

NEEDS ASSESSMENT

OF MARKET WOMEN AND COMMODITY
ASSOCIATIONS IN OYO STATE

BY IYAMOPO CENTRE FOR PEACE, WOMEN AND
YOUTHS DEVELOPMENT, IBADAN



WITH SUPPORT FROM



 **HEINRICH BÖLL STIFTUNG**
ABUJA
Nigeria



IMPRINT

PUBLISHER: Heinrich Böll Stiftung Abuja – Nigeria

AUTHOR: Iyamopo Centre for Peace, Women and Youths Development, Ibadan, Oyo State

CONTRIBUTORS: Sherifah Taleat-Arafat, Ere Amachree, Dr Adeyinka Aderinto, Fatia Abayomi, Alice Edet, Juwon Adetayo, Faruk Adeyemo, Fatia Alao, Kabir Lawal, Gafar Mustapha and David Oladele

REVIEWERS/EDITORS: Ere Amachree and Olumide Olaniyan

ACKNOWLEDGMENT: Heinrich Böll Stiftung Abuja – Nigeria and Iyamopo Centre for Peace, Women and Youths Development, Ibadan

DESIGN AND LAYOUT: The Graphic Design Company

YEAR OF PUBLICATION: June, 2025

LICENSE: Creative Commons (CC BY-NC-ND 4.0)

<https://creativecommons.org/licenses/by-nc-nd/4.0>

Publications by the Heinrich Böll Foundation may not be used for election campaigning purposes.

More e-books are available for download at: www.ng.boell.org

EXECUTIVE SUMMARY

The market space in Yoruba land is historically considered a heritage site dominated by women. A place where the resilience of women in nurturing livelihoods is tested and where entrepreneurial skills are transferred from one generation to another. The market women of Oyo State who participated in this study exemplify this time tested resilience, despite their lived realities full of various challenges.

Also in history, leaders of market women (the Iyalojas) were viewed as women with great influence and respect by kings and decision makers. However, in contemporary times, especially in Oyo State, lack of cohesion and disunity among the women and their leaders has eroded that influence and exposed the market women to vulnerabilities which are taking a huge toll on their lives and livelihoods. This is coupled with the declining state of markets in the state, occasioned by decay and lack of upgrade of facilities, increase in the population of traders in the markets accessing the facilities, and limited wider state-level infrastructural development. The women also struggle with increasing macro-economic and socio-cultural issues hindering their progress.

This needs assessment was borne out of the necessity to understand those challenges which the women have persistently complained about - lack of representation, voice and leadership - in their markets, the current worrisome state of markets in the state, and business related concerns. The women were forthright in articulating their challenges and astute in what they want for themselves, their businesses and families from policy makers during the study.

The Iyamopo Centre for Peace, Women and Youths Development, Ibadan, Oyo State with support from the Heinrich Böll Stiftung conducted the needs assessment to examine the following:



The data from the assessment is pivotal to initiating an intervention that would empower the market women, promote solidarity, popular participation, economic and social justice, effective representation and transformation to demand accountability and good governance from relevant stakeholders in Oyo State. It would also help policy makers gain first-hand information on an otherwise neglected but very important sector which contributes greatly to the economy of the state and the feeling of discontent by a large population in the manner they have been treated by politicians and government actors.

The assessment was carried out through both qualitative and quantitative methods: review of relevant literature, questionnaires, interviews and discussion with participants in eight markets and seven commodity associations. A total of 196 questionnaires were retrieved, 80 key informant interviews and 15 focus group discussions conducted. Each source of data collected was used to triangulate the other. The study has produced a charter of demands for engagement with policy makers through coalitions and alliances built by the market women.

The needs assessment produced some key findings including:

- i. Low representation of traders in policy and decision-making mechanisms despite their economic contributions.
- ii. A pervasive lack of consultation on crucial policy issues such as demolitions, displacements and imposition of taxes and levies.
- iii. Leadership disputes which have affected the representation and collective voice of the women.
- iv. Widespread deficiency in infrastructure.
- v. Adverse effect of rising cost of premium motor spirit (petrol) and other macro-level challenges affecting their lives and livelihood.

The women in recognition of their challenges, were liberal in making recommendations. Some of their suggestion are:

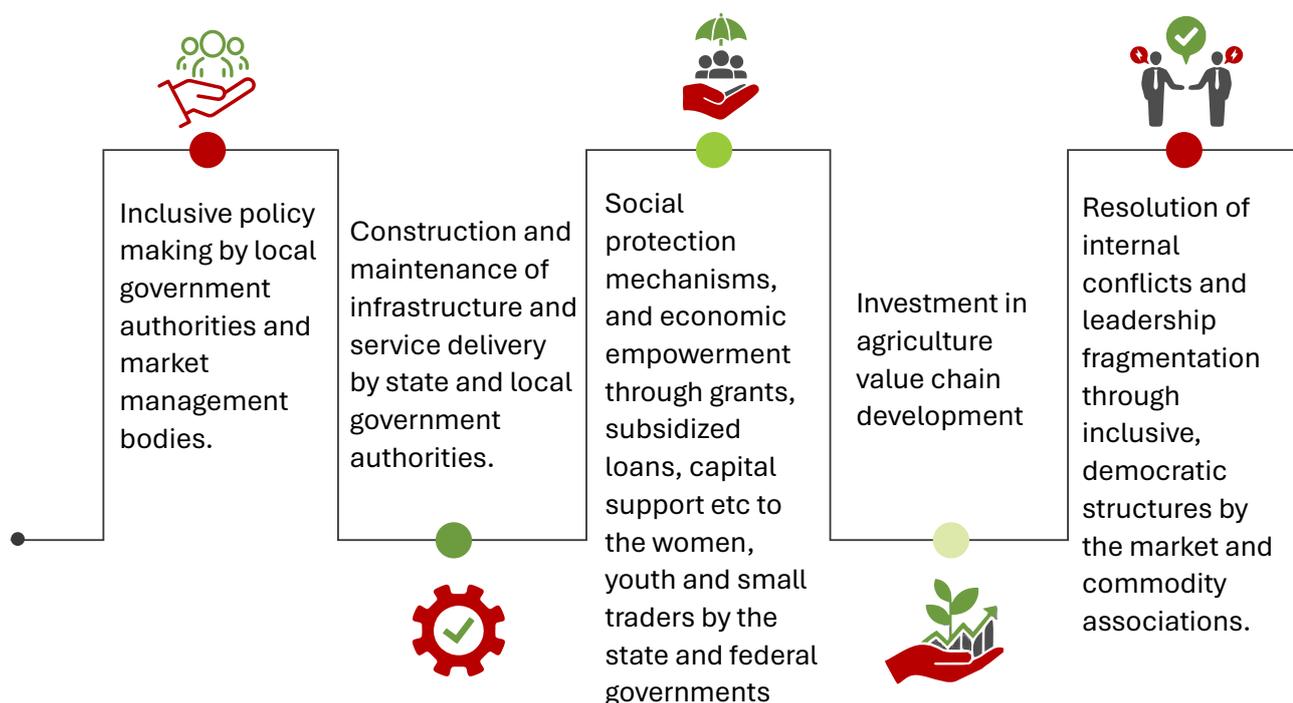


TABLE OF CONTENT

Executive Summary	03
Acronyms	06
Contextual Realities	07
Aim of the Needs Assessment	09
Structure of the Assessment	10
Methodology of the Needs Assessment	11
Limitations of the Assessment	14
Challenges, Realities and Footprints of Women in the Literature	15
Understanding the Historical Role of Market Women in Governance	15
Contemporary Struggles of Market Women	16
Women’s Economic Empowerment and Informal Trade	19
Political Participation and Representation of Women in Nigeria	20
Women’s Organizing and Coalition Building: lessons from other regions	21
Background on the Governance Structure of Markets in Oyo State	23
Market Structure in Oyo State	24
The Iyaloja Structure in Markets in Oyo State	25
Hierarchy of the Position of the Iyalojas in Oyo State	26
Impact of Existing Power Structure on the Market Women: Representation, Resources and Realities	30
Analysis of Data from the Assessment	32
Membership of Associations	35
Leadership, Representation and Voice	36
Political Neglect and Lack of Government and Leaders’ Support	39
Market Women’s Political Participations	41
Need for Capacity Building for Effective Representation and Voice	42
Major Economic and Infrastructural Challenges	43
Taxes and Levies	43
Access to Credits and Loans/Financial Challenges	44
Deficit of Social Amenities and Other Sources of Business Financing	46
Displacements and Demolitions	49
Loss of Agricultural Resources and Medicinal Biodiversity	49
Affordability of new shops/stalls	50
Safety and Security	50
Fear of Fire Outbreaks	51
Abuses and Harassments	52
Most Important Needs of Respondents	53
Summary of Findings	55
Conclusion	58
Recommendations to Relevant Stakeholders	59

ACRONYMS

FGD	Focus Group Discussion(s)
HBS	Heinrich Böll Stiftung
HBF	Heinrich Böll Foundation
HBS' 3Rs	HBS' Representation, Resources and Realities
IPV	Intimate Partner Violence
KII	Key Informant Interview(s)
Iyamopo CPWYD	Iyamopo Centre for Peace, Women and Youths Development, Ibadan
LGA/LGC	Local Government Authority/Council
MFI	Micro Finance Bank(s)
NAFDAC	National Agency for Foods and Drugs Administration and Control
NDLEA	National Drug Law Enforcement Agency
NGN	Nigerian Naira
NURTW	National Union of Road Transport Workers
PMS	Premium Motor Spirit (or fuel/petrol)
SME	Small and Medium-scale Enterprises

CONTEXTUAL REALITIES

A market is not just a place of commerce, but a place of exchange, transfers, touted as a women's factory and a safe space for many. Universally recognised as a place where livelihoods are nurtured, riches acquired to uplift families and societies. Markets are also considered heritage sites established by kingdom and families in many societies where entrepreneurial competence are transferred from one generation to another¹. Even though considered as major part of the informal sector, it has been a centre for generation of revenue for constituted authority in many societies since ancient times. Therefore, markets are very significant to any society.

For several millenniums markets were usually physical spaces where goods and services are exchanged - sold and bought - whether by road sides, open or closed spaces, designated or not. However, in contemporary times, some markets are now virtual, closely linked to globalisation. This evolution has proved itself useful especially during the period of the covid-19 pandemic, when movements were restricted as a result of imposed lockdown by governments across the world, including Nigeria. It is important to note that the COVID-19 pandemic also highlighted the strategic role of traders and markets in the society.

In many West Africa societies, especially in Nigerian communities women dominate trade and markets, or are enablers of commerce in their domains. The market is an important space for livelihoods for themselves and their families, and acquisition of wealth, friends and sometimes enemies, which may have wider implications for their wellbeing and survival. The women travelled and traded across the region and across the continent, and are not limited by distance. Those transactions mostly happened in physical spaces, and that is of interest to this report, especially the physical space of Nigerian markets that women mostly occupy and from where they earn their living.

This space, which could ordinarily be perceived as predominately a social and economic space is indeed also a very dynamic political space, which has contributed to the shaping of communities, policies formulation, the enthronement and dethronement of rulers in past civilisations. However, the evolving nature of this space has resulted in weakened power of heads of markets, heads of commodity associations and the ordinary market women, which is worthy of examination.

The lived realities of market women has never been easy, despite the fact that they play a significant in food value chain in present day Nigeria. An indication of a wider systemic challenge of gender inequalities and disregard of the vulnerable. Market women across the country have complained of their negligence by policy makers, especially politicians when it matters the most. Their votes are usually canvassed during electioneering processes as an integral group of electorates, but as soon as elections are over, they are neglected by the same people who have made several promises to them.

¹Sherifah Taleat-Arafat (2018) 'Report on Strengthening Traditional Market Governance and Institutional Sustainability in Oyo State:' Unpublished.

In addition, they are mostly neglected by financial institutions because of their inability to provide collaterals to access credit facilities. The women are also dissuaded from applying for formal loans due to high interest rates, administrative overloads and limited digital knowledge, and would rather access loans from microfinance banks and traditional lenders who also give out loans at exorbitant rates but with less administrative demands. Both situation have discouraged borrowing. They also complain that they are required to pay multiple taxes and levies by several layers of state and non-state actors, which have severe implications for their income.

When they are in designated spaces, their markets mostly lack basic infrastructures like water, sanitation, electricity, fire service, health or first aid centres, regular waste disposal mechanisms, effective food preservation mechanisms, etc. Many traditional market women have expressed fear of demolition of their markets by government actors, especially where these markets have existed for centuries. The reason always given by the authorities is the need to modernise the markets or relocate them for the development of infrastructure. However, the building of new markets are usually awarded to private estate developers who after building the facilities require them to rent or buy the shops or stalls at very exorbitant prices far above their means.

Market women, who make their living by the roadside, are the most vulnerable: they are always in life threatening danger of being ran over by moving vehicles, exposed to climatic conditions such as the hot tropical sun or torrential rains, which may also wash away their wares. Those trading in non-designated spaces are also always in danger of harassment by state and non-state actors who constantly seize their wares. However, the prevalent high level of poverty in the country and their resilience, always gives them reasons to venture out each day to make a living for themselves and their families. This resilient spirit has kept Nigerian markets going all these times despite their exclusion from decision-making processes.

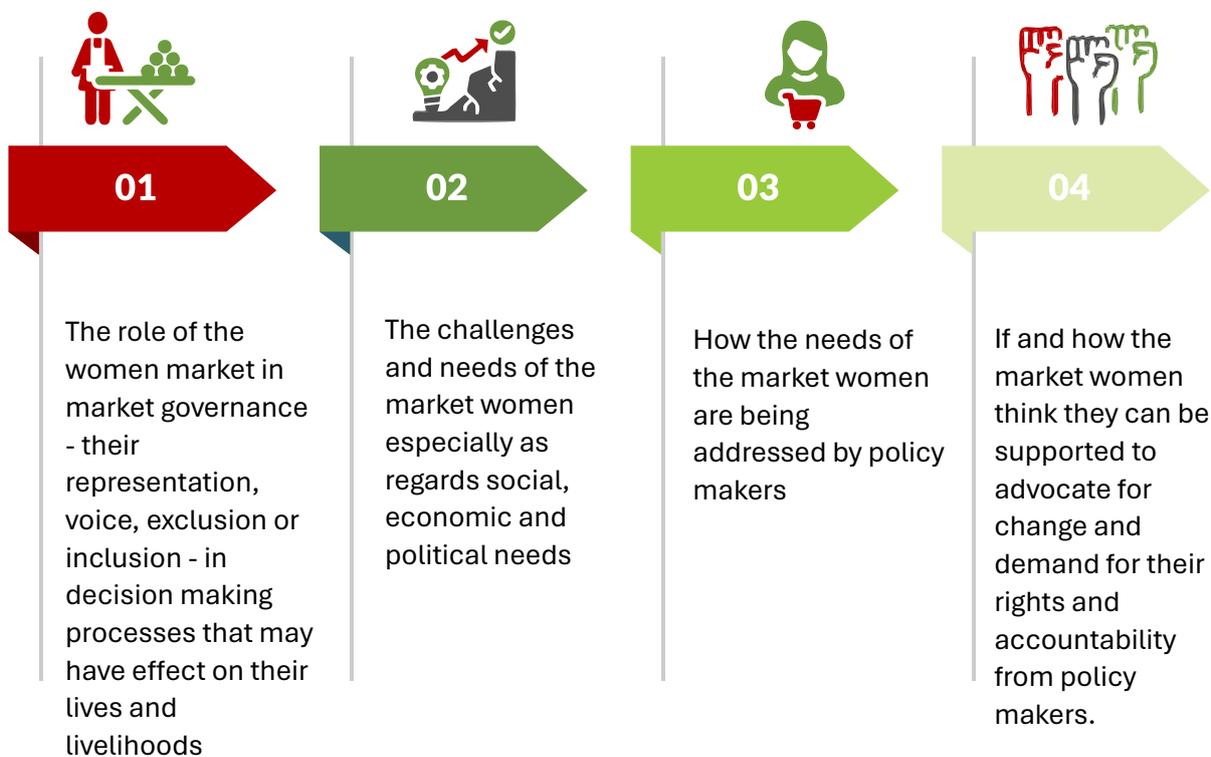
It is in the literature that Nigerian women, including market women have not sat idly by and accepted every policy and discrimination against them. Historical records bear witness to resistance by market and other women against unfriendly policies by traditional rulers, colonial rulers and present day politicians. Some of those resistance or protests have led to victories, while some have led to deaths, injuries and destructions: notably the Aba women's war in 1929 and the Egba women's protest in 1946 against unfair polices by the British colonial rulers and a traditional ruler.

In contemporary times, leadership positions of markets are increasingly becoming more male than female, as men are increasing entering the market space. Therefore, the women are poorly represented in decision-making, as the market administrators tend to be men. Although market women form commodity associations or unions to protect their interests, their authority is limited. These associations are formed according to their wares: poultry, fish, oysters, wood, vegetables, herbs and roots, native cloths, palm oil, beads, etc. Some of the unions have done well for their members as informal social protection mechanisms.

It would therefore, be useful to understand how market women have been able to navigate the challenges they experience in their market spaces in order to survive and thrive. This needs assessment seeks to understand the overall circumstances of market women in Oyo State.

AIM OF THE NEEDS ASSESSMENT

The assessment seeks to examine the following:



The information collected from the exercise will be used to support a project intervention with a broad objective of empowerment of market women, to promote solidarity, popular participation, economic and social justice, effective representation and transformation to demand accountability and good governance from relevant stakeholders in Oyo State. Specifically, the project intervention is designed to achieve the following objectives:

1. To support the market women to form a coalition to achieve political positioning, including representation, voice, inclusion, relevance and solidarity (act as a pressure group), to defend their interests and rights, and demand accountability from relevant policy makers and agencies of government.
2. To empower market women with necessary leadership, advocacy and engagement skills to build capacities, motivate, build resilience and dedication to call-to-action for positive change.
3. To support the women to identify, articulate and deliver demands to relevant stakeholders to achieve desired action, attract the right commitment from target decision makers.

STRUCTURE OF THE ASSESSMENT

This needs assessment has six sections. The above present the contextual realities of the market women. The second explains the methodology employed during the assessment. The third reviews the challenges, realities and footprints of women, especially market women in the literature. The fourth illustrates the background of the governance structure of markets in Oyo State. The fifth presents the result of the field data from the assessment, as well as the summary of the findings; while the sixth concludes and offers some recommendations. The attention of the reader is hereby drawn to the annexes to the assessment, which are very useful outputs of the study, such as the tabular summary of the needs and challenges of the eight markets and seven associations, the training needs, the strategy for advocacy, among others.

METHODOLOGY OF THE NEEDS ASSESSMENT



DESIGN AND METHODS: the study collected data both quantitatively and qualitatively through questionnaires, Key Informant Interviews (KIIs) and Focus Group Discussions (FGDs). The data were collected within a space of six week from April to May 2025 in eight (8) markets, selected from the three senatorial zones in the State. The markets were purposively sampled to represent other markets because they possess the characteristics of most markets in the state.

It is important to mention that originally the assessment was to be carried out in six markets, but it was eventually conducted in eight markets in order to have more robust data with which the challenges, needs and political situation of the respondents can be shown as representative of the challenges and needs market women in Oyo State. The increase in the number of markets also resulted in increase in the number of questionnaires administered and KII and FGDs conducted.



SAMPLE POPULATION: the assessment set out to administer 60 questionnaires, but 120 were administered and 196 retrieved, indicating 98 percent retrieval rate. Similarly, 60 interviews was to be conducted with key officials in the six markets but 80 interviews were conducted in the eight markets. Lastly, 15 focus group discussions instead of six were held - eight with officials of the market associations and seven with officials of commodities associations. The decision to conduct FGDs with the commodities associations was made to collect more nuanced information and understanding of their challenges and voice, which might not be obvious in the midst of a larger group. The FGDs consisted of eight (8) to 10 women each.

The assessment employed content and narrative analyses for secondary and qualitative data, and descriptive methods to analyse the quantitative data. Findings from the quantitative data are triangulated by the qualitative data in the analysis of findings.

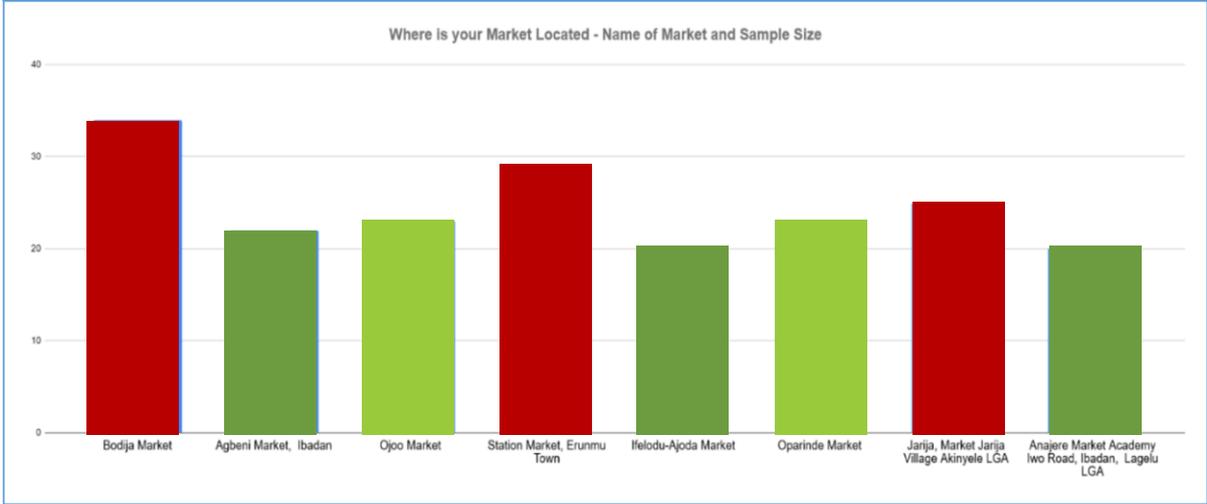
The table below summarises some characteristics of the 8 markets and 7 associations, and the KIIs and FGDs conducted.

