

#### **TECHNICAL REPORT**



# Why Nigeria should deepen its invest in Women's Economic Empowerment (WEE)

A systematic review of evidences, arguments & justifications for advocacy message development

by

development Research & Projects Centre (dRPC)

Partnership for Advancing Women in Economic Development (PAWED)



pwc

**SUSAID** NIGERIA

#### **Table of Content**

| Abbreviations   | 2  |
|---|----|
| Research Outline  | 5  |
| Purpose and working definitions   | 5  |
| Research methodology, research question & sources of data                         | 6  |
| Distilling the evidence of why government should invest in WEE                    | 7  |
| Limitation of the study   | 7  |
| Clusters of Evidence.   | 7  |
| Empirical evidence of why government should invest in WEE in Nigeria              | 8  |
| Policy Reviews generating evidence of why fund WEE                                | 13 |
| Evidence of why fund WEE from preliminary findings from new and on-going projects | 20 |
| Conclusion  | 28 |
| References  | 30 |
| Table of Figures  |    |
| Figure 1: Ideal-Type WEE intervention   | 5  |
| Figure 2: GEEP sex disaggregation   | 15 |
| Figure 3: Breakdown of Aliko Dangote Foundation micro-grant scheme                | 26 |
| Table of Tables   |    |
| Table 1: Data collection process  | 6  |
| Table 2: Breakdown of the special grant for rural women by states                 | 17 |
| Table of Boxes  |    |
| Box 1: IMF  | 9  |
| Box 2: ENGINE   | 10 |
| Box 3: Care International   | 11 |
| Box 4: Oxfam's Pro-resilience action project                                      | 12 |
| Box 5: USAID  | 12 |
| Box 6: Federal Ministry of Women Affairs  | 13 |
| Box 7: Federal Ministry of Industry, Trade & Investment                           | 15 |
| Box 8: Kaduna State Government  | 15 |
| Box 9: N-Power  | 17 |
| Box 10: Special Advisor to the Presidency   | 18 |
| Box 11: Australian High Commissioner to Nigeria                                   | 22 |
| Box 12: Miners Association of Nigeria   | 23 |
| Box 13: The World Bank  | 23 |

| Box 14: UNICEF   | 24  |
|------------------|---|
| Box 15: UN Women | 27  |
|                  |   |
| Abbreviations    |   |
|                  |   |
| AF1              | Additional Funding 1                          |
| AF2              | Additional Funding 2                          |
| AGILE            | Adolescent Girls' Initiative for Learning And |
|                  | Empowerment                                   |
| APPEALS          | Agro-Processing, Productivity Enhancement And |
|                  | Livelihood Improvement Support                |
| ANC              | Antenatal care                                |
| BOI              | Bank of Industry                              |
| CBN              | Central Bank of Nigeria                       |
| CSOs             | Civil Societies Organizations                 |
| CBNRMP           | Community Based Natural Resource Management   |
|                  | Programme                                     |

