

Civil Society and Workers' Security: Community, Women and Development (COWAD) Nigeria

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Executive summary

World economic and social developments have had the unintended consequence of growing informalization. It is now widely appreciated that the provision of social security to workers in context of these developments is a central issue. However, the increasing ranks of workers outside the organized sector of the global economy where most national social protection systems are adept, means that many workers are implicitly excluded from any form of socio-economic security.

The pattern in Nigeria like in many other developing countries is that women work mainly in the informal sector that has definite characteristics. Social structural elements combine with female work to make women more vulnerable to exclusion and less able to cope with it.

This situation has far reaching and threatening national implications. Instability in employment and high-income insecurity among the sizeable female workforce without the remedial effects of social protection has a negative impact on the economy and impedes development. The gender inequality that this situation promotes has no complementary effect on the human rights profile of the country. The situation even threatens the very existence of society through its negative impact on the family. This is because income insecurity among women increases the potential for family disorganization.

For all these reasons, the development of a database showcasing innovative civil society organizations' socio-economic security programmes for the excluded is deeply commendable. This is the basis of the report. Importantly, the report notes that government institutions have shown an inability to deliver efficient and effective social security to excluded social groups. Civil society organizations (CSO) appear to be better suited for this role. Their emphasis on participatory approaches to social protection and better accounting procedures make them credible alternatives. Therefore the major argument of this report is the need to encourage and strengthen CSOs' participation in the provision of socio-economic security for the excluded.

Introduction ¹

Issues relating to social security are certainly at the heart of current international dialogue on workers. With transforming economic contexts challenged by developments such as, privatization and globalization, social security is becoming an increasing social need. In Nigeria and other developing countries interesting labour market patterns are beginning to emerge that do not suggest a replication of the experience of industrialized countries. The expectation that an increasing proportion of the labour force in developing countries would end up in formal sector employment or self-employment covered by social security has not manifested. In a sense, conventional social security systems have now come under challenge. The current direction clearly emphasizes the need for the development of eclectic social security schemes that could attend to the increasing ranks of the socially excluded.

It is in the above context that the ILO is coordinating several activities, including that of our task force to develop a database of ingenious CSOs operations in the area of social economic security (SES) for the excluded. Essentially our task was to evaluate the SES programme of one selected CSO — a case study precisely. The specific objectives of the evaluation effort were that of establishing the category of beneficiaries of the organization's SES programme, the actual activities carried out by the organization to improve the socio-economic security of beneficiaries, the organization's source of funding, the number of beneficiaries and the organization's scope of operations.

We developed a sample frame of 15 CSOs comprising cooperatives, worker associations, progress organizations and private businesses. After applying the criteria of grassroot mobilization and spread based on immediately available information, we agreed on a list of 10 of these CSOs for the next stage of our work that was questionnaire administration. The task force appraised completed questionnaires against the backdrop of each organization's adjustment to the seven dimensions of labour security. We were particularly interested in organizations' activities targeting the most vulnerable groups namely, women, youth, unemployed and informal sector workers.

In selecting one CSO for closer study, we had to be satisfied that the organization was making a difference in society. Importantly, its influence on society had to be pervasive. In the challenging economic circumstance engendered by informalization, effective social security programmes could be social change catalysts. On this score, we found the programme of Community, Women and Development (COWAD) quite remarkable.

COWAD targets women with the aim of enhancing their income levels through the provision of savings mobilization and micro-credit services. COWAD works to give women relief from specific contingencies that characterize female employment in Nigeria like instability and low income. We judged the targeting of women as a strategic activity to bring about change in terms of greater inclusiveness in society. The reason being, women in Nigeria have a dense network of relationships. Any social protection programme targeted at women would end up impacting on other groups. For instance, the provision of credits for women has a positive effect on household and individual welfare, and improves gender equality. This appears to be one logical way of proceeding with the principle of inclusive development.

¹ The Coordinator and members of the task force are indebted to COWAD-Nigeria for the cooperation given to the research team during data collection and visits to project sites. Our thanks are with the ILO (SES 2) for the provision of funds for the study.

Second, the focus of COWAD on young school leavers is equally noteworthy. A programme of empowerment for young girls reflects a planning orientation. In a real sense this activity is patterning the social relations between men and women with respect to equality in incomes. A third remarkable aspect of COWAD's operations is the concept of primary groups. Primary groups constitute COWAD's members at the grassroots. These primary groups that make up the General Assembly of COWAD ensure the participation of the community in the sense that the people for whom development is intended are related to as partners. Community participation here involves planning and monitoring projects. One noteworthy element about COWAD and its operations is that it underlines the potential of non-governmental and other community based organizations in effectively providing socio-economic security for the excluded, one area government institutions have not been very successful.

The task force looked at COWAD, closely examining their books, talking to their officials and observing their projects. The report is presented in three parts. The first "background" locates COWAD's activities in the context of low coverage of social protection schemes and its implication for equality among groups in Nigeria. Part II is an evaluation of COWAD's activities on labour security in reference to the seven dimensions of work-based security as defined by the ILO. Part III is a presentation of our recommendations and conclusions.

PART I: Background

1. Labour market characteristics and women income insecurity

1.1 Structural conditions

Segmented labour markets

The existence of segmented labour markets reflecting domains of male and female work has its roots in the dual structure of the Nigerian economy. Nigeria has a traditional sector that has its basis in the social stratification in rural areas where occupational differentiation based on gender is emphasized. There is also the modern sector based on colonial economy relations that promotes work for men and restricts women to low paid and unpaid jobs. The latter condition is especially defining for women income security. This is because in the traditional sector women work in definite sectors like agriculture, where they experience more stable employment and not as much marked income difference with men. This directly contrasts the situation between men and women in urban areas.

Table 1 shows the pattern of labour market segmentation. While there is substantial involvement of males and females in agriculture, which is explained by the fact that it is a national preoccupation and cuts across sectoral boundaries of the economy, there is a dominant involvement of women in trade (37 per cent) compared to male participation (12 per cent). This distribution reflects a clustering of women work in agriculture and trade with a higher dispersion for male work. This gender bias in industry-participation is also corroborated by national statistics on occupation. In production the gender difference is 7.2 per cent for males and 1.4 per cent for females. For sales, it is 10.8 per cent for males and 18.2 per cent for females.

Table 1 Percentage distribution of persons by industry (%)

Industry	Males	Female
Agriculture	63.0	47.8
Mining	0.1	0.0
Manufacturing	4.0	3.7
Utility	1.0	0.0
Construction	1.0	0.1
Trade	12.0	37.6
Transport	5.0	0.1
Finance	0.8	0.3
Service	14.0	10.2

Source: Federal Office of Statistics, 1997

1.2 Economic development and effects

The process of addressing the structural imbalances in the Nigeria economy as well as modernizing has experienced difficulties.

The general assessment is that Nigeria has experienced stunted growth for the greater part of the period since independence (1960). The first half of the 1980s was particularly bad, characterized by negative growth rates that reflected the worldwide economic recession. The Nigerian economic crisis that became more manifested in the 1980s (following the oil boom era of the 1970s) has been particularly severe resulting in massive dislocations: from external disequilibria to high levels of domestic macroeconomic imbalances. This reflected in inflation, low capacity utilization, unstable national income, high unemployment and shortage of capacity inflow. The measures taken to remedy the situation i.e. National Economic Emergency Power Decree 1982 and Structural Adjustment Programme of 1986 have had limited success. Table 2 details some economic indicators for the 1990s following the adoption and implementation of these economic stabilization programmes.

Table 2 Nigerian economic indicators, 1991-1998

Economic Indicator	1991	1992	1993	1994	1995	1996	1997	1998
GDP at current price (Naira bn)	324.0	549.8	697.1	911.4	1 977.4	2 833.2	3 129.2	3 720.0
Real GDP growth (%)	4.8	2.9	2.2	0.6	2.6	6.4	3.9	1.6
Total external dept (\$ bn)	33.5	29.0	30.7	33.1	34.1	31.4	28.5	27.9
Inflation rate (%)	13.0	44.6	57.2	57.0	72.8	29.3	10.2	15.0
Official exchange rate (Naira per dollar)	9.9	17.3	22.1	22.0	79.2	82.4	83.5	85.0

Source: Africa Recovery, June 1999

Although GDP nominal values showed annual increases, huge external debt, high inflation for much of the period and the constant depreciation in value of the national currency in practical terms this has not helped the citizens' standard of living. The difficult economic situation was especially hard on the most vulnerable groups. For instance, the overall unemployment rate of the country was estimated at 6.4 per cent. Disaggregation by reason of gender indicates 5.1 per cent for males and 9.5 per cent for females. This is also the pattern in income. 1997 national estimates of household income indicated 5,572.00 naira for male and 4,215.00 for female-headed households. These statistics indicate adverse effects for women employment and income as a result of the Nigerian economic crisis.

