



Communication and Nigeria's Southern Women's Capacity Development for Financial Inclusion: An Assessment of Access Bank's Womenpreneur Pitch- a-ton

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ABSTRACT

Sustainable development of a society requires the participation of all genders in all spheres of life. However, there is a lack of capacity development initiatives for engendering women's sustainable financial inclusion. It is given that communicating financial inclusion programmes will increase women's participation. Hence this study leveraged the elaboration likelihood theory of persuasion to examine the extent of women's awareness of the financial capacity development initiative known as Access Bank's Womenpreneur Pitch-a-ton. It also investigated sources of awareness and the extent of influence of the programme on the financial inclusion of Southern women. The study utilised mixed methods; survey and in-depth interview. Three hundred and eighty-four (384) women were purposively selected for the study. The study's findings demonstrated a lack of awareness of the initiative among the majority of the respondents, sources of awareness ranged from social media, emails, radio and Television. The majority of those who were aware said the programme motivated them for financial inclusion. The study concluded that awareness about "Access Bank Womenpreneur Pitch-a-ton" was low even though it was increasing urban women's visibility in the financial sector. The study recommended, among others, that Access Bank should broaden the communication arsenals for creating awareness about the capacity development programme to include interpersonal and traditional channels

Keywords:

Capacity Development, Communication, Financial Inclusion

Introduction

Nations of the world are constantly striving to combat poverty since a significant portion of the world's population is financially excluded. The financial inclusion performance of a country is one of the determinants of sustainable development. Financial inclusion concerns birthed Nigeria's National Financial Inclusion Strategy in 2012 (Okoduwa & Odiboh, 2023). Over a decade later, 2020 data have shown that more than one in every three

Nigerians are financially excluded as they lack access to good financial services such as savings, payment and credit. A survey of one hundred six million (106) Nigerian adults in 2020 showed only 44.8% in the banking category which is just a 10% increase after ten years, while 19 % were served by non-formal channels that included *ajo, esusu in Yoruba and Adashe in Hausa*. Available statistics have shown that Nigerian women are less financially included than men. Forty per cent (40%) of women are financially

excluded, while only 39% of women are banked, and 21% belong to other categories.

Closing the financial inclusion gap is one of the concerns of many countries. Hence, financial service providers like banks, insurance companies and fintech are interested in empowering the financial capacity of the excluded. While banks often embark on encouraging the underserved to own accounts and give credit and loans to new bank customers with zero credit history, FinTechs are giving users favourable saving returns, investible assets and short-term loans and insurance firms offer microinsurance.

Also, the need to address gender financial inequality prompted the African Union Commission's Women, Gender, and Youth Directorate, in collaboration with Women with other development collaborators in celebration of International Women's Day 2024, to have a panel on financial inclusion for women under the theme "Invest in Women: Accelerate progress towards women's financial and economic inclusion for sustainable development in Africa." The forum highlighted prevailing and promising channels for topping investment in women and girls across Africa and noted the need to combat the financing gap for gender equality measures to enhance economic empowerment (AU, 2024).

Data have shown that 56% of the unbanked people in developing countries are women (Afi, 2019). In particular, the Nigeria Financial Inclusion Strategy (NFIS 3.0) aims to reduce the financial exclusion level in Nigeria to 25 per cent by 2024. The 2023 results of the NFIS show that 26 per cent of Nigerians are financially excluded, a reduction from 32 per cent in 2020, indicating progress towards the realisation of the target. However, concerning the formal financial inclusion rate, the Central Bank's goal is 95 per cent, but, the situation indicates only 64 per cent (an increase from 56 per cent in 2020) showing the imperative of targeted inclusion in the formal sector (Efina, 2023).

Access Bank Womenprenuer (An Overview)

The Womenprenuer Pitch-a-ton program was launched in 2019 by Access Bank in conjunction with the International Finance Corporation

(IFC) as part of Access Bank's W initiative. The initiative prides itself on being the "first women-in-business support initiative." Its goal is to empower female entrepreneurs aged 18-25 through financial support, training and tailored coaching. It achieves this by initially providing financial grants worth 9 million to the top three applicants and MBA certification to 50 applicants. The initiative now operates in ten African countries and is in its sixth season. The MBA's eight weeks of training and certification has been increased to 120 while the grant has been increased to 17.5 million in its current edition (Access Ogar, 2024; Womenprenuer, 2024).

