



NIGER STATE CITIZENS' NEEDS ASSESSMENT

**INCLUSIVE POLICY MAKING AND ADVOCACY –
CONSOLIDATING GAINS AND EXPANDING IMPACT.**



With support from
HEINRICH BÖLL STIFTUNG
ABUJA
Nigeria





NIGER STATE CITIZEN'S CHARTER OF DEMANDS 2026

A Framework for Accountable Governance and Sustainable Development Relevant to MDA's All Political Parties, State Legislature
Niger State,
Nigeria.

PRODUCED BY

Dorothy Njemanze Foundation (DNF)
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Following a Needs Assessment of women across Niger East, Niger South, and Niger North Senatorial Zones

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EXECUTIVE SUMMARY

Women play a central role in the social and economic life of Niger State as farmers, traders, carers, entrepreneurs, peacebuilders, and community leaders. Despite these contributions, many women continue to face systemic barriers that limit their access to economic opportunities, productive resources, quality services, political participation, and decision-making spaces. Recognising the need for evidence-based interventions, the Dorothy Njemanze Foundation, with support from Heinrich Böll Stiftung, conducted this comprehensive needs assessment to generate credible data on the realities, priorities, and aspirations of women across Niger State and to inform policy advocacy, development programming, and the formulation of a Citizens' Charter of Demands.

The assessment employed a mixed-methods approach, combining quantitative surveys, Key Informant Interviews (KIIs), and Focus Group Discussions (FGDs). A total of 414 participants were engaged across the three senatorial zones of Niger State, including 324 survey respondents, 60 KII participants, and 30 FGD participants. The study covered selected communities in Bosso and Chanchaga (Niger East), Bida (Niger South), and Wushishi (Niger North), ensuring representation of rural, semi-urban, and urban populations as well as vulnerable groups such as widows, female-headed households, young women, and women engaged in informal livelihoods.

The findings reveal a state where women carry the economic and social weight of their communities while being structurally excluded from the systems that could ease that weight. Five findings define the urgency of this report:

- 72.84% of women say their income is never enough to cover basic food, housing, and healthcare needs, a figure that reflects not occasional hardship but a chronic, normalised economic crisis.
- Only 12.65% of women have ever successfully accessed a formal loan, and 44.14% have never even attempted to apply, a pattern of self-exclusion driven by the certainty, not the fear, of rejection.
- Only 17.9% of women are aware that the Violence Against Persons (Prohibition) Law exists, despite Niger State having domesticated it, meaning the law currently protects almost no one in practice.
- 79.01% of women have no awareness of any mental health support service, even as nearly half (48.77%) report frequent overwhelming stress, an invisible welfare crisis sitting beneath every other finding in this report.
- 79.63% of women belong to no formal civic or political group, not from apathy but from time poverty, financial exclusion, and restrictions on women's public mobility.

The assessment further highlights significant educational and healthcare challenges. Poverty, early marriage, household responsibilities, and limited educational opportunities continue to disrupt girls' educational attainment, while women face persistent barriers to accessing affordable and quality healthcare services, particularly maternal and reproductive healthcare.



Social protection systems remain weak, leaving many women vulnerable to economic shocks, health emergencies, and livelihood disruptions.

Land ownership and control over productive resources emerged as one of the most consequential findings of this assessment. The overwhelming majority of women do not hold land, housing or productive assets in their name – these remain exclusively in the hands of husbands or male relatives. Widows and divorced women are especially vulnerable to dispossession upon the death of a spouse or breakdown of a marriage. This single barrier compounds every other finding in this report: without land, women cannot offer collateral for credit; without credit, they cannot expand beyond survival trading; without economic independence, they cannot leave unsafe situations or invest in their daughters' education.

The study also found that women remain severely under-represented in governance and decision-making. As of this assessment, women hold only one seat in the Niger State House of Assembly, two commissioner positions in the State Executive Council, and the deputy chairperson role in the state's 25 local government areas – a position created without any budget or policy authority attached to it. In addition, insecurity in parts of the state – particularly the Shiroro-Rafi axis – has negatively affected women's mobility, livelihoods, access to services, and overall well-being, and has restricted this assessment's ability to reach women in the most affected communities.

Despite these challenges, the assessment identified strong community resilience mechanisms, including women's associations, cooperative societies, religious groups, informal savings networks such as Adashi, and grassroots support structures that provide critical social and economic support where the state does not. These existing structures present important entry points for future interventions aimed at strengthening women's empowerment and community development.

Based on the findings, the assessment recommends expanding women's access to finance through the existing Adashi/cooperative infrastructure rather than parallel new systems, enforcing the VAPP Law through sustained public awareness and free legal aid, securing women's land and inheritance rights through legislative reform, and increasing women's representation in governance through enforceable quotas and substantive ministerial appointments – not symbolic ones. The report also calls for improved coordination among government institutions, civil society organisations, development partners, traditional leaders, and women's groups to ensure that interventions are responsive to women's priorities and contribute to sustainable and inclusive development.

Overall, the assessment presents a compelling picture of women in Niger State as resilient agents of development whose contributions remain constrained by persistent structural, economic, social, and political barriers—barriers that are well documented, well understood, and entirely within the power of the state to begin dismantling.



Keywords: Women's Empowerment; Gender Equality; Niger State; Socio-economic Development; Financial Inclusion; Governance and Political Participation; Women's Rights; Land and Property Rights; Healthcare Access; Education; Gender-Based Violence; Security and Protection; Social Inclusion; Community Resilience; Citizens' Charter of Demands; Gender-Responsive Policy.



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BACKGROUND

Contextual Realities of Women in Niger State

Niger State, Nigeria's largest state by landmass, is a culturally rich and diverse state with a long history of traditional leadership, commerce, and social cohesion. Home to the ancient city of Bida—the historic seat of the Nupe Emirate—and Zungeru, a significant colonial administrative centre, the state occupies an important place in Nigeria's cultural and historical landscape. However, persistent insecurity and displacement in parts of the Shiroro–Rafi axis continue to pose development and humanitarian challenges, which calls for targeted, evidence-based interventions that respond to the state's unique context.

Across the state's diverse ethnic groups, including the Nupe, Gbagyi, Hausa, Kamuku, Kambari, and Koro communities, women have historically contributed to household survival, agricultural productivity, trade, conflict mediation, caregiving, and community organisation. Despite these longstanding contributions, women in Niger State continue to face multiple structural inequalities that limit their access to political power, economic opportunities, education, healthcare, and formal decision-making processes^{19,24}.

Niger State is predominantly rural, with a significant proportion of its population dependent on agriculture, petty trading, artisanal activities, and informal economic systems for survival. Women constitute a substantial percentage of the agricultural labour force, actively participating in farming, food processing, livestock care, storage, and local market distribution systems. In many rural communities, women are responsible not only for agricultural production but also for household management, child care, water collection, and informal income generation, which means they carry a disproportionate burden of unpaid care work that consumes the majority of their productive day, as later sections of this assessment will show in quantitative terms.

Markets and informal trade spaces remain critical economic environments for women in Niger State, serving as centres for their livelihoods, social interaction, and community support. Women dominate petty trade, local commodity exchange, food vending, agro-processing, and small-scale entrepreneurship within local markets and roadside commercial spaces.



SOURCE: AI GENERATED

These activities contribute significantly to household welfare and local economies, yet women traders often operate under precarious conditions characterised by inadequate infrastructure, limited access to finance, poor storage facilities, insecurity, and multiple taxation by both state and non-state actors²⁴.

Women's access to formal financial systems remains severely constrained. Many women in Niger State lack the collateral, formal education, digital literacy, or documentation required to secure loans from commercial financial institutions. Consequently, most rely on informal savings groups, cooperative associations, rotating contribution schemes such as Adashi, and microfinance arrangements that often carry high interest rates and limited capacity to fund growth beyond survival.¹⁹ The data analysis section of this report quantifies precisely how severe this exclusion is.

Educational inequality continues to shape the realities of women and girls in Niger State, particularly in rural communities where poverty, early marriage, gender norms, and inadequate educational infrastructure limit girls' school attendance and retention²⁰.

"Once I turned eighteen, everyone expected me to get married. I had to work and pay my school fees because my parents refused to support my education."

Participant, Workers FGD, Niger State



Although progress has been made in expanding access to basic education, many girls still experience interrupted schooling, reducing opportunities for formal employment, political participation, and economic advancement later in life.

Health indicators similarly reveal significant gendered vulnerabilities. Women in many parts of Niger State face limited access to quality maternal healthcare, reproductive health services, nutrition support, and gender-sensitive healthcare infrastructure, especially in remote rural communities.¹⁶ Maternal mortality, poor access to antenatal care, and inadequate healthcare financing remain serious concerns affecting women's wellbeing and productivity.

In addition to economic and social challenges, insecurity has increasingly affected the realities of women in Niger State. Armed banditry, communal conflicts, farmer-herder tensions, kidnappings, and displacement have disrupted livelihoods, weakened local economies, and increased the vulnerability of women and children in affected communities¹¹. Women in conflict-affected areas frequently bear the burden of displacement, food



insecurity, caregiving responsibilities, and psychosocial stress, while also facing heightened risks of gender-based violence and exploitation.

Despite these challenges, women in Niger State have historically demonstrated resilience, agency, and leadership within both formal and informal systems. Traditional institutions across parts of the state reveal long histories of women's participation in governance, mediation, and social organisation. The Kumbwada Kingdom in the Rafi Local Government Area, where women exclusively hold leadership, illustrates the historical existence of female-centred governance traditions within the state^{11,22}. Similarly, women within Nupe and Gbagyi societies historically exercised influence through trade networks, kinship systems, community mediation, and social welfare structures^{12,13}.

Women's associations, cooperative societies, religious groups, and informal solidarity networks continue to serve as critical mechanisms for economic survival, social protection, and community resilience across Niger State. Traditional savings and credit systems such as **Adashi** provide women with accessible sources of capital for petty trading, agriculture, and household needs, particularly in rural communities. Among Nupe communities, women's trade and market associations play an important role in facilitating access to markets, information sharing, collective bargaining, and mutual support, while faith-based women's groups within both Islamic and Christian communities⁶ frequently mobilise resources for welfare support, emergency assistance, and community development activities. In many communities, these formal and informal networks help women cope with economic hardship, strengthen social cohesion, and compensate for gaps in access to formal financial services and government support programmes. Women organise collectively to support vulnerable households, contribute to community development projects, mediate disputes, and mobilise around issues that affect livelihoods and welfare. These grassroots systems often compensate for weak institutional support and limited state presence in rural areas.

Politically, however, women remain significantly under-represented in leadership and governance structures across Niger State. Cultural stereotypes, financial barriers, patriarchal political systems, electoral violence, and limited institutional support continue to restrict women's participation in elective and appointive positions^{15,19}. Despite their extensive contributions to local economies and community development, women's voices are often marginalised in formal policy discussions.





Nonetheless, emerging shifts are gradually reshaping the landscape of women's participation in the state. Increased advocacy by civil society organisations, women-led groups, development partners, and government institutions has strengthened public conversations about gender inclusion, political representation, and women's empowerment²¹. Recent political efforts within Niger State to increase women's representation at local government levels, including the inclusion of women in deputy local government chairperson positions, reflect a growing recognition of the importance of women's participation in governance and decision-making. However, as the data analysis section of this assessment shows, this recognition has not yet translated into budgetary or policy authority for the women who hold these positions.

Donor-supported and government-led empowerment initiatives have also expanded opportunities for women in entrepreneurship, agricultural development, vocational training, financial inclusion, and leadership development. Programmes implemented by organisations such as UN Women, the United Nations Development Programme, and the World Bank have increasingly emphasised women's economic resilience, political participation, and access to productive resources^{21, 24}.

The contextual realities of women in Niger State, therefore, reflect a complex intersection of resilience and exclusion, contribution and marginalisation, and vulnerability and agency. While women remain central to the survival and development of households and communities, systemic inequalities continue to limit their access to opportunities, representation, and resources. This assessment found that women in Niger State are not poor because they lack ambition or industry. They are excluded because the financial, legal, and political systems around them were not designed for them. The sections that follow document that exclusion in precise, community-level detail.

Aim of the Needs Assessment

This needs assessment seeks to critically examine the lived realities, challenges, capacities, contributions, and aspirations of women in Niger State within the broader context of governance, economic participation, social inclusion, and community development.

The needs assessment sought to:

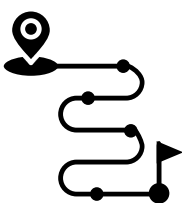
1. **Assess the socio-economic conditions of women in Niger State**, examining their livelihoods, income sources, access to productive resources, financial inclusion, education, healthcare, and overall well-being.
2. **Generate the evidence base required to inform the development of a Citizens' Charter of Demands**—translating documented realities into specific, actionable policy demands directed at named government institutions.
3. **Evaluate women's participation and representation in governance and decision-making processes** at household, community, traditional, political, and institutional levels, and identify the factors enabling or restricting their inclusion and leadership.

- 
4. **Examine the specific barriers affecting women's mobility, safety, and civic participation in Niger State's particular socio-cultural context—including the effect of insecurity in the Shiroro–Rafi axis and the effect of restricted public mobility on women in some communities.**
 5. **Identify the key structural barriers confronting women** — including poverty, discriminatory land tenure norms, unequal access to credit and services, and limited institutional support — and document women's own coping mechanisms and resilience strategies.
 6. **Assess the contributions of women to local economies and community resilience**, including their roles in agriculture, trade, caregiving, peacebuilding, social welfare, and grassroots development initiatives.

This needs assessment aims to contribute to broader efforts toward gender equality, inclusive governance, social justice, and sustainable development in Niger State by centring women's experiences, amplifying their voices, and identifying actionable pathways for transformative change.

Structure of the Needs Assessment

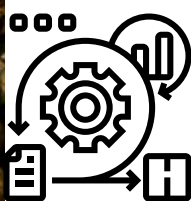
This needs assessment is organised into five interconnected sections.



The first section presents the background of Niger State and examines the contextual realities of women within the state. It provides an overview of the socio-economic, cultural, political, and historical factors that shape the lives of women, highlighting issues related to gender inequality, access to opportunities, and the broader development context.



The second section explores the challenges, realities, and footprints of women in Niger State through a review of relevant literature.



The third section outlines the methodology adopted for the study, including research design, data collection methods, sampling, scope of the assessment, and limitation



The fourth section presents the analysis of data generated from the needs assessment drawing on evidence from key informant interviews, focus group discussions, surveys, and secondary sources.



The fifth and final section summarises the key findings of the assessment and presents the recommendations directed at government institutions, civil society organisations, development partners, traditional leaders, and other stakeholders and outlines the strategic priorities that should guide intervention design going forward.

CHALLENGES, REALITIES AND FOOTPRINTS OF NIGER STATE WOMEN IN LITERATURE

Historical Context and Women's Struggle in Niger State

Historically, the area now known as Niger State formed part of several pre-colonial political and cultural systems, including the Nupe Kingdom, Gbagyi chiefdoms, and other indigenous governance structures^{4,13}. Within these systems, women held important—though often gendered—roles in governance, trade, and social organisation, and they contributed significantly to community stability and economic life¹².

The advent of colonial administration and indirect rule led to the institutionalisation of more rigid patriarchal governance structures, significantly reducing women's formal participation in political leadership¹². Colonial policies often excluded women from decision-making institutions, thereby reinforcing gender inequalities that persist into the present.

Despite these constraints, women in Niger State have continued to exercise influence through informal and community-based structures, including the following: Market and trade associations, cooperative savings systems (Adashi), religious and community leadership roles, informal mediation and social support networks.

Importantly, Niger State provides notable examples of women's traditional leadership, which challenge assumptions about women's exclusion from governance.

Kumbwada Kingdom (Rafi LGA)

The Kumbwada Kingdom in Rafi Local Government Area of Niger State represents one of the most remarkable examples of female traditional leadership in Nigeria and across Africa. Unlike the patriarchal systems characteristic of most traditional institutions in Northern Nigeria, Kumbwada has preserved a unique matriarchal succession system where only women ascend the throne^{11,12}.

The kingdom's oral history tells of any man attempting to seize the throne falling dangerously ill or





dying shortly afterwards, a belief which has ensured the continuity of female rule over generations^{6,18}.

Historical accounts trace the origin of this women-led monarchy to Princess Magajiya Maimuna of Zaria, a warrior princess believed to have conquered Kumbwada several centuries ago. Following the conquest, attempts to install male rulers reportedly resulted in mysterious illnesses and deaths, prompting the institutionalization of female-only succession^{1,7}. Since then, the kingdom has reportedly been ruled by women for at least six successive generations, making it one of the few surviving matriarchal traditional systems in contemporary Africa^{17, 18}.

Kumbwada's female monarchs have historically played central roles not only in governance but also in conflict mediation, social justice, and community welfare. Queen Hajiya Haidzatu Ahmed, who ruled from 1998 until her death in 2021, became internationally recognised for promoting women's education, discouraging domestic violence, and adjudicating disputes relating to marriage, land, and communal relations²³. Her reign demonstrated how traditional institutions can serve as mechanisms for local governance and gender inclusion within conservative societies²².

The kingdom also provides an important counter-narrative to dominant assumptions about women's exclusion from leadership in Northern Nigeria. While the broader region has often been associated with patriarchal governance structures, Kumbwada illustrates the historical existence of indigenous systems where women exercised political authority and social influence^{11,18}. Scholars and media reports have, therefore, identified Kumbwada as a symbol of female resilience, cultural uniqueness, and alternative governance traditions within Hausa and wider Northern Nigerian societies¹⁷.

Furthermore, the Kumbwada institution reflects the broader historical significance of women in precolonial African governance systems. Similar to notable female figures such as Queen Amina and Orompoto of the Oyo Empire, the queens of Kumbwada embody traditions in which women participated actively in political administration, military leadership, and community development²³. This historical legacy challenges colonial and postcolonial narratives that often portray African women solely within domestic or subordinate roles¹¹.

The Kumbwada example is not merely historical. It is evidence, drawn from Niger State itself, that female leadership is not a foreign imposition or a development-sector aspiration. It is an indigenous tradition. Any politician who argues that women are not ready to lead, or that leadership is inherently male, is arguing against their state's history.



SOURCE: GOOGLE

This assessment's findings on women's current political exclusion – documented in the Data Analysis section below – should be read against this historical backdrop: the barrier to women's leadership in Niger State today is not cultural incapacity. It is the absence of present-day political will to match what the state's own traditions have already proven possible.

Women's roles within Nupe and Gbagyi societies

Women in present-day Niger State's Nupe and Gbagyi societies have historically occupied significant positions in economic production, social organisation, cultural preservation, and community governance. Although these societies were largely patriarchal in formal political structure, women exercised considerable influence through commerce, kinship systems, informal diplomacy, and communal leadership mechanisms^{12,13}.

Among the Nupe people, women traditionally played dominant roles in local and regional trade networks. Nupe women were actively involved in the marketing of agricultural produce, pottery, weaving materials, processed foods, and household commodities across local markets and neighbouring communities. Historical studies of Nupe society indicate that women's participation in commerce contributed substantially to household income and the broader local economy, particularly through periodic markets that connected rural and urban settlements¹³.



Women traders often organised themselves into informal associations that regulated prices, maintained social order within markets, and provided mutual support during economic hardship¹².

