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Asset Assessment for Women: A Case Study of Imasayi Village in Ogun State, Nigeria & NGO Development: A Strategic Plan

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**Asset Assessment for Women: A Case Study of Imasayi Village in Ogun State, Nigeria
&
NGO Development: A Strategic Plan**

Olamide Adeyinka

May 2017

A Master's Paper

Submitted to the faculty of Clark University, Worcester, Massachusetts, in partial fulfillment of the requirements for the degree of Master of Arts in International Development and Social Change in the department of International Development and Social Change and the degree of Masters in Business Administration in the Graduate School of Management

And accepted on the recommendation of

William Fisher, Chief Instructor

ABSTRACT

Asset Assessment for Women: A Case Study of Imasayi Village in Ogun State, Nigeria & NGO Development: A Strategic Plan

Olamide Adeyinka

This paper presents the findings of an asset assessment performed with women in a village southwest of Nigeria, Imasayi Ogun state. This paper not only describes the process and results of a qualitative study, but also presents the implementation plan for an NGO that will work with the women of Imasayi to implement community-wide development projects. The research upon which this paper is based used the framework of seven capital domains, which are then used in turn to structure findings, recommendations and NGO planning and analysis. For the purpose of this paper, the marketplace is identified as significant for Imasayi's women and is discussed in detail in relation to two other asset types, roads and community connections. The paper concludes with an in depth discussion of the proposed plan for the NGO, including the strategic direction, asset assessment and stakeholder analysis of the research, value chain and governance of the NGO. The goal for the NGO is to create a path to work with marginalized women to identify assets and maximize their capital base.

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DEDICATION

This paper is dedicated to my parents, Engr. and Mrs. Toyin Adeyinka for constantly being examples of perseverance, drive and hard work. You both taught me the value of determination and tirelessly support me through everything. Without you two, my entire Graduate studies would not be possible. I would also like to dedicate this to my siblings, Bayo, Yinka, Deoye and Hawa. Thank you for your support and for always providing a listening ear and great advice throughout this process. I am forever grateful to you four. And to my amazing nieces and nephew, Bolu, Dara and Eniola, thank you for letting me borrow your parents to talk about Graduate school and my research. To my family friends, Ladi and Lindsay Kobiti and my incredible nieces, Kemi and Lola, I appreciate all the hours of Graduate school and research conversations you endured, and the support and encouragement you provided. Lastly, this paper is dedicated to my dear friend, Edugie for being my sounding board throughout my Graduate studies and for your kind and encouraging words when I doubted myself.

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Introduction

Women in Nigeria are considered one of the most marginalized populations in Nigeria's socio-economic system. Women become marginalized because they either do not have access to adequate capital, are not recognized for the skills and talents they contribute to their communities or a combination of both. This in turns leads to the neglect of women and women's needs (Eneh & Nkamnebe, 2011). To address this barrier, I conducted an asset assessment to identify the type of assets that women in a small village in Imasayi, Ogun state, Nigeria possess. This research not only identifies assets that women in this community already possess, but also recognizes the gaps in these assets, finds ways to address this asset gap, and explores sustainable paths to maximize how women use assets for their development and wellbeing.

This research process inspired me to develop a strategic plan for a non-governmental organization (NGO) that will continue to work with women in marginalized communities on community-wide development solutions. The choice of an asset assessment was to highlight the assets available in the community, call attention to the gaps in those assets and provide an avenue for an NGO to continue to partner with the community based on identified assets. Therefore, I utilized the findings from fieldwork and analysis to develop a framework for a type of NGO called a social business. The NGO will provide a space to work in partnership with the community to implement the results they need. Hence, the community is the primary audience for this specific research. I provide the community recommendations and a means to work with them in co-generating methods

and strategies to improve women's asset base and maximize opportunities for their own advancement as well as their families' and the communities.

Working with marginalized women in this context matters particularly to me because I am a young woman who once lived in Nigeria. I still have deep and strong ties to my community. Doing this type of applied research with the community that I am from and creating change is the very reason I chose to study International Development. This paper provides details of my approach to research design, collection and analysis with an in depth framing of the literature on asset assessment and social business. Below, I also share research findings and discuss specific aspects of these findings in relation to the NGO's strategic plan. This paper concludes by providing an asset assessment and stakeholder analysis, value chain, governance structure and recommendations for the NGO's future work with marginalized communities.

Background: Imasayi, Ogun State Nigeria

With a population of about 182 million people and a GDP of 481 billion, Nigeria is the largest country and economy in Africa (World Bank, 2017). Southwest of Nigeria and about a one-hour drive from Lagos state, the largest economic state in Nigeria is Ogun state. Ogun state is populated with over 7.1 million people of predominantly Yoruba ancestry. Ogun state was created on the 3rd of February 1976 with the capital city and largest urban center in the state being Abeokuta (Ogun State Government, 2014; Oni, 1991).

Twenty-five miles south of the capital city of Abeokuta is the small town of Imasayi, Yewa North¹ local government area (LGA) (Oni, 1991; See Appendix A for map). Due to

¹ Yewa North, formerly known as Egbado North

² English translation- Imasayi village

faulty head count systems and a number of census issues, current population data is unavailable for Imasayi but the population of Yewa North LGA is estimated at 183,844 with 17 villages and towns in the LGA. According to the 1991 data, the population of Imasayi was 5,756 persons and that of Yewa North is 228,970. (National Population Commission, 1991; National Population Commission, 2009; Oni, 1991). The Imasayi people are of the Yoruba tribe, one of the three major ethnic groups in Nigeria. Imasayi town is comprised of seven sections scattered across a 10-mile radius with one area referred to as the main section of Imasayi, which is densely populated and other smaller sections with very sparse populations. In 1990, Oba Gbadebo Adesola Oni was appointed as the royal head of Imasayi (Ogun State Government, 2014; Oni, 1991).

Study Framing

I used Delgado & Humm-Delgado (2013) to structure my research about assets in Imasayi. Their framework in explaining field-based asset assessment explores various literature and categories of assets which was helpful in framing asset development in Nigeria. An asset assessment was the ideal option for the Imasayi community because asset assessments identify strengths, concerns, and conditions of a group of people, assess capacity to meet community needs, and identifies community assets and challenges in meeting their needs (2013, p. 6-7). Sail & Abu-Samah (2010) suggests the need to define assets as a means for social intervention and empowerment. They stress the significance of community members' ability to not only access but also mobilize their assets for their wellbeing and the wellbeing of the community. In this context, an asset is any resource that can be used to minimize or prevent poverty and injustice (2013, p. 19).

The concept of assets has been called many different names with the most prominent being capital and capacity. Many scholars struggle with deciding what ways to define and name assets because of the dynamic nature of communities and the assets they possess. Furthermore, assets have the ability to take many different shapes and frames in the field and can many times overlap. This presents a serious struggle for fieldworkers in which, Delgado & Humm-Delgado (2013) suggest that researchers must make informed judgments on the best ways to conceptualize and categorize assets (2013, p. 10, 19).

Delgado & Humm-Delgado (2013) also discuss the advantage assets assessments have over the more conventional needs assessment. The asset assessment generally focuses on the assets, capacities and capitals in the community rather than the needs. This is better in that it provides the opportunity for a more proactive rather than reactive approach. The process of asset assessments also stresses community participation and contribution to the process. It seeks to equalize power between community and researchers by providing some level of ownership of process to the residents.

Delgado & Humm Delgado (2013) also examine the biases faced in asset assessments. This is in the form of power relations, structural disadvantage and access. Van Staveren (2013) questions the differences and the equality between groups of people (for example, men and women; more influential and less influential) and the entry barriers and mechanisms of exclusions that exist for the minority groups. Van Staveren (2013) expresses concern for the power relations and hierarchies that influence who contributes and gains access to assets, particularly in relation to gender. He suggests that people of unequal status, such as women have less access to assets in communities. He also considers the structures that perpetuate inequality thereby limiting individual agency over available

assets. Cleaver (2004) suggests that institutions and structures perpetuate a “right way” of doing things, created by dominant views that are often times impossible for marginalized people to realize, which causes the people in power to lay blame on the marginalized people (2013, p. 30).

In community development, there are many different ways to define and qualify assets. Delgado and Humm-Delgado (2013) explore three dimensions of assets: individualized, community level (family, neighbors, social networks), and organizational levels. Green and Haines (2012) identify seven categories of assets and community capital. These are: cultural, environmental, financial, human, physical, political and social. However, what is most important to note in an asset assessment are the multiple facets of assets and how non-binary they can be once identified, particularly in the field (2013, p. 10-11). I used Delgado & Humm-Delgado (2013) seven capital domains to structure my research in Imasayi. These are:

Social Capital: “Social capital is a term used to describe the social organization and productive synergy underpinning community spirit.” Considering social capital is essential, as it will demonstrate how and why relational assets can build community and a network (2013, p. 34-38). It is also important to remember that “there is no universally accepted definition of social capital; the term encompasses those relationships that help people to get along with each other and act more effectively than they could as isolated individuals, groups, and society” (Asian Development Bank, 2001).

Human Capital: “The concept of human capital is rooted in economic theory and refers to the education, job experience, acquired skills, and the health of individuals” (Beckley et al., 2008). Delgado & Humm-Delgado (2013) clarify this definition by explaining that although

human capital is mostly capital that is acquired, health is an exception because it influences employment. Identifying human capital in the research will display how acquired capital, such as education and skills can increase growth and personal asset base. Since many women in Nigeria are overlooked as community assets, the aim of this capital is to identify areas that will provide the women with a certain level of added economic advantage.

Physical Capital: Physical capital are roads, buildings, infrastructure and natural resources (Haines, 2009). These assets are essential in understanding the features of the community that can support or hinder women from maximizing their asset base.

Cultural Capital: Delgado & Humm-Delgado (2013) stress how cultural capital is determined by the local situation and how it can either stand alone or ultimately intersect with other forms of capital such as social and economic. These are “the general cultural background, knowledge, disposition and skills that are passed on from one generation to another” (McLaren, 1998). This is extremely important in grasping context and understanding how capital in the Imasayi context may shape the research, results and recommendations for women.