1.3 The nature of womens' work

Women workers made up a definite segment of the Nigerian workforce adversely affected by unstable employment. Of Nigeria's total population of 106 million, 53 per cent make up the country's labour force. 27 per cent of the workforce is comprised of females (Federal Office of Statistics, 2000).

Curiously, only a modest 45 per cent participation rate is associated with women work compared to 78 per cent for men. This is explained by the considerable involvement of women in visible economic activities, usually unaccounted for in the system of national accounts.

Also, the pattern of occupational distribution reflects that a large part of female work in Nigeria is in low paid and unpaid occupations including agriculture, family enterprises and informal sector. As these occupations yield little income, women have little possibility for savings, credit and investment. This has also ensured that the Nigerian economic crisis, which started in the 1980s and became more severe in the 1990s, has taken a heavy toll on women.

Because the structuring of social security in Nigeria is mainly limited to the organized sector of the economy it implies that those involved in informal employment, in this case many women are largely excluded from the national social security system. This presents major economic challenges to women and contributes to a situation where female employment is associated with high-income insecurity.

1.4 Social capabilities of women workers

Another structural condition that impacts negatively on the income level of women workers is their relatively weak social capabilities. Women workers are limited in terms of variables like education, health and nutrition. These are factors that determine the quality and competitiveness of labour. Table 3 shows that illiteracy is more prevalent among women. A number of factors explain this, including early marriage and parental discrimination. Federal Office of Statistics records (1997) state that national surveys indicate a lower life expectancy for women vis-à-vis the national average of 52 years.

Table 3 Adult illiteracy rate (1995)

Gender	Rate
Male	32.7
Female	52.7
Combined	42.9

Source: KILM, 1998

Low and uncompetitive social capabilities limit women's income in two specific ways:

- ✍ limit their ability to access employment in the formal sector and stable income;
- ✍ exclude them from benefiting from socio-economic security schemes or income insurance dominant in the organized sector.

Acquisition of minimum levels of education, health and nutrition are key qualities for enhancing the social capabilities and competitiveness of women.

These structural conditions explain the basis of income insecurity that characterizes female employment in Nigeria. Because these factors are structural or institutional, we may rightly conceive the widespread distance of women workers from national social

assistance system as social exclusion. A strong institutional intervention is required to effectively tackle the matter.

2. Intervention and extension of the coverage of social security

2.1 Fundamental activities

The structural conditions highlighted in the previous section set limits to income levels of women. Additionally, they make it difficult for women to improve their income status. This is achieved by restricting women's access to financial services and assets. Gender inequality in access to assets and services is the major means by which, inequity between men and women is sustained and accentuated in Nigeria. Therefore an effective procedure for extending social assistance to excluded women workers must be that which guarantees access to financial services and assets. Except for a few instances, of culture (not the law) working as intervening variables, sufficient financial condition should cause access to assets in Nigeria. This means therefore that enhancing women's access to financial services is the most fundamental activity in broadening social security system to effectively cover women workers. The existence of financial services and their accessibility in relation to women workers income security is considered important for three main reasons. The first is that savings serve as a form of self-insurance. The second is that credits play a stabilizing role in situations of income fluctuations. The third reason is that credits serve as means for funding investments and expanding life chances.

2.2 Specific interventions

The importance of accessibility of financial services as a means of extending socio-economic security to excluded women workers appears to be appreciated. The agents of this process have been individuals, groups, government and non-governmental organizations.

“Susu” system

The *Susu* system, which is common in urban centres and among wage earners, is one indigenous method of providing socio-economic security for the excluded. *Susu* is a contributory social security system. It involves savings mobilization and credit scheme. In this system wage and salary earners set aside some part of their income for savings for some period of time. There are two variants of the *Susu* system. The first one involves making daily savings of any amounts to be collected at the end of the month. This is with daily paid workers. The second variant involves contributing a specified amount on a monthly basis. This is usually organized in clusters. Each month in a rotatory manner, one member collects the pool of contributions. Individuals who take this as their profession traditionally coordinate *Susu*. They earn their income by charging commission on contributions. This is one indigenous scheme that takes care of excluded workers. The weakness of this system lies in the area of sustainability. As a very crude form of savings mobilization and credit scheme, the *Susu* system is risk prone. Default in payment by contributors, the absconding of coordinators, and death of any of the parties could immediately upset the system.

Institutional efforts by government

Attempts have been made by the Nigerian government to extend socio-economic security programmes to the socially excluded. With respect to reaching out to women workers the approach of government has been twofold. The first approach is a direct one encouraging women-based social assistance programmes. The Better Life for Rural Women Programme (1986) and the Family Support Programme (1994) are examples of direct intervention measures. The programmes, which were essentially affirmative action oriented, sought to raise the income and social status of women through the provisions of financial services as well as social services like health care and education. The indirect approach has involved targeting the informal sector, which is dominated by women workers. In this regard, there have been quite a number of government initiatives at job creation and financing of Small and Medium Scale Enterprises (SMEs). For instance, in 1964 Industrial Development Centres were established to provide technical, managerial and accounting assistance to SMEs. The National Open Apprenticeship Scheme (NOAS) was established in 1987 to train young school leavers in marketable skills. Government set up the Nigeria Bank for Commerce and Industry (NBCI) in 1973 to facilitate the development of the informal sector. Through macro economic policies government has made efforts to order the labour market and economy in order to extend social security. In 2001, the government introduced a policy that requires banks to fund SMEs with 10 per cent of their pre-profit tax. Laudable as these projects are they have had minimal impact on target groups. Many of the programmes have become retroactive. The issue of sustainability, too, challenges government efforts. On the side of government the major constraints to its attempts at socio-economic security for the excluded have been an inefficient bureaucracy, a poor accounting system (or lack of transparency) and an obvious inability to elicit commitment on part of those the programmes are targeted at, or even society in general.

The intervention of non-governmental organizations: COWAD

Because of the institutional dimensions of socio-economic security for the excluded, community-based action is highly needed. Much grassroots mobilization is needed for programmes in this area to be effective and sustainable. COWAD–Nigeria is one organization whose social assistance programmes for women hold some promise.

COWAD-Nigeria operates on principles, which have become promising ways of providing socio-economic security to groups (women) in the society not covered by conventional forms of social security. These principles among others include the belief that credit plays both leading and facilitating roles in the process of economic development, and in consequence, financial services should be supplied to meet existing needs though not in advance of demand. Second, the belief that informal money lending, rotating savings, credit association and part-time sourcing of credits at lower costs and flexible regimes would compensate the excluded and those who could not supply the collaterals needed by development finance institutions (DFIs). Third, is the emphasis on the crucial importance of savings mobilization as a necessary financial discipline. Fourth, ensuring that a large number of the excluded (poor borrowers) can access loans, establishing mechanisms for screening out bad borrowers (in terms of character and/or projects) and promotion of borrowers' incentive to repay. From the foregoing, COWAD–Nigeria as a civil society organization works to establish the following work-based security in an innovative, sustainable and impacting way.

COWAD works in partnership with other development oriented NGOs especially the gender focused ones. COWAD collaborates with the Ford Foundation and USAID Nigeria, which are donor agencies whose activities include sponsoring development programmes. Both organizations have been working in Nigeria for over a decade. COWAD is also in

partnership with the International Institute for Tropical Agriculture (IITA). IITA's partnership with COWAD includes providing technical assistance for women programmes in agriculture.

PART II: Evaluation of COWAD's activities for socio-economic security of women

In this section, the activities of COWAD–Nigeria are examined in particular reference to the seven dimensions of work-based security as defined by the ILO.

3.1 Labour market security: Improving access to employment, creating employment

Through COWAD's diverse activities the agency staff have been kept in stable paid employment. Also the construction of comfort stations for the convenience of buyers and sellers has led to the employment of 50 voluntary agency workers as permanent workers in local government area councils.

Furthermore, the skill reproduction programme of COWAD and vocational training given to secondary school leavers from 1996 resulted in the trainees securing employment in the formal sector of the Nigerian economy (especially in the south western states). To date, 62 persons have secured employment in the formal sector.

It is noteworthy that COWAD field officers who are trained to mobilize savings developed their skills to the extent that they were employed in newly established micro-financial institutions. From 1992 to 2000, four of the agency staff has been released for such appointments. This creates opportunities for replacement with individuals who are equally qualified but have been unemployed.