Name of Market	Age	Type of Market	No of Questionnaires from markets	No of Interviews held	No of Focus Group Discussions
Agbeni	31 years	Daily market	22	10	1
Anajere	52 years	Daily market	20	10	1
Bodija International	28 years	Daily market	34	10	1

Ifelodun-Ajoda	19 years	Daily farm gate market	20	10	1
Jarija	20 years	Farmers/village market Periodic market - 5days interval	25	10	1
Ojoo	22 years	Daily and periodic market - 9days interval	23	10	1
Oparinde, Iseyin	over 40 years	Farm gate market Periodic market – 5days interval Scanty daily market	23	10	1
Station	Over 200 years ²	Farm gate market; Periodic market – 5days interval Scanty daily market	29	10	1
No of markets = 8		Sample size	196	80	8
Commodities Associations (FGDs Only)					
Name of Commodity Association	Age	Estimated Population of Association	No of Questionnaires	No of Klls	No of FGD
Palm Oil Traders Association	60 years	over 245,000 members	-	-	1
Oodua Pepper Sellers Association	48 years	over 500,000 members	-	-	1
Fish Sellers Association	32 years	about 238 members	-	-	1
Grinders Association	25 years	about 157 members	-	-	1
Firewood Dealers Union	60 years	over 500,000 members	-	-	1
Nylon and Polythene Makers and Sellers	6years	about 648 members	-	-	1
Vegetable Oil Sellers Association	18 years	about 3,280 members	-	-	1
No of Associations = 7		Sub-total – FGDs with associations'	-	-	7
		Grand Total – Sample size	196	80	15

²According to the Iyalaja of the market, Chief (Mrs) Sakirat Adebawale, the market was reportedly founded in 1809 even before Ibadan City.

The pictorial representation of the number of questionnaires retrieved from the markets is shown in the chart below.



LIMITATIONS OF THE ASSESSMENT

It is pertinent for the reader to note the limitations of this needs assessment. During interviews, cooperation of market women proved to be a challenge, although willing to participate because they have been sensitized by the team of Iyamopo CPWYD during inception meetings, most were busy with customers. Others stopped discussions whenever customers arrived, requiring interviewers to wait until they finished transaction with the customer. Even though the interview process was time consuming, interviewers managed to ask all questions in the guides and administered all questionnaires. It is also important to state that out of the over 300 markets and numerous commodities associations, the needs assessment focused on only eight markets and seven commodities associations. This is due to financial limitations and time constraints. In addition, the study used a representative sample that is generalizable to the population of women traders in Ibadan and it may not capture some needs and challenges of the women.



1. INTERVIEW CHALLENGES

- Willing but busy with customers.
- Frequent interruptions by transactions.
- Time-consuming.
- Time-consuming process
- All questions eventually answered



2. LIMITED SCOPE

- Focused on 8 markets (out >300)
- Focused on 7 commodity associations.
- Due financial & time constraints



3. REPRESENTATIVE SAMPLE

- Generalizable to Ibadan women traders.
- May not capture all specific needs/challenges

CHALLENGES, REALITIES AND FOOTPRINTS OF WOMEN IN THE LITERATURE

UNDERSTANDING THE HISTORICAL ROLE OF MARKET WOMEN IN GOVERNANCE

Since pre-colonial days, women have played pivotal roles in the social, economic and political advancement of many Nigerian communities and the interesting history of women's activism cannot be extricated from the social, economic and political advancement of the country. Women in pre-colonial times had certain levels of autonomy, responsibilities, power and control in their societies³. Also, notable women and women's group have played important roles in the vibrancy of their kingdoms. For instance, In Iboland, the Umu-Ada was a socially and politically active group, while their sisters in Ossomari in present day Delta State had their own political and economic structures headed by the Omu, a strong female leader. Similarly, in Yoruba land, the Iyalode (head of women, a chief and member of the king's council) and the Iyaloja (head of the market) were strong positions with judicial powers, economic roles and liaisons with the palace of kings⁴.

However, the introduction of indirect rule changed the political dynamics of southern Nigeria and diminished the role of women in decision-making⁵. The colonial government also introduced economic policies favouring cash crop production (such as cocoa, cotton, palm oil and groundnuts) for export over subsistence farming and local trade, which reduced women's economic power greatly⁶. In effect, male-dominated formal businesses were promoted, and women were side-lined from major income generating activities. When the colonialists further changed some of those dynamics, still to the disadvantage of women by introducing more unfair policies directly targeted at them, they rose to the occasion and bequeathed present day women with a proud history of activism and coalitions that achieved change.

It is important to note that those historical women-led groups, especially market women in colonial Nigeria were self-organized, courageous, had agency and voice enough to challenge the British colonialists at the introduction of policies that disproportionately affected them, such as the vexatious direct taxation policy. Their simmering resentments led to the famous resistance movement aptly named the 'Aba Women's War' in 1929 across towns and villages in the colonial Eastern Nigeria (most of present day South East and South-South regions)⁷.

The women knew that the tax was going to be extended to trading and other activities, which were predominately carried on by women⁸. The war was led by women like Madame Nwanyeruwa in Oloko and Madam Adiaha-Edem in Ikot Abasi⁹, among others in place like Opobo Town, resulted in the killing of over 50 unarmed women and a man, and the injuring of about the same number. Although fatal, the war led to some reforms including the appointment of women to the Native Court system. This unprecedented activism put a stamp to women's participation in the struggle for nationalism.

³Ukpokolo, C. (2020) 'Women in Nigeria' Oxford Research Encyclopedias of African History. <https://doi.org/10.1093/acrefore/9780190277734.013.523>

⁴Oloyemi, Oloyede (2016) 'Monitoring Participation of Women in Politics in Nigeria'. National Bureau of Statistics: NBS, Abuja Nigeria; https://unstats.un.org/unsd/gender/finland_oct2016/documents/nigeria_paper.pdf.

⁵Op cit.

⁶S. A. Shokpeka and Odigwe A. Nwaokocha (2009) 'British Colonial Economic Policy in Nigeria, the Example of Benin Province 1914 – 1954'. Journal of Human Ecology 28(1):57-66. DOI:10.1080/09709274.2009.11906218

⁷Newman Chintuwa Enyioko (2021) 'Aba Women's Riots (November to December, 1929)' SSRN Electronic Journal, DOI:10.2139/ssrn.3818954.

⁸Sarah Castagnetti and Elizabeth Haines, (2023) 'Ogu Umunwanyi, Ekong Iban, Women's War: A story of protest by Nigerian women', of 30 March 2023; <https://blog.nationalarchives.gov.uk/ogu-umunwanyi-ekong-iban-womens-war-a-story-of-protest-by-nigerian-women/>.

⁹Akpan James (2021) 'Ufok Ibaan, Udoma and Ikot Abasi Women's War'; The Cable Newspaper of December 25, 2021; <https://www.thecable.ng/ufok-ibaan-udoma-and-ikot-abasi-womens-war/>.

Similarly, Lagos market women led by Madam Alimotu Pelewura, a fishmonger at ancient Ereko Market and the president of the Lagos Market Women's Association along with other women resisted policies by the colonialists that threatened their businesses. An article by Tayo Agunbiade¹⁰, stated that 'in 1931, market women in the Colony of Lagos faced various battles with the Lagos Town Council (LTC), with the commonest causes for their grievances being forced relocations, demolitions, market tolls, stall fees, and [...] sanitation.'

It further stated that oyster vendors at that time petitioned to be compensated when their reserves of oyster shells were used by the Council for road repairs without their consent, only to be slapped with an 'abatement notice' and court summons by the inconsiderate council officials. The women who enjoyed the support of Herbert Macaulay, the renowned nationalist, had several disputes with the colonial officials, and continued their struggle into the 1940s. Even when the LTC was managed by fellow Nigerians in the 1950s, the women continued their resistance and won a landmark victory at the Supreme Court over some of the council's 'public notices.'

As the Lagos women were protecting their rights, in Abeokuta (then Western Nigeria), about 10,000 Egba women led by Chief Funmilayo Ransome-Kuti under the auspices of the Abeokuta Women's Union (AWU), revolted against their traditional ruler and the colonial government. The protest, which lasted for about nine months from in 1946 to 1947, was again because of unfair taxation of women, lack of representation and excessive taxation of market women¹¹. Despite many arrests, the women succeeded in achieving significant victories, including the temporary abdication of the Alake (the traditional ruler) from the throne.

It is interesting to note that while historical women faced significant challenges due to colonialism, patriarchy, and other inequalities, they did not shy away from taking action. They made significant contributions to gender and political activism that has shaped the governance of the country. Those actions highlight the importance of coalition among women, need for continued efforts to ensure gender equality and inclusive decision-making in governance and economic policies. It further underscores the fact that no matter the station of women (teachers, farmers, traders or stay-at-home mothers), they can make their voices heard if they work together.

CONTEMPORARY STRUGGLES OF MARKET WOMEN

With the country's increasing population, women are increasing in the Nigerian workforce and even more as traders in designated markets and elsewhere, although the accurate population of market women/traders is largely unknown. Nonetheless, women continuously face discrimination in land ownership, formal business opportunities and other challenges, which are clear indicators of unequal and unfair gender dynamics in the country.

Since gaining independence in 1960, governments over time have promoted industrialization and formal economic activities in their policies; paid very little attention to women traders and have not prioritized the needs of this important section of the population. During the oil boom in 1970s, policy makers promoted grand scale commercial ventures and one of the consequence of those decisions were the evictions and demolitions of markets to make room for those large projects. In short, informal entrepreneurs were largely neglected during those periods.

¹⁰Tayo Agunbiade (2023) 'The many battles of market women of Lagos (1931-32)', Premium Times of September 26, 2023; <https://www.premiumtimesng.com/opinion/628223-the-many-battles-of-market-women-of-lagos-1931-32-by-tayo-agunbiade.html>.

¹¹Immaculata Abba (2022) 'History Workshop: Time and the 1947 Abeokuta Women's Revolt' of 25 April 2022, <https://www.historyworkshop.org.uk/slavery/time-and-the-1947-abeokuta-womens-revolt/>.

Presently, the constant fear of evictions and market demolitions has been the reality of traditional market women. Their shops are constantly demolished, markets relocated without consultations, and market locations sold to estate developers who build shopping complexes on those spaces and rent them out to traders at exorbitant rates, far beyond the reach of average petty traders. Many women are forced to stop trading in markets due to those unfriendly conditions; some have permanently lost their sources of income and support to their families, which have heightened poverty, hunger, domestic abuse and violence in homes.

Many of the women are forced to trade in open spaces and roadsides, where they are constantly harassed by council officials, law enforcement agents and thugs, their wares seized or destroyed, and they are required to pay huge fines to retrieve them as street trading is banned in most Nigerian cosmopolitan cities. These bans disproportionately affect women, especially poor single mothers and widows who might only have meagre resources to start and sustain their businesses¹². Nevertheless, it must be recognised that there are several risks involved in street or roadside trading. Some of the women have been involved in unfortunate vehicular accidents: killed or injured by motorists, and a greater number face health challenges occasioned by devastating effects of trading under harsh weather conditions (hot tropical sun and rains), dust, noise, sometimes in dirty environments and odours.¹³

Lack of basic infrastructure in many Nigerian markets is a reality that is not likely to go away anytime soon. Markets lack facilities such as clean water, safe and clean sanitary facilities, security, electricity, fire service, health centres/first aid centres, waste management, food preservation mechanism and childcare centres, making trading difficult. In some places where some of those facilities exists, the traders pay very high fees and get minimum service. For instance, in some markets where toilet facilities exists, some traders cannot access the service because of the sometimes high fees they have to pay to use them, or they are not clean effort for use.¹⁴

It is crucial to note that the importance of markets and traders cannot be overlooked especially in times of crisis such as conflicts and health hazards. For instance, the COVID-19 pandemic highlighted the important role of traders and markets in the food value chain, but it was at the risk of their health and those of their families, been well aware that they do not have any formal economic safety net¹⁵ nor health insurance. As front-liners, they put themselves and their families at risk to ensure food security for their communities and income for themselves and their loved ones.

Another major source of fear by market women is fire accidents in the markets. Market women suffer the loss of their property and wares when fire incidents occur, and many of them are not able to bounce back. Moreover, some families have been driven into extreme poverty because their major source of income have been destroyed.

The downturn of the country's macroeconomic fortunes and the introduction of the Structural Adjustment Program (SAP) in the mid-1980s by the military government did not help the dire situation market women find themselves. It began the high level of inflation, the plummeting

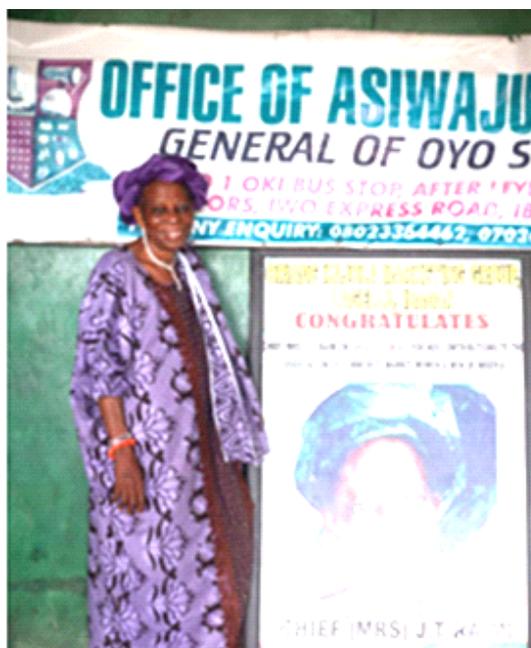
¹²Naira Metrics (2013): 'The Role of the Market Woman in the Nigerian Economy'; <https://nairametrics.com/wp-content/uploads/2013/03/THE-MARKET-WOMAN-AND-THE-NIGERIAN-ECONOMY.pdf>

¹³Adjokatse, I.T., Oduro-Okyireh, T. and Manford, M. (2022); 'Health problems associated with market women in closed and open space market areas.' African Journal of Applied Research, Vol. 8, No. 1 (2022), pp. 97-107. <http://doi.org/10.26437/ajar.03.2022.7>.

¹⁴Itodo, T. (2024) Market Women in 'People's Paradise' Groan Over Multiple Tax, Infection. Foundation for Investigative Journalism. <https://fij.ng/article/market-women-in-peoples-paradise-groan-over-multiple-tax-infection/>.

¹⁵Foresight Africa: COVID-19 shed light on the challenges facing Africa's women: The recovery must bring them out of the shadows by Malado Kaba, August 22, 2023; <https://www.brookings.edu/articles/covid-19-shed-light-on-the-challenges-facing-africas-women-the-recovery-must-bring-them-out-of-the-shadows/>.

value of the Nigerian Naira, which has led to reduced purchasing power of goods and services by the market women, reduction in profit and drastic reduction of living conditions and increased poverty in general.^{16 17} This state of affairs has continued until now.



High Chief Julianah T. Raimi

Also, during the military regime led by Major General Muhammadu Buhari in 1993 to 1995, the role of markets traders in the food value chain was politicized. Traders were accused of market price fixing and their goods were seized at random. The junta resorted to quick fix strategies aimed at using market women and traders as scapegoats to divert attention from the deteriorating economic conditions, which it could not manage.

In Oyo State for instance, market women resisted the oppressive policy by the military regime in 1984. According Taleat-Arafat, High Chief Julianah T. Raimi who led protest recounted to her that Buhari's government tried to implement a price control regime and the traders resisted, as they would have suffered immense loss.

She narrated that soldiers were sent to seize their goods and force or coerce them to sell the goods at control prices. As the women staged the protest all the way to Lagos, their seized goods were released.¹⁸ After that encounter, they formed an association - The Joint Traders Association - to protect their interest. Through the association, they addressed their grievances and became a pressure group. However, due to internal conflict and external interference, the association broke up into fragments.

The recent removal of subsidies and unpredictable variation of fuel price has also led to increase in prices of goods above the purchasing power of market women, resulting in the purchase of fewer goods for sale with implications for reduction of profit as manufacturers and farmers pass their increased cost to the traders. In addition, the cost of conveying goods and persons have skyrocketed, again because of the cost of premium motor spirit. These increases incurred by market women present serious dilemmas. They have to make the hard choice of either accepting reduced profit margins (and struggle harder to make ends meet), or pass the price increases to consumers with the risk of decreased sales.¹⁹ It is prevalent knowledge across the country that the recent drastic removal of fuel subsidy has affected the wellbeing of citizens, most especially women.

¹⁶Anyanwu, John C (1992) 'President Babangida's Structural Adjustment Programme and Inflation in Nigeria,' *Journal of Social Development in Africa*, Vol. 7:1, pp 5-24.

¹⁷Christopher Ogola (2025), 'Structural Adjustment Programs (SAPS) and Social, Economic and Political Stability of the Least Developed Countries Since 1980s.' *International Journal of Research Publication and Reviews*, Vol 6:1, pp 968-975. DOI:10.55248/gengpi.6.0125.0306.

¹⁸Op cit.

¹⁹Alli Habeebat Toyin (2023) 'Subsidy removal and its impacts on market women in Nigeria.' *Tribune Newspaper (Opinion)*, 28 August, 2023: https://tribuneonlineng.com/subsidy-removal-and-its-impacts-on-market-women-in-nigeria/#google_vignette.

WOMEN'S ECONOMIC EMPOWERMENT AND INFORMAL TRADE

The informal sector in Nigeria which has a large percentage women contributes more than half of the country's Gross Domestic Product (GDP).²⁰ The sector has been referred to as the backbone of Nigeria's economy²¹ and it comprises unregistered household enterprises and small-scale businesses, a high proportion of which are street traders, those in agriculture and transport, food and beverages, retail, textiles, and cross-border trade. Due to its ease of entrance, the informal economy create jobs for women, out-of-school girls and unemployed graduates of higher institutions. It is therefore safe to say that market women are great contributors to the economy, yet the socio-economic status of most Nigerian women does not reflect their huge contributions.

With a history of structural disadvantage of women and by extension women in business, playing catch-up has proved to be extremely difficult, also because of unfavourable policies and public institutions, which are skewed against them. Women in informal and small-scale businesses like market women, are burdened with several challenges such as lack of capital, minimal access to credit, limited knowledge of financial management, unsafe working environments and exploitation, limited mobility due to family responsibilities, negative cultural norms, gender-based discrimination and violence, limited knowledge about laws and policies, and weak institutional support.

The predominate narrative is that those in the informal sector avoid paying taxes, whereas a specific prevalent form of economic and gender-based discrimination experienced by market women is multiple taxation. Part of this challenge is the imposition of taxes by different levels of government (federal, state and local government council/wards) and non-state actors leading to an excessive and overlapping tax burden.²² This grave situation has huge implications for reduced incomes especially for petty traders such as hawkers.

In addition, there is a gender bias inherent in the current presumptive taxation system and implicit tax biases that affect women negatively in the country.²³ Although female traders pay the same amount of tax as male traders, most times they tend to earn much less, even where they sell the same types of products as their male counterparts due to several reasons. For example, female traders tend to close their shops or stop businesses early to go home to provide care to children or older/ailing family members which automatically implies lesser trading hours. Exacerbating the situation, is the harassment by market revenue collectors, be they state or non-state actors (usually thugs, called Agberos in western Nigeria), who have been perennial problems to traders.²⁴ Unfortunately, this problem has mostly been left undressed by successive governments in many states.

Another major issue that has contributed to lack of economic empowerment of women is the lack of/or inadequate access to credit facilities. According to a global non-profit group, Women's World Banking, only six per cent of Nigerian women access credit, despite the progressing access to finance in Nigeria.²⁵

²⁰The Punch Newspaper Agency Report of 7th July 2024. 'Informal sector contributed over half of Nigeria's GDP'; <https://punchng.com/informal-sector-contributed-over-half-of-nigerias-gdp-report/>.

²¹Ibrahim Shelleng (2023), The Premium Times, Agency Report of November 30, 2023 'The informal sector: The backbone of Nigeria's economy', <https://www.premiumtimesng.com/opinion/647617-the-informal-sector-the-backbone-of-nigerias-economy-by-ibrahim-shelleng.html>.

²²Business and Professional Women (BPW) Nigeria (2024) Training for Trainers - 'Women's rights advocacy training for women market traders'.

²³Imaobong Akpan and Kas Sempere (2019) 'Hidden Inequalities: Tax Challenges of Market Women in Enugu and Kaduna States, Nigeria'. ICTD Working Paper 97, May 2019. The International Centre for Tax and Development, IDS, Brighton. <https://www.ictd.ac/publication/hidden-inequalities-tax-challenges-of-market-women-in-enugu-and-kaduna-states-nigeria/>

²⁴Op cit.

²⁵Saviour Imukudo (2024) 'Only six per cent of Nigerian women access credit.' Premium Times of April 3, 2024; <https://www.premiumtimesng.com/news/top-news/683095-only-six-per-cent-of-nigerian-women-access-credit-group.html>.

The group further stated that women's access to formal finance remains a challenge in the country. Sadly, although banks are located near what are considered 'big markets', they are mostly only cash deposit centres and do not offer sufficient lending facilities to small traders. Conversely, the women also self-exclude themselves due to the challenge of limited digital knowledge required to participate in the banking system.²⁶

Nevertheless, the market women have employed creative ways of surviving outside the formal banking system through their market or commodity associations. Those associations play essential roles in the lives and livelihoods of traders, as they recognise that their businesses are part of the value chain in the distribution of food and other essential goods. Many women's commodity associations are reported to be highly organized, regulate prices and standards, resolve disputes, and provide informal social net, such as credits or burial support for members.²⁷ Yet, they have not succeeded in influencing some crucial policies enacted by government and non-government actors in favour of their members, perhaps due to their limited influence outside their circle.

POLITICAL PARTICIPATION AND REPRESENTATION OF WOMEN IN NIGERIA

The exclusion of women from leadership, decision-making processes and policy formulation that directly affect them is carried into their dominant spaces. It has been proven that while women make up the majority in agricultural and other sections of the informal sector, they continue to lack voice, agency and decision-making powers relating to markets, access to land, farm inputs, etc. Realities such as these, highlight the significant need not only for increased women's representation in decision-making forums, but policymaking that recognizes the historical and systemic discrimination and oppression faced by women, and that which seeks to challenge and transform the existing structures and norms that perpetuate the prevalent gender inequality in the country.

In Nigeria, women's participation in politics has been unarguably limited to levels of voting and mobilizing support. Their political participation and representation does not seem like it will improve soon due to patriarchal norms, religious and cultural beliefs, patrimonial politics, very expensive money politics, election malpractices, electoral violence, weak democratic policies and institutions, the instrumentalisation of the judiciary by politicians and other challenges.^{28 29}

Women make up half of Nigeria's estimated population of over ²⁰⁰ million³⁰ and they make up majority of registered voters,³¹ yet their political fortunes seems to be on the decline as the ²⁰²³ elections produced fewer women in political leadership position. Similarly, even though market women constitute a huge population, they exercise very little political influence. Interestingly, their sheer number is always an appeal for political actors who habitually canvass their votes during electioneering processes, but usually ignore them immediately after victory has been secured.³²

²⁶Dorothy Njamanze Foundation (2024) 'A Compendium of Sector-Specific Solutions for Inclusive Leadership in Nigeria – Evidence of Loss to the Economy and Call to Action for All.' Abuja: DNF

²⁷Ikiada, F. (2014) 'Communities of practice in competitive settings: exploring the role of associations of market traders in marketplaces in Lagos, Nigeria.' Knowledge Management for Development Journal 10(2): 105-116.

