduced by the British during the colonial era (OJO, 1994). Traditionally, the role of banks in any economy consists of financial intermediation, provision of an efficient payment system, and serving as a conduit for the implementation of monetary policies (Chude & Chude, 2014, p. 67). These goals are pursued through policy formation and implementation of the Central Bank of Nigeria (CBN).

Chude and Chude argue that CBN has not been able to fulfill these goals and in many cases has made banking unstable because of the “inordinate ambition of bank operators, precarious nature of bank operations, deregulation of the financial sector, globalization of operations and technological innovation (that make it necessary) for the adoption of supervisory and prudential measures that conform to best practices of international standards regarding banking operations in the country” (Chude & Chude, 2014, p. 73). This instability affects all Nigerians, most of whom are reluctant to use banks. The instability in the banking system is especially detrimental to the sustainability that one would want to maintain for the integration of market women into the formal development of the economy.

The weakness and instability of the Nigerian banking system occur because of a lack of adequate supervision and poor implementation of policy, relevant to the Nigerian economy (OJO, 1994). Several studies agree that lack of supervision as well as poor risk management and weak corporate governance are leading causes of bank failure in Nigeria (Marshall, 2017; OJO, 1994). In the name of controlling risk the exclusion of certain groups of people from the banking system, a group that market women fall into was referred to as elitism in one study and is sometimes influenced by politics (Fadun, 2013).

All this does not encourage economic sustainability. A solution to the instability was sought in the conversion of certain banks to microfinance banks specializing in lending to micro-businesses. Market women make up the majority of the micro-business owners in Nigeria and the microfinance banks are meant to fill the financial gap and persuade market women to fund their businesses with bank loans (Central Bank of Nigeria, 2005; Ajayi & Sosan, 2013).

Market women exist all over the world. In Nigeria, they are vital to the distribution of goods, and in some cases provide services. They mainly operate in the informal sector of the economy but to provide sustainable utility and for more than just their survival it may be best if they are formally situated through institutions such as banks. More research needs to be conducted on this important and resilient West African institution and rather than see it as a mark of an underdeveloped economy we should see this institution as one of how African women can exert a level of power and autonomy to challenge precarity.

Chapter 4: Methodology

4.1 Introduction

The methodology chapter explains the methods used for the study. The purpose of this chapter is to (1) describe the research methodology of this study, (2) explain the sample selection, (3) describe the procedure used in designing the instrument and collecting the data, and (4) provide an explanation of the procedures used to analyze the data (Moulton, 1998). For this study, I used a qualitative methodology and employed Grounded Theory with a Feminist Theory analysis approach as the methods to implement the analysis. For instance, the discussion of the re-focus of the research question will be provided because the data collection and analysis created the need to re-examine the research questions. Interviewees will remain anonymous. The transient nature of the interviews and the use of codes rather than names will help ensure anonymity. The anonymity was adhered to to encourage candor. This proved to be a good decision because several respondents asked to be anonymous before they would answer any questions.

4.2 Grounded Theory

I chose Grounded Theory because the study of market women has not looked at survival strategies as defined by the women themselves in this geographic location, even though Nnewi is a town that promotes commerce of all kinds. The nature of Grounded Theory encourages deviations from plans when indicated by the data and allows for the development of alternatives and different approaches to move the research along. This happened often for the three months used for the Nigerian fieldwork for this study.

When considering implementing the use of Grounded Theory, I explored two major schools of thought regarding the theory. Grounded theory is the discovery of theory from data systematically obtained from social research (Glaser & Strauss, 1967, p. 2). The assumption is that one comes to the data with no preconceived ideas and that the theory will emerge from the data. This emergence occurs gradually and leaves room for changes and adjustments. Realistically one always comes to research with some idea and so a modified version of Grounded Theory was developed. Adopting a more realistic approach to Grounded Theory I chose to use a modified version of the theory favored by Corbin and Strauss in their work (Corbin & Strauss, 2008). While I did start with a relatively clean slate to see what concepts or themes emerge from the data, I came with some ideas of what the theory might be (a departure from the Glaser-Strauss approach) and was prepared to keep adjusting until the new explanations emerged (Chun Tie, Birks, & Francis, 2018; Corbin & Strauss, 2008).

4.3 Using Feminism and African Feminism

Feminism is the advocacy of women's rights based on the equality of the sexes; the theory of the political, economic, and social equality of the sexes; the belief that men and women should have equal rights and opportunities; the doctrine advocating social, political, and all other rights of women equal to those of men (Caprino, 2017).

The main goal of feminism is thus to promote equality and limit discrimination based on gender. "Equality means that neither sex should be prevented from an activity because of their gender since society would come to realize that "sex-roles" or "gender" are irrelevant because men and women have decided or learned the extent to which they are artificial, imposed and constructed to both sexes" (Zaretsky, 1988, p. 265).

Feminism involves looking at every situation in terms of whether it promotes equality for both men and women. It is a concept that is hard to define and is better understood through illustration. Because women have been treated with large-scale discrimination there are more examples of how feminism can be useful to them but providing equality for men is important. The quote below indicates how feminism is helpful not only to women but to men. In the battle for widowers to receive social security benefits from deceased wives, Ruth Bader Ginsburg illustrates that assumptions and restrictions based on gender are illogical. She argues this below¹⁴:

Stephen Wiesenfeld and Paula Polatschek were married in 1970. Polatschek had worked as a teacher for the five years before their marriage and continued teaching after they were married. Her salary was the principal source of the couple's income, and social security contributions were regularly deducted from her salary. In 1972, Polatschek died in childbirth, which left Wiesenfeld with the care of their newborn son. Wiesenfeld applied for social security benefits for himself and his son and was told that his son could receive them but that he could not. Social Security Act provides benefits based on the earnings of a deceased husband and father that are available to both the children and the widow. The benefits for a deceased wife and mother, however, are only available to the children.

In 1973, Wiesenfeld sued on behalf of himself and similarly situated widowers. He claimed that the relevant section of the Social Security Act unfairly discriminated against him based on sex and sought summary judgment. A three-judge panel of the district court granted Wiesenfeld's motion for summary judgment (*Weinberger v. Wiesenfeld*, 1975).

African Feminism emphasizes the need for the cooperation of men and is a clarification to the perception that feminism, as expressed in the West, is seen as less inclusive of men (Adou, 2016; Ahikire, 2014; Arndt, 2002). Many African women are

¹⁴[Weinberger v. Wiesenfeld, Oyez, https://www.oyez.org/cases/1974/73-1892](https://www.oyez.org/cases/1974/73-1892) (last visited Dec 22, 2016).

proud to note that they are not feminists because their understanding of feminism and equality is one in which women take over men's jobs; the idea that equality is about a choice, opportunity, and a lack of discrimination does not seem to resonate.

African feminist theory tends to be more inclusive of men since African traditional values, the foundation of African feminist thought, view gender roles as complementary, parallel, asymmetrical, and autonomously linked to the continuity of human life. Bádéjò summarizes this feminist ideology as:

African feminism recognizes the inherent, multiple roles of women and men in reproduction, production, and the distribution of wealth, power, and responsibility for sustaining human life. This feminist perspective is underscored by traditional mythical beliefs and religious practices found in African oral-literary traditions and festivals that place women at the center of the social order as custodians of the earth, fire, and water and uphold men as the guardians of women's custodial rights (Bádéjò, 1994, p. 94).

I used African feminism for analysis because it incorporates African cultural values more explicitly than western feminist theory. Additionally, African feminist theory takes a community-centric approach to data. This feminism is not only about equity of options for women it looks at how the women's actions incorporate the needs of the community, first at the family level, which in Africa includes extended family members, and then at an increasingly expanded level. The market women who are the focus of analysis dwell in a traditional and culturally African space. While they are operating in a global environment that embraces Western values and norms, particularly those that relate to business, they are still in a deeply traditional society, and the women make use of certain traditional methods in their everyday lives.

4.4 How the Research was Conducted – Introduction

Fieldwork Preparation January 2014-June 2014

- While in the United States, I researched what it meant to be a market woman in Nigeria by going through the relevant literature.
- I attempted to convene a focus group in the United States but was unsuccessful. I did, however, locate a woman who had been a market woman but had relocated to Connecticut in the United States. She was interviewed informally and gave some ideas of the kind of questions that could be included in a questionnaire 03/23, 04/20, 06/12
- I developed a questionnaire that would be used to interview market women once I started my fieldwork in Nnewi, Nigeria
- From my initial research, it became apparent that looking at microfinancing in Nigeria may be appropriate. A determination to interview bankers was considered but not determined

Table 1: Fieldwork Preparation

The 2014 chronology of fieldwork events is as follows:

- **July 27-August 17** I started making inquiries in Nigeria about contacts that would be helpful with the research for this project. I also visited the Wuse and Maitama markets on the suggestion of relatives and acquaintances that live in Abuja to observe how the market works. I also had appropriate clothes made for the trip to Nnewi. Conducted some informal interviews with acquaintances (see the appendix).
- **August 18** Finished the questionnaire based on editing inspired by my visits to the market. Not much needed adjusting but I made an allowance for more open-ended questioning

- **August 19** A failed attempt at convening a focus group at The Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) conference room in Abuja. This agency works with entrepreneurs to develop business through the provision of grants, loans, seminars, and workshops. Their specialty is the research of and consulting for small and micro-businesses.
- **August 25** Interviewed the national leader of the market women's association in her home in the Utako district of Abuja. She provided valuable connections to the leadership of the Anambra state market women's association who helped arrange a focus group in Awka the state capital. This interview was recorded using a voice recorder.
- **August 26** Conducted an informal interview with the assistant director of SMEDAN to get some insight into the position of micro-businesses in Nigeria. This was done to provide a sense of the environment in which market women operate. SMEDAN is meant to help expand the opportunities available to entrepreneurs like market women, they have had some luck, but they have not worked with the market women of Nnewi. Notes were taken during the meeting.
- **August 28** Travelled to Jos to pick up my mother and then travel on to Nnewi.
- **September 1** Travelled to Nnewi from Jos

- **September 3** Contacted the market women's association representatives for Nnewi and Anambra state. We worked out a time when we could conduct a focus group. Awka was selected for the focus group because we could involve the state representative and we could use her premises. Awka is also not too far from Nnewi.
- **September 4-5** Continued making contact with the market women's association. Began asking around for leads on microfinance banks I could visit
- **September 8** Went to Nkwo-Nnewi to see how I could arrange for the interview of market women. The *garri* sellers were more approachable while the plastic goods sellers were hostile. However, I was unable to arrange any interviews.
- **September 9** based on the informal dissuasions I had had in Abuja and in Nnewi, I decided to focus on the *garri*-selling market women
- **September 10** Conducted a focus group in Awka, facilitated by the state representative for the market women's association. Ten market women were in the group and that included the state representative and two other leaders from Nnewi. It took place in the state representative's office which had an open meeting space. The women were of varying ages but one woman was obviously of retirement age, others were over 18 years old but under 55. The two Nnewi leaders were interviewed individually for the study after the focus group meeting. The whole exercise took three hours. Audio recordings were made of the focus group and the formal interviews of the market association leaders.

- **September 11-October 11** Started interviewing market women in the markets of Nnewi. Interviewed the women in the market but at the store of one of the market association leaders. They were offered water or soft drinks and it was presented as a brief break from wheeling their barrows through the market. The store was located at a busy intersection a great place to get customers and conveniently close to the area that the *garri* sellers gather. The market association members guided the *garri* sellers to the store where I then interviewed them most days I interviewed four women although there were days we did not interview anyone due to heavy rain or other appointments I had to keep outside Nnewi.
- **September 15-30** visit to banks and interviewed bankers. All the bankers I formally interviewed were bank credit managers and were interviewed in their office for about an hour. The informal interviews were in the form of eavesdropping and mindless chitchat.
- **September 16** Visited the Obi of Uruagu. He is the traditional ruler of Uruagu village and the guardian of the Nwafor-Uruagu market Sonny Obi, Ogidi II. I was advised by family members that it was prudent to visit him and let him know what I was up to rather than have him find out that I was interviewing market women in his domain. I also visited the Sole Administrator of Nnewi North Local Government Administration, Honorable Emeka Odumegwu Ojukwu on the Obi's advice. The Sole Administrator is in charge of the allocation of stores and oversees the Nkwo-Nnewi market.

- **September 18-21** Visited Imo state, a neighboring state to Nsu a town in Ehime-Mbano Local Government Area (county) where I was able to speak with Madam Gold Nwosu about and tour a garri processing factory. At Nsu I also spoke informally to a banker who provided some insight into who got loans at a microfinance bank.
- **September 23** Travelled to the University of Nigeria Nsukka and spent the day in the library going over some of the dissertations and master's theses that dealt with market women. I found the librarian Dr. Richard N. C. Ugwuanyi very helpful even though because there was no electricity and thus no proper lighting at the time of the visit it was difficult to locate some of the material.
- **September 24-October 10** Continued interviewing market women
- **October 6** went back to Micro-Finance Bank III for the seminars the credit manager spoke about during the formal interview conducted during the week of September 15.
- **October 11-15** Travelled back to Jos and interviewed a retired market woman informally.
- **October 16** Travelled back to Abuja and then back to the United States on October 24

Table 2: Chronology of Fieldwork Events

Before setting out to Nigeria for fieldwork, I was introduced by a fellow Ph.D. candidate to a woman who used to be a market woman in Nigeria. Her insight provided me with information regarding how the market women operate and what their needs are. Her awareness helped me develop the initial questionnaire I used for the focus group interviews conducted in Nigeria. To state how the research was conducted I would like to go through how I conducted a typical interview. First, I asked around to find out where it would be best to interview women. Through contacts in Abuja, I was able to decide to conduct a focus group. While I am from the geographic area of the research I reside in the United States and was unfamiliar with suitable interview locations, I required some guidance. Fortunately, while interviewing the market association's national leader in Abuja, I was introduced to the state leader for my geographic area of research. The state leader agreed to send out word for market women to gather in her store which is in a market in Awka, the Anambra state capital. I interviewed the Anambra leader as one of the leaders interviewed for the study in Nnewi, she was also part of the Awka focus group.

4.5 The Focus Group: A Focus group is a group discussion organized to explore a specific set of issues, such as people's views and experiences of contraception or some other activity (Kitzinger, 1994). The group is 'focused' in the sense that it involves collective activity - such as viewing a film, examining a single health education message, or simply debating a set of questions. Crucially, focus groups distinguish themselves from the broader category of group interviews by 'the explicit use of the group interaction' as research data (Kitzinger, 1994). For my purposes, I will, therefore, define the focus group as a research technique that collects data through group interaction

(Morgan, 1996). The focus group discussion is part of the data collection process and this focus group was guided using a questionnaire that I had developed independently through literature research and discussion with the former market woman I referenced earlier who now resides in the United States.

Focus groups can be complicated to set up but used to gauge the kind of questions that one can ask on a larger scale or a focused interview level. These groups also offer context for the study. Focus groups make it possible to understand certain aspects of research that you previously had no knowledge or experience of. In the study of market women, I used the focus group to identify some contextual issues that do not surface when you conduct one-on-one interviews. I asked the questions that I was going to ask the market women and made certain adjustments to the wording of the questions. For instance, one of the questions was “Is your husband supportive of you being a market woman?” The women took it to mean does your husband support you financially, while I aimed to find out if the husbands were alright with their being market women. I found a better question to be “So your husband is fine with you being a market woman? He lets you operate your business without giving you trouble?” Additionally, I could identify some traces of those strategies that later emerged as strategies that helped the women survive the business of being a market woman.

A group of ten women in Awka, Anambra State in southeastern Nigeria formed the focus group. Awka was chosen because I was able to contact the state coordinator of the national market women’s association and she operates from Awka. The women were from all over Anambra state, two of them were from Nnewi. There were no men in the group and all the members are market women who operate in various markets across

Anambra state. Several of the members of the group hold leadership positions at the state and local levels within the market women's organization. About a third of the focus group were regular market women with no association affiliation, a third were members of the leadership of the market women's association and a third were members of the market women's association. The age groups represented in the focus group were older women of retirement age, middle-aged, and mature women at the height of their market activity, and young women who are just beginning their businesses. They were a relatively homogenous group as recommended by H. Russell Bernard (2011) and I worked with ten women; they were a supportive non-judgmental group (Bernard, 2011, pp. 172-176). Their homogeneity stemmed mostly from their all being from the same ethnic group, all women, and selling staple food items. They were chosen because they operate in the market and help provide some context for my study. The focus group gave me insight into the perceptions of and information about market women. Recording the focus group meeting took place with the permission of the participants as an aid for recollection and analysis. I also took notes.

Initially, I used the questionnaire I had developed for the interviews in the focus group. Women not associated with the market women's association were women who were curious to find out what I was doing. Their ages varied widely but most of the women (seven) were between twenty and forty-five (by my estimate, they were not asked about their ages). One woman was over sixty-five and two appeared to be in their late teens. These were women who strolled into the shop that the state leader worked out of. They came because they had been informed earlier that there would be some form of meeting at that time and location by the market women association leader and those who

work for her. The “shop” is a structure consisting of three offices accessed through a spacious reception area. One of the offices had a large window facing the street which acted as the storefront. The focus group was set up in the spacious reception area. While we were located in a busy market the shop was down a quiet alley. The leader is a wholesale merchant who sells staple food items such as rice, beans, *garri*, and alcoholic and soft drinks such as beer and Coca-Cola products respectively. She is also a music promoter and acts as a music agent to DJs connecting the DJs with gigs such as weddings, funerals, and other social events that need music.

The women were very excited, and the focus group was quite noisy. Once their leader got them to settle down and introduced me, we were able to get down to business. I explained that I was a student wanting to ask them a few questions regarding how they conduct their business. They became disappointed when I stated that I was not with the government and was unable to provide them with any form of payment. Some of the around twenty women that had gathered left after that. It became necessary to state non-payment when I overheard one of the women inquiring whether this was a grant scheme that the government had promised but not followed up on at some earlier time. In the end, I had ten women for the focus group among the three leaders of the market women’s association. I attended this Awka focus group meeting with my mother. She was not a member of the focus group, but she was a very helpful cultural guide. As a woman with in-depth cultural knowledge who in her youth accompanied her mother to the market, she provided some guidance regarding how to approach the women. For instance, she suggested we make the focus group look like a village women’s meeting where all the women sit in a circle on chairs with the state market association leader as the facilitator.

Given that I was not the oldest nor the youngest in this gathering she advised me to defer to the older women within the group and try not to inject my views and ask their opinion of the questions as I asked them. I thus asked the questions by prefacing my inquiries with various forms of, “I am not a market woman and I do not have much experience in the market, but would this be a question to ask a market woman and how would you answer it...?”

4.6 The Markets: From the focus group I noted the need for more demographic information especially concerning the occupation of the market women’s parents because the focus group indicated that parents’ occupation exposed the women to being market women. Using the focus group, I was able to gauge the length of the interview. The original plan was to interview women in the main market, Nkwo-Nnewi. This is a very large market and although it is divided into sections and the sale of items takes place in specific areas of the market, it was hard to decide where to start. The largest section of the market is the auto parts section, there is a section for the sale of furniture and household items as well as a section for securing transportation to travel or convey goods to various areas as needed. There was a section for food in which we were most interested. This market was formed close to the shrine of the main Igbo deity worshiped by the people of Nnewi, Edo, before the introduction of Christianity by missionaries in the early twentieth century. After the Nigerian Civil war, the market was extended to include the sacred forest Agba-Edo and to accommodate all the new traders that now occupied Nnewi (Forrest, 1994, p. 162). The Nkwo-Nnewi market is the largest and most important market in Nnewi and people from all the villages of Nnewi, Otolo, Uruagu, Umudim, and Nnewichi, as well as people from all over Africa, purchase goods

especially motor spare parts from it. Each village has its market that operates every four days which is an Igbo week. The large market operates every eight days, Nkwo-Nnewi would be that eight-day market although because of its more modern operations it is a market that is open every day.

Nkwo-Nnewi was difficult for me to navigate. There were many market women and the pace of the market made it difficult to obtain the type of space and privacy to conduct an interview even when one was able to experience a lull in the market woman's business. Since I was interviewing women who were using wheelbarrows, I had to follow them around, there was no place to stop and discuss other than if one wanted to haggle for goods. Additionally, when the women realized you were not there to buy anything they lost patience and ignored you. I found this out after going to the market two days in a row and not interviewing anyone. It was after doing that that I sought the assistance of the market women's association. Before this, I had kept the two groups (the association members and the market women I wanted to interview) separate.

Nnewi is a town full of entrepreneurs, every scrap of land has a shop on it or is used for some form of trade. Since each village has its market, I explored the possibility of using one of the smaller markets for the interviews. A large section of Uruagu village borders with the Nkwo-Nnewi market and the market has expanded into Uruagu. Using the market in Uruagu as an interview site because of its proximity, and interviewing women who ply their wares in the Nkwo-Nnewi market as well as Nwafor-Uruagu market I found an alternative site to work from. Scheduling proved more difficult than anticipated but we were able to use the stall of one of the association members as a quiet place to conduct brief interviews.



