

CHALLENGES FACED BY WOMEN IN ACCESSING CREDITS IN PARTS OF KANO AND JIGAWA STATES

Nuratu Mohammed

Department of Geography, Bayero University, Kano,
NIGERIA.

nuratu1960@gmail.com

ABSTRACT

Men and women not only have differing access to resources, gender based responsibilities which is seen as a sociological construction also result in differences in the management and distribution of resources within the household and the community. The United Nations Development in 1993 coined the sustainable human development, the achievement of which depends on among other factors accessibility of women to production resources and participation in cooperative organisations. The study examined the role of co-operatives expanding women's access to credit facilities in some rural areas of Kano and Jigawa states. Two peri-urban settlements –Dawanau and Dawakin Tofa in Kano State and Four rural areas Marke in Kano State and Furji, Acilafia and Gwiwa were selected for the study. A total of 200 female co-operative members drawn from the list of 669 selected co-operative members in the villages were selected through a process of stratified random sampling while a total of 110 female non cooperative members and 110 males were selected through systematic random sampling technique. Data was gotten from the questionnaire administered to the samples and from the focus group discussion, other sources was through the documents of the female cooperative members gotten from the ministry of women affairs and women leaders in each study settlements. Information about the female non co-operative members' and the male respondents was gotten from the village heads and confirmed through the house to house enumeration of the villages. The data collected was analysed using descriptive statistics, chi square, Logit model and correlation statistical tests. The conclusion drawn from the study revealed significant difference in access to credits and income of female cooperative members and female non cooperative members. The logit model result show that membership of cooperatives was influential in predicting access of women to credit sourced from government and this was engineered through the activities of development officers of the ministry of women affairs. It is recommended that women should be encouraged to participate in viable cooperative organizations for them to benefit in development programmes crucial for their socio economic empowerment.

Keywords: Women, gender, rural, credits, co-operatives and empowerment

INTRODUCTION

The essence of a woman's distinctiveness lies in the multiplicity of her roles. For whereas most men can confine themselves mainly to being producers of agricultural products or commodities, many women, in addition to being heavily involved in economic production, take prime responsibility as home managers, child bearers and care givers of the family and elderly (Moser, 1993; Bhatta, 2001; Afshar, 1991; World bank, 1998). Thus together with men, women share the responsibility for sustaining their family through their participation in all aspects of rural production system. Women have been said to contribute to the food security

of the Sub Saharan Africa as they have been found to contribute between 60-80% of the time put to agriculture.

Despite the contribution of women to the various aspect of the rural production especially agriculture their contribution have always been undervalued and unmeasured as a result of which women in rural Africa have continued to be overworked, impoverished and inadequately compensated. Researchers have shown that of the over 1.3 billion people living in abject poverty, 70% are women and children. The problem that women face is not unconnected with their lack of access to credits among other things.

Thus the United Nations Development in 1993 coined the sustainable human development, the achievement of which depends on among other factors accessibility of women to production resources especially credit and capital for women's farm and non farm production (Bhatta, 2001).

Ojo (1998) contended that the one problem confronting small scale enterprises in which women predominates including small scale agriculture is that of capital/credits. Thus in addition to making capital accessible to women, the decision to include women in making credit facilities accessible to rural women was premised upon the fact that women being good home managers have been found to also be good credit managers (Accion international, 2010).

In addressing this problem therefore, in recent years special programmes and funds have been created in many countries including Nigeria, targeted at rural areas and/or rural women and women in general. The programmes are often developed as components of larger development projects run by the government, international donors and NGOs. (World bank, 1998)

For instance in Nigeria the declaration of 1976-1985 as the decade for women by the United Nations saw the proliferation of a number of women in development activities which among other things saw the establishment of the ministry of women affairs in 1989 charged with responsibilities of bringing women into the development fold through a number of programmes related to women's development vis a vis encouraging women to form viable cooperative organisation so they could benefit from laudable programmes meant to make women accessible to credits for their production activities.