Table 4 COWAD's contributions to labour market security

Category	Sources of employment		Total
	Formal sector	Informal sector	
COWAD's trained micro-saving officer	1	3	4
COWAD's voluntary workers	50	-	50
COWAD's trainers	-	62	62
Total	51	65	116

Source: COWAD's record, 2001

3.2 Employment security

Women are kept in regular rather than seasonal employment through skill acquisition and micro-project undertakings. Table 5 shows the estimated regular participants/beneficiaries in COWAD projects by state.

Estimated beneficiaries in COWAD–initiated projects are fairly distributed in the states covered by COWAD. However, by employment type 350 (13 per cent) of the beneficiaries are placed in trading or commercial activities. 300 (12 per cent) others are secured in-group farming. Produce and food processing have 825 (31 per cent), 700 (27 per cent) respectively. The remaining 450 (17 per cent) of the beneficiaries are stable in medium scale enterprises. A further consideration on employment security by COWAD shows that the beneficiaries are predominately (1,5225 or 56 per cent) in the processing activities. This is quite noteworthy within the background that over 70 per cent of the

Nigerian population are in rural areas, and also that the agricultural sector employs more than 60 per cent of the Nigerian population.

Table 5 Estimated regular participants in COWAD initiated project 1991-2000

State	Project beneficiaries					Total
	Training commercial activities	Group farming	Produce processing	Food processing	Medium scale enterprises	
Lagos	100	-	-	-	25	125
Ogun	75	50	250	100	150	625
Osun	125	150	275	350	100	1 000
Oyo	50	100	300	250	175	875
Total	350	300	825	700	450	2 625

Source: COWAD Records, 200

3.3 Occupational security

COWAD affords both staff and project beneficiaries the opportunity to develop a sense of occupation through increasing competence that are sustained through years of participation.

Table 6 Classification of COWAD enhanced occupations

Occupation types	Estimated no.	%
Voluntary agency workers	300	10.0
Agency staff	11	0.4
Farming	300	10.0
Trading	350	12.0
Food processing	700	24.0
Cloth weaving	50	1.7
Commodity processing	825	28.0
Medium scale factory workers	400	14.0
Total	2 936	100.0

Source: COWAD Records, 2001

COWAD secured beneficiaries in diverse occupations. Both the voluntary agency workers (N300 or 10 per cent) and staff in the organization emoluments have stable occupations because they participate on continuous basis to execute COWAD's mission statement (goals). Also, an estimated 300 (10 per cent) beneficiaries were secure in farming. The enhancement in this sector was made possible through group farming and by the reality that farming remains the major occupation of Nigeria's rural populace. In Nigerian towns and villages petty (retail) trading are becoming popular among women. COWAD has been able to secure 350 (12 per cent) beneficiaries in this occupation. Women's role in food and commodity processing cannot be over-emphasized. While 700 (24 per cent) beneficiaries were enhanced in food processing, 825 (28 per cent) others had stable occupations in commodity produce processing. These secondary economic activities moved women's efforts from extractive ventures to a point where value is added to their end products. It is equally noteworthy that COWAD enhanced the occupational stability of 50 (1.7 per cent) women in cloth weaving. This is an informal sector activity where cotton and synthetic fibres are processed into woven clothes through handlooms.

COWAD's programmes, projects and/or activities from inception (as a CSO in 1991) have established in beneficiaries a sense of competence that is being refined through training, assessment and evaluation. This opportunity to develop and sustain competence was reviewed through a key informant interview (KII) and Focus-Group Discussion (FGO) at two project sites. It is found that a significant proportion (83 per cent or 249) of the beneficiaries felt secure in COWAD's project initiatives. A few (14 per cent or 43) of the beneficiaries were indifferent, while 3 per cent (5) did not have a particular feeling.

3.4 Skill reproduction security

Womens' capacities are developed through widespread opportunities to gain and retain skills from the apprenticeships and employment training programmes of COWAD. Table 7 shows the details.

Table 7 COWAD's skill reproduction programmes and women beneficiaries

Programme	Estimated beneficiaries	%
Animal husbandry	75	3.0
Snail farming	25	1.0
Bees keeping	50	2.0
Improved farming	250	10.0
Saponification (soap making)	350	14.0
Extractive skills	475	19.0
Food processing	250	2.0
Food preservation	300	12.0
Book-keeping	175	7.0
Sales management	300	12.0
Total	2 500	100.0

Source: COWAD Records, 2001

COWAD's projects and apprenticeship programmes are directed at developing women's skills, namely, tapping in to the abundant resources within their localities. A total of 75 (3 per cent) beneficiaries have developed their skills in animal husbandry through COWAD's projects. Snail farming as a skill has been acquired and retained by 25 (1 per cent) beneficiaries. Another 50 (10 per cent) women had been taught and are also teaching others the skill of bee keeping. Through symposia, workshop and field practices, an estimated 250 (10 per cent) beneficiaries have developed their improved farming skills. Saponification (a soap making skill) has been learned and is being practiced by 350 (14 per cent) of the women. 475 (19 per cent) have been taught how to extract starch from cassava, dye (for cloths) from leaves, etc. Beyond crop harvesting, 350 (14 per cent) and 300 women have gained the skills of food processing and food preservation respectively. Some beneficiaries who are *trablers* (or retailers) have been secured in the skills of book keeping and sales management.

The advantage of these acquired and retained skills is that they could be replicated among women groups.

3.5 Income security

COWAD provides adequate income to the excluded (especially women) through informal money lending rotating savings, and sourcing of credit at lowest credit rate. Table 8 below gives the details of COWAD micro-credit activities.

COWAD's micro-credit activities presented the organization as being competent in providing income security to women. First the capital base, which represented the total savings, mobilized since its inception (1991) stood at N5.7million. The average quarterly savings mobilized is estimated at N0.45 million. The mobilized is estimated at N0.45 million. The mobilized saving remains the major source of finance for COWAD's activities (loans, projects, programmes etc). COWAD had been able to estimate the active members who saved without taking loans as 4,500. These are investors whose main purpose of savings is not necessarily to draw loans from the organization.

Table 8 **Micro-credit activities of COWAD**

S/NO	Micro-credit activities	Amount/scope (N)
A	1. Savings mobilized	453 819.00
	2. Total savings mobilized since inception	5 653 610.00
	3. No. of savers (who did not borrow)	4 500.00
	4. Loans disbursed quarterly	2 231 600.00
	5. Total loans disbursed to date	19 381 600.00
	6. Average loan size	15 000.00
	7. Total loan portfolio	15 500 000.00
	8. Loan outstanding (revolving)	9 652 600.00
	9. Outstanding portfolio	9 652 000.00
	10. Loan recovery rate	96%
	11. Portfolio at risk	3 500 000.00
B	Outreach	
	1. No of states/local government areas (LGA) covered	4 States (Lagos, Ogun, Osun, and Oyo) 78 LGAs
	2. No. of groups mobilized quarterly	2 groups (at 35 members/group
	3. Total no. of active quarterly	5.500
4. % of women	98%	

Source: COWAD Records, 2001

COWAD's loan disbursements are directed at financing women project undertakings. To date a total sum of N19.4million were disbursed. The peculiarity of COWAD's disbursed loans is its focus on women groups. The average group loan is N15,000.00. COWAD's total loan portfolio from which members can obtain a loan is estimated at N15million. Both the revolving loans and outstanding portfolio remained at N9.7million. COWAD's efforts of reducing bad debts resulted in a loan recovery rate of 96 per cent. In spite of this the loan portfolio classified at risk stood at N3.5million.

COWAD's beneficiaries are spread through four states (Lagos, Ogun, Osun and Oyo) in the south-west geopolitical zone of the country. These states comprise of 78 local government areas.

For the purpose of active loan mobilization and group project activities two groups at an average of 35 members are involved on monthly basis. While COWAD's activities benefit women essentially (98 per cent), the total number of active borrowers from COWAD's micro-credit funds remained 5,500 members.

3.6 Representation security

COWAD's activities in capacity building of women beneficiaries have made the organization a stakeholder in securing minority (women) interests in a male dominated society. Women who have benefited from COWAD's skill enhancement and income security programmes have also demonstrated their level of confidence in COWAD as a women advocacy agency.

COWAD's efforts in making loans available to women improve their socio-economic status in the society. Women are empowered to take their positions via the narrowing of the male-female gap. COWAD therefore represents women's interest in the community. COWAD promotes advocacy. It is concerned with civil education, gender justice and human rights promotion as instruments for economic empowerment. Through its encouragement of participatory approaches COWAD helps foster democracy.