**CBT** Community-Based Targeting

**CCT** Conditional Cash Transfer

**DFID** Department for International Development

dRPC development Research and Projects Center

**ENGINE** Educating Nigerian Girls in New Enterprises

**FNGO** Facilitating Non-Governmental Organizations

FUG Fadama User Group

FBS Farmer Business School

FFS Farmer Field School

FCT Federal Capital Territory

**FGN** Federal Government of Nigeria

FMARD Federal Ministry of Agriculture and Rural Development

FMoHADMSI Federal Ministry of Humanitarian Affairs, Disaster

Management and Social Development

FAO Food and Agricultural Organization

GEEP Government Enterprise and Empowerment Programme

GDP Gross Domestic Product

GEMS4 Growth and Employment in States 4

**HGSFP** Home Grown School Feeding Programme

HIV/AIDS Human immunodeficiency virus/Acquired

immunodeficiency syndrome

**IFAD** International Food and Agricultural Development

LIFE-ND Livelihood Improvement Family Enterprises Project in

The Niger Delta Of Nigeria

LGA Local Government Area

MENA Mennonite Economic Development Associates

MSME Micro, Small And Medium Enterprises

MFB Microfinance banks

MFI Microfinance institutions

**NFWP** Nigeria For Women Project

**OECD** Organization for Economic Cooperation and

Development

**PAWED** Partnership for the Advancement in Women Economic

Development

PHC Primary Health Care

**PPP** Public-private Producer Partnership

SMEDAN Small and Medium Enterprise Development Agency of

Nigeria

SMEs Small and Medium Enterprises

SDG Sustainable Development Goal

VCDP Value Chain Development Programme

VSCG Village saving and credit groups

WASH Water, sanitation and hygiene

WAG Women Affinity Group

WIMBIZ Women in Management, Business and Public Service

WISE-P Women in Self-Employment Programme

WEE Women's Economic Empowerment

WECs Women's Empowerment Collectives

**ZIF** Zonal Intervention Fund

#### Research Outline

#### Purpose and working definitions

This research aims to strengthen the evidence-based for WEE policy expansion by curating the arguments, justifications, and knowledge on the value and benefits of investing in Women Economic Empowerment (WEE) in Nigeria. The working definition of this study aligns with the World Bank's contention that economic empowerment is "a process of enhancing the capacity of individuals or groups to make choices and transfer those choices into actions and outcomes". In this case, Women Economic Empowerment can be viewed as a holistic process, which fosters sustainable, transformative change that promotes inclusive and equitable economic growth for women and girls. It entails up skilling women, increasing their access to financial resources and opportunities, improving their bargaining power, making them stakeholders in decisions that affect them to partake in economic activities. Investing in WEE is essential to eradicating poverty, boosting productivity, increasing economic diversification and income equality, and other positive development outcomes. Inclusive financial opportunities create economic stability and prosperity for women, their families, and their communities by building assets, enabling them respond to family needs, and mitigating risk. The working model of WEE for this review is captured below:

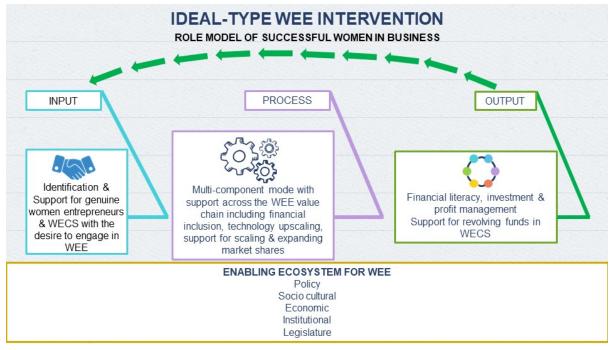


FIGURE 1: IDEAL-TYPE WEE INTERVENTION

While international develop actor have a role to play, it is national governments such as Nigeria which must provide the policy, administrative, regulatory and fiscal infrastructure for WEE to be successful. CSOs and CSO Coalitions have a key role to play, nudging government to fulfill this important public policy role and function.

#### Research methodology, research question & sources of data

This systematic literature review addresses the key question of — *Why should Nigerian government invest in WEE*? The review is based on a desk research methodology of online and printed materials. The review tracks and documents a range of findings and assertions of WEE interventions in Nigeria implemented by government at national and state levels; of donor funded projects and of interventions designed and carried out by civil society organizations and women's economic collectives with or without government/donor support. The review focuses on a range of evidences in an attempt to answer the question of why government should invest in WEE. This approach is summarized in table 1 below.