Some of the government's sponsored credit programmes that had worked in favour peasant farmers and rural women over the years are ;The Agricultural Credit Guarantee Scheme established in 1978,by decree 20, Agricultural Support Scheme; and Agricultural credit scheme established in 2009 (Adejobi et al 2009). Other programmes that focus on women in specifically were the Better Life for Rural women, Family Advancement Programme, the poverty Alleviation Programme, amongst others. However on a general note most of the programmes have not succeeded in attaining the desired objective of empowering rural women economically. Of more recent a number of credit facilities by government and non-governmental organization intended to boost the entrepreneurial capacity of women and create jobs have been put include Youth Enterprise with Initiative in Nigeria (*YOUWIN*) programme inaugurated in 2012.

The failure of most of the programmes intended to access women to formal credits in Africa in general and Nigeria in particular has been attributed to a variety of legal, socio-cultural and institutional constraints that continue to limit rural women's access to formal credit and they include the following:

High rates of female illiteracy in rural areas and lack of information regarding procedure for accessing credits from banks which limits rural women's access to formal credit source

(Okojie et al 2010); Socio-cultural constraints whereby women's economic independence is limited (i.e., women do not have land in their own name to use as collateral and/or they cannot enter into a contract without male authorization); Fear of indebtedness given many rural women's position on the margins of survival (Olayide,1976;Adejobi et al 2008); Lack of knowledge regarding credit programmes and opportunities (Okojie et al 2010); Complex procedures and mechanisms for securing credit; and, Lack of transportation to credit institutions which are often located in urban areas (Agnet,2004)

Accordingly, Enhancing Financial Innovations and Access (EFinA) programme in 2008 noted that 23% of adult population in Nigeria has access to Formal financial institution, 24 % to informal services, while 53% the bulk of which are rural women are financially excluded.

Equally as a result of the problems associated with accessing credits from the formal sector, most rural producers have to contend themselves with accessing credit from the informal lending institution especially private money lenders despite the high interest rates when compared with the formal lending institution. It therefore implies that affordability of credit to the rural women is another area of interest (Okojie et al 2010 and Anyanwu ,2004)

Despite the importance of credits in production and raising income of rural women and peasant farmers, its acquisition from formal sources have been fraught by a number of problems and reliance on money lenders, friends, relatives and contributions. The last resort of most rural small scale producers accordingly lies in cooperative societies.

The rationale of most governments in encouraging women to form cooperative organisation is borne out of the fact that cooperative organizations are people based and value based economic enterprises, founded upon well-defined ethics and principles, which include concern for community. This dual social and economic character is unique to cooperatives which makes them ideal and in fact the only vehicle to ensure equitable distribution of credits and other benefits of development. (Alufohai, 2006,; International Cooperative Alliance 1995; World bank, 1998; Ladipo, 1991).

In addition, co-operatives have the ability to being the only means to bring the poorest segments of society such as rural women into an organizational fold as legally recognized entities, providing opportunities for employment and better income along with the needed support services, (Alufohai, 2006; World bank, 1998).

In view of the important role cooperatives could play in accessing rural women to credit for their self and societal development the study sought answers to the following questions.

What are the sources of credits available to women in the study areas? Which of these sources are the most available to rural women? What are the criteria for accessing the sources listed in 1 above? How much is sourced on the average from each source? What benefits do the women derive from members of co-operatives? What problems do rural women face in accessing credit from the formal sector? Is there any difference in income of those that access credits from government sources and other sources? The study therefore examined the role of co-operatives in expanding women's access to credit facilities in some rural areas of Kano and Jigawa states.