Eligibility criteria for participation include being a woman who owns 51% and above shareholding in a business. Must have an Access Bank account, the business must be registered with the CAC and have been running for at least 1 year. The application procedure entails submitting a detailed form and a video pitch and candidates are shortlisted to present their business ideas to a jury panel after completing the mini-MBA training. This program is said to have supported over 645 women entrepreneurs and has enhanced females' business capabilities and market reach across Africa.

Access Bank launched the W Initiative in July 2014 to empower women entrepreneurs (WSMCE) in Nigeria and the African continent. Its three goals are the promotion of financial inclusion, providing resources for business development, and enhancing women's health and well-being (The "W" initiative (nd)).

Research questions

Given the problem and the objectives of this study, three research questions were formed. These include:

- 1) What is the extent of Southern women's awareness about the financial capacity development initiative known as *Access Bank's Womenpreneur Pitch-a-ton?*
- 2) What are the sources of awareness of Southern women about the financial capacity development initiative known as *Access Bank's Womenpreneur Pitch-a-ton?*

3) What is the extent of influence of the programme on the financial inclusion of Southern women?

4) What challenges are impeding Southern women's awareness about the financial capacity development initiative known as *Access Bank's Womenpreneur Pitch-a-ton?*

Theoretical framework: Elaboration likelihood theory

This study found relevance in the elaboration likelihood theory of persuasion, a leading theory of attitude change (Charles & Lutz, 1988; Griffin, 2000). It has its roots in both psychology and sociology. Scholars in the sociological paradigm are concerned with elaboration in communication or media with regards to the influence of communication source, recipient and message (See for example, Petty, Barden & Wheeler, 2009; Schumann, Kotowski, & Ahn, 2012; Petty et al., 2017). On the other hand, some other scholars are concerned with the psychological paradigm that looks at the thought processes that underlie attitude change (Billard, 2019) Richard E. Petty and John Caccioppo developed the theory in 1980 to explain how different ways of processing stimuli/information influence attitude change (Simply Psychology, 2023). When someone faces a message, the elaboration likelihood theory posits that people react using one of two channels: the high or the low elaboration channel. Elaboration is the extent to which a person carefully thinks about issue-relevant arguments contained in persuasive communication. The theorists identified two routes of processing information. The central (thoughtful) and the peripheral routes (non-thoughtful) (Petty, Heesacker & Hughes, 1997; Areni & Richard, 1988). The central route processes information rationally considering the merits and implications of communication. In contrast, the peripheral route offers a short way for accepting or rejecting a message without thinking about the attributes of the issue or any high cognitive efforts. In this scenario, message recipients rely on non-content or content irrelevant cues like accent, and appearance to make decisions. Thus, new attitudes resist counter-persuasion and persist

when the change that underlies it is more thoughtful.

According to Griffin (2000), the theory has been criticised for being too vague and slippery for including argument strength as a determinant of persuasion, however, the theory remains an important theory of change. In this context, it is a useful framework for interpreting financial inclusion communications' influence on women's attitude change. Perhaps, deploying techniques with perceived high communication relevance and the arguments' quality will promote the achievement of women's financial inclusion initiatives. A thorough understanding of elaboration processes might result in more financial inclusion campaigns thereby favorably influencing women's empowerment.

The concern is whether women engage in issue-relevant thinking (elaboration) to discern the merits of entrepreneurship through the initiative or if they see the messages as trivial. The need to determine the likelihood that women give their undivided attention to evaluating messages and give thoughtful consideration to the importance of entrepreneurship propagated in messages about Access Bank's Womenpreneur programme due to strong arguments presented in the initiative and experience attitude change.

Statement of the problem

The clamour for financial inclusion of women increases daily because of the relevance to a country's Gross Domestic Product (GDP) and its total well-being. It is concerning because as Okoro (2022) noted "While some other countries like Kenya and China have crossed the line from Financial inclusion into the world of financial deepening, Nigeria is still on its quest to achieve financial inclusion."

