



## CHAPTER 3

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# Radio, Women, and Finances

*In our case, it's less a question of empowerment more of survival.*  
—IDP woman, Burkina Faso

### INTRODUCTION

This chapter provides a contrast with the previous chapter, which focused on women's political engagement and how the provision of information can help women make first-order strategic choices (Kabeer, 1999) or decisions on a macro level (Arestoff & Djemai, 2016; Heywood, 2020). Instead, it shifts within the theoretical framework to discuss second-order choices and women's economic empowerment. These represent everyday choices that women can make without changing or disrupting their daily routine, such as the need expressed by women to start up and run small businesses—selling grain or ices, for example—to buy food for the family, send their children to school, or just survive. These are 'everyday decisions which do not affect the overall outcome of a woman's life' (Kabeer, 1999: 437).

Gaining information from the radio, their main source of information, on how to improve their socioeconomic opportunities was considered essential by listeners, as it would enable women to become empowered, however slightly. In comparison with first-order choices, second-order decisions are more relatable to most women, many of whom have to ask permission to even leave the home, especially as less resistance may be

encountered from men and families if their own behaviour and attitudes are not challenged. However, as we will see, the context is often so restrictive that setting up small enterprises is not possible, regardless of women's entrepreneurial spirit or evident agency.

To overcome many of these difficulties, women often seek solidarity with other women in similar situations rather than striving for individual empowerment. This aligns with the concept of 'power *with*', or collective power, discussed in the Introduction and in greater detail in Chap. 6. This promotes the development of social and political agency, which in turn can lead to changes in norms and institutions that underlie disempowerment (Eyben et al., 2008; Kabeer, 2012). According to Perezniето and Taylor (2014), in their study on economic empowerment, 'power *with*' is considered to be the ability to organise with others to enhance economic activity and rights. Working together through collective power strengthens feelings of self-confidence, as the power of a group is greater than that of an individual, which in turn triggers an empowering environment (Batliwala, 2013).

Women's financial independence, however, is not often the subject of radio broadcasts in its own right and is often sidelined by other issues, such as politics or climate change, which are considered more important or more pressing by funding bodies or large development organisations, despite being the subject of SDGs (UNWomen, 2022a). The issue of finance has instead to be threaded through broadcasts on other themes. A major preoccupation of many of the women interviewed here, as a marginalised group, is in turn marginalised in information broadcasts.

The chapter therefore analyses a range of broadcasts, filtered using keywords such as income, finance, income-generating activities, and employment, which raise the topic of women's financial empowerment but are not necessarily dedicated to that theme. The broadcasts were aired by Studio Kalangou and Studio Yafa between 2018 and 2021. Rather than being able to probe listeners about specific programmes, which was the case in the previous chapter, more general questions were posed about the complexities of women's financial empowerment, and this is used here to contribute to a better understanding of their situation. For this chapter, listeners in Niger were interviewed in the FGDs already discussed. In Burkina Faso, because of the insecurity situation and the inability for researchers to access the listeners' locations, they were interviewed online using WhatsApp (Heywood et al., 2022).

The aim of this analysis, conducted as outlined in the Introduction, is to explore how radio treats ‘voice as a value that matters’ (Couldry, 2010), in other words, who has a voice, who is this voice representing, who is it speaking to and what need is this meeting. As explored in the Introduction, voice cannot be assumed but must be contextualised within a set of socio-cultural norms that allow some to be heard and others to be silenced. The chapter examines how women guests and speakers act as a voice for poverty-struck women in multiple locations and use radio as a platform to appeal to those in power for support or policy changes, thus challenging the patriarchal mediatisation of messages.

The choice of these two studios is fitting because it explores the financial needs of women in Niger, which may resemble those of many women in Mali and Burkina Faso, but it also examines the needs of internally displaced women in Burkina Faso, a specific group of women whose financial situation is an extreme version of those in the other two countries. It illustrates the complexity of broadcasting to audiences where there is a significant divergence in situations, to the extent that it is hard to compare the women and girls in Niger, who might be in a position to use their earned cash to buy make-up or jewellery, with the IDP women in Burkina Faso, who have arrived in often hostile host communities with nothing and little possibility of changing that.

It first provides context for the levels of poverty and money-making opportunities in the two countries. It then examines how FGD listeners, women and men alike, perceive the financial needs of women, how they feel women can earn money, what they would use that money for and whether these aspirations are realisable and, importantly, the extent to which radio, when broadcasting about finance, can act as a tool to make calls for change to those in authority. It then discusses how women radio guests use their time on radio to convey a message regarding women’s financial empowerment, who they represent and what information is passed on. It finds that whilst audiences are anxious to find ways to obtain money, guests raise a note of caution, warn against quick fixes and advise to look to the long term.