²⁸Proactive Gender Initiatives (2024) 'Women's Political Participation and Representation in Council and State Elections: impact of Women's (non)Participation in Abia State, Nigeria. PGI: Abuja

²⁹C N Ojukwu, O Lagi, M Yusuf, U Abdulrahman, O Elendu (2024) 'The Role of the Judiciary in Shrinking Civic Space and Democratic Decline in Nigeria: A Case Study of Select Pre and Post 2023 Election Decisions.' Network of University Legal Aid institutions (NULAI) Nigeria: Abuja.

³⁰National Bureau of Statistics, <https://www.nigeriastat.gov.ng>. Abuja: Nigeria.

³¹Independent National Electoral Commission (INEC), <https://incenigeria.org>. Abuja: Nigeria.

³²Azeezat Okunlola (2023) 'Nigerian Market Women and the Political Sphere: In view of the 2023 Elections.' Uhuru Watch; <https://www.documentwomen.com/nigerian-market-women-and-the-political-sphere-in-view-of-the-2023-elections>.

This situation repeats itself every electoral circle, although the leaders of the market women have also been accused of exploiting their members to their advantage.³³ This situation has left market women behind in development as they have not been able to sufficiently take advantage of their population size nor have they held the politicians accountable to their promises. It seems market women are able to participate in business, but only a few have progressed to attaining political leadership.

Structural disadvantages including discriminating sections in the Constitution of the Federal Republic of Nigerian 1999 (as amended), other national and state laws and policies, laws governing organisations and institutions, and due to the patriarchal nature of institutions, opportunities for women's political participation at various levels of governance have been limited. Moreover, neither the Convention on the Elimination of all forms of Discrimination Against Women (CEDAW), the international treaty that the country ratified in 1985 nor the National Gender Policy, aimed at increasing women's representation in elected and appointed political offices have been effectively implemented. With the numerous challenges and declining records of women in political leadership, it does not seem like Nigeria will remarkably achieve the Goal-5 of the Sustainable Development (SDGs) in 2030, most especially targets 5.5 and 5.a.³⁴

In the past, women activists were able to move from their activities in pressure groups to political participation and leadership. For instance, Chief Funmilayo Ransome-Kuti went on to become a founding member of the National Council of Nigeria and the Cameroons (NCNC). Her counterpart, Chief Margaret Ekpo became a member of the same party with the support of the market women association she created in Aba. This association later transformed to Aba Township Women in 1954 and later to a political pressure group. Eventually, Chief Ekpo was nominated for parliament and she secured a seat in the Eastern Regional House of Assembly; an election she won through the women's votes. Both women were able to advocate for the economic and political rights of women. In addition, Hajia Gambo Sawaba a grassroots woman in Northern Nigeria made the leadership in the north uncomfortable and eventually secured suffrage for the northern women. It appears today's market and grassroots women need to study the strategies of the amazons in history to change their political fortunes for the better.

WOMEN'S ORGANIZING AND COALITION BUILDING: LESSONS FROM OTHER REGIONS

Women have recorded success stories and good practices through some kind of coalition/alliance or the other all over the world. An example of such groups is the Women's National Coalition (WNC) established in South Africa in April 1992 as a national alliance of women's groups across the country. In the coalition, women were represented from across the political, economic, racial, cultural and religious spectrum. One of its major achievement was the Women's Charter campaign when it mobilised two million women to influence the drafting of South Africa's Constitution at the time of the country's transition to democracy.³⁵

Similarly, in the Democratic Republic of Congo (DRC), the Umoja Wa Akina Mama Fizi (United Women of Fizi (UWAFI)), an umbrella network of 16 women's community-based organizations working in 15 villages in South Kivu Province, seeks to change the precarious situation of women in that county.

³³Channels Television, 'The Role of Market Women in Political Campaigns'; <https://www.youtube.com/watch?v=Cl9AuuD6aYI>.

³⁴Objective of Goal 5 of SDGs - Achieve gender equality and empower all women and girls. Targets 5.5 states thus: Ensure women's full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic and public life. Also Target 5.a states: Undertake reforms to give women equal rights to economic resources, as well as access to ownership and control over land and other forms of property, financial services, inheritance and natural resources in accordance with national laws.

³⁵Women's National Coalition - https://en.wikipedia.org/wiki/Women%27s_National_Coalition.

³⁶Mukenge, M (2010), Global Fund for Women, In 'Collective Action and Women's Agency: A Background Paper' by Alison Evans Divya Nambiar. Women's Voice, Agency & Participation Research Series 2013 No 4: The World Bank.

UWAFI promotes women's human rights and raises women's consciousness through education, training, research and advocacy, in order to reverse the dominant women's subordinate status in the Congolese society, high rates of illiteracy, high rate of sexual violence, and exclusion from decision-making. The group is known for its provision of legal and medical assistance to victims of sexual violence and political prisoners, support to women to access their civic and social rights, as well as small loans for income-generating activities to poor women. It also networks with other women's rights groups as a plan towards building a rights movement.³⁶

Another coalition is the Self Employed Women's Association (SEWA) in India, which began with a small group of migrant women cart pullers in a cloth market of Ahmedabad City, Gujarat. The women worked as 'head-loaders,' (Alabaru in Yoruba language) carrying clothes to and from the wholesale market, but their labour were exploited until they had support to form a group and went on to negotiate with the cloth merchants to gain fair treatment. SEWA is now a member of the International Confederation of Trade Unions and has grown in membership to over 1.3 million in 2011 from multiple trades and occupations, and religious and caste groups across India. In the past years, SEWA has also inspired or cofounded national and regional networks of home-workers in other parts of Asia, national networks of street vendors in India and Kenya, and international networks of domestic workers and waste pickers. Its networks have secured two international conventions for home workers and domestic workers as well as policies, laws or legal judgements in several countries.³⁷

Although some of the market and commodity associations in Oyo State are well organized, it is evident that they need to explore the option of networking and forming a coalition, mobilize to demand better conditions to amplify their voice in order to ensure that decisions and processes or practices that affect their livelihoods are formulated or reviewed with their inputs. There is a saying that there is strength in numbers, the Oyo State market women must necessarily learn from good practices and find their voice, gain agency, demand effective representation by forming strong alliances and coalitions as 'coalitions, working toward a common end, can help shepherd a policy through expected and unexpected roadblocks. Coalitions can help signal mass support for major reform.'³⁸

³⁷World Development Report – Jobs (2013), In 'Collective Action and Women's Agency: A Background Paper' by Alison Evans Divya Nambiar. Women's Voice, Agency & Participation Research Series 2013 No 4: The World Bank.

³⁸Kang, Alice J. and Tripp, Aili Mari, 'Coalitions Matter: Citizenship, Women, and Quota Adoption in Africa (2018). Perspectives on Politics, March 2018 16(1): Special Section Articles: Coalitions Matter; 73–91 doi: 10.1017/S1537592717002225.

BACKGROUND ON THE GOVERNANCE STRUCTURE OF MARKETS IN OYO STATE

Taleat-Arafat in her report cited earlier, stated that in Yoruba-land, markets (known as Oja); especially the earliest and main markets, were typically established by traditional rulers, chiefs and warlords. They are also usually situated at the centre of the town or village, and in close proximity to the Oba's (king) or Baale's (chief) palace. Therefore, they are often named 'Oja-Oba' (the king's market) or 'Oja'ba' for short. An example of a market established by a warlord is the Oja-Oje market in Ibadan.

Presently in Oyo State, there are over 300 markets and most markets are located in the very large city of Ibadan, the state capital. In many towns and villages in the state, new markets are established or spring-up due to several reasons: increasing population of towns and cities in the state, and lack of space resulting from increase in population of traders and volume of business in some markets. In addition, the state government or the local authority could decide to create markets due to several reasons including increase in population in an area because of the establishment of institutions of government, such as schools. These days, families and groups or tribes also establish markets. In addition, there are farm-gate markets, which sprung up out of necessity. These are village markets established at centers of farm clusters, are usually periodic - either five or nine days intervals.

In the past, as the Obas had exclusive control of the land and economy of their domain, the markets were therefore monitored and controlled by them. They achieved effective monitoring through appointment of delegated authorities who are empowered to represent and protect their interests. The 'Iyaloja' (Asiwaju Oloja is some markets) is usually appointed as the leader of the market affairs. She is a member of the traditional council and acts as linkage between traders and the palace. The Iyaloja, takes charge of this role because it is believed in the time past that business transactions in indigenous Yoruba markets were exclusive duties of women. However, the king or ruler may appoint other chiefs to support the Iyaloja as part of a market committee, and the king's delegates or committee were then usually assisted by commodity associations in the markets.

Taleat-Arafat reports that in contemporary times, markets are governed by Market Committees set up by the local government councils, and they are supposed to work in tandem with the Iyalojas (as heads of the market and appointees from the palace), and the Commodity Associations. However, the interaction between these groups vary in each location. Those interactions are stronger in villages, while in the cities, the market committees almost function without consultation with the Iyaloja and the commodity associations.

Specifically in Oyo State, especially in urban centers like Ibadan, the market structure is both economic and sociocultural. This reflects a complex, layered system of commerce, informal governance, and communal order. It includes different types of markets, associations, organized leadership, and dynamic interactions with government and traditional authorities.³⁹

³⁹Balogun Femi Adekunle (2018) 'Management of Traditional Markets in Ibadan, Nigeria: A Focus on Oja'ba and Oje Markets'. Regional Studies; https://www.regionalstudies.org/wp-content/uploads/2018/07/BALOGUN_Femi_Adekunle.pdf.

MARKET STRUCTURE IN OYO STATE

1. Market Classification by Size and Reach

A. Central/Regional Markets (with a focus on Ibadan)

- Serve large populations across LGAs and beyond Ibadan.
- Offer a wide variety of goods (food, clothing, livestock, electronics, etc).

Examples:

- Bodija International Market – major foodstuff and perishable goods hub.
- Agbeni Market – historical commercial center; mixed goods.
- Oje Market – traditional market known for herbs, beads, and Yoruba cultural items.
- Gbagi Market – textile and clothing hub.
- Oja Oba (King's Markets) – near the palace; culturally symbolic.

Usual Features:

- High density of traders.
- Socio-cultural internal leadership structures (Iyaloja and line heads).
- Often linked to wholesale distribution.

B. Local Community Markets

- Serve neighborhood or local government needs.
- Smaller in size but dense in trade volume.

Examples: Beere, Orita Aperin, Odo-Ona and Challenge Markets.

Usual Features:

- Focused on foodstuff and daily essentials.
- Strong community bonds among traders.
- Very limited infrastructure and government investment.

C. Specialized Markets

- Trade in specific goods or services.

Examples:

- Gbagi Market – textiles and tailoring accessories.
- Oja Igbo Market – electronics.
- Ayeye Market – herbs and roots.
- Orita Merin Market – fruits.

Usual Features:

- Organized by product category.
- Strong presence of product-specific leadership (commodity association heads, e.g. Iyaloja Alata (Chairperson, Pepper Sellers).

2. Internal Organizational Structure

A. Leadership:

- Executive Committee (market committee), includes: Secretary, Treasurer, Public Relations Officer, Financial Officer, Sanitation Officer, Disciplinary Committee Chair.
- Iyaloja (Market Women Leader) – Head of the market women.
- Baba Ijoja – Male counterpart (Leader of Male traders in some markets).

B. Line/Sectoral Leaders (Commodity Association heads/chair/presidents)

- Lead specific groups or product lines: for example 'Iyaloja Elubo' (Chairperson, Yam flour Sellers), 'Iyaloja Elepo' (Chairperson, Palm oil Sellers), etc.
- Ensure fair pricing, space sharing, manage disputes, product quality control, etc.

C. Trader Categories

- Lock-up shops and stall owners.
- Mobile Traders (hawkers) – sell goods on foot or move around the market.
- Daily/temporary traders (mostly women with little capital).
- Apprentices – younger women learning trade under older traders.

3. Market Governance and Operations

- Rules and regulations: enforced by market committees, includes hygiene, opening hours, pricing ethics, etc.
- Sanitation days and hours: weekly or monthly clean-up days and hours where trade pauses for environmental care.
- Market levies and dues:
 - Collected by associations or local government.
 - Often include sanitation fees, development levies, and contributions for security.

4. Interface with Government

- Oyo State Ministry of Commerce and Cooperatives – regulates official markets.
- Local Government Authorities (LGAs) – oversee infrastructure, taxes and security.
- Environmental and Sanitation Agencies – enforce health compliance.
- Traditional Councils – still influential in appointments and dispute resolution.

THE IYALOJA STRUCTURE IN MARKETS IN OYO STATE

The role of the Iyaloja is deeply rooted in Yoruba socio-political culture, where market women have historically wielded considerable influence both economically and politically. The structure in Oyo State, like in many parts of Yorubaland, is a hierarchical and culturally rooted leadership system among market women. It blends traditional leadership, informal authority, and sometimes state-recognized representation.

However, the current structure of market leadership in Oyo State reflects a complex and sometimes contentious power dynamic. The State Market Leaders' Council, inaugurated by the government, acts as the umbrella body for all registered trade and market associations, including those headed by Iyaloja and Babaloja. The State Market Leaders' Council does not replace the Iyalojas in Oyo State. Instead, the Council coordinates all registered trade and market associations, including the positions of Iyaloja and Babaloja. The Council's creation and recent legal backing to regulate and unify market leadership, foster peace, and promote socio-economic development; but it does not abolish or subsume the traditional roles of Iyaloja or Babaloja.⁴⁰

⁴⁰Oyo Affairs (October 26, 2022): Babaloja, Iyaloja General Positions to be Rotated as Oyo Assembly Passes Market Leaders Council Bill into Law; <https://oyoaffairs.net/babaloja-iyaloja-general-positions-to-be-rotated-as-oyo-assembly-passes-market-leaders-council-bill-into-law/>.

The positions of Iyaloja and Babaloja remain recognized and are now subject to the law – 'The Oyo State Market Leaders Council Law, 2020' which has been passed into law.^{41 42} Brief details on the law are as follows:



However, due to ongoing leadership disputes and government intervention, the state government has suspended anyone from parading themselves as Iyaloja or Babaloja until the crisis is resolved. The Council continues to function during this period, but the traditional titles and their holders are not abolished—they are in abeyance pending resolution of the leadership tussle.⁴³

HIERARCHY OF THE POSITION OF THE IYALOJAS IN OYO STATE

1. State-Level Position: Iyaloja General of Oyo State

TITLE: Iyaloja General of Oyo State

ROLE:

- Overall head of market women across the entire state.
- Coordinates the activities of all market women associations in the LGAs and major city markets (like Ibadan, Ogbomoso, Oyo, Iseyin, etc.).
- Serves as a liaison between the government and market women.
- Advocates for policy inclusion, welfare, and economic support.

⁴¹Ibid

⁴²Inside Oyo (of October 25, 2022) 'Babalaja, Iyaloja General Positions to be Rotated Among 7 Zones As Assembly Passes Bill Into Law'; <https://insideoyo.com/babalaja-iyaloja-general-positions-to-be-rotated-among-7-zones-as-assembly-passes-bill-into-law/>.

⁴³Leadership Newspaper (June 2024): Makinde Wades into Oyo Market Women Leadership Crisis. <https://leadership.ng/makinde-wades-into-oyo-market-women-leadership-crisis/>.

SELECTION:

- Traditionally chosen from among respected and experienced Iyalojas.
- May be endorsed by a council of market women and/or local chiefs.
- Some appointments are politicized and can involve input from the State Governor or Ministry of Commerce.

2. Zonal/City-Level: Iyaloja of Major Cities (e.g. Ibadan City)

EXAMPLES: Iyaloja of Ibadan-land

ROLE:

- Heads market women across multiple local governments in a city or zone.
- Supervises individual market Iyalojas within her jurisdiction.
- Handles major disputes, representation in city development plans, and inter-market coordination.

The Ibadan Example:

- May have deputy Iyalojas or representatives in each LGA under Ibadan (e.g. Ibadan North, Ibadan South-West, etc.).

3. Local Government-Level: Iyaloja of the LGA

- Each LGA (e.g. Ibadan North, Ido, Egbeda) has its own Iyaloja.
- Coordinates all markets in that LGA.
- Liaises with local government authorities and works with CDAs (Community Development Associations).
- May sit on local market boards or advisory committees.

4. Market-Level: Iyaloja of a Specific Market

TITLE: Iyaloja Bodija Market, Iyaloja Agbeni Market, Asiwaju-Oloja Anajere Market, etc.

ROLE:

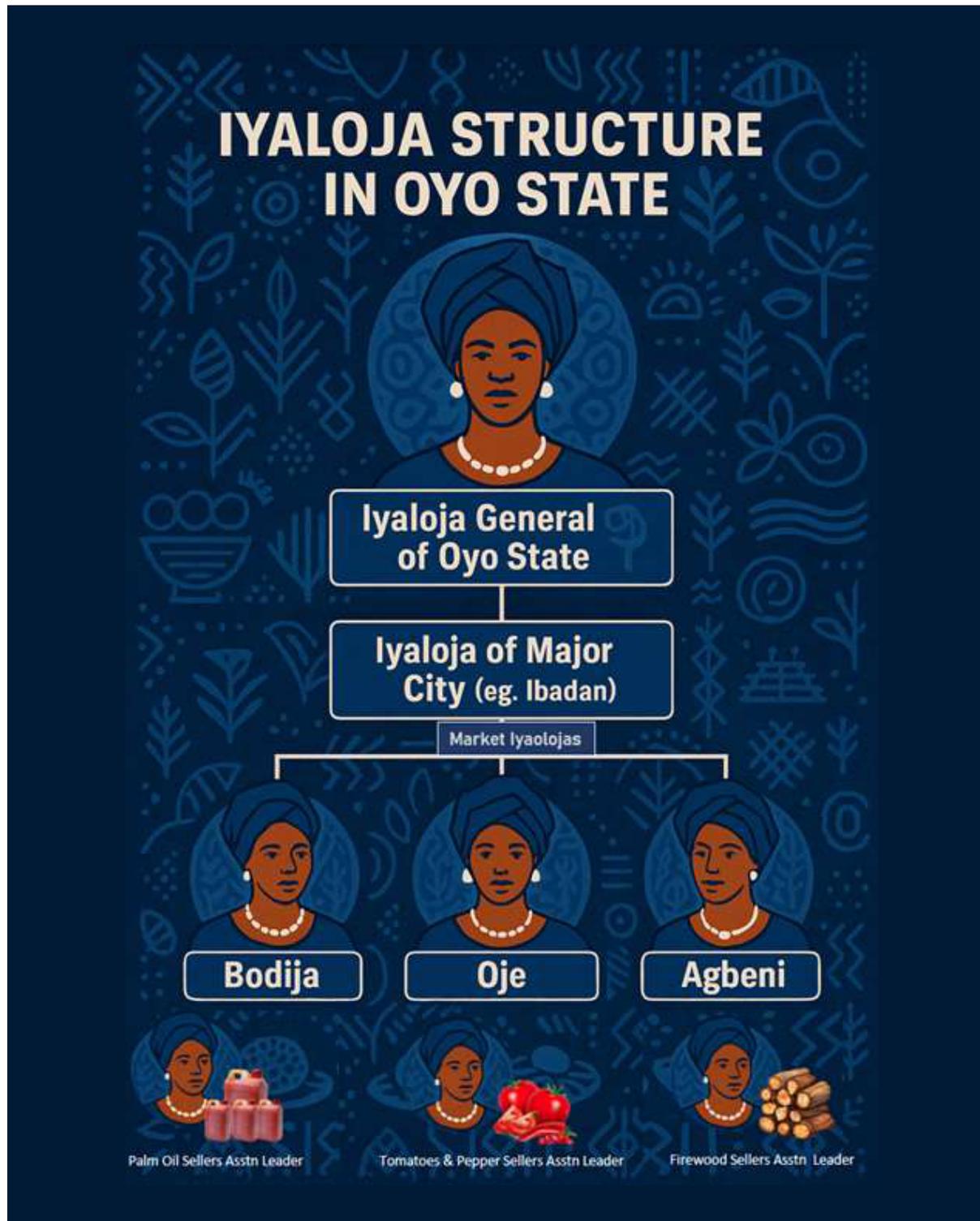
- Immediate head of the specific market and all its traders (women and sometimes men).
- Oversees daily operations, dispute resolution, market sanitation, dues collection, etc.
- Represents the market at community meetings or when government visits.
- Works with a team: Baba loja (male leader), market secretary, treasurer, security chief, sanitation officer, etc.