Economic Capital: Delgado & Humm-Delgado (2013) divides this into fixed assets and liquid assets but with much contention because many scholars and practitioners believe that economic capital can be a direct form of any capital. Therefore, economic capital can serve as both the primary and secondary goal of an asset assessment. Identifying this type of asset is difficult because of its ability to take different forms in an assessment, however understanding how women can improve on their economic base is crucial to their financial growth, livelihood and community growth.

Intangible Assets: Assets that are not easily captured or measured and often overlooked are intangible assets. This may include: historical, timing or temporal, momentum, hopes and dreams (2013, p. 53-58). This asset is very subjective in that it tries to capture thoughts, ideas, and feelings. It also intersects with many of the other types of assets. In this context, it may capture many of the women's ideals and understanding of assets and asset development.

Political Capital: "An entity's political capital comprises those aspects of its physical, financial, social, and intellectual capital that have the potential to affect political outcomes" (Ferguson and Dickens, 1999). This is essential for women because it is tied to policy. Identifying this asset will point out what kinds of policies are available for asset and community development for women.

Methodology

According to Hammet, Twyman, & Graham (2015), researchers experience different power dynamics when doing research. Most times, researchers are a representation of power and privilege in relation to research subjects because of their history of colonialism. For this reason, Hammet et al. (2015) stresses the idea of looking at participants not as powerless but as individuals with agency. Researchers who take a post-colonial or interpretivist approach to address this power dynamic, attempt to decolonize the research process and participants become co-creators of knowledge (Collins, 1990). Keeping this in mind, I embarked on my fieldwork in Imasayi with the awareness that even as a Nigerian there is a possibility of colonizing the knowledge being created. I therefore approached the

research with the aim of enhancing the power and voice of the women and other participants in the study.

I also employed an interpretivist approach rather than trying to prove a theory. There were many dimensions to the research, so I took an ontological relativist perspective in understanding the data, and found that multiple realities existed in different spaces and frameworks. I engaged in dialogue with this community realizing that although there are similarities in my background, our experiences are still completely different. I approached the research by constantly balancing myself between the conventional social science and the alternative epistemologies. I reflected on these facts and how that can either create bias or induce detachment.

Research Question

My research sought to answer three questions: 1) What are the various assets and opportunities available in the Imasayi community that will enable women improve their living conditions and wellbeing? 2) What strategies would help women improve their asset base and maximize opportunities for their own advancement as well as their families' and the communities? 3) What are the characteristics of an NGO that can work with women in the community to enhance the identified assets?

Data Collection Tools

I chose Imasayi because my family is originally from Ogun state and they have strong ties to this community. I conducted research for seven weeks in May-June, 2016.

This study on assets and community development is a mixed methods study. I employed 3 types of data collections tools, 1) key informant interviews, 2) focus group discussions, and 3) analysis of secondary documents such as government and NGO reports. I interviewed community and political leaders and conducted focus groups with community women. Questions for the interview and focus group guide were derived from frameworks in the literature on asset assessment constructed by Delgado & Humm-Delgado (2013) and were open ended to understand the perspective of the participants. (See Appendix B, C and D for copies of the Focus Group guide, Community Leaders Interview guide and Political Leaders Interview guide, respectively). This study design was the most appropriate for this research because it utilized a holistic approach to answer the research question.

A Research Assistant assisted me by taking field notes during focus groups and interviews. During periods when the participants only spoke the native language, Yoruba, an interpreter translated questions for and answers to me. I trained both the Research Assistant and Interpreter on research ethics and study objectives before research started. After every interview and focus group, I debriefed with my Research Assistant and Interpreter and the Research Assistant typed up notes on the same day.

Ethical Considerations

To protect the rights and safety of my research participants, I gained IRB approval for my study. I used a digital recorder and then transcribed the recording. After data collection, code numbers and pseudonyms were associated with participant names. Only the pseudonyms are attached to the transcriptions and referenced in the study. During data analysis, participants were referred to by their codes, and at no point during the study have

associations between codes and names been disclosed. Written consent was obtained from every informant (See Appendix E and F for Interview and Focus Group consent forms, respectively). Each informant had the opportunity to seek clarification and/or withdraw even after signing the document. Participants were not in danger of any physical, psychological, legal or social harm. This study carried minimal risks. In other words, the risk involved was no more than one would experience in normal daily activities, and from public discourse about personal experiences. There was the potential for social risk. This could have occurred if a participant criticized community practices or members of the community.

To maintain the quality of my research, I made sure the research questions were clear and understandable. To reduce bias, I approached the research by being mindful of my connection to the research site and its people, making this clear throughout the process.

Sampling

My research participants included primarily women in Imasayi and a few male community and political leaders. Participants ranged in age from 22 – 80 years. Over the course of seven weeks, I conducted interviews and focus group discussions with the following groups:

- The head of the Imasayi village, Oba Gbadebo Adesola Oni.
- 5 community leaders
- 5 local government officials
- 3 state government officials
- 4 community members who work in the community, and
- 7 focus groups with a total of 68 women

I used formal networks to identify participants. For the key informant interviews with community leaders, I targeted people who hold specific positions in the community and are well known throughout the community. Having connections in Imasayi, I was in touch with the head of the Imasayi village, Oba Gbadebo Adesola Oni and other community residents before arrival. I recruited political leaders using my connections as well as directly contacted political officials to ask if they were interested in interviewing. For focus group discussions, I used snowball sampling to identify other participants for this study. To make sure the sample was a proper representation of the population, I asked community leaders to request women in different sections of Imasayi to participate in focus group discussions.

Data Analysis Framework

In analyzing this data, I was content sensitive and allowed the data to mold the assets that represent them. My analysis process was a circular process rather than a linear sequence. This allowed me to be flexible throughout the analysis while preparing transcripts, developing asset codes, defining asset codes in a codebook, comparing the data, categorizing the data, conceptualizing the data and developing a strategic plan for the NGO. I used researcher triangulation to draw connections between what I found in the field and what was previously discussed on women's issues and empowerment. However, I chose to focus more on the contextual issues, which differed from the already established paradigms (Hennink, Hutter, & Bailey, 2011). Furthermore, I crafted a strategic plan for the NGO using the emerging themes of the data.

Subjectivity Statement

I spent a large part of my childhood in Lagos, Nigeria. My family is originally from Ogun state, and maintains connections there. While my connections gave me an advantage in accessing some participants, this familiarity also created bias that I was cognizant of before starting my research. I managed my bias by constantly keeping a diary of my feelings and connection to the research to try to keep it as separate as possible.

I as a Nigerian woman from a different background realized my privilege and how it affected the research (Collins 1990). This is where understanding my subject position in relation to the research and research participants became pertinent. Realizing that my position was completely different from many of the community members who I was working with and understanding how that changed in importance at different times during my research was essential.

Additionally, choices were made across the entire research process and owning that fact was difficult but necessary. My choices were based on me as a human subject, whether it was in designing the research tools, coding the data or even deciding on recommendations, my positionality biased the study at different points. However, I maintained objectivity by always taking a step back, reminding myself of the conventional social science and alternative epistemologies continuum.

Findings: Asset Assessment

The findings of this research documents the assets found in Imasayi using the Delgado & Humm-Delgado (2013) framework discussed previously. These assets include:

Social Capital

Community Connections: From my research, I found that the women of Imasayi had particularly strong relationships with each other. They demonstrated this when one woman would leave her goods to help another at the market or when a woman would assist in the care of another woman's child. The community ties were strong. They moved together in groups and they assisted and supported each other. Particularly in an area of Imasayi referred to as "Abule Imasayi"² many of the women there relied on each other to survive. This area of Imasayi is inhabited predominately by women and these women jointly made decisions to benefit their area. In fact, they cook, play and work together as a village group which makes them stronger than they would have been isolated. They learned very quickly in Abule Imasayi that comradery and relationship was their best chance of survival and this form of social capital has allowed them to survive in the least developed area of Imasayi for many years.

Peaceful Living: Throughout my transcripts, the word peace and many variations of it were plentiful. Overall, the majority of women stated that they all live at peace with each other. This form of social capital can often be taken for granted, however it was clear how important it was for the community members, particularly the women, to establish that their community is peaceful. It is this community spirit of peace that keeps Imasayi and its people going.

² English translation- Imasayi village

Human Capital

Education Resources: In Imasayi there are public and private primary and secondary schools but no tertiary schools in the community. Residents expressed their concern for the lack of quality public education and limited funding to send their children to private schools. A young woman about 30 years of age named, Kemi recalled her experience with public school saying:

“I can say that public schools have really helped us, because I that is talking to you also passed through the government school and our other seniors. What we are praying for is that government to come to our aid in order to provide other amenities like classroom, standard and quality teachers. In some cases, the student don’t have seats, we are begging the government to help us make the school more standard like the school in urban center with a good structure. (Interview, 2016, p. 26)

The women of Imasayi also speak to the struggle of getting children to school each day, particularly in the more remote areas of Imasayi. The schools are heavily centralized in the main area of Imasayi and many children walk an hour or two to get to school.

In Imasayi there is only one public secondary school. From my observations, the amenities and supplies available in the various schools I visited, both private and public were old or lacking in quality. However, the private schools had slightly better amenities and supplies compared to that of public schools. Public schools have limited space for libraries or computer rooms. In most schools, both the library and computer room are situated in the same room, which is sometimes also used as a store. There is limited furniture in the classrooms; three students sometimes have to share a two-student desk. The class structures are old buildings, sometimes with no ceilings or bad roofs. I also observed that the ratios of students to teachers are extremely high.

In contrast, many school administrators and teachers believe the problem begins at home. Particularly in the public schools, they expressed that although they are aware that the school is not providing quality education, they also believe many parents and caretakers in the community are not educated. Therefore, they do not know the value of an education to individuals and the community. In this regard there is an interesting contrast, as parents feel the exact opposite. Parents argued that the lack of quality teachers is a major problem for the school system. In particular, many of the public school teachers and administrators are not from Imasayi and have no real ties to the people there. They are posted to schools in Imasayi by the government for random reasons. I noticed on a visit to the public secondary school in Imasayi that as soon as the day was over, the teachers quickly packed their things into an already requested taxi and headed towards their homes, even before the students had a chance to leave school themselves. It appeared as though they were anxious to leave school for the day. In contrast, about a mile away is Green Pastures primary and newly opened secondary school, undoubtedly regarded as the best private school in the town. Bimpe, a representative of the school, spoke to me with great passion about the lack of quality teachers and amenities when she taught at that same public school years ago. However, even in private school, Bimpe expressed the struggles she faces daily with parents who are not able to afford fees and the lack of support from government for private schools.