In addition to economic contributions, Nupe women played critical roles in social organisation and family cohesion. Within extended family systems, elderly women and wives of title holders frequently exercised advisory authority on matters relating to marriage arrangements, child upbringing, inheritance negotiations, and dispute settlement¹³. Senior women also served as custodians of cultural practices, oral history custodians, and Indigenous knowledge systems, ensuring the continuity of communal values across generations¹².

Similarly, among the Gbagyi people, women historically contributed significantly to agricultural production and communal labour systems. Gbagyi women participated actively in farming activities such as planting, harvesting,

food processing, and storage, thereby sustaining household food security and rural livelihoods². Their labour was particularly central to subsistence farming economies where cooperative family production formed the basis of community survival.

Women in Gbagyi communities also played important roles in peacebuilding and conflict mediation. Through kinship networks, women often acted as intermediaries during family disputes, inter-household conflicts, and communal tensions. Elderly women and respected female community members were frequently consulted in reconciliation processes because of their perceived neutrality, wisdom, and moral authority¹². In some communities, women's associations contributed to maintaining social harmony by organising collective interventions during crises and advocating peaceful coexistence among families and clans².

Furthermore, both Nupe and Gbagyi societies recognised women's contributions within traditional religious and ceremonial systems. Women participated in rites of passage, festivals, and spiritual observances that reinforced social cohesion and communal identity¹³. Their involvement in these cultural institutions strengthened their influence beyond domestic spaces and positioned them as essential actors in sustaining the social fabric of their communities.

The historical experiences of Nupe and Gbagyi women therefore demonstrate that women in Niger State were not merely passive participants in society but active agents in economic management, cultural preservation, social regulation, and conflict resolution. The Nupe women who organised informal trade associations and regulated prices across regional markets centuries ago are the same women who today run Adashi circles in Bida markets. The governance infrastructure was always there.



What is missing is formal recognition and state support – and the data analysis section of this report quantifies exactly how absent that support currently is. Yet, despite this rich legacy of leadership, enterprise, and community stewardship, many women across Niger State continue to face profound social, economic, and institutional barriers that limit their ability to realise their full potential. The findings of this assessment reveal a striking contrast between the historical contributions of women and the realities they confront today and underscore an urgent need to remove longstanding barriers and create enabling conditions that allow women to participate fully and equitably in the social, economic, and political development of Niger State.

Socio-economic and Political Realities of Women in Niger State

The socio-economic and political realities of women in Niger State reflect broader gender inequalities existing within Nigeria, particularly in Northern Nigeria, where patriarchal socio-cultural structures, poverty, insecurity, and institutional exclusion continue to shape what women can achieve and access. Women in Niger State play a vital role in agriculture, trade, family welfare, and community development. As farmers, traders, entrepreneurs, caregivers, and community leaders, they contribute significantly to household livelihoods and the state's economy. Yet many continue to face socio-economic and political barriers that limit their access to opportunities, resources, and decision-making spaces²⁶. Women farmers in particular face persistent difficulty accessing fertilisers, improved seedlings, credit, and extension services – gaps that directly reduce their productivity and income²⁷.

Recent developments in the state further reveal how gender inequality intersects with insecurity, climate change, food insecurity, inflation, and displacement. Women, especially in rural communities, increasingly face declining agricultural productivity, rising living costs, environmental degradation, armed violence, and restricted participation in governance^{11,24}.



Yet, despite this rich legacy of leadership, enterprise, and community stewardship, many women across Niger State continue to face profound social, economic, and institutional barriers that limit their ability to realise their full potential. The findings of this assessment reveal a striking contrast between the historical contributions of women and the realities they confront today and underscore an urgent need to remove longstanding barriers and create enabling conditions that allow women to participate fully and equitably in the social, economic, and political development of Niger State.



Women and the Rural Economy

Agriculture remains the backbone of Niger State's economy, with a large proportion of the population dependent on farming and agricultural trade for survival. Women constitute a substantial percentage of the agricultural labour force and are actively engaged in crop cultivation, livestock management, food processing, storage, and local market distribution systems¹⁰. In many rural communities, women combine farming responsibilities with household management, childcare, water collection, and informal income-generating activities, thereby carrying disproportionate economic and domestic burdens²¹. However, women's participation in agriculture remains constrained by unequal access to land ownership, irrigation facilities, mechanised farming tools, extension services, agricultural financing, and modern inputs^{9,24}. Patriarchal inheritance systems and customary land tenure arrangements continue to favour male ownership and control of productive resources, limiting women's agricultural productivity and economic independence¹⁰.

Current realities in Niger State further indicate that women farmers increasingly face land displacement and livelihood disruptions arising from insecurity, illegal mining activities, climate variability, and farmer-herder conflicts. These challenges have weakened household food security, reduced agricultural output, and intensified rural poverty among women-headed households and vulnerable communities^{11,21}.

Poverty, Informal Livelihoods, and Economic Vulnerability

Women in Niger State are predominantly concentrated within the informal economy, where they engage in petty trading, agro-processing, food vending, artisanal production, and small-scale entrepreneurship²⁴. These activities contribute significantly to household welfare and local economies but are often characterised by unstable income, poor infrastructure, limited social protection, and restricted access to formal financial services¹⁹.

Studies on gender and economic development in Nigeria consistently show that women experience lower access to formal credit systems due to lack of collateral, financial exclusion, low literacy levels, and discriminatory institutional practices²⁴. Consequently, many women rely heavily on informal savings groups, rotating contribution systems, cooperative societies, and community-based support networks for financial survival and business sustainability²¹.

Recent economic realities in Nigeria, including inflation, rising food prices, fuel subsidy removal, and currency instability, have significantly worsened women's economic conditions. The increase in transportation costs, food inflation, and household expenses has deepened poverty and food insecurity among low-income families, particularly female-headed households and rural women traders^{21,24}. Women often absorb the social and economic impacts of these crises through increased unpaid labour, reduced food consumption, and expanded caregiving responsibilities.



Education and Human Development Challenges

Educational inequality remains a critical factor shaping women's socio-economic realities in Niger State. Although progress has been made in expanding access to education, girls in many rural communities continue to experience lower enrolment, retention, and completion rates due to poverty, early marriage, cultural norms, domestic labour demands, and insecurity²⁰.

Limited educational attainment has broader implications for women's empowerment, political participation, economic opportunities, and access to information. Women with lower literacy levels often face difficulties accessing formal employment, digital technologies, financial services, healthcare information, and leadership opportunities²⁴. The persistence of child marriage and gender disparities in education within parts of Northern Nigeria continues to reinforce cycles of poverty and exclusion affecting women and girls²⁰. Additionally, the digital divide increasingly affects women's participation in modern economic systems. Many rural women in Niger State have limited access to digital tools, internet services, and technological literacy necessary for participation in digital finance, online markets, e-governance systems, and technology-driven agricultural innovation²¹. This technological exclusion further widens socio-economic inequalities between urban and rural women.

Health, Social Welfare, and Gendered Vulnerabilities

Women in Niger State continue to face significant challenges relating to healthcare access, maternal wellbeing, reproductive health services, nutrition, and social protection systems. Rural communities in particular experience shortages of healthcare infrastructure, skilled medical personnel, essential medicines, and maternal health services¹⁶. Maternal mortality, poor antenatal care access, malnutrition, and inadequate reproductive healthcare remain major concerns affecting women's health outcomes and productivity¹⁶. Economic hardship and limited healthcare financing further constrain women's ability to access quality medical services, especially among low-income and rural households.

Gender-based violence also remains an important social welfare concern affecting women in Niger State and Nigeria generally. Women and girls continue to face risks associated with domestic violence, harmful traditional practices, sexual exploitation, and socio-cultural discrimination¹⁹. Weak institutional response mechanisms, stigma, and limited access to justice often discourage survivors from reporting abuse or seeking support services. The data analysis section below documents this gap in precise terms – including how few women are even aware that legal protection exists.



"Teachers felt I wouldn't be able to cope because of my eyesight. I was not given extra time to write during exams in school, even though there is a policy for extra time to be given to individuals with albinism."

Participant, Workers FGD, Niger State



SOURCE: AI GENERATED

Insecurity, Conflict, and Displacement

Insecurity has emerged as one of the defining socio-economic challenges affecting women in Niger State. Over the past decade, the state has experienced increasing incidents of armed banditry, kidnappings, communal violence, and farmer-herder conflicts, particularly in rural communities such as Shiroro, Munya, Rafi, Mariga, and Kontagora Local Government Areas¹¹. The effects of insecurity on women are multidimensional. Violent attacks and displacement disrupt livelihoods, reduce agricultural productivity, destroy markets, weaken social networks, and intensify food insecurity¹¹. Women in conflict-affected communities often bear the burden of caregiving, displacement, trauma management, and household survival under increasingly difficult conditions.

Research further demonstrates that insecurity intersects with climate variability and economic hardship to worsen psychosocial stress, poverty, and vulnerability among women farmers and rural households²¹. In many affected communities, women are compelled to assume expanded economic responsibilities while simultaneously coping with insecurity, displacement, and reduced access to farmland and social services.

Political Participation and Governance Exclusion

Women in Niger State remain significantly under-represented in political leadership and governance structures despite increasing national and international advocacy for gender inclusion¹⁹. Patriarchal political systems, financial barriers, electoral violence, exclusionary party structures, and socio-cultural stereotypes continue to restrict women's participation in elective and appointive offices¹⁵.

Existing literature on women's political participation in Nigeria indicates that women are frequently marginalised within political party systems, community decision-making processes, and governance institutions^{12,15}. In Niger State, women's representation in state assemblies, local government leadership, political party structures, and traditional institutions remains disproportionately low compared to men.

However, emerging political shifts suggest gradual progress toward greater inclusion. Recent efforts within Niger State to support women's representation in deputy local government chairperson positions reflect increasing

institutional recognition of women's leadership capabilities²¹.

Civil society organisations, women's groups, and development partners have also intensified advocacy around affirmative action, leadership development, and women's participation in governance processes¹⁹.

Currently, women occupy only one seat in the State House of Assembly, hold **two commissioner positions** within the State Executive Council, and serve as deputy chairpersons in 25 local government areas, reflecting a substantial gender gap in key decision-making institutions. These figures underscore the enduring structural, socio-cultural, and institutional barriers that limit women's political participation and leadership, thereby emphasising the need for deliberate policy reforms, affirmative action measures, and sustained advocacy to promote more inclusive and gender-responsive governance across the state.

Women's Leadership, Resilience, and Community Support Systems

Despite structural inequalities, women in Niger State continue to demonstrate resilience and agency through grassroots mobilisation, informal governance systems, and community-based support structures. Women's associations, cooperative societies, market unions, faith-based organisations, and savings groups remain important mechanisms for economic survival, mutual support, and collective advocacy¹².



Historical and contemporary evidence demonstrates that women have long contributed to conflict mediation, community welfare, and social organisation within various ethnic communities in Niger State, including Nupe and Gbagyi societies^{3,13}. Informal women-led structures continue to play significant roles in supporting vulnerable households, resolving disputes, and coordinating local development initiatives.

Recent donor-supported and government-led empowerment programmes have also created emerging opportunities for women's economic participation and leadership development. Interventions focusing on women's entrepreneurship, agricultural processing, vocational training, financial inclusion, and cooperative strengthening have contributed to improved livelihoods and increased awareness of women's rights and participation^{21,24}.

The literature reveals that the socio-economic and political realities of women in Niger State are shaped by intersecting factors, including gender inequality, poverty, agricultural dependence, insecurity, environmental stress, limited institutional support, and exclusion from governance systems.



Women remain central to household economies, food systems, caregiving, agricultural productivity, and community resilience yet continue to experience significant structural disadvantages in access to resources, opportunities, and decision-making spaces.

Contemporary realities such as inflation, insecurity, displacement, climate-related pressures, and economic instability have further intensified women's vulnerabilities, particularly in rural and conflict-affected communities. Nonetheless, growing advocacy for gender inclusion, women-led solidarity systems, empowerment programmes, and emerging policy reforms indicates gradual shifts toward greater recognition of women's contributions and rights within governance and development processes. The literature therefore points out the urgent need for integrated and gender-responsive interventions aimed at strengthening women's access to education, healthcare, land, finance, social protection, political participation, and economic opportunities while addressing the structural barriers and inequalities that continue to limit women's empowerment and development in Niger State.

METHODOLOGY OF THE ASSESSMENT

Sample Size and Respondent Distribution

A total of 414 respondents participated in the assessment across the three senatorial zones of Niger State, comprising 324 survey respondents, 60 key informant interview (KII) participants, and 30 focus group discussion (FGD) participants. To ensure geographical representation and capture diverse perspectives across the state, three Focus Group Discussions (FGDs) were conducted across the three senatorial districts of Niger State.

One FGD was held in Bida LGA to represent Niger South Senatorial District, one in Wushishi LGA to represent Niger North Senatorial District, and one in the Niger East Senatorial District, drawing participants from Bosso and Chanchaga LGAs. Bosso and Chanchaga were both purposely selected to represent Niger East because of their urban and peri-urban characteristics, high population density, and diverse socioeconomic profiles. This approach enabled the assessment to reflect the experiences and priorities of women from different socio-cultural and geographic contexts while ensuring broad coverage of the state.

Additionally, efforts were made to achieve balanced representation across age groups, occupational categories, rural and urban communities, and vulnerable population groups.

Table 1

Senatorial zone	LGA	No. of questionnaire	No. of Interviews	No. of FGD
Niger East (B)	Bosso	50	10	
	Chanchaga	52	10	1
Niger South (A)	Bida	113	20	1
Niger North (C)	Wushishi	109	20	1
Total		324	60	3

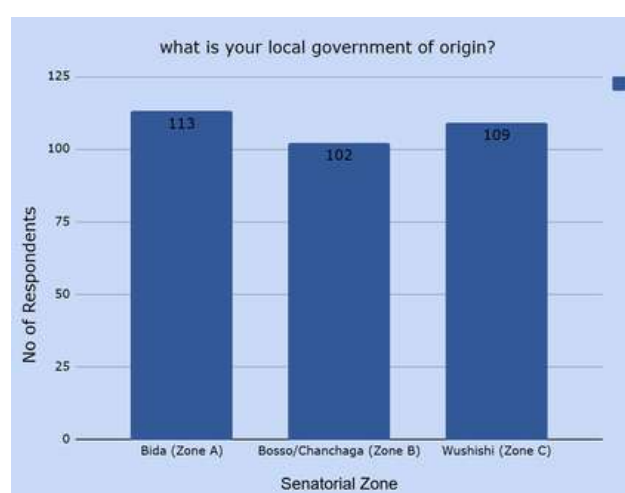


Figure 1: Pictorial representation of the distribution of survey respondents across the three Senatorial Zones

Enumerator Recruitment and Training

Enumerators were recruited based on their experience in field research, language proficiency, and familiarity with local contexts across the three senatorial zones of Niger State (Niger East, Niger North, and Niger South). This ensured adequate geographical coverage and enhanced the team's ability to engage effectively with diverse communities throughout the state. Prior to data collection, a comprehensive training was conducted covering the objectives of the assessment, ethical considerations, administration of questionnaires, use of KoboCollect, informed consent procedures, and quality assurance protocols. Mock interviews and field simulations were also conducted to strengthen enumerator capacity, promote consistency in data collection, and ensure the reliability and validity of findings across all assessment locations.

Instrument Development and Pre-testing

Data collection instruments were developed based on the assessment objectives and informed by existing gender and development frameworks. The tools were reviewed by subject matter experts and pre-tested in selected communities to assess clarity, relevance, cultural appropriateness, and functionality. Feedback from the pilot exercise informed revisions and finalization of the instruments.



Data Quality Assurance

Several measures were adopted to ensure data quality and integrity. These included real-time supervision of field activities, daily review of completed questionnaires, validation checks within KoboCollect, spot checks by supervisors, triangulation of information across multiple data sources, and regular debriefing sessions with field teams. Data cleaning was conducted before analysis to address inconsistencies, duplicates, and incomplete responses.

Data Analysis

Quantitative data collected through questionnaires were exported from KoboCollect and analysed using Microsoft Excel and the KoboToolbox spreadsheet. Descriptive statistics such as frequencies, percentages, charts, and cross-tabulations were used to identify patterns and trends.

Qualitative data from KIIs and FGDs were transcribed, coded, and analysed thematically. Emerging themes were organised around the key objectives of the assessment, enabling the identification of recurring issues, priorities, and recommendations expressed by participants.



Ethical Considerations

The assessment adhered to ethical research principles throughout the study process. Participation was voluntary, and informed consent was obtained from all respondents prior to data collection. Participants were informed of the purpose of the assessment, their right to decline participation, and the confidentiality of information provided. Personal identifiers were excluded from the analysis and reporting process to protect participants' privacy and ensure anonymity.

Gender and Social Inclusion Approach

The assessment adopted a gender-responsive and socially inclusive approach that aimed to capture the perspectives of marginalised and vulnerable women across Niger State. Particular attention was given to engaging widows, female-headed households, young women, women in rural communities, women affected by conflict, women engaged in informal economic activities, and women with disabilities. Data collection methods were designed to create safe spaces that encouraged open participation and expression.

It is also acknowledged that women observing purdah or otherwise subject to restrictions on independent public movement represent a distinct access challenge in parts of Niger State, particularly in Wushishi and Bida. Where possible, female enumerators conducted interviews through household-level visits with the consent of household heads; however, the assessment did not systematically track or disaggregate data by purdah status, and it is likely that women under the most restrictive mobility conditions remain under-represented in this sample. This issue is identified as a specific limitation requiring dedicated follow-up engagement, using home-visit protocols and trusted female community intermediaries, before any final policy document is built exclusively on this data.

Data on women with disabilities were not systematically collected during the assessment, making it difficult to determine the extent of their representation in the final sample. As a result, the PWD-related findings presented in this report are offered as qualitative, exploratory insights rather than state-wide representative statistics. They may therefore not fully capture the specific experiences, barriers, and priorities of women with disabilities in Niger State, a limitation of this assessment and an important area for strengthening in future studies through deliberate, disaggregated data collection.

Limitations of the Assessment

While every effort was made to ensure comprehensive coverage, the assessment faced certain limitations. These included logistical challenges associated with reaching remote communities, time constraints, security concerns in some locations, and the possibility of response bias in self-reported information. Nevertheless, triangulation of data sources and robust quality assurance measures helped minimise these limitations and strengthen the reliability of the findings.



The assessment covered selected communities across the three senatorial zones of Niger State to ensure broad geographical representation. However, several limitations and operational challenges affected the scope of data collection. Security concerns in parts of the Niger North and Niger South Senatorial Zones restricted access to some locations, particularly the Kontagora and Shiroro Local Government Areas, where the risk of insecurity limited the movement of enumerators and prevented data collection in certain communities. As a result, the findings may not fully capture the experiences and needs of women residing in these hard-to-reach and conflict-affected areas – communities that, as noted in the literature review above, are also among those most directly affected by the insecurity this assessment documents only at the secondary-source level.

Additionally, socio-cultural norms presented challenges during data collection. In some communities, male household heads and spouses were reluctant to permit women to participate in interviews and discussions, resulting in missed opportunities to capture the perspectives of some women – a constraint directly connected to the purdah and mobility-restriction dynamics noted in the Gender and Social Inclusion section above. While the assessment adopted a gender-responsive and inclusive approach, women with disabilities were under-represented in the final sample due to limited resources to provide disability-inclusive accommodations, including sign language interpretation and other accessibility support services. Consequently, the specific experiences and priorities of women with disabilities may not be fully reflected in the findings.