SELECTION:

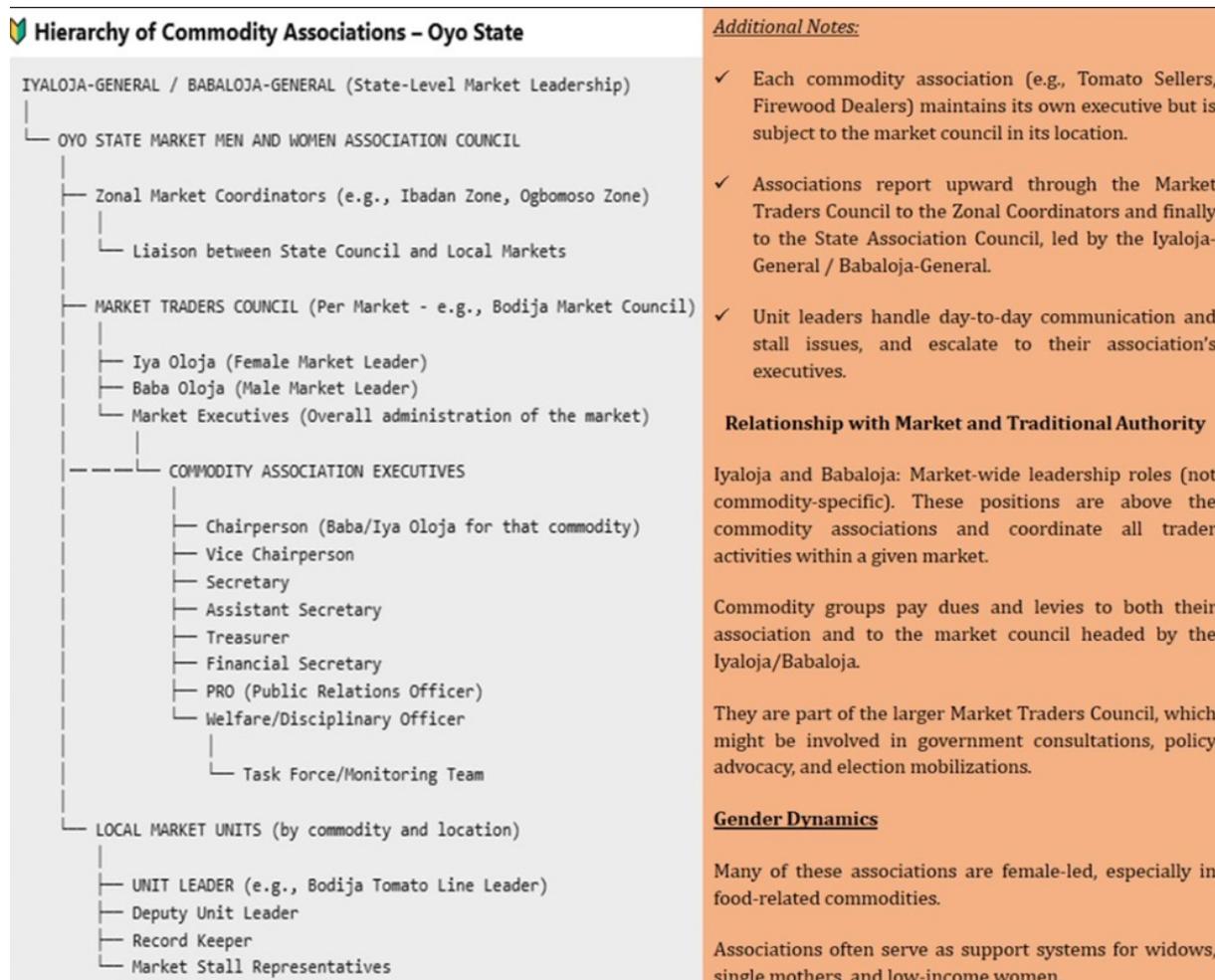
Often elected or selected by elders/traders in the market. In some cases, inheritance or rotational agreement plays a role.

5. Line or Sectoral Leaders (Optional/Sub-market)

- Iyaloja, Oodua Pepper Sellers Association
- Iyaloja, Vegetable Oil Sellers Association
- Iyaloja, Palm Oil Sellers Association



The heads of the commodity associations in each market report to the Iyaloja of the market. In addition, each head of the commodity association in each market belongs to a larger state-level commodity association, for instance, the Oyo State Palm Oil Sellers Association, Firewood Dealers Union and Oodua Pepper Sellers Association. These wider umbrella association operate irrespective of the market jurisdiction and are registered with the relevant state government ministry and in some cases registered with the Corporate Affairs Commission (CAC).



Relationship of the Iyaloja with Traditional and Political Structures:

- Olubadan or Local king (Obas): traditionally recognize and endorse Iyalojas.
- Oyo State Government: may formalize the roles through Ministry of Trade or Women Affairs.
- Political Actors: some politicians support or manipulate Iyaloja appointments to gain political capital.

Current Power Dynamics and Leadership Challenges

- Leadership Disputes: a significant challenge is the ongoing leadership tussle over the title of Iyaloja-General of Oyo State, notably between Alhaja Saratu Aduke and Princess Afolashade Abeo, both claiming the position. This dispute has led to divisions within the market women

and broader market community, affecting unity and effective representation.⁴⁴

- **Fragmented Representation:** the dispute and resulting fragmentation have weakened the collective bargaining power of market women. The Market Leaders' Council, which includes 12 clusters across the state, has reportedly denied many market women access to government grants, loans, and other benefits due to the internal conflicts.⁴⁵
- **Government Intervention:** the Governor of Oyo State, His Excellency Oluseyi Makinde has intervened in the dispute by ordering the contenders to cease identifying themselves as Iyaloja-General until a final resolution is reached. This move aims to restore peace and enable a unified leadership that can effectively advocate for market women.⁴⁶
- **Legal and Institutional Framework:** the government has taken steps to provide the Market Leaders' Council with an enabling legal framework to formalize its role and strengthen governance within markets. This is expected to improve coordination and the capacity to deliver on market women's welfare.⁴⁷

IMPACT OF EXISTING POWER STRUCTURE ON THE MARKET WOMEN: REPRESENTATION, RESOURCES AND REALITIES.⁴⁸

The consequences of the power struggle and crisis on the ordinary market woman are grave and far reaching, especially when examined through the lens of the Heinrich Böll Stiftung's 3Rs - Representation, Resources and Realities.

Representation in Leadership: the current leadership disputes have led to fragmented and contested representation of market women at state and local levels. The Market Leaders Council exists, but is weakened by internal conflicts. The effect of this situation is a compromised political representation, limiting women's voice in decision-making at market and government levels, which has undermined their ability to advocate for their interests effectively.

Access to Resources: market women face restricted access to government grants and loans due to leadership conflicts. Market infrastructure remain inadequate, and access to finance, skills training, and technology is limited. Consequently, resource allocation is hindered by poor coordination and lack of unified leadership, reducing women's access to critical economic and social resources.

Socio-economic Realities: despite being key economic actors, market women's roles and challenges are often overlooked due to leadership crises and lack of formal recognition. This situation is exacerbated by persisting gendered barriers. Thus, the socio-economic realities of market women such as their roles as breadwinners and the need for social protection mechanisms are insufficiently addressed, perpetuating marginalization.

⁴⁴ ibid

⁴⁵ Op cit.

⁴⁶ Ibadan Media (24 June 2024): Oyo Iyaloja-General Tussle: Stop Parading Yourself As Iyaloja General - Makinde Orders Alhaja Saratu Aduke and Princess Afolashade; https://www.ibadanmedia.com/news/oyo_s_oyaloja_general_tussle_stop_parading_yourself_as_oyaloja_general__makinde_orders_alhaja_saratu_aduke_and_princess_afolashade.

⁴⁷ Inside Oyo (24 March 2022): 'Makinde Inaugurates State Market Leaders' Council To Pilot Markets' Affairs'; <https://insideoyo.com/makinde-inaugurates-state-market-leaders-council-to-pilot-markets-affairs/>.

⁴⁸ Heinrich-Böll-Stiftung (2019) 'Compass for Gender Democracy and Feminism: The Strategy of the Heinrich Böll Foundation's International Department.' HBS: Berlin, Germany.

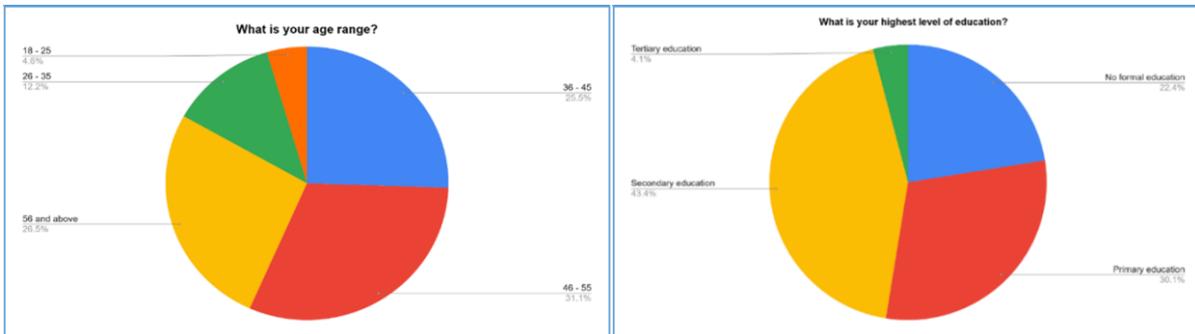
- In summary, the Iyaloja's role remains culturally and economically significant, but the current leadership crisis undermines the effectiveness of this position in advancing the interests of market women. It seems the Iyalojas do not fully realize the magnitude of the position they occupy in the political arena of their society and to the wellbeing of the female traders, which may explain the prevalent crisis at the various levels. An Iyaloja needs to know that she is a force to be courted and by no means a maid to politicians and power; she is more than a crowd mobilizer. An Iyaloja must also recognize the strength of her base - the grass-root mass of loyalists she has in her command and the power associated with her position. The appreciation of this knowledge is crucial for the holders of this position, as well as the importance of using their office to work in favour of their communities.

The State Market Leaders' Council set up by the government, though a promising institutional development, is still in its formative stages and requires legal backing and stronger internal cohesion to function optimally. Sadly, the absence of unified leadership has produced negative impacts on women's access to political representation, access to resources, and recognition of their socio-economic realities.

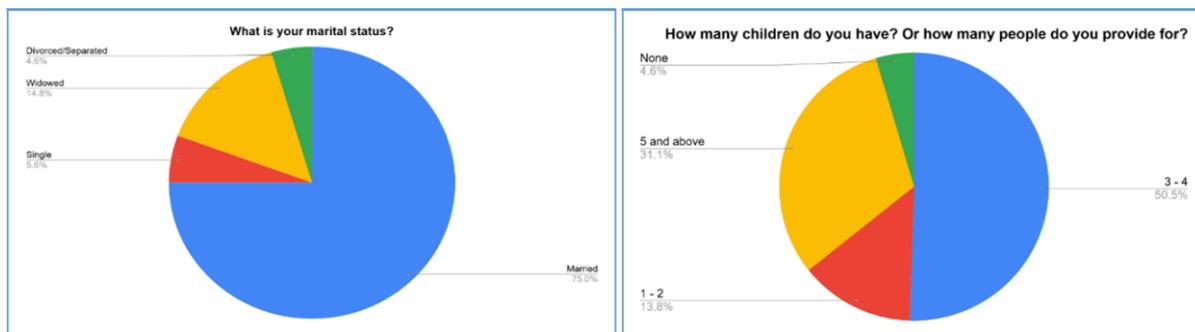
There is an urgent need for market women and their leaders to come together, build coalitions, and speak in unison to engage the government more effectively for the betterment of their livelihoods and equitable representation. Forging inclusive and visionary leadership within market associations is essential to identifying shared challenges and organising collectively to confront and overcome the systemic issues facing the ordinary market woman. While government efforts to mediate and formalise leadership structures suggest a step in the right direction, resolving ongoing disputes, building capacities, coalitions and fostering unity remain critical to advancing the 3Rs for market women in Oyo State.

ANALYSIS OF DATA FROM THE ASSESSMENT

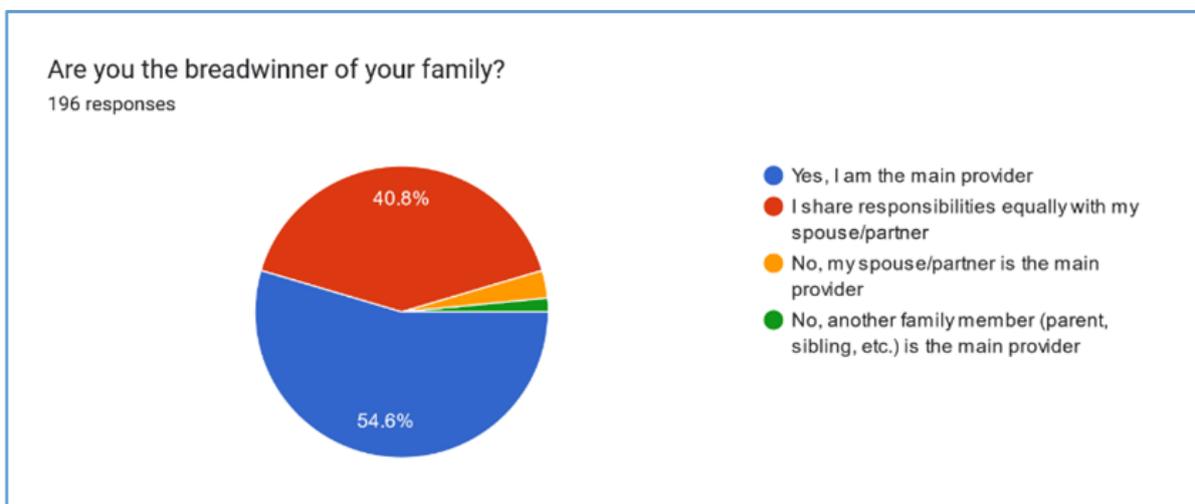
Demographic Details of the Market Women: to understand the background of the market women, certain questions on their background and businesses were asked as the responses are likely pointers to their coping strategies. The responses are presented here below descriptively in texts and charts.



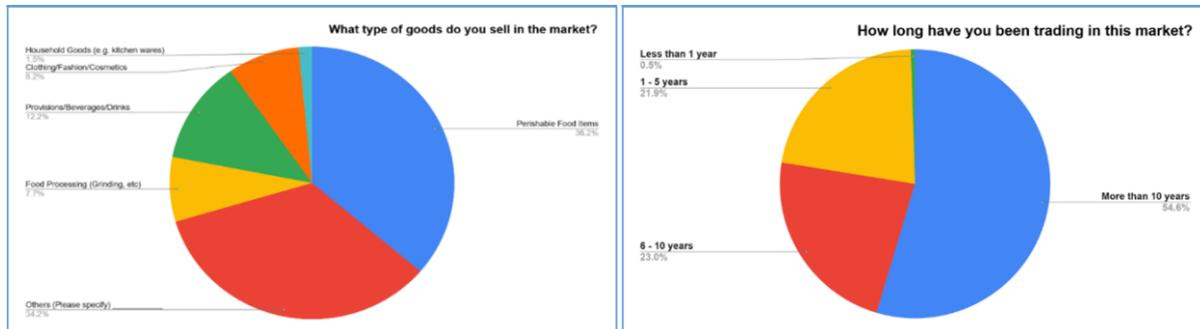
Most of the women are between the ages of 36 to 56 and above. The range in age of respondents from the KIIs and FGDs are very similar to that of those who filled the questionnaire. A large majority of the participants in the study have secondary school education, while 4.1 percent of those who filled the questionnaires have some level of tertiary education. A large majority of the respondents are married and about 50 percent have three to four children or wards.



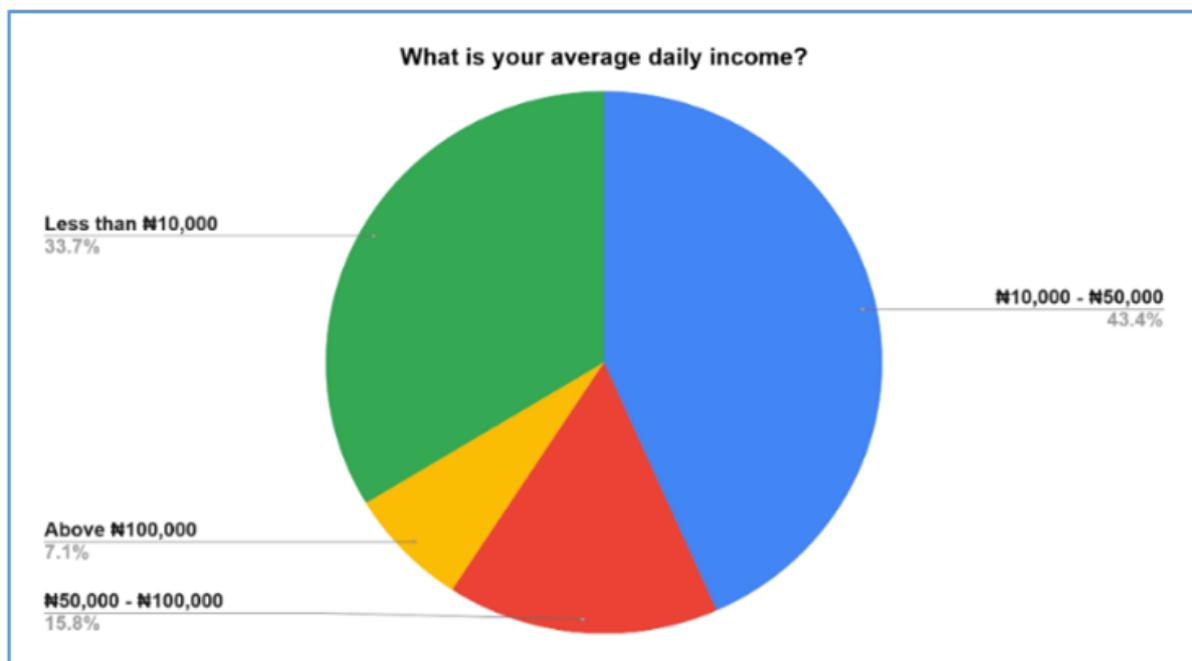
The data revealed that a greater majority of participants in the study - more than 54% are breadwinners of their families, while 40.8% share responsibilities of catering for their families with their partners. This is an indication of the economic burden that the women bear.



In order to understand how the women cope with challenges in their various businesses, some questions were posed on what they sold, from where they primarily conduct their businesses, how long they have been selling in the market, etc. Most of them sell perishables and other kinds of goods, and they have been trading in the market for long periods of time. Over 54 percent have been trading in the markets for more than ten years, while 23 percent have been trading in their markets for six to 10 years, an indication of resilience despite various challenges experienced in the markets.



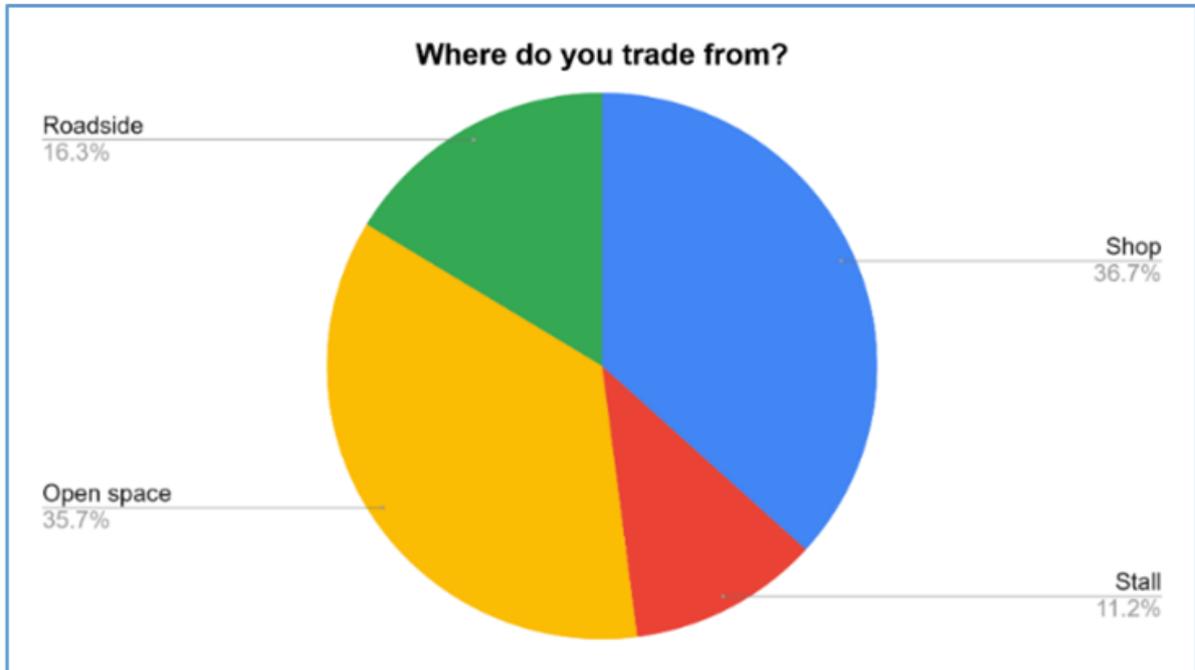
Majority of the respondents of the assessment are poor women struggling to survive. Respondents in the KII and FGDs corroborate this situation. The daily income of 33.7 percent of the women in the study were less than NGN10,000 (less than one US Dollar), while 43.4 percent earn between NGN10,000 to 50,000 (about USD30) daily if the upper limit is considered



Most of the participants in the study unsurprisingly conduct their businesses either from open spaces or by the roadside, while a good number also conduct their businesses from their shops. Respondents report the many challenges associated with selling in open spaces or at the roadside including, exposure to accidents (being run over by vehicles or motorcycles) and inhaling dust and smoke which have resulted in respiratory problems. Others are exposure to weather and harsh climatic conditions which have also resulted in health risks for their babies, older children, and themselves; stress, exhaustion, seizures of goods, spoilage of perishable goods among many other complains.

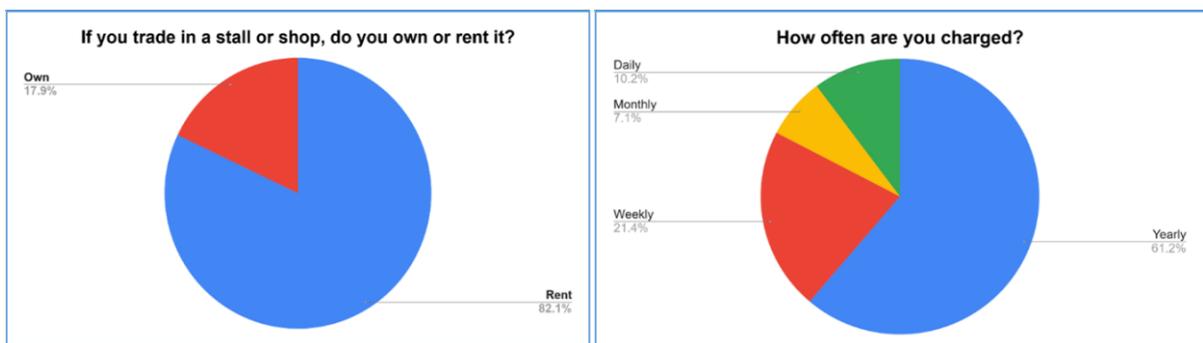
For instance, a trader in Agbeni market states, 'I get harassed by government officials, sometimes, they tell me to move my goods out of the way and sometimes they take out of it.' Also, a young divorced/separated grinder at Bodija market states thus, 'me and my business are not

safe, [I] am affected by heat and rain, [I] have lost many customers. I loose time and energy calling customers, my children suffer heat too. I constantly have health issues, customers don't patronise my business.' Another women at Station market states, 'we suffer harassment from road users, road users sometimes bash our goods. [I] suffer [from] catarrh and cough from dust. We suffer heat and rain (sic), regular health challenges, [the] weather affect our children too. Road users harass our customers, we lose customers as they run from us for the fear of being hit by vehicle or okada (motorcycle).'



Similarly, a widowed mother of five at the same market states, 'I sell local chicken, ducks and goats, they get affected by heat, they reduce in size and it affects their value, at times they die if they are beaten by rain and it's loss to the business.' On the other hand, other traders such as most firewood dealers who usually trade from open spaces have no complains, they claim their products sells fast in the open spaces and their customers access them easily.