MATERIALS AND METHODS

The study covers six settlements, three in Kano state and three in Jigawa state. The settlements located in Kano are; Dawakin Tofa (longitude $8^{\circ} 20'$ and latitude $12^{\circ} 10'$),Dawanau (longitude 8° and latitude $12^{\circ} 15'$) and Marke (longitude $8^{\circ} 15'$ and latitude 12° and $11'$). The three from Jigawa state are Gwiwa (longitude $8^{\circ} 20'$ and latitude 11° and $25'$), Furji (longitude $8^{\circ} 20'$ and latitude 12° and $10'$) and Acilafia (longitude $8^{\circ} 28'$ and latitude 12°

0 and 45') (Figure 1).The study population comprise all females who are economically productive in the settlements. It is expected that the villages selected will be a fair representation of the Local government areas, since these communities have homogenous landscape, socio – cultural and economic as well as in the religious dimensions.

To select the samples for the study, the population of women was stratified into female co-operators and female non co-operators and from the over 1000 cooperatives, 669 registered cooperative that have been sustained over a period of ten years (2004-2014) was used as sampling frame from which a total of 200 samples were randomly drawn as given in table

Table1. Sampling frame and sample size of female co-operators in the settlements

Settlements	Sampling frame	%	Sample size	%
DawakinTofa	180	27	54	27
Dawanau	120	18	36	18
Marke	70	10	21	10
Gwiwa	170	25	51	25
AciLafia	45	7	24	12
Furji	84	13	14	8
Total	669	100	200	100