Other challenges included transportation difficulties arising from poor road conditions in remote rural communities, time constraints associated with agricultural and household responsibilities that limited women's availability to participate, occasional respondent expectations of direct assistance or incentives, and a qualitative sample (3 FGDs) that is narrower relative to the quantitative sample size (324 questionnaires) than is methodologically ideal, as noted in the sample Size section above. Despite these limitations, the assessment generated valuable insights into the experiences, priorities, and challenges facing women across Niger State and provides a credible evidence base for informing policy and programming – while also identifying clear, specific priorities for any follow-up or validation phase of this research.

ANALYSIS OF DATA FROM THE ASSESSMENT

Demographic and Socioeconomic Profile

The needs assessment used a structured questionnaire to capture the lived realities of women respondents in order to understand their demographic and socio-economic background in Niger State. The questions were designed to move beyond basic statistics, aiming to uncover how education, age, and family structure intersect with economic survival in a challenging inflationary environment.

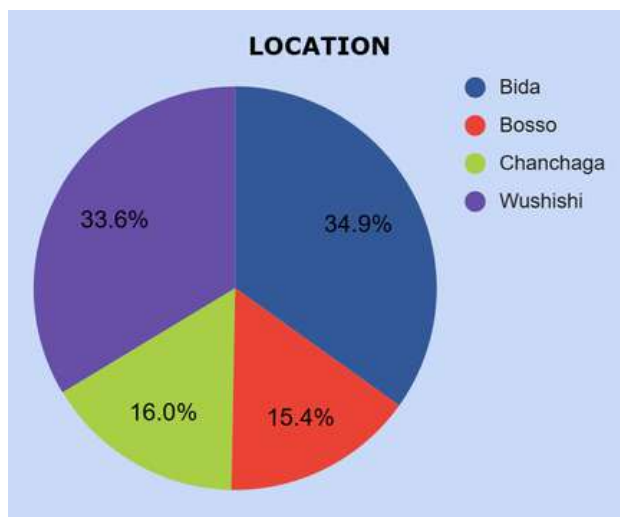


Figure 2: Percentage distribution of respondents across the four LGAs.

Because 100% of the respondents are female, the data removes general-population noise and provides an undiluted view of the specific vulnerabilities, economic realities, and structural barriers faced by women in Niger State. Bida and Wushishi together account for 68.5% of the sample. Wushishi is significantly more rural/agrarian, whereas Bida is a major traditional, semi-urban hub. This heavy weighting means the data leans strongly toward the realities of women living outside the state capital, where infrastructure is poorer, traditional, Patriarchal norms are stronger, and people have highly limited access to formal banking or legal institutions.

Chanchaga (16%) and Bosso (15.4%) represent the metropolitan core of Minna (the state capital). The lower percentages here mean the dataset captures urban advantages – including better access to hospitals, tertiary education, and markets – without letting urban experience overshadow the harsher rural and semi-urban realities of Wushishi and Bida that dominate the sample.

Age and Family Dynamics

The needs assessment data gathered across Niger State highlights how age closely intersects with family structures to shape women's daily realities and opportunities. Quantitative results from the KoboCollected questionnaires reveal a predominantly young female demographic, with a significant proportion of respondents falling within the childbearing years of 18 to 35,

mirroring large average household sizes that often exceed six to eight dependents. Focus Group Discussions (FGDs) brought to light the rigid, traditional patriarchal structures governing these households, where young women and early brides bear the heaviest burdens of unpaid domestic labour and childcare, leaving them with little time to pursue education or personal livelihoods. Conversely, Key Informant Interviews (KIIs) indicated that while older women or female heads of households sometimes enjoy greater autonomy and decision-making power within the family structure, they simultaneously carry the immense financial strain of single-handedly providing for large families without a formal safety net. Ultimately, the data demonstrates that a woman's age and her specific role within the family dynamics are defining factors in her level of economic vulnerability, workload, and personal agency throughout the state.

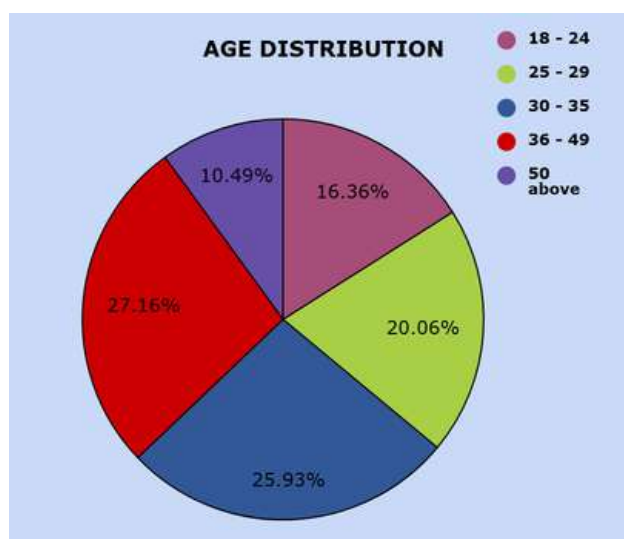


Figure 3: Percentage distribution of women respondents across different age groups

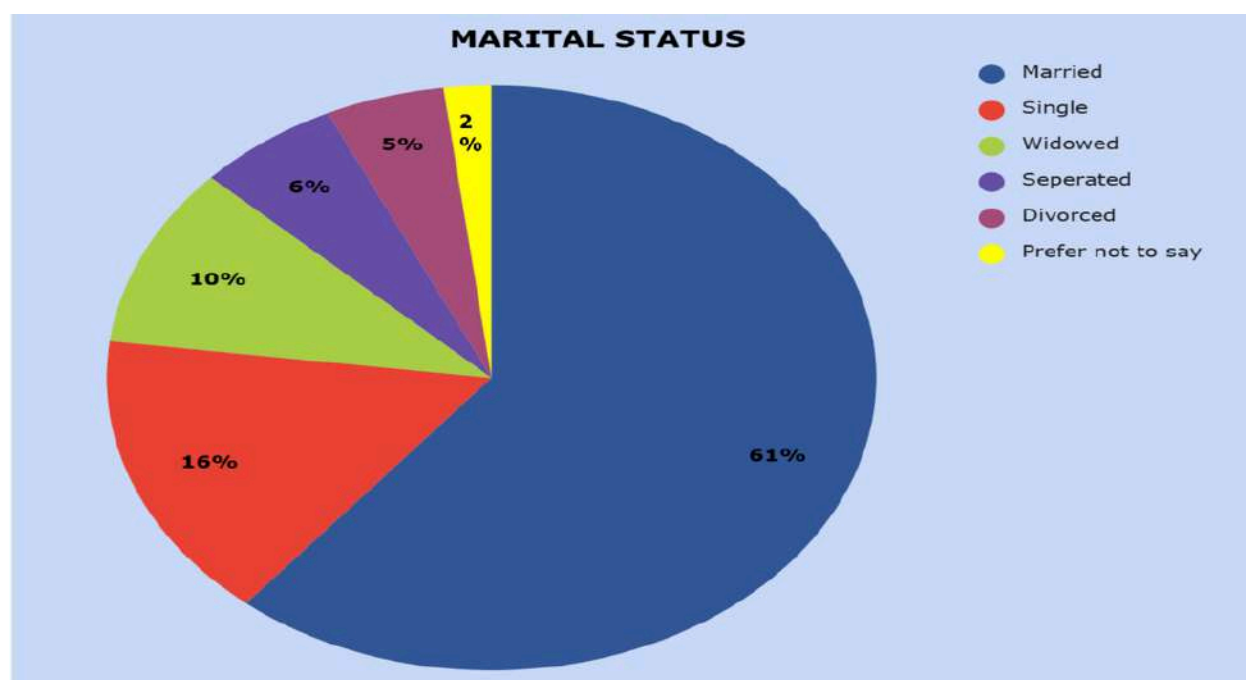


Figure 4: Percentage distribution of respondents according to their marital status.

Who looks after your children while you work, and has the lack of childcare ever stopped you from going to the market, training or a government office?

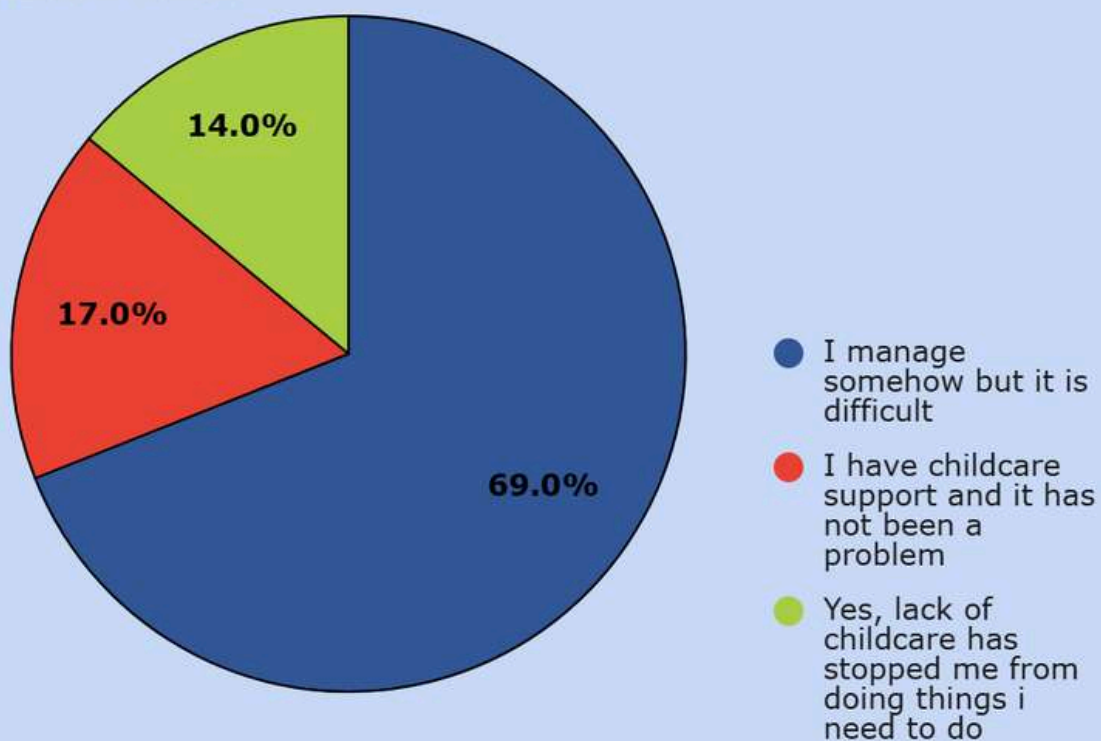


Figure 5: Percentage distribution of respondents according to their childcare arrangements and the impact of childcare responsibilities on their participation in economic and public activities.

Collectively, 53.09% of the women fall between the ages of 30 and 49 – a woman's peak years for both economic productivity and reproductive and child-rearing responsibilities. These women are the economic backbones of their households, yet they are simultaneously under the highest physical and financial strain. A majority of the women, over 61%, are married, and a substantial 42.28% are raising between three and five children. Managing households of this size means these women face demanding domestic workloads, which can limit their availability for economic or educational opportunities.

Because nearly half of the women have large families, a significant portion of their day is consumed by unpaid care work – cooking, fetching water, and childcare. This creates a form of time poverty, leaving them with less time to scale their businesses, acquire new skills, or participate in political and community leadership. Over 68.52% struggle to manage childcare while working. Older daughters are dropping out of school to provide domestic care while their mothers work.

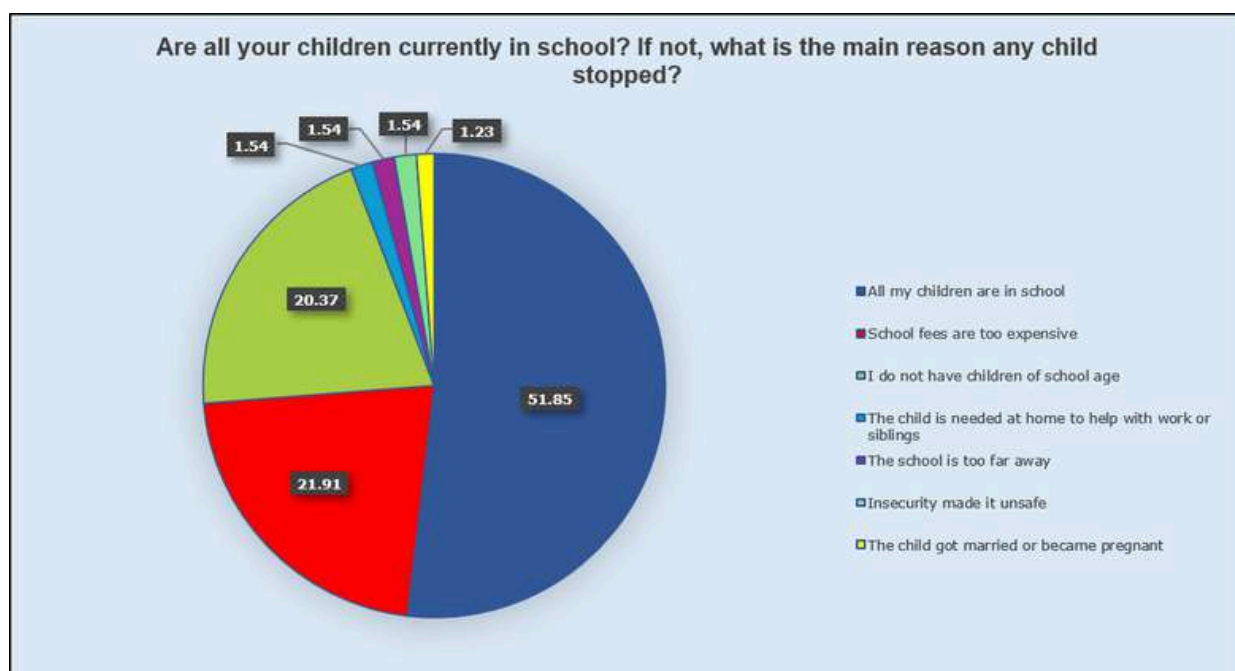


Figure 6: Percentage distribution of respondents according to their children's school attendance.

This is perhaps the most damaging long-term finding in this section. When older daughters drop out of school to become caregivers, the next generation of women inherits the same constraints their mothers face today – denied an education, with drastically reduced future earning potential and likely to repeat the same poverty cycle. Nearly 70% of working mothers are therefore operating under significant cognitive and emotional load, trying to earn a living while constantly worried about the safety of their unchaperoned or under-chaperoned children. This lowers productivity, limits the types of jobs women can take, and keeps household income artificially constrained.

These demographic realities have direct implications for programme design. Women in this age and family profile are not primarily in need of training or mentorship – they are experienced, resourceful, and already performing significant economic work under severe constraint. What they need is structural relief: affordable childcare so they can work without sacrificing their daughters' education; access to capital so they can survive economic shocks without consuming their business assets; and access to healthcare without hidden costs that wipe out a week's profit in a single visit. Any intervention that does not address at least one of these three structural realities will fail to reach this majority population.

Education, Livelihood, and Economic Status

Data synthesised across Key Informant Interviews (KIIs), Focus Group Discussions (FGDs), and KoboCollect household questionnaires highlights critical challenges at the intersection of gender, education, and financial autonomy in Niger State. Quantitatively, the KoboCollect dataset reveals a pronounced gap in formal educational attainment among women, with over

65% of the respondents having completed only primary or secondary schooling or no formal education at all. FGD findings indicate that this trend is heavily driven by localised sociocultural factors and pressures related to early marriage.

This constrained educational profile directly impacts the livelihood options available to women in the state. The vast majority of women work in the informal economy, primarily running micro-enterprises, petty trading, and small-scale agricultural processing, such as the production and sale of shea butter. Furthermore, KIIs with women and stakeholders underscore that while women frequently serve as vital financial providers for their households, their economic status remains highly precarious. Low levels of financial inclusion, limited bank account ownership, and systemic barriers to asset and land ownership sustain this vulnerability. Consequently, the integrated data demonstrates a reinforcing cycle in which limited educational capital restricts women to low-yielding informal livelihoods, thereby constraining their economic mobility and decision-making power within Niger State.

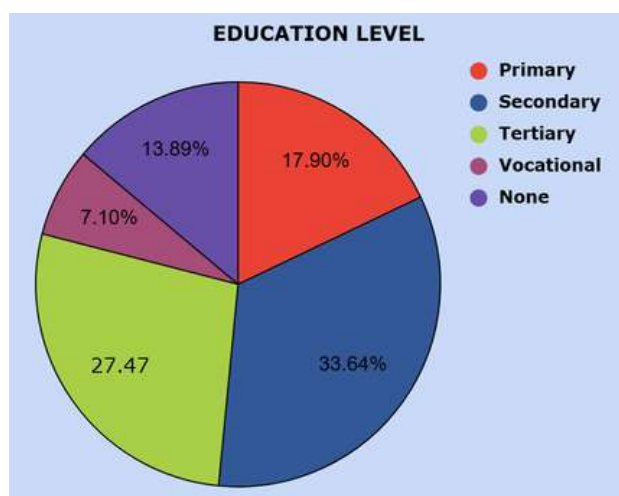


Figure 7: Percentage distribution of women respondents according to their highest level of educational attainment.

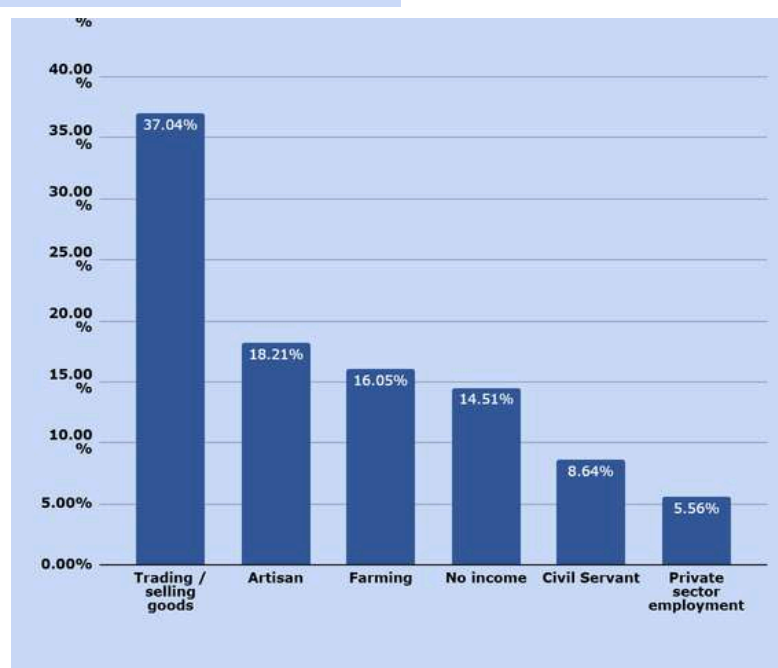


Figure 8: Percentage distribution of respondents according to their primary source of income.