**TABLE 1: DATA COLLECTION PROCESS** 

|  | THEE II BITTITE   | JEEECTION I ROCE   | 36  |
|--|---|--|---|
| DATA SOURCE<br>REVIEWED  | AUTHOR  | TYPE OF WEE INTERVENTIONS  | TYPE OF EVIDENCE  |
| Evaluation reports   | Donor agencies,<br>independent<br>evaluator                               | Donor funded projects  | Empirically derived evidence based                                |
| Commentaries & blogs   | Media, Analysts,<br>Accounting Firms                                      | All WEE interventions  | Declarative statements  |
| Progress reports   | Donor agencies,<br>Implementing<br>agencies                               | Donor funded projects  | Tentative and preliminary findings                                |
| Project proposals and summaries  | Donor agencies  | Donor funded projects  | Assumptions, theories of change, value propositions               |
| Grant award document   | Donor agencies  | Government and donor/government partnership projects                     | Assumptions, theories of change, value propositions               |
| Public policy, program and project documents   | Government agencies   | WEE interventions publicly funded  | Policy review findings  |
| Political statements at WEE program launches or on the occasion of International Women's Day | Political office<br>holders   | Government and donor/government partnership projects                     | Declarative statements  |
| Independent Policy<br>analysis   | Government<br>agencies,<br>independent policy<br>analysts, media,<br>CSOs | Government and donor/government partnership projects or all WEE projects | Empirically derived evidence based.                               |
| Advocacy briefs  | CSOs and champions  | Government-funded WEE interventions                                      | Declarative statements  |
| Academic knowledge products  | Academics   | All WEE interventions  | Policy review findings and also empirically derived evidence base |
| Interlocutors<br>testimonies   | Interlocutors   | All WEE projects   | Declarative statements  |

Evidences range from empirical findings from evaluations and RCTs of WEE projects, to declarative political statements from government; to preliminary or tentative findings from projects by bilateral, multilateral, foundations and philanthropical organizations; as well as findings from documentations of the voices of women interlocutors, and academic peer reviewed sources. Interventions are reviewed within the scope of a timeline spanning 2015 – 2020.

#### Distilling the evidence of why government should invest in WEE

In distilling the evidence to answer the question of - *Why government should invest in WEE*, the study reviews multiple on-line and published knowledge products ranging from materials on donor agency and government websites to official published reports, newspaper articles of political pronouncements, as well as policy documents and pronouncements and end of project evaluation and progress reports. The review zeroed in on crisp and clear statements which aimed to answer the question of why invest in WEE.

#### Limitation of the study

While this systematic literature review seeks to restrict the materials studied to projects that align with our working definition of WEE and result in true empowerment, in some cases, projects reviewed incorporate social protection components. In other cases, projects are not designed as vertical WEE interventions but include water and sanitation or political representation components, contributing to the success of WEE. Interface amongst these components is beyond the scope of this study and not examined. This is a limitation of the study. Another limitation is that while the systematic literature review identified significant reports and studies with extensive information outlining technical components of WEE interventions making a case for implementing such projects, the study found limited robust evidences to answer the question of *Why Invest in WEE*.

#### Clusters of Evidence

The discussion below will present the evidence in four broad clusters- findings based on:

- 1. empirical research;
- 2. policy reviews;
- 3. preliminary or tentative findings; and
- 4. political declarative statements

# Empirical evidence of why government should invest in WEE in Nigeria

#### National Fadama Development Project

A World Bank assisted project, implemented by the Federal Ministry of Agriculture and Rural Development of Nigeria. The project's target groups include:

- The rural poor in economic activities (farmers, pastoralists, fishers, nomads, traders, processors, hunters and gatherers, as well as other economic interest groups);
- Disadvantaged groups (widows, the disabled, the sick and other vulnerable groups, including people living with HIV/AIDS and unemployed youth); and
- Service providers, including government agencies, private operators and professional/semiprofessional associations operating in project areas

#### **Impact**

The project evaluation report shows that "beneficiary households realized substantial increases in their incomes during the first year of the project, compared with communities that did not participate. The average measured increase in real income was about 60 percent during the first year of the project, exceeding the project development objective target of 50 percent by 10 percent. The project has led to the acquisition of productive assets by beneficiaries and improved access to markets and transport services. Women, the poor and disadvantaged groups have been given a voice through the project. It has pro-actively supported women's organizations involved in project related activities. The project has rehabilitated disabled men and women and trained them to be useful economic agents. FADAMA projects have made meaningful contributions to both the quality of life of the beneficiaries and the local economy".