## CONTEXT

Both Burkina Faso and Niger are registered among the poorest countries in the world (184th and 189th, respectively, out of 191 (UNDR, 2022)). Agriculture is the main form of livelihood, and poverty is concentrated in

rural areas where in Niger, for example, 94% of the poor live (Backiny-Yetna & McGee, 2015). Discriminatory laws in place prevent women from inheriting land, and they are therefore dependent on male family members and have significantly reduced options for economic empowerment. Again in Niger, according to Law 2004–050 Article 63, inheritance, which is discussed more fully in Chap. 5, is governed by customary law, which states that women cannot inherit land. In Burkina Faso, according to the Swedish Poverty Report (Swedish Embassy, 2021: 11), the ‘total labour force in Burkina Faso is 7,6 million out of which female labour make up 44,7%’, and 80% of the work force is in the agricultural sector in low-productivity and informal employment. Women are also increasingly forced to provide farm labour to sustain the family, especially if they have become heads of households when male family members are absent and seeking work during extended seasonal migration or have been injured or killed during conflict (Alidou & Hima, 2021). Additionally, there are social perceptions and stereotypes that women are incapable as entrepreneurs, which also hampers their economic progress. In Burkina Faso, for example, just under 20% of the population (and 12% of women) do not consider women capable of managing a business as well as men (OECD Development Centre, 2018). The gender productivity gap is sizeable because of women’s childcare and general domestic responsibilities (women and girls (15+) spend 20.4% of their time in unpaid care and domestic work compared with 2.5% spent by men (UNWomen, 2022b)). Their participation in the labour market is therefore severely impacted, resulting in them having to seek flexible, part-time, low-status jobs in the informal sector (Dieterich et al., 2016; Kabeer, 2009). According to the World Bank, ‘women-owned businesses are smaller, less capital intensive and are more likely to operate in the informal sector than men-owned businesses’ (World Bank, 2019).

Furthermore, poverty can also lead to child marriage (see Chap. 4) to ease financial burdens on families, as bride prices—the payment made by the groom, or his family, to the bride, or her family—can offer some respite from constant deprivation for many poorer households. This, in turn, affects girls’ education, as, once married or pregnant, many are forced to withdraw from school. Additionally, many families may not attach great worth to educating girls, as they will be married off to the benefit of the groom’s family to perform the roles of wife and mother. Literacy rates among women are low because of the low school completion rates (15.1%) (Save the Children, 2016), which affect women’s ability

to secure better-paid employment, further accentuating gender disparities. Polygamy is also common in the Sahel, with a direct link to increased poverty amongst co-wives. In Niger, 80% of enterprises are run by the country's youth (*Magazine* 24 July 2020).

In both countries, women are extensively employed in the informal economy, slightly more so than men (90% and 83%, respectively) (ilo.org, 2018), which increases their vulnerability in times of crisis, such as COVID-19, or personal upheavals, as they are excluded from social protection benefits. Women are reliant on *activités génératrices de revenu* (AGRs) or income-generating activities (IGAs). These can be individual or family undertakings such as selling grain, iced water, or food, and the income supplements household and schooling costs. Activities can be funded collectively through *tontines* or self-help groups (SHGs) (Bruchhaus, 2016). *Tontines* were first created in Niger by CARE International (2017) and were called Matu Masa Dubara (MMD), which can be translated as 'Women on the Move'. Acting as a major driver of women's economic empowerment and boosting financial inclusion, *tontines* were designed as groups of poor rural women contributing small weekly amounts of money to a collective fund to access loans for different purposes (small income-generating activities, special occasions, or celebrations). SHGs are extensive in Burkina Faso (Dah et al., 2020). The NGO Plan International (n.d.), for example, has been creating SHGs for over two decades in Burkina Faso, where it now has 4348 savings groups. Groups of women, similar to CARE's *tontines* in Niger, save collectively and are able to take loans in proportion to the amount they have contributed. We discuss an example of a self-help group, set up at the initiative of this project in Niger, in Chap. 6. The informality of employment empowers women by allowing them to make second-order choices about how to spend their income, giving them the apparent freedom to contribute to the household's income while also maintaining the flexibility to fulfil household and social obligations. However, the money is spent on the children as women are responsible for them (and rarely on themselves), highlighting how empowerment rarely signifies individual empowerment, more an improvement in the family situation to the benefit of all.