Source: Author’s Fieldwork, 2014

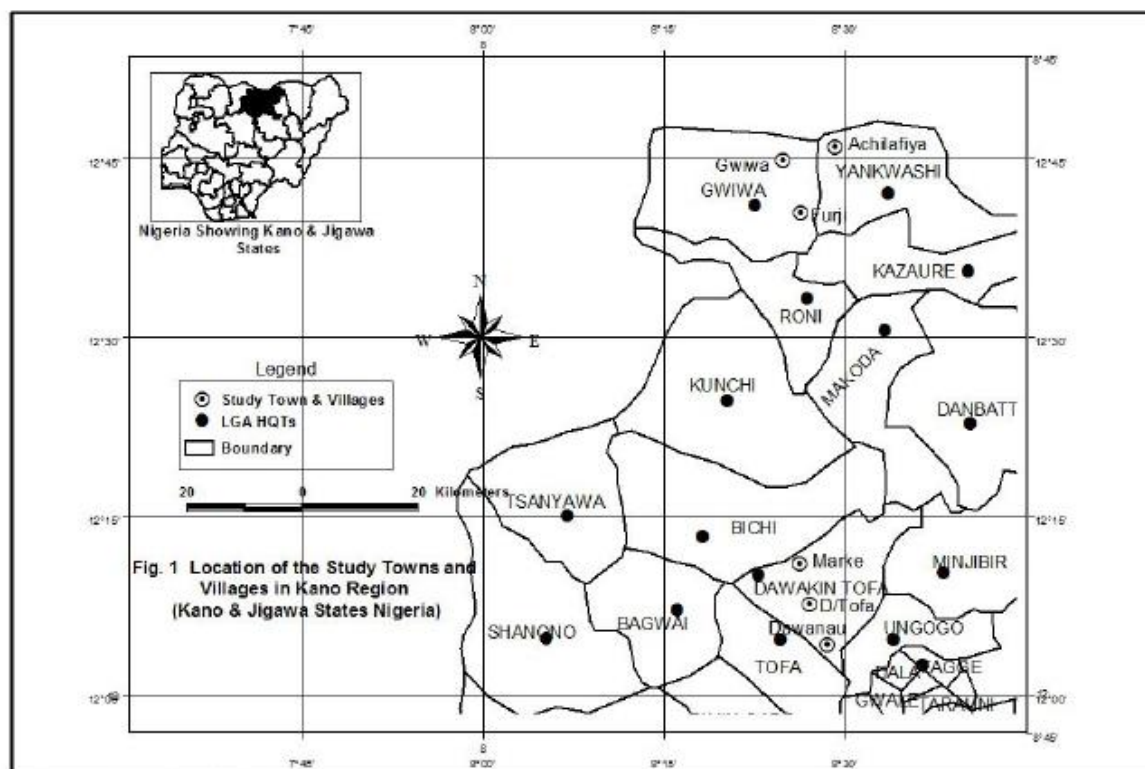


Figure1.Location of the Study Towns and Villages in Kano Region

For the female non co-operators a total of 110 samples from the six study settlements were selected through stratified sampling technique. Focus group discussion and Questionnaire were used to collect data on a wide array of issues that ranged from demographic

characteristics of females to their participation in co-operatives and the role of co-operatives in expanding access of females to credits. The data was collected between August to November 2014 with the help of three research assistants.

Relevant descriptive techniques were employed to analyze the data collected which included the use of frequencies, tabulation and percentages, chi square was used to test the hypothesis there was no significant difference in sources of credits to female cooperative members and female non cooperative members, and other variables in qualitative measures correlation was used to test whether education correlates with membership of cooperative organization and logit regression model was used to predict factors that could explain access of women to government's sources.

RESULTS AND DISCUSSION

The findings of this research is presented in tables and discussed below:

From the results shown in table 2 where a little above one quarter of female non cooperative members were between the age of 35-44, while a little over half of the female cooperative members were also found within that age range 35-44yrs. This age being the most productive years in the life of the respondents in addition to the fact that the within are still within the reproductive years and therefore meant that women's contribution is quite vital at this time.

The chi square tests of significant difference shows there is a significant difference in the ages of Female cooperative members and female non cooperative since the asymptotic value of .000 was significant at .05%

Table 2. Respondents' Age

Category	Age					Total
	15-24	25-34	35-44	45-54	Above 55	
N/Co-operatives	33 (29.5%)	28 (25.0%)	34 (30.4%)	5 (4.5%)	12 (10.7%)	112 (100%)
Co-operatives	48 (24.1%)	107 (53.6%)	26 (13.1%)	17 (8.5%)	1 (0.5%)	
% Total	81 (26.0%)	135 (43.4%)	60 (19.3%)	22 (7.1%)	13 (4.2%)	311

Table 3 shows that more than half (68%) of the non-cooperative members and three quarters (73%) of the female cooperative members are married. Despite their marital status the women participates in cooperative organisation. The chi square of significant difference shows that there is no significant difference in the marital status of female co-operators and non co-operators since the asymptotic value of .408 was not significant at .05%.

Table 3. Marital Status of Respondents

Category	Marital Status			
	Single	Married	Widowed	Divorced
Co-operatives	13 (11.8%)	75 (68%)	12 (10.9%)	10 (9.09%)
N/Cooperatives	20 (10%)	146 (73%)	17 (8.5%)	17 (8.5%)
% Total	33 (10.6%)	221 (71.1%)	29 (9.35%)	27 (8.70%)

Source: Field work, 2014

The inference drawn from table 4(a) is that over half of female co-operators (61%) had primary education and just a little below half (41%) of the female non co-operators were in that category. Very few 9.5% of female co-operates had secondary education and very few (4.5%) had tertiary education. A possible explanation for this situation can traced to decades of the negative perception of western education especially for women in most part of rural Northern Nigeria (Abiri et al 2005). The high level of illiteracy was identified by Okojie et al (2010) as one of the challenges faced by rural women in accessing credits from formal lending institutions

Table 4(a). Respondents' Level of Education

Category	Level of Education				
	<i>Qur'anic</i>	<i>Primary</i>	<i>Secondary</i>	<i>Tertiary</i>	<i>Total</i>
N/Co-operatives	53(47.3.5%)	41(36.6.%)	15(13.4%)	3(42.7%)	112(100%)
Co-operatives	48(24.1%)	123 (61.8%)	19(9.5.%)	9(4.5%)	199(100%)
% Total	1011(32.5%)	164(52.7%)	34(10.9%)	12(3.9%)	311(100%)

Source: Fieldwork, 2014.