From the responses given above, it was easy to predict that majority of respondents do not own stalls nor shops. About 80 percent of participants in the study rent the places where they conduct their businesses, while only 17.9 percent own their stalls/shops. The respondents at the Klls and FDGs provided similar responses which validates the answers from the questionnaires.



MEMBERSHIP OF ASSOCIATIONS

It is evident that most market women belong to their market or commodity associations. Although there is more likelihood that they will belong to their Commodity Associations because they are more organized and unified in spite of the prevailing wider market situation.

Also, the traders tend to invest more social capital in their groups as traders of similar commodities. The associations function independently, are self-organized and self-financed. Taleat-Arafat claims that some operate democratic structures by periodically electing their key officials. The officials run the activities of the associations according to set rules and guidelines, and protect the interest of their members. It is to the interest of a trader to belong to a commodity association to operate in any market, neighborhood or community, because they are sources of vital information, serve as communities of practice,⁴⁹ provide informal social safety net and sometimes operate cooperatives and offer credit and savings schemes for their members.

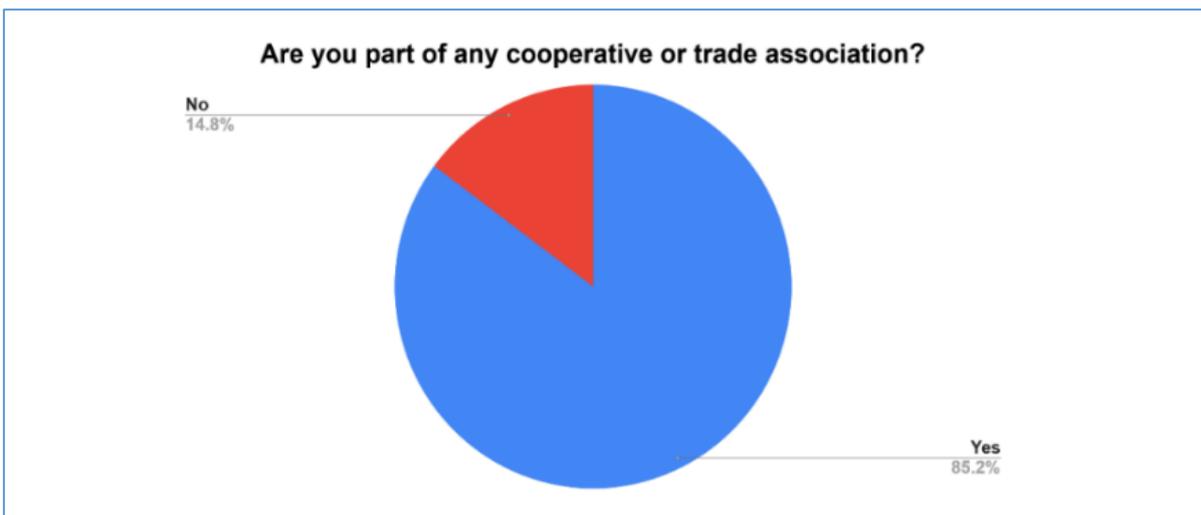


Firewood Dealers Union of Nigeria



Oodua Pepper Sellers Association of Nigeria

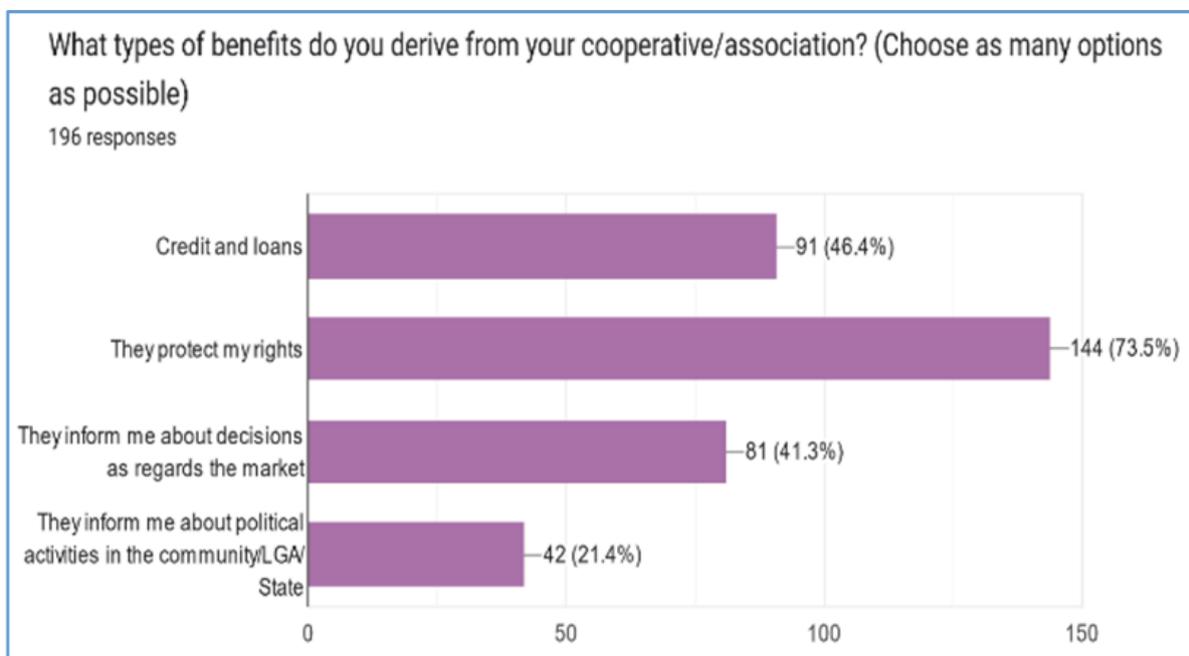
To validate the information that respondents belong to support groups or derive some level of social support or informal safety net, they were asked if they belonged to any cooperative or trade association. More than 80 percent belonged to one group or the other. Findings from the various interviews and discussions showed that in most markets, membership of a group is not compulsory, but traders know the value inherent in belonging to either the market or a commodity associations.



It is interesting to note that 74 percent of participants claim their associations protect the interests of members. The unions also inform members of decisions regarding their markets and political activities in their localities; see chart here. Some of the associations give out credits and loans to their members.

⁴⁹ Op cit.

This important benefit is discussed more on the section on credits and loans below. Similarly, the FGD with Vegetable Oil Sellers reveal that they regulate standards and prices for their members. Also, the Oodua Pepper Sellers claim that they try to cooperatively source for alternative means of obtaining their goods for members through a joint farming project, especially during periods of conflicts in the Northern part of the country from where their products are brought to them.



LEADERSHIP, REPRESENTATION AND VOICE

Internal Leadership and Governance Structures in Market and Commodity Associations

Participants in the assessment through their responses show that while some of the market associations and commodity associations have unified leadership, some are fragmented and have leadership crisis: four of the eight market studied have serious internal conflict within the markets associations and two out of the seven commodity associations display signs of fragmentation. It appears the leadership disputes witnessed at the state level, also plague some markets at local level. This situation could have resulted from the fact that most markets associations are governed by minimal traditional social structures while most commodity associations had better democratic structures.

There was sufficient evidence to show that all markets have lyalojas, but coordination within the markets and the commodity associations were somewhat weak. Most commodity associations operate with minimal coordination with the lyaloja in key decisions. Although the women are active in their respective recognised commodity associations, each group functions autonomously without shared leadership structures and they are often excluded from broader market-wide decisions, especially if their associations do not have formal market shops/stalls.

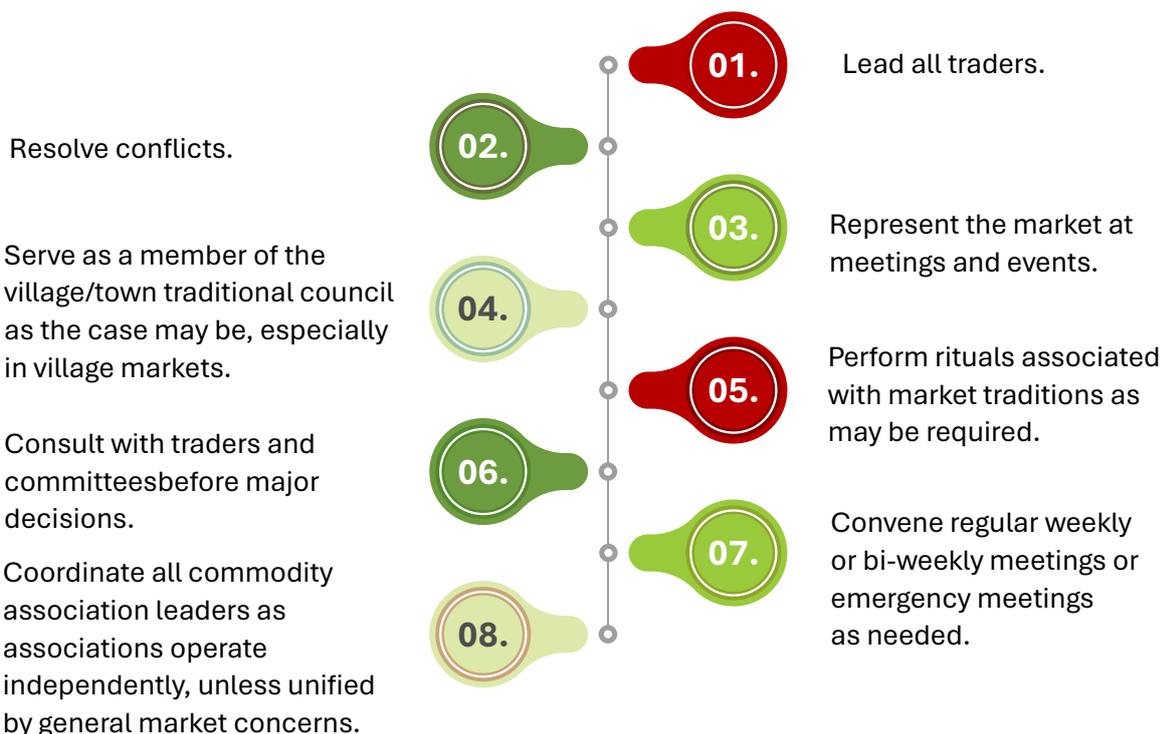
This situation is compounded by the fact that some markets are divided by some unrecognized lyalojas, which has resulted in confusion and weakening collective voice. Specifically, in Agbeni Market, Northwest Ibadan, one of Ibadan's central trading hubs, there is leadership dispute and lack of cohesion as the market is divided by multiple unrecognized lyalojas. Similarly, Anajere

Market Women Association governed traditionally, with minimal structure and limited leadership positions, is overseen by an Asiwaju-Oloja, appointed by the Olubadan of Ibadan. Even though she is an experienced leader, well respected and accepted by majority of the traders and commodity associations due to her leadership style and initiatives, her position is contested by a rival.

This contentious situation also plays out in Bodija International Market, Ibadan, one of the largest and busiest markets in the region. The Iyaloja, appointed by the Olubadan-in-Council, is not widely accepted nor involved in many decision-making processes due to the leadership crises. While some associations align with her, others do not. The Iyaloja at Ojoo Market does not fare any better. She was also appointed by the community, but her leadership is currently contested by other factions within the market. In addition, despite her consultative leadership but traditional style, and partial respect from the traders, the divisions among women have led to fragmentation and conflict. The Iyaloja meets with only those who recognize her authority. On the contrary, the Iyaloja at Station Market also appointed by the Olubadan-in-Council was commended for her consultative leadership style, representation and engagement with both traders and the market committee on important issues, which has earned her wide respect across the community.

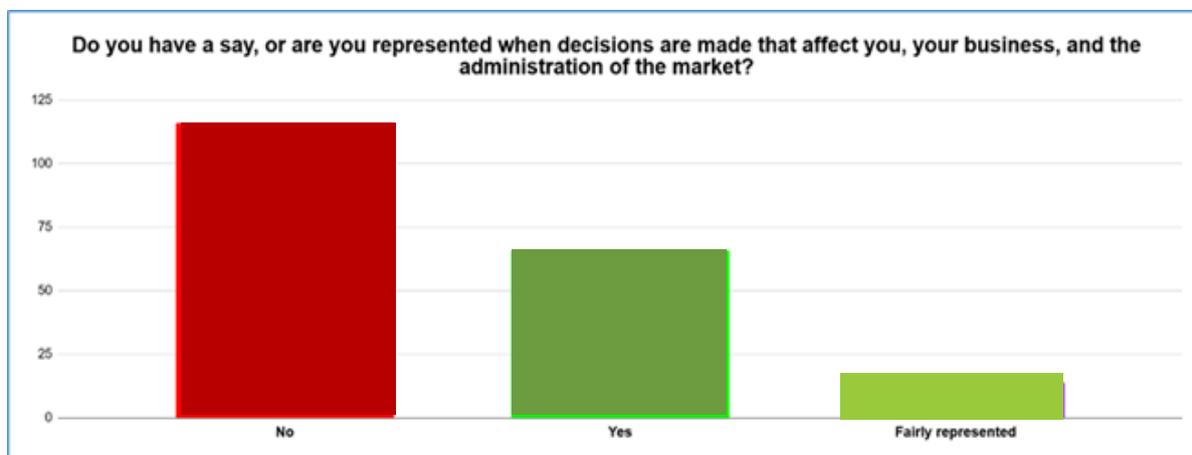
Commodity associations are not left out in the leadership disputes. The Fish Sellers Association of Oyo State report that while their leadership is participatory and members deeply respect the president, a rival fish sellers association has emerged recently, creating tensions and dividing the once-unified association. The Oodua Pepper Sellers Association of Oyo State also suffers the same fate. Despite the respect and acceptance enjoyed by the president, a faction has emerged and recently registered with members only in Ibadan. This action is currently generating bickering and unhealthy competition between both groups especially in the capital city, where both are very active. In effect, there is lack of cohesion within the two associations and perhaps with the Iyaloja of the markets where their members possibly earn their living.

Nonetheless, all participants have a common report that generally the Iyaloja in their individual markets is in most cases appointed by the traditional ruler in the town or village where the market is located. She is usually respected, but in present times, she essentially does not have power to make decisions. They state that all things being equal, the responsibilities of the Iyaloja's (or Asiwaju Oloja in some markets) is expected to include:



The above responsibilities are carried out in varying forms and degrees in the various markets studied, but what is lacking to a great extent is the role of leading all traders and maintaining effective coordination of all commodities groups present in the markets.

PARTICIPATION AND VOICE IN MARKET GOVERNANCE



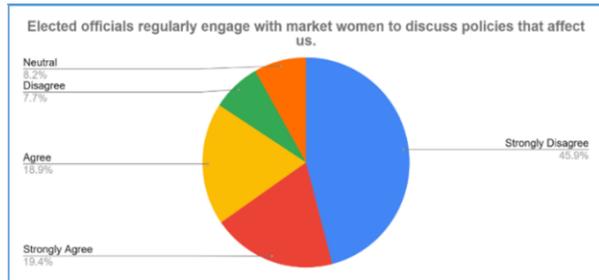
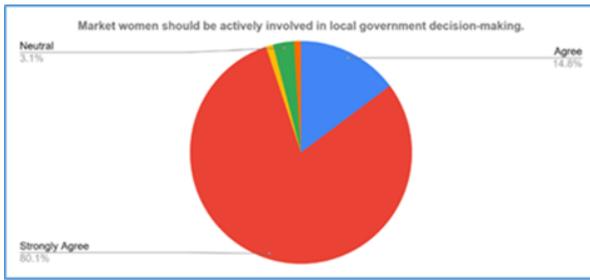
It is instructive to note that all the markets and commodity associations report rare consultation or outright exclusion from decisions in their places of trade. Their leaders do not participate in decisions making in most cases; a market committee make the decisions, even though some lyalojas might sit in some of the meetings. For instance, despite the significance of the Bodija International Market, the market governance is fractured with disputes between the lyaloja and the market committee. In Anajere market, the women claim that government, at all levels, have been indifferent to their needs. They also report that the Local Government Authority (LGA) imposes multiple levies regularly without consultation and offers no tangible support nor ensure their involvement in policy decisions.

Similarly, the Ojoo Market women maintain that the government responsiveness to market issues is minimal, and consultation in major decisions such as demolition, taxation or sanitation is largely absent, while the Palm Oil Sellers Association state that they are rarely consulted on decisions like market regulations or taxation. Furthermore, at Station Market there is a strong sense of neglect from the government at all levels—ward, local, state, and federal—when it comes to the needs and voice of market women.

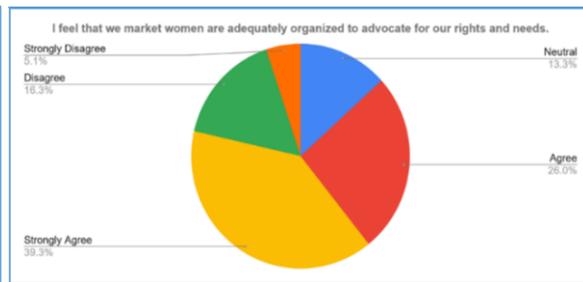
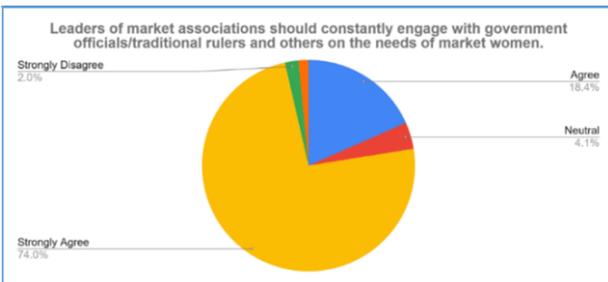
A clear example of this worrisome situation was cited at Oparinde Market, Ilora. The FGD participants disclosed that a former local government chair built a toilet facility that was poorly constructed in the middle of the market which has not been useful to the traders. They stated that he was advised against locating it where it is situated; a preferred spot was suggested but he failed to listen. Also, he failed to repair the facility even when its poor state is obvious. The facility has been under lock and key since it was built.



A toilet facility situated in the middle of Oparinde Market, Ilora.



Generally, the women traders feel used, unheard and excluded from decisions affecting their business environments and livelihoods. A key informant in Ojoo Market captures the feeling of the women thus, 'nobody is listening to the plight of the poor traders. We are not informed, considered or included when [those in authority are] making policies that affects markets and traders. There is so much frustration, disappointment, lack of interest and motivation to engage with government at all levels.' It is important to note that an overwhelming majority of the traders strongly posit that the women should be in involved in decision-making and their leaders should constantly engage with the authorities on their needs. They feel they are adequately organised enough to advocate for their rights, which unfortunately does not seem to be the case if their lack of cohesion is considered.

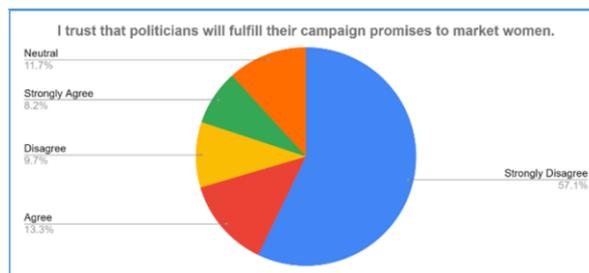
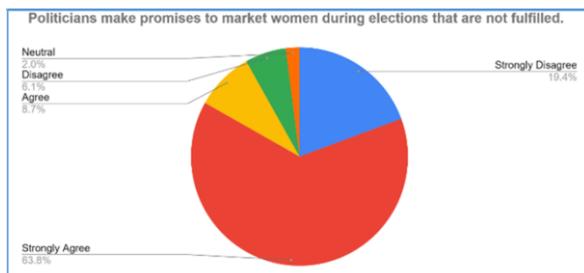


POLITICAL NEGLECT AND LACK OF GOVERNMENT AND LEADERS' SUPPORT

The market groups report that they relate well with traditional leaders, but have unsatisfactory relationship with political actors beyond election cycles. In almost all the markets and associations, there were expressions of disappointment, evident strong feeling of frustration, neglect and abandonment among traders by political actors and institutions. They claim they are only courted during election campaign periods and avoided after victory is secured, which is also the narrative by market women in other places.⁵⁰

The traders in Ifelodun Market maintain strongly that politicians are mostly exploitative and engage market women only for crowd mobilization during elections. A position validated by the women of Anajere Market. Despite being a critical trading hub, the Anajere traders maintain that they have not received any tangible benefits from any level of government. They described how politicians visit during election campaigns with empty promises of grants and infrastructure, but never return afterwards to fulfil their promise. The women at Station Market described the pledges often made by politicians during election campaigns period as 'grand promises' which are rarely fulfilled. They also stated that they have not had tangible benefit from the current administration's programs.

⁵⁰Op cit.



Similarly, the Palm Oil Sellers Association of Oyo State feel politically neglected and exploited. They claim that politicians only engage with the association to gain crowd during campaigns, and make unfulfilled promises on grants, scholarships, and employment because of its large membership especially given the group's local relevance and because women are a dominant voting demography. They also see the government as inconsiderate, as they have not benefitted from any current government programs.



Faith Ayo Grace, a tailor and single mother living with disability.

Testimony from a Tailor Living with Disabilities in Station Market, Erunmu:

"I am a single mother living with disabilities, working as a tailor under a dusty shed in this market. I cannot afford to rent a shop because I have no one to support me. I face great discomfort every day, carrying my sewing machine to and from storage. I operate the pedals with one leg, as I am disabled in the other.

Business has been very difficult. I struggle to attract clients who can pay fair rates, not because I lack skill—I am very good at my work—but because people doubt my ability due to my disability.

Despite my disability, I make the effort to vote during elections. Unfortunately, politicians do not fulfil their promises; they abandon us after winning.

If the government would reduce the pump price of fuel, things could improve. More importantly, we need the government to build affordable shops for traders like me. It would significantly improve our businesses and our lives."