Figure 7: Nkwo-Nnewi Market Produce /Food Section

source:

<https://1market.ng/market?pg=12&Nkwo%20Nnewi%20Market.html>

The purpose of this study as stated earlier is to look at how market women in Nnewi, Nigeria manage their businesses, survive, and obtain funding for their businesses. I wanted to understand why these women are market women in the first place, how they cope in an increasingly harsh and competitive global economic environment. Determining what the major obstacle (s) is (are) to their progress furthers that understanding. My study sought to answer the following research questions:

- Do market women create employment opportunities for women?
- What do these women do to survive in the harsh globalized economic environment?
- How can Nigeria develop enabling funding environments for market women?

However, using grounded theory and its continuous adjustments, as well as using information from the focus group, and the questionnaire developed, I found that most of the responses from the women were emphatic about the need for credit and their reluctance around going to formal lending institutions. This was an indication that an exploration of the women's relationship with formal lending institutions would provide a better route for analysis. As a result, I added a research question asking why the women preferred traditional and informal lending methods for lending and capital generation to the use of formal banking institutions. The research question thus became

- Why do market women prefer informal methods of generating funds?

To explore the gendered relationship between formal and informal funding methods in the business lives of Nigerian market women I examined how the women get funds to start and run their businesses. I also was able to provide provisional answers to the original questions.

4.7 Sampling

My sample is not a random selection; rather it is a targeted sample. My targets were market women who sell *garri* and market women who sell cheap plastic household goods such as buckets, soap dishes, and storage bowls. However, I was unable to make good connections with the plastic goods sellers who were mostly men, some of whom were openly hostile, so I concentrated on collecting data from the *garri* sellers. The targeted selection allowed me to identify participants who are leaders in their areas of expertise. There are certain women leaders that I identified, through research and recommendation from other market women and personal networking. These women

were willing to help with the identification of other potential interviewees. I chose my sample from Nkwo-Nnewi because that is the largest market in the area of consideration. An adjustment needed to take place. In the process of initial interviews, I found that several of the women sold their goods in more than one market. The bigger Nkwo-Nnewi was rather difficult to navigate during the rainy season, but the smaller markets were easier to walk through, and the people seemed less frantic in their determination to attract customers. I, therefore, interviewed women who sold their items in Nkwo-Nnewi but who also sold their items in Nwafor-Uruagu, a smaller market located close to Nkwo-Nnewi. Many of the women were mobile using wheelbarrows to transport their *garri* for sale, from market to market.

In total, I interviewed twenty market women: one national leader, one state leader, five local leaders, and thirteen ordinary/regular market women of varying ages. Semi-structured formal interviews were conducted on a small sample of twenty women. The use of the market women's association to facilitate the identification of potential interviewees also meant that my sample was one of convenience as illustrated below:

Sample Size
Subjects of Analysis: Market Women

Description of Interviewee		National Leaders	State Leaders	Local Leaders
Market women Leaders	7	1	1	5
Regular Market women	13			
Total	20			

Table 3: Sample Size
(From research field notes)

**Focus Group
Market Women**

Description of Interviewee		Local Leaders
Market women Leaders	3	3
Regular Market women	7	
Total	10	

Table 4: Focus Group in Awka

(From research field notes)

My identification of state and local market women leaders occurred by using a personal connection to the national leader of a market women's association. A chance meeting at the home of this national leader introduced me to the leader of the market women's association in the state where I would be conducting my fieldwork. This occurred at the beginning of my trip to Nigeria while I was still in Abuja, the country's capital. The fortuitous meeting of the Anambra State market association leader made it possible to set up a meeting place for the focus group in Awka. After interviewing the national leader in her home, I arranged to interview the Anambra State market women leader. She also offered to help organize a focus group in the state capital Awka. This was a welcome offer since it was evident that a focus group conducted within Nigeria would be appropriate to get the most up-to-date information regarding market women. While the use of facilitators may introduce some selection bias, there are incentives for the market association leaders not to hurt my cause. Having a pro-market association bias was greatly reduced since the association was looking to me to help them recruit members and I was looking to the facilitators for help recruiting interviewees. This

exercise was mutually beneficial because of this symbiotic relationship. If there was any bias it would be a pro-sociability bias since the women who agreed to answer our questions in the market tend to be those of more sociable nature. That would have been the case regardless of whether I used the market women's association or not.

As I proceeded with the research it became apparent that I would need to interview some bankers. Starting with the interview conducted with the former market woman in the United State, every market woman I interviewed stated that she needed capital but was unable to access anything. When asked about going to the bank for loans they were either dismissive or alarmed. The more I spoke to the women the more the need to find out what about banks was so odious to them. I interviewed bankers informally at the beginning of my fieldwork but felt formal interviews would be more appropriate. I targeted microfinance banks because they according to Nigerian federal government policy are tasked with focusing on small business owners such as *garri* sellers (the subjects of this study). I was able to conduct three interviews at three microfinance banks. The bankers did not allow me to record them but let me take copious notes.

The study looks at market women in a Nigerian marketplace who sell a local staple food item known as *garri*. I chose *garri* sellers because they are the most basic traders in the market, and they sell an item that has a very low-profit margin and I initially wanted to explore whether such basic economic activity provides economic benefits as well as employment. *Garri* is a processed cassava product. The cassava turned into *garri*, is grated, fermented, dried and fried to produce mealy flour consumed in a variety of ways. More commonly, the mealy dough emerges after being mixed up

with boiling water and is eaten with a vegetable soup. As mentioned earlier, cassava provides a cheap source of carbohydrates and is a crop that is easily grown under a variety of agricultural conditions. This exemplifies its ability to be grown in all parts of Nigeria, regardless of soil or climate conditions.

Since *garri* is a Nigerian meal staple, its price is relatively low and those selling it make a relatively small profit. For women selling *garri* is quite common and *garri* is widely available in every market. The measurement of sale quantities is problematic. In northern Nigeria, the measure used is the traditional *mudu*, which is about six (American) cups, and the custard bucket that is about seven *mudus*. The most common measure of *garri* in southern Nigeria is the paint bucket; two and a half custard buckets make up a paint bucket (Ajasa, 2016). There is a lack of standard measurement surrounding the sale of *garri* and that often brings confusion and conflict (Ezedinma, Sanni, & Okechukwu, 2007, pp. 27-28). *Garri* at wholesale sells in sacks ranging from 25kg to 100kg (Ezedinma, Sanni, & Okechukwu, 2007, p. 27), the most commonly acquired sack being the 50kg. In my study, at retail, the most commonly used measure was the 4-liter paint bucket or the 2.7kg basin. However, there is no standardized or government-regulated measure used for transactions that involve the sale of *garri* and this means measures vary from region to region within the country.

Prices and Measures used for <i>Garri</i>			
Description of Measurement	Cost (₦)	Selling Price(₦)	Profit from Garri Sale (₦)
1 paint bucket (4 liters) approx. 1 kg	100	350	250
2.7 kg basin	270	1,000	730
50 kg bag	5,000	17,500	12,500

Table 5: Garri Prices

(Figures from observed pricing in Nnewi; Exchange rate in 2014, \$1=₦163)

The lack of reliable measurement and the reluctance of the women to disclose their working capital and expenses in a verifiable manner made it hard to determine what kind of profit margin they regularly obtained. However, from a cursory analysis of cost versus selling price, it appears that reasonable profits can be made, but there are hidden costs such as the constant harassment of market officials regarding sanitation fees, property taxes, security fees, costs associated with the vagaries of weather, and other miscellaneous fees that eat deeply into the women's profits. This field research was conducted in 2014 during the rainy season in Nigeria. Keeping the *garri* fresh and dry while selling from wheelbarrows was quite challenging and costly for the market women. From observation by sitting and walking around in the Nkwo-Nnewi market, one can see that with a low priced good that provides low profits, the *garri* sellers are operating in the informal edges of the market.

4.8 Data Collection Period: July 2014 – October 2014

In my data analysis, I broke the data into manageable pieces, looked for themes in the information, and then selected a word or statement that described that theme. To do this I used codes (Corbin & Strauss, 2008, p. 179). Coding allows us to develop themes and concepts that eventually lead to the development of a theory to help explain the data (Corbin & Strauss, 2008; Charmaz, 2006). There are several phases involved in coding. There is the initial coding in which we study fragments of data to determine whether they are important or the extent of their importance (Charmaz, 2006). During initial coding, we asked, What is the data a study of? What does the data suggest? Pronounce? From whose point of view (are we looking) (Charmaz, 2006, p. 47)? I had to keep going back to the data and performed this function several times over on the same pieces of data. Going back to the data meant that I re-played the interviews and went over the specific words used especially in the woman's native language and preferred methods of communication.

The next step in the coding process, according to Charmaz (2006) is to perform focused coding which entails taking the most frequent or selective portions of the initial codes to categorize the data more appropriately. All through the process, there is a constant comparison of data with data and adjustments continuously made all through the analysis; this is what Corbin and Strauss call axial coding. Axial coding comes after open coding and more focused coding, as a result of the constant comparative analysis. This constant comparison helps break data apart and delineate concepts to stand for raw blocks of data (Corbin & Strauss, 2008, pp. 91, 217)

It is also important to place any data analyzed in the correct context. Context gives the conditions, problems, or opportunities that affect the data (Corbin & Strauss, 2008). The data provides concepts and themes that eventually guide you to what additional data to collect or eliminate. In the trip to Nigeria, the context was particularly important as I moved from Abuja to Jos and then finally to Nnewi where I could collect most of my data. I conducted some preliminary and informal interviews in Abuja and Jos, and a focus group in Awka before interviewing market women in Nnewi. The preliminary interviews in Abuja and Jos were informal but provided a guide for conducting the focus group and improving the questionnaire. This allowed me to put the data in context and then collect data that was more in line with some of the concepts and themes that were beginning to appear, to develop concepts in terms of their properties and dimensions, to identify relationships between those concepts and create theoretical models. For instance, it emerged that banking in Nigeria is gendered in such a way that it is unfavorable to women especially if they are in micro-businesses such as the subjects of this study, market women who sell *garri* from wheelbarrows. This is what Corbin and Strauss call theoretical sampling (Bernard, 2011; Corbin & Strauss, 2008, p. 95). The interview in Abuja of the national leader of a market women's association led to a connection with the state officials of the market association, which led me to the local officials that I later interviewed.

There is also the constant need to compare. Creating memos is a helpful tool to record thoughts and insights into developing themes and concepts, observe contrasting ideation, and help enhance the coding process. Memos help focus on things that do not necessarily fit into the general concepts that are developing from the data. This is

something I did particularly as I embarked on the fieldwork in Nigeria. While I had my questions and the direction I wanted to go with the study, things cropped up that made changes necessary. Having that process documented through memos and then making comparisons was helpful for the analytical process. The memos made it easier for me to put my information in order and categorize certain aspects of the study. For instance, it is from the memos I realized that while the leaders were market women with the same needs and concerns as the regular market women, the leaders had a broader view of what those needs and concerns were. While the regular women just wanted money, enough to develop their trade to pay for necessities such as school fees and clothing, the leaders wanted security, bathrooms, and better access to renting stores.

John Creswell summarizes the process or steps conducted in grounded theory as follows:

These involve generating categories of information (open coding), selecting one of the categories and positioning it within a theoretical model (axial coding), and then explicating a story from the interconnection of these categories (selective coding) (Creswell, 2009, p. 184).

The process of coding, continuous comparison of data to data and making sure that data is placed in appropriate context while also performing theoretical sampling allows for data to eventually be reduced to concepts and themes that can be delineated such that their properties are more clearly defined and a theory that explains the data can be developed.

The main disadvantage of using Grounded theory is that it is time-consuming and takes practice to get the coding consistent and coherent. Coming to the data with a clean slate is quite difficult since we all approach our research with some ideas of how things

should turn out. It is not easy to go beyond description and theme identification and into complex theme connections (Creswell, 2009, p. 189). With Grounded Theory as my analytical method, I continued my fieldwork by conducting a focus group. I tried to get a focus group located in the United States, to develop the kind of questions to use on targeted market women. However, that option proved challenging to put together. I delayed choosing a focus group until I reached Nigeria and the group eventually gathered was a more representative group of the women interviewed.

This study has market women at its center. This is consistent with using a Feminist research approach. All through the study, my focus was on how actions affect the lives of women. Thus, the collection of data relies on interviews with women and the observation of how women operate in the various markets targeted for this study. The focus of this study was market women and the questions I sought to answer did not require my interviewing men. However, any further study could include interviews with male traders, husbands, or other male kin to enrich the study. While women are often the subjects of study as they related to the household and in the domestic sphere, this study looks at them as active members of the political economy of their communities who choose to contribute financially to their households.

I chose the Straus-Corbin process of coding which involves initially having an open code that helps categorize the general explanation of paragraphs. You start with an open mind but at a certain stage of the analysis, you bring in some theoretical ideas. It is not essential that you develop a theory, although the goal is theory development. One uses an in vivo approach i.e. the concepts provided by the subjects of the study. There is a constant comparison, looking for what texts have things in common and looking at what

each paragraph is trying to say. Because of that constant comparison, I refocused my research question, for example. Asking why market women prefer informal banking methods emerged from the constant comparison of the data.

To develop the themes and patterns for coding I used NVivo, qualitative analysis software that helps identify words or phrases that recur in interview transcripts and allows one to group and develop explanations for why certain words or phrases are important. I also used a whiteboard and markers to manually look at the motives and opportunities that emerged from the data obtained by the interviewing process. While I did have a specific number of formally completed interviews, I conducted thirty informal interviews of bankers, market women, passersby (men and women) mainly to obtain context and up to date information about markets and banking in Nigeria.

4.9 A Typical Interview used to Collect Data

Most interviews were conducted in the part of the Nwafor-Uruagu market that is an expansion of the Nkwo-Nnewi market (the bigger and more centrally located market). Since this was the rainy season, it was a muddy location and the wheelbarrows were not as swift or as dusty as they could have been without the mud. My target sample was market women who sell *garri*, a cassava food staple, from wheelbarrows. The interviews were twenty minutes long on average, but some interviews were much longer. For the interview of the regular market women, using the market women association members who are familiar with and are trusted by the market women based on individual relationships they had with the women, I stopped the recommended market women and in between customers interviewed them at the store/stall of one of the association members. To create a friendly environment the women were offered water or a soft drink so that the

interview was more like providing the women with a break from their work. The regular market women had to be interviewed quickly so they could get back to work. My interviews were facilitated by members of the market women's association. The association has had very little success at recruiting members in Nnewi even though the association members are well known in Nnewi. The association was anxious to establish a sustainable presence. Working together, they helped stop some women for interview purposes and I referred those I stopped to consider signing up for the association to belong to an organization that would advocate on their behalf.

Conducting interviews in this way could result in some biases. The sample may not be as random as required; the women chosen may be friends of the facilitators, the sample may consist of only a particular type of woman. There may also be other limitations we may not get a true representation of what the market women go through because of the sample size, important elements related to the market women may not be accounted for such as interviewing men and family members. Our results may therefore not be truly representative. However, this study is small and exploratory with the hope that further research on this subject will take place in the future.

Each interview starts with gathering some basic demographic information. The second part of the interview focuses on how the women became market women, why they are market women and the goals and expectations for being market women. It also asks for some basic information regarding how they operate their business. The heat and the wet weather ensured that the interviews were conducted under some form of shelter whether it was in the outer corner of a shop/stall or under a tree or a palm-leaf covered structure. All the women were most willing to speak about their need for funding and

how the lack of funding was their most immediate concern. Every answer seemed to come back to that. The leaders sold *garri* but were able to diversify their business by selling other staple food items such as beans and rice. The leaders, because of their diversity and seeming better financial situations, did not operate from barrows. Some of the interviews took place in the stores of the leaders, these locations being a shelter out of the rain for the barrow operators. The market was crowded and fast-paced so to maintain privacy questions had to be asked with discretion, and many of the answers were taped so that the respondent did not have to shout over the market din. Despite the facilitation of the market women's association, obtaining market women willing to answer all my questions was quite difficult. It took a month to get twenty complete interviews. A good day was when I interviewed three women successfully.

After my interviews with market women, I found it necessary to interview bankers they may use. The banks were selected randomly from microfinance banks situated in the Nkwo-Nnewi market. The bankers were unwilling to be recorded electronically but allowed me to make copious notes. Getting interviews with the bankers required patience. They were concerned about remaining anonymous even though the interviews took place in the banks when the bankers had time to speak with some privacy. Once given the assurance that I was not using the information provided for anything other than research they were very forthcoming. Out of the ten banks I visited, I was able to access three with bankers willing to speak with me. On the days I did not go to the market I pursued leads for the bank interviews which were secondary to the market women interviews and provided context for the financial environment in which the women operate. Obtaining more official permission for the bank interviews may have

been time-consuming and cumbersome. I have done this kind of research in Nigeria at the undergraduate level and thought it best to assure anonymity and use charm to obtain an interview.

4.10 Interviews with the Market Women

4.10.1 Market Women and their Leaders: After a few scheduling difficulties, I was able to conduct several interviews. My most important interview (because it led to the connection with the market association members who helped facilitate other interviews with market women in Nnewi and Awka) took place with a national market association leader who happened to be a ‘retired’ market woman. She now lives in Abuja and runs the market association full-time while also conducting the wholesale and retail sale of garri and other food items in the Utako market. Her career, which has included working in the Nigerian financial sector, has revolved around helping women overcome barriers to their economic progress and the formation of cooperative groups for maximum efficiency.

To get a wide view of the leadership of the organization, I chose to interview market women leaders at every level available of this market women’s association. Nigeria has thirty–six states and each state has or is working to establish, a branch of this market women’s association. Also, each state has local government areas through which the governance of the state takes place. There are market women leaders at the stat

e level and the local government-level and I selected leaders from a gathering of women arranged by the leader of the Anambra state market women. The selection of my interview subjects was targeted, expedient.

On my visit to the national market women's association leader's house to interview her, I was fortunate to run into many market women. Many of the women had traveled from other states to seek Madam H's help concerning financial difficulties as well as personal problems. The Anambra state market women leader was one of those present so I took her number and let her know that I was traveling to Anambra state and would like to interview her. She, in turn, suggested other leaders I could interview in Nnewi. This all happened in Abuja and was great preparation for interviews that would take place in Nnewi. The Anambra leader arranged for me to conduct a focus group in Awka, the Anambra state capital. It was a gathering of market women of various ages, a mix of leaders and regular market women from all over Anambra state. The gathering also presented an opportunity to arrange for the interview of the leaders from Nnewi in Nnewi later. The focus group took place at the Awka business premises of the Anambra market women leader and the interview of the Nnewi market women leaders took place in a private home in Nnewi.

4.10.2 Safeguarding the Data: In preparation for this study, I determined that as a researcher, I need to ensure that the information provided by the interviewees remain private and secure. Since I had no idea what direction the study may take and whether I would have cooperating respondents I built in the option of anonymity for all those I interviewed. Safekeeping the data can be achieved by keeping the transcripts and the recordings of the interviews on different external storage devices that are kept in a secure location

4.10.3 Interview Location of the Regular Market Women: While the leaders were interviewed in the relative privacy of a home, the interviews of the regular market women

took place in the market but in the store of one of the association members at Nkwo-Nnewi. The initial intention was to go to the chosen market, Nkwo-Nnewi, and randomly interview (on my own) women selling *garri*. We viewed teamwork as our best option for success. The recommendations of the association women meant that I was able to interview women who wanted to answer questions so the interviews were conducted with willing participants. In return, I would mention to the women at the end of the interview that there is an association that is working to improve their circumstances in the form of making their market environment more enabling, creating an opportunity for the association to speak to the women about joining them. This saved a lot of time.

4.11 In the Market

Nkwo-Nnewi consists of many shops set up in rows with garage-like entrances and no windows. Some of these shops had been modified to include regular doors that are locked up at night or when closed with garage-like doors. Scattered within the market are buildings that have one or two stories. These are buildings owned by the businesses located within them and are constructed by either demolishing those row shops or by modifying some row shops. Men were the owners in most of the cases I observed but a few women-owned buildings. The women selling *garri* from wheelbarrows weaved through the narrow paths between the row stores at Nkwo-Nnewi to sell their wares. I collected my data towards the end of the rainy season, so the market was very muddy and hard for the wheelbarrows to maneuver. It also meant that the women had to be extra vigilant to keep the *garri* dry. Some of the interviews took place while we waited for the rain to abate since extended periods of heavy rain characterizes the rainy season. Fortunately for me, the rain was not much of an obstacle,

Most of the stores are owned by men and are acquired by an allocation from the local government authorities. The deposit to take charge of an allocated store is beyond the ability of most of the women and at the time I collected data there were no available stores. Once an allocation is acquired, the owner is free to rent the store out if s/he does not want to use it. Several of the banks found outside of bank road are housed in such buildings. Some of the occupants of the row shops demarcated the shops in such a way that two or three people could share the space. They increase the space by providing awnings that protect them from the rain as well as increase the space available to pile up goods. Owning a shop allocation is therefore lucrative but the acquisition is expensive and is hard to achieve if you are unable to raise the necessary funds required. Only one of the women I interviewed had a shop of her own in addition to her wheelbarrow, the rest of the women were confined to using wheelbarrows only

Nkwo-Nnewi is still essentially an open-air market. The roads within the market are not all paved and there are no bathroom facilities or effective garbage disposal arrangements, so things tend to be messy and crowded. I checked and found there were no toilet facilities available to the public. The only working lavatories were found in individual businesses. The market has grown out of a small traditional village market that had small market stalls, to an area covered with rows of shops and modern buildings. These former stalls consisted of a table shaded with thatch that was moveable and not permanently situated. Some of the smaller markets within Nnewi still consist of such stalls. The stalls/shops in Nkwo-Nnewi are permanent structures although on the periphery of the market some semi-permanent stalls resemble the stalls found in the smaller village markets.