Accordingly, even the scant efforts at financial inclusion is rarely impacting women and rural dwellers in Nigeria (IMF, 2023). According to an IMF (2023) document, attempts to meet targets in financial inclusion have been uneven and unsuccessful as certain demographic gaps are inherent in gender and social status. Therefore, Nigeria is expected to do more in its financial inclusion drive to meet up with countries like China, Rwanda, Ghana, Jordan, Mexico and Columbia (Okoro, 2022;

Okoduwa & Oduboh, 2019). AU (2024) described the non inclusion of women in the financial sector thus:

...women entrepreneurs are predominantly in the informal sector with limited access to capital and other formal financial services. They are hindered by the lack of essential skills to effectively manage and sustain businesses, and take advantage of available financial services, products, and other existing business opportunities. Only a limited number of financial institutions understand the unique needs of women (sic) offer relevant products and services that adequately respond to their needs. This underlines the critical need to address gender disparities in access to financial resources, economic opportunities, and social services.

The Access Bank's Womenpreneur initiative is one of the products and services aimed at reducing inequity in financial access because women are underserved and are unable to reach their financial potential. Thus, this study sought to establish the extent to which the programme is helping to close the financial gender gap in among Southern women in Nigeria.

A country's sustainable development requires all participation in all spheres of life. Women's financial inclusion entails women's ability to access and participate equally in financial transactions. It means the ability of women to have the skills, resources and opportunities needed to be equitably engaged in financial benefits (Okoro, 2022). These services, which are crucial for enhancing economic stability and lowering poverty, include banking, loans, insurance, and investment opportunities. There is feminisation of poverty due to the widening gender gap in poverty. Women are said to be the poorest gender in Nigeria and Africa (Boyi, 2019). The equality of opportunity and accessibility to financial services is financial inclusion. It describes the procedures that enable people and organizations to obtain suitable, reasonably priced, and prompt

financial goods and services, such as banking, lending, equity, and insurance products.

Scholars have observed inappropriate use of communication channels utilised for women's financial inclusion (Olugbenga & Owolabi, 2017). While prior studies focussed on the role of information and communication technology in financial inclusion scholarship often overlooks the extent to which different communication arsenals like the mass media, interpersonal communication and new media are contributing to financial inclusion, especially among women.

Related studies

In extant literature, little or no empirical attention is given to communication and financial inclusion. The few existing studies are consistent in attributing the persistent lack of financial inclusion in Nigeria to ineffective communication strategies (Olugbenga & Owolabi, 2017; Kasarachi, 2017; Nnanyelugo & Dakoru; Kumpure (2023). Kasarachi's (2017) survey examined the communication strategies used in diffusing small and Medium Scale Enterprise (SME) programmes among business men in Port Harcourt. The study found that government's policies were not effectively communicated to the people. The author suggested the use of interpersonal communication in addition to the mainstream media. In a related survey on *demographic moderators of online advertising usage of selected medium -scale businesses in Nigeria and its impact on perceived profitability*, Nnanyelugo & Dakoru (2017) found a "positive linear relationship between education, length of internet use and perceived profitability of usage" (p.247). On the other hand, their study showed a negative relationship between employment status, gender, age, age of respondents, age of business and perceived profitability. They recommended that future studies should measure online advertising usage and actual profitability of small businesses because of their relevance to Nigeria's economic advancement. Kumpure (2023) did a theoretical and literature review to examine the nexus between communication strategies and financial inclusion. The study found that a lot of research gaps existed and

called for empirical research to close the gaps. In the words of Kumpure,

Specifically, no study has focused on how communication strategies used by financial institutions to affect financial inclusion. Also, there is no empirical evidence on the moderating effect of financial literacy on that relationship between communication strategies and financial institutions. Evidently, there are conceptual gaps in the extant literature reviewed (P.24).

Okoro (2022) identified barriers to financial inclusion to include low literacy levels, lack of trust in financial services providers, transaction fees and inappropriate financial products among others. The author recognised the role of mainstream, digital and grassroot communications as a financial inclusion tool. As participation in financial inclusion has to be preceded by women's comprehension. Thus, the author recommended financial literacy through educating and enlightening about financial products and services that are crucial to their needs.