Health Resources: Similar to educational resources, there are major differences between the one public hospital and the private hospitals in Imasayi. Upon visiting both public and private hospitals, I noticed many low quality amenities and services. However, the private hospitals had slightly more amenities and services than that of the public. The public

hospital was unsanitary, with dirty and torn mattresses for the beds, expired medication and very little equipment. Available equipment was unsterile. The hospital is extremely understaffed with only one nurse manning the entire facility, including the front desk, and no doctor in sight. Even more appalling is the use of a toilet as a kitchen area as shown below in Figure 1, because this is the only area inside the main hospital with running water.



Figure 1: Picture of the dual kitchen/toilet at the Ansarudeen Primary Health Care Center, Imasayi, Yewa North Ogun State

Many of the women complained about the ‘costs’ associated with ‘free’ healthcare.

Sade, a young mother of one narrates her experience at the public hospital in Imasayi:

“Yes, look at me, the baby that I am carrying, I born her there and its two years ago, they collected their money. Government will be saying free education and free healthcare but it is a lie. I paid over 10,000 naira then and still till now, almost everything I needed for my labor I bought and still paid the total amount. Imagine that?” (2016, p. 45).

These are similar to the stories of many other women in Imasayi who tried to obtain care from the public health care facility available. Other women also discussed the increase in fatalities in the area because the medical facilities available, both public and private, are not equipped to attend to complex issues such as serious car accidents and emergency surgeries. Most of the residents have to be rushed to the nearest major hospital in Abeokuta, one and half-hours away, incurring costs that they sometimes cannot afford. Sometimes, they are denied treatment because of lack of funds.

Physical Capital

Houses and Other Infrastructures: There are many different infrastructures available in Imasayi depending on what area residents live. Residents that reside in the more developed area of the town have cement houses, while those in the rural sections like Abule Imasayi mostly live in mud and bamboo houses. With Dangote Industries (a large cement factory) in the area, more construction businesses are building cement and concrete houses for the employees who work at Dangote.

Roads and Bridges: The roads leading to and from Imasayi are poor and extremely damaged. Many attribute this to the presence of Dangote Industries with large trucks coming to and from the city. Most of the small roads are not tarred and damaged. Most people move around town by walking, paying for motorcycle rides and riding the very few cars available.

Electricity:

“Generally, electricity in Nigeria is not stable, if we say we have good electricity, we are lying to ourselves, the two transformers we have, one of it is faulty and the second one if they bring light one side of the village will have low current while other side will have high current. So the light issue is government issue.” (2016, p. 7).

Seun adequately expresses the shared opinion of many of the residents in Imasayi that the lack of electricity is a nationwide phenomenon. However, in certain areas of Nigeria like Imasayi, the power issue is worse. While in Imasayi, I observed that the Power Holding Company of Nigeria (PHCN) only provided power an average 4-8 hours a day, sometimes every other day.

Water: Although, there is water available through the government, water supply is intermittent and may sometimes be stopped for over 24 hours in certain areas of Imasayi. Many of the boreholes available in the town do not adequately function and are not in use. There is however the nearby Iju River and a few other surrounding villages, where residents sometimes get water. Oyinkan explains the plight residents face when there is no water: *“What I know is that there is borehole water but now it has spoiled, no water again, before if you do not have money, you can get water but now no money, no water”* (2016, p. 86).

Market: Imasayi has one major market. The market is in operations once every five days. Market day is a large ordeal for Imasayi residents as many people come from outside Imasayi to purchase goods and services. These products include fresh foods like cassava, fish, tomato and cooked foods and services like shoemaking are also available. The Imasayi market is considered one of the largest in the region and is heavily patronized. However, the market’s physical structure itself is very small and poorly constructed. Many women’s sales suffer particularly in the rainy season because most of the market does not have any overhead cover to protect their goods as shown in Figure 2. Many Imasayi residents take

pride in their marketplace like Modupe who states: “Like chips, garri³, yam, there is no business that will not sell in Imasayi.” (2016, p. 18). The marketplace is monitored by two community leaders, one female and one male referred to as the Babaloja⁴ and Iyaloja⁵ of Imasayi. The marketplace is where most interactions between community members occur, particularly women.



Figure 2: Picture of Marketplace structure at Imasayi, Yewa North Ogun State

Cultural Capital

Cultural Heritage: Generally, the Yoruba people have a number of diverse cultural beliefs and Imasayi is no exception. Common among the Imasayi people is the worship of traditional gods Aso,⁶ Egungun,⁷ Sango,⁸ Ogun,⁹ and Oduduwa¹⁰ in which, various festivals are celebrated in their honor (Oni, 1991; Interview, 2016). Imasayi is also a very religious

³ Garri- Made from cassava

⁴ English translation “Father of the market”

⁵ English translation “Mother of the market”

⁶ The son of Olu-Aso, the Alaafin of Old Oyo (a state in Nigeria) Empire who led the Imasayi people to their present settlement

⁷ English translation- Masquerade

⁸ English translation- god of thunder

⁹ English translation- god of iron

¹⁰ English translation- god of creation

community, with both Christians and Muslims and a number of churches and mosques in the area. There are talks of the construction of a “film village” whereby filmmakers can use the terrain and cultural backdrop to make widely watched Nigerian movies.

Economic Capital

Financial Resources: Imasayi has only one registered private financial institution, a microfinance bank called Stallion Bank. The bank has recently become popular among the women. Prior to Stallion, many women saved, started and invested in their businesses through cooperatives and other informal saving groups. Cooperatives are very popular and have received particularly positive reviews among the women in Imasayi. Biola recalls her experience with cooperatives and the bank saying, *“we are doing contributions daily, after one month, you collect your money and establish something, apart from contribution, there is cooperative and one bank here which both are lending us money for business”* (2016, p. 33). Even state government officials recognize the positive effects cooperatives have had on the women in Imasayi. Tunde, a state government official also supports the use of cooperatives in Imasayi saying, *“I have been to the place and I have seen, cooperatives are thriving well among them, they embrace it”* (2016, p. 81).

Dangote Factory: On the border Imasayi and the small town of Iboro is a large cement factory called Dangote Industries, which is owned by the wealthiest black man in the world, Alhaji Aliko Dangote (See Appendix A for map). This factory has brought significant economic development to the region and has compelled many who would have overlooked this area of Yewa North to pay close attention. However, the people of Imasayi cannot agree on whether it is doing more harm than good. Some women and community leaders

recognize the positive effects the factory has had on the region. The factory has given many women opportunities to sell their food, drinks and other items and to perform unskilled factory work.

In contrast, many women in Imasayi felt robbed of their land after Dangote started building the factory in 2008. Particularly, in the areas of Imasayi that are closer to the factory, the women are angry and confused as to how Dangote could come and take over their land. Tola explains the situation: “*Before we are having but since Dangote has come, he has acquired everything from us and its little money that they gave us and it is really making us suffer here*” Another woman, Teni spoke about the lack of jobs or benefits from Dangote saying: “*Work at Dangote, we don’t have any benefit there, both us and our children and they are based on our father’s land and acquired it from us*” (2016, p. 68). Even Bayo, a top-level state official in the Ogun state government mentions the negative effect Dangote has had on the roads in the area. Seyi, a resident living in the area of Imasayi closer to Dangote explained in more detail about the accidents caused by Dangote trucks, “*Nothing except if the Dangote drivers are fighting okada [motorcycle] rider anytime there is accident because always every time Dangote drivers are killing our okada riders here and it causes so much trouble in the community*” (2016, p. 12). Many residents also complain about the road and how trucks are dangerously parked on the road.

Talking to a representative in the Corporate Social Responsibility (CSR) department of the Dangote Factory, Mayowa shed more light on the land issues Imasayi residents are experiencing, stating that the company had received mining leases from the government. Since many of the residents of Imasayi have no written documentation to prove land ownership, there was nothing the residents could do but to accept it. The Dangote

representative also discussed some of the CSR performed in the community. These include boreholes, which many women residents mentioned were no longer in service, employment, scholarships and a health center. The representative also discussed the availability of soft loans given to residents through the Dangote Foundation. The loans are in the amount of two to ten million naira¹¹ under the guarantee of a king in the region. This soft loans, although a great opportunity are unaffordable for residents. Finally, the Dangote representative also mentioned that their CSR committee meets every three months, unless in the case of emergencies, to discuss and resolve any complaints made by residents.

Farming and Small Businesses: In Imasayi, farming is the primary occupation for both men and women. Imasayi has very fertile and arable land for cultivating cash and subsistence crops. These include: cashew, palm kernel, cassava, cocoa, pineapple, rice, maize, oranges, tomatoes, yam, mango, pepper, vegetable, okra, plantain and beans. People also engage in fish farming, mainly catfish, and small-scale production of products like local gin, palm oil and garri. Crops grown by women are largely harvested and sold at the market along with other products and services. Imasayi is known across Nigeria for its production of Kokoro, a crunchy Nigerian snack made from maize. Women also engage in small businesses including tailoring, hairdressing and selling of other goods and services (Oni, 1991; Interview, 2016).

Intangible Assets

Love for Imasayi: Many of the residents constantly expressed their love for Imasayi. Almost all of the people there were born in Imasayi, had never left and had no interest in

¹¹ Roughly \$5000- \$25,000

leaving. Imasayi is what they know and love. Respondents made it a priority to let me know that they loved living in Imasayi regardless of how tough it is.

Hopefulness: Although hope can be very subjective and very difficult to qualify, according to Stoddard, Henly, Sieving, & Bolland (2010), hope has been described as the “anticipation of a future which is good, based on mutuality, a sense of personal competence, coping ability, psychological well-being, purpose and meaning in life, and a sense of the possible” This translates to hope as the belief in the personal ability to physically and psychologically set goals, the belief in the capacity and competency to achieve those goals and to remain motivated and strategize when situations occur that negatively affect those goals. One community leader took me around Imasayi, to the farms, schools, and small-scale businesses. This vibrant old man popularly known as Baba Atuniluse (town caretaker) and many others in Imasayi displayed so much hope for a better tomorrow. Baba Atuniluse, who was certainly over the age of 80, constantly expressed that if Imasayi just had the right opportunities, they would be a much better society. However, even in his old age and the conditions of his community, he is still so full of energy and hope. He would always tell me in Yoruba, *“my daughter let’s walk there, it’s not far, it exercise,”*¹² as we walked miles and miles of farmland, some of which he owned and worked in daily to create a better life for himself and family. Everyday working in the farm was his belief in his personal ability to set goals and the belief in his capacity and competency to achieve his goals.