In addition to buildings, there is a large amount of pedestrian traffic. There is a major road that runs through the middle of the market, but most shops can only be reached during the day on foot. *Garri* sellers who do not have shops peddle their wares by wheelbarrow which they push to all corners of the market. Some traders sell their produce from tables set up in the open air, sometimes under an umbrella without any cover, simply because they cannot afford to pay rent for a shop. Other products are sold in different sections of the market; each section is organized through a trade union associated with the product.

4.12 At the banks

Bankers were also interviewed, and those interviews were conducted on the banks' premises. Three banks were selected for their proximity to the market and because they were conveniently located. Two of the banks were in the market while the third was located outside the market in a nearby village. All three banks were microfinance banks (MFBs) banks meant to cater to the needs of micro-businesses such as market women. The MFBs were set up to provide credit to those underserved by the established commercial banks such as First Bank and Union Bank, although one of the banks was established by a very prominent Nnewi businessman. Establishing basic banking services such as checking and savings accounts works, but the main aim is to provide credit to poor and rural businesspeople. Hence the establishment of such banks in rural communities and having the credit used within that same community. The three banks studied were local MFBs with no branches outside Nnewi providing bank services to people in Nnewi and its immediate environs for locally situated businesses. The concept of community ownership of the microfinance aspect of banking through the

establishment of local MFBs is in line with the provision of credit to the underserved according to this research and as mandated by the Central Bank of Nigeria (Central Bank of Nigeria, 2005)

There has been a proliferation of MFBs in Nigeria. Indeed, during the data collection process, there were varieties of MFBs available. Some have not been able to thrive despite government subsidies and the backing of larger national banks these banks have taken on very risky customers. No collateral is collected, but loans are for shorter periods. MFB II (one of the banks in the study) had the backing of very wealthy and successful business people and was not restricted to lending small amounts to micro and small-scale business people. Additionally, it seems as if the MFB business is lucrative for those unwilling to risk lending to those without a long history of using the formal banking system, the very people it is subsidized and meant to provide with credit. The high-interest rates and various bank fees, which they collect upfront, allow banks to lend to more and more customers while only paying low interest on savings accounts, thus expanding the formal banking system. By promoting a savings culture among customers, the banks can increase their deposit balance and use the money for trade and investments, as well as for lending, but it is not clear that this strategy is helpful to customers (Ekunwe, 2015; Umar, 2014; Central Bank of Nigeria, 2005).

In practice, the MFBs operate as regular banks, mandating that potential borrowers have a deposit account for at least six months before they can borrow any amount of money. Subsidized by larger commercial banks, religious institutions, or by the federal government the MFBs are also still subject to fickle policy not just the Nigerian government banking policy but also the rules of their commercial bank backers

or religious organizations. These banks operate to earn a profit, so their first concern is not to provide information or guidance to the micro-business people, their main goal is profit and not the provision of credit.

4.13 Researcher's Role

As a researcher on this project, I have found that there was a misunderstanding regarding how my questions should be asked. Several of the initial interviewees had the mistaken opinion that I was with the Nigerian government and was able to provide them with grants or some other form of financial aid. Carrying a clipboard and writing utensils, as well as a recording device, gave me an air of officialdom associated with government workers. Unfortunately, when I revealed that I was a student not willing to purchase any of their goods or provide them with any financial incentive, I was ignored. To gain some access it was, therefore, necessary to engage a local market women association member to facilitate the interviews. I used my officious appearance and the market association members used their familiarity with the market and the area to draw in potential interviewees. We went to the market every day and after a time the women understood why we were there and came up to us voluntarily. They were getting attention, and this attracted some comments from men in the market who wondered why they were not being interviewed too.

I chose not to interview men because I wanted the research to be about women and their opinions. As I stated earlier men would see me interviewing women in the market and would want to inject themselves into the interview. This is typical of what happens in Nigeria, men expect to be heard and women are surprised that you want to speak to them. Several of the women were surprised that I wanted their opinions and

stated no one had ever asked them what they thought. The importance of market women's opinions cannot be overemphasized, they are creative in navigating the market space which with globalization has winners and losers. They fill the gaps created by globalization and overlooked by governments. They should be heard and interviewing them exclusive of the men in their lives means I hear their voices more clearly.

4.13.1 Insider-Outsider Dynamics: As a person of Igbo descent, I am an insider concerning the cultural norms and practices of the research area. However, as someone coming from the United States, where I am a resident, my formal education and residence outside the region do make me an outsider. Being an insider helped me participate in and understand the cultural expectations that ensure that the women see the market as the natural solution to their financial problems. As an outsider, one who is Igbo but not from Nnewi I needed a lot of help navigating the Nnewi landscape and was fortunate to have the market association members as very supportive guides

A significant aid to my research was the addition of my mother as a cultural guide and insider. She was instrumental in getting me in contact with the national market women leader. She also helped me show my appreciation for the contributions of the focus group and market women leaders by having me prepare a traditional snack of sliced cassava flakes eaten with coconuts and provide soft drinks to the focus group. This was not compensation of any sort but good manners as traditionally you do not ask for a favor empty-handed. When arranging the leader's interviews my mother suggested I interview them in a house or a room rather than in their market stalls as an indication that their status within the organization was recognized. Her suggestions made the interviewees more receptive and candid. Throughout the interview process, my mother was useful in

Awka and Nnewi. Her presence alone garnered respect. She was crucial in helping me make important contacts for this study and strengthened my status as an insider since through her I made direct contact with their national leader.

Since I have never been a market woman, I consider that one of the ways that I am an outsider. Additionally, although I am aware of the culture and tradition that influences labor, marriage, and land ownership in Igboland have never lived there. Therefore, the markets were more difficult to navigate than I anticipated and brought the realization that I am more of an outsider than I thought.

4.14 Informal Interviews: I conducted informal interviews in the United States, Abuja, Jos, Nnewi, and Nsu. In Abuja, the interviews were with bankers regarding the Nigerian banking system and the role of microfinance banks. I also interviewed some acquaintances to get their view of market women. In Jos, I interviewed a retired market woman, some domestic workers, and an accountant. In Nnewi in addition to conducting the formal interviews, I interviewed residents of the town informally including the Obi of Uruagu, Sonny Obi (the traditional community leader of Uruagu village) who advised us to also go and see the sole administrator of the Nnewi North, Honorable Chukwu Emeka Odimegwu Ojukwu Jr (the political leader of the local government area or county). In Nsu, I was able to interview a woman who processes cassava into *garri*, as well as interview the former director of a microfinance bank. In the United States, I interviewed a woman who had relocated to Connecticut but who used to be a market woman in Nigeria. She helped me develop the questionnaire I used for the formal interviews and provided me with some background on Igbo market women.

These informal interviews enhanced my understanding of the environment in which the market women operate and provided context for the study. From these informal interviews, I was able to make additional observations found in Chapter 6.

4.15 Summary

I spent most of my time interviewing women from a questionnaire developed by me with guidance from a focus group conducted in Awka. The responses received seemed to always find their way back to the fact that the women did not trust or use banks for the generation of capital or the expansion of the market women's businesses. This made it necessary for me to interview bankers. I interviewed bankers who worked in microfinance banks, the banks that are encouraged to lend to micro businesses, the kind of businesses that the market women in this study operate.

Since I used Grounded Theory, continuous comparison and adjustments were made. The interviews with the bankers and the development of the research question related to banking were the result of using Grounded Theory and using African Feminist Theory for analysis. From Grounded Theory came the realization that since funding had emerged as a major source of anxiety for the women a look at ways in which they could increase their chances of getting funding should be explored. From Feminist theory while looking at the Nigerian banking system there is a clear indication that gender could affect one's ability to secure loans and credit

Chapter 5: Data Analysis: Market Women

The processing of the data collected will proceed in two parts (chapters 5 and 6). Chapter 5 will process data obtained from the market women's focus group and the market women interviewed, Chapter 6 will process data obtained from interviews with the bankers as they relate to the market women. In Chapter 5, I look at how the market women define themselves, why they choose to be market women, and the survival tactics most apparent for the market women. Both chapters focus on market women and their relationship to funding and the provision of employment or economic stability.

5.1 Market Women Defined

The market women of Nnewi perform a few functions, the most important being that they provide for the economic stability of their families. There are also a great number of them so the competition for profit is fierce. Yet so many decide to become market women. Nnewi town creates an environment that is very conducive to developing businesses. Being entrepreneurial is seen as a welcome virtue but the market women, especially those who sell *garri*, encounter many obstacles. To understand how they continue to survive in such a competitive climate and why they choose this profession I used a questionnaire to develop answers for the research questions.

5.1.1 The Market Women's Association: Through personal connections that I was unaware were important I contacted the president of a national market women's association in Abuja. The market women do not have a trade union, but the market women's association tries to perform some of the duties that one would expect from a

trade union. The market women's association I used to facilitate the interviews was working hard to recruit members but had had little success. There is therefore very little advocacy on behalf of the market women since they have no cohesive group lobbying on their behalf. Despite this lack, market women are often recruited for political rallies and can be influential in determining the fate of politicians if a well-respected market woman leader is recruited for that purpose.

From my observations, throughout the market, market women are selling various items but mainly selling foodstuff and household goods in small quantities. Some of these women are pushing barrows while others are walking with the goods on their heads. Many market women sell food by the roadside, cooking over open fires and using firewood and charcoal. Very few of the market women have shops from which they conduct business. Their disordered presence contributes to the clutter of the marketplace, but it also contributes to its vibrant nature. These women often dress up to come to the market and one is often overcome by the sights and sounds. As customers make their way through the market shouts of "*lee anya*" (look over here) fill the air as each woman tries to get the potential customer's attention. You must be careful not to be run over by a barrow or accosted by an aggressive hawker while making your way through the market. The market women dominate the market space as they make up most of the retail sellers and are constantly moving from place to place within the market. So few of them have shops. So many have makeshift abodes that can easily be dismantled if market inspectors show up and insist on enforcing rules that prohibit illegal occupation of market space. The lack of space makes the occupation of the market woman even more precarious. Market women are vital to the function of the market. They carry goods from place to

place, they create brand loyalty, and they carry out a function that is recognized as a culturally acceptable means of livelihood for an adult woman in Nnewi.

The market women's association has a hierarchical organizational structure with one national leader aided by a treasurer, secretary, public relations officer (PRO), and some deputies. The treasurer keeps track of the funds that come into the organization and controls the disbursement of funds. The PRO takes care of publicity, but the office is not fully operational. The secretary records all meetings and keeps track of all communications between the organization and the world. The national leadership is mainly concerned with lobbying for a policy that would be beneficial to market women. There is a welfare officer who coordinates help that can be provided to market women who are down on their luck or who need certain kinds of help such as claiming death benefits or emergency financial aid. The association is funded by membership dues and donations. From observation, most of the association's work and effectiveness is driven by the personality and connections of the president. She acts as a liaison between the government and the association.

The leadership also consists of regional leaders, state leaders, and local leaders. The regional leaders are leaders who supervise the activities of the state leaders and report back to the national leadership. The local leaders are in the local markets negotiating with the local authorities and resolving conflicts that the market women may have. They report to the state leaders who act on the issues if they can or seek assistance from the regional leaders or the national leadership. The national leader does not travel a lot but the regional and state leaders are constantly traveling within their regions and states of authority to recruit members and network with various organizations and

authorities. The success of the organization depends on the ability of the leaders to make useful personal connections. The local leadership is also tasked with recruiting members as well as making sure they establish a presence in the local market and community.

The local leadership is relatively autonomous, so they are funded by the dues they collect locally and donations. A portion of the dues is sent to the national leadership which allocates funds to the needier areas, but in terms of operations, the state associations must operate using what they raise locally. There are close consultations with the national leadership, and trips to consult with the national leader personally are regularly made. Most of the leaders I encountered were self-sponsoring their trips and personal assets were used to conduct the association's business, showing a level of dedication that was admirable.

The leadership in Nnewi I found has some local political connections and is involved in community-based events. This puts them in a useful position to lobby for better conditions for the Nnewi market women. As noted earlier, the association has designations for personnel in leadership positions. However, the market women's association leaders, in practice, do not seem to have clearly defined duties as exemplified by the answer of the regular market woman I interviewed.

Yes, each section of the market has leaders... (And what does she do)? She does her work now. (What is her work)? For example, they are doing their work. (What is their work I want to understand)? What I know is they are doing their work, and they are selling; buying and selling is their doing. (So, if there is any kind of complaint, is it ...you go to them (yes)...who do they now complain to?) that is their work (but what do they do?) We are complaining to our leader PG, that is IG. (So, if you have a complaint, you go to her then she will find a way to get to the right person. So, there is nobody here that can solve your problem?) Me and this woman we are solving their problem. If they have problem there, they will come to us, after treating we go to that IG, that's why. It's how we are doing it. (MW1, Nnewi, September 18, 2014)

Conflict resolution and finding solutions to various complaints from their members seem to be their main function as understood by the regular market women.

The most prominent duty of leadership was lobbying for better conditions for the market women and taking care of individual issues a market woman may have. For instance, a market woman who was recently widowed had trouble collecting the balance of the benefits owed to her husband. The association assisted her in finally getting those benefits. The help the association therefore provides may not be directly related to the market but is related to any issues that would make the life of the market woman easier, even if that means making sure she gets death benefits promised from a husband's workplace.



Figure 8 Nkwo-Nnewi Close to Bank Street

Source: Structure Plan for Nnewi and Satellite Towns United Nations Human Settlements Programme (UN-HABITAT), 2009 page 57

5.1.2The Market Women: The market women as I observed them seemed very energetic and a little rowdy and mostly not members of the market women's association I was working with. Their rowdiness may have a lot to do with the environment in which they operate. The market was muddy, due to the rainy season, and crowded. However, this seeming chaos still allowed for the women to navigate the unpaved narrow alleys within the market to seek customers and sell their wares in wheelbarrows. Each section of the market specialized in a different product or group of related products. The main thoroughfare of the market had little stores on either side. One side of the road specialized in retail foodstuffs while the other side specialized in manufactured goods such as plastic containers, kerosene stoves, and other household goods. Further, in the market, there was a section for textiles and all manner of clothing goods. There are banks and motor repair shops within the market, each product group in its section according to similar or related products. There was a section where lorries (trailer trucks) offloaded produce for wholesale purchase by the market women. The women then sold the products at retail prices in the produce section of the market.

Most of the women selling *garri* from wheelbarrows seemed relatively young. Some women were selling their *garri* from stores, but I saw that they sold not just *garri* but beans, rice, cassava flour, and other dry goods. The women cooperated in such a way that if you wanted to buy certain items that one market woman did not provide; she would seek a colleague who could provide the item. The women are very conversant with the market and are thus a great resource if one is unfamiliar with the market. They also seem to work hard to establish a rapport with customers as they seek repeat business. Market women with shops or a specific spot in the market can attract a more consistent

customer base, but those who wheel their *garri* around can deliver, and that is appealing to some who want to avoid the stress of navigating the market. The women are constantly calling out to passersby or running up to them to drum up business. Since there are many of them (market women) it can be overwhelming. The constant movement, noise, and heat make for a very vibrant marketplace. Apart from selling items, the market women can be guides, regular suppliers to their customers, and market assistants, helping to locate goods that they do not carry and giving advice on where to get the best products. These women are responsible for distributing goods all through the market from their wholesale purchases from delivery trucks to their retail sales to customers; they are a veritable channel of distribution.

Demographic Information	Market Women Leaders	+	Regular Market Women	=	Total
Percentages					
Age	7 leaders		13 market regular women		20 market women
18-34	0%		15%		15%
35-55	30%		35%		65%
55+	5%		15%		15%
Total	35%		65%		100%
Educational Attainment**					
No Schooling	0%		12.50%		12.50%
Primary School	6.25%		12.50%		18.75%
Secondary School	18.75%		25.00%		43.75%
Tertiary Institution	12.50%		12.50%		25.00%
Total	37.50%		62.50%		100.00%
Marital Status					
Single	0%		5.00%		5.00%
Married	15.00%		35.00%		50.00%
Divorced	5.00%		5.00%		10.00%
Widowed	15.00%		20.00%		35.00%
Total	35.00%		65.00%		100.00%
** only 6 leaders and 10 regular market women gave educational attainment information.					

Table 6: Demographic Information

Some basic demographic information was analyzed from the questionnaire presented to the market women interviewed. The questionnaire was administered orally

and as indicated in the above table some women chose not to answer the questions put to them. Most of the women in the market were relatively young, between 18 and 55. The regular market women tended to be on the younger side while the leaders who at times had stores of their own tended to be older. Wheeling a barrow through the narrow market paths from one end of the market to another is a young person's pursuit so it was not unexpected that most of the barrow sellers were on the younger side, although quite a few ladies in their late 30's to early '40s were still pushing barrows of garri around for sale.

5.1.3 Market Women and Marriage: Many of the women got their start as market women by working in family businesses for mothers who were market women. Even though they performed all the duties one would expect of a market woman, the ladies did not consider themselves market women until they got married, and performed those same duties from their marital homes. When asked "when did you become a market woman?" each woman stated that she did so after she got married.

(Pidgin English) I don marry now. Come enter Nnewi...to start to farm again...I don join Nnewi business. Nnewi is a business town. My place na for farmer and e get land. [Translation] Well I got married and there was no point in farming as I would have done in my own hometown. Nnewi is a town where you conduct business. I became a market woman (MW1-Nnewi September 24, 2014).

The market woman below was helping her parents run their market stall in the market but still did not consider herself a market woman until she got married.

Because of fund. My aim is to go further but I have seen that there is no money because my father died and my mother cannot carry all the problems of my siblings. So when I married I entered into business. (MW6-Nnewi September 22, 2014)

One woman stated clearly that she started selling *garri* in the market because it was flexible enough to earn her money and allow her to take care of her children

I started after marriage, after marriage. I could do it and still look after my children (ok so it's a flexible business). Yes. (MW8-Nnewi, September 22, 2014)

The idea that flexibility and being a market woman are more compatible with married life is something that has persisted in Igbo culture. Taking care of a household and children being enough work does not seem to resonate with Igbo people and a woman who does not have an occupation is regarded as lazy is not an uncommon view from the response I gathered during a casual conversation as well as my own experience as an Igbo woman. As noted by Gloria Chuku in her profile of early Igbo women traders (market women) who rose to prominence as international merchants, trading is the preferred occupation of a married woman. In referring to Martha Nzimiro a resident of Oguta in Imo State, Chuku states

Therefore, she had to choose a job that would enable her to play her expected roles. Trading gave her this opportunity, at least at the initial stage and even later. Trading was regarded as a woman's job in Oguta. Therefore, to Martha's mother-in-law, trading was more "ideal" for Martha than teaching. Also, Martha should "respect" her husband by not competing with him in the same field (Chuku, 1999, p. 10).

Like Oguta, Nnewi prides itself on being a town where commerce and not agriculture is the most prominent occupation for women.

Referring to oneself as a market woman is only possible once one is married. Any market activity performed before marriage does not make one a market woman according to the definition of a market woman by the *garri* sellers of Nnewi. The unique role that marriage plays in the occupation of being a market woman led me to ask the

market women who they would define as market women. They all mentioned that being married often turns one into a market woman out of necessity. The flexibility, low barrier to entry, ability to take your young children to work and engage the older children in the business, are all desirable elements to being a market woman. From their answers, I concluded that the reason marriage is an important defining element for being a market woman is that in Igbo culture with marriage comes responsibility derived from having children and a household to maintain. Given that an Igbo wife is expected to be ‘useful’ or ‘*e gbo mbo*’ being a market woman if that is all that is available to you in terms of work is a viable and a noble pursuit in the service of your family. It shows that you are responsible and up to the task of taking care of your household; you are now an adult. That would explain why even though many of these women helped their parents in the market they never regarded themselves as market women until they were married and had families that they needed to cater to. The addition of a husband and children was an indication of adulthood and maturity needed to define oneself as a market woman. While all the women I interviewed were married, divorced, or widowed and seemed to feel being married was important, there are single women of wide-ranging ages, who trade and consider themselves market women, and who never had husbands or children. Single women traders or market women do exist, those I interviewed did not reflect that fact (Achebe, 2011; Chuku, 2005).