The table 4(b) on correlation of variables show a positive correlation between education and membership of cooperatives.

Table 4 (b). Membership of Cooperatives and Education

	<i>Age</i>	<i>Marital Status</i>	<i>Number of Children</i>	<i>Level of Education</i>	<i>Economic Activity</i>
Do you have access to credit facilities	-.093	-.032	-.098	.079	.113
Credit source	.037	-.031	.030	-.035	-.123*
Amount	.049	.066	.058	-.055	-.038
Membership of Cooperatives'	-.160**	-.034	-.112	.195**	.189**

** . Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

The main sources of credits found in the study settlements are shown in table 5 which included government, bank, rotating saving schemes relatives /spouses and private money lenders. Majority (56%)of the female cooperative members sourced their credits from government approximately 11% of them got their credit through the traditional rotating savings scheme, a little over a quarter (32 %) of them got their start up capital from their family and spouses while only .5% of the female co-operators got credit from the bank. For the female non co-operators on the other hand, a slightly less than half of them 43% got their credit through the traditional rotating saving scheme, a little above one quarter of them got from their family and spouses, none, got from the formal banks and approximately 19% of the female co-operators got from private money lenders. The chi square test of significant

difference shows that there was a significant difference in the sources of credits of female co-operators and non co-operators since the computed asymptotic .000 was significant at .05%.

The dependence of the females on the males for their start up capital confirmed the findings of Archer’s et al (1989), who opined that financial backing or start up capital for a business may be backed by supportive individuals or groups such as husbands, friends, relatives, business associates and or professional women’s organizations.

The dependence of females on the males for funds is also a reflection of patriarchal structure operating in the study settlements and the gender division of labour in which women’s productive activities are subsumed under their primary responsibilities the socio-economic status of women in a society and therefore women may not take up any job without the husband’s permission. Given the fact women’s economic activities are seen as secondary in our society; their access to funds is therefore determined by their husband’s predisposition.

Data collected show that a majority of both members and non-members of cooperatives are in rotating saving scheme. Membership is however slightly high among non-co-operators than the cooperative members. A possible explanation for this is that cooperative members are usually encourage to operate a formal saving scheme for most part initiated by the development officers in charge of each zone and kept in a savings account in the name of the cooperative society. The involvement of most female non co-operators in rotating saving schemes (34%) and private money lending scheme (19%) is mainly attributed to their lack of access to the formal lending institutions especially banks.

The unpopularity of the private money lending scheme in the study locations is attributed to among other factors fluctuation in market prices of products produced, impoverished rural homesteads as a result of inflation resulting in the inability to pay back loans collected. The results gotten from the focus group discussion confirmed that the non repayment of loan from a private money lender could result in disgrace to the debtor in the community, other factors which in fact are considered most important by majority of the respondents is the stringent conditions of acquiring money from the private money lenders. They demand for advanced payment of interest or collateral i.e. “jingina’ where the money involved is huge. This makes it unattractive to female producers. In additions there is the tendency of the lenders to manipulative the figures and amount of money lent. (Field work, 2014) This confirmed the findings of Anyanwu (2004) and Okojie et al (2010).

Table 5. Membership of Cooperatives and Credit Sources

Category	Credit Source					Total
	Government	Bank	Rotating Savings	Family/ Spouse	Private lenders	
N/Co-operatives	2 (2.0%)	0 (0.0%)	43 (43.9%)	34 (34.7%)	19 (19.4%)	98 (100%)
Co-operatives	111 (56.1%)	1 (0.5%)	21 (10.6%)	64 (32.3%)	1 (0.5%)	198 (100%)
% Total	113 (38.2%)	1 (0.3%)	64 (21.6%)	98 (33.1%)	20 (6.8%)	298 (100%)

Source: Field work, 2014.