Community Awareness: An asset that can most times be overlooked is the level of awareness and knowledge the community has about their conditions of living. The women were specific about the assets in Imasayi and the gaps in those assets. Awareness is an

¹²Yoruba translation: “*omọ mi jẹ ki a rin lo sibe, ko jina, idaraya ni*”

asset for development because it is an intangible asset that provides the community the opportunity to take ownership of the process and create tangible assets.

Political Capital

State Government:

“You can only take the horse to the riverside, you cannot force it to drink water, for those of them who need financial assistance or who want to secure loans through cooperatives or even from the government joint venture that we are doing with private industries, for those who have registered with us we see what we can do for them” (2016, p. 74).

These were the words of Bayo, top-level commissioner in the Ogun state government. Although true that you cannot force a horse to drink water, you can only take the horse to the riverside, the problem with this narrative is that people are not horses. People are far more complex to be likened to such a simple analogy.

As to be expected, in Imasayi there was not much disagreement on the role that government plays in development of the community. There is a general consensus that the government does not do much to develop this area of Yewa North. Ayo explained this in detail:

“Those that are in government, their mind and believe is to develop the urban not the rural area. It is not only on education but on other things. If they are looking into rural area they will know the benefit those that are in urban are enjoying, we in rural did not enjoy that. Even if the government bring someone to work here, they will not want to stay, they will be looking for transfer to city. So we are begging the government to please be looking into the rural area in terms of development” (2016, p. 22).

Many of the residents in Imasayi share Ayo’s belief that they are overlooked, neglected in many different areas of development, which is why they continue to remain marginalized.

Upon speaking to several top-level government officials in the Ministry of Cooperatives and Community Development, no specific plans were provided about the development of the marginalized areas of Yewa North. Many of the officials mentioned education, cooperatives, community development associations and providing encouragement for self-help, but no concrete plans were highlighted to implement these. One local official stated that the government has made an effort to encourage people to brand and market their Kokoro product, but the state government has not provided any real support to develop its production or establish market linkages. When asked about the accessibility of the people to the ministry, the commissioner, Bayo also noted that: *“ the government is very open and for instance, when you came in, I mean my door is open, I don’t even have a visiting time, if you meet me, you meet me, if you don’t meet me, too bad”* (2016, p. 74). His answer although an attempt at political correctness, appeared unwelcoming and may explain why many of community members feel their needs are not reaching the top.

Local Government: Although the local government is expected to be a liaison between the state government and the people but there are gaps in this connection as the local government has done a poor job in bridging this means of communication. Many of Imasayi’s local government representatives, some of whom are women stated they did not have a clear grasp on policy or how to improve the Imasayi community, yet these officials represent the community’s needs at local government meetings. When the very voices speaking on their behalf have very little to no training on policy, community needs and development, this creates a large strain on the people and keeps them further impoverished.

In general, the women of Imasayi expressed their ability to access most of the assets available in the community. Although, in terms of land resources, some women believe they need to have a man present to purchase land because other residents may not sell to them if they do not, while others believe that as long as they have the money, they are able to negotiate by themselves. The largest issue for women in Imasayi in accessing resources is the underlying structural disadvantages that plague most societies. Many of the women in Imasayi have no real control of the resources and the outcomes of those assets in the community. Although, there is some level of access for all community members including women, the government or community leaders control many of the assets in Imasayi. This control affects placement of resources, timing of resources, quality of assets and more. Given the lack of knowledge and limited agency, women in Imasayi are thereby not able to fully benefit from certain assets that are predominately controlled by government. This also brings up the issue of representation and how it affects the access of women to resources. Representation of women in community and state structures are low. Therefore, women's needs in Imasayi are not brought to the forefront compared to that of their male counterparts, who are much more represented in leadership positions throughout the community. In contrast, the one asset that allows women some level of control is the marketplace. The marketplace is predominately occupied and controlled by women and is a core part of the community.

Discussion: The Importance of the Marketplace

I chose an asset assessment rather than the typical framework of a needs assessment because an asset assessment adds the extra and necessary step of not only

identifying issues and difficulties faced but illuminates the resources available and specifically identifies the issues and gaps in those resources. For the discussion section of this paper, I will focus on interpreting and explaining the importance of the marketplace and its significance to women in the community. Assets are not mutually exclusive and can therefore overlap with each other throughout the research. Thus, I will not only identify some of the issues with the marketplace but also connect them to other types of assets identified that may hinder or promote the overall development of the marketplace.

I chose to discuss the importance of the marketplace for the purpose of this paper because it is one of Imasayi's most important assets for women. At every giving time, it features the highest number of a variety of women from different areas of Imasayi performing economic and social activity. This is an immense advantage for women and provides a great opportunity to illuminate an asset that will target and reach most of the women in the community. This asset is of significant value, particularly to women, because it is their primary economic source and is primarily controlled by them, unlike other assets.

In this research the marketplace has been identified as a physical asset however, it cuts across other forms of assets including human and economic capital because of the job experience, skills and economic advantage it provides women in Imasayi (2013, p. 38-40). In addition, the marketplace is also important because of the community connection (social capital) it affords women. Market day is every five days in Imasayi. Women and men from all over and outside the town come together to participate in this activity. The connections and integration I observed during my experience at market day is the very relational experience that Delgado & Humm Delgado (2013) speak about; which allows people to get along and function better than if secluded.

The rationale behind identifying the marketplace, as a physical asset is because of the structural advantage it presents for women. The market represents a place where women can actively socialize and perform business activities. However, the existing structure presents major challenges for women in Imasayi. As seen in the findings, the marketplace structure is poorly constructed and leaves products and services vulnerable to inclement weather and other elements. This presents a considerable disadvantage for women as many are not able to sell damaged products. Not only does the physical structure of the marketplace present a drawback for women's activities, the physical asset of roads leading to Imasayi provides a significant hindrance to economic activities. Due to the already established popularity of this market, many people outside Imasayi come to patronize the marketplace but are sometimes deterred by the damaged roads leading to the town. This is a major gap in physical assets that not only affects the marketplace but other forms of assets. Improvements in roads are necessary for the growth of the marketplace and the overall development of Imasayi.

As Delgado & Humm-Delgado (2013) explains there is no total definition of social capital, however it can be likened to those community connections and relationships that allow people act more efficiently or powerfully than if they were remote individuals. Emphasizing the community connection the marketplace provides and encouraging it can stimulate further cohesiveness among the women and nurture their ability to work together and create networks (2013, p. 34-38). Furthermore, improving on the human capital of the marketplace through marketing, branding and training of women can assist in attracting more people to this popular market. In addition, improvement of the physical

structures of the marketplace and roads leading to the marketplace is likely to attract more consumers to come back.

Examining the marketplace through the lens of physical capital, social capital, economic capital and human capital has the potential to increase community connections, improve on community structures and increase the economic ability, skills and livelihood of women in Imasayi. This is why approaching the research from an asset orientation perspective is important because it takes into account all aspects of an assessment, allows researchers look at a community holistically, identifies gaps and allows for improvements across all connected assets.

Recommendations

The most important aspect of this research for me was to catalyze change using the information gathered. The goal of choosing an asset assessment was to identify various opportunities in the Imasayi community and to continually work with women in Imasayi and other similar communities to improve the living conditions for women holistically. Performing one or two development projects can change a community drastically. However, working hand in hand with a group to continually develop their community can potentially change the entire social, economic and environmental outlook of that community. Hence, my research will feed into the plan for a non-governmental organization (NGO) that will work with a community over a period of time to make improvements in different asset areas highlighted through research. It has been my experience that as development practitioners we often do not continue in our work with marginalized communities. In many cases, we provide aid relief, but never really come back

to see how the people are doing. We do research but never return to implement projects. We start the first phase of a project and never complete the rest. My goal is to have this research provide long-term social change for the Imasayi community.

Therefore, my recommendation mainly to myself, is to start an NGO that will, based on this research and further study begin to assist the community in long term social, economic and environmental development for women.

Introduction- Non Governmental Organization (NGO)

The main purpose for this research is to use and look beyond the data that has been collected to make real change in communities across Nigeria. For this reason, my plan is to establish a profit maximizing NGO that will apply strategies, projects and programs to maximize improvements in the economic and social wellbeing of women. This can be in form of infrastructure development, capacity building, and advocacy.

As the development industry continues to expand, development practitioners are realizing the value of creating business models for NGOs. With increasing demand for services and inconsistent supply of conventional revenue streams, many NGOs are forced to become more efficient. Particularly in a country like Nigeria, where government and private support for NGOs is limited, many owners of NGOs are either extremely wealthy and fund NGOs themselves or are forced to be creative and efficient in establishing their NGOs. NGO directors are employing various methods in financing and development to make sure their NGOs are more sustainable and viable.

Study Framing: Social Business (Profit maximizing NGO)

Somewhere between the for-profit and non-profit sector is a social business. A social business is a business in which profits are made and the profits are invested into development and social change (Yunus, Moingeon, & Lehman-Ortega, 2010). Osterwalder & Pigneur (2010) refer to the social business model as “the triple bottom line” business model, which serves a social, economic and environmental benefit for stakeholders. Michelini & Fiorentino (2012) describe social businesses as businesses with the objective of solving a social problem using business methods, including the production and sale of goods and services. Yunus et al. (2010) provides a simpler definition of a social business as “a no-loss, no-dividend, self-sustaining company that sells goods or service and repays investments to its owners, but whose primary purpose is to serve society and improve the lot of the poor.”

In comprehending the idea of a social business, it is important to understand some of its components. First and foremost, the primary focus of any social business is the social and environmental benefits the organization provides, not profit maximization or economic benefit to the company. The social business works specifically with marginalized populations, which are its primary stakeholders as well as working with a lot of partners including governments, NGOs and other businesses. In the case of social businesses, performance is measured not by dividends or profits but by the impact the organization has on the marginalized populations it serves. Finally, a major advantage for a social business is that it can still receive funding from governments, aid agencies and other donors and it does not necessarily have to pay dividends to investors.