5.1.3Market Women and Education: Educational attainment was another variable explored. Market women have more formal education than they are often given credit for. From the informal interviews I conducted with the general public, there was the impression that the market women are uneducated and rather ignorant, but my formal

interviews gave me an opposing impression. From the table above, you can see that most of the women are literate with 25% of those who answered the literacy question holding a university degree or some form of post-secondary qualification. This is consistent with the high literacy rate for females in Anambra state where adult literacy rates approach 75% per figures developed by UNESCO (UNESCO, 2012, p. 3).

Education among the regular market women was also an important feature. While most of the women had education up to the secondary level, one of the women interviewed had a university education and her education contributed to her success by her admission. She had a store, an actual location, and carried a diverse assortment of products for sale as well as having a barrow that operated in Nkwo-Nnewi.

“I went to university but when I married, I moved here and it is only business I could do... I am doing well but I want to expand and get a better place in the market.” (MW 10 September 2014)

Among the market association leaders, there were no women who lacked the benefits of formal education at some level, and several women spoke of the benefit they had acquired from having a good formal education. For instance, the national leader who had a college education stated that it was her education in addition to seeing the suffering of her mother and other market women, that moved her to help market women once she worked in a bank and was able to provide credit to those who needed it.

“I was in charge of...loan, small loan. And women are so scared of taking that loan. I was the person who opened Benin (city branch of a bank) and I told him (the bank manager) that I wanted women to have a section of (a small space in her residential compound)... to sell small-small thing like fish and soup ingredients. I opened that market, I went to Kingsway (a department store) because it is besides Kingsway in Benin. So, they gave me the place. I brought money, cleaned the place, as I’m doing for this woman now. They started that market. I will give them money for one month. They will...small-small money...2 pounds, 3

pounds... They will buy things from Sapele (a town in the mid-west area near Benin) and sell and immediately they sell they pay back to the bank. Nobody ran away with any money” (MWL-Abuja, August 21, 2014).

Another market woman was able to explain to her mother who was disappointed that with all her education she wound up being a market woman, that the education was the reason why she was so successful.

My mother was opposed to my taking a store in the market. She said to me if I had known you would end up in the market, I would not have struggled so hard to send you to school. But I told her, see how you are enjoying me now! I buy you things and I don't have to ask permission, I can spend time with you whenever you need me to, and I am happy because my business is doing well. I can do well because of the education you gave me! My education has given me ideas that make the market work much easier. Before she died, she was very happy that I was in the market and doing so well and she understood that education was part of that success (MW-Nnewi, September 18, 2014).

5.2 Market Women Survival Strategies

5.2.1 Sufferness: While conducting the interviews many of the women emphasized the frustration that they seemed to be the only ones making an effort to generate funds to take care of school fees and household expenses such as the provision of food items, house repair, and transportation costs. A few women spoke about their sufferings but called it sufferness a Pidgin English expression that is more emphatic than suffering alone. I observed that sufferness was used for a variety of purposes, in the market to get customers and in interactions between them and other women.

“Too much ‘sufferness.’ Too much...Na me dey suffer everything sef, nothing like help... him no dey help me sef. (No monetary support from my husband, I have been struggling all by myself) “Na me dey suffer everything sef”, (I bear the burden alone). (MWL1-Local, Interview, September 18, 2014).

The concentration on woes and suffering is a way of extracting sympathy from those who are willing to listen. There is the impression that the predicament that you find yourself in can be remedied with some outside effort, but to get that outside contribution one must be able to get the outsiders to empathize with your pathetic condition. You must seek sympathy by emphasizing suffering which has been brought on by a lack of help not just from inside the family but from outside.

In Nigeria using empathy as a marketing strategy is not uncommon. Most transactions commercial or social are personal, thus anyone who can use sympathy seeking effectively will develop a large customer base. All that is public is also personal and to get things that would normally be the actual duty of a public official you have to appeal to them personally. In observing some of the *garri* sellers in the evening, one woman in a bid to entice a customer away from her competition stated that her daughter, who happened to be with her, would be at home studying but selling the *garri* was more important because that is how they will get the school fees paid.

Networking and social interaction are the most effective ways of getting anything done and humility is an essential part of being personable. Social interactions are both culturally acceptable and encouraged. Presenting your situation in the personal manner of one who is suffering who needs help is seen as a way of embedding the complaint in such a way that eventually it will be addressed. This informal way of presenting problems and sympathy seeking is believed to be effective and is used in addition to the formal avenues available by the women. Entreaties often begin with a lament as exemplified below:

“How do I survive? Well I go about this market and anyone who sees me and doesn’t like the way I am suffering will stop me and buy my goods and from the proceeds, I will buy food for my children to eat. I just want to beg you to find a way to help alleviate the suffering of women here, because women here are really suffering. We just want to be remembered.” (MW3-A, Interview, September 2014).

The employment of family members does create opportunities in the business but for a micro-business, this kind of employment I categorize as part of the sufferness used to overcome the restrictions that subsistence trading entails. Family members are rarely paid, they do not have benefits, and are often reluctant participants in the family business from my observation and the responses of some of the women. Family participation is usually opportunistic on the part of the market woman who could use them as part of her sufferness strategy. It is unlikely that preparing *garri* for the wheelbarrow or steering the wheelbarrow through the market is preferred to hanging out with friends or studying for young family members, but would be a great help to a market woman operating with slim margins.

I dey help my Mama. I no fit go school well because I dey help with business. Now wey I get pikin I no want make she miss school but sometimes I no fit do am by myself. Dem dey really try but sometimes they no dey fit play. (I used to help my mother with her business. Now that I have children I don’t want them to miss school but they also help and cannot always play with their friends because of the work I give them). Ah ah, why I go pay dem? If dem no help dem no go get school fees. (exclaims why would I pay them? If they don’t help me they won’t have anything to pay their school fees). (MW 2, Nnewi, September 2014)

5.2.2 Market Women and Politics: The education, especially among the leaders of the market association, provides a heightened level of awareness regarding the political status of women. This shows in the way some of these leaders position themselves politically. One of the local leaders was active in the local government election rallies for local politicians and was recognized as an important participant when

we were able to visit the local government chairman's office in our quest to obtain information regarding the allocation of stores to women. While this lady was not college-educated she was more educated than most of the people she was representing and was actively involved in local politics as a reliable ally who can rally supporters in the form of market women and women within any other peer group to which she may belong whenever necessary. Her ability to navigate the local government space and get us an audience with the chairman without a formal appointment is a good example of her influence. Although she tried to play it down, the chairman recognized her as one of the people who help organize his father's funeral reception. This was a very big event since his father was a prominent political leader from Nnewi.

This leader is not an isolated case. Many of the leaders are politically connected (for instance, the national association leader is personally close to the head of states wife) and continue a well-established tradition of having market women rally for politicians and provide the important task of getting out the vote, making their support for certain policies known, and proving to be important players in the political process of Nigeria. Whether it is the Yoruba market women in the 1940s who were used by nationalists as a medium for mass expression when colonial price controls and food shortages were created due to Britain's involvement in World War II (Byfield, 2003; Johnson, 1982) or the Eastern Nigeria women's revolts which took place even earlier in the twentieth century against unfair taxation, market women in Nigeria have always been part of the political life of their communities (Chuku, 2009; Ekechi, 1995).

While the leaders do not vary greatly from the regular market women, leaders do need to have very good social skills and must be somewhat charismatic. However, their

motives and aspirations seem to be the same as those of the regular market women. The leaders tended to be more political and as mentioned earlier, several of them were involved in local politics, more around rallying support for a candidate and making sure the women they lead the vote for the chosen or agreed-upon candidate. The president of the association is very charismatic. Her home was full of women waiting for her to solve one problem or the other that they had. She told stories of how she had helped other women and there were people on hand to confirm her stories. I have observed how she helped many when she was much younger and did not live in Abuja, inspiring others to do the same. Her national political connections and was able to get some concessions for the market women in terms of some grants and funding opportunities because she related well with the president's wife Mrs. Patience Jonathan who herself was a market woman at some point in her life. As a result, the association was able to raise a large crowd of political rallies for the president and recruit voters for election purposes.

From the interviews conducted the leaders of the association had worked out an agenda that would help the women survive their harsh economic environment. That agenda included the provision of security within the market for the protection of the women; helping the women get access to store allocation in the market through a fair, transparent and affordable process; making sure that a school and daycare center are provided within the market or nearby for the children of the market women; and eventually the creation of a market women's bank. In contrast, regular market women just wanted access to funding opportunities and store allocation.

At the time I was collecting this data the market women's association had arranged a celebratory rally in support of the Nigerian president on October 1

(Independence Day) as a way of thanking him for his material support of the association as well as celebrating the holiday. This clear allying with the ruling political party is a signal for the association members to vote and encourage their peers and acquaintances to vote for the ruling party. This is just one way to show that market women are a vital part of the political machinery that moves votes in Nigeria. That does not mean that the association endorses any party. The leadership of the association has been very careful about supporting the party in power without mandating who individual members must support. The market women were well represented (because all markets under the association's control had a say) at the 2014 National Conference (Confab) which was a political gathering made up of all sectors of Nigeria to discuss the future of Nigeria and determine what Nigerians wanted from their country. The association was also very supportive of the present president General Muhammadu Buhari who was elected to office in 2015 and is from a different party from the former president Dr. Goodluck Jonathan. They showed their support in 2016 by not joining another market association in protesting President Buhari's stance on gender equality (Abuja Reporters News, 2016), an astute move since President Buhari won re-election in 2019 (The Telegraph Foreign Staff, 2019).

Education among the regular market women was also an important feature. While most of the women had education up to the secondary level, one of the women interviewed had a university education and her education contributed to her success by her admission. She had a store, an actual location, and carried a diverse assortment of products for sale as well as having a barrow that operated in Nkwo-Nnewi.

I went to university but when I married I moved here and it is the only business I could do... I am doing well but I want to expand and get a better place in the market. (MW 10, September 2014).

5.2.3 Market Women and the Generation of Business Capital: Starting from the focus group the theme of most of the discussion was the fact that the women were unable to secure funding from banks to help them start or expand their business. When conducting the interviews by the end of the interview there were numerous points at which the women stated that they needed money to expand but they did not have access to capital. When asked how they were able to start their businesses, they relied heavily on personal savings and the financial support of either a husband or relatives both male and female. Another major source of capital was the rotating credit societies established by peer networks and in some cases established by groups of relatives.

As discussed in the introduction and methods chapters market women have used rotating credit societies and other credit-seeking traditional methods to secure funding for their businesses. These methods provide funds for a variety of needs for women in traditional Nigerian communities. These women seemed to trust this funding method far more than the banks. This trust is because they are most familiar with this method. One woman expressed extreme distress around dealing with the banks. She went as far as stating she now experiences extreme anxiety from dealing with banks and bankers.

At a time these MFBs (microfinance banks) started and we were told to go to MFBs and we went to go and get money but that has been the death of women. Intact all these new cases of BP and stroke her and there, this MFB ... because let's say you want them to give you N50, 000. They will push it up to N100, 000 and say you have to pay interest upfront and by the time you have paid all the fees you don't have the N50, 000 for your business. I'm in that kind of problem now, you understand. I needed N50, 000 and now I owe N120, 000. (MW6, Awka Focus Group, September 10, 2014).

However, even the rotating credit loans are a stressful thing to take on. As stated below:

Well if you take a look, that loan that I took from meeting because it is time to pay back *ona mapu ume* (literally “it takes my breath away,” but in context, it means I developed a great deal of stress). Because I have nowhere to get the money and no hope. (MW3 in Nnewi September 2014).

What I did discover is that while the rotating credit societies or *isusu* were anxiety-inducing in some cases, all the women used them and were signed up for more than one in several cases. They understood how they worked and had faith in the workings of this method of generating capital. Their faith is based on the belief that these societies are operated to provide money to the members, there is no profit motive. From my observation and inquiry about the methods these women employ, the goal is to provide women with the money that they contributed, profit is not the motive. The banks appeared to be complicated and untrustworthy. This distrust of banks and the constant need for funds and yet the avoidance of banks made me look at the relationship between banks and market women. I do that in the next chapter.

The women have also looked to other women to supply them with credit on an individual basis. Many women indicated that they got their first money from a female mentor who introduced them to the business and gave them the initial capital they used to start. In such cases, these mentors taught the women what to do, introduced them to a network of facilitators, and watched over their progress.

“My madam made me work for five years, I was learning the trade...I still see her today. There were many of us. I was learning hairdressing but no money to set up and no job yet so I use barrow for *garri* so I have small money. So my ship will come in.” (MW5 September 2014)

“Today I am a trader because I had a mother who taught me the trade. Her place (hometown) has a lot of farmland so we got cassava and other vegetables from there to sell. Garri sale was her business but hers was on a larger scale... she had a store. She died suddenly and my father’s people took all her things. That is why I am starting again from barrow” (MW10, September 2014)

“Things are hard for me but my madam has been very helpful. I used to work for her but I got married and moved to the north (northern Nigeria). When Boko Haram started their trouble we had to leave in a hurry. My madam is helping me by letting me work with this barrow first while I raise money to do my own thing.” (MW9, September 2014)

Much like the traditional apprenticeship that Igbo men who want to break into business go through, some women embark on a form of apprenticeship, however, it is not as formalized. Formalizing women’s activities is not seen as important enough for a serious organization, especially where their activity is seen as subsistence. The practice of apprenticeship for men is quite rampant in Nnewi and, unsurprisingly, women would also use a variation of this strategy to start their businesses.

In fact, my madam has said she will give me some money to start my business here in Nnewi. She has a friend who wants to open a hairdressing salon but I am still waiting (MW5, September 2014)

This my barrow is part of my business. The woman who taught me the business invested in me well well. I manage her business and she lets me do some of my own business. She gives me garri on credit, I pay her when I finish selling each day. (MW 8, September 2014)

The women do not have anything so organized as an apprenticeship program, but they do have prominent and respected women who act as sources of help and guidance

who collect a fee for providing training in the domestic arts or hairdressing.

Businesswomen usually provide credit and some training but no financial fee is usually collected. Rather businesswomen invest in the businesses of their protégés according to some of the women interviewed. The market women noted that it was very useful to have a relative who was a prominent businessperson since she would be more willing to help you out with advice and credit and may even invest in your business. What I came away with regarding the generation of credit using traditional sources is that the women felt the rotating credit societies cared for them and provided them with credit while banks were merely using them to make a profit and did not care about providing them with credit.

5.3 Conclusion

Being a market woman is an occupation that is used to supplement household income and is deemed culturally appropriate for its flexibility. While some employment is created for the members of a household it is not a creator of employment in a conventional manner. There are no benefits such as pension or health care, the salaries are minimal, and staying at that venture does not provide mobility or expansion if one is not a family member. As an occupation being a market woman allows women to take care of their children while making a modest living, although there are examples of those who have generated substantial wealth from being market women.

Identifying as married seems important for one to be defined as a market woman. Marriage is an indication of maturity in Igboland and shows that one can take on the responsibilities of an adult such as establishing and maintaining a household. When one is in one's natal home one is a dependent even if performing the functions of a market

woman, marriage turns one into a provider rather than a dependent. A provider is one with status and respect. Education is another means of increasing status and garnering respect. Those market women with higher levels of education seemed to use their education to improve their business prospects, but unlike the Nigerian stereotype of uneducated women being market women, most of the women I encountered had basic education up to high school and a few were college-educated.

Those who practice sufferness are sympathy seekers. Compounding the suffering is the fact that many are taking on the role that their husbands would ordinarily have filled. Some attributed their role expansion to the difficulties encountered after the Nigerian civil war, but many noted that things worsened during the late 1980s. This period coincides with the Structural Adjustment Programs (SAP) introduced by the World Bank and the International Monetary Fund that sought to liberalize the Nigerian economy and allow the free market to solve Nigeria's economic problems. It was also a period of great social upheaval in terms of student protests, civil servant strikes, and massive migration of the intellectual class out of Nigeria to find better jobs. National revenue went toward paying off external debt, to the neglect of education, health care, and basic infrastructural development. Debt is thus associated with 'sufferness' and formal banking and is to be avoided.

In the travails mentioned above, there was no significant difference between the leaders of the association and the regular market women, however, the leaders tended to be more politically aware and connected. Their usefulness as political beings is quite evident because they feature prominently at every political rally and community event. While this may not be a direct survival strategy, market women are vital as retailers and

cultural purveyors. They persist and are a reliable fall back whenever the global economy contracts. They are nimble enough to eke out sustenance in very dire circumstances.

One thing was very clear, the women knew very little about banks and preferred to use more traditional methods of generating capital, yet those traditional methods are reportedly inadequate for their needs. Exploring their relationship with banks and why they are so reluctant to use them was necessary even though initially looking at banks was not part of the research plan. I analyze the results of my interview with the banks in the next chapter.

Chapter 6: Data Analysis: Market Women in Pursuit of Funding

In this chapter, I discuss the Nigerian banking system and how market women relate to it. I explain why they are suspicious of it and what I observed in Nnewi to improve the relationship between formal banks and market women who feel letdown and overwhelmed by the formal banking system. I do this by looking at the informal methods market women use to generate capital and the operation of microfinance banks which are supposed to work with women such as those found in this study

6.1 Financing

Having the financial resources to conduct business and take care of household responsibilities was a major concern, and it dominated the interviews particularly for the regular market women who seemed to rely completely on their resources. Banks got a rather dim assessment. Avoiding banks at all costs seemed wise according to these women since the use of a bank brought on anxiety and panic. Examples of their expression of that sentiment are below from the perspective of the leaders.

“One time I tried this one they call (named a bank) I nearly die.” (MWL6-Local, Interview, September 25, 2014).

This first lady claims she developed high blood pressure from stress induced by worry over the microfinance loan she took.

“Then I joined MFB (bank). Then at that MFB, that was the worst.” (MWL4-state, Interview, September 21, 2014).

The second lady claims that she left a regular bank for an MFB because she felt she was not getting the appropriate service, but that things were even worse at the MFB.

A regular market woman who relocated to Connecticut had a similar outlook:

“Banks are not an asset to these women. For most bank loans you need to have collateral and, you need to know someone in the bank. The interest is usually not a favorable aspect of taking a bank loan and microfinance loans are more likely to go to those who are politically connected. But if the micro bank functions the way you said it should, then that would be very helpful to market women, but I have not heard that that is the case.” (MW-CT, Interview, June 2014)

All the women (leaders and regular market women) preferred to use informal means to finance all their business opportunities. These informal banking facilities are in the form of cooperative ‘*isusu*’ societies, personal or family savings, or grants from family and friends. The women seemed much more comfortable with this unregulated informal style of providing credit. There were a few women who fell into the cycle of borrowing from one to pay off the other, but for the most part, they seemed satisfied with the services provided by these informal structures.

6.1.1 Market Women and Informal Funding Methods: With all the trouble they have securing funding, exploring how the women were able to fund their businesses seemed appropriate. All the women got some portion of their funding from personal savings and contributions from family members. This was especially prevalent for their startup capital of around an average of ₦15,000 (\$75). That amount would take care of transportation, fees, and the price of one 50kg bag of *garri* (₦7,000- ₦10,000; \$35 - \$50) which the women would sell in small quantities for 10%-50% profit depending on the location. So, on a ₦7,000 bag of *garri* women could take in as little as ₦700 (\$3.50) or as much as ₦3,500 (\$17.50) per bag. This money was put back into the business as long as there were no pressing household expenses to take care of. This is not a very sustainable method for funding a business one wants to expand.

Where personal savings are inadequate or unavailable, the next source would be contributions from a peer group or extended kin network. These groups form a kind of cooperative for the provision of rotating credit to its members. From the interviews, most of the women belonged to peer groups, which they called 'meeting,' that provided credit to their members on a rotating basis from the contributions made by the members every time there was a meeting. Meetings usually take place monthly. At the meeting, the women distribute funds to the members whose turn it is to get credit with the understanding that at the next meeting (or a designated date) the amount will be repaid with a small fee. The women preferred informal arrangements. Women literally must pay their dues to participate in the cycle of credit provision, but they understand how the system works and accept the consequences of disobeying the rules. One should be eligible to collect funds and that eligibility is determined by the number of times one has contributed to the fund, indications of reliability, vouched for by other members, and a general feeling of trustworthiness.

While no formal rules or laws govern these rotating credit groups, there is social pressure to comply with the rules of the group and default is rare. Where default does take place, it is a very anti-social act (Osondu, 2011), and the sanction may include exclusion from further participation in the scheme. Word would also go out that such a person is unreliable and other groups would be unwilling to take such a person on. I found that many of the women would risk borrowing from banks to make sure they do not default on their 'meeting' loans, such as their commitment and belief in this informal system of banking. Conflict is resolved within the group and because of the close personal

relationships of the members, resolution tends not to require the intervention of the law although in rare cases that may be necessary.