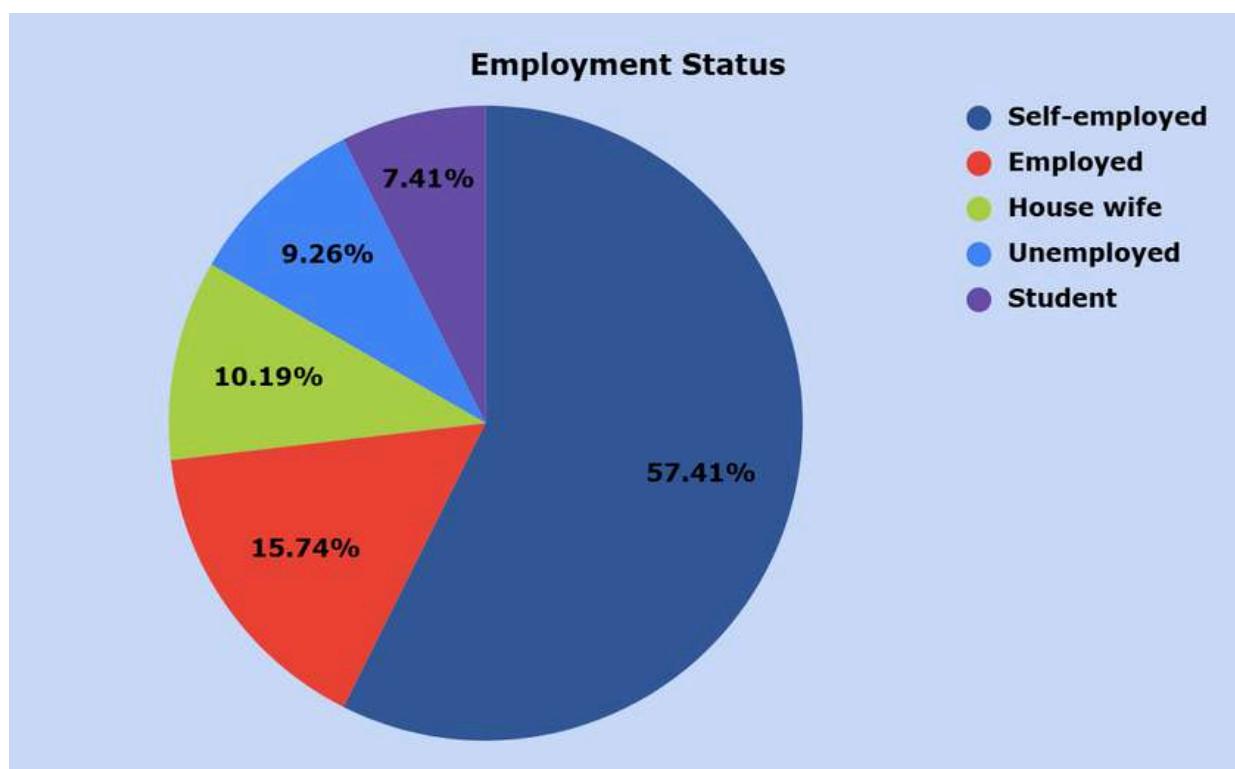


Figure 9: Percentage distribution of respondents by employment status.

While it is positive that over 61% have secondary or tertiary education, the 13.89% with no formal education represent a highly vulnerable subgroup. These women are entirely shut out from formal financial systems, cannot read legal frameworks such as the VAPP Law, and are highly susceptible to exploitation in trade or legal disputes – including widowhood property dispossession – because they cannot navigate bureaucratic systems. About 27% have a tertiary education. However, when contrasted with the livelihood data, where most are petty traders or artisans, the evidence reveals a stark reality: higher education is not translating into formal employment in Niger State. Women with degrees are being forced into the informal survivalist economy because formal public- or private-sector jobs are scarce.

This finding indicates that advocacy and civil society organisations must not use a "one-size-fits-all" communication strategy. Because of the 13.89% uneducated and 33.64% secondary-educated cohort, behavioural change campaigns, human rights education, and financial literacy training must be delivered in local languages (Hausa/Nupe/Gbagyi) and via audiovisual or community radio formats, rather than relying solely on written English literature. Over 37.04% of the respondents rely on petty trading. This type of income is highly volatile, sensitive to daily market shocks, and currently devastated by Nigeria's hyperinflation and fuel subsidy removal. These businesses have low profit margins and very little capacity to absorb economic shocks.

While this survey reveals incredible resilience and entrepreneurship among self-employed women, in this specific context it is largely necessity-driven entrepreneurship rather than opportunity-driven entrepreneurship.



This means the vast majority of women have no safety nets—no paid sick leave, no health insurance, and no predictable monthly salary. If a self-employed woman falls ill or gives birth, her income completely stops. The 16.05% engaged in farming face severe climate and security risks. In Niger State, rural women farmers are deeply affected by banditry, displacement, and lack of ownership over the lands they cultivate. If they cannot safely access their farms, their food security and income collapse entirely.

Taken together, this data shows that the typical respondent in this assessment is a woman in her prime productive years (30–49), balancing the financial and physical weight of a large family (3–5 children) and running a fragile informal business (37.04% trading/ 57.41% self-employed), likely outside the capital city, in Bida or Wushishi. Even if she is educated, she remains trapped in informal labour where inflation eats away her capital daily, leaving her with an income that is "never enough" to safeguard her family's health and future.

Economic Challenges and Financial Inclusion.

Evidence from the survey reveals that women across Niger State face severe economic challenges rooted in limited financial inclusion and structural barriers. Quantitatively, the survey underscores a deep financial divide, showing that a vast majority of women lack formal bank accounts, relying instead on traditional, unregulated cash-savings groups like Adashi or keeping money at home. FGDs highlighted that because most women are concentrated in low-yielding, informal livelihoods like petty trading and subsistence agriculture, their daily income is highly volatile and easily entirely consumed by immediate household survival needs. This leaves them with zero capital to scale their micro-businesses. Furthermore, KIIIs with financial sector stakeholders and community leaders emphasised that rigid structural constraints—such as a lack of formal collateral, complex banking bureaucratic processes, and limited digital literacy—effectively shut women out of accessing formal credit, loans, or government economic empowerment schemes. Consequently, the assessment demonstrates that without targeted, gender-sensitive financial inclusion strategies and access to capital, women in Niger State remain vulnerable to persistent economic shocks, severely hindering their financial independence and long-term economic mobility.

Does the money you earn usually cover your basic needs?

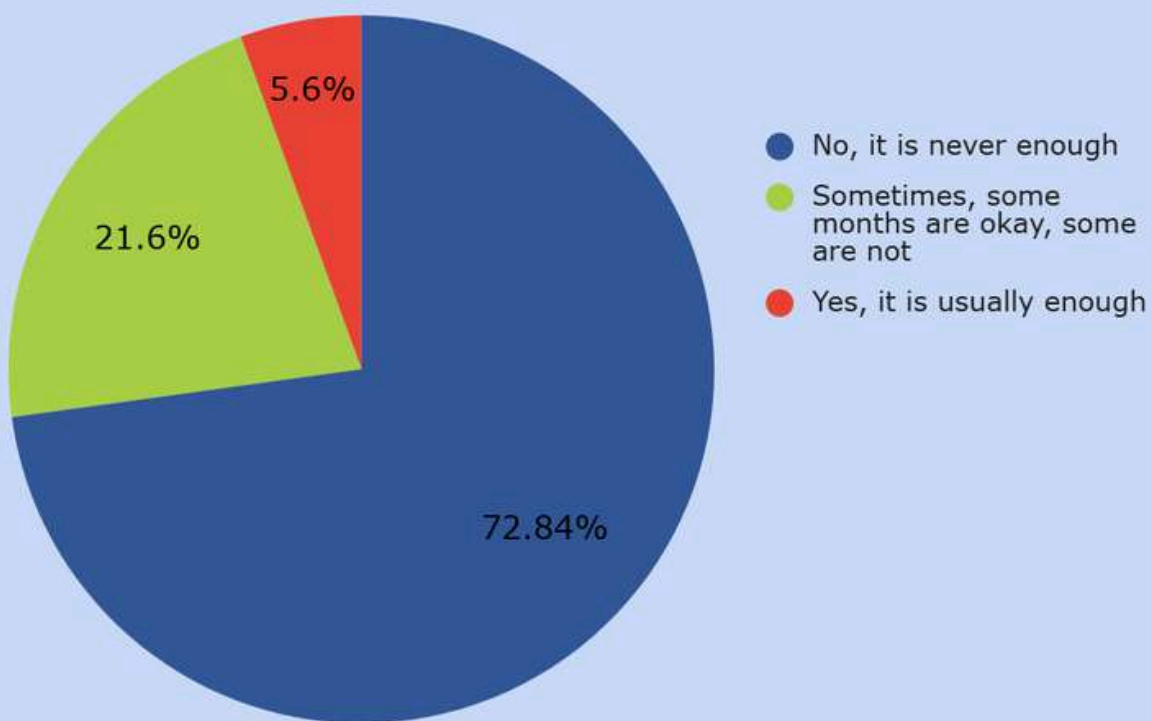


Figure 10: Percentage distribution of respondents based on whether their income is sufficient to meet their basic needs.

Who decides how the money you earn is spent?

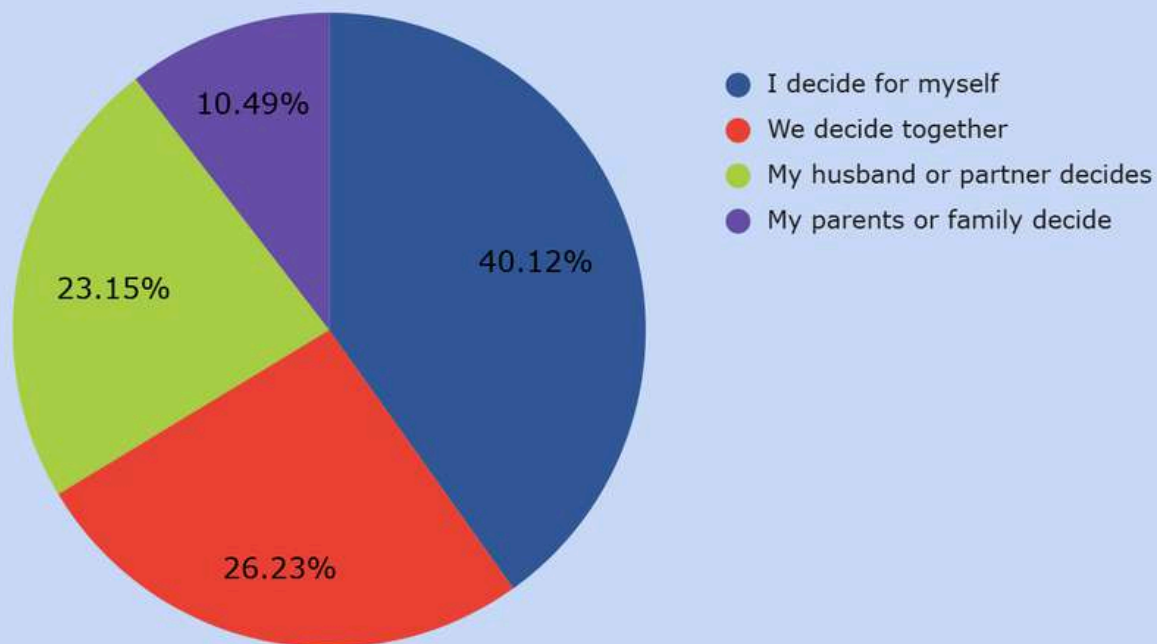


Figure 11: Percentage distribution of respondents according to who decides how their earned income is spent.

Are you the main person providing for your family financially?

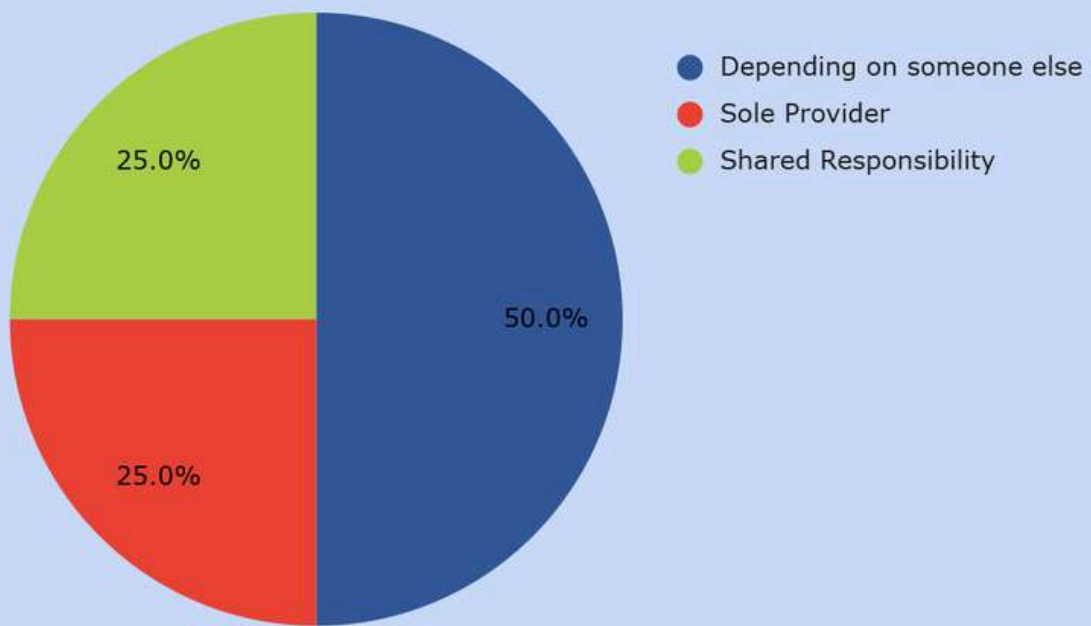


Figure 10: Percentage distribution of respondents based on whether their income is sufficient to meet their basic needs.

How many children do you have?

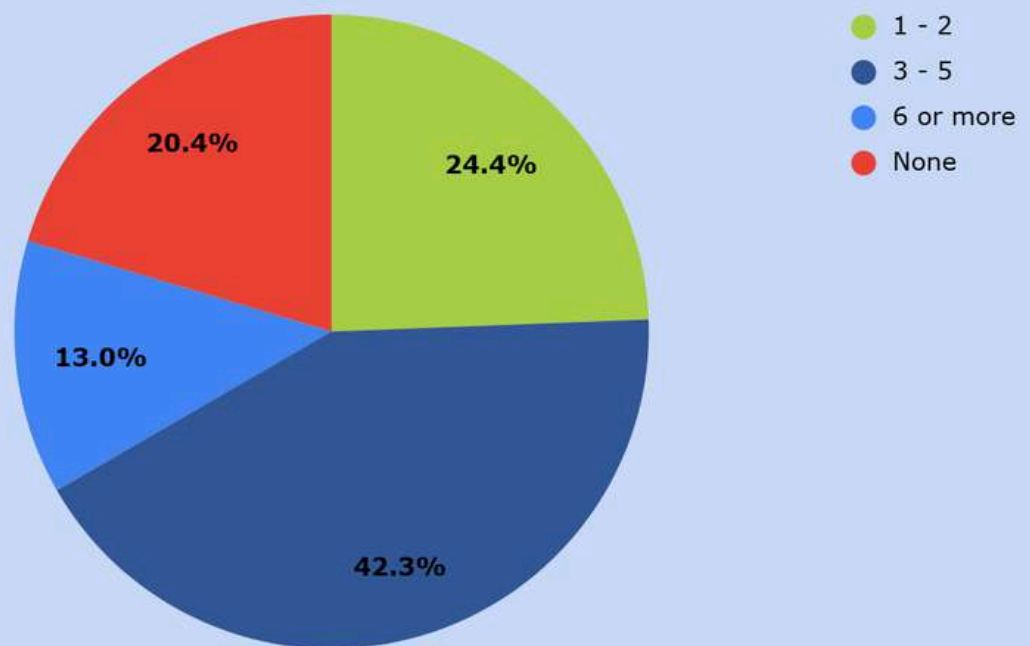


Figure 13: Percentage distribution of respondents by number of children.

Over 72.84% of respondents state their income is never enough to cover basic needs like food, housing, and healthcare. When nearly three-quarters of the population report that their income never meets basic needs, this reflects a permanent state of economic strain.

These households are not choosing what to save; they are choosing which basic necessity to skip—whether it is skipping a meal, pulling a child out of school, or ignoring a medical condition. Because 42.28% of these women care for 3–5 children, this extreme income insufficiency directly impacts the next generation: underfunded nutrition and skipped healthcare in early childhood led to long-term developmental challenges, ensuring that poverty replicates itself across generations. This percentage demonstrates that the vast majority of women have effectively no disposable income or savings cushion. Any sudden crisis—a child falling sick, an increase in rent, or a spike in market transport costs—will immediately plunge the family into debt or destitution.

Beyond income insufficiency, women traders described a parallel economic burden in the form of frequent, overlapping, and poorly explained levies collected by multiple layers of authority — community, local government, and state. Several participants reported being unable to determine what specific levy they were paying for or to whom the funds were ultimately directed.



SOURCE: AI GENERATED

"Every week na different people dey come collect money, from community levy, LGA levy, state levy. Nobody go tell you wetin the money dey for. If you ask plenty question, dem go lock your shop, you go waka go their office come beg before dem go open am back."

FGD Participant.

Both FGD and KII reports from Bida highlight that rising fuel prices and inflation have caused the price of essential goods, such as groundnuts, to more than double, severely reducing profit margins for petty traders. For the 37.04% of women who survive on trading, hyperinflation functions as a tax on their existence. When the cost of wholesale goods doubles, a trader needs twice as much money just to restock the same amount of inventory. Because her customers are also broke, she cannot double her selling price without losing them completely. As a result, her profit margins are crushed, and she slowly eats into her business capital just to feed her family. This highlights how macro-policy shifts—like fuel subsidy removal and floating currency—hit vulnerable women first and most severely. In semi-urban centres like Bida, transport costs dictate market prices. Since women are heavily concentrated in trading and farming, they bear the full, undiluted brunt of these logistics spikes.

Access to Loans and Capacity Building

Evidence emerging from the KoboCollect survey, FGDs, and KIIs points to a widespread deficit in financial support and capacity-building opportunities

that continues to hinder the economic advancement of women across Niger State, indicating that formal credit access is nearly nonexistent for the vast majority of women, with fewer than 5% having successfully accessed a loan from a commercial or microfinance bank. Instead, FGD participants explained that they rely heavily on informal community networks or high-interest local money lenders, which often plunge them deeper into debt rather than helping them expand their livelihoods. This lack of capital is severely compounded by a shortage of tailored capacity building. While women expressed a strong desire during FGDs to learn modern business management, digital financial literacy, and improved agricultural processing techniques, KIIs with local civil society actors and community leaders confirmed that structured, accessible training programs rarely reach rural and peri-urban areas. Consequently, the assessment highlights that the absence of accessible, low-interest loans combined with a lack of targeted capacity-building initiatives leaves women in Niger State highly vulnerable, limiting their ability to transition from survivalist petty trading to sustainable, growth-orientated enterprises.