Background: Proposed Social Business

As a plague of social and environmental issues continue to increase across the world, development practitioners are trying to find participatory action solutions that will benefit communities across the world. Women are often considered least in these social and environmental issues of development. This in turns leads to the neglect of women and women's needs. Marginalized women can therefore benefit from having an organization dedicated solely to assisting them with these needs.

Following my research in Imasayi, I found that women in the community were functioning at a great loss to themselves and society. The asset assessment showed the presence of assets in Imasayi but women were limited by their lack of agency and the underlying structural and leadership issues in the community. I also found that if giving the right tools, skills, opportunities and assets, women in Imasayi and many other communities alike could become highly functioning members of society. This is shown in the asset assessment's ability to provide a viable framework to analyze assets like that of the marketplace and find ways to improve on those assets. This in turn focuses not only on asset development for women but further develops the communities they are in.

This research and the motivation to be a catalyst for change spurred the desire to create a social business NGO. The primary aim of the social business will be to reach out to marginalized communities like Imasayi, perform research with women in those communities and work together with them to improve on their asset base, similar to the approach in Imasayi. However, each community's assets will be different therefore each method will also be different. The goal will be to maintain a continuous presence in communities over a course of time, until some level of overall sustainable growth and

development for women is achieved. This work can take many different shapes and forms including, research, advocacy, project implementation and more, with the primary aim of benefiting women and the community as a whole.

Strategic Direction

Mission

The mission for the social business is to continuously work hand in hand with women in marginalized communities to develop the social, human, physical, cultural, economic, intangible and political assets necessary to function adequately and independently in their societies

Vision

To ensure the conditions of marginalized women in West Africa are improved through social change and sustainable development.

Objectives

Perform Research: Unlike many other NGOs or social businesses, this organization's first approach to any community is to perform adequate research. Identifying the community's

assets and understanding the needs of women is a crucial objective for the business. This serves two purposes:

1) It gives women in marginalized communities power and a say in the change they would like to see happen. During data analysis I found awareness to be an intangible asset that exist in Imasayi and that women of this community are informed of their economic and social needs.

2) Research allows the organization to identify exactly where the issues are rather than formulating ideas based on minimal interactions.

Collaboration: Collaboration on many different levels is an important objective for the social business. The organization's goal will be to maintain a collaborative approach with the community in question, where ideas are easily shared and approaches to problems are jointly discovered. The results of using collaboration is that women in the community are willing and able to approach the organization easily when they are satisfied or dissatisfied with changes, projects and occurrences in their community. Additionally, some projects may require that the organization partner with entities like government, businesses and more. Maintaining a collaborative strategy with these entities is essential to the completion of projects and the organization's overall success.

Serve Women in Marginalized Communities: The primary objective as an organization is to provide benefits and long-term social change for marginalized women in communities in Nigeria, similar to Imasayi. This will be through various means including, research like asset assessments, project analysis, project development and project implementation. This goal precedes that of profit maximization because the main aim of any social business is to effect change (Yunus et al., 2010).

Profit Maximization: Through the provision of goods and services, the aim of the organization is to maximize profit enough to maintain operational viability and to fund development projects across partnering communities.

Differentiate from Competitors: The approach of asset orientation is a differentiation strategy that will set the organization apart among competitors. In recent times, many Nigerians are embracing the idea of development, activism and social change. This has spurred the conception of many charities, NGOs and causes. However with no real understanding or research into the community development issues and development direction communities want to take, the work may become repetitive and may not provide actual change (Uzuegbunam, 2015). The objective therefore is to differentiate the methods and approaches the organization takes in development, by making sure proper assessments are performed.

Monitoring and Evaluation: Monitoring and Evaluation (M&E) will be an essential part of the organization. M&E will assist the business in collecting and managing relevant information from past and ongoing projects that can be used as the basis for fine-tuning, reorientation and future planning. Without effective monitoring and evaluation, it would be impossible to judge if work is going in the right direction, whether progress and success can be claimed, and how future efforts might be improved (United Nations Development Programme, 2009).

Asset and Stakeholder Analysis

Feasible results are produced for the potential NGO through the asset assessment performed in Imasayi. For the organization to be highly functioning in its objectives, it most

times has to take an asset and stakeholder orientation perspective to the development of communities. For the purpose of this paper, I will provide a brief sample asset and stakeholder analysis of the importance of the marketplace discussed in the previous section. In this analysis I will examine how the organization can use the findings and discussions on physical capital, economic capital, human capital and social capital in Imasayi to create to potential projects, programs and social change in Imasayi

Physical structures are a major gap in the importance of the marketplace. The structure of the marketplace and roads are damaged. The potential social business NGO, in this case can take the role of advocacy on behalf of the community, to either advocate to the government or larger corporations in the area like, Dangote Industries to convince them of the benefits of fixing the roads. Additionally, the organization could assist in raising funds to restructure the marketplace and developing a program whereby members of the community can provide the labor necessary to restructure the marketplace, under the supervision and expertise of a construction company in exchange for subsidized market goods and services for said company. In the area of human capital, the organization can leverage networks to increase marketing and promotion of the marketplace throughout Ogun state and can seek out partnerships with professional agencies for a short-term workshop for business training for the women. Improvements in physical structures, promotion and training could potentially increase traffic to the market and provide an avenue for increase economic capital flow to Imasayi. Encouraging and assisting the women in market association meetings and more social activities could potentially increase community spirit and forge more community connections throughout the Imasayi.

Partnerships are incredibly important for the organization, as continuous development cannot be performed alone. This means that many of the development research, projects and programs will have various stakeholders including the community, government, companies and other NGOs. This may create issues because each stakeholder's interest and motivations are different, however the role of this organization will be to advocate for the assets of the community and to make sure the community's needs are met. Leveraging assets from the community to non-community stakeholders provides an avenue for the community to feel useful and valued for the assets they already have and a chance for the community to have a greater stake than they may have otherwise had.

Value Chain Analysis

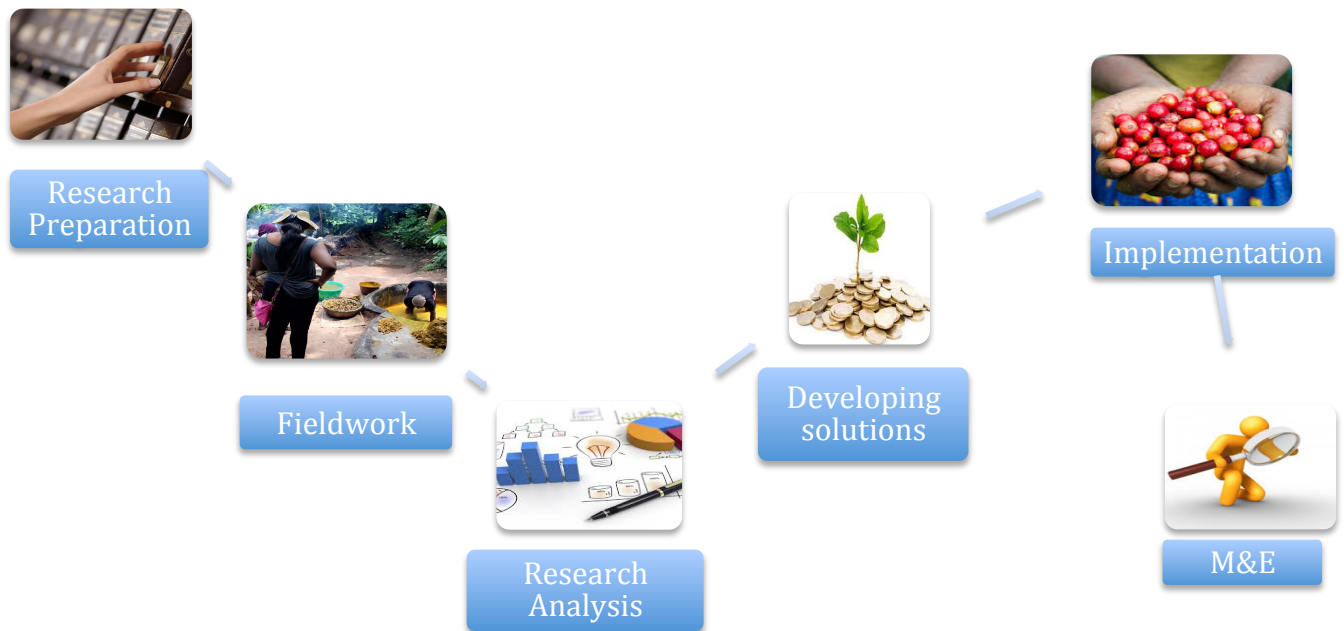


Figure 3: The social business sample value chain diagram

Like many other businesses, an NGO's value chain process can involve both goods and services and can have multiple inputs and/or multiple outputs. In the value chain process, I will employ the same three inputs that any private sector business would. These three inputs are resources, capabilities and innovations. As does the private sector business, NGOs need raw materials to function, the capacity to perform and new ways to perform. This could include anything from posters to promote the market, to water for the labor provided by the community in building the market structure. This value chain of research preparation all the way to final outcome goes through multiple sub-processes. In this NGO setting, the value chain will include research preparation, fieldwork and other research activities (in depth or minimal), research analysis, developing business solutions,

business solutions implementation and monitoring & evaluation (M&E). Under each of these processes will include many operational sub-processes that need to be performed by the social business and many times in partnership with other organizations and stakeholders (Week, 2010).

Governance

Board of Director Needs: It is essential that the board of directors have strong characteristics including, participation, support, enthusiasm, contribution and more. Some organizations endeavor to appoint people on a board with an array of skills like, individuals with access to financial resources, individuals with management expertise, individuals connected to the community to provide diverse perspectives for organizational activities. Additionally, representation from marginalized populations that are being served may also have a positive impact on board dynamics (Howe, 2004, p. 9-12)

Management Needs: Ideally, the organization will employ a senior and junior management team to run the day to day activities as well as development activities of the social business. Additionally, hiring interns and volunteers will be a large part of the organization. Figure 5 below shows a sample organization chart for the social business.