The situation in Burkina Faso among IDP women is an extreme version of the already dire and impoverished situation experienced by women in Niger (Action Contre la Faim, 2021). Because of the deteriorating security situation, particularly in the north of the country bordering Niger and Mali, by 2022, there were 1.5 million registered IDPs in Burkina Faso, of

which nearly 80% were women and children under 15 years of age (OCHA, 2022). These women were forced to flee their villages after witnessing massacres and the deaths of family members, resulting in them having to take sole responsibility for the family. They also lost their livelihoods, as they had to leave behind their land and livestock, with over 60% of the IDP population stating that they do not have any type of income (Reliefweb, 2021). Twenty-three percent of women IDPs in 2020 were heads of households (REACH, 2022), which heightens the vulnerability of the household given the patriarchal environment that favours men, especially for resources. The overall situation was exacerbated by COVID-19 and by three other endemics: measles, vaccine-derived polio virus type 2, and hepatitis E. Respondents reported not only a significant increase in food prices as a result of COVID-19 but also a lack of availability of resources because of government COVID-19 restrictions. Sixty percent of women experienced a worsening of their food insecurity (OCHA, 2021; REACH, 2022).

Facing the challenge of new and unfamiliar conditions, IDP women are now often the main providers for their families, travelling long distances to find food, risking sexual violence and/or physical assault. This is accentuated by the reality that IDPs are joining host communities, already experiencing extreme poverty and now having to share their resources (Oxfam, 2020). Social stigma is attached to IDPs, who are often perceived by local host communities not only as a drain on their resources but also as potential agents of violence. The cycle of vulnerability thus continues.

The lack of opportunities for income-generating activities in this context results in negative coping strategies among IDP women, such as survival sex or recruitment into non-state armed groups (Mednick, 2021). Whilst NGO and humanitarian agency campaigns are prioritising (unconditional) cash transfer programmes and income-generating activities, more remains to be done. Awareness programmes are extensive and now identify solutions relevant to a context of humanitarian crisis and conflict. They aim to act not only on the severe economic hardships faced by women IDPs but also on their mental health, enabling them to reduce their dependence on humanitarian aid and to feel they are actors in their own future. Showing the extreme resilience characteristic of all the women interviewed for this research, IDP women stated that they wanted to be independent and find their own solutions, but supporting other findings, they also said they would welcome information programmes (via radio) that would raise awareness among men and society's decision-makers so

that they, the men, would accept changes, however small, to the cultural and traditional norms that govern women's lives.

### WOMEN, SMALL BUSINESSES, AND AUTONOMY

Radio, as a powerful communication tool for a multitude of voices, has the capacity to act as an amplifier for marginalised people's needs, in this case, regarding finance. It can achieve this either directly by broadcasting topic-specific programmes or indirectly through its guests who use radio as a platform to raise issues to policymakers or those in authority even though the topic of the programme may not be about financial empowerment. In both cases, these needs can be represented by women guests in the studio or by women's recorded testimonies as a natural extension of marginalised voices. Women are therefore not only listeners to the messages but also narrating their own experiences. Women guests, many of whom may be activists or lead women's organisations, can act as vehicles through which more vulnerable women in both rural and urban areas gain a voice, thus contributing to reversing the power imbalance and empowering invisible or silenced women.

The radio guests, throughout the chosen programmes, represent women as active, a force to be reckoned with, ready to work and make sacrifices, including personal opportunities, to fight for their families. This resonates with the FGD responses, where income and the fight for survival were dominant themes in all interviews. Information about money and means to obtain it was paramount for the respondents. Whilst the more abstract first-order themes (politics, climate change, etc.) are important and certainly align with many international donor requirements and international development values, women listeners in the FGDs concentrated on immediate choices affecting them on a daily basis, particularly their ability to set up and run *petits commerces* or IGAs and gain a source of income.

This emphasis on daily choices and family survival was reflected in the radio programmes where all references to IGAs would link women's income to the household as a whole: 'many of them contribute to the family budget' (*Forum 1*, September 2020), highlighting that empowerment here does not mean independence from the family but improving everyone's wellbeing (a theme pursued in Chap. 5 on inheritance). This understanding of women's empowerment therefore paradoxically requires women to sacrifice aspirations they might have for their own

independence for the good of the family, highlighting tensions between international development goals and lived realities.

Many examples of women and income-generating activities, which are mentioned in passing in broadcasts on other topics, are positive and discuss how the extra money serves as pocket money rather than as essential for survival. Such references are not necessarily included to inspire listeners (in contrast to the ‘calls’ mentioned below, which serve a purpose) but may act as a trigger for others to follow suit. On 10 May 2020, in Studio Kalangou’s *Actu des Jeunes*, an 8-minute news programme about, for, and by young people, girls talked about selling mangoes and equivalent seasonal fruits to earn sufficient money (£2) to cover their needs, which appears to include uniforms and shoes, make-up and food. They also talk about using their earnings to prepare for Ramadan festivities, and programme guests in the broadcast on 2 May 2020 happily discuss the benefits of running a small business and how it can be particularly profitable during heatwaves when women can sell frozen drinks. Again, this is representative of many female FGD respondents and male respondents’ wives or mothers, who ran a *petit commerce* ranging in scale from small activities to the more substantial: ‘I’m a food seller’, ‘I sell rice and buy wine’, and ‘I do some farming during the season’, they said. ‘I have a small business selling firewood’, one says. ‘I sell condiments, biscuits, and mangoes’. Another respondent spoke of her larger-scale activities:

I have a small business; I am a milk processor. I process local cows’ milk at home. I don’t have my own cows. I have collectors who bring me milk 45 km from Niamey. I sell milk from home or sometimes in town. People come to my house to buy it. (RMWIN)

Whatever the activity, it was evident that having a small business would give women a level of autonomy and independence from their husbands without challenging the organisational structure of the household. As one female respondent commented:

With a husband who’s got three wives and other children, and you’ve got your own children, how many days would you have to wait until your husband gets round to giving you something. We need a small business to run our lives. (UNW4Nb)



### START-UP FUNDS: A ROUTE TO EMPOWERMENT

Despite the evident versatility and entrepreneurial spirit among the women respondents—women in Africa are more likely to be entrepreneurs than men due to restrictions they face on their ability to be in paid employment—respondents were clear about the many challenges they faced within the community and domestic structure. Some were eager to set up a business and earn but were resigned to the fact that they lacked the necessary funds: ‘I look after the home, I don’t have a small business. I simply don’t have the money to start one. I’d like to, but there isn’t any credit. There just aren’t any resources’. However, there was no shortage of information: ‘yes, there are broadcasts that we listen to. They do interviews for women, broadcasts on working and on *petits commerces*. They’re interesting.’ Women respondents went on to say that they discuss the possibilities and logistics of setting up businesses at association meetings, but crucial information on how to access start-up money is missing: ‘But there’s just no money! And that’s why we don’t do *petits commerces!*’ leaving women disempowered, perpetuating a situation of inequity and injustice.

Women experts on radio programmes are, of course, aware of the listeners’ plight and use their airtime to call for more substantial financial credit to be given to women, especially as women have proved that they have acquired the necessary skills and experience in running smaller enterprises. This is mentioned several times during one 44-minute broadcast, ultimately appealing for an ‘actual partnership with the Ministry, as a national strategy, to work directly with communities so that they can better understand this MMD model and why it is important for these communities to be able to initiate development at a grassroots level’ (Aminatou Daouda Hainikoye (Head of CARE’s PROMESSE programme in Niger (Promotion of Equality, of Social and Civil Society Equity, 26 June 2018)). The experts, speaking on behalf of women and acting as representatives of rural women, also direct their calls to women themselves to fight for increased credit and not rely on money just being given. Calls such as these in broadcasts respond to the main challenge when setting up IGAs, which, as stated above, is the lack of start-up funding. This suggests that some alignment exists amongst the broadcasters’ priorities, listener needs and solutions in the form of NGO or state support and cash transfers.

Cash transfer programmes provide assistance to help increase household incomes. Transfers may be conditional or unconditional, the former being contingent upon compliance with a specified set of conditions, such

as school attendance and visits to health clinics. Multiple benefits result from cash transfers, such as reductions in poverty, increased school enrolment, and improved nutrition. There are also spillovers on the local economy to the benefit of non-beneficiary households through increased activity. However, the same non-beneficiary households can be disadvantaged by increased commodity prices, leading to increased food insecurity. During COVID-19, cash transfers were used extensively throughout the world to counter mass income loss, including in Niger and Burkina Faso. Burkina Faso's government, then led by President Roch Kaboré, announced targeted cash transfers in 2020 as part of an overall recovery package to informal fruit and vegetable sellers, particularly women (LeFaso.net, 2020), amounting to 5 billion CFA (£6.5 million). While cash transfers could also be given to households, this could result in an inequitable distribution of the money. A gendered approach could also be selected where the money is given to either men or women, but there is conflicting evidence as to which is more beneficial. Armand et al. (2018) found that men are less likely to spend household transfers on children than women, suggesting that if children are to benefit, the money must be given to mothers. Barry (2007) complemented this stating that NGOs considered women to be better at repaying loans and to be more responsible than men. Barry (2007: 217) goes on to say that 'saving, in Africa, seems to be a very feminine notion: whether in the countryside or in the city, women are more concerned about tomorrow than men'. However, this contradicts work by De Walque et al. (2016), who found that this was not the case in their Burkina Faso RCT study; rather, households would benefit from more investment in livestock, cash crops and improved housing when cash transfers were given to men in households. In Niger, women respondents were consistently in favour of the former opinion:

There are NGOs that support women with small businesses. That's so that women can run IGAs. We're a poor country. If women don't work as civil servants, they can often go a week without getting 1000 francs [approximately £1.50]. It's not easy. There are NGOs that give small loans—from 6 months to one year with interest. They give you 50,000 francs [approximately £67], and you pay it back over 6 months. With the money, you buy something, you sell it. By selling it, you save the profit somewhere. Over the course of the 6 months, you'll have paid back the money and you'll have also earned something. We don't give the money to our husbands. You see, NGOs do not give credit to men. Because men, when they have money, they

spend it immediately. They're not creditworthy, they don't pay back the money. They up and leave! But women, they're vulnerable, they can't go anywhere. They're stuck at home. (UMW4Nb)

It is radio's relationships with women's organisations that make radio successful in giving a voice to the voiceless. Women's organisations often comprise many levels, with branches at local, regional, and national levels forming strong networks. Representatives of such organisations who speak on radio broadcasts are and are perceived by listeners and authorities as being reliable sources of both information and experience in their given regions. This only reinforces the authority of their message. For example, the *Magazine*, broadcast by Studio Kalangou on 24 July 2020 at the peak of COVID-19 when the pandemic's effects on women's incomes were significant, was used by the President of the NGO SOS FEV (Femmes et enfants victimes de violences familiales) as a call to the government to support women with small businesses who were facing COVID-19 restrictions. She stated that without help from authorities, their existing vulnerability would only worsen. She called for a real social protection scheme and highlighted two groups of women, ensuring that women were not homogenised: those to be protected and those whose activities needed support to continue, implying that it is not always possible to rely on women's own internal resources and determination.

Some of the activities run by the organisations represented on the programmes align closely with the second-order choices that women have to make on a daily basis. However, to make these choices, the women respondents asserted that training was essential. They stressed that willingness to earn money had to be accompanied by the corresponding financial skill set. The organisations in the broadcasts recognised the need for women to receive this additional training to pursue activities and thus boost their income. Not only that, but the solutions provided would often be to the benefit of society, not just women as individuals, again highlighting the emphasis from local representatives that empowerment is to the benefit of the whole, not the individual. In one case, on 11 October 2018, the *Forum* provided a strong case for supporting and promoting school gardens. The justification is that this will encourage future citizens from a young age to understand that agriculture is necessary and should be perceived positively. Organisations worked with the Ministry for Education. Djibo Hamani Alfari, the director of the NGO 'LIBO', called on the Ministry to act: 'This is the mindset that drove us to go to the Ministry of

Education to see how we could change the mentality of the population so that they would really accept agriculture as an income-generating activity like all the other activities' (18 June 2018).

Radio, therefore, acts as a vehicle for the women guests who give a representational voice to marginalised or isolated groups who might otherwise be unheard. A diversity of women guests is incorporated into the broadcasts: experts from respected and known organisations with the authority to speak and be listened to and people in the regions with direct experience to whom listeners can relate. These include women politicians, presidents of organisations, community leaders and individuals presenting their experiences via testimonies and leads to a non-stereotyped image of women being portrayed both in person and in the broadcast content. This diversity allows personal stories to emerge, highlighting the concept of solidarity, or 'power *with*', such as the example of a *tontine* in Zinder, in the southeast of Niger. However, this is mentioned in passing, and the topic of IGAs and women's financial empowerment returns to its more secondary position in the broadcast. It is, however, supported by testimonies from individual women, which serve to encourage others by example, as they have benefited not only from collectively saved credit but also from solidarity among them. As they said (1 September 2020), 'the most important thing is coming to each other's aid when needed'.

### CHALLENGING THE STATUS QUO

While economic empowerment can be defined as promoting individual agency to make 'decisions and influence outcomes regarding livelihoods, productive assets, market opportunities, and public services' (Cheema, 2017: 6), and while this might be beneficial for households through the additional income, it can also challenge the status quo within the household by disempowering men or shifting the power balance, however slightly. The collective power that results as women join forces in their financial endeavours can also come into conflict with the social norms and institutions that maintain women's disempowerment (Eyben et al., 2008; Kabeer, 2012), leading to increased patriarchal anxieties amongst those in power.

Many male respondents supported their wives running *petits commerces* because they brought financial benefits and reduced the onus on men to earn the money. However, not all were in favour of the women leaving the home to run businesses or to join associations, particularly mixed

associations, to gain information. This additional barrier to women's economic empowerment reflects social norms in many patriarchal societies where women are obliged to obtain their husband's permission to start an activity: 'If you don't have permission from the man, you can't do anything. And men can be cruel!' (RMW3N). Many of the male respondents were disparaging about their wives' *petits commerces* and dismissive of the importance attached to them by women, refusing to give them any recognition for their efforts:

- Q. You said that your wives do not work. So, according to you, a *petit commerce* is not work?
- A. They are activities, it's different. It's work that doesn't lead to a monthly salary. For us, working means leaving home and coming back home. Everything that happens inside is unimportant (RM2N)