Communication and financial inclusion

Scholarship has identified the potential of communication and media on financial inclusion (See for example, Olugbenga & Owolabi, 2017; Okoro, 2022; Owolabi, 2017; Magack & Kurria, 2021) and have argued that, though underutilised for economic purposes, new media seem the most promising, in engaging the public (Olubode & Nyam, 2023; Chen, 2021; Naab, Naab & Brandmeier, 2021; Sunstein, 2020; Whittaker, 2019), including this research context which involves women's active involvement in financially inclusive activities. Some scholars emphasised the relevance of the mainstream media in a lot of endeavours (e.g. Hughes, 2020; Owolabi, 2017), especially when persuasive story telling in exemplars is deployed (Oschatz, Emde-Lachmund & Klimmt, 2021; Lee et al., 2021) in addition to media's framing power (Lee, et al., 2021; Lee & Chen, 2021; Major & Jankowski, 2020; Bowe, Gosen & Fahmy, 2019; Lee & Sho, 2018). On the other hand others underscore the role of interpersonal communication or what Janicke-Bowles, et al., (2021, p.429) call "non mediated

experiences" through interactions with families and friends engendering awareness and positive attitude change in all spheres (eg, Kasarachi, 2017; Ndug'u et al, 2021; Dutta, 2018) Additionally, the mainstream media have been criticised for being incapable of women's empowerment because they are "concentrated in the hands of men" (Owolabi, 2017, p. 207), and because of challenges that range from language barriers in a multilingual and multi ethnic nature of the country, lack of professional competence, economic melt down, and little or no prioritisation of business and economy coverage (Owolabi, 2017). Additionally, the media aid undesirable effect like stereotyping and violence which often impede positive behavioural responses (Ashiekpe & Mwansat, 2023; Kroon, Trilling & Raats, 2021; Sommer & Kuhne, 2021; Bowe, Gosen, & Fahmy, 2019; Oshoke, 2019; Mills, 2019). Still, some have taken the media distribution format route to argue that entertainment contents and storytelling formats namely, games and documentaries which are better suited for counter narratives can facilitate inclusion (Chatoo, 2020; Dashbandhu, 2020). However, the new media are not immune to the undesirable effects of the conventional media. They too are guilty of fake news, opinion polarisation and so forth (Hilbert et al., 2018; Osuagwu).

According to Ndolo & Ozoh (2013) communication engagements should always relate to behaviour and practices of the community people. Also Okoro (2022) asserts that grassroot communication can engender financial inclusion. Thus, central to all channels of communication discussed above is the extent to which a message achieves its desired goal. Hence, in any campaign (including financial inclusion campaign) the goal is to alter "mediators of behaviour- such as attitudes, beliefs, norms, self-efficacy and intentions- and ultimately behaviour itself" (Noar, et al., 2018, p.296). This explains why message effectiveness pertains to the extent to which message exposure culminate in alterations in such outcomes. For instance, a message designed to influence audience's financial inclusion can be tested to know whether the

message achieved the desired goal of increasing audiences' willingness to take financially inclusive decisions. This justifies why this study sought to establish the most prevalent channels of communications about *womenprenuer* with the view to knowing the audiences' rating and measuring message receptivity.

Concerns about the all-round development of people in the rural areas through financial inclusion has been on the increase. Hence, the argument has been for the utilisation of indigenous communication channels namely, proverbs, town criers, gongs, folktales, religious rituals, festivals and so forth (Osuagwu, 2022; Osuagwu, 2010; Osuagwu, 2020; Nwasum, Abaneme & Uduma, 2022).

Method

Based on the objectives of this study, this paper adopted mixed research methods involving survey and in-depth interview. Survey is apt for measuring peoples' opinions and attitudes comprising a large population (Babbie, 2010). The population of the study comprised women all women in South-South and South East, Nigeria whose ages were between 18-60. The sample size was 384 women purposively drawn from Port Harcourt and Owerri (two state capitals in Southern Nigeria). The purposive sampling method was utilised to ensure that only women who met the age criteria were involved in the study.

The instruments for data collection were a questionnaire and an interview schedule. The multi-choice close-ended questionnaire comprised two sections. Section A was for demographic data, while section B elicited data that answered the research questions. The interview schedule contained some of the questions in the questionnaire but was paraphrased to elicit open-ended responses from eight respondents. Qualitative data were analysed using percentage and frequency tables, while quantitative data were used to validate or refute the claims in the questionnaire responses.