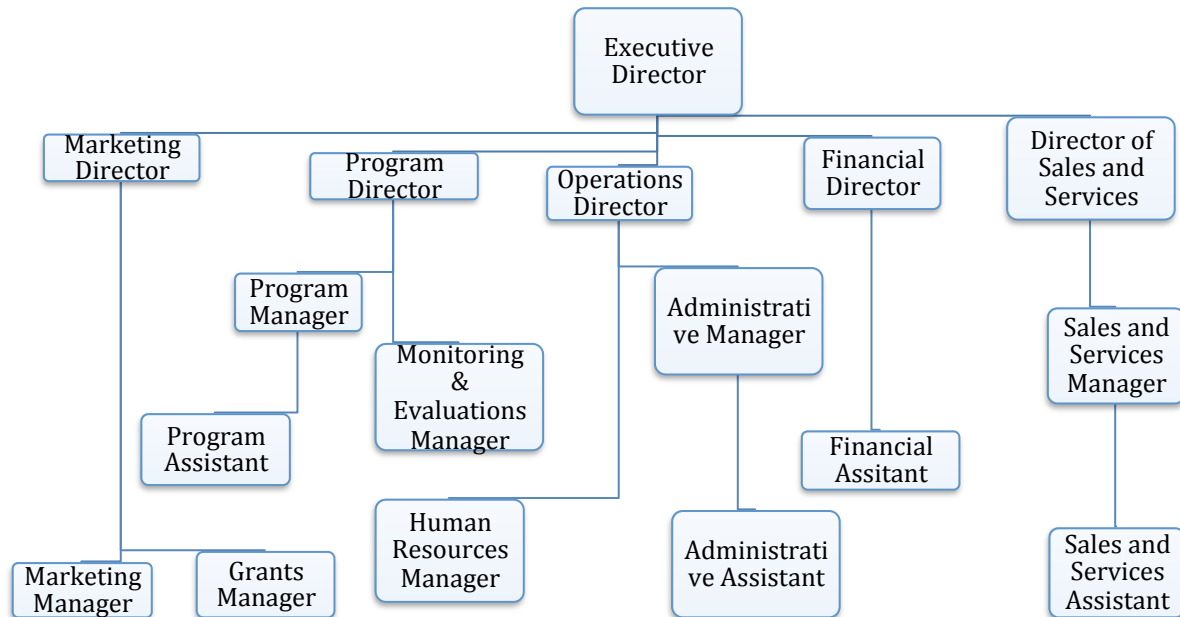


Figure 4: Lift's sample organizational chart

Marketing and Funding

Regarding marketing, the organization’s major focus will be a social media marketing strategy, targeting the educated citizens of Nigeria with access to social media. The objective of this strategy is to develop a following for the organization, raise awareness about social issues and to create donor and volunteer relations within upper and middle class Nigeria. It also creates an opportunity to showcase the organization’s work to large corporations and partner agencies. A social media strategy not only creates an avenue to directly target Nigerian youth who are educated and are becoming more aware of social and economic issues in Nigeria, it is also a more cost effective option for small newly

opened NGOs, (Lewis, 2013; Uzuegbunam, 2015). Lift strategies to raise funds for operations and projects include:

- Social business strategy- consultancy services, selling goods and providing services to make profits
- Grants: Government & Foundation
- Donor solicitation
- Board of Directors/Executive Director
- Fundraisers
- Partnerships
- Volunteers

Summary

This paper discussed the various assets in the Imasayi community. The paper focused on the importance of the marketplace as an asset for developing women's capacity base and the community in which they reside. In the discussion of the importance of the marketplace, the paper examined the gaps in the marketplace and its related assets. The asset assessment's recommendation proposed the creation of an NGO to continue to work with Imasayi and similar communities in community-wide development. Therefore, the paper developed a plan for the creation of a social business that will focus on improving the various assets for women in marginalized communities. Additionally, the paper provided the features of this organization and an analysis of the implementation of the asset assessment and stakeholder approach. The purpose of this social business will specifically be to create an opportunity to continue to work with the women of Imasayi and other women in similar communities in steady growth, economic and social development.

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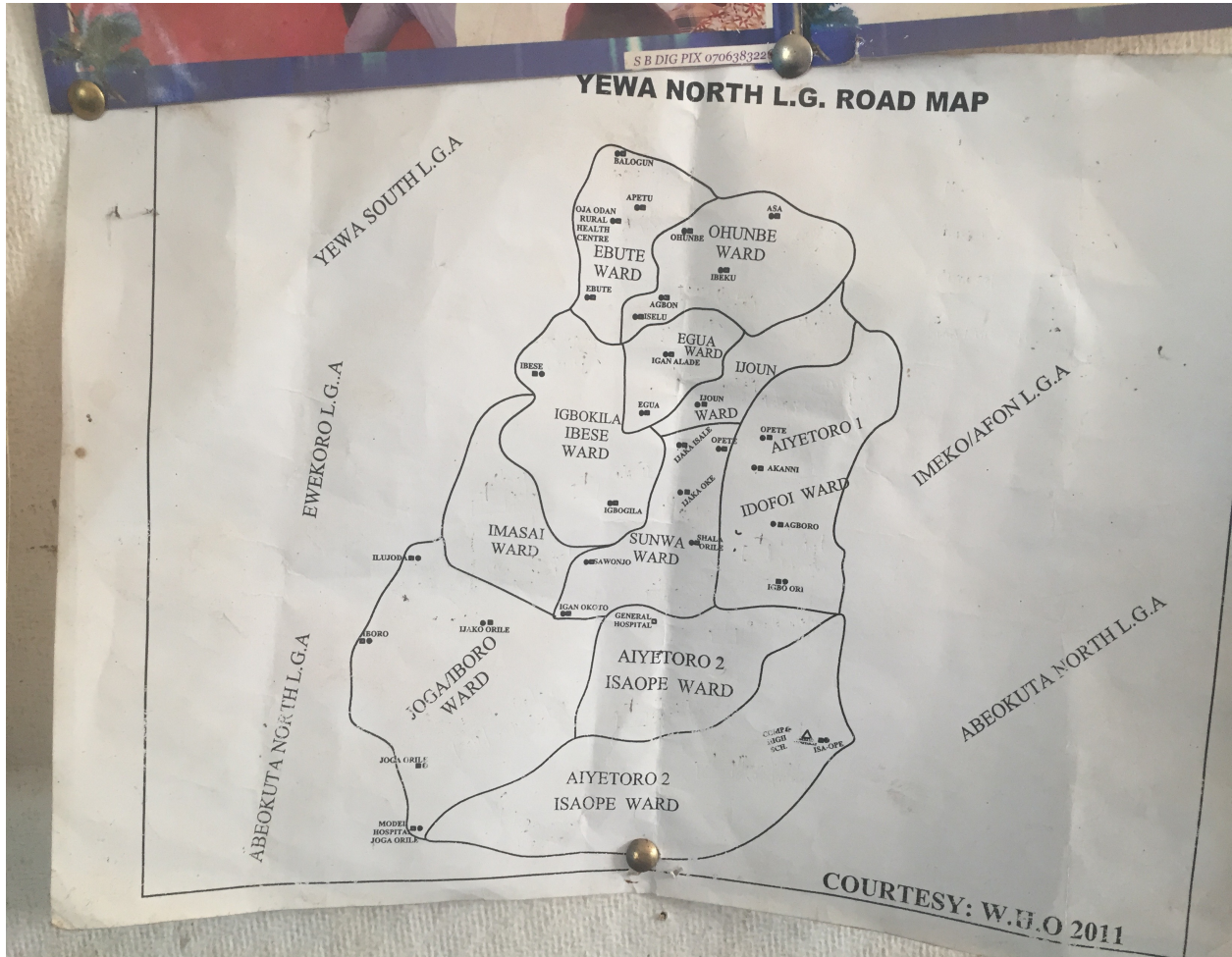
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Appendix A



Appendix B

Focus Group Discussion Questions

Introduction & Opening Question: “Ni idi le Yoruba, won ma so wi pe, ko si bi to da bi ile, ile la bosimi oko. Idi oro ta wa si bi leni ni yen” – (translation: In Yoruba land, they always say, there is no place like home, it is always your community that you return to after you left for another place. That is the reason why we are here today)

Please start by telling us your name, age, marital status, number of children if any, and how long you have lived in Imasayi?

Question 1: What are the social capital/assets available in Imasayi?

1. What are the formal and informal groups, associations, and networks that exist in your community?
 - PROBE: How often do these groups meet?
 - PROBE: Are informal groups based on occasions?
 - PROBE: What factors contribute to leadership within such groups?
 - PROBE: What other things bring members of a group or neighbors together?
2. Can anyone describe a recent event when members of this community worked together collectively to solve a problem? What was the course and outcome of these activities?
 - PROBE: Who initiated the activities? How were people mobilized?
 - PROBE: To what extent did community members collaborate with one another in order to solve this problem?
3. What issue creates the most conflict between families and neighbors?
 - PROBE: How are these conflicts resolved?

Question 2: What are the human capital/assets available in Imasayi?

1. What are some of the educational resources/services available in Imasayi?
 - PROBE: Have any of you used any of these services? If so, tell me about your experience.
2. What are some of the skills, jobs and hobbies that people have in Imasayi?
 - PROBE: If you work in or outside your home, what do you do?
 - PROBE: How long have you done these?
3. What are some of the medical resources/services available in Imasayi?
 - PROBE: Have any of you used any of these services? If so, tell me about your experience.

Question 3: What are the economic/financial assets available in Imasayi?

1. What are some of the financial resources/services available in Imasayi?
 - PROBE: Have any of you used any of these services? If so, tell me about your experience.
2. Do any of you or your family own any land or equipment? How did you secure this land or equipment?
 - PROBE: What do you use this land or equipment for?
 - PROBE: Is it easy for women acquire land in this area? Why/why not?
 - PROBE: Is it easy for women acquire equipment in this area? Why/why not?
 - PROBE: What factors contribute to land distribution in Imasayi?

3. What are the common community land rules you have to follow?

Question 4: What are the physical capital/assets available in Imasayi?