3.7 Work security

The role of COWAD in providing work security for beneficiaries is largely indirect since it does not provide direct employment to the bulk of them. However, as a responsible organization COWAD provides standard health and safety conditions for staff directly employed by it. Also, in working with clients and beneficiaries in setting up enterprises, COWAD insists on the observance of standard safety practice. Additionally, as part of its advocacy role, COWAD will provide legal counselling to its beneficiaries who are injured and help them obtain adequate and appropriate compensation.

PART III: RECOMMENDATIONS AND CONCLUSIONS

4.1 COWAD–Nigeria activities in perspective

The COWAD-Nigeria, since 1991 has enhanced the socio-economic status of women as an excluded group in a male-dominated society. It has been able to fill the gap created by the failure at the bottom end of the capital market in Nigeria. COWAD has been very innovative in its approach to income security and skill enhancement of women, who are in most instances distressed in income devoid of collaterals. The skill-enhancement programme has kept women in regular rather than seasonal employment. The development of food crop processing skills, export-relevant produce and location of potential buyers for output of COWAD beneficiaries are visible economic intervention in the status of women in rural and semi-urban areas of Nigeria.

4.2 The significance of COWAD activities

COWAD'S activities in labour market security resulted in placing agency staff in stable and paid employment. The vocational training of school leavers enhanced their participation in the economy of the informal sector. COWAD's voluntary agency workers have been able to secure permanent employment in the formal sector.

COWAD's programme, projects and activities have cultivated a sense of competence in their beneficiaries, which has been refined through training. This is a contribution to the occupational security of members.

COWAD's projects and apprenticeship programmes have led to the acquisition, retention and replication of skills by beneficiaries. Through vocational training, learned conferences, symposia, workshops and educational fora, the capacity of members have been built up.

COWAD's income security programme in the form of micro-finances of women projects is quite noteworthy. It has sensitised the involvement of women in developing their saving ability through a financial discipline, which is a contingent factor in capital formation and sourcing.

COWAD's potential in skill reproduction security is estimated at 2,500 beneficiaries per annum. Women's efforts are directed to areas where they are best suited and in cognizance of their environmental resources.

The formation of COWAD primary groups (of women) for community development and self-actualization present the organization as representing and enhancing the political

interest of women. Women through COWAD are becoming political and economic stakeholders in their own community.

COWAD's emphasis on standard safety and health practice is its major contribution to work security.

4.3 Preparatory work and challenge for the future

COWAD-Nigeria has great potential in securing the socio-economic status of women. It has the geographical spread to cover all states and local government areas in the Federal Republic of Nigeria. COWAD plans to increase its credit funds in order to meet the increasing demand for loans. A transformation into a bank that has a large capital base and that could respond to the income need of members is being worked out. COWAD's foresight in enhancing the management skills of loan beneficiaries and small-scale enterprises has led to the initiation of a train-the-trainer programme on basic book-keeping and management principles. The Ford Foundation is supporting the programme. COWAD is working out the modalities for refined processing of shea butter and blacksoap to a level in which the products can be exported to other countries. This, no doubt, will secure the income of COWAD members in particular and women in general.

The most decisive problem of COWAD is its present limited coverage in terms of beneficiaries and geographical spread. However, COWAD's competitive advantage lies in its ability to sustain its income security programme for women, a group largely excluded in a male dominated society.

A possible long-term step toward COWAD development is the enlargement of its collaborative efforts with other CSOs nationally and internationally to sustain Nigerian women through innovative income security programmes.

4.4 Recommendations

First, the role of COWAD in labour market security is noteworthy. However, the organizational scope is restricted to the south-western geopolitical zone of Nigeria with notable impacts on one tenth (10 per cent) of the prospective beneficiaries. Efforts should be made therefore, by COWAD to enter into networking with other CSOs with a similar mission statement (focus). Utilizing the same database, COWAD and other CSOs would make more impact in labour market security.

Second, COWAD's skill acquisition and micro-project undertakings show a demonstration of originality and focus. However, COWAD's projects were localized rather than diffused to other zones where women are still largely an excluded group. COWAD should therefore, secure reference points and anchorage in other zones in Nigeria in the next five years (2001 to 2005). Such time-bound efforts would stabilize women employment beyond COWAD's immediate setting.

Third, COWAD's occupation security programmes reflect mainly agro-allied activities, which are essentially flimsy in secondary economic ventures. There is therefore the need for COWAD to undertake capital-intensive ventures, which have potentials to generate labour employment and enhancement of a sense of occupation. Tool fabrications and investment in rural infrastructure (potable water supply) would equally enhance occupational security.

Fourth, COWAD's skill reproduction security has been mainly in agricultural and service sectors. Other production sectors and capacity building in technical, mechanical,

and engineering skills would put women side-by-side with men in the task of developing human capital beyond the subsistent level.

Fifth, the income security ventures of COWAD are laudable but restricted. High inflation, and low propensity to save by members are potent forces that could jeopardize COWAD's efforts. The need to develop a banking outfit with assured financial base is a step in the right direction to COWAD micro-credit activities that are directed at women as an economically vulnerable group.

Sixth, to sustain its representative security, there is the need for COWAD to establish a legal unit. Collaboration with the Nigerian legal aid council would boost its advocacy roles for women as an excluded group. This should also enhance its role of providing work security.

The most serious decision problem of COWAD is its present limited coverage in terms of beneficiaries and geographical spread. However, COWAD's competitive advantage lies in its ability to sustain income security programmes for women.

Appendix I

Organizational aspects of COWAD–Nigeria

Organizational identification

COWAD – Nigeria has its headquarters located at Ibadan, Oyo State Nigeria. Other details are presented earlier at the expanded checklist.

Type of organization

COWAD – Nigeria is a CSO, and also an advocacy organization providing micro-credit services.

Age and legal status

COWAD – Nigeria, was established in 1991 as a non-profit organization.

Main sources of funds

COWAD-Nigeria derives the majority of its seed funds from international grants (75 per cent) , while user-fees constitute a minor (25 per cent) amount.

Staffing

COWAD-Nigeria has 11 paid staff and 300 voluntary staff. Using the six aspects stated in the SES guidelines, COWAD-Nigeria is assessed as a civil society organization.

Impact of COWAD–Nigeria

COWAD has clear and measurable impact indicators for programmes/projects in order to gauge their relevance and effectiveness.

The tools include focus group discussion (FGD), in-depth analysis and the use of questionnaires.

(i) Focus group discussion (FGD)

Through FGD homogeneous groups of beneficiaries of micro-finances and skill reproduction programmes are brought together to appraise the effectiveness of loan disbursement, the relative ease of securing such loans, and the success of skill enhancement programmes. The FGD is also used to monitor the development and success of COWAD financed projects. Furthermore, participants in various vocations are put into focus groups to assess their problems, possibilities and prospects.

(ii) In-depth analysis

The use of in-depth analysis is prominent in skill acquisition appraisal, project evaluation and sustenance. Individuals and groups who participated in COWAD skill enhancement programmes are examined on a continuous basis to assess their enhanced vocational abilities. The phase sequence of in-depth analysis is grouped broadly into a teaching learning session of “beginning”, “middle” and “end”, with each stage resulting in feedback and redress of skill acquisition gaps. Through in-

depth analysis COWAD initiated and aided projects are evaluated as “successful”, “thriving”, “marginal” and “failing”. Each project status is grouped for sustainability.

(iii) The use of questionnaires

The use of questionnaire and interview guide cut across the impact assessment programme of COWAD. Such schedules are either structured or unstructured based on the group in focus. The adopted questionnaires are developed to reflect the objective and problematic issues in COWAD initiated and sponsored ventures. The low literacy level of Nigerians especially community women makes self-administration of the developed questionnaire difficult. Hence, COWAD’s workers are trained in questionnaire drafting and administration.

2. Procedures in COWAD–Nigeria

COWAD-Nigeria has documented loan policies and procedures, which cover regular and special loan schemes. The COWAD’s policies and procedure document highlights the following elements:

- ✓✓ Client characteristics
- ✓✓ COWAD schemes locations
- ✓✓ Economic activities assisted by the scheme
- ✓✓ Status of enterprise to be supported with loans
- ✓✓ Compulsory savings
- ✓✓ Amount of loan
- ✓✓ Term of loan
- ✓✓ Repayment schedule
- ✓✓ Security
- ✓✓ Guarantees
- ✓✓ Penalty for default
- ✓✓ Special loan scheme: Policies and procedures (Appendix III).

3. Sustainability

COWAD’S beneficiaries and members are trained on different income generating options. Before the birth of skill development centres in Nigeria, COWAD had been involved in training women for income generation. The idea behind the programme entitled “Women and Social Change” was to open new avenues for women particularly housewives, to enable economic improvement. A participant who had almost lost hope in life is presently a supplier of batik tie and dye clothes. Another participant has become a supplier of black toilet soap (locally developed and made into tablets) to States in Nigeria and neighbouring countries. Therefore its rich experience in the area is a source of viability and has implications for its sustainability.