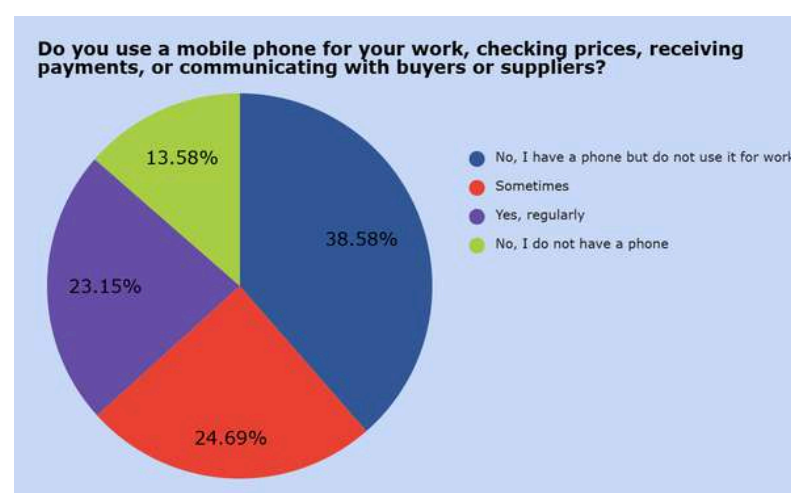


Figure 14: Percentage distribution of women respondents based on their use of mobile phones for work-related and economic activities

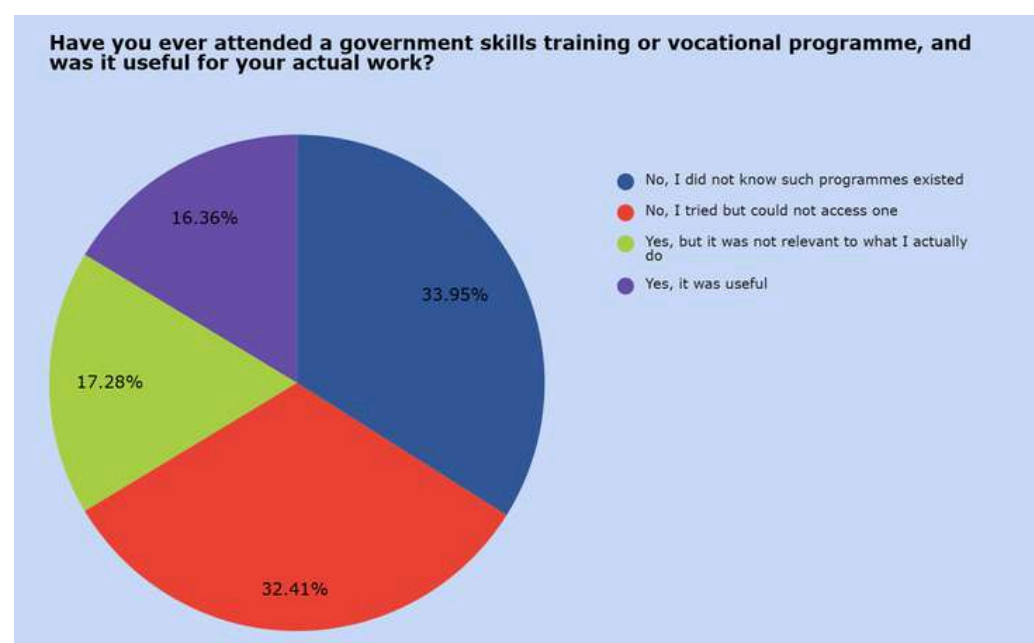


Figure 15: Percentage distribution of respondents according to their participation in government-sponsored skills training or vocational programmes and their perceived usefulness of the program.

Have you ever tried to get a loan or financial support for your work? (From a bank, government programme, cooperative, or microfinance institution)

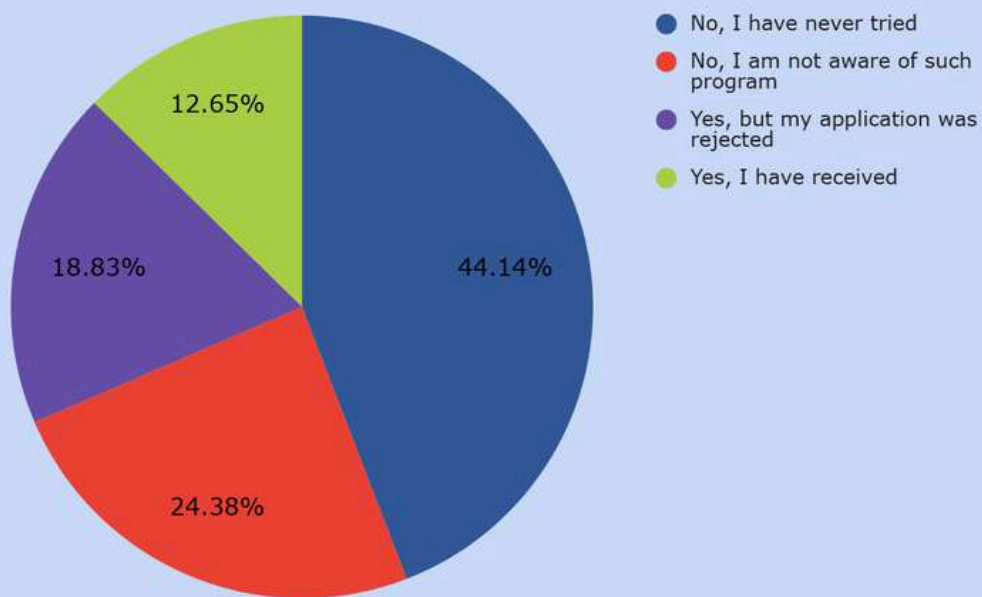


Figure 16: Percentage distribution on whether respondents have ever sought loans or financial support for their work.

Exactly 44.14% of respondents have never tried to get a loan; 24.38% were unaware that financial support programmes existed; and only 12.65% successfully received a loan. Nearly half of the women have never even tried to secure a loan, indicating a deep systemic distrust of, or self-exclusion from, formal financial institutions. These women know they lack the collateral – such as land titles or formal property – as well as the guarantor networks and formal documentation required by commercial banks, so they do not apply at all.

Nearly a quarter of the women are entirely unaware of government or NGO financial support schemes. This points to a massive failure in grassroots communication. Government empowerment initiatives likely reach the markets of Wushishi and Bida only through online announcements, in English, or via bureaucratic channels. The 12.65% success rate is the most striking indictment of formal banking access in the state: Out of 324 entrepreneurial women, only approximately 41 managed to get a loan. Formal financial institutions are, in practical terms, largely irrelevant to the survival and growth of women-led businesses in Niger State.

“ I don dey apply for that BOI loan since since. Every time na 'come back, bring this paper, bring that paper. 'I get account with them; my cooperative get account with them, but nothing dey come. After some years you go just stop to dey ask.

*Wanda yake kula da bashin ya zo
yana so ya kwana da ni, da na ki,
ya ki ya ba ni bashin.
(The officer in charge started
making sexual advances at me.
When I refused him, I was rejected
for the loan. "*

*---
Participant, SME Traders FGD,
Niger State.*



SOURCE: AI GENERATED

Due to barriers in formal banking, women rely heavily on "Adashi", "Esusu", or "Ajo" (informal savings groups) to manage emergencies and business reinvestment. This evidence demonstrates that women are not financially passive; they are highly resourceful. When formal banking excluded them, they built a parallel financial ecosystem based on communal trust. Adashi functions as their commercial bank, insurance provider, and social safety net combined. While excellent for survival and managing immediate emergencies, it cannot fund structural business growth. It lacks the deep capital pools of a formal bank. A woman cannot use an Adashi contribution to buy heavy processing equipment, secure large farmlands, or build long-term infrastructure. It keeps them afloat but keeps their businesses micro-sized. These informal savings groups are also vulnerable to the economic health of their members: if a sudden inflationary spike or a security crisis hits Bida or Wushishi, multiple women will fail to make their daily or weekly Adashi contributions. Such a failure causes the entire circle to collapse, wiping out the collective safety net of every woman involved.

Taken together, this data proves that traditional commercial banking is failing the women of Niger State. To break this cycle, civil society organisations and policymakers must advocate for a shift toward de-risked, collateral-free microloans; the institutional protection and digitisation of *Adashi* groups to prevent collapse; and the localisation of financial programme advertisements using local dialects in community markets.

Health and Social Welfare

The data gathered highlights a direct, compounding link between women's low economic status and their poor access to health and social welfare services across Niger State. Quantitative trends from the KoboCollect survey indicate that the vast majority of women are completely cut off from formal social safety nets or health insurance schemes, forcing them to pay out-of-pocket for all medical expenses. During the survey, participants vividly described how their volatile, informal livelihoods leave them financially unequipped to handle health emergencies, often forcing them to skip essential maternal healthcare or rely on cheaper, unsafe traditional alternatives. This vulnerability is further aggravated by the physical toll of their daily work;

hours spent on gruelling agricultural labour or firewood-based processing have a heavy impact on their long-term well-being. Furthermore, KIIs with healthcare workers and community leaders confirmed that poor educational backgrounds heavily restrict women's health literacy, limiting their awareness of preventative care, nutrition, and reproductive health options. Ultimately, the assessment underscores that without financial security and targeted social support, health challenges remain a primary driver of deeper poverty and vulnerability for women throughout the state.

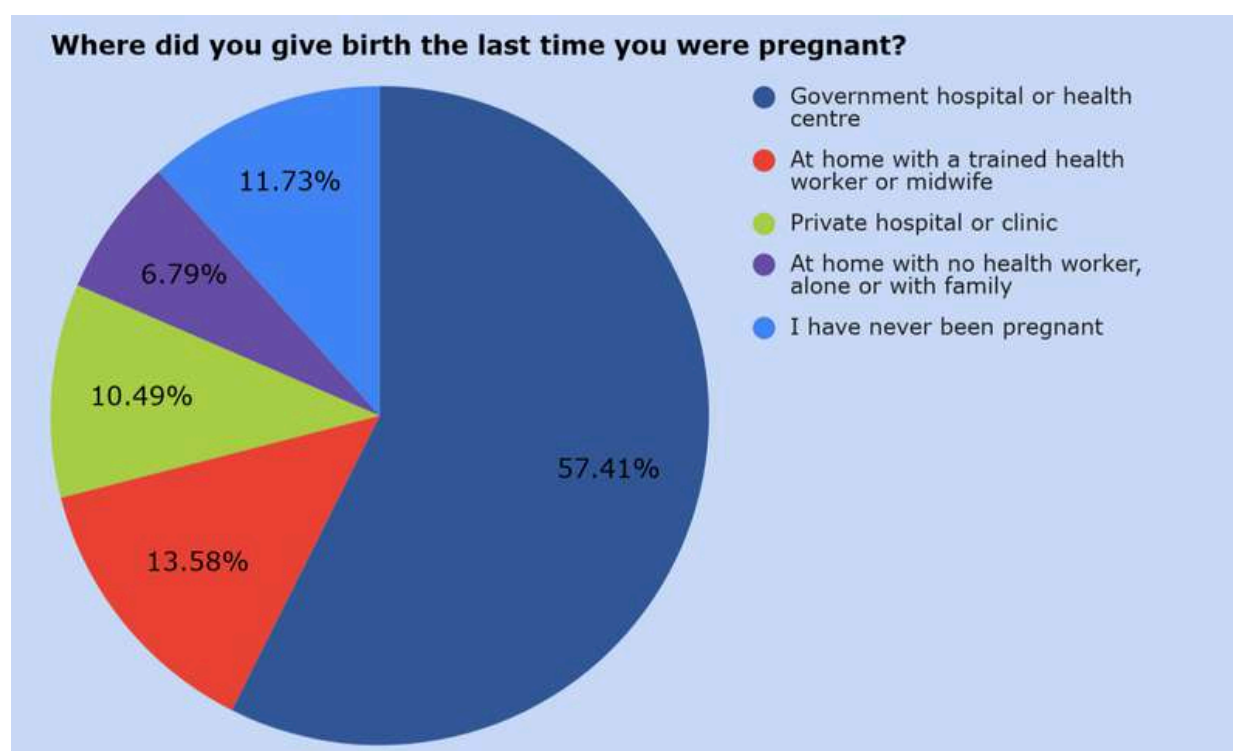


Figure 17: Percentage distribution of respondents by place of last child birth.

In Niger State, reproductive health access is shaped not only by infrastructure and cost, but also by who is permitted to seek care. FGD participants described a consent-based barrier specific to reproductive and maternal health services: unmarried women reported being required to submit a consent form before being permitted to access certain reproductive health services, and some married women reported being asked to produce a form signed by their husbands. One participant recounted being made to feel ashamed simply for requesting an HIV test at a hospital.

Access to safe abortion services is similarly constrained — one participant noted that some doctors perform the procedure privately, in their homes, due to fear of professional or social repercussions, rather than within a regulated clinical setting. These findings, while drawn from a limited number of FGD accounts rather than the full survey sample, point to a reproductive health access gap that is fundamentally about autonomy and permission as much as it is about distance or cost — and one that requires more systematic investigation in any follow-up phase of this research, given that the majority of this assessment's respondents are women of reproductive age.

“ They say NHIS is only for government workers. So what about the rest of us – the traders, the farmers, the women selling by the roadside? If we fall sick, we pay for it ourselves, or we don't go to hospital at all.”

“Mache da ba ta da miji ana bukata ta kawo takadar yarda kafin a bata daman talafi” – “(Unmarried women are required to submit a consent form before being able to access services, and even some married women are required to bring a form from their husbands.)””

Participant, Workers FGD, Niger State.

“ I went to the hospital for an HIV test and was made to feel bad for even going for it. ”

Participant, Workers FGD, Niger State.



“Some doctors have to go to the length of having abortions done in their houses for women because of the fear of discovery. ”

Participant, Workers FGD, Niger State.

Over 57% give birth in government hospitals, but hidden costs and night-time transport remain significant barriers. Maternal care (23.15%) and general check-ups (40.74%) remain heavily restricted or inaccessible. The fact that over half of women give birth in government hospitals suggests that institutional care is physically there, but it isn't truly accessible. "Hidden costs" (such as having to buy their syringes, gauze, or medication out of pocket) mean that healthcare is effectively privatised by stealth. A lack of night-time transportation turns a predictable medical event into a life-threatening gamble: if an emergency happens after dark, a woman's survival depends entirely on her wealth or luck, directly driving up maternal and infant mortality rates. When over 40% of people can't get general check-ups, they

don't stop getting sick—they just wait until they are in critical condition. This turns preventable illnesses into chronic conditions, overwhelming hospitals later and trapping families in cycles of medical debt.

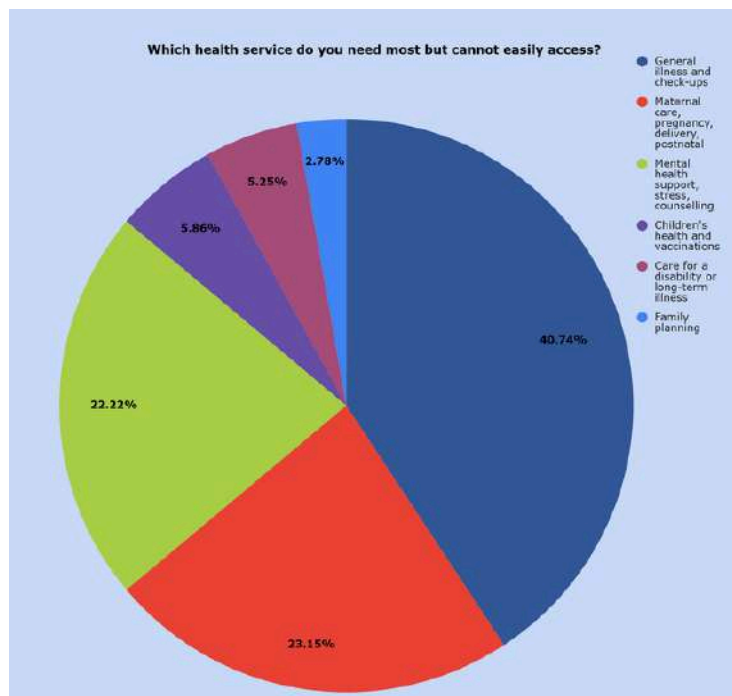


Figure 18: Percentage distribution of respondents based on health services they need but cannot easily access

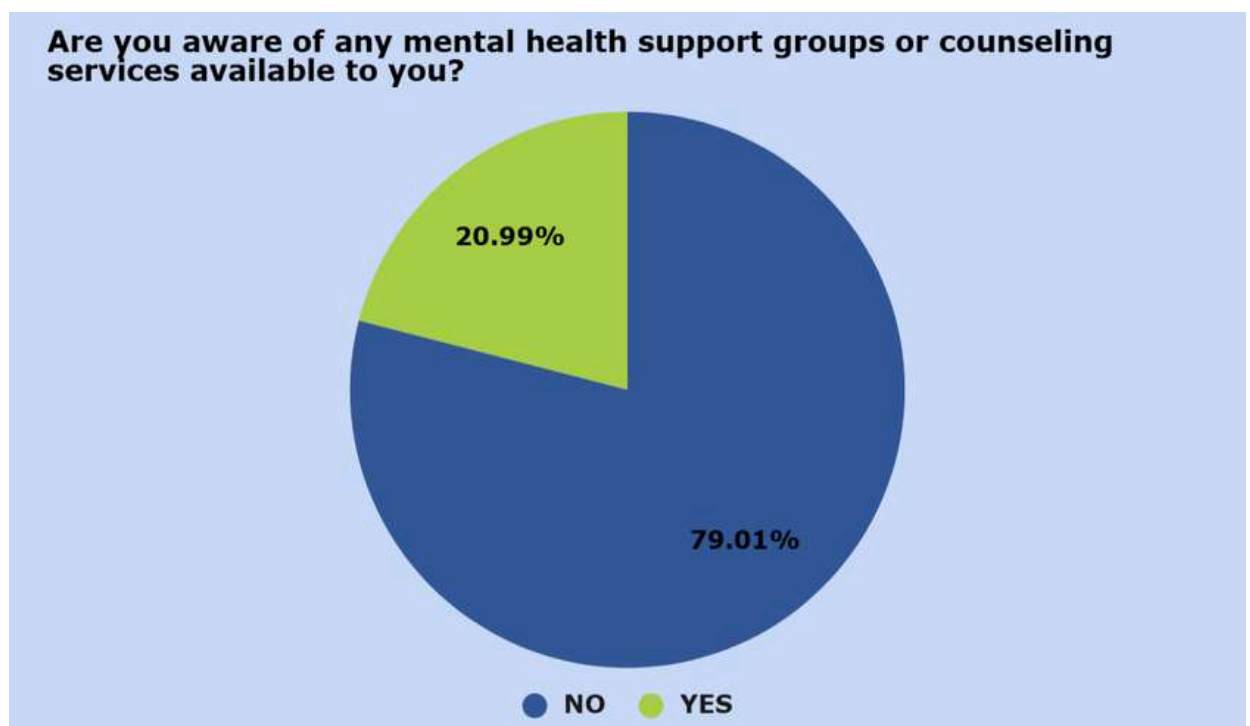


Figure 19: Percentage distribution of respondents' access to mental health support groups/Counseling services

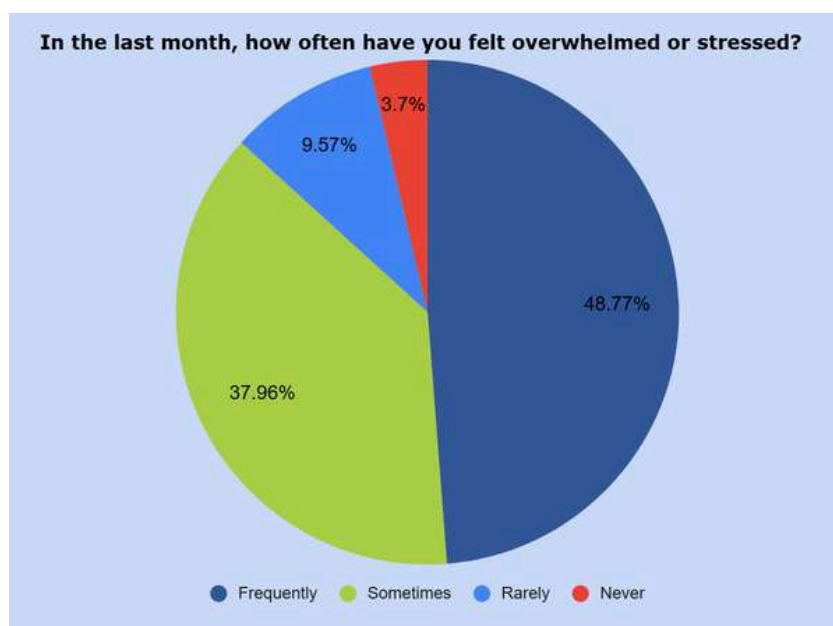


Figure 20: Percentage distribution of respondents based on how often they felt overwhelmed or stressed.

