

The 100 Women Group Movement:

A platform for increased women's empowerment, stronger voice in governance, and accelerated access to health services

According to UN Women, “empowering women to participate fully in economic life across all sectors is essential to build stronger economies, achieve internationally agreed goals for development and sustainability, and improve the quality of life for women, men, families and communities.” It is also an essential strategy for building resilience in households and communities across a country.

Sokoto State's poverty rate of 80% is well above the national rate, according to the Nigeria Bureau of Statistics. In addition, the maternal mortality ratio of 1,500 per 100,000 live births is nearly three times the national figure¹. Studies have established an inverse relationship between poverty and the delivery of maternal health services². In addition, women tend to save and spend income they control for essential maternal, newborn, and child health services. Therefore, program investments that increase women's access to financial services and control of enterprises

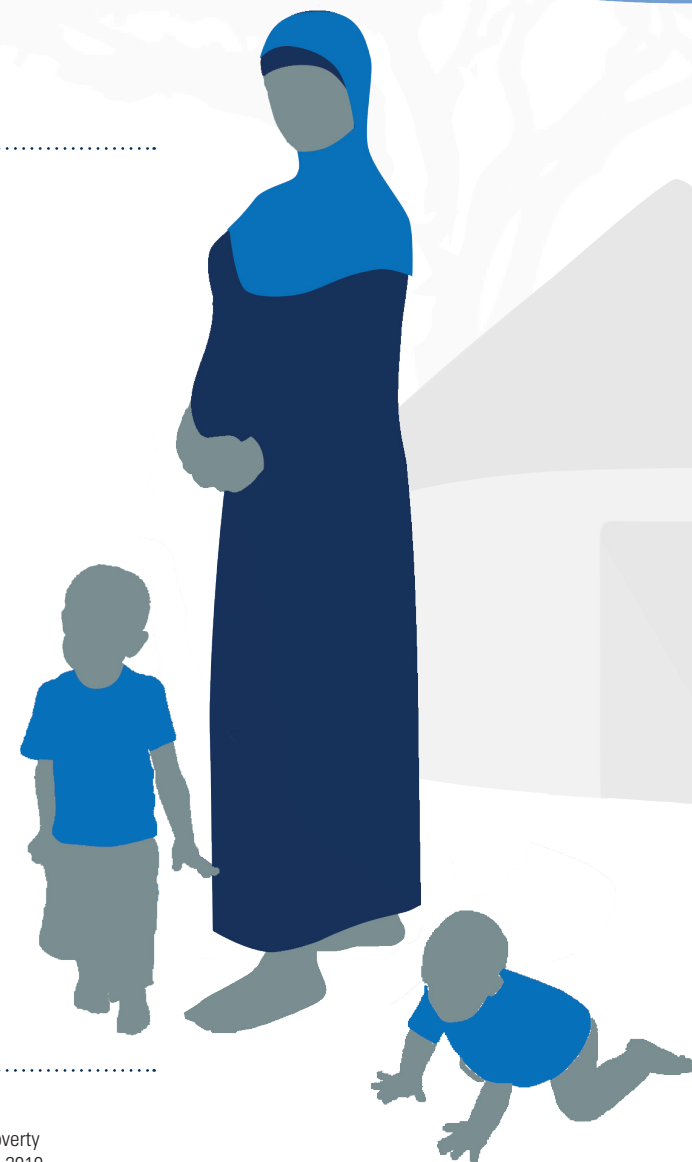
that produce income are highly likely to improve use of health services and maternal and newborn outcomes.

TSHIP invested financial and technical resources in a successful multisectoral women's empowerment platform known as the 100 Women Group (100WG). The 100WG is an organized network of women that has representation in each of the 244 wards throughout Sokoto State. 1,300 women serve as executive officers of these groups.

The 100WGs are fully registered as cooperative organizations with the Sokoto State Ministry of Commerce and Industry. They are also registered with the State Ministry for Women Affairs, which mentors the groups. Each cell at the ward level meets at least once a month; members save their own money into a pooled fund that is lent to members, from which savings plus interest is periodically paid.

In 2014 the Central Bank of Nigeria set aside a total of **\$125 MILLION** as loans, principally designed for women's groups.