COWAD’s concern about the plight of young school leavers and educationally disadvantaged girls led to the establishment of a skill development programme in 1989 to train them in income generating skills. With the success of these programmes, COWAD is encouraged and has sustained it.

Project beneficiaries also participate actively in the project conception, planning, implementation and monitoring. In fact, projects are planned based on specific needs identified by the beneficiaries. As such, they see projects and programmes as emanating from them (beneficiaries) and for them. Therefore, they are always committed and determined to ensure the sustainability of each project and its lessons. Also the emphasis on transparency is one other reason for its high sustainability potential.

The organization's efforts in ensuring the quality of life for its members and beneficiaries (especially women) are appreciated and recognized by its partners (donor agencies). This affords the organization the opportunity of attracting donors who usually approve funds for implementation of its various activities.

The list, which is by no means exhaustive, presents the efforts of COWAD-Nigeria as improving its members' and beneficiaries' knowledge and skills.

4. Public relations (PR)

(Adherence to ethical statements, privacy, or equity policies, evidence of good practice, award etc.)

COWAD –Nigeria was given an outstanding performance award by JHU/POS-USAID Nigeria during the implementation of the “Democracy and Governance Programme” funded by USAID. COWAD is very strict in protecting information on membership in other capacities than research and development planning purposes. The consent of COWAD officials and members are paramount. The organization does not use the database for project purposes. Membership privacy is protected.

5. Organizational information

a. *Organizational transparency*

The COWAD-Nigeria constitution (Cap 7) made provision for the office of a treasurer, a financial secretary, internal auditors, financial and monitoring sub-committee, and a professional accountant as an external auditor. Each of these office holders operating within his/her schedule of duties is coordinated at national headquarters. This results in a transparent discharge of organizational responsibilities.

b. *Organizational formation*

COWAD-Nigeria was organized nationally in 1982 by the Federal Government of Nigeria. This was in line with the “Lagos Plan of Action” instituted at the Organization of African Unity's (OAU) conference. It later became official in February 1993. Although the government established COWAD, it was made to run on a voluntary basis. Its establishment as a civil society organization changed in 1991 in order to meet the increasing needs and aspirations of the less privileged women in grassroots communities. COWAD's main objective is to improve the socio-economic conditions of the less privileged women and to promote their general welfare. COWAD is legally registered with the Corporate Affairs Department of the Federal Ministry of Internal Affairs under Part C of the Companies and Allied Matters Decree No. 1 of 1990. Membership is open to all women irrespective of their status, creed, age, or ethnic origin. However, about 20 per cent of members are men. COWAD's members are spread over Oyo, Osun, Ogun and Lagos states of Nigeria. COWAD's mission statement entails the eradication of poverty among women through provision of micro-credit facilities for development activities.

6. Governance

(a) *Explicit and disclosed aims and COWAD Constitution*

COWAD's aims and objectives are clearly laid out in the organizational brochure (see Appendix II), viz:

~~to~~ promote the socio-economic and educational well-being of women and the community as a whole in all lawful manners;

~~to~~ work towards the achievement of self-reliance for members, particularly women;

-
- ☞ motivate women to participate fully in all phases of national development;
 - ☞ work towards total eradication of discriminatory practices that tend to dehumanize and debase womanhood; and
 - ☞ collaborate with other national and international organisations with similar aims and objectives.

COWAD's activities since inception as a CSO have reflected all the stated aims and objectives.

(b) *Written constitution, organizational and management structure, internal division of labour and power:*

COWAD-Nigeria's constitution was written in 1996 (Appendix IV). The organization is divided into the national headquarters, sub-committees and primary groups.

COWAD-Nigeria's national headquarters

- ☞ monitor activities of group members;
- ☞ assist members, especially the low-income earners and small scale entrepreneurs in their respective ventures through the provision of credit funds;
- ☞ organize courses, especially for people in rural communities aimed at improving their agricultural techniques, home management, family health care, and the living environment generally, and improving their social and economic status;
- ☞ participate in national and international conferences;
- ☞ play host to visitors, national, international with similar objectives;
- ☞ publish papers, pamphlets, newsletters, journals and books for the purposes of furthering the interest of COWAD; and
- ☞ organize annual national conferences (ANC).

COWAD-Nigeria sub-committees

The four sub-committees that reflect the four departments of the national headquarters are:

(i) Financial and Monitoring Sub-Committee

It considers loans applications, assesses projects for which loans are to be given, monitors and encourages prompt payment of loans, and sources for funds from local philanthropists.

(ii) Project Development and Training Sub-Committee

It suggests programmes to the organization and considers training needs of members.

(iii) Health and Social Services sub-Committees

It advises on the establishment of day care centre and/or adult and literacy classes.

(iv) Editorial and Information sub-Committees

It projects COWAD's image and activities nationally and internationally, and ensures regular materials for COWAD's newsletters.

COWAD-Nigeria's primary groups

These consist of COWAD'S members at the grassroots level. Each primary group elects its officers. The elected officers manage the activities of their groups. These groups together form the COWAD General Assembly.

(c) Decision-making and democratic processes

COWAD's General Assembly is constituted and convened democratically. Compulsory attendance at council meetings is mandatory for President, Secretary and Treasurer. The Annual General Meeting (AGM) is held once every calendar year and is decided by the COWAD Council, provided that every AGM is held no later than every 14 months.

An Extraordinary General Meeting (EGM) is convened by COWAD's Executive Council when the situation arises. Twenty-one days notice is to be given for all EGMs. Eligibility for such meeting is for members who are in good financial standing, having paid all their annual subscriptions.

Officers are elected by secret ballot. It is held every five years at the AGM. Any vacancy that exists before the next AGM is filled temporarily by the Executive Council. No officer may stand for re-election in the same office for more than two consecutive terms (of 5 years). Voting at all ordinary meetings of COWAD is by a show of hand or on a poll by financial members only. Every member present is entitled to a vote.

COWAD has a 16-member board, eight of which are elected while the remaining eight are appointed. They formulate policies for the organization. Its principal officers (President, Secretary, and Treasurer) are signatories to COWAD's accounts. The expenditure and income of the organization are monitored by two internal auditors and an external auditor from a reputable auditing firm.

D. Human Resources Management

COWAD-Nigeria has 11 paid employees including graduate social workers, community development, cooperative mobilization officers and technical crew. Its work force is relatively balanced with its activities and staff conditions of service relatively perceived as fair by employees.

Considering the volume of work in COWAD, staff have not joined or created a labour union to represent their interests as workers. Members of COWAD staff consider themselves as stakeholders in securing the income and skills of women as an excluded group in Nigeria.

Appendix II

Brochure: Profile of Community Women and Development (COWAD) – Nigeria

Community Women and Development (COWAD)-Nigeria was originally known as the Committee on Women and Development (COWAD) of Oyo State. The federal government of Nigeria established it in 1982. This was in line with the "Lagos Plan of Action" developed by the Organization of African Unity (OAU). COWAD of Oyo State came into existence in February 1983.

In 1991, the organization transformed from a governmental organization into a national non-government organization (NGO) in order to meet the growing needs and aspirations of

the less privileged women of the grassroots communities of other states who are committed to embracing COWAD's ideals and principles.

COWAD is legally registered with the Federal Corporate Affairs Commission under Part C of the Companies and Allied Matters Decree No.1 of 1990.

Membership is open to all women irrespective of their status, creed, age or ethnic origin. However about two per cent of members are men. COWAD members are spread over Oyo, Osun Ogun and Lagos States.

Mission

The eradication of poverty among our women through provision of micro-credit facilities for development activities.

Aims and objectives

- ✂✂ To promote the socio-economic and educational well-being of women and the community as a whole in all lawful manners.
- ✂✂ To work towards the achievement of self-reliance for our members, particularly women.
- ✂✂ To motivate women to participate fully in all phases of national development.
- ✂✂ To work towards total eradication of discriminatory practices that tends to dehumanize and debase womanhood.
- ✂✂ To collaborate with other national and international organizations with similar aims and objective.

The structure

Primary groups

COWAD members at the grassroots level constitute themselves into groups. Each primary group elects its officers. The elected officers manage the activities of their groups. These groups together form the General Assembly.

National Executive Council

This is the highest policy-making body. It comprises of eight persons elected by the General Assembly and is headed by the national President. It also includes the Secretary, Treasurer, Financial Secretary, Author and Public Relations officers. Seven others are appointed from among the primary groups.