This disregard among men for *petits commerces* did not go unnoticed by women respondents who were little short of scathing in their attitude to their husbands and the obstacles they create. Many women were dependent on having equipment such as fridges for their activities (fridges were frequently mentioned as coveted items that were not only a status symbol in a community but also a solution to financial hardship). While male respondents appeared proud of their wives for running a *petit commerce*, once the initial hierarchy in employment status had been established, they were not prepared to provide any support to their wives if it involved their own financial commitment. As one wife commented:

If you need a fridge to run your business, you'll have to pay for your own electricity. Your husband won't want to pay for electricity so that you can sell your ices. But he'll happily consume your ices and drink your cold water. But he won't help pay for your electricity. Most women, they put in their own meters. (UMW3NB)

The situation becomes even more complex when polygamous households and the resulting inter-family tensions are involved, challenging the concept of power *with*:

The men don't understand. When the husband takes another wife, she will also use the electricity. And the man won't want to pay for electricity for both his wives. The first wife doesn't want to pay for electricity for her co-

wife. This creates problems. So she has her own fridge and meter. It's separate from the family's electricity. It's to help the children. She is obliged to make ices and to make frozen sweets. She puts them in her own fridge. (RMW3Nb)

Women radio guests use their voice on radio and articulate the opinions of focus group respondents by widely criticising men's behaviour, something that is supported by the male presenter on the *Forum* on 1 September 2020, who summarises the preceding discussion with 'so, for empowerment, you can't rely on men'. Vociferous responses from women guests confirm this with multiple examples:

You help in your husband's house. You have needs, you ask your husband for a few coins. The next day you do the same thing, then a third time, you will always be disappointed. But if you have your own business, you can help yourself manage. (*Forum*, 1 September 2020)

"There's no question of sitting back and waiting for everything from one's husband", say these women traders. By carrying out their activities, women can contribute fully to the family's expenses, particularly the cost of the children's education. One mother explained to us: We've got children who study here in Gaya, others in Niamey, in Dosso too. They often call us, "I need 20,000 francs; I need something else...." If you don't earn anything, how can you help them? (*Forum*, 1 September 2020)

All the focus group respondents, men and women alike, expressed a keen interest in receiving further information on *petits commerces* from radio programmes, despite the abundance of available information from various other sources. Men were especially interested in additional radio broadcasts, as women could use radio to be informed from the home rather than going out to potentially mixed meetings, which might also act as a distraction. However, finding the money to set up a small business was not a guarantee of its success. The downward spiral of poverty within communities meant that success was dependent on others being able to pay for the goods or services. Given that many are in the same impoverished situation, this cannot be assumed:

I started a small business. It didn't work out, so I stopped. I bought sheets and sold them. And soap. It didn't make money so that's why it didn't work.

If I gave credit, there were some who didn't pay me back or were late with their payments, I had to give up. (RMW2N)

There are other basic factors that impact the success of small businesses. As one woman said, 'I used to sell ices, but now, given that there's no electricity, I can't do it anymore, I had to give up' (UMWINb).

### INCOME AS A DISEMPowering FORCE

Women guests use the opportunity of being on radio, even when talking about a different topic, to caution against the consequences of IGAs targeting family members. Radio thus becomes an educational tool, with information being disseminated to the population and endorsed by respected experts, who are mostly women, from known organisations, which further underpins their authority. Whilst finances and the opportunity to earn money are fundamental and are uppermost in respondents' minds, the broadcasts and the guests evoke other longer-term concerns, such as girls' education, and warn that these must not be sidelined for immediate gain. On 15 April 2020, the female guest, Issa Osayna Mahmoud, who is responsible for schooling in Bouza, in the Tahoua region in north-western Niger, was vocal in blaming *petits commerces* and the lack of income amongst parents for declining educational attendance. This was confirmed on 22 May 2020 in a programme on education, when it was highlighted how mothers use girls to help with their own *petits commerces* to the detriment of their daughters' education. This leads to a call from the radio guests to authorities and organisations for greater awareness-raising about the importance of girls' education, as, in the long term, this will benefit the nation.

The safety and protection of girls when carrying out income-generating activities is also a common theme in broadcasts. However, two conflicting approaches among guests emerge: one that holds IGAs accountable for putting girls at risk and another that promotes IGAs as an exit strategy for exploited women. On 2 July 2020, the widely discussed topic of dangers to girl hawkers (Perlman et al., 2018; Usman, 2010) was raised both regarding educational achievement and the physical, mental, psychological, and social impact. The radio guests in this broadcast counter any attempts to promote women's economic empowerment and instead prioritise girls' safety by focusing on the harm caused to young girls while working. Replacing their mothers, girls are often obliged to go and sell

goods after they come home from school. They become tired, and their grades drop. Often, women are not permitted to leave the house by their husbands, so they send out their daughters in their stead. In the region discussed in this broadcast, 45% of girls are involved in hawking near transport hubs. This is blamed on—not explained or justified by—the extreme poverty of parents but also their irresponsibility as carers. Once again, men are criticised via radio, this time with the highest sanction because according to Islam, they should be looking after women. In this case, the guests are calling out, on the one hand, to parents for their irresponsibility and blaming women for the danger they are putting their daughters in, leading them even to become raped; on the other hand, they are calling out to financiers who provide start-up money. They provide a practical solution by asking for more funding to be made available for IGAs but on the condition that daughters are not sent out to work.