1. What are some of the natural resources available in Imasayi?
 - PROBE: How do you or other women like yourselves access these resources?
2. What are some infrastructural assets available in Imasayi?
 - PROBE: How do most residents move around the town?
 - PROBE: How are the roads networks and bridges?
 - PROBE: How is electricity in this area?
3. Are there markets available in Imasayi or close to Imasayi?
 - PROBE: What are the different types of markets/ market days (weekly/monthly)?
 - PROBE: Have any of you used any of these markets? If so, tell me about your experience.
4. What are the major structures or buildings in town?
 - PROBE: What are these buildings used for?

Question 5: What are the cultural capital/assets available in Imasayi?

1. What are the significant historical and cultural norms of the community?
 - PROBE: What important events, stories, natural disasters, significant changes have happened in the community that you have personally witnessed or been told about? Why are these things important?
2. How do any of these events, stories or changes affect the behavior of the residents?
3. What are the important cultural symbols or artifacts in Imasayi?

Question 6: What are the intangible assets available in Imasayi?

1. How do any of you feel about the way of life in Imasayi?
 - PROBE: Is living here an encouraging environment for you and other women like yourselves? Why or why not?
 - PROBE: Did that change at some point in your life? What is the reason?

Question 7: What is the political capital available in Imasayi?

1. What services does the government provide in the community?
 - PROBE: Which of these services do you think are the most important? Why?
 - PROBE: Have any of you used any of these services? If so, tell me about your experience.
2. How do regional and/or local government respond to growth and development in the community?
 - PROBE: Does the government usually support or oppose growth and development in the community?
 - PROBE: Please provide an example of a time when the government supported or opposed activities in the community. How much support or opposition did the community receive and why?
3. What are the local legal traditions in the community and how do these traditions affect the community's abilities and activities?

Other Resources: What are some other resources/services available in Imasayi?

- PROBE: Have any of you used any of these services? If so, tell me about your experience.
- PROBE: Are there specific resources or programs available for the women in Imasayi?

Question 8: What are the gaps in these assets?

1. What do you consider the major gaps with respect to the resources you mentioned earlier?
 - PROBE: Can any of you describe a time when difficulties with resources gaps affected residents?
 - PROBE: How did the community overcome these difficulties?
 - PROBE: How did men respond?
 - PROBE: How did women respond?
2. What are some of the challenges women face while trying to reach their goals?
 - PROBE: Have you faced similar challenges?

Question 9: How accessible are these assets for women?

1. Do you or other women like yourselves experience great obstacles in accessing the services you mentioned earlier? Why or Why not?
 - PROBE: Can anyone tell me about a time they experienced difficulty in obtaining the services you need?
 - PROBE: How did you resolve this problem?
2. PROBE: Do certain people have access or opportunity to use certain services while others don't?
 - PROBE: If so, who are the people who have access? What do their lives look like (age, occupation, education, clan affiliation, etc.)?
 - PROBE: What keeps women from accessing certain services?
3. Overall, how do residents learn about new services in and outside Imasayi?

Question 10: How do women perceive their social environment and their place in it?

1. Can anyone take me through a typical day for you in Imasayi?
 - PROBE: What do you see, smell, hear, feel or taste?
 - PROBE: What do you like most about living here and what concerns you most about living here?
2. Do any of you notice a difference in the way men and women use resources and services and react to issues with these resources?
3. Whose approval is usually needed to get people to accept or reject a change, rule or project in the community?

Question 11: What are goals/agenda for the women in the community?

1. What do any of you consider some of the needs for women residents that are not being addressed? In your opinion, why are they not being addressed?
2. What changes have you seen that make this place better to live in the past five years?

3. What do any of you think are the most important factors in making positive change in your community?
4. What are the top three things you want to see done in Imasayi that will improve living conditions for women?
 - PROBE: What can we do to make Imasayi better for women?

Closing Question: Do any of you have any other advice for us? Is there anything else anyone would like to share that you have not been able to tell us today?

Appendix C

Community Leaders Key Informant Interview Questions

Opening Question: Please start by telling me your name, title and how long you have lived in Imasayi?

Question 1: What are the social capital/assets available in Imasayi?

1. What are the formal and informal groups, associations, and networks that exist in your community?
 - PROBE: How often do these groups meet?
 - PROBE: Are informal groups based on occasions?
 - PROBE: What factors contribute to leadership within such groups
 - PROBE: What other things bring members of a group or neighbors together?
2. Can you describe a recent event when members of this community worked together collectively to solve a problem? What was the course and outcome of these activities?
 - PROBE: Who initiated the activities? How were people mobilized?
 - PROBE: To what extent did community members collaborate with one another in order to solve this problem?
3. What issue creates the most conflict between families and neighbors?
 - PROBE: How are these conflicts resolved?

Question 2: What are the human capital/assets available in Imasayi?

1. What are some of the educational resources/services available in Imasayi?
 - PROBE: What are some of the features of these resources/services?
2. What are some of the skills, jobs and hobbies that people have in Imasayi?
3. What are some of the medical resources/services available in Imasayi?
 - PROBE: What are some of the features of these resources/services?

Question 3: What are the economic/financial assets available in Imasayi?

1. What are some of the financial resources/services available in Imasayi?
 - PROBE: What are some of the features of these resources/services?
2. Do families typically own land or equipment? How do they secure this land or equipment?
 - PROBE: What do they typically use this land or equipment for?
 - PROBE: Is it easy for women acquire land in this area? Why/why not?
 - PROBE: Is it easy for women acquire equipment in this area? Why/why not?
 - PROBE: What factors contribute to land distribution in Imasayi?
3. What are the common community land rules residents have to follow?

Question 4: What are the physical capital/assets available in Imasayi?

1. What are some of the natural resources available in Imasayi?
 - PROBE: How do residents access these resources?
2. What are some infrastructural assets available in Imasayi?

- PROBE: How do most residents move around the town?
 - PROBE: How are the roads networks and bridges?
 - PROBE: How is electricity in this area?
3. Are there markets available in Imasayi or close to Imasayi?
 - PROBE: What are the different types of markets/ market days (weekly/monthly)?
 - PROBE: What are some of the features of these markets?
 4. What are the major structures or buildings in town?
 - PROBE: What are these buildings used for?

Question 5: What are the cultural capital/assets available in Imasayi?

1. What are the significant historical and cultural norms of the community?
 - PROBE: What important events, stories, natural disasters, significant changes have happened in the community that you have personally witnessed or been told about? Why are these things important?
2. How do any of these events, stories or changes affect the behavior of the residents?
3. What are the important cultural symbols or artifacts in Imasayi?

Question 6: What are the intangible assets available in Imasayi?

1. How do you feel about the way of life in Imasayi?
 - PROBE: Is living here an encouraging environment for you or other residents? Why or why not?
 - PROBE: Did that change at some point throughout the years? What is the reason?

Question 7: What is the political capital available in Imasayi?

1. What services does the government provide in the community?
 - PROBE: Which of these services do you think are the most important? Why?
 - PROBE: What are some of the features of these resources/services?
2. How do regional and/or local government respond to growth and development in the community?
 - PROBE: Does the government usually support or oppose growth and development in the community?
 - PROBE: Please provide an example of a time when the government supported or opposed activities in the community. How much support or opposition did the community receive and why?
3. What are the local legal traditions in the community and how do these traditions affect the community's abilities and activities?

Other Resources: What are some other resources/services available in Imasayi?

- PROBE: What are some of the features of these resources/services?
- PROBE: Are there specific resources or programs available for the women in Imasayi?

Question 8: What are the gaps in these assets?

1. What do you consider the major gaps with respect to the resources you mentioned earlier?
 - PROBE: Can you describe a time when difficulties with resources gaps affected residents?
 - PROBE: How did the community overcome these difficulties?
 - PROBE: How did men respond?
 - PROBE: How did women respond?
2. To your knowledge, what are some of the challenges women face while trying to reach their goals?
 - PROBE: How do the community leaders assist in overcoming them?

Question 9: How accessible are these assets for women?

1. What are some of the barriers to accessing these resources and services for women you mentioned earlier?
2. Do certain people have access or opportunity to use certain resources and services while others don't?
 - PROBE: If so, who are the people who have access? What do their lives look like (age, occupation, education, clan affiliation, etc.)?
 - PROBE: What keeps certain people/women from accessing these resources?
3. How do residents learn about new resources or services in and outside Imasayi?
 - PROBE: What are some special accommodations, if any that you provide for women who require special assistance or do not have access to services?

Question 10: How do leaders perceive their social environment and the place of women?

1. What is your opinion of the quality of life for women in the community?
2. Do you notice a difference in the way men and women use resources and services and react to issues with these resources?
3. Whose approval is usually needed to get people to accept or reject a change, rule or project in the community?

Question 11: What are goals/agenda for the women in the community?

1. What do you consider some of the needs for women residents that are not being addressed? In your opinion, why are they not being addressed?
 - PROBE: What do you think the women in Imasayi need?
 - PROBE: How do the leaders of the community plan to address these needs?
2. What changes have you seen that make this place better to live in the past five years?
3. What do you think are the most important factors in making positive change in your community?
4. What are the top three things you want to see done in Imasayi that will improve living conditions for women?
 - PROBE: What can we do to make Imasayi better for women?

Closing Question: Do you have any other advice for me? Is there anything else you would like to share that you have not been able to tell me today?

Appendix D

Political Leaders Key Informant Interview Questions

Opening Question: Please start by telling me your name, title and what personal connection if any, you have to Imasayi?

Question 1: What are the social capital/assets available in Imasayi?

1. To your knowledge, what are the formal and informal groups, associations, and networks that exist in the community?
 - PROBE: How often do these groups meet?
 - PROBE: Are informal groups based on occasions?
 - PROBE: What factors contribute to leadership within such groups
 - PROBE: What other things bring members of a group or neighbors together?
2. Can you describe a recent event when members of this community worked together collectively to solve a problem? What was the course and outcome of these activities?
 - PROBE: Who initiated the activities? How were people mobilized?
 - PROBE: To what extent did community members collaborate with one another in order to solve this problem?
3. What issue creates the most conflict between families and neighbors?
 - PROBE: How are these conflicts resolved?

Question 2: What are the human capital/assets available in Imasayi?