Sub-Committees

There are four Sub-Committees of the National Executive Council, namely:

- ✂ Finance and Monitoring
- ✂ Project Development and Training
- ✂✂ Health and Social Services
- ✂✂ Publicity and Editorial Board

These sub-committees perform their duties in accordance with provisions spelt out in the constitution. They are accountable to the national Executive Council.

Programme Management

A management team made up of its senior staff manages COWAD's activities. The management team is headed by the Programme Coordinator and supervised by the national President.

Activities

Mobilization of savings and credit services

COWAD provides credit facilities to its members for income generating activities. These activities include cottage industries, farming, food processing, livestock rearing and petty trading. Member's savings are mobilized on a monthly basis.

Mode of credit delivery

To qualify for COWAD loans an applicant must fulfil the following conditions:

- ~~///~~ Number of individual members in a primary group should not be less than 10.
- ~~///~~ Primary groups must have been affiliated to COWAD for a period of six months and also have experience in administering a savings and credit scheme for the same period.
- ~~///~~ All individual members in a primary group must have paid all dues recommended by COWAD.
- ~~///~~ Primary groups must make a formal request for loan and attach excerpts to the groups resolution to borrow.
- ~~///~~ Primary groups must procure an application form that will be dully completed and returned to the Secretariat for processing.
- ~~///~~ Primary groups must have a quarter i.e. 25 per cent of the loan requested as savings with COWAD that will be used as collateral for a loan that would be granted.
- ~~///~~ An agreed rate of interest is charged monthly on the outstanding balance.
- ~~///~~ Disbursement is issued through a bank cheque to primary groups.
- ~~///~~ Repayment is made in installments on a monthly basis.

Since the inception of this scheme COWAD has been able to extend its services to over 12,000 rural poor women either directly or indirectly.

COWAD expects the loans given out to bring about positive changes in the financial, economic and social status of the beneficiaries of this scheme.

Before a loan is made base line data are collected on every primary society applying for a loan. After the loan has been used another data would be collected and processed to determine the level of change that has taken place. Focus is usually on change that affects the following aspects, economic status, health, education, housing, social status, food availability etc.

Agricultural development

Since the inception, COWAD has assisted its members with various services to increase production of food and cash crops. Support for women's group farming and linking with agricultural extension services are ongoing features of this sectoral focus. Workshops on nutrition are also organized for primary societies on a regular basis.

Promotion of health programmes

COWAD health programmes focuses on provision of comfort stations (public toilets), promotion of market sanitation campaigns and market-based health and family planning activities, and establishment of community day-care centres.

Skills development for income generation programme

COWAD, has great concern for the plight of educationally disadvantaged girls and their capacity for earning their livelihood. In an effort to assist this vulnerable group to generate income on their own, a skills development centre was established in 1989. Training courses at the centre include home economics, art and craft, textile production dressmaking.

Education and training

COWAD places great premium on non-formal education and training of its members to help broaden their horizons. The education component attempts to sensitize members on COWAD ideals and group development methodology. The training component is focused on alerting and empowering its members to effectively manage the affairs of their primary societies. Training activities place emphasis on group dynamics and process, project management and leadership.

Agriculture

Recently, COWAD has added to its programme strategy an intervention in bee-keeping and honey production given the great potential for income generation and the abundant medicinal properties of honey. Primary societies interested in honey production are assisted with credit, bee-keeping training, and marketing information.

Women political participation and empowerment

Advocating for women political participation and empowerment through sensitization and awareness programme.

Programme funding

Funding of COWAD activities is through members' contribution, income realized from sales of publications, grants from the Ford Foundation and the Protestant Churches Development Agency (EZE) of the Federal Republic of Germany.

Networking

COWAD has a functional relationship with IRED – West Africa (*Innovation et Researux Pour Le Developpment*) and Techno Serve-Nigeria. These organizations provide COWAD with technical assistance designed to build its institutional capacity. COWAD is a member of the Community Development Micro-Finance Roundtable 9CDMR0, a network of community organizations involved in micro-lending, savings, mobilization and promotion of community-based enterprises.

Appendix III: Loan policies and procedures (regular loan scheme)

A. Clients characteristics

Clients

Clients for COWAD-Nigeria Micro-Finance Scheme shall be low-income earners and small-scale entrepreneurs (mostly women) who form themselves into groups each consisting of minimum 20 members aged between 18 and 65 years.

Location

The Scheme is basically designed for clients that are rural based, but clients from semi urban and urban areas can be considered for the Scheme.

Economic activities to be assisted by the scheme.

Financing will be provided for the following activities:

- (a) Trading (buying and selling)
- (b) Farming (crops)
- (c) Apiculture
- (d) Animal farming
- (e) Agri business (food processing)
- (f) Community-based enterprise business/cottage enterprises.

Status of enterprises to be supported with loan.

The Enterprise must have been functioning for at least six months.

- ~~///~~ If a feasibility survey should be conducted with the assistance of COWAD's technical partners to determine the profitability of the proposed enterprise.
- ~~///~~ Loan will not be granted for any enterprise owned by an individual.
- ~~///~~ Loan granted for the purpose of equipment will not exceed four times the total savings of the group.

Compulsory savings

Each member of a primary group is expected to make a minimum savings of N50 and maximum of N200 per month.

Members' savings attract an interest (prevailing market interest rate is used to determine interest payable on deposits, after considering other operation costs).

Amount of loan

A benefiting primary group must have been affiliated to COWAD for a period of no less than six months. It must also have experience in administering a savings and credit scheme for the same period. Such a group would be entitled to four times of its total savings.

The size of the third and subsequent loans to be granted to a group will have to be negotiated.

Term

Loans shall be short term with repayment periods not exceeding 18 months depending on the purpose. These are:

- (a) Working capital loans (trading) 6 months
- (b) Agriculture loans 9 – 12 months
- (c) Equipment loans 12 – 18 months

Repayment schedule

Principal and interest on loans are repaid on monthly basis, although COWAD gives a grace period of one month in order to allow loanees to make good use of the loan (see repayment schedule table below)

Other fees

All primary groups are expected to pay their annual dues and investment fund of N2,500.00 minimum (refundable) before loans could be granted. Request for loans should be made on prescribed loan forms obtainable from the COWAD office and accompanied by the groups resolution to borrow.

Loan repayment schedule (all calculated on N1,000) at 31/2% interest

Month	Outstanding principal	Principal to be paid	Interest payable	Monthly repayment
1.	1 000.00		35.0035.00	35.00
2,	1 000.00	200.00	35.00	235.00
3,	800.00	200.00	28.00	228.00
4,	600.00	200.00	21.00	221.00
5,	400.00	200.00	14.00	214.00
6.	200.00	200.00	07.00	207.00
	TOTAL	1000.00	140.00	1 140.00

Interest rate

Interest changeable on loans will be reviewed occasionally to reflect the state of the economy and inflation, and will be determined by simple interest on declining balance basis.

Security

Group savings with COWAD would be used as security for loans granted guarantees

The three key officers, Chairperson, Secretary and Treasurer of primary groups will stand as guarantors for the loan granted to their groups and in case of default these three key officers are liable.

Penalty for default

In case of default, the outstanding principal and interest will be compounded at the expiration of the repayment period and would attract interest at the rate of 6 per cent per month.

Perpetual default will make the guarantors liable for the amount owed and may also attract legal action.

Loan policies and procedures (special loan scheme: the modified ESUSU Model)

Introduction

This scheme is designed to meet the working capital needs of COWAD members who require medium-size loans to expand their business activities. The minimum savings per member under this scheme is N500.00 while the maximum is N2,000.00 per month.

Members of participating groups will be saving an equal amount per month and refrain from loaning the money to members. Rather, the group monthly savings will be deposited with COWAD for at least six months after which the group can apply for a loan on behalf of its members.

A group should consist of not more than ten members.

Type of client

The age of clients that can participate in this scheme should be between 21 and 60 years and mostly women.

Activities that can be supported by COWAD

The scheme is designed to assist:

- (1) Traders' working capital
- (2) Acquisition of equipment for income generation
- (3) Any other recognized income generating activities approved by COWAD

Conditions and procedures

1. The group membership strength should not be more than 10
2. The group must have been affiliated to COWAD for no less than six months
3. Members must have proven experience in their respective trades/businesses
4. The group members must agree on the amount to be saved monthly. This amount must be equal for all participants scheme in a group.
5. Group members must have the capability of making repayment of the loan within the agreed period (six months) and at the same time continue their savings. In other words both savings and loan repayment obligations must continue.
6. Members are entitled to a loan, which shall be equal to two times their total savings.
7. Request for loans should be made a prescribed loan form obtainable from COWAD and accompanied by the group's resolution to borrow.
8. The loan must be secured by an acceptable security e.g. where the loan is for the purchase of an equipment the equipment will be pledged to COWAD in addition to any other acceptable security, like supported guarantee, indemnity life policies, stocks and shares etc. with necessary memorandum of deposit. All expenses associated with perfection of the securities will be borne by the group.
9. COWAD shall have the right to conduct physical inspection of a group's project/business from time to time.