The amount of credit got was found to vary among female co-operator and non co-operators as shown in table 6(a). Very few 4.5% of the female non co-operators had a credit of between 10,500 and 15, 000 compared with female cooperates who are more than half in the same category; over half of the non co-operators had a start up capital of between 5,000 and

10,000. For the female co-operators on the other hand, more than half of had a start up capital of between 10,500 and 15000, a little over a quarter of the female co-operators had between 5000 and 10,000 as compared with female non co-operators. The chi square test of significant difference of amount of credit sourced between co-operators and non co-operators was found to be significant at .05%. A possibly explanation for this variation could be attributed to the sources of credits listed in table 5, where it was found that majority of the female co-operators got their capital from the government.

Table 6. Amount of Credit Female Respondents

Category	Amount of Credits of female Co-operative and non Co-operative members				Total
	>5000	5,000-10,000	10,500-15,000	Not indicated	
N/Co-operatives	15(13.4%)	75 (67.0%)	5 (4.5%)	17 (15.2%)	112 (100%)
Co-operatives	28(514.1%)	54 (27.1%)	116 (58.3%)	1 (0.5%)	1 (0.5%)
% Total	43(13.8%)	129 (41.5%)	121 (38.9%)	18 (5.8%)	311 (100%)

Source : Field work,2014

Table 6b present the likelihood estimates of the logit regression model for access of women to government credit source and of the four factors included in the model only membership of cooperatives was statistically significant at .001 in explaining the variation of women to credits in the settlements. The inference drawn from the results of the logit regression model in table 6b is that approximately 40% of the times female cooperative members are more likely to secure credits from government while only 3% times are female non co-operatives are likely to get access .

Table 6 (b). Logit Regression Model on Co-operatives and Access to Credits

	B	S.E.	Wald	df	Sig.	Exp(B)
Age	-.131	.206	.402	1	.526	.877
M_St	-.076	.313	.058	1	.809	.927
Step 1 ^a						
Edu	-.087	.335	.068	1	.794	.916
Are_YMC O	3.604	1.040	12.010	1	.001	36.737
Constant	2.286	1.116	4.193	1	.041	9.833

a. Variable(s) entered on step 1: Age, Marital Status, Education, and Membership of Cooperatives.

The inference drawn from the result in table 7 show that well over three quarters of the female co-operators(80%) had a net income of between 5,001 and 10,000 compared with a little above one quarter 19% of the female non cooperates in that category. Nearly one quarter of the female co-operators had an income of between 10,001 and 15,000 and also approximately 2% of the female co-operators had a net income of between 15,001 and 20,000.The chi square test of significant difference show that there is a significant difference in the income of female co-operators and female non co-operators since the asymptotic value of .000 was significant at .05%.

A possible explanation for this could be gotten from the sources of credits and the capital investment of each group which is significant in explaining variation in income. This confirm Olayide’s (1976) study which affirmed that the more capital the more interest and invariably the more savings and income and on the contrary most rural producers in Nigeria are encamped in a vicious circle of low credits/capital, low investment, low profits, low savings and low income and this goes on and on.

Table 7. Income of Female Cooperatives and non Cooperatives

Category	Income of female Co-operative and non Co-operative members				
	>5000	5,000-10,000	10,500-15,000	15,001-20,000	Total
N/Co-operatives	91 (81.2%)	21 (18.8%)	0	0	112 (100%)
Co-operatives	16 (8.0%)	160 (80.4%)	20 (10.1%)	3 (1.5%)	199 (100%)
% Total	107 (34.4%)	181 (58.2%)	20 (6.4%)	3 (1.0%)	311 (100%)

Source ;Field work,2014

Table 8 on the economic activities majority of both female cooperative and non cooperative members 38% and 75% are traders. In addition to trading nearly half (42%) of cooperative members are into art and craft such as tailoring and weaving which they are taught in the women centres found in most of the study villages in fact acquisition of skills has been identified as one of the benefits achieved by women by virtue of being cooperative members. The skills attained by female cooperative members are however diffused down to the female non cooperative members as a result of their close proximity.