1. What are some of the educational resources/services available in Imasayi?
 - PROBE: What are some of the features of these resources/services?
 - PROBE: How does the government attract or make community residents aware of such services?
2. What are some of the skills, jobs and hobbies that people have in Imasayi?
3. What are some of the medical resources/services available in Imasayi?
 - PROBE: What are some of the features of these resources/services?
 - PROBE: How does the government attract or make community residents aware of such services?

Question 3: What are the economic/financial assets available in Imasayi?

1. What are some of the financial resources/services available in Imasayi?
 - PROBE: What are some of the features of these resources/services?
 - PROBE: How does the government attract or make community residents aware of such services?
2. Do families typically own land or equipment? How do they secure this land or equipment?
 - PROBE: What do they typically use this land or equipment for?
 - PROBE: Is it easy for women acquire land in this area? Why/why not?
 - PROBE: Is it easy for women acquire equipment in this area? Why/why not?
 - PROBE: What factors contribute to land distribution in Imasayi?

3. What are the common community land rules residents have to follow?

Question 4: What are the physical capital/assets available in Imasayi?

1. What are some of the natural resources available in Imasayi?
 - PROBE: How do residents access these resources?
2. What are some infrastructural assets available in Imasayi?
 - PROBE: How do most residents move around the town?
 - PROBE: How are the roads networks and bridges?
 - PROBE: How is electricity in this area?
3. Are there markets available in Imasayi or close to Imasayi?
 - PROBE: What are the different types of markets/ market days (weekly/monthly)?
 - PROBE: What are some of the features of these markets?
4. What are the major structures or buildings in town?
 - PROBE: What are these buildings used for?

Question 5: What are the cultural capital/assets available in Imasayi?

1. To your knowledge, what are the significant historical and cultural norms of the community?
 - PROBE: What important events, stories, natural disasters, significant changes have happened in the community that you have personally witnessed or been told about? Why are these things important?
2. How do any of these events, stories or changes affect the behavior of the residents?
3. What are the important cultural symbols or artifacts in Imasayi?

Question 6: What are the intangible assets available in Imasayi?

1. How do you feel about the way of life in Imasayi?
 - PROBE: Is living here an encouraging environment for you or other residents? Why or why not?
 - PROBE: Did that change at some point throughout the years? What is the reason?

Question 7: What is the political capital available in Imasayi?

1. What services does your government provide in the community?
 - PROBE: Which of these services do you think are the most important? Why?
 - PROBE: What is the target population for these services?
2. What policies are in place for the community?
 - PROBE: Which of these policies do you think are the most important? Why?
 - PROBE: What is the target population for these policies?
3. How do the residents respond to the services and policies you just mentioned?
4. How does your government respond to growth and development in the community?
 - PROBE: Does your government usually support or oppose growth and development in the community?

- PROBE: Please provide an example of a time when your government supported or opposed activities in the community. How much support or opposition did the community receive and why?
5. What is the relationship between the government and the local leaders?
 - PROBE: Can you give an example of a government project and describe the process between the local leaders and the government in achieving this project?
 6. What are the local legal traditions in the community and how do these traditions affect the community's abilities and activities?
 - PROBE: How do these traditions affect or intersect with government's rules and laws?

Other Resources: What are some other resources/services available in Imasayi?

- PROBE: What are some of the features of these resources/services?
- PROBE: Are there specific resources or programs available for the women in Imasayi?

Question 8: What are the gaps in these assets?

1. What do you consider the major gaps with respect to the resources you mentioned earlier?
 - PROBE: Can you describe a time when difficulties with resources gaps affected residents?
 - PROBE: How did your government help the community overcome these difficulties?
2. What do you think are some of the challenges women face in Imasayi?
 - PROBE: What is your opinion of the role your government needs to play in addressing women's issues?
 - PROBE: Is this being done?
3. What do you think stands in the way of making positive changes happen in this community for women?
 - PROBE: What does your government do overcome these challenges?

Question 9: How accessible are these assets for women?

1. What are some of the barriers to accessing these resources and services for women you mentioned earlier?
2. Do certain people have access or opportunity to use certain resources and services while others don't?
 - PROBE: If so, who are the people who have access? What do their lives look like (age, occupation, education, clan affiliation, etc.)?
 - PROBE: What keeps certain people/women from accessing these resources?
3. How do residents learn about new resources or services in and outside Imasayi?
 - PROBE: How does the government attract or make community residents aware of such services?
 - PROBE: What are some special accommodations, if any that you provide for women who require special assistance or do not have access to services?

Question 10: How do leaders perceive their social environment and the place of women?

1. What is your opinion of the quality of life for women in the community?
2. Do you notice a difference in the way men and women use resources and services and react to issues with these resources?
3. Whose approval is usually needed to get people to accept or reject a change, rule or project in the community?

Question 11: What are goals/agenda for the women in the community?

1. What do you consider some of the needs for women residents that are not being addressed? In your opinion, why are they not being addressed?
 - PROBE: How does the government plan to address these needs?
2. What changes have you seen that make this place better to live in the past five years?
3. What changes to the social structures in Imasayi if any, would have the greatest impact on the wellbeing of women?
4. What are the top three things you want to see done in Imasayi that will improve living conditions for women?
 - PROBE: What can we do to make Imasayi better for women?
5. What are the government's goals or overall plan for the Imasayi people?
 - PROBE: What do you think are the most important factors in making positive change in this community?
 - PROBE: What would most improve the quality of life for the entire community?

Closing Question: Do you have any other advice for me? Is there anything else you would like to share that you have not been able to tell me today?

Appendix E



Interview Consent Form

The signing of this form constitutes consent to participate in the study, “Asset Development in Women: A case study of Imasayi village in Ogun State, Nigeria” being conducted by Olamide Adeyinka who is a graduate student working under the supervision of Assistant Research Professor Cynthia Caron of International Development and Social Change at Clark University. Professor Caron can be reached at +1 (508) 793-8879 or ccaron@clarku.edu. **Olamide and Professor Caron will be only one to access the data received from this study. The purpose of this study is to reveal to your community all the possible resources available to women and provide recommendations that will help women improve their standard of living and maximize opportunities for their own advancement as well as their families’ and the communities’. At the end of the study, Olamide will be sharing my results within the Imasayi community.**

I understand that my participation in this study is entirely voluntary and that I will be audiotaped during the interview using a digital recorder. **Please know that participants are advised not include any identifying information during the focus group sessions.** The data will be collected using a digital recorder and then transcribed. The original audio file will be kept indefinitely. The research will be conducted with the assistance of an interpreter, if necessary. The procedures being used to ensure confidentiality are as follows. The researcher promises to transcribe the digital recording onto a password-protected laptop and assign it a code number. Furthermore, the researcher will store these materials in a small password protected safe separate from the coding file and consent forms. Lastly, the researcher will prevent unauthorized access to the research materials.

Participation in this study should take approximately 60 to 90 minutes for the interview to be completed. Furthermore, I am aware that I am free to terminate my participation in this research at any time, or refuse to answer any questions to which I don’t want to respond. I am also aware that this study carries minimal risks. Participants are not in danger of any physical, psychological, legal or social harm.

If you have any questions or concerns about this study, you may contact Olamide Adeyinka at 1(978) 227-8796 or oadeyinka@clarku.edu. By signing below, I verify that I have read this consent form and agree to participate in this interview. I have received a copy of this consent form.

_____ (Signature) _____ (Date)

_____ (Printed name)

Contact Information:

Olamide Adeyinka
IDSC, Clark University
950 Main St., Worcester MA 01610, USA
Tel. +1(978) 227-8796
Email: oadeyinka@clarku.edu

This study has been approved by the Clark Committee for the Rights of Human Participants in Research and Training Programs (IRB). Any questions about human rights issues should be directed to the IRB Chair, Dr. James P. Elliott: at: Tel. 1(508) 793-7152 or Email: humansubjects@clarku.edu

Appendix F



Focus Group Consent Form

The signing of this form constitutes consent to participate in the study, “Asset Development in Women: A case study of Imasayi village in Ogun State, Nigeria” being conducted by Olamide Adeyinka who is a graduate student working under the supervision of Assistant Research Professor Cynthia Caron of International Development and Social Change at Clark University. Professor Caron can be reached at +1 (508) 793-8879 or ccaron@clarku.edu. **Olamide and Professor Caron will be only one to access the data received from this study. The purpose of this study is to reveal to your community all the possible resources available to women and provide recommendations that will help women improve their standard of living and maximize opportunities for their own advancement as well as their families’ and the communities. At the end of the study, Olamide will be sharing my results within the Imasayi community.** Participation in this research will be done in an informal group discussion format with about 4-8 women participating in the discussion. When focus groups are used in research, there is an inherent risk of violation of confidentiality however I advise that all participants should not share the details of the discussion outside the focus group session. **Please know that participants are advised not to include any identifying information during the focus group sessions.**

I understand that my participation in this study is entirely voluntary and that I will be audiotaped during the interview using a digital recorder. The data will be collected using a digital recorder and then transcribed. The original audio file will be kept indefinitely. The research will be conducted with the assistance of an interpreter, if necessary. The procedures being used to ensure confidentiality are as follows. The researcher promises to transcribe the digital recording onto a password-protected laptop and assign it a code number. Furthermore, the researcher will store these materials in a small password protected safe separate from the coding file and consent forms. Lastly, the researcher will prevent unauthorized access to the research materials.

Participation in this study should take approximately 90 to 120 minutes for the focus group discussion to be completed. Furthermore, I am aware that I am free to terminate my participation in this research at any time, or refuse to answer any questions to which I don’t want to respond. I am also aware that this study carries minimal risks. Participants are not in danger of any physical, psychological, legal or social harm.

If you have any questions or concerns about this study, you may contact Olamide Adeyinka at 1(978) 227-8796 or oadeyinka@clarku.edu. By signing below, I verify that I have read this consent form and agree to participate in this interview. I have received a copy of this consent form

_____ (Signature) _____ (Date)

_____ (Printed name)

Contact Information:

Olamide Adeyinka
IDSC, Clark University
950 Main St., Worcester MA 01610, USA
Tel. +1(978) 227-8796
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This study has been approved by the Clark Committee for the Rights of Human Participants in Research and Training Programs (IRB). Any questions about human rights issues should be directed to the IRB Chair, Dr. James P. Elliott: at: Tel. 1(508) 793-7152 or Email: humansubjects@clarku.edu