Approximately 48.77% of respondents reported frequently feeling overwhelmed or stressed, while only 3.7% indicated that they do not experience such feelings. In addition, 79.01% of respondents reported being completely unaware of any mental health support or counselling services available to them. Nearly half the population is operating under significant financial, physical, or emotional strain. Chronic stress carries serious physiological consequences — weakening the immune system, driving cardiovascular disease, and impairing decision-making. The massive 79% gap in awareness shows that local health service provision either highly stigmatises or entirely neglects mental health. Women are suffering largely in isolation, unaware that coping mechanisms, support groups, or counselling services might exist or could be made available to them.

This data shows that health, economic status, and education are not separate issues—they form a single, interlocking system. Because there is no affordable childcare, girls drop out of school. Because girls drop out of school, long-term community income stays low. Because income is low, families cannot afford the "hidden costs" of healthcare or night-time emergency transport, leading to chronic stress, worse health outcomes, and deep-seated community-level trauma. Any intervention in this space cannot simply build a clinic or a school in isolation; it must address the economic and logistical realities surrounding the people it intends to serve.

Rights, Safety, and Justice

The intersection of low educational attainment, economic dependence, and systemic vulnerabilities creates significant hurdles for women seeking rights, safety, and justice across Niger State. Quantitative trends from the KoboCollect questionnaires reveal a stark awareness gap regarding legal rights

and protection pathways, which directly correlates with the high levels of illiteracy and limited formal schooling among female respondents. During Focus Group Discussions (FGDs), women expressed that their lack of financial autonomy and volatile informal livelihoods leave them highly vulnerable to domestic abuse, economic exploitation, and harmful traditional practices. Yet, they rarely report these violations due to fear of social stigma and complete financial abandonment. A profound distrust in formal legal systems further compounds this vulnerability.

Key Informant Interviews (KIIs) with women in law enforcement and civil society leaders emphasised that expensive legal fees, complex bureaucratic processes, and a lack of localised, gender-sensitive desks force women to rely almost entirely on patriarchal community-level mediation mechanisms that frequently prioritise family preservation over the protection of women's fundamental rights. Consequently, the assessment clearly illustrates that until women achieve greater economic independence and targeted legal literacy, their access to physical safety, legal equity, and genuine justice will remain severely compromised.

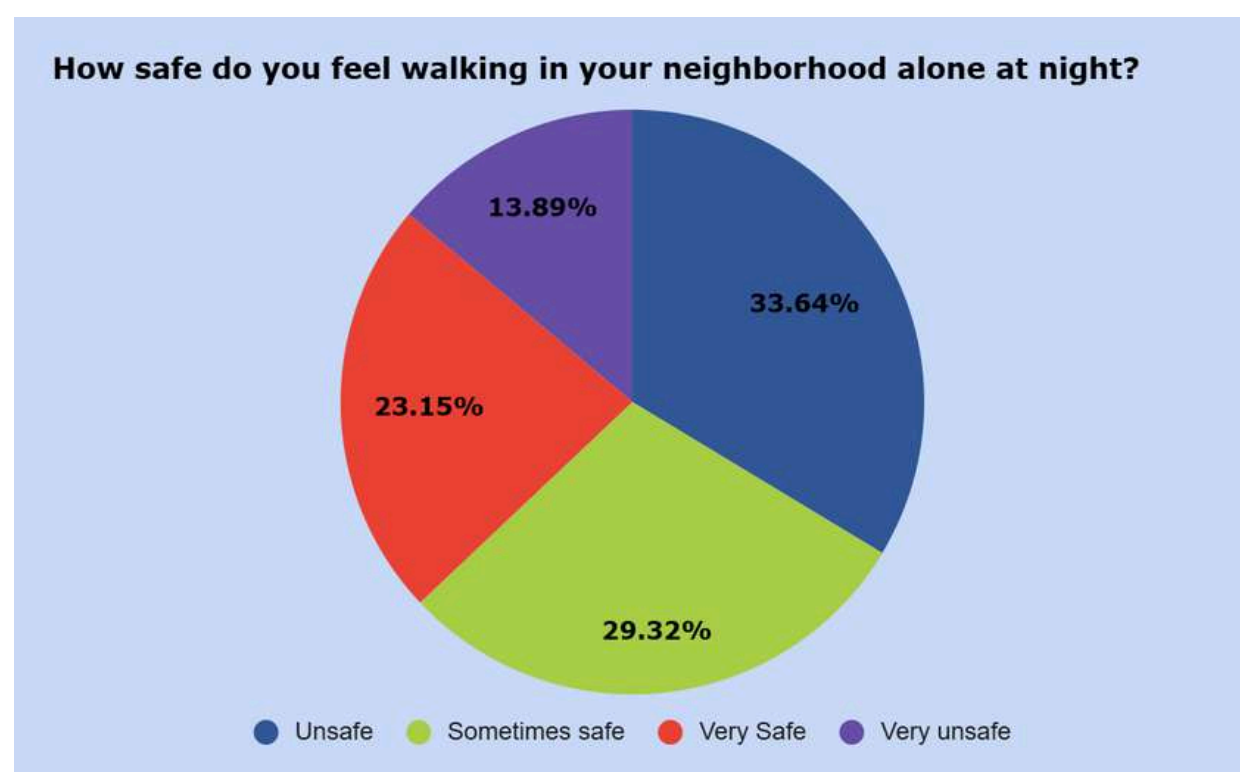


Figure 21: Percentage distribution of respondents based on how they feel walking around their neighbourhood alone at night

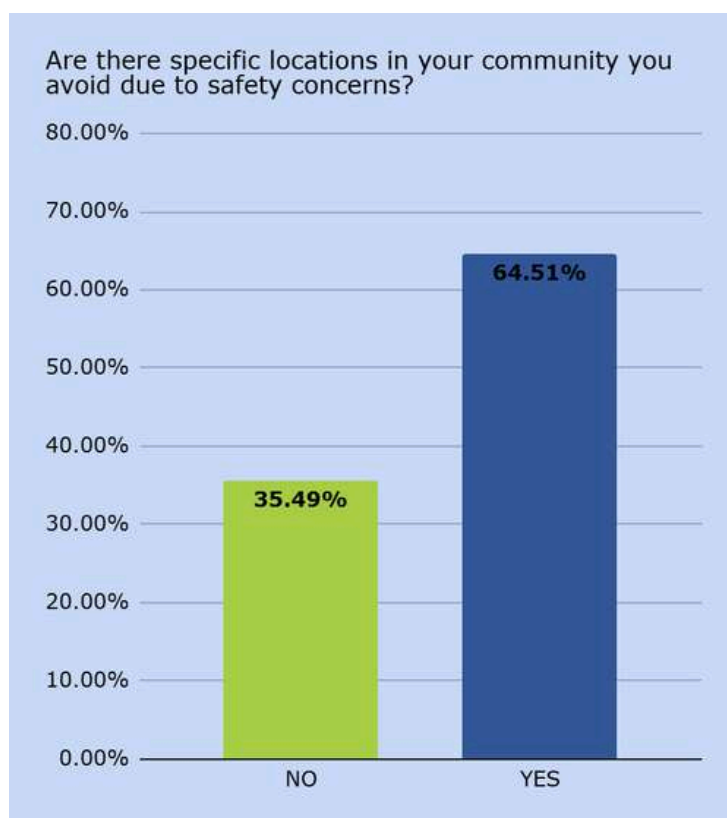


Figure 22: Percentage distribution of respondents based on specific locations they avoid in their communities due to safety concerns

Over 64.51% of respondents avoid specific locations in their communities due to safety fears, and 33.64% feel unsafe walking alone at night. This finding reveals high levels of perceived and localised spatial insecurity. A strong majority of the population experiences restricted freedom of movement. Rather than safety being a uniform baseline across the community, it is highly territorialised, forcing residents to actively navigate around "red zones" to avoid victimisation.



SOURCE: AI GENERATED

"For afternoon I fit waka normal do my business. Once night reach, I go stay inside. Even my phone, I dey fear say pesin go collect am if I dey outside for night."

When a third of the population avoids walking at night, women effectively constrain the night-time economy. Women and vulnerable traders cannot operate evening stalls or accept late-shift employment, directly lowering household incomes. Avoidance behaviour fractures social cohesion, making it harder for women and vulnerable traders to operate evening stalls or accept late-shift employment. Public parks, certain markets, or community transit routes become abandoned to criminal elements, creating a self-fulfilling cycle where areas become progressively more dangerous due to lack of a public presence.

Have you experienced unfair treatment or violence based on your identity in the last 12 months?

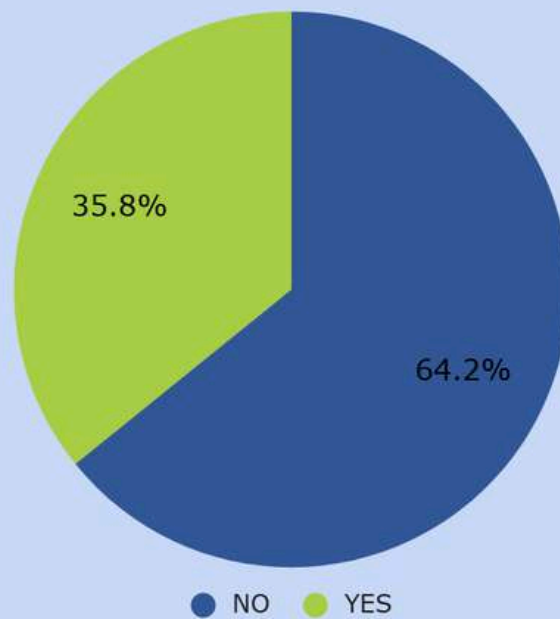


Figure 23: Percentage distribution of respondents' experiences based on unfair treatments or violence as a result of their identity

Do you know where to report a human rights violation or act of violence?

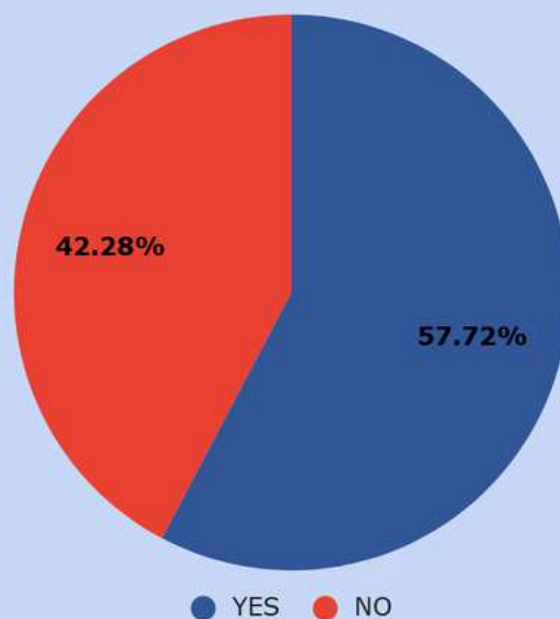


Figure 24: Percentage distribution of respondents based on their knowledge of where to report human rights violations or acts of violence.

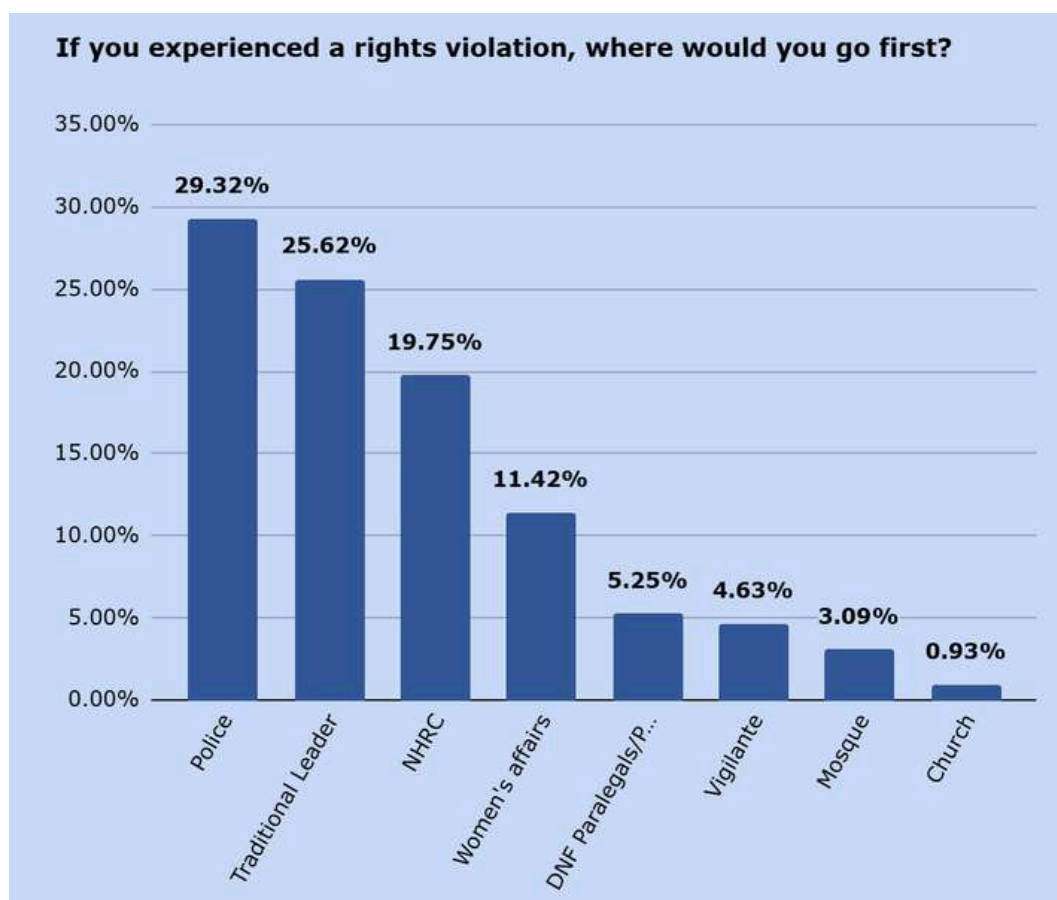


Figure 25: Percentage distribution of respondents according to their preferred first point of contact for reporting a rights violation.

Over 57% of respondents claimed that they know where to report violations. However, when asked about where to report these cases, about 55% would go to the police (29.32%) or traditional leaders (25.62%). Only 19.75% would approach the National Human Rights Commission (NHRC). While general awareness of reporting pathways sits at a moderate majority, the utilisation of these pathways heavily favours immediate local authority over specialised statutory bodies. The reliance on the police and traditional leaders is almost perfectly matched, while the specialised federal agency (NHRC) remains heavily underutilised. Traditional leaders and local police sectors bear the brunt of human rights complaints, despite often lacking the specific human rights training, gender-sensitive protocols, or statutory power to prosecute complex civil rights violations.

The low recourse to the NHRC (under 20%) points to a severe centralisation or public relations deficit. If the primary human rights watchdog is perceived as unreachable, bureaucratic, or invisible to the average citizen, structural human rights abuses will continue to go unrecorded at the state and federal levels.

Are you aware of the Violence Against Persons (Prohibition) (VAPP) Law in Niger State?

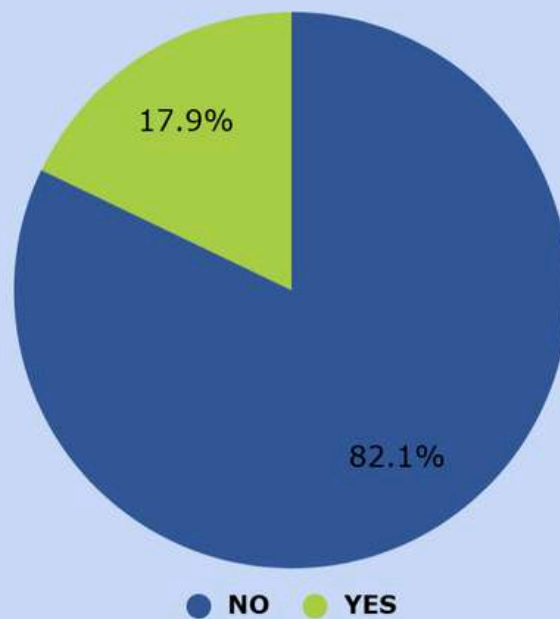


Figure 26: Percentage distribution of respondents according to their awareness of the VAPP Law in Niger State.

Do you know your basic rights as a woman, for example, your right to own property?

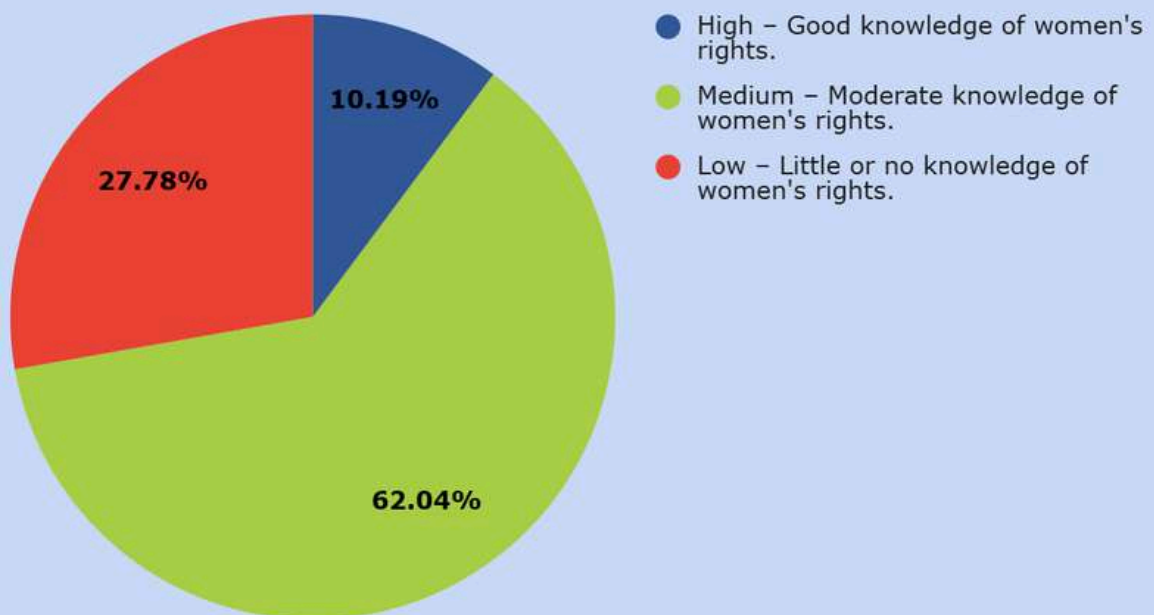


Figure 27: Percentage distribution of respondents based on their level of knowledge of their basic rights as women.