These rotating credit groups do not avoid the formal banking system altogether. The money collected lodges in a Savings account at the bank in many cases. Members of the group who are signatories to the account have the authority to make the withdrawals that provide qualified members with credit. But the use of formal banks is minimal. The transparency of each transaction remains very important to the process. Each group has officials who manage the business of the group. There is a treasurer who manages the finances but who generally is not able to withdraw funds without the signature of another officer of the group and a regular group member. The rules surrounding signatories and how the groups work vary depending on the group but the women agreed that what I have described above is generally how 'meeting' works. People can borrow small amounts if this is agreed on within the group, but the major object is not to make a profit for the group. The sole aim is to provide credit for the group members and the members conform to acceptable behavior by using social capital, not a formal western-influenced legal framework. Each month all the money contributed by the group members is given to one member, or the whole contribution the individual members made will be made available for use. All the women belonged to more than one of such groups, with some of the groups acting as insurance policies to fund funerals, weddings, down payments on a property, or the acquisition of household items.

The microfinance banks were meant to mimic the kind of lending the women were used to engaging in their 'meeting' situations. Unlike formal banks, microfinance banks do not require collateral, but they do require cash guarantors and a portion of the

money borrowed goes right back to the bank or the guarantor. A group of people with similar business ventures would be brought together to borrow a small amount for a short period and repay the amount with a relatively high-interest rate. The understanding is that the group acts as collateral because if one person does not pay his/her share the other members of the group must come up with the necessary amount. The bank engages in this activity for profit; therefore, there is pressure on the banks to collect these loans and in turn great pressure on the women to make repayments. Such pressure makes the women distrustful of banks as they see the conditions given to them as confusing and hard to navigate. Loans from microfinance banks are not rotating credit societies but many of the borrowers are confused about that fact. Microfinance loans in Nigeria are the same as regular loans; the amounts borrowed are simply smaller. To make loans more substantial the *isusu* groups are formed. Microfinance bank methods are therefore by nature less flexible than the *isusu* borrowing methods.

This contrasts with the rotating methods that the women are used to and which have been a very effective means through which they can fund their businesses and take care of any arising family obligations. These rotating methods are widely used, understood, and trusted. Default does not result in the loss of one's property, and opportunities to resolve default issues avoid legal wrangling and the involvement of the police. There is a great fear of banks because the women have the accurate impression that one false move and their property will be confiscated by the bank. That may be the case with commercial banks and there were anecdotes of that occurrence from the market women interviewed, but microfinance banks are supposed to be different. Microfinance banks are not set up to resort to the seizure of collateral and are meant to help micro

business people like market women. In practice, however, many microfinance banks act like regular commercial banks and provide services that are demanding and pressure-filled for women. They require an advance deposit of collateral.

The women may be justified in their fear and distrust of banks because the Nigerian banking system has had a history of instability and unreliability. From the early twentieth century when there was a proliferation of indigenous banks that eventually failed, to the 1990s, when there was another proliferation of banks and financial institutions that took advantage of high-interest rates to promise customers they could double their money in short periods, the Nigerian banking system has been troubled. Banking bubbles burst and people lost large amounts of money and faith in the banking system (Okoye, 1990). These failures of the banking system were due to a lack of proper regulation and supervision as well as the numerous changes in banking policy with each successive change in government (Central Bank of Nigeria, 2005). Comparatively, the rotating credit systems were simple, consistent, and culturally acceptable.

In times of hardship, these self-help credit strategies have also been vital in keeping communities afloat. Nnewi is in defunct Biafra, an area in which the Nigerian civil war raged. After the war, banks provided the rebel citizens with twenty Nigerian pounds in exchange for any amount of Biafran currency that they turned into Nigerian banks. Many of the women remembered these instances or were aware of them, so the distrust of banks runs deep. The only way people could restart their businesses after the war was with the informal banking systems that had always been in place. Now, most women rely on family effort and are understandably wary of banks since many families lost their savings to banks during the war and found banks unhelpful after it. The women

did not know the functions of microfinance banks, nor were they very interested in knowing what these banks were doing. Whenever banks of any form came up in discussion, cries of “God forbid” and hisses rang forth from the women.

6.2 Market Women and Microfinance Banking in Nnewi

Nnewi has several national banks. These banks are mainly located in the middle of Nkwo-Nnewi (Uruagu) on Bank Road, although there are a few bank branches scattered across the town in other villages. In addition to the regular commercial banks, Nnewi has many microfinance banks that cater to the micro, small and medium-sized enterprises that are ubiquitous in the town. For my research purposes, I chose three kinds of microfinance banks and interviewed a banker from each of these banks. One bank was formed by a religious organization, another was formed through conversion from a community bank to a microfinance bank, and the last bank was created as a community bank but with an emphasis on educating its customers on ways to improve their businesses. I used a semi-structured interview process and the interviews took place during business hours. Additionally, I observed the activities that took place in the banks from a customer’s perspective.

6.2.1 Microfinance Bank (MFB) I: The first bank I observed, and later interviewed at, was a microfinance bank set up by a religious organization. There were very few cars in the parking lot but entering the banking hall it was very crowded. There was no visible line and all the teller windows were three deep with customers. The crowded spaces were frightening because there was an ongoing health crisis at the time. Ebola was raging through West Africa, and Nigeria was still working to control the infection

(International SOS, 2015). While the entry of the disease took place about 474km (295 miles) away from Nnewi, the disease is highly contagious if one is exposed to blood and bodily fluids, and crowded situations make one particularly vulnerable (Centers for Disease Control and Prevention, 2015). I thought there might have been some extra caution taken in places like banks that have a tendency to be crowded and are potential areas for the spread of such infection. If a market woman with a barrow were in there her movement through the market could spread a dangerous disease very quickly.

I asked one of the customers whether this crowd was usual for the bank and was told that salaries had been paid and since it was the beginning of the month bills were being paid through the bank hence the increased activity. This payment of bills through one's bank account is in line with the new government policy of converting Nigeria to a cashless society. Still, the bank was crowded, and it seemed as if customer service was nonexistent. I stood in a corner of the banking hall, keeping an eye out for an opportunity to speak to the bank manager. I noticed some religious officials could go behind the banking counter to speak to the customer service representatives without having to stand in line. Other 'special' customers could do that also, delaying teller attending to regular customers. You could tell they were special because they knew all the tellers, did not line up to be attended to and went behind the counter while laughing and joking with the bank workers. There was no power supply to the bank at the time of my visit but there was a generator working the computers and some lights. There were no fans or air conditioners.

The location of the bank is central and within the premises of a prominent religious institution. The banking floor was rather crowded, and the situation looked

rather disorganized. The bank workers behind the counter and those in the back behind the cashiers seemed to take all the chaos in their stride, but I noticed because it was so crowded there was little chance of privacy for the customers. It was hard to determine how to get to speak to the manager. The most successful customers were those who shoved ahead and went behind the counter whether they were given authorization to or not. I informed someone who seemed to be in authority that I would like to see the manager. I was told the manager was out but he would soon be back, so I waited.

After about an hour of observation and waiting, someone behind the counter asked what I was up to (I think because they noticed I was making notes and did not seem as frantic to leave as some of the other customers in the hall). After 15 minutes, the manager ushered me behind the counter. He asked me to state my business and I explained that I was a student studying market women and would like to speak to him about whether they lent to market women and what their bank did in terms of lending to micro-entrepreneurs such as market women. He referred me to the bank's credit and marketing manager.

I was taken to the second floor of the building to an open room with desks all around, against the walls. The room was breezy and spacious. There were about six people in the room. There was a cash-counting machine in one corner of the room where a large heap of notes was being counted. The credit manager conducts his tasks and the other administrative duties of the bank from this room. My aim in interviewing the credit manager was to get a better understanding of how microfinance banks (MFB) operate in Nigeria. I also wanted to find out whether they lend to market women and whether such loans have been helpful to the women. For the credit manager, I first asked what made

this MFB different from regular banks. I was told that this bank was meant to serve the underserved members of the society providing them with loans without necessarily requiring collateral. I received confirmation from the people who were crowded into the bank while I was waiting to conduct my interview with the banker. People, through informal interviews, indicated that they used the bank because they did not have to bring in collateral to secure credit for their small businesses. Since it was a bank formed by a religious organization, many of those who patronized the bank did so because they were members of the religious organization or because it was a work requirement that they have an account at this bank.

The banking process is rather basic; there is no online banking, and the saving accounts are run using passbooks. There are however savings, current (checking), and fixed deposit accounts as well as loan accounts. Due to the lack of any independent way of checking one's account balance, some of the customers at the bank were there to have the tellers look up how much they had in their accounts. Many of the customers receive their salaries through direct deposits to their accounts at this bank, a situation that has been encouraged particularly by government employers. To withdraw money, you must fill out a teller form with all your account information, submit it to the cashier who would then pass it back to those behind them on the banking floor behind the counter. The individual would then process the withdrawal and make the necessary postings. The person making the withdrawal had his name called to come to a specific cashier's window to collect his/her money. A similar process happened to deposit money.

Concerning the lending process, the credit manager indicated that the bank tried to concentrate on lending to micro and small businesses, with a maximum lending period of six months.

[The] bank gives out micro and small loans. The loans are lent for six months at an interest rate of 15%...the normal rate for secular microfinance banks is about 20% so borrowers at this bank are getting their loans at a highly discounted rate. To secure a loan, a customer must have operated an account at the bank for at least two months. S/he must fill out an application and then undergo an appraisal of their business and their business premises. The customer should provide two guarantors who will vouch for the customer and agree to repay the loan if the potential borrower defaults. These guarantors have to be known to the bank; for married women, their husbands provide guarantees, but the use of a husband or wife is not mandatory. (Credit manager-MFB I, September 16, 2014).

A worrisome trend at the bank is that of the high loan default rate. The credit manager indicated that the default rate is as high as 50%. This does not augur well for a trusting relationship between the bankers and the customers as every loan seems to be highly risky and unlikely to allow the bankers to fulfill their motive of generating repayment and profit. As a precaution against default, the bank closely monitors borrowers and conducts workshops and seminars to provide education on the responsibilities the borrowers have regarding the loans. Banks also provide advice on how to make use of those loans. Since the financial statements of MFB are not publicly available, there was no way of verifying that the default rate was as high as 50% and there were no customers that could confirm that they had attended many workshops on loan management, but many borrowers¹⁵ did state that they were closely monitored, some feeling the monitoring was excessive. This monitoring is done by people they call marketers who were viewed as

¹⁵ I sat in on a loan seminar and borrowers freely shared their experiences with the bank. They were particularly vocal about being monitored by the bank

high handed and intrusive. One of the market women I interviewed in Nnewi confirmed this notion of the marketers. Despite close monitoring, the impression was that the borrowers are hard to trust and that without close monitoring recovering payments would be even more difficult. The bank grants equal numbers of men and women loans according to the credit manager, but this claim was unverified. The banking hall seemed to have as many women as men, thus indicating both men and women commonly use the facilities.

The credit manager was emphatic about the need for loan guarantors, particularly for women. Women are viewed as a higher risk than men because they usually had no collateral in the form of land to put forward for loans. The credit manager noted that husbands are often the guarantors, leading me to believe that the traditional ideas of women being under the supervision of a man, and needing a man to validate all their financial activities, is still very much alive in the banking sector in Nigeria. The need for a husband or responsible man to vouch for a woman is also commonly accepted in many religious (and cultural) spaces and may also be a way in which the bank, being part of a religious organization, shows the influence of religion in that organization, further buttressing the non-secular nature of the bank. The bank customers, who I had casually interviewed while waiting by the counter, likewise expressed a great degree of trust in the workings of the bank; many people had decided to use this bank because of its religious affiliation, believing that “with God in control, nothing can go wrong.”

I observed that there were very few market women in the bank. Most of the customers were civil servants or other wage earners such as teachers or employees of privately held businesses. The dominating presence of wage workers was surprising

given the government's emphasis on the use of microfinance by market women and the religiosity that permeates the Nigerian society. In Nigeria being religious is encouraged because your church or mosque forms a peer group that provides the benefits of any social network. You can become employed through your church connections and earn a decent wage. For market women, this means they can be the supplier of food items for various church events, be the recommended provider of particular items to church members, and always have a constant customer base for your goods. In Nigeria, religion has these benefits it provides a large customer pool and presents one as good and reliable.

6.2.2 Microfinance Bank (MFB) II: This bank is located on Bank Road and situated in the middle of the market. It had been converted from a community bank to an MFB and caters to the local businesspeople. My interview was conducted with a managing assistant and provided the same information regarding the operation of the bank as was provided by the previously visited bank. The only notable difference was that this bank provided its customers with higher loan amounts and a shorter lending period; their target may have been wealthier clients. Also, cash collateral was required of all higher volume borrowers.

A potential borrower has to have an active current account, one that had been active for at least three months. Cash collateral of 30% of the loan amount will be required to be deposited by the borrower's guarantor for amounts under ₦ 300,000¹⁶. For amounts over ₦ 300,000 tangible collateral, such as land and housing, is required. An application for the loan should be filled out and an assessment of the collateral and the borrower's information is made. The bank also monitors the use of the funds lent to borrowers as well as checks the validity of the guarantors. The maximum lending period is three months while the

¹⁶Conversion rate for 2014, \$1=₦199.03 (http://www.likeforex.com/currency-converter/us-dollar-usd_ngn-nigeria-naira.htm/2014). The official bank rate was much lower than this but most companies that actively exchanged currency in Nigeria such as Western Union, were using this rate or something close to it.

minimum amount borrowed is ₦ 10, 000 (Credit Manager MFB II, September 29, 2014).

The banker proceeded to describe how the cash collateral system works.

For example, if you borrow ₦ 300,000 thirty percent of that money will have to be put down as collateral. So, you will receive ₦ 300,000 but your guarantor must give the bank ₦ 90, 000 as a safety deposit. Essentially you will probably give the guarantor his money out of your loan and you will be working with ₦ 210,000 (Credit Manager MFB II, September 29, 2014).

This bank was not as crowded as the previous bank, but the brisk business that was carried out in the banking hall is an indication that this bank does quite a bit of business too. The customers here were mostly young businessmen although there was no indication that women were excluded in any way and a number were in the bank though not as many as in the former bank. As with the previous bank, the loan application and administration of the bank took place on the floor above the banking hall. The bank's location is quite strategic, particularly with it being located on Bank Rd and being that it was converted and is one of the older microfinance banks, one that was in existence before the mandated conversion in 2007. This bank is known for providing credit to local businessmen and for being instrumental in making it possible for many of the young industrialists of the town to establish and expand their businesses.

Bearing this in mind, the atmosphere at this bank was one of high efficiency and objectivity; there was no sense that religion was one of the reasons people used the bank. Bankers seemed to attend to the customers promptly, there were no special customers and things seemed to move at a faster pace. Its reputation as one of the banks that helps where the regular banks have been lacking is the air that this bank carried. However, like the previous bank, the main complaint of the bankers is one of the high default rates from

smaller businesses. That default rate may have something to do with the high-interest rate charged by the bank. The interest rate was between 20% and 25% depending on the amount borrowed and the familiarity of the bank with the customer (Central Bank of Nigeria, 2015). The charging of high-interest rates for a very short time on small amounts is effective when offering micro-lending. The high-interest rates are common in microlending because due to the small loan amounts, individual transaction costs are high (Fernando, 2006). Helping women, and market women particularly were not expressed as an emphasis of this bank. Additionally, the bank, although called an MFB, functions as a bank that provides credit for businesspeople within Nnewi and its environs with no emphasis on microfinance or microlending. There are concessions for being called an MFB as the government does not require as high an amount of capital reserve for MFB as it does for commercial banks.

Central Bank (Nigeria) Money Market Indicators (In Percentage)			
	- 2014		
Month	July	August	September
Inter-Bank Call Rate	10.50	11.91	10.73
Minimum Rediscount Rate (MRR)			
Monetary Policy Rate (MPR)	12.00	12.00	12.00
Treasury Bill Rate	9.88	9.95	9.75
Savings Deposit Rate	3.41	3.24	3.43
1 Month Deposit Rate	8.40	8.09	8.41
3 Months Deposit Rate	9.35	8.54	9.31
6 Months Deposit Rate	9.47	8.70	9.48
12 Months Deposit Rate	9.11	7.47	9.31
Prime Lending rate	16.44	16.60	16.44
Maximum Lending Rate	26.07	25.07	25.77

Table 7: 2014 Bank Interest Rates

Source: Central Bank of Nigeria

<http://www.cenbank.org/rates/mnymktind.asp?year=2014&month=8>

Lending rates are high for those borrowing from Nigerian banks, as illustrated by the bank rates put out by the Central Bank of Nigeria (CBN) in 2014. As a result, most transactions are cash-based. Businesses suffer due to the expense of credit. The microfinance banks charge interest rates in line with the CBN guidelines and their rates are not much lower at about 3% for 3 months and an effective rate of 12% for the year. Many borrowers do not have a steady source of income and taking out a loan could mean that they lose what few assets possessed. Market women are justified in their wariness towards borrowing from banks. There were no market women at this bank. The bank

interest rates are very high and lack the kind of clarity and familiarity that characterize the kind of financial transactions the market women obtain from their informal banking sources. I observed that there were not too many market women in the bank and from the formal interview I conducted, it is unlikely that this would be a helpful environment for the market women interviewed.

6.2.3 Microfinance Bank (MFB) III: The third bank I visited was one that was also first established as a community bank but was converted to a microfinance bank as mandated by the Central Bank of Nigeria (CBN) by 2007 (Central Bank of Nigeria, 2005). This mandate entailed the conversion of community banks, reduction in the capitalization required to establish the banks, lower capital reserve requirement, and government insurance for losses that may be incurred due to lending to riskier customers. The banking hall was rather dark, but that is not unusual in Nigerian office buildings because there may be a power failure and few windows to bring in natural light. A few customers were being tended to by tellers (cashiers) but the offices were on the floor above. I was guided to the credit manager who was very helpful and forthcoming even though she was quite busy with customers. Her office was located with other offices around an open space that had benches and a podium, like a space for conferences or gatherings. She was very knowledgeable and gave me a rundown of the guidelines set out by the CBN for MFBs.

Capitalization for commercial banks is ₦ 20b but for MFBs it is ₦ 20m because the loans are smaller and shorter term. Guidelines for MFBs are published by CBN, but those guidelines change annually. Generally, capitalization for Federal MFBs is ₦ 2b, for state MFBs it is ₦ 100m and for local MFBs it is ₦ 20m. (Credit Manager MFB III, September 30, 2014).

The different capitalization rates are supposed to make it possible for the establishment of the banks in any area of Nigeria; the more rural areas have lower capitalization rates, while those located in cities or areas that can raise more money from a waged population have higher capitalization rates. Federally capitalized banks usually have access to the waged workers, have higher capitalization rates, and can operate in all areas of Nigeria. They prefer urban centers or towns where commerce is the main occupation. Nnewi does not lack banks but the women in this study feel neglected by the banks available to them.

Business is conducted similarly to the banks mentioned earlier with a few differences. I asked what the primary function of the bank is and was told that “[t]he targeted customers are petty traders and other small and micro business people” (Credit Manager MFB III, September 2014). Loans are given to groups of people rather than to an individual. This was a rather unpopular approach to lending since many of the groups consisted of people with no personal history or peer familiarity. Group members must be homogenous to their businesses and cannot be members of the same family. The group acts as the guarantor, so if one member cannot make a payment, the other group members must come up with the payment. The function is not necessarily for savings although they do encourage borrowers to develop a savings habit and offer that facility to their customers through specialized savings accounts. Loan amounts vary from “a mere ₦5,000 (\$25) to a maximum of ₦500,000 (\$2500).” The maximum borrowing period is six months. Capital comes from borrowed funds.

A required procedure like that conducted by the earlier banks is implemented.

A potential borrower has to open an account and have a relationship of no less than two months with the bank. Additionally, the potential borrower must attend seminars every Monday. Once you apply for a loan you must attend these seminars to understand what is expected of you regarding the use and maintenance of the loan. Seminar attendance is essential to be approved for the loan (Credit Manager MFB III, September 30, 2014).

I was invited to attend the Monday seminars, which take place at 10 am and 11 am. The bank client base has expanded to between 700 and 800 microfinance customers. Most of those customers are women, a development in line with the CBN recommendation.

A major difficulty experienced by the bank was the high level of default. However, the default rate had dropped to about 3% in recent times. The low default rate is maintained through diligent personal monitoring and a low-interest rate of 3% per quarter or every six months depending on the amount borrowed and the term of the loan. People called “marketers” who collect the money owed the bank daily act as monitors of the use of funds. They physically show up at the business premises and collect the money owed.

Use/Awareness	Number of Women		Percentage	
Aware of MFB but know nothing else about it		1		5.00
Aware of the MFB as a good that helps woman		4		20.00
Aware of the bank as something to be avoided		7		35.00
MFB not operating in a correct manner		1		5.00
Unaware of these kinds of banks		5		25.00
Use MFB for savings and borrowing		2		10.00

Table 8: Market Women's Use and Awareness of Microfinance Banks (MFB)

(From fieldwork questionnaire)

Part of the high default rate occurs because not many women know what a microfinance bank does, and they avoid patronizing any banks. The few women who use the MFBs have little understanding of how it works and are surprised when they must remit money weekly to service their loans. The women had heard about NGOs and women's empowerment, but they were unaware that the Nigerian government had mandated that lending to women should be a priority in microfinance banks. The banks identify high default rates with the micro businesswomen and were not working hard to make sure they know there are facilities available to them through the banks. The above table shows that the women are largely unaware of the function of MFBs and the majority interviewed hold negative views of such banks. One woman criticized the banks

as being no different from the commercial banks that seek collateral and offer unreasonably high-interest rates. A general distrust of banks is evident from the responses received from the women interviewed.