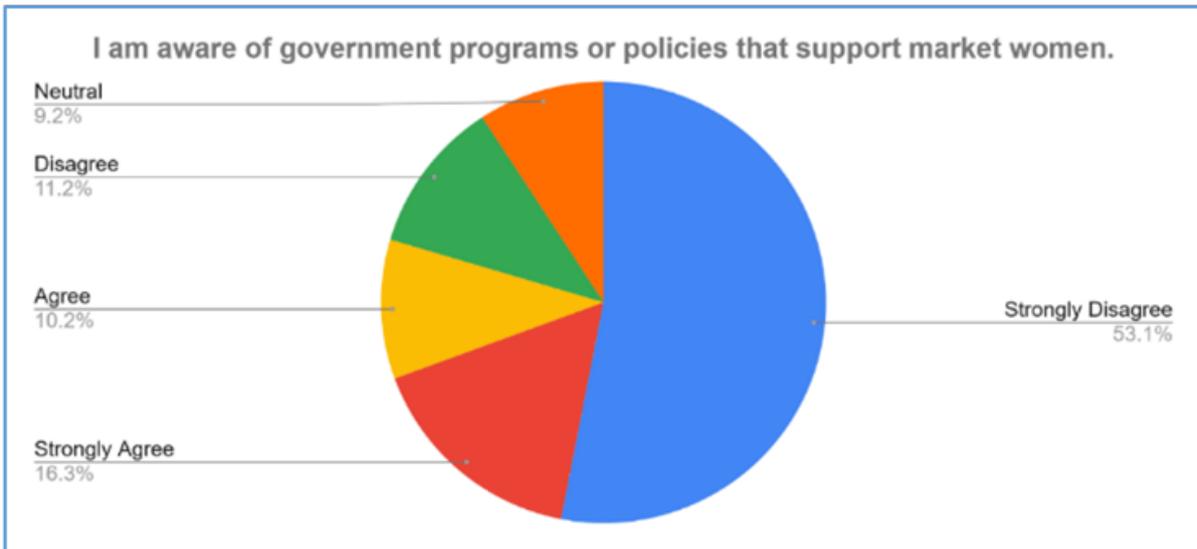
In addition, the Oodua Peppers Sellers, one of the largest women-dominated commodity groups in the state expressed deep dissatisfaction with the unfulfilled political promises and lack of government support at all levels. Members say they feel used during election campaigns but ignored afterwards. This was the same sentiment expressed by the Firewood Dealers Union, another group with a large membership of women. This situation has resulted in huge distrust in political leaders across the sample population.



Late Hon. Olaide Akinremi (Jagaban)

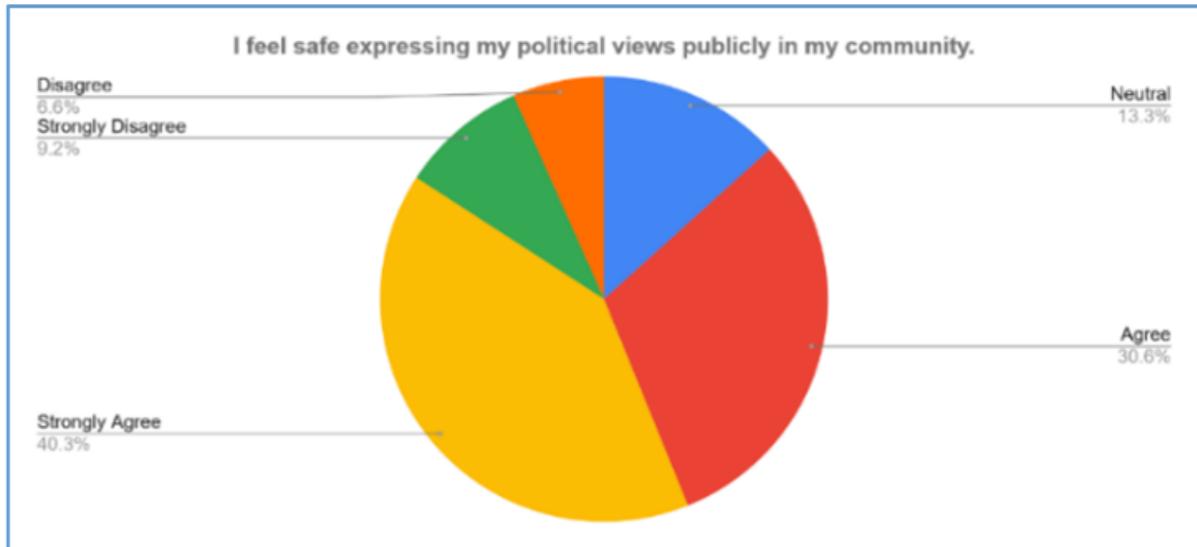
Nevertheless, where politicians have fulfilled their promise or provided support to the women, they recognised them. For instance, at Bodija market, the late Hon. Olaide Akinremi (Jagaban) was remembered in glowing terms as the only politician who fulfilled some of his promises by distributing foodstuffs and Blood Pressure Monitors. The Grinders Association corroborated this story by stating: 'the only politician that has done something for us was the late Hon. Akinremi Jagaban. He gave some of us BP monitors, laptops and foodstuffs. He organised health checks for us. His death pained us (sic).

Similarly, at Ojoo market, participants at the FGD stated, 'years back Hon. Murphy of Oyo State House of Assembly renovated the shed (roofing) for meat sellers. Recently the Senator representing Oyo Central Senatorial District, Senator Yunus Akintunde promised to give us Five Million Naira; he has given us Two Million Naira [so far]. Please see Annex 1 (table showing challenges and needs of the markets and commodity associations) for more details.



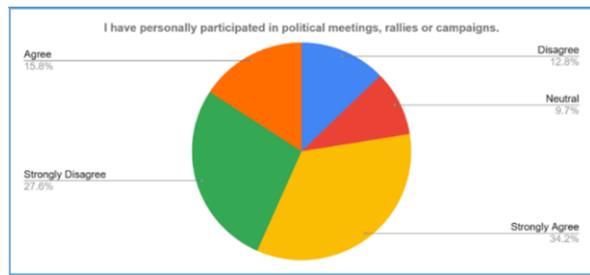
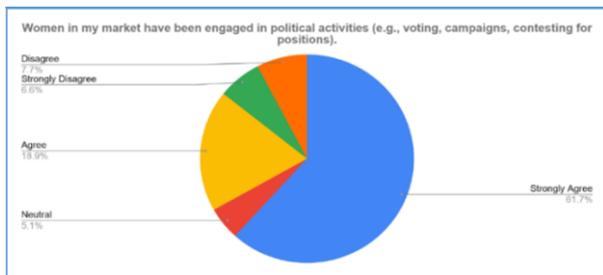
Most of the traders responded negatively when asked if they were aware of governments programs or policies that support them, and most claim they have not received any form of support from various government arms. Although, the women at Ojoo and Agbeni markets said they participated in the enumeration of a social security programme of the federal government, they are yet to receive any funds from the programme. Similarly, the President of Fish Sellers Association said that some of their members participated in the enumeration for a social security programme from the federal government, and are also awaiting funds from the programme.

MARKET WOMEN'S POLITICAL PARTICIPATIONS

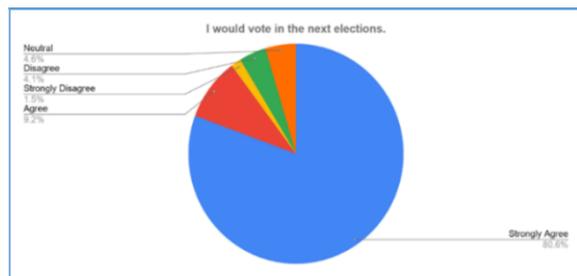
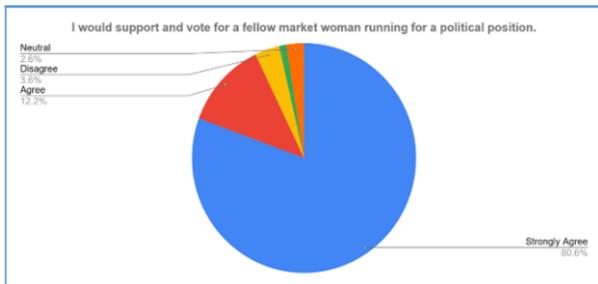
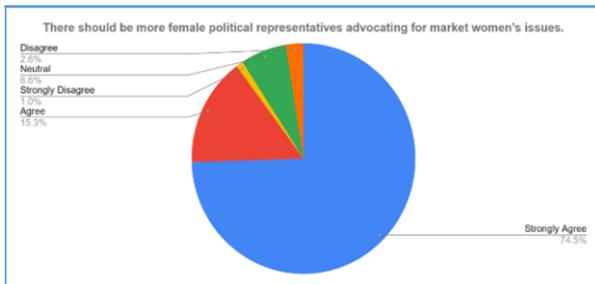


The traders who participated in the study are unafraid to state their opinions about politics and the participation of women in politics. A great majority, about 70 percent of the respondents said they feel safe enough to express their political views publicly in their market community.

In addition, more than 78 percent of respondents have participated in one form of political activity or the other, but an additional question and responses from the KIIs and FGDs show that most of the women have only participated in political meetings, campaigns and rallies. Please see below.



The women who responded to the questionnaires, did not report if any of their members have contested any political position at any level. Interestingly, they wish there would be more females in politics to represent their interests, a position held by a greater majority of participants in the assessment. Furthermore, the traders overwhelmingly state that they would vote for a fellow market woman, should any run for a political office.



The assessment also revealed a very significant point, which should interest any politician interested in contesting for any position in the vicinities of the various markets. About 89 percent of the traders believe they will vote in the next elections. It is left to be seen how politicians will take advantage of this mind-set, but importantly if this time around, they will make good their campaigns promises to the women.

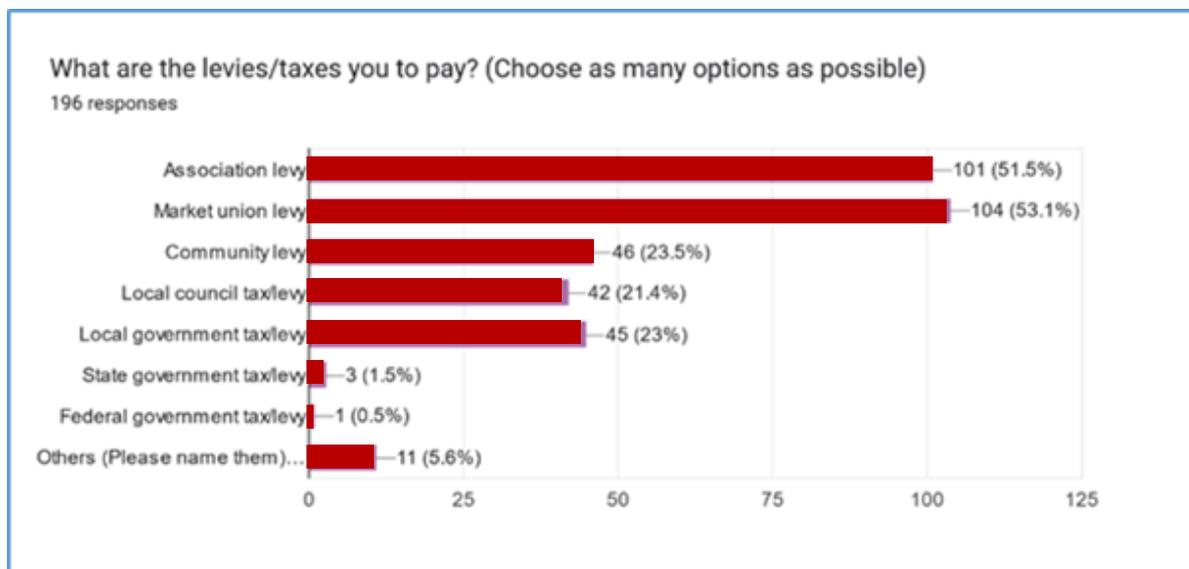
NEED FOR CAPACITY BUILDING FOR EFFECTIVE REPRESENTATION AND VOICE

In recognition of their limited knowledge and ability to negotiate their rights, ineffective representation and need to enhance their voice and visibility, the market women called for capacity-building programs. A long wish list was collated from the various markets and commodity associations. The list broadly include:

- Leadership skills,
- Advocacy and lobbying skills to engage with decision makers,
- Conflict mediation skills and restructuring of their associations for efficiency, cohesion, building trust, prevention of fragmentation and enhancing popular participation,
- Business management and financial literacy to grow their business,
- Processing, preservation and drying of fresh food produce,
- Training on alternative methods of farming,
- Tree planting and environmental awareness,
- Alternative energy solutions (such as clean household and industrial cooking), and
- Alternative energy sources and means of reducing grinding engine smoke.

Please see annex 2: Training Needs of Markets and Commodities Associations which captures requests from each market and association. They women maintain that they welcome any support on any of the areas from any quarters. From those requests, a training guide has been developed to support capacity-building efforts, see attached.

MAJOR ECONOMIC AND INFRASTRUCTURAL CHALLENGES

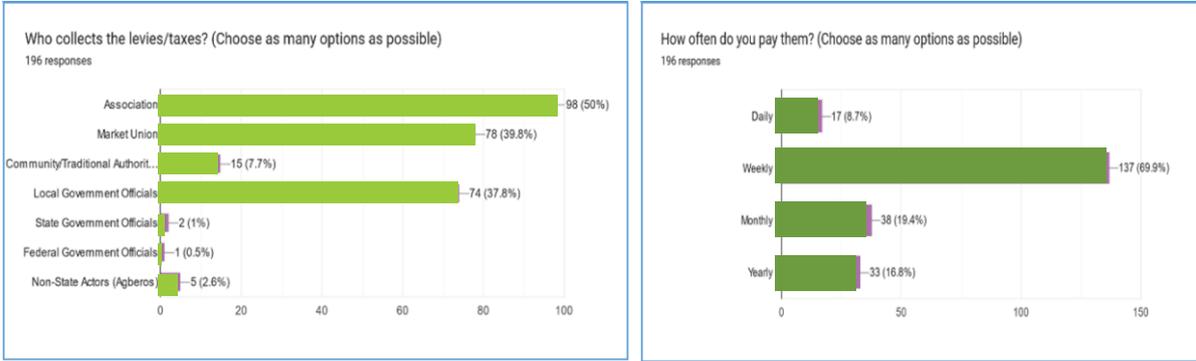


Taxes and Levies

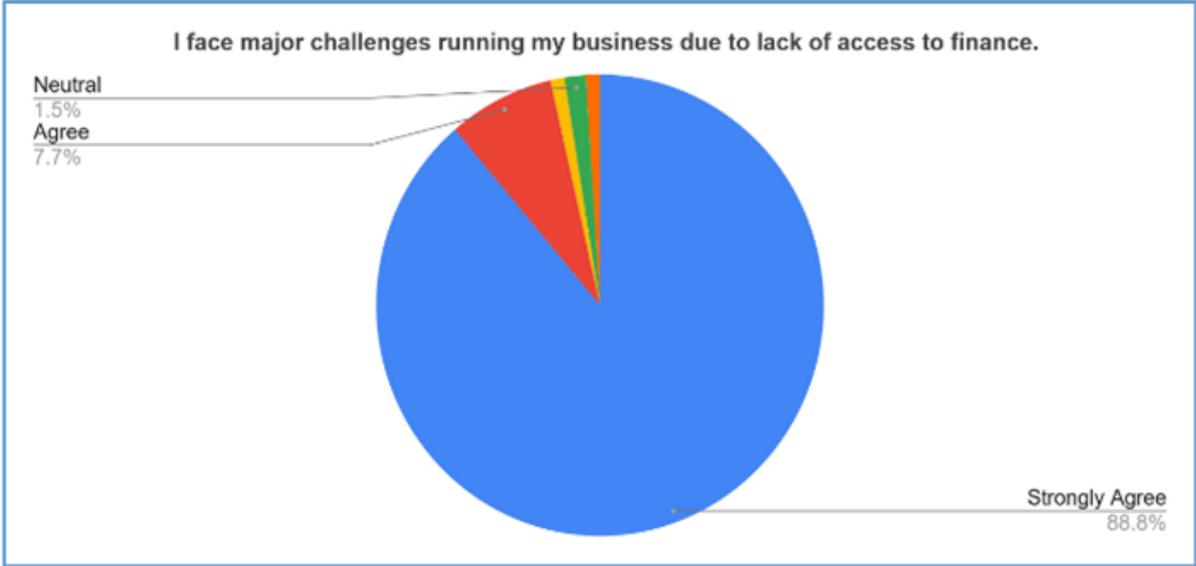
The very significant issue of taxation was another concern expressed by the market women. Most of the traders report the payment of multiple levies or taxes such as their trade association or market union levies, local wards/council and government levies or taxes which are collected mostly weekly, please see chart below. While they did not complain about their associations' levies, they were unhappy with the levies from others, such as the councils and non-state actors (touts or agberos) because according to them, there were very few benefits derived from such levies/taxes. The women also complained of harassment by the tax or levies collectors, especially when they were unable to raise the money timeously.

From the interviews and discussions, traders in Anajere and Oparinde markets complain of multiple tax and levies, while in Anajere market, in addition to other levies, the NURTW (transport union) who control the roadside space close to the market, charge NGN500 (five hundred Naira) daily from displaced traders, adding to their financial burden. At Ojoo market, the women complain of high levies, harassment and exploitation by touts. They report paying LGA levies - NGN200 per day, touts - NGN400 per day and NGN150 per day for roadside traders, as well as private security - NGN2,000 per month. Although, those sums might seem insignificant, they form a large portion of a poor trader's income. On the other hand, at Ifelodun-Ajoda market, traders report that they only pay market levies of NGN100 per week. They also said that the LGA has stopped the collection of levies from their market.

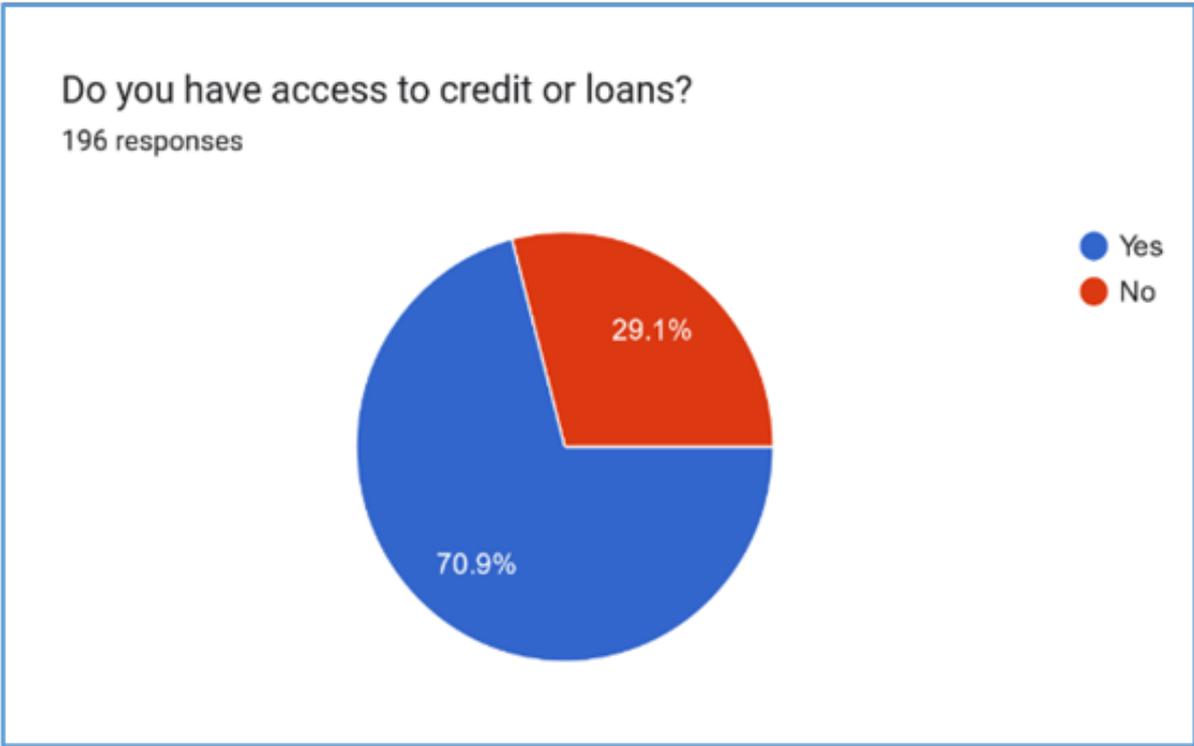
Members of the Palm Oil Sellers Association also report paying huge sums to government officials on the highways when transporting their wares inter-states from Osun State where they buy their products to Oyo State. They wish the governments in the region could harmonise inter-state taxes. Similarly, the Grinders Association report making weekly unofficial payments to sanitation officers apart from the official levy paid to the local government council in order to stay in business.



ACCESS TO CREDITS AND LOANS/FINANCIAL CHALLENGES



The question on the whether participants face financial challenges in their businesses, showed that more than 80 percent have challenges. They argue that if they had access to financial support, some of their business financial challenges would have been ameliorated, and some of them would have been able to expand their businesses. For instance, the women at Anajere market during the FGD reveal the many women are neck-deep in debt as they frequently divert their business funds to take care of their families. Added to the already risky situation, is their limited or no access to formal financial support. They also opine that this situation is limiting their growth and sending some of them to early bankruptcy. Furthermore, the financial challenge is impacting on the welfare of their families.



Interestingly, about 70 percent of respondents report that they have access to some credits and loans, but most are not from formal banks. They report that they primarily access loans and credits from Micro-finance Banks with difficult conditions such as high interest rates and short periods of repayment. Fortunately, other loans and credits schemes from mostly informal sources exist, such as those from family and friends and the daily or weekly Esusu schemes (Ajo in Yoruba language and Osusu in some parts of Nigeria), especially from their associations.

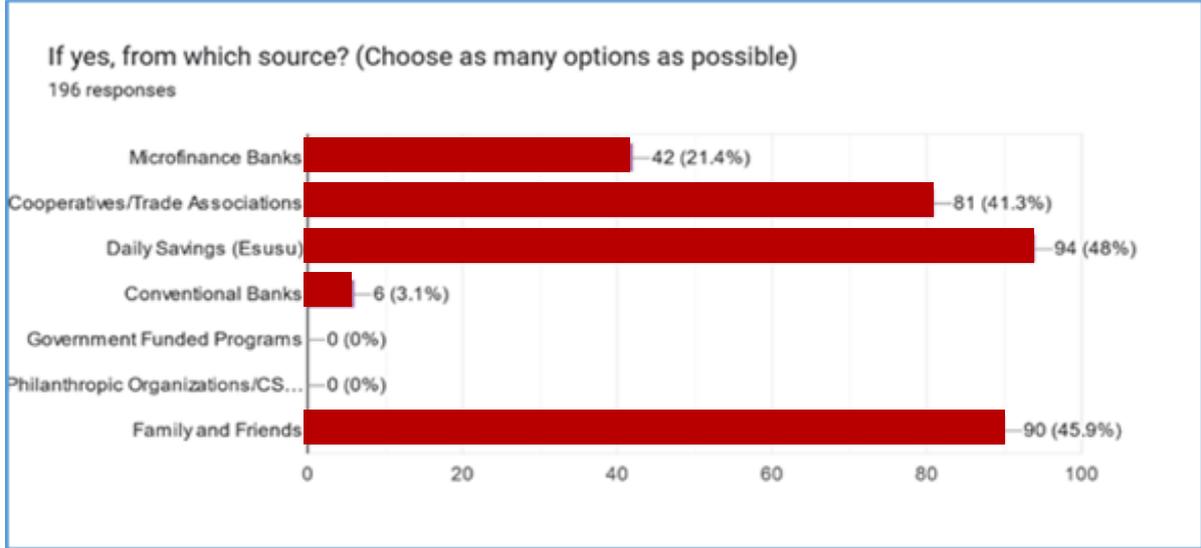


Chief Mrs. Sakirat Adebowale, the Iyaloja of Station Market, Erunmu

Testimony from the Iyaloja of Station Market, Erunmu:

“Most of our members rely on loans to fund their businesses—through *Esusu* (Ajo) groups, cooperatives, microfinance institutions (MFIs), and sometimes friends. But working capital is still a major challenge. Loan default often leads to crises, harassment, and even assault in the market. When members can’t repay, lenders create unpleasant and embarrassing scenes, and I personally have to step in to beg on their behalf. Some women borrow from friends or neighbors in the market to buy goods, hoping to repay by the close of business. When the market is slow and they can’t repay, this leads to loss of trust and serious disputes. Many women here have been abandoned by their husbands and are under intense pressure to provide for their households. We beg the government to support market women—many of us are now sole providers for our families.”