In addition, the project provides targeted support to potentially insecure stakeholders. Such support was designed to turn them into agents of change and champions of the project by ensuring that they share in the benefits. Also, based on the successes recorded in project implementation of FADAMA I and II, the FADAMA III project was launched in 19 States. Community Driven Development and participatory local development planning approaches were designed to promote social cohesion and provide income and employment opportunities for the target population, especially youth.

The FADAMA III project included subprojects for particularly beneficial activities to women and monitored the incidence of benefits according to gender. For example, findings from the FADAMA III Project in Ogun State, South-West Nigeria shows that in terms of project targeting, "reliance on CBT mechanisms has significant implications for female farmers' access to the program and also the CBT mechanisms tend to privilege women with strong relationships to male power holders". Also, "understanding the social fabric of the FUG is critical to explaining group performance. The project performance showed that individual performance within a group can vary substantially, and the socioeconomic status of individuals

Raewyn Porter & Diane Zovighian (2014): Unpacking Performance and Empowerment in Female Farmers' Groups: The Case of The FADAMA Project In Nigeria. The World Bank Group. Washington D. C. Page 52

<sup>&</sup>lt;sup>1</sup> FAO and ECOWAS Commission. (2018): National Gender Profile of Agriculture and Rural Livelihoods – Nigeria. Country Gender Assessment Series, *Abuja. Page 59* 

in the group tends to be reflected in differentiated access to decision-making and project benefits. Also, access to loans and credits is a key factor in individual and group success"<sup>3</sup>. The FADAMA project evaluation report shows that "women spend additional income differently depending on their household needs and obligations. Finally, the report also shows that the most successful women in female FUGs are those who benefit from co-productive arrangements (generally monogamously married women)"4.

#### Rural Finance Institution Building Programme (RUFIN)

This is a Federal Government and IFAD co-financed Rural Finance Institution Building Programme. The programme aims to improve the income, food security, and general living conditions of poor rural households, particularly female-headed households, youth, and the physically challenged. The scope of this project is to economically empower 345 000 households in 36 LGAs, or 9 583 households per LGA of rural poor. It aims to strengthen 70 microfinance banks (MFB), 24 microfinance institutions (MFI) and 7 500 village saving and credit groups (VSCG), as well as about 6 000 staff of MFIs (financial cooperatives, MFBs and Facilitating Non-Governmental Organizations (FNGO) through training in gender roles and needs. To build gender awareness, gender and development, empowerment and participation, gender and microfinance, mitigate the effects of HIV/AIDS on microfinance activities. It also aims to establish and strengthen apex organizations for microfinance banks and non-bank microfinance institutions.

#### **Impact**

The impact of this project are "improved skills and knowledge in financial literacy; increased access to income: loans helped to foster crop farming, animal raising and business development associations, which played important roles in organizing the farmers to save, increase productivity and improve their marketing strategy; increased asset and ownership; increased gender equality and women's empowerment; reduced immediate vulnerability and food insecurity; targeted women experienced a significant in their self-esteem, recognition; increased shared roles and responsibility; increased participation and decision-making<sup>5</sup>".

Box 1: IMF



"The economic and social imperative for women's economic empowerment is clear. Greater gender equality boosts economic growth and leads to better development outcomes. It contributes to reducing income inequality and boosting economic diversification and, in turn, supports economic resilience."

"Narrowing participation gaps between women and men is likely to deliver large economic gains"

~IMF

<sup>&</sup>lt;sup>3</sup> ...Page 53

<sup>&</sup>lt;sup>4</sup> ...Page 54

<sup>&</sup>lt;sup>5</sup> FAO and ECOWAS Commission. (2018): National Gender Profile of Agriculture and Rural Livelihoods – Nigeria. Country Gender Assessment Series, Abuja. Page 63

#### Educating Nigerian Girls In New Enterprises (ENGINE)

This program was funded by the Coca-Cola Company with the aim of boosting the learning outcomes and economic status of marginalized adolescent girls in Nigeria. It aims to expand opportunities for girls ages 16-19, by building their confidence; increasing their financial management, business, and leadership skills; and working to influence gender norms around women and girls' economic empowerment in the community.