Only 10% of the women interviewed used the banks and they complained bitterly about the onerous conditions they had to endure because they were using borrowed bank funds. They expressed anxiety about being able to pay the interest as well as repay the capital they borrowed, and that they felt hounded by the marketers who came to their businesses every week to collect what was owed for the week. Of the women interviewed, 25% stated that they did not have any idea of what a microfinance bank was, while 35% stated that they felt microfinance banks and all banks need to be avoided. There was some confusion regarding the difference between interest and principal, the need for collateral or guarantors, and the fundamentals of banking. This contributed mightily to the feelings of anxiety and unfairness that the women expressed.

6.2.4 MFB III Organized Borrower Seminars: MFB III conducts seminars regularly, one for current borrowers and one for loan applicants. The first part of the current borrowers' seminar emphasizes the progress of the borrower, an exercise dubbed 'Testimonies of Success.' It takes place at 10 am once a week normally on a Monday but sometimes on other days if there is a holiday or a need for adjustment. All the seminars are conducted in Igbo as most of the borrowers, even though relatively well educated compared to the general Nigerian population in the understanding of the English language, were more comfortable discussing complicated concepts in their mother tongue. All the documents, however, are in English, so having an Igbo explanation to

keep everything very clear is a welcome practice. One of the day's testimonies came from a mechanic who, with the help of the loan he had taken, was able to service more vehicles because he was able to buy better tools and employ others to help. He stated: "I took the loan last year and paid it off at the right time. I took another loan this year because I needed to replace some of my tools and buy more tools because the work was too much and I needed help" (Customer-Mechanic, October 6, 2014).

A woman stated that she had been using the bank for several years and had been able to increase the size of her restaurant and buy a generator to operate some of the kitchen appliances needed to process some of the food she cooks. The generator also allowed her to stay open later and earn more money.

This is my bank. I use it for everything. Now I have a generator so I can stay open longer for the night market. I have expanded my business to catering services. I follow the rules and come to these seminars most of the time. They have helped me. Now I can pay school fees and buy things for my children. I use the special savings accounts so that I can plan and save. Before I would just spend all I earned without knowing, but now the marketers have helped me save so that at Christmas I have enough money and I don't feel it (Bank Customer-Restaurant Owner, October 6, 2014)

But there were no market women of the caliber I interviewed among the seminar attendees. So the bank was of little use to market women since their main problem of a lack of understanding the functions of a formal banking structure is not being solved even though efforts are being made. Another feature of the lending program is that if you are consistent with your repayments, you can eventually qualify to borrow a higher amount. One successful borrower stated that he had been very good at managing and paying back his loan and had now qualified to take out a higher amount.

The second part of the seminar was a talk on what things cause borrowers to default on their loans and ways in which borrowers can maintain successful outcomes when borrowing from an MFB. The credit manager stated that the main cause of the default was that people borrowed the money and used it for a purpose other than what they stated on their application form. Borrowed funds expand the business and increase what the business can do but diverting funds derails that success. She gave an example of a man who borrowed money to expand his business.

This man had been a very good client borrowing and paying back on time and had the trust of the bank. He was lent a large amount but instead of using it to expand his business so that he could increase his sales and pay back his loan, he decided to buy a piece of land in his village to build a house on it. His village is in a remote area so the prospect of receiving good rent is out of the question. This was a foolish investment decision but a decision that made sense to the man who wanted to get that choice piece of land for his satisfaction. He eventually could not pay back the bank, defaulted on the loan, and still owes the bank even after they had taken possession of his business (Credit manager MFB III, October 6, 2014).

While the man mentioned above still owns the land, because of its location the land has very little commercial value. Its purchase was merely for sentimental reasons that involve prestige and familial caution emanating from memories of the Nigerian Civil War. He is one of those borrowers who use borrowed funds for other things with the hope that before the loan period is up they will be able to pay the loan off with a lump sum acquired from *isusu*, kin, or another bank loan. Sometimes that works, but most of the time it does not according to a banker interviewed at MFB III.

Diverting the funds to pay school fees, to buy houses, to lend to relatives will not help you repay the loan. Next time we will not lend money to you and we will try very hard to get our money back and you may lose that your business! We will take your business and then you will tell people that [MFB III] is wicked (Credit manager MFB III, October 6, 2014)

Another cause of default is the fact that customers borrow from multiple sources: from different MFBs, from meetings (rotating credit societies, mutual benefit or cooperative societies), from regular banks, and family and friends. One banker stated that the women were “borrowing from Peter to pay Paul, and thereby getting into serious financial issues.” This borrowing occurs when the market women are members of several “meetings” and many of them borrow from one to pay the other, a concern the banker expressed by making the above statement.

In many cases, borrowing group leaders are rather unhelpful and do not keep track of payments, do not make sure that payments are made on time, and are not on top of the record-keeping. Borrowers need to check that the amounts entered for them as repayments are properly recorded. For instance, after I had been to MFB II it was reported that a teller and some accomplices had defrauded the MFB of large sums of money. The religious leader addressed this in his end of year letter:

This year (2014) brought out sin in its starkest form in the fraud which was exposed in [MFB I]. Some members of the staff taking advantage of the trust reposed in them made away with various heavy sums of money paid into the bank by customers without entering the money into the bank records. I thank God that the fraud was discovered and those responsible for it accepted their responsibility. We turn to God with praise and thanksgiving for the return of the customers' money by the members of staff involved so that the customers can get back their money (Opinion, 2015, p. 6).

Borrowers must make sure they have the appropriate insurance (life and fire) and that all members of the group sign for the loan. While life and fire insurance are mandatory, they are not available to market women since they do not meet the basic requirement of having a steady income stream. For market women, Christmas spending involves buying new clothes for family members and saving money to buy foodstuff to prepare for the festivities in addition to increased stock for sale during that period. Since there are seasons during which spending is mandatory, borrowers are encouraged to take advantage of the various savings programs and special savings accounts that the bank runs by the bankers as they acknowledge that the Christmas season is one of increased spending and festivities. Special accounts mean more money deposited in the banks and money for the depositors when they need it. It also involves more borrowing as the people feel the pressure to fulfill certain obligations.

This is the season when people borrow for Christmas. Instead of using the loan money for Christmas, borrowers should open special holiday savings accounts to save towards Christmas or a specific item. The bank tries to promote savings. (Credit Manager MFB III, October 6, 2014)

The second seminar, which takes place at 11 am on the same day as the first seminar, was the seminar for newcomers, giving a brief history of the bank. The bank's aim with this seminar is to make sure that those that are new to the microfinance loan process have an idea of how the bank works and how the loan and repayment process should be handled. The bank was established as a community bank in 1996 by a few men from some prominent Nnewi families. These people saw the need for banks that would serve the poor and made sure that one of such banks was established in Nnewi. The credit

manager went over the procedure to acquire a loan and re-emphasized the need for customers to save.

Both seminars were well attended; it was standing room only. There were about twenty people at both seminars. After the seminars, many of the participants had questions or had to do some paperwork, so many lingered in the seminar area waiting for attention. The staff, particularly the credit manager, seemed to be very knowledgeable and nurturing for their clients. This seminar and bank seemed to provide a real demonstration of the hands-on process that micro-financing could be.

However, several women who had used this bank in the past still had complaints about the bank. On further questioning, I found that one of the women had not regularly attended the seminars. She also admitted that even with lower interest rates, she was unable to make her payments with ease because instead of using the money to expand her business she used it to pay off the loans she had taken from other sources, including the *isusu*.

At present, many microfinance programs still depend on donor subsidies to meet their high costs, i.e., they are not financially sustainable. They are sponsored by NGOs, the government, or other larger commercial banks. There are higher transaction costs associated with microfinance banks because customers are more closely monitored, and the clientele is generally a riskier endeavor. While MFB III is doing a lot to help the women understand how the banking system works, the market women are unable to generate the kind of money required to sustain microloans as they are set up in Nigeria. All the effort by the Nigerian government through the Central Bank of Nigeria had made

no difference. The women still rely on their informal sources of funding which rely on social capital and peer pressure for compliance rather than punitive fines and interest.

From observation and interviews I note that for the banks to be of any use to the market women, they (the market women) need a level of guidance and knowledge that is not readily available to them. They are more acquainted with the workings of the informal banking sector which is populated with women like them. These informal institutions are mainly used by women while the banks that are constantly being pushed on the women are popularly used by men. Until the 1970's women could not have bank accounts without getting permission from their husbands or fathers, meaning many women developed a deep mistrust of formal banking institutions. While integration in Europe may have been possible given similar conditions, in Nigeria apart from discrimination based on sex, there are cultural norms that insist on the separation of men and women, many areas prefer the education of men and even women feel that there are certain areas (such as banking) that should belong to men. The integration of women into using banking had thus been very difficult. The complex nature of conditions to use banks and the added stress of interest have not helped assuage the unease the women feel towards banks.

6.3 Additional Observation

I also conducted informal interviews with bankers in Abuja, Jos, and Nsu. Most of these bankers believed the MFBs were not working as they should. They were just operating in the same way as any other commercial bank. The main criticism was that borrowers were forced to borrow more than they could pay back especially when borrowing as a group is the main option. One banker who had worked in an MFB stated

that the onerous practice of pursuing deposits (by marketers) to satisfy an arbitrary, often unrealistic, deposit target, was also part of the micro-financing experience. The objective is making a profit rather than helping customers secure credit, so education and monitoring should be emphasized. Securing customers who will make large deposits of cash seems to be the objective.

A banker who was a high executive at a rural MFB confirmed this opinion when he stated,

The bankers have a ‘man-know-man’ attitude and the supervision of the borrowers is limited. Local bigwigs are the ones who get the loans because they know people and sometimes they recommend their protégés even if they are not ideal candidates.

He went on to say people do not understand that they must repay the loans they take especially in the cases where such loans happened through personal connections. Local banks understand that for the bigwig to send business the bank’s way they have to do his bidding by at times granting loans to undesirable candidates. This is an important observation since the market women were also under the impression that the lending terms were optional and that there was some flexibility in when making repayments, especially if it was made possible through a personal connection. One still must make payments whether you are making money or not; this is a contract whose rules must be adhered to regardless of whether you earn money or not. This concept does not resonate among the women who operate based on trust and social capital rather than in the abstract cold environment of objective strangers. In Nigeria, all things are personalized and subjective.

Other bankers were suspicious of the MFBs and not very impressed by their operations or the banking system in general. This may be due to the frequent changes in

the banking system some of which make the lives of ordinary citizens more tedious and difficult. For instance, there has been a serious push for Nigerians to carry less cash and use electronic means for payment of all types. A new law now states that for any payments greater than ₦ 150,000, one must use an electronic bank transfer rather than cash (Central Bank of Nigeria, 2014). The hope is that this will cut down on the need to carry large amounts of cash, thus avoiding the possibility of theft, and reducing the incidents of fraud through bounced or fake checks or money laundering. However, not all people are willing or able to access bank accounts. Where there are monetary needs, interbank transfers delay the receipt of that money. Interbank transfers can take four days at a minimum.

While the CBN puts out official interest rates, in practice, interest rates in Nigeria are quite high and borrowing is expensive. The use of cash and debit cards for most transactions is rampant, and mortgages are not widely used to pay for owning a house. Interest rates may appear to be low officially, but the fees involved in securing the credit increase the cost of borrowing significantly. The process of securing a loan is opaque and many of the necessary conditions are not standardized; they vary from bank to bank and change regularly. These characteristics do not promote trust.

6.4 Banking and Sufferness:

Throughout the interview of women and bankers, there was an undertone of distrust. Mistrust of peers and distrust of banks, bankers suspicious of market women, and the market women suspicious of bankers. The women clearly stated the reasons they needed money but the ability to get such funding outside of selling their goods was beyond the women. Their preference is to get grants or interest-free loans (from the

government or any other agency) but that is not how banking in Nigeria is set up. Banks are not in the business of giving out free money, but the women are not in the position to pay exorbitant fees. NGOs are not able to provide grants to all who are in need, so the idea of grants is a very remote possibility. To the women, the inability to get the money they require is a form of suffering. To bring attention to this suffering, when interviewed the women emphasized the extent to which they suffered to the exclusion of any other requests or appeals, hence my referring to this phenomenon as ‘suffereness.’ Suffereness is an intense level of suffering developed out of an economic, political, or social need.

Those who practice suffereness are sympathy seekers. Compounding the suffering is the fact that they are taking on the role that their husbands would ordinarily have filled. Some attributed their role expansion to the difficulties encountered after the Nigerian civil war, but many noted that things worsened during the late 1980s. This period coincides with the structural adjustment programs introduced by the World Bank and the International Monetary Fund that sought to liberalize the Nigerian economy and allow the free market to solve Nigeria’s economic problems. It was also a period of great social upheaval in terms of student protests, civil servant strikes, and massive migration of the intellectual class out of Nigeria to find better jobs. National revenue went toward paying off external debt, to the neglect of education, health care, and basic infrastructural development. Debt is thus associated with ‘suffereness.’

‘Suffereness’ was thus associated with increased work and worry for women. Banks and formal lending institutions were associated with foreign intervention in the Nigerian economy, unemployment, loss of assets, and debt bondage. The natural response for the women was, therefore, to stay away from the western accepted methods,

which already excluded them due to their perceived lack of anything of value and actual lack of collateral. Their alternative method solution was to seek out culturally acceptable informal methods of funding in the form of the rotating credit societies, peer networks, and *isusu* societies. As the Nigerian economy has worsened and the government has sought to improve the population's formal banking use, the informal banking methods have continued to proliferate and compete with the formal banking sector. The government is seen as unhelpful and western ideals are viewed as good 'but not for us because they do not understand our ways.' We can reduce and even eliminate 'sufferness' through government intervention, according to the women; however, they were not expecting help to come from the government sector. Rather they hoped that someone or something would save them from the stress of trying to earn a living that provides adequately for their family needs.

While sympathy seeking is an acceptable cultural approach to attract helpful attention for all, the humility which it implies does not seem to include men in the concept. Men are considered to be sturdier since having other opportunities not afforded women such as inheriting land, education, and delaying marriage indefinitely. The women seemed to imply this belief when they noted that they were performing tasks that the men in their positions as breadwinners should accomplish. Sufferness is not so eagerly applied by men.

6.5 Market Women and the Bank as a Male Institution:

Banks are associated with men in Nigeria. From the colonial period, men were given preference when it came to banking but when it came to taxation women were treated as equals with the expectation that they would pay tax. The Women's War of

1929 in southeastern Nigeria exemplified violent protests of colonial authority (Ewelukwata, 2005). Later in the century in the late 1980s, the experience of banking during the structural adjustment period was very negative for all Nigerians but especially for women. That period coincided with the time at which women were finally getting the opportunity to own a bank account. While women needed a male relative to cosign any bank account they wanted and endorse any loan they needed, men were free to use banks without such impediments. Hence many women associated the possession of a bank account or dealing with banks as a male endeavor. Women on the other hand have always found ways of raising funds that did not involve banks. Funding that did not involve banks was therefore seen as informal and female.

While the government has passed many laws and decrees meant to encourage women especially those engaged in micro-businesses, like those run by market women, the women felt that banks were meant for men and they avoided banks almost entirely. It seems this suspicion and the avoidance of banks started with the complicity of men in the colonial stripping of women's autonomy concerning their economic fate. The era of this complicity was from the beginning of the colonial period (1900) and continued through independence coups and civil war (1970) (Chuku, 1995). At all these times women were denied economic opportunity based on law or based on tradition and so they relied on traditional methods for banking and providing seed capital (Okoye, 1990). Even in Nnewi where everyone is engaged in some form of commercial activity, loans of any substance go to men while the women are having a hard time navigating the system. This is something all the bankers interviewed acknowledged. It is also reflected in the industries operated in Nnewi. Most of the larger industries are owned and operated by

men who make ample use of the credit facilities provided by banks. The women must manage with the informal institutions that are more familiar and that have been available to them without restriction. One could conclude from this that the banks are male institutions that have excluded women. Market women do not trust banks and continue to use the institutions that have reliably catered to their financial needs.

6.6 Conclusion

Market women in this study are suspicious of banks. A few have had negative experiences with banks, but most never use banks. They use traditional or informal banking institutions that meet their levels of comfort and understanding but are inadequate for all their financial needs. Most of the women were not aware of the opportunities a microfinance bank could provide and what little they knew of the banks was negative. They were only willing to use banks if the banking system provided grants rather than loans. The banks encouraged to reach out to micro-businesses such as the ones in this study operate in a legal environment that requires them to follow certain rules to make a profit. This profit-making feature is what fuels the suspicion of banks as well as the historic exclusion of women from procuring loans or opening accounts. The chapter demonstrates that the microfinance banks available in Nnewi are varied. One bank provides the kind of education via weekly seminars that may help change the attitude of the market women as a way of creating an enabling environment in which they can operate and thrive.

The banks are, however, dominated by men who have collateral to put up for loans, who are viewed as a better risk by bankers, and who are more accustomed to using banks. Historically women have been excluded from the formal banking system so the

market women's suspicion and unease regarding using them are not unfounded. Banks are regarded as male institutions that lack the understanding to provide good service to the women in this study, and thus the benefits of formal banking are untapped by this group of women.

Chapter 7: Findings, Recommendations, and Conclusion

This chapter provides a summary of the study looking at how market women in Nnewi overcome obstacles they encounter in their businesses. I look at what the market women say about their survival strategies and discuss findings and recommendations based on interviews with them and some MFB staff. Access to credit and financing businesses were identified as areas crucial to the women. Hence the need to explore their relationships with banks and other forms of financing. The women also resort to culturally accepted sympathy seeking by emphasizing “sufferness” as a way to develop a client base and establish client loyalty.

7.1 The Questions

From the literature and research conducted we know market women, who come in a variety of forms, cannot be fully defined. They see themselves as responsible but suffering women who have to rely on their own devices to survive. As a way to escape precarity, they engage in trade and are subsistence entrepreneurs. This trade and their operation in the market are gendered in a way that is not directly apparent. One thing is that they create employment for themselves. Do they do that for others, why do they choose this profession and how do they continue to persist? The answers to these questions are provided below.

7.1.1 Do market women create employment opportunities for women?

Market women do create jobs; however, those jobs are mainly for themselves. They are an institution of the self-employed. The only way they can effectively create jobs for others is if they diversify their businesses and have access to credit for that

expansion. The market women leaders provide an example of what market women need to do to create jobs beyond family members to be successful, but they too are suspicious of banks and use them (banks) sparingly. The market women association leaders conduct diversified business and sell a variety of items. They are more politically active than the regular market women and are more informed than the regular market women even though they are not necessarily more educated.

7.1.2 What do these women do to survive in the harsh economic environment that globalization has created?

Market women emphasize the sad state of their economic circumstances by using the expression ‘sufferness’ which is a word that is meant to indicate that the struggles they encounter in their bid to stay afloat as businesswomen, as well as wives and mothers, is more than mere suffering. It is something more than suffering it is ‘sufferness.’ This sufferness includes their belief that their roles as providers for the household had expanded from mere helper to sole provider with their husbands almost completely abdicating their ‘normal’ duties.

Market women are more concerned about maintaining appropriate social networks as these networks allow them to secure funding, seek certain political concessions, and generally operate in a culturally acceptable manner. One’s success depends to a large degree on having the right connections. To be successful social capital is very important. Globalization may affect business and make the world more interconnected but social networks are an important part of initial success since they make it possible to develop the avenues needed to compete effectively.

7.1.3 How do we develop enabling funding environments for market women?

To develop funding environments that help market women thrive, we must consider their deep suspicion of banks and formal banking methods. The informal banking processes that have been developed in the various communities out of which these women come have provided credit on a reliable basis. The microfinance banks encouraged by government policy have done a poor job when it comes to trying to replace those informal banking methods. Mutual suspicion stems from a lack of confidence in how banks work, additionally, many of the bankers are suspicious of the women because they perceive them as high-risk borrowers. This does not create a trusting environment. The women have an idea of what the banks should offer, which is money to expand their businesses, but instead, they are confronted with fees, confusing terms, and a lot of pressure to pay back. “This kind of trouble they do not need.”¹⁷ An enabling environment would be one in which the women completely understand the terms of their loans, the interest rates on the loans are low enough for them to believe they are not being exploited or penalized in some way, and the marketers employed by the banks should be people willing to contribute to the education of the women in terms of giving them advice regarding the growth of their business. From interviewing the women, the marketers operate like the biblical tax collector, hounding the women from pillar to post, creating anxiety and stress. There is stress when traditional banking methods such as *isusu* are used but the women viewed the stress encountered when using banks as extreme, hence the decision of most of them to avoid banks.

¹⁷An expression the women repeated when asked about using banks when interviewed and during the focus group in Awka.