Awareness of the Violence Against Persons Prohibition (VAPP) Law is critically low at 17.9%. 62.04% describe their knowledge of basic rights (like property ownership) as "medium". This represents a profound legislative breakdown. The VAPP Act—the primary legal shield against domestic, physical, and emotional violence—is functionally non-existent in the public consciousness, with less than 1 in 5 people aware of it. Furthermore, subjective basic rights knowledge is stagnant, clustered heavily around a fragile "medium" self-assessment.

A law cannot deter crime if neither the victim nor the perpetrator knows it exists. The critical deficit in VAPP awareness means survivors of gender-based violence (GBV) or domestic abuse endure violations silently, unaware that specific statutory penalties and protection orders are legally available to them. A "medium" understanding of basic rights like property ownership leaves citizens highly vulnerable to predatory legal contracts, fraudulent land grabbers, or corrupt local officials who can easily exploit gaps in a citizen's partial knowledge.

Property Ownership and Inheritance

The assessment reveals that property ownership and inheritance remain among the most significant structural barriers to women's long-term economic security across Niger State. With over 62% of respondents having partial knowledge of their right to own property, women would rather avoid buying property than deal with the legalities and paperwork involved. Furthermore, an overwhelming majority of female respondents do not own land, housing, or productive assets, with title deeds and property rights remaining almost exclusively in the hands of their husbands or male relatives. This asset poverty is deeply tied to the qualitative insights gathered during Focus Group Discussions (FGDs), where women detailed how deeply entrenched customary and patriarchal laws routinely deny them their fair share of inherited property upon the demise of a spouse or father. Key Informant Interviews (KIIs) with women further highlighted that even when statutory laws or religious frameworks offer provisions for female inheritance, a combination of low educational literacy, high legal fees, and immense social pressure to maintain family harmony prevents women from asserting these rights. Because most women cannot own or inherit land, they are left without the vital collateral needed to secure formal bank loans, creating a restrictive cycle where their limited asset base directly stifles their livelihood growth and locks them into precarious financial positions.

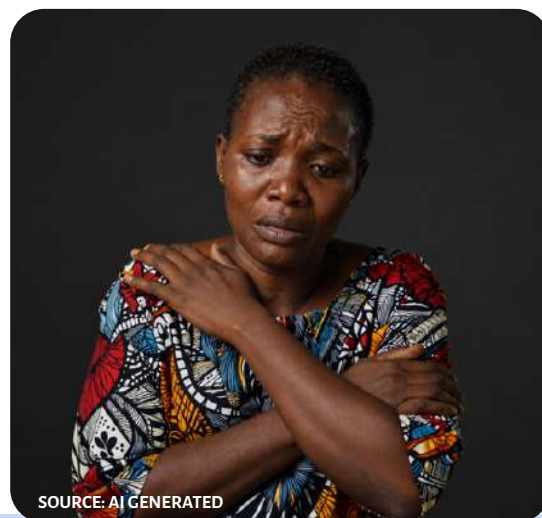
"I farm on land belonging to my father. If he dies, the land will go back to the family. It will not remain mine"

Woman Farmer, FGD, Niger State

"Bayan rasuwan miji na, iyalin sa sun zo sun kwashe duka kudin da kasuwan nawa ce wa duka na miji na ne

(After my husband died, my in-laws came and took over all my business things, claiming they belonged to my husband)"

Market Trader, SME FGD, Niger State



SOURCE: AI GENERATED

Do you own the land, stall, tools, or equipment you use for your work?

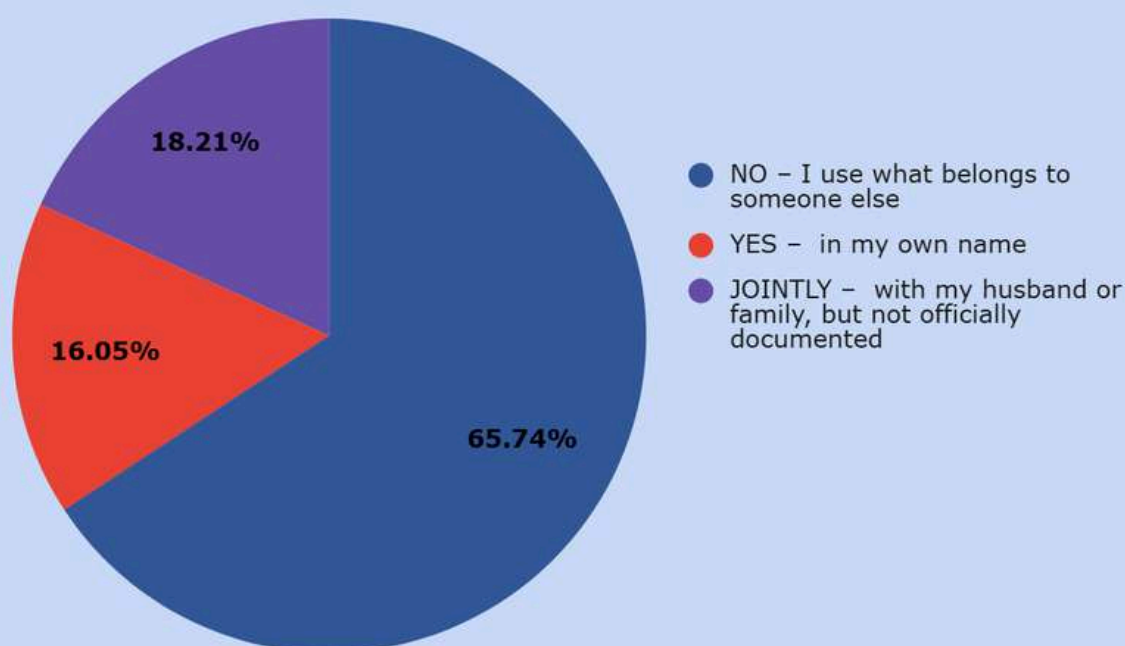


Figure 28: Percentage distribution of respondents according to ownership of productive assets.

Key Informant Interviews (KIIs) reveal that widows are particularly vulnerable to property dispossession by male relatives, often losing their homes or farmlands due to a lack of legal protection. Qualitative findings expose a sharp clash between statutory constitutional rights and discriminatory customary/patriarchal practices. Upon the death of a male patriarch, the structural safety net for women collapses, rendering widows legally disenfranchised and vulnerable to asset stripping by their marital families. In agricultural or semi-urban communities, land and housing are the primary means of economic survival. Dispossessing a widow of her farmland instantly strips her of her livelihood and food security, forcing her and her children into immediate hardship.

When a widow loses her home and income, her children are frequently

withdrawn from school due to an inability to pay fees, directly feeding the cycle of multi-generational poverty discussed in welfare findings above.

The prevalence of this issue highlights that traditional leadership structures (noted in section 4.2 as a primary reporting avenue) are frequently failing to protect women's property rights, likely favouring deeply entrenched patriarchal customs over equitable justice

To remedy this, interventions must move beyond simply passing laws. Funding and effort must be redirected toward localised legal literacy campaigns (specifically targeting the VAPP law and land rights), setting up accessible legal aid clinics for widows, and building collaborative frameworks that train traditional leaders to uphold statutory human rights standards rather than discriminatory customs.

Political Participation and Civic Engagement

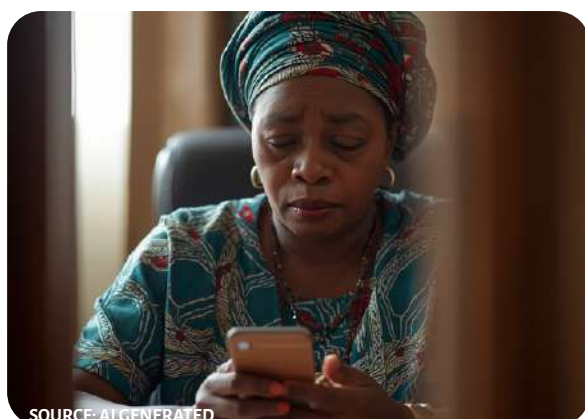
The quantitative data from this needs assessment reveal a critical structural deficit in the foundational civic architecture required for collective bargaining among women in Niger State. A stark 79.63% of female respondents report that they do not belong to any community-based group, non-governmental organisation (NGO), or local committee. Turning individual grievances into political leverage requires some form of organised civic infrastructure – group membership is typically how scattered individual voices become a unified, harder-to-ignore force that remains isolated from the kind of organised pressure that produces political change.

"Women face barriers when they want to run for political office and are even asked to sleep with men before they can get support."

*Participant, Workers FGD,
Niger State*



SOURCE: AI GENERATED



SOURCE: AI GENERATED

"Female politicians are seen as prostitutes. Some women even give up their marriages before going into politics"

*Participant, Workers FGD,
Niger State*

Are you currently a member of any community group, NGO, or local committee?

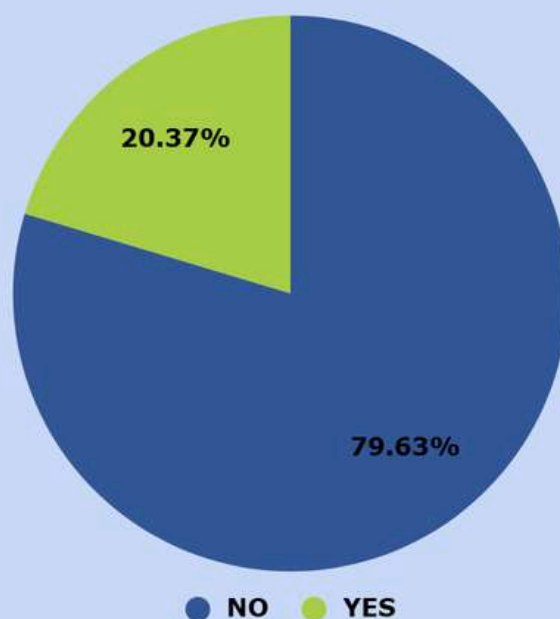


Figure 29: Percentage distribution of respondents according to their membership in community organizations.

Triangulation of this quantitative trend with qualitative insights from Focus Group Discussions (FGDs) and Key Informant Interviews (KIIs) highlights two intersecting socio-economic and cultural barriers driving this institutional isolation:

- Women face severe time poverty driven by a heavy, uneven burden of domestic labour, childcare, and subsistence-level livelihoods such as petty trading and farming. Participants consistently noted that they lack the time required to attend committee meetings or sustain organizational engagement, compounded by financial dependency – low bank account ownership and limited income mean many women cannot afford group dues, meeting transport, or the time away from income-generating work that civic participation requires. In many traditional communities across the state's three senatorial zones, deeply entrenched patriarchal norms restrict women's public autonomy. FGD participants emphasize that they frequently require explicit permission from spouses or male relatives to attend public assemblies or join external organizations, severely limiting their independent capacity to organise.

Where organisation does exist—among the remaining 20.37% of respondents—qualitative data from KIIs with female community leaders, civil society activists, and political office holders reveals systemic exclusion within formal political structures. Informants highlight that political party mechanics in Niger State are structurally hostile to women. For example, critical decision-making forums and strategic caucuses are routinely held late at night within male-dominated environments, effectively barring female participation due to heightened safety risks and patriarchal social stigma.

Interviews with political insiders further reveal that organised women's groups are often engaged transactionally by male-dominated political structures – used as mobilisation tools during election cycles, sometimes through short-term financial inducements, rather than engaged as genuine policy stakeholders. After elections, these structures are frequently defunded or ignored, and the official "Woman Leader" position within political parties is routinely reduced to a role with no budget and no real policy authority.

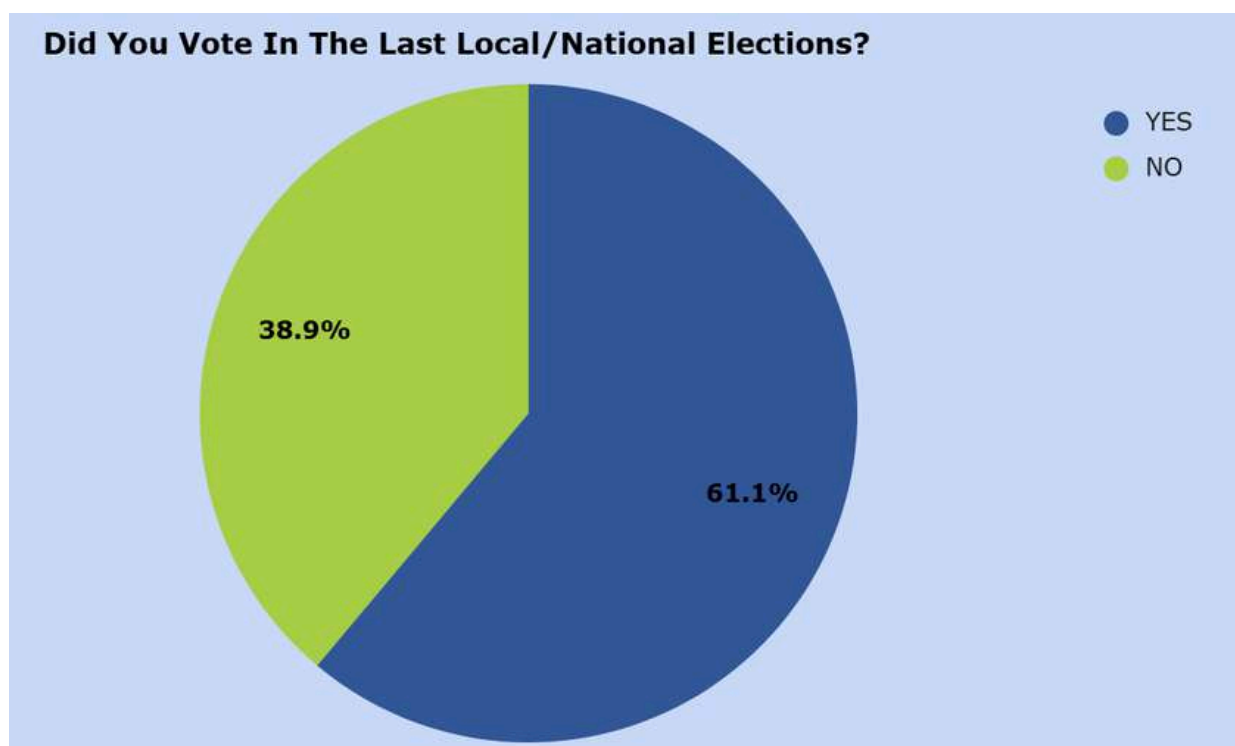


Figure 30: Percentage distribution of respondents based on their participation in the most recent elections.

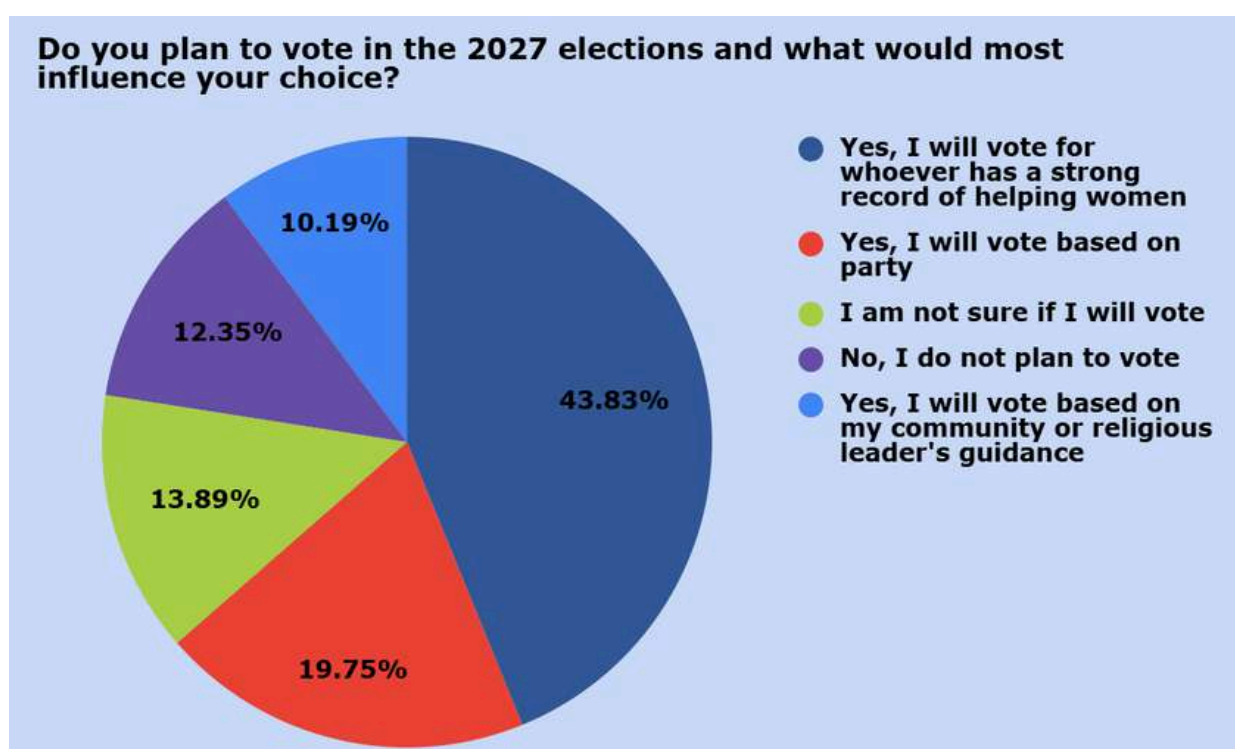


Figure 31: percentage distribution of respondents according to their intention to vote in the 2027 elections.

The data demonstrates a tightly clustered statistical consensus, with women's top developmental choices tightly bounded between 62% and 70%, proving that basic survival, healthcare safety, and economic autonomy are strict prerequisites before political participation becomes meaningful. Rural women routinely face the harrowing "distance to life", navigating deteriorating roads via motorcycles to reach underfunded, un-electrified Primary Health Centres that lack essential maternal drugs and female healthcare workers. This systemic deprivation forces severe household compromises, such as prioritizing boys' education while older daughters drop out to absorb household care burdens, and pushes even tertiary-educated women into volatile, survivalist petty trading due to a lack of formal employment. Excluded from commercial banking due to patriarchal land-titling systems that deny them formal collateral, women remain locked out of sustainable financial credit. To break this cycle, the report underscores that future development programming must reorient away from tokenistic empowerment handouts and invest instead in structural, multilingual legal protections, direct financial inclusion, and formal market unions that can leverage their collective numbers to demand legally binding, accountable development agreements from political actors.