Results

Demographic characteristics indicate that the majority of the respondents were between age bracket of 18-35 256(66.6%), 36-55 128(43.4%) For marital status, the married 235 (61.1) were, the singles were 132(34.3) and the divorced were 17(4.4.2). This shows that the married were the major participants in the study. Educational qualification showed informal education 102(26.5) FSLC, 98(25.5%) and SSCE,79(20.5) while those with First Degree, Master or PhD degrees were 105 (27.3%). The occupational demography of the respondents shows that 278 (73%) were business owners, while 106 (28%) were civil servants and students.

Table 1
Extent of South-South women's awareness about the financial capacity development initiative known as *Access Bank's Womenpreneur Pitch-a-ton*

Response	Respondents in Port Harcourt	%	Respondents in Owerri	%	Total
Very large extent	20	10%	30	17%	50
Large extent	55	27%	37	20%	92
Moderate	47	23%	50	27%	97
Little extent	80	38%	65	36%	145
No extent	-	-	-	-	-
Total	202	100%	182	100%	384

Information in table one shows that respondents from Port Harcourt and Owerri were not exposed to the capacity development

initiative known as *Access Bank's Womenpreneur Pitch-a-ton*. However, respondents in Port Harcourt were more aware.

Table 2**Sources of awareness of South-South women about the financial capacity development initiative known as Access Bank's Womenpreneur Pitch-a-ton.**

Response	Respondents in Port Harcourt	%	Respondents in Owerri	%	Total
Social media	65	32%	56	31%	121
Emails	50	25%	40	22%	90
Television/Radio	42	21%	32	18%	74
Interpersonal sources	30	15%	29	16%	59
Newspaper/Magazines	10	5%	23	12%	33
Other sources	5	2%	2	1%	7
Total	202	100%	182	100	384

From the table above, the majority of the respondents said that their sources of exposure to the capacity development initiative known as Access Bank's Womenpreneur Pitch-a-ton were Social media. Sixty- five (32%) and 56 (31%)

respondents from Port Harcourt and Owerri attested to getting awareness via television, while 50 (25) and 40(22%) said it was television/radio.

Table 3**Extent of influence of Communication the financial inclusion of Southern women**

Response	Respondents in Port Harcourt	%	Respondents in Owerri	%	Total
Very large extent	86	43%	70	38%	
Large extent	59	29%	62	35%	
Moderate	37	18%	40	22%	
Little Extent	20	10%	10	5%	
No extent	-	-	-	-	-
Total	202	100%	182	100	384

As indicated in Table 3 above, the majority of the respondents from both states said they were influenced by financial inclusion through the *Access Bank's Womenpreneur Pitch-a-ton initiative*.

Table 4**Challenges impeding South-South women's awareness about the financial capacity development initiative known as Access Bank's Womenpreneur Pitch-a-ton.**

Response	Respondents in Port Harcourt	%	Respondents in Owerri	%	Total
Lack of interpersonal communication	65	32%	56	31%	121
The lack of mobile phones	50	25%	40	22%	90
Busy schedules	42	21%	32	18%	74
Lack of electricity	30	15%	29	16%	59
Lack of Fund	10	5%	23	12%	33
Other reasons	5	2%	2	1%	7
Total	202	100%	182	100	384

The result in Table 4 indicates the lack of access to mass media as the major impediment to awareness, 65 (32%) and 56 (31%) respondents from the two states affirmed this.

Other reasons include women's busy schedules 50 (25%) and 40 (22%), lack of interest 42 (21%) and 32 (18%), lack of electricity 30 (15%) and 29(16%) and lack of fund 10(5%)

and 23(12%). Only 5(2%) and 2(1%) Respondents affirmed other reasons.

Discussion of findings.

Research question 1: What is the extent of Southern women's awareness about the financial capacity development initiative known as Access Bank's Womenpreneur Pitch-a-ton?