Taking on some of the characteristics of the rotating credit societies would also help create an enabling environment. Interest rate percentages are hard to understand and charging the women a fee rather than putting it as an interest rate would follow the method used by some informal lending societies that most of them use. A more customer-friendly approach to lending would encourage the use of banks and having banks that appear similar to what the women are used to is a step in the right direction.

The market women leaders had a comprehensive agenda for how to improve the plight of the market women. They stated that women need their own space within the market. A space in which they would be free from the harassment of touts¹⁸ who roughly demand payment for an assortment of unconfirmed fees for security, sanitation, rental space (or space for the barrow to be parked), and a myriad of other dubious charges. A major complaint of all the women is the expense and complication of acquiring a store for rent. All the stores are allocated by the local government, which controls and owns the main market. The women are mostly unable to secure any allocation for a store and even if they do, it is too expensive for them to sustain ownership. Bank loans would help women secure a physical location by paying rent. But since the women did not have landed property for collateral the use of bank loans was a difficult endeavor to contemplate.

Men must be fully integrated into any improvement plans as their cooperation is integral. While no men who work as traders provided data for this study, from

¹⁸ Ruffians or “shady” characters are those (usually men) who stalk the market, at times they are helpful and earn money carrying shoppers purchased items for a small fee. When they are idle they often harass the market women or demand protection money from them. They are part of the informal market landscape.

observation, they were the ones who owned most of the shops and most of the women referred to a man (husband or male relative) who had either provided some funding or was in some way attached to the woman. Men must be made to understand that any improvements in the women's situation are an indirect improvement for them. Women are not trying to take over they are just trying to enhance everyone's opportunities. The inclusion of men is also a major tenet of African feminism; however, I made a judgment call to focus on the market women exclusively. I intend to study this subject further and include men then

7.1.4 Why do market women prefer informal methods of generating funds? Are formal banking institutions male?

In this study, I also looked at how market women get their funding. They often use funding methods that do not conform to what the government and the global system deem the most efficient mode of acquiring credit. The women use personal funds and funds generated through belonging and contributing to rotating credit societies. These societies are made up of like-minded people, friends, relatives, work colleagues, and a variety of groupings that elicit the use of social capital to avoid default. This has been very effective for the women and is a way in which they resist the intrusion of global banking institutions that are objective, 'formal and cold,' and perceived as being against the best interests of the women.

7.2 Gendered Banking

The market women resort to using funding methods with which they feel comfortable. This means they avoid using banks that they distrust. Instead, they make use of methods that are consistent with their well-understood cultural practices; methods

that are termed ‘informal’ such as informal savings and borrowing methods. Rotating credit societies are comprised of members that have close social ties to everyone in the group. Defaulting on loans made from the group has not just financial consequences but has social consequences. This fact makes it less likely that default levels will be high, or default tolerated. The women also feel that these culturally understood methods are their best option. Being able to access credit is essential for the survival of the market women and that access is limited if they use only formal banking methods. Informal banking methods are inadequate, but they provide credit and are also a way of building a community and being accountable to each other.

The women see the formal banking system as a male-dominated arena that does not serve their funding needs. Historically, women have been shut out of banks and even though that is no longer the case, that legacy persists. And with all things Nigerian, a “man know man” approach is always necessary. The women are under the impression that to get a loan a woman must know someone in the bank, and still has to deal with the interest and fees that need to be paid. To them, banks are for men (a male institution) while informal methods of lending are female institutions because they are more nurturing and straight-forward.

7.3 Findings and Recommendations of the Study

7.3.1 Business Operations of Market Women: There was a clear difference in how business was conducted by regular market women who sold *garri* from wheelbarrows and the leaders who sell *garri* but also sold other items such as beans and rice from stores. This implies that the leaders have more information on how to run

businesses and how to get storefronts and would be helpful to the regular market women for improving their business operations. By regular market women I mean those who rely solely on the sale of *garri* from wheelbarrows to generate income and are the most disadvantaged traders in the marketplace.

From the women I interviewed, only one of these women had a store/stall from where she sold a variety of food products in addition to *garri* which she sold from the store and a wheelbarrow. It must be noted that she was the only regular market woman interviewed who had a university education. She was also not a member of the market women's association nor a leader of any sort.

My recommendation would be that the leaders provide information sessions, workshops, or some form of education for members who do not have information that would help them progress in their businesses. Diversification of products and personal education seemed to make a great difference.

7.3.2 Employment: Market women create jobs for themselves and their family members.

In a few cases, family members were the ones who helped prepare the *garri* (in terms of removing it from wholesale bags and dividing it up for retail sale) for sale and in some cases, the wheelbarrow pushers were unpaid family members according to a few of the women interviewed. At the start of my research, this was not apparent, and data was not collected to show the family employment aspect of the business.

The subjects of this study were mostly self-employed out of necessity because the Nigerian economy is not creating jobs fast enough for its youthful and growing population. However, the employment created by market women is restricted by the fact that there are no welfare benefits provided such as a pension plan or health care. This

makes their employment as market women rather precarious and does not attract many to pursue working for them other than family members who have no choice. Market women are not generators of employment. Although the leaders of the association may employ one or two people outside the family as a shop assistant, the employment of others was not a priority.

7.3.3 Education: Many of the market women are relatively well educated and about half of them chose to be market women because the employment was flexible and allowed them to take care of their children rather than put them into some form of daycare. The education of the women belies the impression that market women are uneducated crude women who are uninformed and unproductive, a view that seems to persist in Nigeria. While some of their gatherings may be raucous and rowdy there is a method to the madness, and they can navigate hostile economic spaces well using culturally acceptable survival strategies. The seeming disorder, noise, and mobility allow for an escape from surveillance (rent avoidance, tax avoidance, formality avoidance) and create space where the woman would not normally have a chance. Even though their informality belies their importance the market women carry out crucial market distribution and cultural tasks. Some of my initial practice interviews¹⁹ had respondents questioning why I wanted to interview market women, with some stating that they were too uninformed and

¹⁹Initial interviews were with two market women who now live in America over the phone. But I also interviewed acquaintances and other Nigerians from eastern Nigeria regarding their opinions of market women. I also conducted informal interviews wherever I traveled in Nigeria.

uneducated to give me useful material. I must confess that I also had the impression that they were not as educated as I eventually found them to be.

While the women are educated, their education did not include adequate business information and they were thus most were unprepared to be successful as market women. The implication here is that with more business-focused education some of the suspicion and confusion around banking and investment will be mitigated. Education does make the women more successful in their business endeavors as exemplified by the only market women I interviewed who had a college education. She had a store, diversified product base, and stated she was satisfied with her success although there was always room for improvement. However, more businesswomen need to have that business-focused education that would make them prepared for success.

7.3.4 Organization: While there is a market women's association that is trying to recruit women into its ranks to form a more effective bargaining block, the market women of Nnewi are reluctant to join any group where they would have to pay dues unless that group is willing to provide them with monetary aid. They seem unimpressed with the kind of help offered in terms of negotiating for better credit facilities, the possibility of store allocations, and improvements within the physical market for market women. Improvements such as toilet facilities, security, running water, electricity, a sorely needed school and daycare center, and maybe a clinic, are viewed by regular market women as unlikely to happen given precedent regarding such matters. These things are valued but these women have not seen much change and are cautious about being too hopeful.

They don't, there is nothing like a police station in the market... they don't have toilets in this Eke-Awka, they don't have a police station. But when we came in and we wanted them to give us space where we can have our first aid in that market, they started fighting us (Market Women's Focus group in Awka, September 2014).

Despite this skepticism, the market women's association is working to develop a strong cohort in Nnewi as the association believes since they (the association leadership) are politically active they have something to offer the Nnewi market women.

It is part of what we discussed at the Confab²⁰. I was one of the delegates that represented Anambra state; we were telling them that the facilities they were supposed to put in the market were not there (MWL for Anambra state, October 2014).

7.3.5 Providing for the Family: Most of the women were the children of market women. Even those who stated that their mothers were farmers acknowledged that their mothers sold their farm produce in the market. Therefore, commerce was always a major part of the life of these women. This is consistent with what obtains in Igboland where the market is the center of daily activity and all women are encouraged to engage in some form of commercial activity to supplement household income. This is sensible encouragement since one never knows what could happen and when one might need to use those commerce skills in an emergency.

The women were most concerned about getting money to fulfill family obligations and surviving in the Nigerian economy. All the women were concerned about paying school fees and providing for their children. They were less concerned about their

²⁰A conference put together by the Jonathan government to discuss ways in which the government could improve life in Nigeria. All facets of society were represented, and the market women were represented by members from the association I interviewed.

welfare and worked towards improving the lives of their children. This was the focus of the women's efforts and determined how they ran their businesses. While the businesses seemed important as a means of maintaining some autonomy and independence, the concern was that their profit can provide for the children. Profit itself did not seem to be the big incentive here; the success of the children was the bigger incentive. This can be seen as illustrating the importance of marriage to being a market woman. As stated earlier most of the women insisted that they only became market women after marriage even if they were performing market women tasks before marriage as helpers to their parents or relatives. Being a market woman provided them with the status of being a financial provider in their marital home garnering respect rather than being dependent. In their natal homes performing the same functions would make them dependents since they would be assisting a parent. As a market woman, they are financial providers, as opposed to being dependent before marriage according to the women interviewed in Nnewi.

7.3.6 Survival Strategies: The women have developed various strategies that they use to survive their economic environment. The use of culturally acceptable funding methods and connecting emotionally with patrons using sufferness and sympathy seeking seems to be the main strategies identified by this study. This survival strategy occurs in conjunction with the need for women to involve their whole household in their business. The employment of family members is part of the suffereness strategy as many of the women point to the fact that their children have to help with the business instead of studying as the reason that they need the patronage of their customers. The women challenge precarity by using the institution of being a market woman in modern times as an entrepreneurial method for becoming self-employed. They use the traditional tools

available to them and apply those tools despite the limitations that the modern global economy presents. That self-employment relies heavily on the use of kin and peer networks are not deterrents. Exclusion from any networking and peer or kin group could mean difficulty getting into other groups and would make it impossible for a woman so sanctioned to get credit of any form. While not making a personal and emotional connection could mean a market woman is unable to develop and grow a reliable client base.

These strategies predate the use of banks and are mainly used by women. This was evident from the interviews and even from the general discussion within the community. The implication here is that these strategies will continue to obtain as long as the community feels the informal methods are providing funds and clients for the women to make a living. Since the goal does not seem to be to expand to booming business, access to informal funding methods will suffice no matter how inadequate.

7.3.7 Provision of credit: The reality is that the MFBs do not operate in a way that encourages the poor to make use of them. They are supposed to provide credit to small and micro-businesspeople but only one woman in my sample stated that she was using an MFB. Three other women said they had attempted borrowing from the MFBs in town but were discouraged when provided with the requirements they had to meet. Most of the women were not even aware of the differences between the regular commercial banks and the MFBs. They also had no idea that government policy states that micro-businesspeople and women are the preferred borrowers. The banks do not effectively inform potential customers of that fact or follow the directives that urge them to be more helpful to micro-business. The women have justification for not using banks especially

since the banks specifically meant for their use do not provide the kind of help the women state they need.

Creating a bank that caters exclusively to market women would provide credit opportunities for the women especially if there is no interest rate charged. Creating a simple fee structure with basic financial services similar to what obtains in the rotating credit societies would be a desirable development. Such banks should be run by women and provide education in the area of business development, financial planning, and similar areas of knowledge. The bank should mimic the informal banking practices that the women are used to and familiar with since that would make it more accessible for the target customers. Government subsidy would be necessary for such a bank to be viable.

7.3.8 Risk/Accountability: Lending to poor people is often a risky endeavor and even with studies indicating lending small amounts to women is desirable and profitable there is still risk involved. To combat the risk borrowers provide guarantors, group borrowing is encouraged, individual borrowing is possible, and high-interest rates are charged. In practice, MFBs in Nnewi monitor their borrowing clients quite closely, but despite that, default rates are quite high. MFB III, in an attempt at reducing the default rate, instituted compulsory seminars and managed to cut their default rate down to 3% from close to 50% in 3 years according to the lending manager whom I interviewed.

However, the customers' over-reliance on the trustworthiness of religious institutions or MFBs giving loans to customers based on personal connections means that adequate internal control measures are often ignored as was the case with MFB I. Such action also results in a chaotic banking environment, although using one's freely offered connections for services is culturally acceptable; you should always help someone you

know. Maintaining accountability and managing risk are therefore important to the bank as well as to customers. The banks can continue to do business and customers will have faith that their savings are safe. The banks will provide the various bank services that customers need.

7.4 Government Policy

Nigerian government policy promotes economic development and the elimination of poverty. The introduction of Structural Adjustment Programs (SAP) amplified that need and focused on free-market solutions for poverty alleviation such as the promotion of business creation. With the large young population of Nigeria and the inability of the country to create enough jobs for its burgeoning population, self-employment through the creation of businesses provides a viable strategy for job creation. People with jobs provide goods and services and pay taxes. They also need to use banks through which to receive their salaries, to save, and to borrow for large purchases such as cars, or houses. There would also need banks to borrow for business.

The Nigerian government to encourage business development has subsidized the provision of capital by providing funds and guidelines for the provision of credit to those members of the population who are poor, are unable to come up with collateral and who reside in areas that go unserved by the major national banks. Control of MFBs is through the Central Bank of Nigeria which sets the policies that make it easy (in theory) for the target borrowers, poor, small, medium, and micro-business people, to start and maintain businesses in both the rural and the urban areas of the country. In line with the global emphasis on women and equality, women are targeted by MFBs, because historically

women have been excluded from the borrowing process even though, in Nigeria, they are an important resource for the production and distribution of goods and services.

Although the government has tried to emphasize providing loans to women, there were few market women getting loans from banks. The more established market women, the leaders, were the ones more likely to be in the bank for loans. The market women themselves expressed apprehension about going to banks because of what they had heard from peers and relatives regarding the interest rates and the tactics used to collect interest and fees. Most had a healthy fear of banks given their experiences, observations, or perceptions. Government policy, in theory, is admirable, but in practice, women cannot get the credit they need. Historical exclusion through colonialism, lack of accurate information, the impression that banks are meant for men, the effects of SAP, and war have all worked to create suspicion between the market women and bankers. Self-sufficiency through trade has worked well in keeping the women self-employed and independent.

7.5 Conclusion

Market women are ubiquitous in West Africa and can be found all over the world. Igbo women have always viewed the market as their domain and being part of the market helps increase status and influence peers. A successful market woman is to be admired and envied, although she is often derided as wild and uncouth. Flora Nwapa's *Efuru* gives a fictionalized account of this dual concept. While this is a novel it illustrates the point. Nwapa's protagonist, Efuru, is admired for her prowess in trade but is also seen as doomed as she cannot keep a husband. She accepts her fate and her compensation is her business success which gives her the freedom and respect that having a husband and

children would normally give an Igbo woman (Nwapa, 1966). Leading market women are the sources of help for other less successful market women and are the backbone of the parallel institutions that provide women with autonomy and balance in a world that insists that men are of a higher status.

An extensive exploration of how Christianity and the influence of western cultures have been very effective ways of engraining the concept of the man being the breadwinner and sole provider would be an area to explore going forward. This is because I found many of the women referring to Christianity as justification for why they should not be out in the market suffering and bearing the responsibility that a man should have. Young professional Igbo women see being unequal members of this kind of system as a status symbol and accept material concessions ('gifts') from their husbands in exchange for the patriarchal privileges (Ejikeme, 2012, p. 451). To have a husband who provides for them in a nuclear family setting is desirable and is in direct opposition to the data that also shows that being married is a sign of responsibility and being a financial provider or independent. Waged educated women look down on market women as uncivilized even though market women have high levels of independence. Further study is necessary to explore this perception.

Looking at the history of market women and how they are an important part of the fabric of Igbo society may help provide nuance to modern views of their existence and their acknowledgment as agents of economic growth. Pre-colonial Igbo were dependent on what both the man and the woman could provide for the overall wellbeing of their families and communities. Insight into how to incorporate these practices of

interdependence and partnership with current economic structures will provide a more natural route to economic stability in Nigeria.

The use of *isusu* has persisted because without it many women would not be able to feed and clothe their children. The care of children is the greatest incentive amongst these Igbo women to hold on to this traditional trading practice since prestige can still be derived from having successful children and being a financial provider. Western methods are more objective and rigid but the strategy of sufferness is effective and appropriate in a Nigerian society that values personal connections and social capital. Sufferness and sympathy seeking are culturally acceptable and valid ways to obtain access to resources or customers by using empathy and personal networks. This strategy may be less effective in the more formal western-oriented areas of the economy. Market women can be part of a locally generated solution to an economic problem. They already do much of the work. They provide a certain level of employment, but their methods could be improved and warrant further study and development.

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Appendix

Appendix 1 Questionnaires (Guides) and the Chronology of Fieldwork Events

A market woman, for this study, is a woman who sells cheap goods or staple food items in an open market stall in a West African open-air market. They are a major channel of market distribution in these markets and are ubiquitous in West Africa because there are few barriers to entry and limited need for infrastructure. They have limited access to startup capital and are categorized as a part of the informal economy because of their lack of formal registration, consistent payment of taxes, and flexibility of location.

Market women leaders

1. Where and when were you born?
 2. What kind of home were you raised in? (Polygamous or was your mother the only wife, many children, etc.)
 3. Did your mother operate any business? If yes, what was it, and were you her helper? Was your father a businessman? What was his business?
 4. How far did you go in school?
 5. Are you married, do you have children, and is your husband supportive of you being in business? When did you get married?
 6. Why did you get into the business? How did you begin your current business? Do you enjoy being in business?
 7. How did you finance your business? What other difficulties did you have when starting the business?
 8. How did you become a women's leader? What does being a market woman leader entail?
 9. Are you aware of any microfinance bank? Have you received any help from any microfinance bank or NGO? If you are involved what procedure did you have to go through?
 10. How does the market work? Does each product have its section, do the women pay dues to the association, how are stalls allocated, and who oversees that?
 11. Is there any other information you can give me about the operation of the market?
- I must make it clear that helping me would be of general benefit to their cause of improving working conditions for market women. By pointing out that if there is research pointing out the needs and advantages of meeting those needs legitimacy will be lent to any demands the leaders make on behalf of their constituents, the market women. So doing will reduce their expectation of some sort of compensation.

Market Women

1. Where and when were you born?
2. What kind of home were you raised in? (Polygamous or was your mother the only wife, many children, etc.)
3. Did your mother operate any business? If yes, what was it, and were you her helper? Was your father a businessman? What was his business?
4. How far did you go in school?
5. Are you married, do you have children, and is your husband supportive of you being in business? When did you get married?
6. Why did you get into the business? How did you begin your current business? Do you enjoy being in business? Is this the business you like to be in or is there another business you would prefer?
7. How did you finance your business? What other difficulties did you have when starting the business?
8. Are you aware of any microfinance bank? Have you received any help from any microfinance bank or NGO?

9. What do you have to do to survive in this business or the market?
10. Is there anything you would like to add to increase my understanding of how you operate?

Micro Finance Banks

1. When were you established?
2. What are the requirements in terms of capitalization and function that distinguish you from regular banks?
3. What do you feel your primary function is?
4. Who are your main clients? Do you lend to market women?
5. What is the lending procedure and how do the clients qualify for a loan?
6. Do you feel you have expanded the base of those who can secure financial help to expand their businesses? Please provide examples.

Focus Group Sample Questions

1. Who or what are market women to you?
2. Have you or any of your female relatives been market women?
3. Do you think they are helpful to the economy? Why or Why not?
4. What is your impression of microfinance banks?
5. Is there any other information on market women you would like to add?

Appendix 2 Consent Forms

INFORMED CONSENT FORM

Market Women Leaders

You are invited to participate in a research study that is being conducted by Chika Okoye, who is a Ph.D. candidate in the Division of Global Affairs at Rutgers University. The purpose of this research is to determine how market women operate in the Nigerian economy and see how the environment in which they operate can be improved by asking them how.

Approximately twenty adult female subjects will participate in the study, and each individual's participation will last approximately one hour.

Participation in this study will involve the following:

- An interview
- A follow up interview to clarify some points if necessary.
- A possible audio or video recording of the interview

This research is confidential. The research records will include some information about you and this information will be stored in such a manner that some linkage between your identity and the response in the research exists. Some of the information collected about you includes name and your phone number and your occupation. Please note that we will keep this information confidential by limiting an individual's access to the research data and keeping it in a secure location on a password-protected external hard drive stored in a locked drawer.

The researcher, her committee, and the Institutional Review Board at Rutgers University are the only parties that will be allowed to see the data, except as may be required by law. If a report of this study is published, or the results are presented at a professional conference, only group results will be stated. All study data will be kept for at least three years.

There are no foreseeable risks to participation in this study.

You have been told that the benefits of taking part in this study may be: identifying areas that can be improved in the market environment so that market women can conduct their businesses more efficiently and effectively. However, you may receive no direct benefit from taking part in this study.

Participation in this study is voluntary. You may choose not to participate, and you may withdraw at any time during the study procedures without any penalty to you. Besides, you may choose not to answer any questions with which you are not comfortable.