Default

In case of default, the outstanding principal and interest will be compounded at the expiration of the repayment period and would attract interest at the rate of 6 per cent per month.

If default persists, COWAD will exercise its right of sale over the securities charged to recoup the unpaid balance.

Appendix IV

COMMUNITY WOMEN AND DEVELOPMENT COWAD — NIGERIA

MOTTO: UNITY, DEVELOPMENT AND PEACE

CONSTITUTION
1996

NATIONAL HEADQUARTERS
16, FADEYI STREET,
AGBOWO, IBADAN, NIGERIA.

1.1 Name

The Organization shall be known as: COMMUNITY WOMEN AND DEVELOPMENT (COWAD), NIGERIA.

1.2 Motto

The motto of COWAD, Nigeria shall be: UNITY DEVELOPMENT AND PEACE.

1.3 Address/headquarters

16 Fadeyi Street, Agbowo Ibadan, Nigeria.

2 Aims and objectives

The aims and objectives of COWAD-Nigeria shall be:

- to promote the socio-economic and educational well-being of women and the community as a whole in all lawful manners
- to work towards the achievement of self-reliance for women
- to motivate women to participate fully in all phases of national development
- to work towards total eradication of discriminatory practices that tend to dehumanise and debase womanhood
- to collaborate with other national and international organization with a similar aims and objectives

3 Function

The functions of COWADNIGERIA shall be:

- ~~///~~ to monitor activities of group members;
- ~~///~~ to assist members, especially the low-income earners and small-scale entrepreneurs in their respective ventures through the provision of credit funds;

-
- to organize courses, especially for people in rural communities aimed at improving their agricultural techniques, home management, family health care and the living environment generally, and improving their social and economic status;
 - to participate in national and international conferences and to play host to visitors, national and international, with similar objectives;
 - to publish papers, pamphlets, newsletters, journals and books, for the purpose of furthering the interests of COWAD;
 - to organize annual national conferences;

4. Administration and organizational structure COWAD

Nigeria's headquarters will be in Ibadan, and will have a National Council that consists of officers and members of the National Executive Council, headed by the President. Each of the groups shall also have its respective Executive Committee headed by a chairperson and must have its by-laws in line with the organization's constitution.

a) Council

The National Executive Council, which shall be the governing body of COWAD-Nigeria will consist of the following:

- o National President
- o National Vice-President
- o National Secretary
- o Assistant National Secretary
- o Chairpersons of the sub-committees
- o Financial Secretary
- o Treasurer
- o Publicity Secretary
- o Immediate Past President
- o Programme Coordinator

(b) Life of the Council

Member of the Executive Council shall hold office for five years in the first instance and shall be eligible for re-election to the same office for another subsequent period of five years, if deemed suitable.

5. Membership

Qualification

Membership of COWAD-Nigeria shall be open to all categories of women in Nigeria, irrespective of age, status, creed or race (few men will be considered).

Admission of prospective members shall be by application and recommendation followed by payment of prescribed admission fee and annual dues.

Membership Register. There shall be an up-to-date register of all members that shall be kept at the National Secretariat.

Membership rights and obligations

- o Every member shall be issued with a certificate of membership.

-
- The organization will pay the expenses necessarily and legitimately incurred by any member delegated by COWAD–Nigeria to represent it at any occasion, forum of assignment.
 - A member whose financial obligations to the organization are timely and fully discharged shall be eligible to vote and to stand for election to any office of COWAD.
 - Every member shall have free access to the register of members. She/he shall also have access to the result of research as well as reports of seminars, workshops etc. organized by COWAD.
 - Every member of COWAD shall be bound to work to the best of her/his ability, the objectives, interests and influence of COWAD and shall observe all the by-laws and decisions of the organization.
 - If a member of a group desires at any time to withdraw from the organization, she/he must give the organization six months notice in writing, and if accepted, shall there upon cease to be a member of the organization.

6. Discipline

~~///~~ Defaulting members/groups shall not be entitled to benefit from the organization.

~~///~~ Any member/group that fraudulently uses the name of the organization or its facilities for personal or group benefits shall face necessary disciplinary measures, as may be meted out by the Council.

Expulsion

If the organization at a meeting (of which 21 days notice must be given to members) decide on a resolution of no less than two-thirds of members present and voting to expel a member, such a member shall be invited to defend her/his actions and if her/his defence proves unconvincing, then notice in writing under the hands of the President shall be sent to such a member, giving reasons for expulsion. Following membership of the organization will cease.

7. Duty officers

The National President

- She will preside and direct the affairs of the Council to the best advantage of the COWAD-Nigeria.
- The President in consultation with the National Secretary shall be responsible for convening all meetings.
- The President shall have power to convene an emergency meeting of the Executive Council.
- The President shall have the right to a casting vote in case of a tie.
- The President shall submit a report on the activities of the Council to the AGM.
- The President shall sign adopted minutes of each meeting.
- The President will serve as the link between the organization and donor agencies.

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- She will, in conjunction with her Vice-President, the National Secretary and Programme Coordinator solicit financial and moral support from other governments, non-government organizations and respected individual philanthropists.
 - The President shall closely supervise and monitor the administration of the Secretariat.
 - She shall be a member of all the committees within the organization.
 - She shall be one of the trustees of the organization.

National Vice-President

- In the absence of the President, the Vice-President shall preside over executive and general meetings.
- The Vice-President shall undertake all duties delegated to her by the National President.

National Secretary

- The National Secretary shall carry out the instructions of the Annual Conference, Executive Council and the President or Vice-President.
- She shall keep members informed of the activities of the Executive Council.
- The National Secretary shall convene and attend all meetings (annual, emergency, executive, monthly and quarterly), and shall record the minutes.
- She shall prepare and submit reports to the annual conference.
- The National Secretary shall keep the membership register together with their addresses.
- The General Secretary with the coordinator will work on minutes and reports of the Executive Council and general meetings.
- The National Secretary shall be an ex-officio member of all committees within the organization.
- She shall be one of the trustees of the organization

Treasurer

- She shall keep full, accurate and up-to-date account of all financial transactions of COWAD-Nigeria.
- The Treasurer shall be responsible for collecting annual subscriptions from groups and individual members.
- She shall be responsible for issuing receipts for all money paid to her.
- She shall prepare a financial statement for each meeting of the Executive Council and for the AGM.
- She shall in conjunction with the President and Secretary sign cheques on behalf of the organization.
- She shall pay all money into the organization's bank accounts. The Bankers of the organization (COWAD-NIGERIA) shall be CO-OPERATIVE BANK OF NIGERIA PLC, UBA AND WEMA BANK PLC. (This is subject to review as deemed fit by the Council).

Financial Secretary

- She shall keep records of all membership contributions.
- The Financial Secretary shall keep accurate records of all money received from group and individual members of COWAD-Nigeria and shall deposit it with the Treasurer without delay.

Publicity/Publications Secretary

- Shall in conjunction with the President and National Secretary, make known to the public, activities of the organization, through the newspaper, radio, T.V. newsletter or any appropriate media.
- She shall act as Secretary to the Editorial Committee.

Immediate past President

The Immediate past President shall hand over to the incoming President within three months of the latter's election as current National President

Programme Coordinator

The Programme Coordinator shall be the Chief Programme Officer of the organization and shall serve as the head of the secretariat

Internal Auditors

- There will be two internal auditors. The internal auditors shall be elected while an external auditor shall be appointed at the annual conference.
- They shall audit the general account of the organization as soon as possible, after the close of each financial year.
- They shall also examine all the account books and certify them .

8. Sub-Committees

Financial and monitoring

- (a) Consider loans applications
- (b) Assess projects for which loans are to be given
- (c) Monitor and encourage prompt payment of loans
- (d) Source for funds from local philanthropists

Project development and training

- (a) Suggest programmes to the organization
- (b) Consider training needs of members

Health and social service

Advise on establishment of day-care centres and adult and literacy classes.

Editorial/information

-
- Project COWAD's image and activities nationally and internationally
 - Ensure regular materials for COWAD's newsletter. All sub-committees shall report their activities to the Executive Council.

9. Appointment of an External Auditor

An External Auditor shall be appointed by the Executive Council. The Auditor shall be a professional accountant who shall audit the account of the organization and give the auditor's report at the general meeting.