In contrast, rather than being portrayed as the root cause of harm to women and girls, IGAs are promoted by guests as solutions during broadcasts dedicated to violence and sexual exploitation of women. Calls to those in authority are often made, such as on 23 March 2020 when the programme discussed how IGAs can be used to help provide girls with an escape route from sexual exploitation. Abdoukarim Issa, the monitoring and evaluation officer and HIV/AIDS specialist from Niger's 'Songes' NGO, said on 9 July 2018:

We're talking about sex work and reducing it, we're not going to put an end to it, that's not even possible, but in the country, we can do something to reduce it, especially for the new girls who are entering this activity. What I was saying is to develop income-generating activities. We need to encourage vocational training. There are many girls who do nothing, they have no trade. Their parents are poor. Often, they are forced to go down this path, which is very easy. So, if we develop income-generating activities, vocational training for those who have studied, they get diplomas: easy employment! We have to facilitate employment, develop the private sector. By joining up, you'd get a job more easily. So you won't be tempted by someone who will only give you an internship if they can abuse you first [...]. If the country develops vocational training, such as pedicures, manicures, sewing, and hotel management and so on, there are many things that these young girls can achieve. The state can help them, or other partners can help them to get out of this practice.



These calls on radio resonate with those in authority who assert their own actions in this regard yet remain vague about specific help. The Director for the Advancement of Women's Leadership at the Ministry for the Promotion of Women and the Protection of Children in Niger, Tamponé Safiatou, stated: 'Sometimes, to really provide some support to abused women, we do income-generating activities for them, so that they can flourish, so that they can have something to satisfy their needs. There are several projects that really support women' (12 August 2018). When pushed for details, Safiatou mentions an initiative in operation since 2019 called Spotlight that covers the four regions of Tillabéri, Maradi, Tahoua and Zinder, which have the highest levels of violence against women. This is a rare example of additional information being given on the radio studio's broadcasts, but it is not sufficiently specific to help women find these projects. The responsibility, as always, falls on women to find their own way out of a situation.

### 'THE DEAD ARE BETTER OFF THAN US'

There were many similarities between the situation of women in Niger and the women IDPs in Burkina Faso, but the latter's condition is more extreme. Already traumatised by having to flee their villages and having often witnessed the massacres of family members, they are now in a situation of having no water, food, shelter, or possibility of education for their children. Being able to earn any extra money is essential to cover basics and to support their family. Many stated that they had experience running small businesses in their villages before they were forced to leave. Contrary to their normal routines, they were now helpless and 'waiting, just doing nothing'. They stated that they felt abandoned with no one representing them or fighting for them, and their situation was less a question of empowerment and more a question of survival. They also had to balance tensions with host communities who had difficulty accepting them. Being able to make any choices in this context would empower women. However, positive choices must be offered rather than last-resort choices such as sex for food. Many reported a worsening of their already dire situation when COVID-19 broke out. They experienced significant limitations to their ability to work because of government restrictions; markets were closed, there were restrictions on movement, and celebrations were banned, meaning that basic associated trading activities were halted. Goods did not arrive and therefore could not be resold, and women who did have goods

to sell were not allowed to go out to sell them. Prices rose, shortages prevailed, and hardship worsened, and this was compounded by the fact that, in contrast to many countries in the Global North, Burkina Faso's death and infection rate due to COVID-19 was very low, making IDPs question why they were suffering additional restrictions to prevent the spread of a disease that appeared irrelevant to them.