The first research question sought to know the extent of Southern women's awareness about the financial capacity development initiative known as Access Bank's Womenpreneur Pitch-a-ton. The finding of the survey indicate that the women were not aware of the initiative. The in-depth interview conducted also supported this finding as one of the interviewees said "I do not know about Womenpreneur and no one has ever told me about it." Another woman in Owerri said it has been up to three years since I heard about it on the radio." This finding agrees with the position of Okoro (2022) on the need for education and enlightenment to help engender financial literacy that can culminate in financial inclusion.

Research Question 2: What are the sources of awareness of Southern women about the financial capacity development initiative known as Access Bank's Womenpreneur Pitch-a-ton?

The second research question was interested in knowing Southern women's sources of awareness about Womenpreneur Pitch-a-ton. Survey findings showed social media & emails ranking highest followed by radio and television. The interview result affirmed this finding as a respondent said, "I saw it on Twitter, and my pastor's wife posted it on her Facebook." Another respondent said my sister forwarded the email about the initiative to me." This finding corroborates scholarship on the role of communication in women's empowerment and financial inclusion (eg, Kasarachi, 2017; Ndug'u et al, 2021; Dutta, 2018; Janicke-Bowles, et al, 2021).

Research question 3: What is the extent of influence of communicating Access Bank's Womenpreneur Pitch-a-ton programme on the financial inclusion of Southern women?

The third research question pertained to establishing the extent to which communicating the initiative influenced the financial inclusion of Southern women. The finding of the survey showed that communicating about the programme had been effective in influencing women's financial inclusion. In corroboration, all the respondents in the interview session claimed that the programme had influenced them to make financial inclusion decisions. A respondent said, i did not have a bank account before I heard about the programme. To apply for the grant, I had to quickly open an account." In Owerri, a woman said my husband did not allow me to own an account until I told him about the initiative and that one of the eligibility criteria was account ownership." This finding is in line with Afi's (2019) position that one key index of financial inclusion is account ownership. Similarly, Okoro (2022) asserted that when women are aware of financial inclusion services available for them, they will make financially inclusive decisions. This also buttresses the argument of the elaboration likelihood theory about the influence of messaging as a key determinant of merits and implications. In other words, one can say women have been processing messages about womenpreneur through the central route and have been considering the merits of participating in the initiative as opposed to using the peripheral route which does allow them to think about the attributes of the issue.

Research question 4: What challenges are impeding Southern women's awareness about the financial capacity development initiative known as Access Bank's Womenpreneur Pitch-a-ton?

The task in research question four was to identify the challenges impeding awareness about Access Bank's Womenpreneur Pitch-a-ton.

The study's finding demonstrated that lack of interpersonal communication, lack of access to access to mobile phones, busy schedule, lack of funds and the lack of electricity as challenges impeding awareness about the initiative. The interview also supports this finding as all the participants perceived the lack of mobile phones as one of the challenges. An interviewee opined thus, "I do know that many women do not have

phones that can browse the internet, how then do we expect them to know about the messages on social media or read newspapers online?" Another one said, "My friend's phone got bad since last year. She has not repaired it because she lacks the funds to do that. She wouldn't have known about the initiative if I hadn't told her about it." This finding is similar to Afi's (2019) assertion that women lack communication access to information about financial inclusion.

Conclusion

Communication is a tool for achieving women's financial inclusion. Through communication, initiatives about financial literacy and inclusion can be spread for education and enlightenment. Social media and mainstream media as often used for communicating financial inclusion are not as effective as expected. Bank entrepreneurial initiatives, when well communicated can influence decisions regarding financial inclusion. Challenges like the lack of interpersonal communication, the lack of mobile phones, women's busy schedules, and the lack of electricity are impeding women's access to information about financial inclusion.

Recommendations

1. Since the finding of this study has demonstrated low awareness of initiatives by Southern women, banks in Nigeria should take information dissemination about financial inclusion initiatives seriously.
2. In addition to digital and mass communications channels, interpersonal channels and traditional channels of communication like town criers can be used to reach women, especially rural women with information about financial inclusion initiatives. In addition, entertainment genres like songs, and drama, among others, should be used to package information about financial inclusion initiatives,
3. More targeted information about financial inclusion initiatives should be deployed.
4. Initiatives should include consideration about phone distribution to women, the use of handbills and fliers is necessary to address women's busy schedules, the

lack of electricity and the lack of interest that impedes awareness about such initiatives.

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