TSHIP conducted health education sessions and equipped women with advocacy skills. The project trained 100WG members in financial management, which included basic accounting and resource mobilization. This improved group members' business management skills and helped them to start new ventures in vocations such as soap making, tie and dye, knitting, beadwork, leatherwork, farming, and catering services.



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Members of 100WGs in Sokoto report **INCREASED SELF-ESTEEM and SELF-CONFIDENCE** since joining.

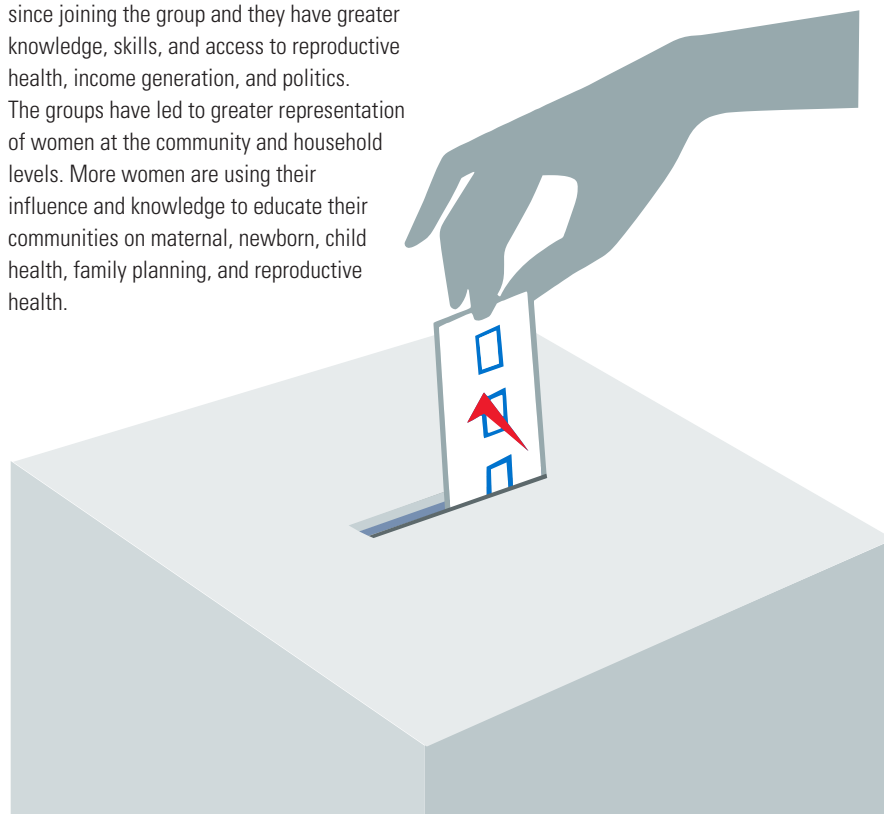
Furthermore, TSHIP trained the groups in health education and advocacy so that they can conduct health outreaches to the community. TSHIP also worked with the groups to identify potential third party lenders to compliment and build upon the internal, small-level lending that the groups do. Beyond micro businesses, funds are used for basic upkeep, health needs, and emergencies.

In 2014, TSHIP collaborated with the Sokoto State government to secure soft-interest loans from the Central Bank of Nigeria. The bank has set aside a total of \$125 million as loans that are principally

designed for women's groups. As the largest and most organized women's organizations in the state, 100WGs are early recipients of loans. To date, 100WGs in all 23 local government areas have secured loans from the Central Bank.

Consistent with previous studies, members of the 100WGs in Sokoto report that their self-esteem and self-confidence has improved since joining the group and they have greater knowledge, skills, and access to reproductive health, income generation, and politics. The groups have led to greater representation of women at the community and household levels. More women are using their influence and knowledge to educate their communities on maternal, newborn, child health, family planning, and reproductive health.

In Sokoto State, the 100WG strategy is now a recognized approach to promoting women's empowerment and participation in civil society. In the run up to the 2015 elections, several aspiring candidates from all political parties have sought the views and opinions of the 100WGs. More economically empowered women translate to stronger voices for change and healthier families.



Several candidates running in the 2015 elections **SOUGHT THE VIEWS AND OPINIONS** of the 100WGs.