Whilst many of the programmes broadcast by Studio Yafa in Burkina Faso do report on various aspects of the dire situation of the IDPs and particularly women IDPs in Burkina Faso, there are many examples of the airwaves being used as an opportunity by IDPs, the host community or community leaders to speak directly to those in authority for aid. One such call comes during Studio Yafa's *MiniMag* on 9 March 2020 from a spokeswoman representing one of the 4000 women IDPs entering the region of Kaya each day. Her pleas are not only for increased aid, given that they have no water, no food, and no shelter, but also for opportunities to set up IGAs. She states that they are used to running IGAs in their own villages and have the necessary experience, but that they are now just sitting and waiting idle. In this desperate situation, she says, 'the dead are better off than us'. The mayor of the Kaya commune also uses the broadcasts to call on host communities to continue with their acts of solidarity with IDPs, supporting the fact that there are simply insufficient resources. This call via radio to promote social cohesion continues over the months, yet in October of the following year, 2021, there are still reports of IDPs having difficulties being accepted by host communities and wanting to return to their own villages despite having had to flee terrorism. One 21-year-old IDP talks of difficulties earning money among the host community, as she often has to haggle over her services or finds that some people refuse to pay her at all. These difficulties also affect host communities, with one woman, a restaurant owner, recounting on 2 November 2021 how she takes on young IDP girls to teach them a trade and rebuild their lives. She pays them between 20,000 CFA and 80,000 CFA per month (£25–£100), but 'social services have never given a penny to support me. Yet I pay a salary to each person I house here'.

Positive 'good news' stories of solidarity amongst women are also broadcast on Studio Yafa and provide hope for the future. Collective empowerment can cascade into multiple areas of community and family life, and increased self-awareness and critical consciousness and confidence among women drive a virtuous circle. For example, there are reports of

IDP widows being given training in cooking skills, which in turn can lead to them setting up IGAs and to employment, or small *tontines* that have been created. On 14 September 2021, the *Minimag* discusses the daily routine of women who start work in the fields from 6 a.m., having already done all their household chores. One 24-year-old woman who was seven months pregnant, and had three children already, was supported by other women working alongside her. When she could no longer work or contribute to the *tontine*, the others paid her share on the basis that ‘we’ll never give up’.

Over the course of 2020–2021, many broadcasts on Studio Yafa focused on COVID-19 and specific programmes targeting IDPs (see, for example, Elrha (2023)). Despite IDPs reporting their ongoing desire to return to their villages, many were resigned to the permanent nature of their displacement. Rather than seeking aid as a temporary measure, the delivery of which had also been seriously hindered because of COVID-19, IDPs (80% of whom are women) wanted information they considered important for their future. This included information on training, how to start small businesses to aid their survival, and better access to education. Towards the end of 2020, and in response to the listeners’ information needs, testimonies by IDPs were being broadcast to provide specific examples of how they had succeeded in creating small businesses, addressing needs among listeners for relevant information on topics they considered important for their future in this new environment.

In both Niger and Burkina Faso, while many women would collaborate and gather through associations and self-help groups, there was a prevailing sentiment throughout the interviews that if women were not going to promote their own financial empowerment, no one would help them in any meaningful way. They would do what they could at the household level or even the community level, but beyond that, their social reproductive cycle would continue, and they needed a more powerful voice to represent them individually and collectively. The respondents remained keen to hear radio programmes on how to set up small businesses, as the paltry income would provide tangible improvements to their daily lives, in comparison with the more abstract concepts previously discussed, such as political engagement. In particular, they wanted to hear examples of how other women had not only developed their businesses but also overcome the many everyday hurdles they faced as they strived to make these second-order choices.

## CONCLUSION

Poverty, finances, and daily hardships were dominant themes in discussions with listeners, and these were duly reflected in many radio broadcasts, even if the topic itself did not focus on money or income-generating activities. There was a prevailing need among men and women respondents for information on how women could set up small businesses, however meagre the income may be. Whilst radio is widely perceived as a ‘tool for social change—either as a form of political engagement, a tool for empowerment, or an infrastructure serving the voiceless or other social groups’ (Milan, 2008: 4), on this topic, specific guidance was not directly provided but rather more general advice or examples of what others were already doing and their difficulties.

Radio does, however, use voice in many ways. It provides a platform for women’s representatives to reach out and campaign to authorities and to those in power for support or policy changes for impoverished women with regard to finances. They act as amplifiers for marginalised women, articulating their need for economic support in broadcasts that do not necessarily focus on women’s finances, reinforcing links between women from many social backgrounds and many regions. The inclusion of *témoignages* also gives a direct voice to women outside the studio. These voices have different target audiences—men, parents, authorities, women, women’s associations and others—recognising the complexity of both women’s financial disempowerment and societal restrictions.

That poverty is an everyday situation faced widely by women in these two countries and that IGAs would allow them to make second-order decisions to improve, but not change, the overall outcome of their lives is reflected in the radio programming. Whilst women’s ability to be agents of change if they are given a voice or a platform to speak can be significant, it must be negotiated within existing norms and traditions. Focusing on second-order choices in broadcasts might respond to the daily realities of women but risks reinforcing stereotypes of the ‘African women’ myth (Batliwala & Dhanraj, 2007) or the ‘condition’ that women are in the home, cooking, and looking after children. The broadcasts recognise the multiple constraints, barriers, and obligations faced by women in their search for financial empowerment, however slight. By threading the theme through broadcasts that focus on other topics, they avoid stereotyping while also not side-lining a vital issue.

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