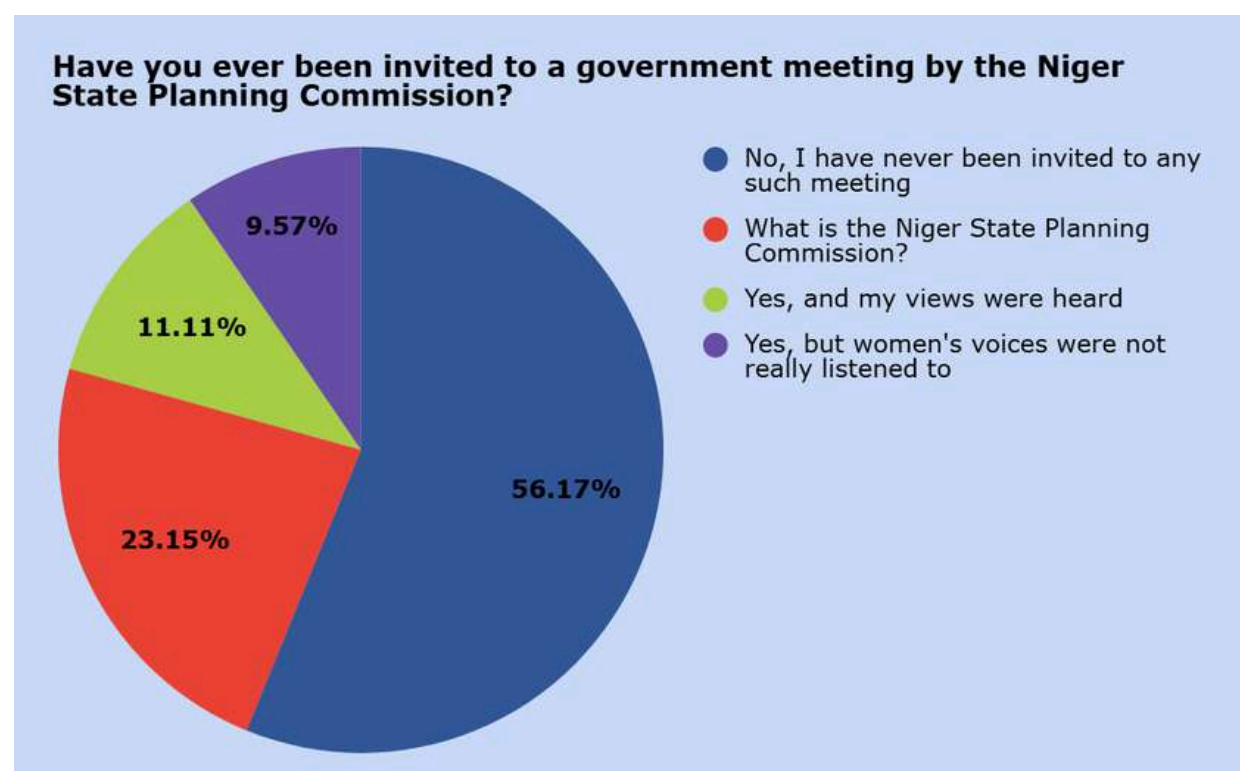


Figure 32: Percentage distribution of respondents according to their invitation to government meetings.

KEY FINDINGS, RECOMMENDATIONS, AND STRATEGIC PRIORITIES

Summary of Key Findings

This assessment reveals that women across Niger State continue to demonstrate remarkable resilience in the face of significant social, economic, and structural barriers. Despite their central role in sustaining households, agricultural production, local commerce, and community welfare, women remain disproportionately affected by poverty, exclusion, insecurity, and limited access to opportunities.

Concentration of Women in Low-Return Informal Livelihoods

37.04% of respondents rely on petty trading, and 57.41% are self-employed in informal activities, with 72.84% reporting that their income is never enough to meet basic needs. While these activities provide critical household support, they offer limited prospects for economic advancement due to inadequate access to finance, poor infrastructure, limited market linkages, and the persistent effects of inflation and rising living costs. Women described increasing economic pressure on households and the growing burden of sustaining family welfare amid worsening economic conditions.

As one participant observed:

"The cost of production is now a big burden to us. Also, the cost of transportation to market has increased. Some customers buy on credit and refuse to pay. No one to turn to when things become difficult at home"

"Most breadwinners now are women. This has sometimes stopped us from being able to train our daughters in school – we just need everyone to be able to eat.."

Woman Farmer, FGD, Niger State



Educational Barriers and Interrupted Pathways for Women and Girls

Over 65% of respondents have only primary or secondary education, and 13.89% have no formal education at all. Educational attainment among women remains constrained by early marriage, gender norms, household responsibilities, and poverty. Many women reported interrupted educational journeys, while girls continue to face barriers that limit progression beyond secondary school.

The assessment also found that economic hardship affects educational opportunities for younger family members.

"My siblings are all not in school"



SOURCE: AI GENERATED

Financial Exclusion and Limited Access to Formal Credit

Only 12.65% of women have ever successfully received a formal loan, and 44.14% have never attempted to apply. Formal banking institutions remain largely inaccessible to many women due to collateral requirements, low financial literacy, limited documentation, and institutional barriers. Consequently, women depend heavily on informal savings schemes and community support networks.

Land Insecurity and Structural Barriers to Women's Agricultural Productivity

The overwhelming majority of women do not hold land titles in their own name. Women farmers face additional vulnerabilities arising from insecure land tenure, poor road infrastructure, inadequate extension services, weak market access, and insecurity in rural communities. The inability of women to own or inherit productive assets significantly limits their economic independence and access to formal credit.



SOURCE: AI GENERATED

"I farm on my father's land, but if he dies, the land returns to the family. It does not belong to me."

FGD Participant



The findings further reveal that many women continue to farm on land legally controlled by male relatives, leaving them vulnerable to dispossession and loss of livelihood.

Limited Reach and Effectiveness of Women's Empowerment Initiatives

24.38% of women were entirely unaware that financial support programmes existed at all. The assessment reveals a troubling disconnect between government empowerment initiatives and grassroots beneficiaries. Across communities, women repeatedly expressed frustration regarding unfulfilled promises, limited consultation, and poor communication from public institutions.

"During the last election, politicians came and made promises to give us land, grants, seedlings, fertilizers, and others if we voted – and yet they never followed through. Sometimes they even take down our names, and we still get nothing."

Woman Farmer, FGD, Niger State

"We were told we would receive tractors, fertiliser, and improved seedlings. We never got these items – we were only given ten thousand naira for transportation."

Woman Farmer, FGD, Niger State



Weak Formal Healthcare Access and Uncounted Grassroots Provision Undermine Women's Well-being

79.01% of women are unaware of any mental health support, while nearly half (48.77%) report frequent overwhelming stress. Women continue to face barriers to accessing quality formal healthcare, health insurance, mental health support, and maternal care, with financial hardship, transportation challenges, and limited awareness significantly restricting their utilisation.

It is important to note, however, that formal-sector data does not tell the whole story: significant healthcare provision exists at the grassroots, outside formal reporting systems and therefore absent from most state health statistics. Niger State Contribution Agency (Nicare), for instance, delivers an estimated 137 services to persons with disabilities at the community level,

care that formal-sector figures do not capture. The gap, therefore, is not simply an absence of healthcare, but a formal system that is under-resourced and that fails to recognise, integrate, or fund the grassroots provision already reaching vulnerable women.

"I tried NHIS but was not successful."

Woman Farmer, FGD, Niger State

A physically challenged woman further highlighted barriers within health facilities

"If I go for medical treatment, at times I will sit and sit there for long, and sometimes they bypass me. When that happens, I will just leave and come back home."



SOURCE: AI GENERATED

The assessment further demonstrates that women experience multiple threats to their safety, dignity, and rights. Particularly concerning is the vulnerability of widows and women without male protection structures.

"When my husband died, his relatives came and took over all the business assets, claiming everything belonged to him."

KII Participants

Social Exclusion and Vulnerability of Widows, Divorced Women and Single Women (New Finding)

The assessment highlights the persistent social stigma and exclusion faced by widows, divorced women, and unmarried women. In many communities, women's social standing remains closely tied to their marital status, limiting their participation in community affairs and access to support systems.

"In our community, if you are not married, you are not respected."

*"If you aren't married, you
can't go to some places
because you don't have a man
to stand in for you"*

KII Participant



SOURCE: AI GENERATED

These findings point to deeply entrenched gender norms that continue to undermine women's autonomy, dignity, and social inclusion.

Women Increasingly Carry Household Survival Responsibilities

The assessment reveals a growing trend of women assuming primary responsibility for household welfare and income generation. Economic hardship, unemployment, illness, and insecurity have increased dependence on women's labour and informal businesses.

One woman farmer explained:

*"I have 4 children who stay
with me, but my husband
doesn't take responsibility. I
take the responsibility
myself."*

Market Woman from KII



SOURCE: DNF FIELD WORK

A community leader similarly noted:



SOURCE: DNF FIELD WORK

*"Some men have lost their jobs,
some lost their farms to
insecurity, so the women's
petty business is what keeps
the house standing"*

Market Woman from KII

Another respondent observed:

"Walahi is bad. I would say 5 out of 10 women are now the primary breadwinners."

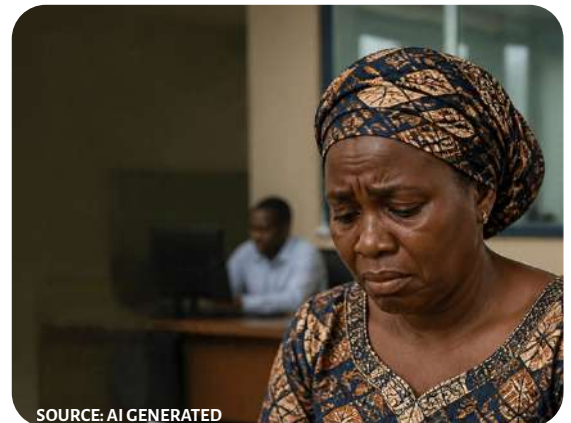
Muslim Leader, KII.

Exclusion of Women with Disabilities from Economic and Social Opportunities

Women with disabilities face multiple and intersecting forms of exclusion, including mobility constraints, limited access to livelihoods, inadequate social protection, and exclusion from empowerment opportunities.

"The officer in charge started making sexual advances at me. When I refused him, I was rejected for the loan."

*Participant, SME Traders FGD,
Niger State*



SOURCE: AI GENERATED

Another respondent stated:

"Without finance we cannot do anything right now."



SOURCE: AI GENERATED



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SOURCE: AI GENERATED

Women with disabilities consistently called for greater inclusion, support services, and targeted economic empowerment.

As one participant pleaded;

"Let us be seen and heard."

Barriers to Political and Civic Engagement Undermine Women's Representation

79.63% of women belong to no formal civic or political group, and women currently hold only one seat in the State House of Assembly. Patriarchal norms, domestic responsibilities, economic dependence, and exclusionary political structures severely constrain women's civic engagement and participation in decision-making processes. Although women constitute a significant proportion of the electorate and community workforce, they remain under-represented in leadership and governance spaces.

As emphasised during the FGDs:

"Nothing about women should be decided without women being included in the decision-making process."



A respondent reinforced this demand for greater accountability by stating:

"We need assurance from them that they'll put their people first because we're their responsibilities, and we vote for them"



CONCLUSION

The needs of women in Niger State, as revealed through this assessment, are numerous and intersecting, but they are not difficult to understand. Women in this state are not poor because they lack ambition or industry. They are poor because the systems around them were not designed for them, and in several documented cases, VAPP awareness at 17.9%, formal credit access at 12.65%, mental health support awareness at under 21%, those systems are actively failing the women they were created to serve.

The data from this assessment tells a consistent story across the four LGAs sampled. A woman in her prime productive years most likely between 30 and 49, running a small trade or farming household in Bida or Wushishi is simultaneously managing a large family, running a fragile informal business on margins that inflation is steadily destroying, carrying almost all of the domestic and care labour in her home, excluded from formal credit by rules that require collateral she may never legally own, unaware that a law exists to protect her from violence, and locked out of the civic and political spaces where decisions about her life are made without her input.

These are not separate problems. They are one problem with many faces. Limited education feeds economic exclusion. Economic exclusion feeds health vulnerability. Health vulnerability and land insecurity feed exposure to gender-based violence and exploitation. That exposure feeds civic withdrawal. Civic withdrawal removes the very pressure that might otherwise force the government to address the conditions described above. The cycle is self-reinforcing, and no single intervention will break it on its own.

What this assessment therefore points toward is not a list of isolated projects, but a structural reorientation in how the Niger State government designs financial products, builds and governs markets, allocates and protects land, communicates the law, trains health workers, and accounts for women when it builds its budgets. The women of Niger State have built and sustained the informal economy that this state depends on. They have done so for generations, as the historical sections of this report document.



RECOMMENDATIONS

FOR GOVERNMENT INSTITUTIONS (BY RESPONSIBLE MDA)

Niger State Planning Commission (NSPC)

- Institutionalise gender-responsive budgeting by mandating gender impact assessments for all state capital projects before council approval.
- Establish a disaggregated M&E dashboard tracking women's access to public services across all 25 LGAs.
- Convene and own a standing multi-stakeholder coordination platform that brings government, MDAs, CSOs, donors, traditional leaders, and women's groups to one table on a quarterly basis – so that “Improved coordination among stakeholders” has a named owner rather than being left to goodwill.

Ministry of Women Affairs & Social Development

- Fund and mandate multi-lingual VAPP and rights-awareness campaigns (Hausa, Nupe, Gbagyi) at a state scale via community radio and audio formats – government resources the campaign, and CSOs deliver it at the community level (see CSO section).
- Establish and fund SARC Centers, SGBV response desks, safe shelters and their consumables across all three senatorial zones; this is the statutory endpoint that CSO community referral pathways feed into.
- Create social-protection pipelines for women with disabilities, including communication-support specialists in hospitals.
- Establish adult education centres for women.
- Develop and support programmes that empower women to speak out against gender-based violence and strengthen their economic independence.

Ministry of Agriculture & Rural Development

- Deliver fertiliser, improved seeds, affordable farm inputs, and processing equipment directly to verified female farmer cooperatives, bypassing patronage networks.
- Recruit women as agricultural extension workers.
- Fund agro-processing and value-addition support; deliberately include women in government agricultural programmes and digital agricultural services.
- Secure communal land blocks leased to women farmers.

Ministry of Health / NSPHCDA

- Mandate zero out-of-pocket charges for basic delivery supplies at primary health centres.
- Establish nighttime emergency medical transit for labour and nighttime emergencies in rural and semi-urban areas.

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- Integrate psychosocial and mental-health support into primary healthcare routines.
 - Issue directives banning male-partner consent requirements for reproductive health services, including recognising women's right to access caesarean deliveries.
 - **Map, recognise, and integrate grassroots healthcare provision into the formal system.** Conduct a state-wide mapping of informal and community-level health services, including disability-focused providers such as Nlcare, and establish a framework to formally recognise, coordinate, and co-fund them, so that care already reaching vulnerable and disabled women is counted in state health data and strengthened rather than ignored.

Ministry of Commerce / MSME Agency

- Establish a collateral-free, low-interest micro-credit facility for women traders and artisans.
- Provide state-backed micro-guarantees and digitise Adashe savings groups.
- Harmonise and regulate market levies to end arbitrary, multiple taxation by state and non-state actors.

Niger State House of Assembly

- Pass a minimum 35% affirmative-action quota for women in appointive and elective office.
- Enact statutory land-tenure and inheritance protections that supersede discriminatory customary practice and shield widows from dispossession
- Enforce Child Rights and VAPP laws judicially.

Ministry of Justice & State Judiciary

- Deploy mobile legal-aid clinics to rural LGAs for widows, divorcees, and survivors of rights violations
- Fund and formally recognise the CSO paralegal network, not merely “integrate” it into referral pathways so that free legal support for survivors is sustainable rather than dependent on short-term project funding.

Ministry of Education

- Establish and adequately fund adult education centres across all local government areas, so that women who did not complete formal education have the opportunity to improve their literacy, learn new skills, and continue their education.

FOR WOMEN'S GROUPS AND COOPERATIVES

- **Formalise and register Adashi/Esusu/Ajo** circles and cooperative societies to access the collateral-free credit facility, state-backed micro-guarantees, and direct agricultural input distribution. Registration is the gateway to funds and inputs being routed to verified groups.
- **Federate into larger unions** and networks to build the organised civic infrastructure that the 79.63% non-membership finding shows is absent, turning scattered voices into collective bargaining power.

- 
- Strengthen internal financial resilience through digitisation, linkage to formal micro-guarantee funds, and reserve mechanisms, so that a single inflationary or security shock doesn't collapse an entire savings circle.
 - Serve as trusted enrolment and accountability channels for financial literacy, rights-awareness, and health programmes delivered by government and CSOs.
 - Provide a collective platform for women to speak out on gender-based violence and pursue economic empowerment together, reducing the isolation and stigma that keep individual women silent.
 - Work together to ensure that women in Niger State's voices are represented in the room where decision-making is made.

FOR DEVELOPMENT PARTNERS AND DONORS

- Support integrated programmes that combine economic empowerment, legal literacy, health, and leadership development, rather than single-issue interventions.
- Prioritise long-term investment in structural barriers over short-term empowerment activities.
- Strengthen women's cooperatives, producer groups, and community-based organisations to enhance their collective bargaining power and sustainability.
- Fund the Adashi digitisation pilot and donor capital resources for the roll-out, while the state provides the guarantee backing (see Commerce/MSME), recognising these systems as the financial infrastructure that women already trust rather than replacing them.
- Support financial-inclusion initiatives targeting rural women, women farmers, widows, and women living with disabilities.

FOR CIVIL SOCIETY ORGANISATIONS

- Deliver the local-language rights and VAPP awareness campaigns at the community level (Hausa, Nupe, and Gbagyi) through audio, radio, and in-person channels with government funding and mandate behind them at scale (see Women Affairs).
- Build and staff community-level protection and referral points that channel survivors into the government-run SARC desks, shelters, and courts. CSOs own the community entry points; the government owns the statutory endpoint they feed into.
- Provide business-development services, vocational training, digital literacy, and entrepreneurship support tailored to women's needs.
- Facilitate the formation and federation of women's networks and cooperatives, directly addressing the civic-infrastructure gap the 79.63% non-membership finding reveals.
- Supply the certified paralegals that the Justice Ministry funds and integrates into court referral pathways.



FOR TRADITIONAL AND RELIGIOUS LEADERS

- Promote positive social norms supporting girls' education, women's leadership, and women's economic participation.
- Lead community dialogue to shift entrenched gender norms and stereotypes that frame women's public and political participation as improper.
- Strengthen mediation to protect women's rights in inheritance, marriage, and family disputes, rather than defaulting to customary practice over statutory protection.
- Publicly champion girls' secondary-education completion, maternal-health clinic access, and women's participation in community governance.

FOR FINANCIAL INSTITUTIONS

- Develop gender-responsive financial products tailored to women in the informal economy.
- Simplify loan-application procedures and reduce collateral requirements.
- Expand financial-literacy programmes and outreach in local languages.
- Partner with women's groups and cooperatives to increase financial inclusion at community level, using these trusted networks as enrolment and accountability mechanisms.

STRATEGIC PRIORITIES

The assessment underscores that meaningful progress in women's empowerment requires a coordinated and multi-sectoral response that addresses the interconnected challenges of poverty, education, health, safety, economic exclusion, and limited participation in governance.

Moving forward, priority investments should focus on strengthening women's economic resilience, expanding access to education and healthcare, protecting women's rights, increasing financial inclusion, and creating pathways for meaningful participation in leadership and decision-making processes. Particular attention should be given to rural women, widows, women farmers, women with disabilities, and other vulnerable groups who experience multiple and overlapping forms of exclusion.

Ultimately, empowering women is not only a matter of social justice but also a prerequisite for sustainable development, economic growth, community resilience, and inclusive governance in Niger State. As one participant aptly noted:

"Women are expected to carry the burden of the family while having fewer opportunities to succeed."



Addressing this imbalance will require sustained political commitment, strategic investment, and collective action from government institutions, civil society organisations, development partners, traditional leaders, and communities.



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