Table 8. Membership of cooperatives and Respondents’ Economic activities

	Economic Activity							Total
	Petty Trading	Weaving	Art and Craft	Farming	civil Servant	other s	7	
Non co-operators	84 75.0%	16 14.3%	4 3.6%	2 1.8%	0 0.0%	6 5.4%		112 100.0%
Co-operators	76 38.4%	85 42.9%	8 4.0%	7 3.5%	6 3.0%	16 8.1%	1.0%	198 100.0%
Total	160 51.6%	101 32.6%	12 3.9%	9 2.9%	6 1.9%	22 7.1%		310 100.0%
% of Total	51.6%	32.6%	3.9%	2.9%	1.9%	7.1%		100.0%

Source: Field work,2014

The participation of women in co-operative societies has some implications for their economic and social development as shown in table 9. The result in the table show that over half of the female co-operators (59%) opined that they got funds to start or expand their business a little less than half (46%) said that they benefits from funds with which they expanded their business and made money to help their family and also per take in family

decision making. This confirmed the findings the findings of Eade and Williams (1998) who were of the view that with economic empowerment come socio political empowerment. However it was observed per taking in decision making did not meant total empowerment for the women despite their contribution to the welfare of the family. It therefore follows that gender relations which is defined on the basis of patriarchy whereby men are superior to the women still stand in the study areas.

Table 9. Benefits Derived from Membership of Co-operatives

Category	Age				Total
	Access to credits	Skill Acquisition	Assist Family	Community Participation	
N/Co-operatives	2 (4.4%)	23 (51.11. %)	10 (22.22%)	10 (22.22%)	45 (100%)
Co-operatives	112 (57.5%)	34 (17%)	25 (12.5. %)	26 (13%)	200 (100%)
% Total	114 (32.5%)	57 (52.7%)	35 (10.9%)	36 (3.9%)	245 (100%)

Source: Fieldwork, 2014.

Despite the importance of credits in assisting women to achieve self reliance and contribute to their own self development and that of the family, they are besieged by a number of challenges in their bid to access credits from the formal sources.

The challenges associated with female’s access to credit according to the data in table 10 can be subsumed under institutional, social cultural factors. More than half (67%) of the female non co-operators were of the view their lack of access to credits was the result inadequate information and knowledge on how to go about accessing credit through the formal means, lack of a bank close to their location and a lot of protocols and mechanism associated with securing loan from the formal lending institutions (Okojie at al 2010 and Anyanwu,2004; Agnet,2004).Of the total female co-operators sampled , a little more than half,57% said they had the same problems similar to the problems of the female non co-operators mentioned above

Table 10. Problems encountered by Females in accessing credits

	What problem do you face to source credit					Total
	lack of knowledge	no bank	no collateral	a lot of protocols	All the above	
	1	3	7	25	76	112
Non co-operators	0.9%	2.7%	6.2%	22.3%	67.9%	100.0%
Co -operators	22	10	13	39	115	199
	11.1%	5.0%	6.5%	19.6%	57.8%	100.0%
Total	23	13	20	64	191	311
	7.4%	4.2%	6.4%	20.6%	61.4%	100.0%
% of Total	7.4%	4.2%	6.4%	20.6%	61.4%	100.0%

Source: Field work, 2014

CONCLUSION

The conclusion drawn from this study is that women's access to formal credit facilities have been challenged by a number of problems which can be subsumed under socio- economic, cultural and institutional factors .It can also be concluded that access of rural women the government credit facilities is hinged upon their participation in cooperative societies and their participation in cooperatives have lead to increase access to funds with which co-operators expanded or started a business and as such they were able to help their family financially and par take in family decision.

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