The Fish Sellers Association during the focus group discussion also report difficult credit conditions attached to obtaining their products from dealers/owners of cold rooms. The situation has led to unfortunate bankruptcy for some members.





Chief (Mrs) Muniratu Olanrewaju, Asiwaju-Oloja and Founder of Anajere Cooperative Society

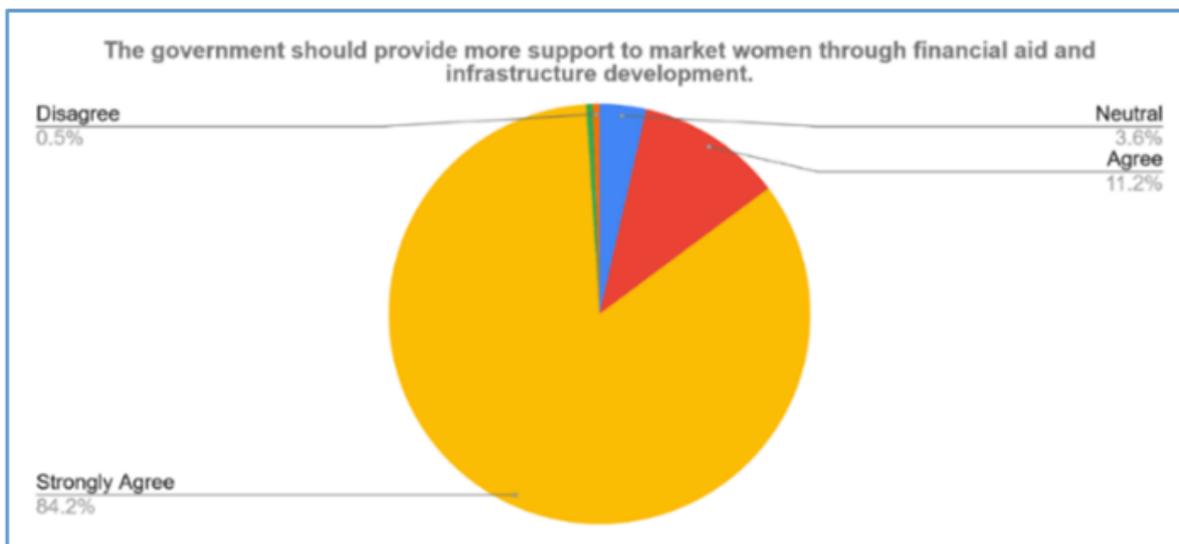
In some markets such as In Anajere market, the Asiwaju Oloja has established a cooperative society to provide savings and loans services to traders in the market. According to her and her members, one of the most distressing issues observed and reported at that market, is the abuse of women by Micro-Finance Institutions (MFIs). When traders default repayment on their loans, MFI officers constantly harass and publicly humiliate them, leading to emotional breakdowns, depression and sometimes conflict. The Asiwaju

Oloja's cooperative offers a safer alternative for credit. Similarly, in Oparinde market, the women have a weekly Ajo/Esusu scheme in place. Likewise, the Nylon Sellers Association run informal credit schemes, like a weekly Esusu and daily contributions for their members. The Vegetable Oil Sellers also report that they run a weekly Esusu scheme. Both nylon sellers and vegetable oil sellers groups say that since they lack access to formal credit or governmental support, they have resorted to self-help.

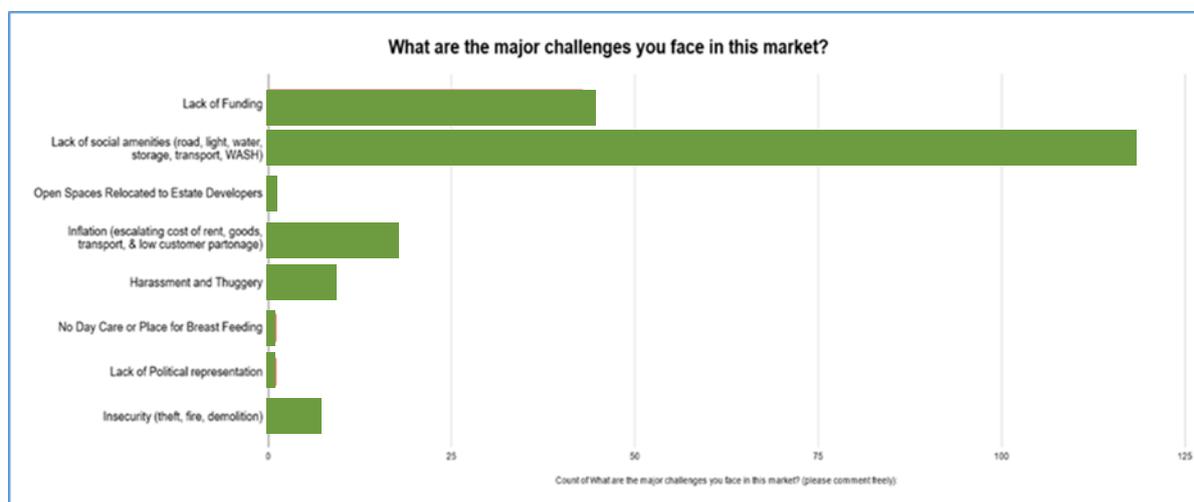
Other market associations such as the Agbeni and Ojoo market associations and the Palm Oil Sellers association have expressed the desire to be supported on how to set up similar schemes for their members because of the harassment their members experience when they default on repayment on borrowed monies. Responses from the questionnaire show that 48 percent of respondents benefit from the Esusu (Ajo) daily contribution, while family and friends provide 45 percent, validating the responses from those who participated in the KII and FGDs.

DEFICIT OF SOCIAL AMENITIES AND OTHER SOURCES OF BUSINESS FINANCING

An important part of the assessment is to ascertain the challenges faced by the women, and their responses reveal a variety of severe and long-standing challenges. The data showed some peculiar and several similar challenges. They include lack of funding (45 responses) and lack of social amenities such as unstable or total lack of electricity power supply, water, sanitation (safe and clean public toilets), functional waste disposal system, bad roads and drainage systems, security lighting/solar lights, storage facilities, etc (115 responses).



It is interesting to note that while the traders state that they have a crucial need for financial support, they also realise that without functional basic amenities in place, their resources will be inadequate. Other needs they highlighted are: reallocation of market lands or open spaces to estate developers, inflation, insecurity (functional fire-fighting facilities, theft, and burglary), lack of political representation, absence of day care/crèches and spaces for nursing mothers, and harassment and thuggery. Please see chart below and full details in Annex-1: List of Challenges and Needs of the Eight Markets Associations.



The responses received from the KIIs and FGDs show various nuances in the challenges experienced by the traders. For instance, the women in Jarija market, village and periodic farmers' market, which serves as a hub for 18 surrounding villages and known for its large-scale fresh farm produce, were consistent in enumerating their challenges. The 45 kilometre road linking the 18 villages in the area and the market to the Ibadan-Iseyin express road is in a bad condition and this major challenge has heightened their economic vulnerability. They consistently experience low patronage from external traders and wholesalers, due to high transport cost to and from the market as few buses manage to ply the road only on market days, causing huge losses and harvest spoilage.

Most times, the farmers/traders and customers are stranded if their goods are larger than what a motorcycle (okada) can carry. The poor road network has crippled supply chains, resulting in economic losses and food insecurity for the surrounding villages and by extension, the state. In addition, the women trade in an open space or open sheds and do not have storage facilities for their perishable goods. Furthermore, neither the Jarija village nor the market have electricity, which could have helped in preserving their produce. They also claim they do not have a waste disposal system, public toilets, clinic and other social amenities.

Similarly, at Ifelodun-Ajoda market, the women complain of severe erosion and flooding of the market during the rainy season, lack of funding for businesses, no public toilets, water, clinic, solar streetlights and a meeting hall. Likewise, at the large and ancient Station market, Ibadan, the women report that the road to the market could be very dusty in dry seasons and flooded during rainy seasons, as it has no drainage facility. Their other complains are lack of funding support, unstable electricity, no toilets, lack of storage facilities, insecurity, etc.

At Anajere market, a major complain was their expensive waste disposal system. The waste disposal system has been dominated by political interests and hijacked by Very Important Persons (VIPs). Presently, the traders are forced to pay a sum of NGN50,000 fee per waste pickup regardless of the frequency. The market also has flood-prone roads, which has resulted in roadside trading, a very challenging venture for pregnant and mothers with infants and small children.

In addition, the major challenge of the Oodua Pepper Sellers Association include spoilage and waste due to lack of proper storage, processing and preservation/drying equipment for their products, lack of funding support, etc. The Grinders Association on their part, report high cost of setting up and maintaining their grinding machines (as spare parts are expensive), irregular electricity supply, low business patronage due to high cost of goods and transportation, which stemmed from fuel scarcity and rising pump prices, health risks and air pollution from engine smoke, among several others.



Mrs Bolanle Adebayo, a Grinder at Bodija Market, Ibadan

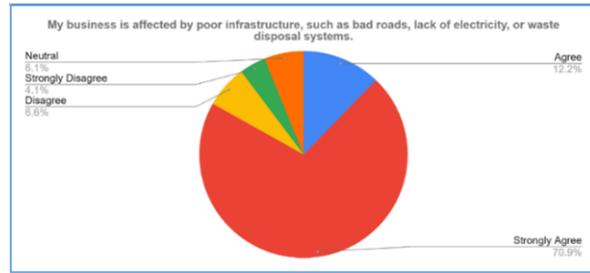
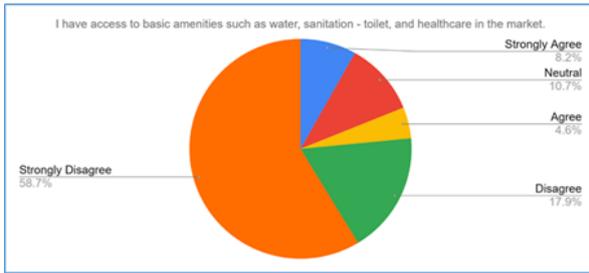
Testimony from a Member of the Grinders Association, Bodija International Market Branch:

"I am a member of the Grinders Association, Bodija Market branch, and the sole provider for my household. Since the government increased the price of fuel, customer patronage has dropped drastically.

People no longer bring their goods for grinding as often as they used to. They complain about the high cost of transportation and the rising prices of goods in general.

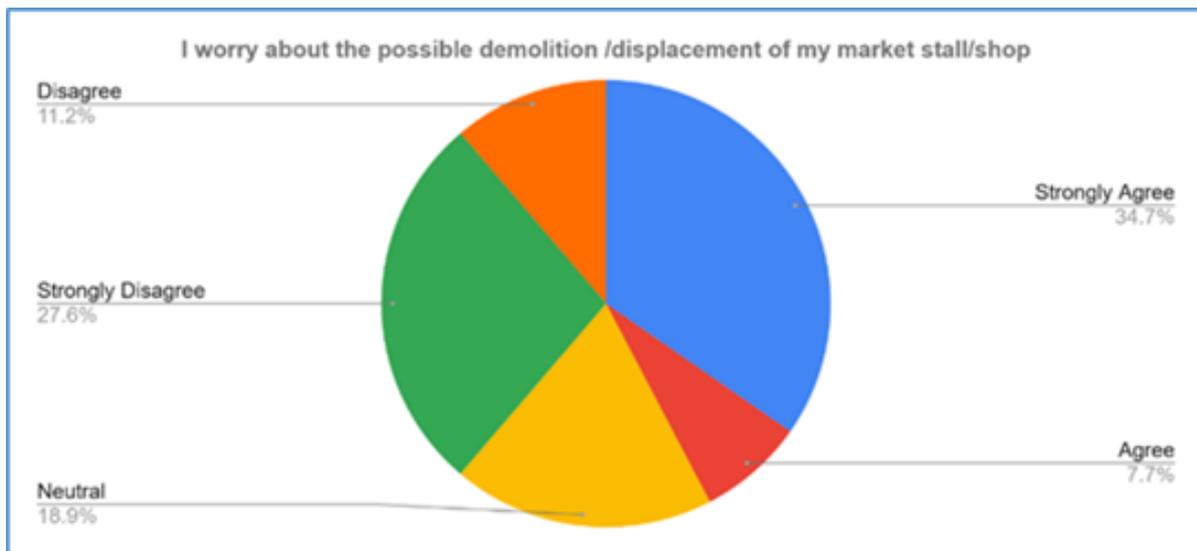
I am just 46 years old, but my body feels much older. With the amount of work I do daily and the health issues I face from constantly inhaling smoke from the grinding machines, I just hope I can live beyond 60."

It is important to note that most of the market women in the study complain of the negative effects of increased level of inflation in the country occasioned by the high cost of petrol, transportation and food prices. Here below, are charts showing the traders' perceptions on the lack of basic infrastructure and their effects on the women's businesses.



DISPLACEMENTS AND DEMOLITIONS

At Agbeni and Anajere markets, the women report that they are faced with regular threats of shop/stall demolition and market relocation. They report that estate developers have converted some old shops/stalls in the market to shops and stores, but they are not affordable. Also at Bodija market, shop demolition is a regular occurrence in the market. The Iyaloja maintain that demolitions are done without sufficient consultation and consent from her and the traders union. Many traders are frequently affected and this situation has increased the number of people who trade in open spaces/road side. The Grinders Association also expressed fear of shop demolition.



On the contrary, at Jarija market, there is no fear of demolition as the Jarija community established the market and owns the land where the market is situated. Likewise, at Ojoo market, the women have no fear of demolition as the community owns the land where the market is established.

LOSS OF AGRICULTURAL RESOURCES AND MEDICINAL BIODIVERSITY

The Palm Oil Sellers Association state that there is urgent requirement for investors to invest in improved oil palm varieties to ensure long-term and sustainability of the business. There is a growing concern over the sale of oil palm plantations for real estate development, which threatens agricultural productivity and biodiversity. They are calling on the government to increase investment in agriculture—particularly in oil palm cultivation—and to implement measures that protect existing plantations. Additionally, the indiscriminate clearing of medicinal trees for construction is undermining indigenous healing practices. There is a strong appeal for the preservation of valuable herbal resources and the establishment of dedicated reserves to safeguard environmental and public health.



Fasilatu Bakare, mother, herbal medicine practitioner and healer, and a person with disability.

Testimony from a Healer Living with Disability in Station Market, Erunmu:

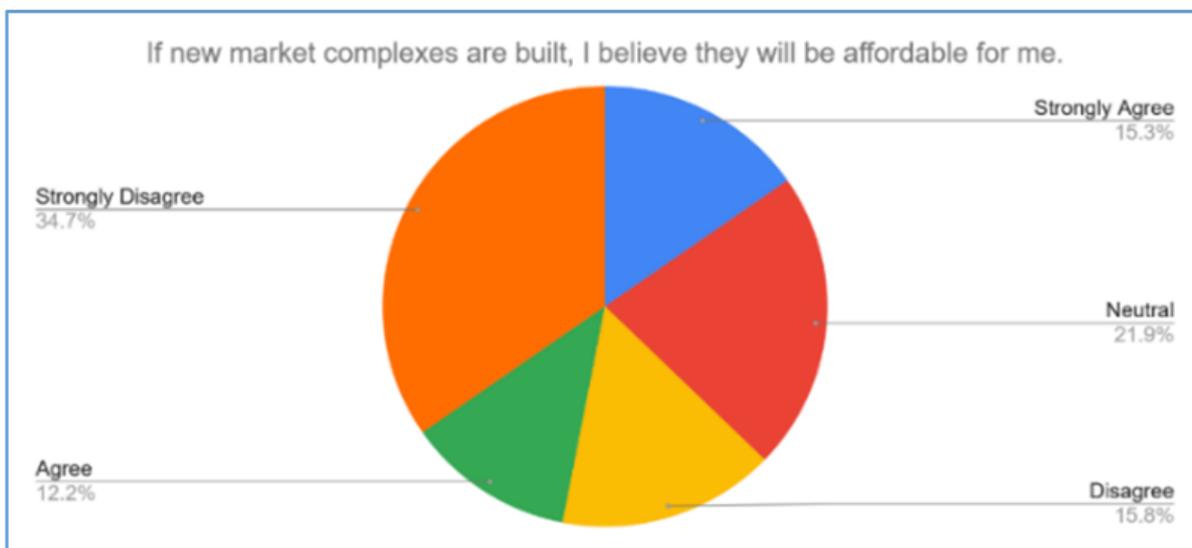
“I am a mother, a herbalist, a healer, and a person with a disability. I trained as a patent medicine dispenser and an auxiliary nurse. I learnt and inherited my herbal and healing skills from my grandmother, and it has been a source of livelihood for me and my household.

I am very skilled and knowledgeable when it comes to herbs and healing. But now, most of the trees that serve as sources of herbs are being cleared for building and construction. We are forced to go deeper into the forest to find them.

I want the government to help us by preserving useful and medicinal trees during construction works. I also wish the government could support me to set up a reserve for trees and shrubs that are important to human health.”

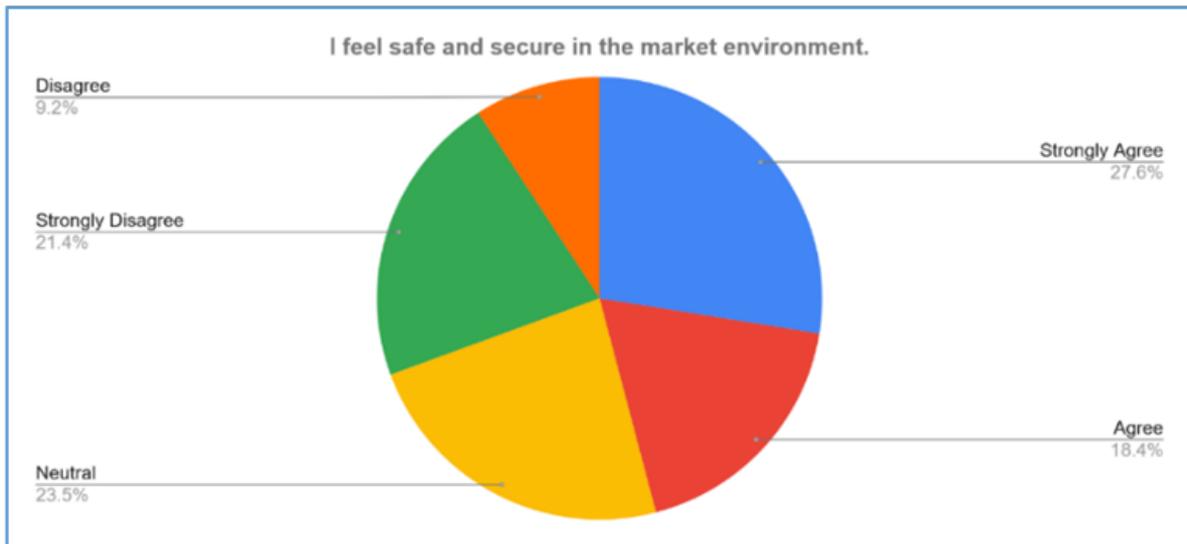
AFFORDABILITY OF NEW SHOPS/STALLS

From the chart here, most of the women strongly disagree that they would be able to afford new complexes or shops/stalls built by government or estate developers. This was the same report by the women at Agbeni, Anajere and Bodija market who maintain that cost of new shops built by estate developers are expensive to buy or rent. This situation has resulted in some women engaging in roadside trading after their shops have been demolished. Traders at Ojoo market also complain of high cost of new shops.



SAFETY AND SECURITY

The quantitative data from the traders show varying degrees of safety and security in the market, while some feel safe and secure, others report otherwise, please see chart here. The discussions from the KII and FGDs also show the same pattern. For example, Ojoo market, Ibadan a strategic trading hub for farm produce and goods from Eastern Nigeria is a hotspot for crime and unrest, and frequently affected by fires and violence. The traders experience security breaches and violence anytime there is protest or unrest at the University of Ibadan. They report that Ojoo is a centre of protests by youths and students. Unfortunately, hoodlums who seize every opportunity to loot shops at the market always hijack the protests. They also claim that some traders have died in the past after been hit by stray bullets. Even though there is a police station close to the market, during protests, the situation always get dangerous, and the police officers run for their lives. On ordinary days, shops are burgled and traders are attacked at night. The traders maintain that the challenge is exacerbated by the proximity of the market to a major motor park, which has high level of activities relating to the underground economy.