If you have any questions about the study or study procedures, you may contact me, Chika Okoye at +234 (0)8033143721 or Division of Global Affairs Rutgers, The State University of New Jersey 175 University Avenue, Room 220A, Conklin Hall, Newark, NJ 07102, Tel: +1 (973) 353-5585

If you have any questions about your rights as a research subject, you may contact the IRB Administrator at Rutgers University at:

Institutional Review Board
Rutgers University, the State University of New Jersey
Liberty Plaza / Suite 3200
335 George Street, 3rd Floor
New Brunswick, NJ 08901
Phone: 732-235-9806
Email: humansubjects@orsp.rutgers.edu

You will be given a copy of this consent form for your records.

Sign below if you agree to participate in this research study:

Subject (Print) _____

Subject Signature _____ Date _____

Principal Investigator Signature _____ Date _____

INFORMED CONSENT LETTER

Market Women

You are invited to participate in a research study that is being conducted by Chika Okoye, who is a Ph.D. candidate in the Division of Global Affairs at Rutgers University. The purpose of this research is to determine how market women operate in the Nigerian economy and see how the environment in which they operate can be improved by asking them how.

Approximately twenty adult female subjects will participate in the study, and each individual's participation will last approximately one hour.

Participation in this study will involve the following:

- An interview
- A follow up interview to clarify some points if necessary.
- A possible audio or video recording of the interview

This research is confidential. The research records will include some information about you and this information will be stored in such a manner that some linkage between your identity and the response in the research exists. Some of the information collected about you includes name and your phone number and your occupation. Please note that we will keep this information confidential by limiting an individual's access to the research data and keeping it in a secure location in a password-protected external hard drive stored in a locked drawer.

The researcher, her committee, and the Institutional Review Board at Rutgers University are the only parties that will be allowed to see the data, except as may be required by law. If a report of this study is published, or the results are presented at a professional conference, only group results will be stated. All study data will be kept for at least three years.

There are no foreseeable risks to participation in this study.

You have been told that the benefits of taking part in this study may be: identifying areas that can be improved in the market environment so that market women can conduct their businesses more efficiently and effectively. However, you may receive no direct benefit from taking part in this study.

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You will be given a copy of this consent form for your records.

Dear IRB Board,

Re: Application for a waiver of documentation of consent

This is an application for a waiver of documentation of consent. I am making this application as a precaution in case the market women I encounter are reluctant to and suspicious of signing the informed consent form. While I do not anticipate there will be problems, since I will be collecting data for this study overseas it seems expedient to get the waiver if what is not anticipated comes to pass. However, all the groups will be presented with an informed consent form to sign initially.

Thank you for your help in this matter.

Sincerely,

Chika Okoye
Ph.D. Candidate
Division of Global Affairs
Rutgers-Newark

INFORMED CONSENT FORM

Focus Group

You are invited to participate in a research study that is being conducted by Chika Okoye, who is a Ph.D. candidate in the Division of Global Affairs at Rutgers University. The purpose of this research is to determine how market women operate in the Nigerian economy and see how the environment in which they operate can be improved by asking them how.

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You will be given a copy of this consent form for your records.

Sign below if you agree to participate in this research study:

Subject (Print) _____

Subject Signature _____ Date _____

Principal Investigator Signature _____ Date _____

AUDIO/VIDEOTAPE ADDENDUM TO CONSENT FORM

You have already agreed to participate in a research study entitled: Subsistence Entrepreneurs? Market Women as an Economic Tool conducted by Chika Okoye. We are asking for your permission to allow us to audiotape or videotape your interview as part of that research study. You do not have to agree to be recorded to participate in the main part of the study.

The recording(s) will be used to verify the accuracy of our written production of the responses given and to make sure that the proper context of the responses is adequately reflected in the study.

The recording(s) will include cautionary measures to protect the subject's identity such as voice distortion or features blurring upon request.

The recording(s) will be stored in a locked file cabinet with no link to subjects' identity and will be retained for at least three years or until the study is discontinued.

Your signature on this form grants the investigator named above permission to record you as described above during participation in the above-referenced study. The investigator will not use the recording(s) for any other reason than that/those stated in the consent form without your written permission.

Subject (Print) _____

Subject Signature _____ Date _____

Principal Investigator Signature _____ Date _____

Subject Initials for page two: _____

INFORMED CONSENT FORM

Bankers

You are invited to participate in a research study that is being conducted by Chika Okoye, who is a Ph.D. candidate in the Division of Global Affairs at Rutgers University. The purpose of this research is to determine how market women operate in the Nigerian economy and see how the environment in which they operate can be improved by asking them how.

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Participation in this study will involve the following:

- An interview
- A follow up interview to clarify some points if necessary.

This research is confidential. The research records will include some information about you and this information will be stored in such a manner that some linkage between your identity and the response in the research exists. Some of the information collected about you includes name and your phone number and your occupation. Please note that we will keep this information confidential by limiting an individual's access to the research data and keeping it in a secure location in a password-protected external hard drive stored in a locked drawer.

The researcher, her committee, and the Institutional Review Board at Rutgers University are the only parties that will be allowed to see the data, except as may be required by law. If a report of this study is published, or the results are presented at a professional conference, only group results will be stated. All study data will be kept for at least three years.

There are no foreseeable risks to participation in this study.

You have been told that the benefits of taking part in this study may be: identifying areas that can be improved in the market environment so that market women can conduct their businesses more efficiently and effectively. However, you may receive no direct benefit from taking part in this study.

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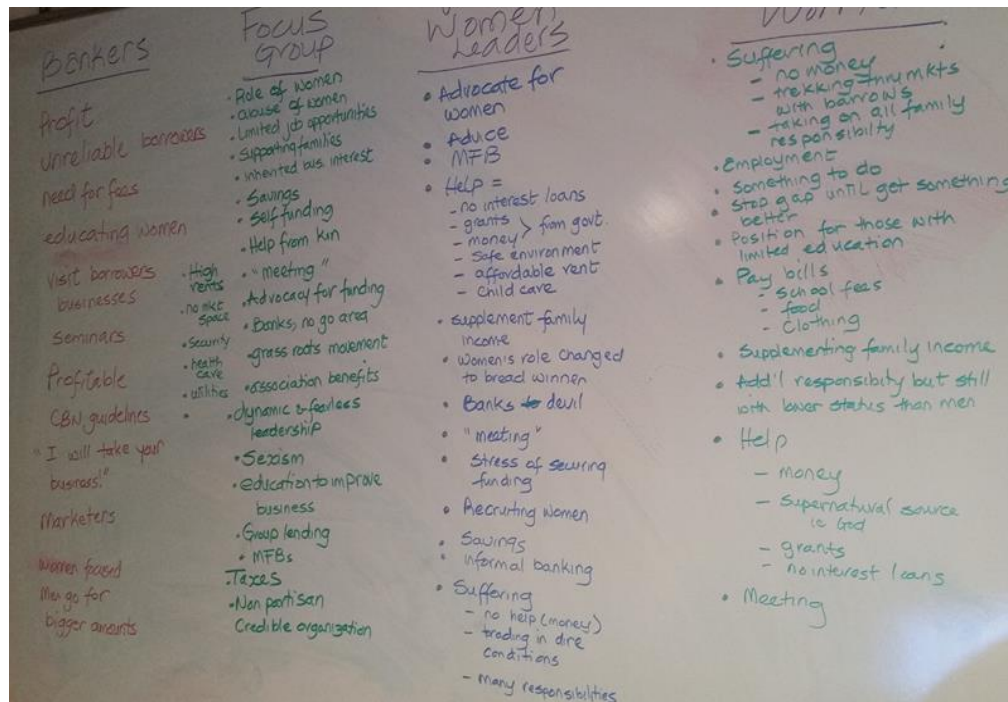
Sign below if you agree to participate in this research study:

Subject (Print) _____

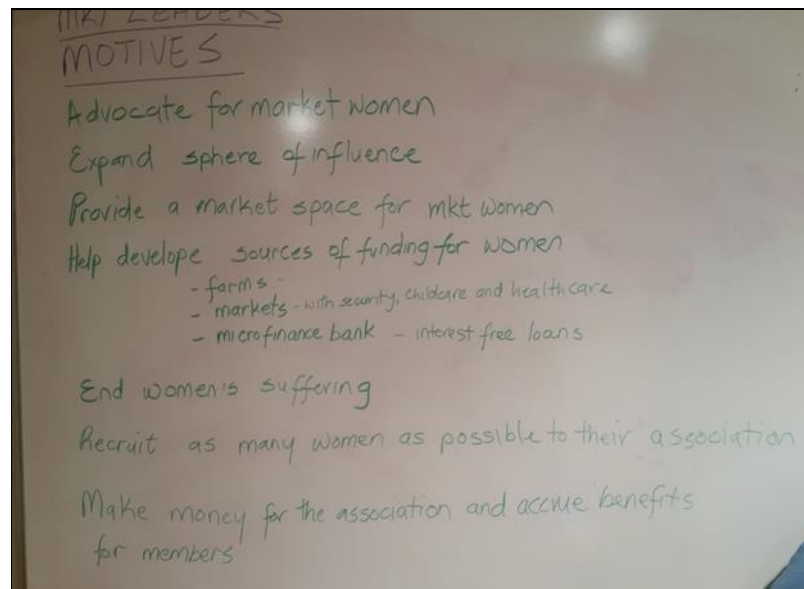
Subject Signature _____ Date _____

Principal Investigator Signature _____ Date _____

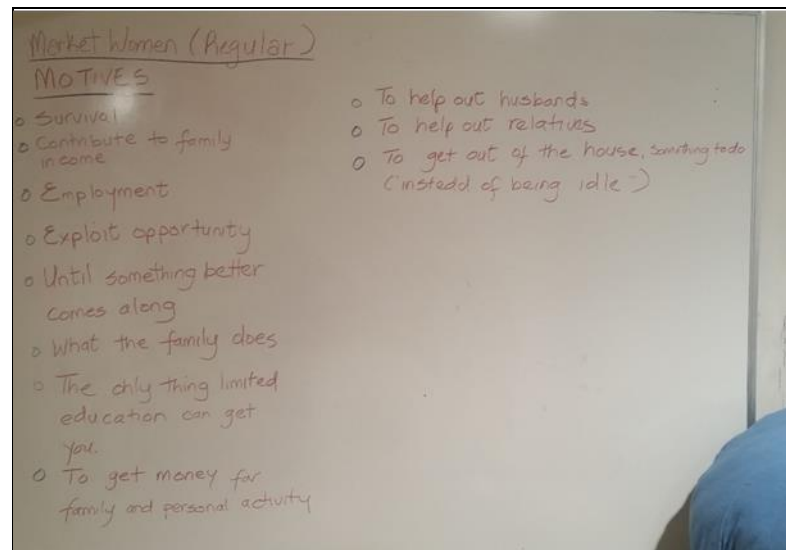
Appendix 3 Theme development from the various groups Interviewed



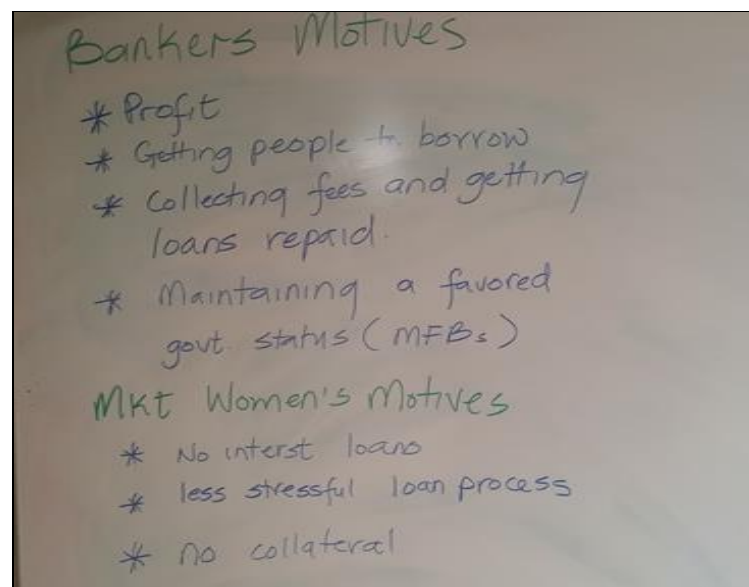
Themes and motives were identified from interviews of the focus group, market women leaders, regular market women, and bankers.



Motives of the Market Women Leaders



The motive of Regular Market Women



Bankers Motives when compared to market women's motives

Appendix 4 Bank Rates Tables

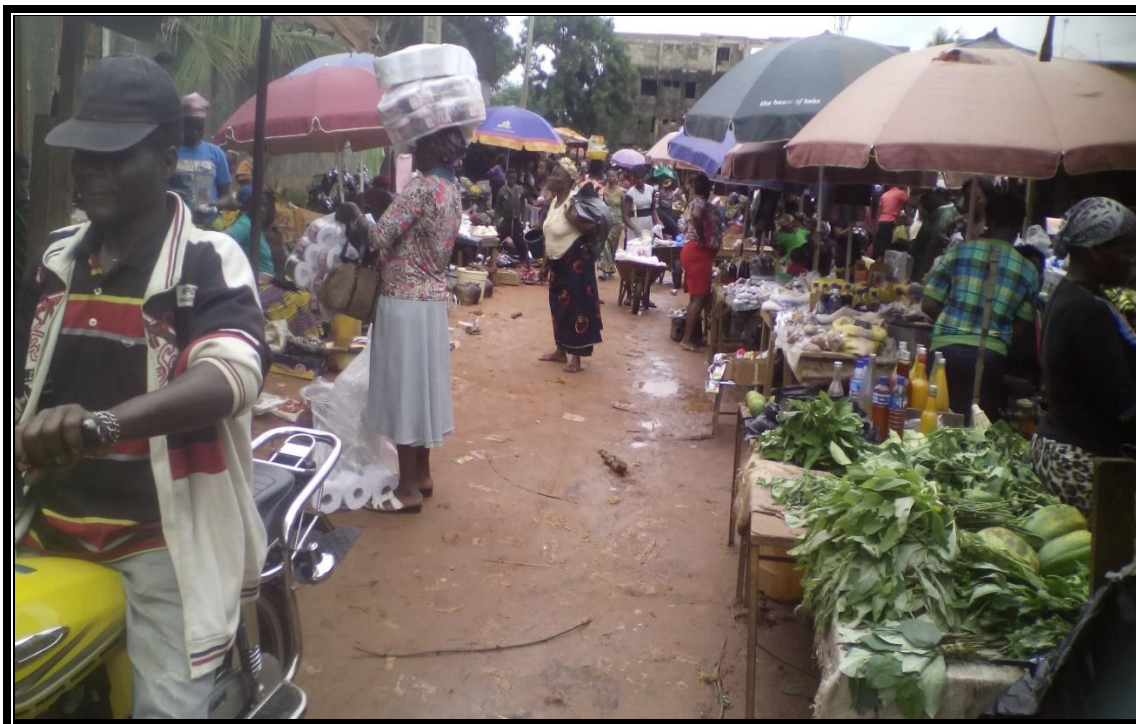
Money Market Indicators (In Percentage)			
2016			
	-		
Month	January	February	
Inter-Bank Call Rate	2.04	2.67	0.00
Minimum Rediscount Rate (MRR)			0.00
Monetary Policy Rate (MPR)	11.00	11.00	0.00
Treasury Bill Rate	4.12	4.91	0.00
Savings Deposit Rate	3.29	3.29	0.00
1 Month Deposit Rate	6.87	6.92	0.00
3 Months Deposit Rate	6.74	6.79	0.00
6 Months Deposit Rate	5.98	5.91	0.00
12 Months Deposit Rate	5.12	5.22	0.00
Prime Lending rate	16.54	16.72	0.00
Maximum Lending Rate	26.77	26.73	0.00

Table
Source: Central Bank of Nigeria
First Quarter
2016 bank rates in Nigeria

Money Market Indicators (In Percentage)			
	2020		
Month	April	May	June
Inter-Bank Call Rate	7.33	4.35	5.75
Minimum Rediscount Rate (MRR)			
Monetary Policy Rate (MPR)	13.50	12.50	12.50
Treasury Bill Rate	1.91	2.45	1.90
Savings Deposit Rate	3.69	3.83	3.78
1 Month Deposit Rate	4.97	4.90	3.33
3 Months Deposit Rate	5.99	5.67	4.70
6 Months Deposit Rate	6.28	5.91	4.98
12 Months Deposit Rate	7.68	7.63	7.12
Prime Lending rate	14.92	14.73	15.65
Maximum Lending Rate	30.73	30.69	30.57

Table
Source: Central Bank of Nigeria
Second Quarter
2020 bank rates in Nigeria

Appendix 5 Photographs



A scene from Nwafor-Uruagu Market



Garri being sold out of a wheelbarrow



The road from Jos to Nnewi at Otukpo in Benue State
(much of the 10-hour journey took place on washed-out roads with water-filled potholes)



Some of the market women



A market stall/store occupied by one market woman

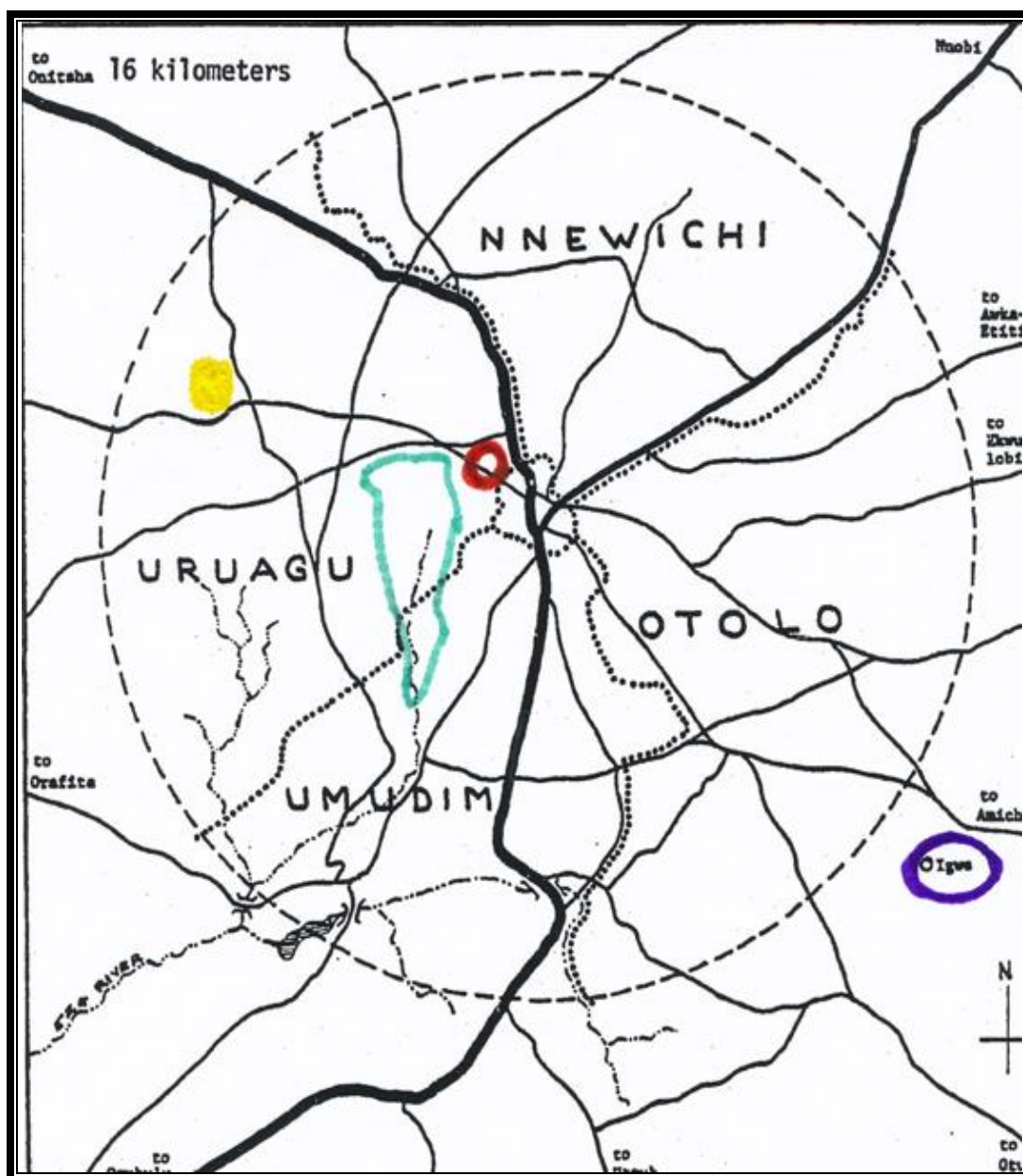


A market stall/store occupied by two market women

Appendix 6 Maps



Map of Igboland



Map showing the villages of Nnewi

Source: <https://www.nnewi.info/nnewi-overview>



Map of Nigeria

Source: <https://www.nationsonline.org/oneworld/map/nigeria-political-map.htm>