10. Trustees

~~///~~ The trustees of Community Women and Development-Nigeria for the purpose of the Companies and Allied Matters Decree No. 1 of 1990, part C shall be appointed at the general meeting.

~~///~~ The trustees shall be members of Community Women and Development-Nigeria.

~~///~~ There will be seven trustees hereinafter referred to as "The Trustees" made up of the President, Secretary, the Immediate Past President and four other members. They will be known as "The Community Women and Development-Nigeria" Trustees.

~~///~~ The Trustees may hold office for five years in the first instance and may be re-appointed for a second term of five years but a Trustee shall cease to hold office if he/she

- Resign his/her office
- Cease to be a member of the registered trustees of "The Community Women and Development-Nigeria."
- Becomes insane
- Is officially declared bankrupt
- Convicted of a criminal offence involving dishonesty by a court of competent jurisdiction
- Is recommended for removal from office by the board of trustees majority vote of members present at any AGM of the Community Women and Development Nigeria
- Ceases of reside in Nigeria

~~///~~ Upon a vacancy occurring in the number of Trustees, a general meeting will be held to appoint another eligible member of "The Community Women and Development Nigeria".

~~///~~ The Trustees shall have a common seal.

~~///~~ Such common seal will be kept in the custody of the President who shall produce it as and when the need arises.

11. Matrons/Patrons

Advisory capacity: Matrons and Patrons shall be drawn from renowned philanthropists and public-spirited Nigerians capable of assisting the organization financially and morally, in order to ensure the sustainability of Community Women and Development-Niger

12. Common Seal

The Council shall be the common seal of the organization. The seal shall be kept in the safe custody of the National President who shall produce it as and when the need arises.

13. Council

The Council shall be constituted as already provided in section 4 (a) and (b) and shall operate as follows:

- ~~///~~ The Council, which is the governing body of COWAD-Nigeria, shall manage the entire business of the organization.
- ~~///~~ It shall have powers to appoint committees and sub-committees for specific purposes and such committees shall have powers to co-opt other persons.
- ~~///~~ The Council shall have power to appoint members of the Board Trustees for COWAD-Nigeria.
- ~~///~~ The Council shall have power to appoint, any member to fill a casual vacancy until the next AGM.
- ~~///~~ The Council shall have whenever necessary to set up zonal offices for the purpose of effective co-ordination.
- ~~///~~ The authority to express the views of COWAD-Nigeria shall solely be vested in the Council, which in addition shall have power to define its relationship with existing non-governmental/voluntary organizations and respective government agencies. Such organizations/agencies must share the same philosophies and objectives with COWAD-Nigeria.
- ~~///~~ The Council shall make necessary arrangements for the AGM.
- ~~///~~ It shall be the duty of the Council to appoint bankers for COWAD-Nigeria.
- ~~///~~ The President may summon an emergency meeting if the situation arises.
- ~~///~~ Decisions on all issues shall be reached by a consensus, but if it becomes necessary, it shall be on a simple majority, based on a show of hands. For specific issues however, the Council may resolve to vote by a secret ballot.
- ~~///~~ The Council shall meet at least once every quarter.
The Quorum of the Council shall be six.

14. Compulsory attendance

Council meeting will require compulsory attendance from the President, Secretary and Treasurer.

15. Annual General Meeting

An AGM shall be held once in every calendar year. The date, time and venue will be decided by the Council. AGMs must be held not later than every 14 months.

16. Extraordinary General Meeting

All other general meetings shall be called Extraordinary General Meetings and shall be convened by the Executive Council when the situation arises. Twenty-one days notice shall be given for all extraordinary general meetings and shall specify the venue, date and time, as well as the specific nature and business that shall be deliberated upon. Eligible for such meetings shall be members who are in good financial standing, having paid all their annual subscriptions, as determined by the Executive Council.

17. Election of officers

- ~~///~~ The election shall be by secret ballot.
- ~~///~~ Elections shall be held every five years at the AGM.
- ~~///~~ Any vacancy that exists before the next AGM shall be filled temporarily by the Executive Council.

~~EE~~ No officer may stand for re-election in the same office for more than two consecutive terms.

Voting

At all ordinary meetings of the organization, only financial members present shall by a show of hands or a poll, have one vote only. Voting shall be cast by members personally and proxies will not be allowed.

18. Subscriptions

~~EE~~ The National Executive Council shall determine the annual subscriptions payable by individual members and groups.

~~EE~~ The organization's year shall coincide with the calendar year and all subscriptions shall be payable on/or before the last Tuesday in January of each financial year.

~~EE~~ The Treasurer shall circulate the names of financial members at the end of each financial year.

19. Finance

~~EE~~ All money belonging to COWAD-Nigeria shall be kept in its name with such bank/bankers as the Council shall appoint.

~~EE~~ All cheques shall be signed by any two of the following: viz, the National President, National Treasurer and National Secretary.

~~EE~~ No expenditure shall be incurred for any purpose on behalf of the organization unless the Council in its annual budget or subsidiary budget has approved such expenditure. However, in cases of pressing emergency/urgency, the National Treasurer in consultations with the National President or National Secretary, (in the absence of National President), may authorize expenditure covering such circumstances and afterwards seek covering approval from the Council.

Salaries and remunerations

The National President, National Secretary, the National Treasurer and the staff of the Council of COWAD-Nigeria are entitled to honorarium/salaries.

All officers of COWAD-Nigeria on special assignments and meetings shall be entitled to appropriate remuneration, sitting and transport allowances as determined by the council of COWAD-Nigeria. Other expenditure may not be incurred unless the Council had specifically given prior approval to such expenditure. However:

~~EE~~ The National President should hold an imprest approved by the National Executive Council.

~~EE~~ The Treasurer and Programme Coordinator may hold an imprest agreed upon and approved by the National Executive Council, which should be retired before taking another imprest.

~~EE~~ Any excess receipts of funds that accrue from COWAD's operation will be used for the benefit of COWAD.

~~EE~~ Part of COWAD's income or assets will accrue to the benefit of private individual.

20. Dissolution

~~EE~~ The Organization shall not be dissolved except with the consent of two-thirds of the financial members present at an extraordinary general meeting of COWAD-Nigeria, which will be convened for this purpose.

✍ Proposal for the dissolution will be a special resolution and the motive of it shall be given to all members of COWAD-Nigeria, at least, ninety days before hand. If in the event of the organization being dissolved as provided herein before, there remains after the satisfaction of all its debts and liabilities any property or assets whatsoever, the same shall be paid or distributed among members of the organization.

21. Special clause

The income and property of the Community Women and Development-Nigeria whensoever derived, shall be applied solely towards the promotion of the objectives of the Community Women and Development-Nigeria as set forth in this constitution.

22. Amendment of Constitution

This constitution may be subject to amendment by a two-thirds majority of members present and voting at the AGM, provided that the notice of such an amendment shall have been circulated to all members at least three months prior to the AGM. Such notice shall set out clearly, the amendments desired and the reason for such amendments.

23. Ratification of the Constitution

We the members of COWAD-NIGERIA, hereby resolve that this Constitution becomes operational with effect from 30th July 1996, and that this Constitution shall remain binding on all members of the Organization henceforth.

Appendix V

Expanded Checklist

1. Organization's name: Community Women and Development (COWAD)-Nigeria
2. Date of establishment: February 1, 1991 (as CSO)
3. National headquarters (Contact): Modupe J. Oginni (Mrs)
4. Address: COWAD-Nigeria, 16 Fadeyi Street,
Box 21776, University of Ibadan Post Office
Ibadan, Nigeria.
5. Telephone: 234--2-8105359; 234-2-8105596
6. Fax: 234-2-8105596
7. E-Mail: <cowad@fordwa.linkserve.org>
8. COWAD State Centers

State	Staff	Voluntary workers	Project centers (N)	Average group size	Estimated beneficiaries
Lagos	1	40	5	25	125
Ogun	2	60	25	25	625
Osun	2	100	40	25	1,000
Oyo	6	100	35	25	875
TOTAL	11	300	105	-	2,625

Source: COWAD, 2001.

9. Partnerships:

- ✍ Ford Foundation AIB Plaza (Level 6), Akin Adesola Street, Victoria Island. Lagos. Tel. 234-01-2623971-2 Fax. 234-01-2623973
- ✍ USAID-Nigeria 1612, Adeola Hopewell Street, Victoria-Island, Lagos. Tel. 234-01-2615699; 2615697 Fax. 234-01-2612218.
- ✍ International Institute of Tropical Agriculture (I.I.T.A), Ibadan. Oyo Road, P.M.B. 5320, Ibadan. Tel. 234- 02-2412626 Fax: 234-02-2412221