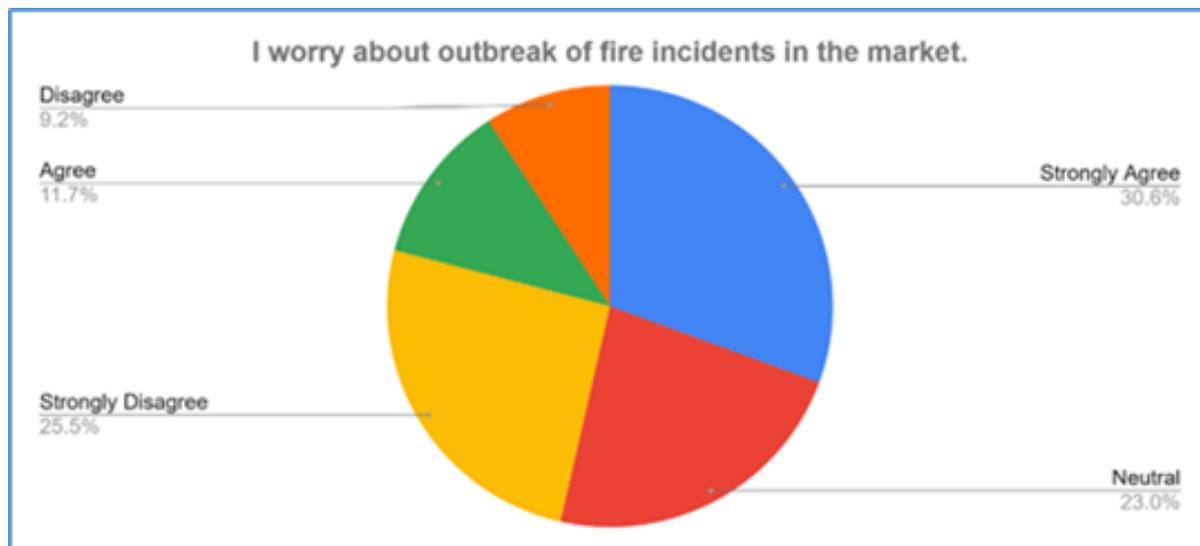


Meanwhile, the women at Station market also report that their shops are burgled on a daily basis. In addition, at Agbeni market, a key informant report that due to overcrowding, there are frequent cases of petty stealing and shoplifting, as well as threats and disturbances from touts, drug addicts and other miscreants. This opinion was validated by discussants at the FGD in the market. Similarly, the market women at Bodija market report bag snatching and burglary at night despite the presence of hired security personnel and a police station in the market. On the contrary, at Jarija market, the women claim they do not have security challenges in and around the market.

Meanwhile the Oodua Pepper Sellers Association report a macro-level security challenge. The insecurity due to incessant farmers-herders clashes in Northern Nigeria from where they get their produce has affected their supply, which has in turn reduced availability, increased the price of their goods and reduced their income.

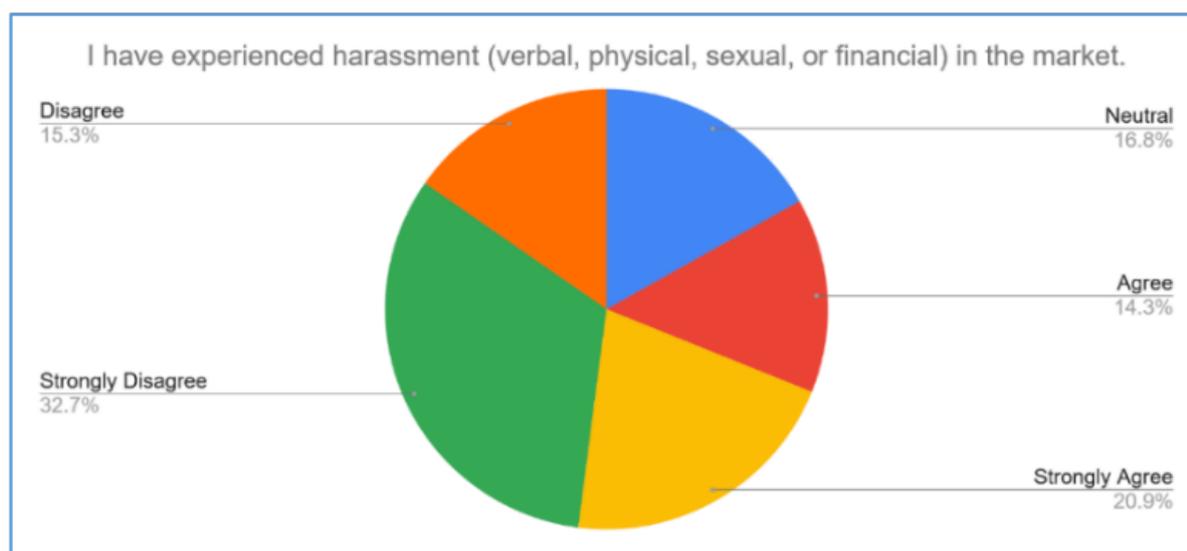
FEAR OF FIRE OUTBREAKS

The fear of fire outbreaks is another major concern expressed by the some traders who mostly trade at the big markets in the towns. For example, the traders at Agbeni Market report incessant fire cases, while the traders at Bodija market report fear of fire outbreaks. The Grinders Association have suffered a fire incident three years ago, which resulted in the loss of their stalls.



ABUSES AND HARASSMENTS

It is interesting to note that a greater percent of respondents to this question report that they have not experienced harassment in the market – disagree 15.3 percent and strongly disagree 32.7 percent. However, data from the interviews and discussion reveal otherwise, as most of the interviewees and discussants state that they are harassed by both state and non-state actors. For example, traders at Agbeni, Anajere, Ifelodun and Ojoo markets report harassments and public embarrassments by Microfinance institutions (MFIs) when they default on repayments of loans, leading to public humiliation, mental distress, and conflict.



In addition, patent medicine sellers especially at Anajere and Ifelodun markets and other traders complain of exploitation, routine harassment and conflict with government agents, including NDLEA and NAFDAC officials. They claim that the health officials repeatedly allege that the medicine dealers sell expired or prescription drugs, while the sellers argue otherwise. Similarly, at Oparinde market, most especially cassava flakes and local chicken/ducks/goats traders complain of harassment by law enforcement agents.



Elubo Section in Bodija Market, Ibadan

The associations are also not left out of this challenge. Members of the Firewood Dealers complain of constant harassment and disputes with drivers (members of NURTW), while the Oodua Pepper Sellers complain of frequent harassment from health officials, law enforcement agents, and touts. Likewise, the Fish Sellers are aggrieved by the exploitation, predatory credit and harassment by fish dealers/cold room owners, as well as harassment by health officers, touts, and the police; while the grinders state that sanitation officers always bother them. Meanwhile, a different kind of abuse was reported at Station market, where the Iyaloja and a key informant highlighted the challenge of domestic abuse, violence and abandonment by partners due to the present economic hardship is becoming common. The Iyaloja of Station market, also said she sometimes have to go to her members' homes to plead with their husbands or partners to stop the intimate partner violence which her members report.

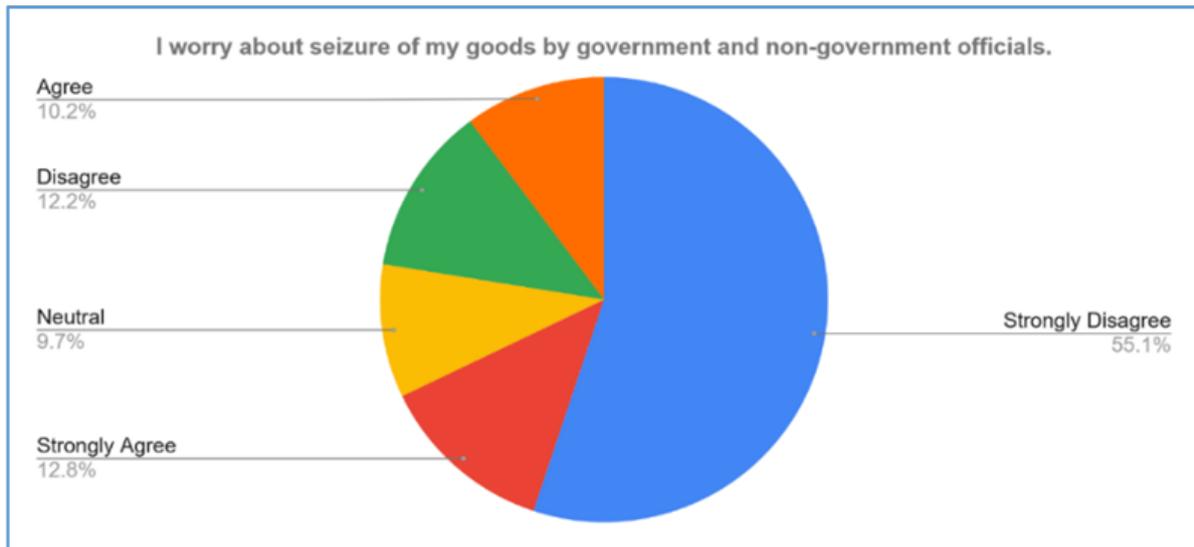


Testimony from the Iyaloja of Station Market, Erunmu:

“Domestic violence is a silent crisis among market women. Many come to the market with swollen eyes or visible wounds. When we show concern, they often tell us it was their husbands who beat them—usually because they asked for school fees, food money, or other household needs.

In some cases, we have had to follow them home to plead with their husbands, especially when they threaten to throw them out of the house. These are real stories of pain, and they are happening every day.”

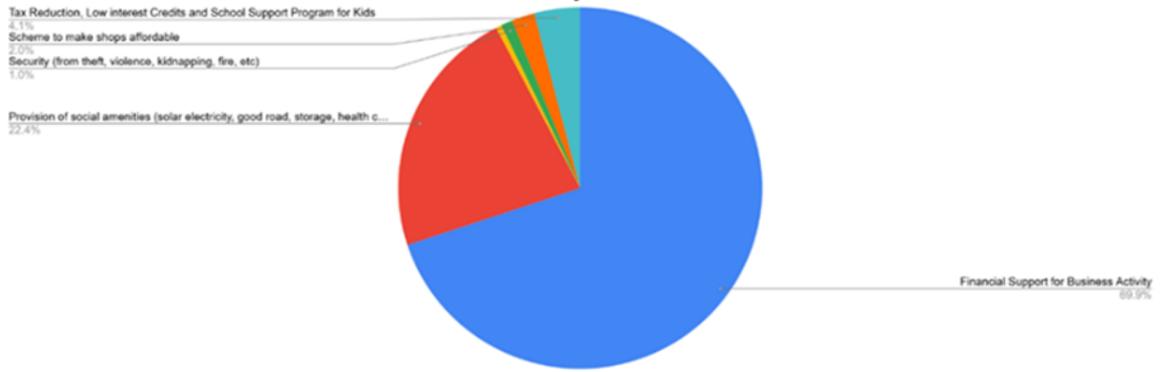
Furthermore, as shown in the chart, about 23 percent of the 196 traders who filled the questionnaire claim that they worry about seizure of their goods by both state and non-state actors – 10.2 percent agree, while 12.8 percent strongly agree. This peculiar challenge was expressed by patent medicine sellers and roadside traders. For example, at a KII with a 50 year old patent medicine dealer in Jarija market, and FGDs at Anajere and Ifelodun-Ajoda markets, the women expressed their worry about their wares being seized by law enforcement officers, especially officers of NDLEA and NAFDAC. Also, a street trader at Agbeni market said that law enforcement officers take out of their wares as punishment when they are arrested.



MOST IMPORTANT NEEDS OF RESPONDENTS

The question on the needs of the market women elicited a long list of demands ranging from economic, health, to voice and representation which closely related to the list of major challenges. Please see chart below for a summarised view of the needs; also please see Annex 1. A charter of demands has been developed from the needs listed by the women, see attached.

What are your needs?



SUMMARY OF FINDINGS

Here below is a summary of findings from the study as expressed by participants in the needs assessment:

GOVERNANCE AND POLITICAL MARGINALIZATION

- Widespread lack of consultation on key policy issues such as demolitions, displacements sanitation enforcement or levies.
- Frequent unfulfilled political promises, especially concerning infrastructure, grants, and social services.
- Low representation of traders in policy and decision-making bodies despite their economic contributions.
- Internal Conflict and Cohesion
- Leadership fragmentation in some markets, with rival lyalojas and disputes over authority. This situation also occurs at the state level.
- Most commodity associations report strong internal cohesion.
- Lack of unity and collective voice across Commodity Associations, even though members function well at their various units. Market and Commodity Associations have also not fully realized and taken advantage of their large numbers to make demands from policy makers and politicians.

ECONOMIC CHALLENGES

- Lack of access to affordable capital, including grants and interest-free loans for small businesses.
- Excessive and multiple levies, both formal and informal, from local authorities and touts.
- Recurring demolitions and threats of displacement, often without consultation or compensation.
- There is a call for increased government investment in agriculture and oil palm development.
- Deforestation for building and construction is depleting access to herbal and medicinal trees.
- The destruction of biodiversity threatens both agricultural sustainability and traditional healing practices.
- Lack of storage and drying or preservation facilities, especially for perishables like vegetables, fruits, and fishes.
- High transportation costs due to poor road conditions and limited market-based logistics infrastructure.
- Low customer patronage and sales losses linked to bad roads and lack of external access to markets, especially village markets.
- Lack of knowledge on processing, preservation, and farming diversification for commodity traders and need for training.

INFRASTRUCTURE DEFICIENCIES

- Widespread lack of essential facilities such as water supply, sanitation (toilets), waste disposal, drainage, stable electricity, and others.

- High cost of shops and stalls, especially newly built ones by estate developers, with many traders unable to afford them.
- Flood-prone and untarred roads, poor internal access roads, and absence of proper drainage systems result in roadside trading and market disruption.
- Inadequate or lack of firefighting equipment, despite recurring fire incidents.
- Lack of solar streetlights, contributing to insecurity.
- Shortage of lock-up shops (storage facilities), meeting halls, and day care centers/crèches for nursing mothers.

INSECURITY AND HARASSMENT

- Rampant theft, shoplifting, and burglary, even with the presence of police or private security outfits.
- Frequent harassment and abuse by touts, officials of Micro-finance Institutions (MFIs), and law enforcement agents.
- Physical and mental abuse of traders, especially when repayment of loans are defaulted or during enforcement operations, especially by MFIs.
- Exploitation and poaching of market land by influential individuals.

HEALTH AND SANITATION CONCERNS

- Poor market hygiene and locked/unusable toilet facilities leading to public health risks.
- Lack of health infrastructure, including clinics or regular medical check-ups.
- Exposure to toxic substances and pollution, e.g., from grinding engines or handling iced fish without protective gear.

SOCIAL AND WELFARE NEEDS

- Rising cost of food and fuel affecting both traders and customers.
- High financial pressure on low-income traders, many of whom are women with dependent children.
- Strong demand for scholarships and school support for children of indigent traders.
- Calls for food aid during periods of acute hardship.

TRAINING NEEDS OF MARKET AND COMMODITY ASSOCIATIONS

These needs reflect critical skill and knowledge gaps that limit the efficiency, sustainability, and advocacy power of these grassroots economic groups.

CORE CAPACITY GAPS IDENTIFIED BY MARKET WOMEN ASSOCIATIONS

LEADERSHIP AND GOVERNANCE

- Weak internal governance structures; need for leadership training to build trust, cohesion, and participatory decision-making.
- Support needed to restructure associations for efficiency, transparency, and conflict prevention.

ASSOCIATION STRENGTHENING AND SOLIDARITY BUILDING

- Desire for training on solidarity-building strategies, especially in fragmented associations.
- Emphasis on sustaining association structures, enhancing participation, and preventing fragmentation.

ADVOCACY AND LOBBYING

- Limited ability to advocate for members' interests or engagement with policy makers and processes.
- Lack of skills in lobbying, coalition building, public speaking and crafting strategic messages for engagement with government and other stakeholders.

CONFLICT MEDIATION

- Frequent internal conflicts and leadership disputes require training in conflict mediation, dialogue facilitation, and peacebuilding.

FINANCIAL LITERACY AND COOPERATIVE MANAGEMENT

- Poor record-keeping and financial management.
- Inadequate knowledge of how to form and manage savings and loans groups or cooperative societies.
- Need for training in loan tracking, bookkeeping, and funds management.

FUNDRAISING AND RESOURCE MOBILIZATION

- Heavy reliance on informal funding; need for training on fundraising strategies.

SPECIFIC NEEDS OF COMMODITY ASSOCIATIONS

BUSINESS MANAGEMENT

- Limited knowledge of business planning, value chain analysis, and marketing strategies.
- Demand for training on processing, preservation, and drying of products (especially perishables foods).
- Interest in alternative energy sources to reduce dependency on polluting equipment like grinding engines.
-

AGRICULTURAL PRACTICES

- Request for training on modern farming methods, particularly for crops like tomatoes and peppers.
- Interest in environmental stewardship including tree planting and climate awareness.

HEALTH AND ENVIRONMENTAL NEEDS

- Need for basic first aid knowledge and emergency response readiness.
- Concerns about the health impacts of grinding engine smoke and poor market hygiene.
- Openness to adopting cleaner energy technologies for cooking and processing.

CONCLUSION

The needs of the market women as revealed in this assessment are quite numerous. They are rarely consulted and are excluded in forums where decisions affecting them are made. Unfortunately, exclusion is bad business for any policy maker because everyone has to feel or think that they have participated in or contributed to a policy or process formulation or review in order to own it and make it work.

The women have also contributed to the sorry state of affairs that plays out in their various markets, as there seems to be no strong coordination or alliance building among them across the different markets, limiting collective bargaining and advocacy power. This lack of solidarity and common agenda of market women across the state has hampered unified advocacy, their ability to demand for their rights and accountability from decision makers or influence policy.

However, there is the general realisation of the need to ameliorate the situation which produced the request for capacity building. The articulated training needs reveal that market and commodity associations in the region require holistic capacity development, not only to improve their economic performance but also to enhance their organizational resilience, power of advocacy, and internal governance. Addressing these gaps through targeted training programs would significantly enhance decision-making ability, due to exposure to new ideas and increased knowledge as well as strengthen their role as engines of community development and local economic empowerment.

In addition, when women survive and thrive, their families and communities flourish. The women need to access funds to grow their businesses through robust credits and social protection mechanisms to protect them from shocks, build resilience and improve their coping mechanisms without compromising their wellbeing and that of their loved ones. Therefore, these segments of women need to be effectively incorporated in governance, economic planning such as social safety nets and necessary social change.

RECOMMENDATIONS TO RELEVANT STAKEHOLDERS

TO LOCAL GOVERNMENT AUTHORITIES (LGAS)

Infrastructure and Service Delivery

- Construct and maintain sanitation facilities, drainage systems, and waste disposal services.
- Provide and maintain lock-up shops, stalls, market meeting halls, and parking lots.
- Facilitate installation of solar streetlights in markets.

Policy and Regulation

- Ensure Inclusive Policy Dialogue: Institutionalize consultation with women-led associations in market planning, taxation, and development initiatives.
- Eliminate arbitrary and multiple levies by establishing transparent, consultative levy systems.
- Stop forced evictions and demolitions without due consultation or compensation.
- Engage market associations in sanitation enforcement and local planning.

Security

- Coordinate with local law enforcement to address harassment by touts and insecurity in and around markets.

TO STATE GOVERNMENT MINISTRIES, DEPARTMENTS AND AGENCIES

Infrastructure Investment

- Rehabilitate and upgrade major market-access roads, including the Ibadan-Iseyin 45km road which serves eight villages in the area.
- Fund solar mini-grids or off-grid power solutions for stable electricity in the various markets.
- Build and staff market clinics, child-care centers/crèches, and first aid posts.

Economic Empowerment

- Provide grants, subsidized loans, and capital support to women, youth, and small traders.
- Establish business support desks and market development centers.
- Offer subsidies for equipment (e.g., grinding machines, food dryers, cold rooms).

Agricultural and Value Chain Development

- Promote preservation and processing capacity (e.g., solar dryers, refrigerators).
- Provide arable land, farm inputs, and support for diversifying into farming (for example, tomatoes and pepper as already initiated by the association).
- Prevent sale of oil palm plantations to real estate developers.

- Support the establishment of herbal and medicinal trees reserves to protect biodiversity and sustain indigenous healing practices.
- Support aggregation and offtake systems for perishables, especially at village markets.

Health and Welfare

- Expand school scholarship programs for children of traders.
- Roll out periodic health screenings and occupational health education in markets.

TO FEDERAL GOVERNMENT MINISTRIES, DEPARTMENTS AND AGENCIES

Strategic Investment and Policy Reform

- Provide import licenses and subsidies for key commodities and processing equipment.

Social Protection

- Implement food subsidy programs for vulnerable market households.
- Include market traders in federal social investment programs and SME funding initiatives.

Governance and Representation

- Institutionalize market trader representation in national trade, women affairs, and commerce platforms.

TO DEVELOPMENT PARTNERS AND CIVIL SOCIETY ORGANISATIONS (CSOS)/NON-GOVERNMENTAL ORGANISATIONS (NGOS)

Capacity Building

- Provide training for traders on financial literacy, business development, food safety, and value addition.
- Facilitate cooperative formation, digital access, and innovation hubs.

Funding and Infrastructure Support

- Support construction of sanitation, solar, and cold storage infrastructure in underserved markets.
- Fund market-based livelihood programs targeting women and youth.

Advocacy and Rights

- Advocate for women traders' rights, protection from harassment, and enforcement of anti-abuse policies.
- Support conflict resolution mechanisms in fragmented or contested market leaderships.

Governance and Organization

- Resolve internal conflicts and leadership fragmentation through inclusive, democratic structures.
- Strengthen record keeping, transparency, and member representation.

Partnership and Advocacy

- Engage proactively with government and NGOs to articulate needs and track commitments.
- Educate members about rights, entitlements, and available support programs.
- Engage in continuous stakeholders and power mapping to understand strategies of engagement of relevant groups.

PHOTO GALLERY



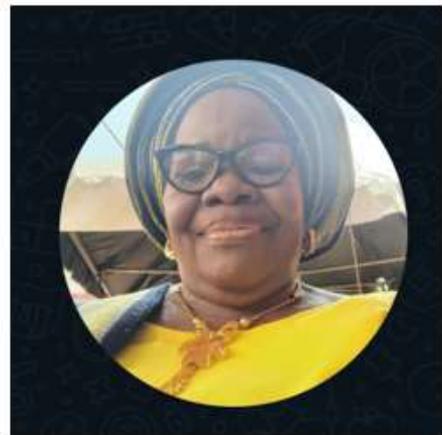
KII with trader at Bodija International Market



KII with trader at Bodija Market



The Iyaloja of Bodija Market, Chief (Mrs) Victoria Ronke Onipede



Alhaja Kehinde Suberu, the Asiwaju-Oloja of Agbeni Market



The Iyaloja of Jarija Market, Chief (Mrs) Simiat Ajibade (forth left in brown dress) with some women traders of the market



President of Vegetable Oil Dealers Association, Oyo – Alhaja Chief (Mrs) Silifat Adiamo Eyonbo, (in green kaftan), some traders and the research team



Chairperson Fish Sellers Association, Oyo State Alhaja Afusat Asake Yusuf (in blue dress) during a meeting with the research team



Members of Grinders Association, Bodija Market



Market Women from Anajere Market, Academy Ibadan



The Market Management Committee of Ajodalodun Market, Iseyin



Market scene at Oparinde Market, Ilora



Scene at Jarija Market