By 2017, the program had reached about "21,000 girls, with an average age of 18, in the poor northern states of Kaduna and Kano, the sprawling metropolis of Lagos, and the capital, Abuja<sup>6</sup>."

#### **Impact**

The project evaluation report shows that girls who were in school and girls who were out of school who participated in the program reported gains on several fronts and that their participation would expand their future economic opportunities. Notably, by the end of the program<sup>7</sup>:

"Participants were much more likely than nonparticipants to have run their own business or managed a family business at any time by project end (55 percent of participants and 27 percent of nonparticipants).

- More than 10,000 out-of- school participants (out of 13,024) were linked to employment, with 6,000 of these girls joining the Coca-Cola value chain (58 percent of out-of-school program participants).
- More girls across all four program areas had savings accounts (65 percent of participating girls in cycle 1 compared with 37 percent of nonparticipants).
- Participants had higher self-confidence and better knowledge of skills needed to run a small business, including business negotiations and financial management, as measured by responses to questions on business and financial management skills.
- Gatekeepers (people who are influential in the girls' lives, such as parents, other family members and relatives, and religious and traditional leaders) of participants in ENGINE were generally positive about schooling for girls, with the exception of those in Kano."

#### **Box 2: ENGINE**

"Dropped out of school to support family despite excellent academic records, she later joined ENGINE program to learn new skills to start her own business. She has set up her own soft drink spot in front of the small restaurant"

~ LARAI, AN ENGINE BENEFICIARY

<sup>&</sup>lt;sup>6</sup> Klugman, Parsons and Melnikova, 2018: Working to Empower Girls in Nigeria: Highlights of the Educating Nigerian Girls in New Enterprises (ENGINE) Program. Georgetown Institute for Women, Peace and Security.

<sup>&</sup>lt;sup>7</sup> Klugman, Parsons and Melnikova, 2018: Working to Empower Girls in Nigeria: Highlights of the Educating Nigerian Girls in New Enterprises (ENGINE) Program. Georgetown Institute for Women, Peace and Security. Page 7.

#### Growth & Employment In States 4 (GEMS4) Program

The Growth and Employment in States 4 (GEMS4) program, funded by the **UK Department** for International Development (DFID), aimed to improve the livelihoods of the poor and women in Nigeria's wholesale and retail sector. Historic inefficiencies within Nigeria's distribution chain created lower prices for producers, lower wages for employers, lower profits for businesses, and a higher cost of living for consumers. GEMS4 worked to address underlying weaknesses in the system while promoting pro-poor growth in the sector. The five-and-a-halfyear program was implemented in rural and urban areas across all states of Nigeria, with particular focus in the four states of Kano, Kaduna, Lagos, and the Federal Capital Territory (Abuja).

#### **Impact**

As a result of GEMS4 interventions, more than half a million people in Nigeria increased their incomes—30,000 more than the program's original target. Of those who benefitted, 57 percent were women. The program also created more than 12,700 full-time jobs, exceeding the target by nearly  $3,000^8$ .

As previously discussed, several projects have been implemented to economically empower women in Nigeria. IMF has emphasized the importance of investing WEE stating that "for Nigeria, we have conducted specific analysis to show that if Nigeria reduced gender inequality both in the labor market and in political representation; in education; in legal rights; and also by improving health outcomes for women, the economy could grow on average by as much as 1.25 percentage points more. That is a significant number. Just to put it into context, we have just received the growth outcome for 2017 and the economy grew by 0.8 percent. So, in that context, 1.25 percentage points on average is large".

**Box 3: Care International** 



"Investing in women's economic empowerment sets a path for poverty reduction and for eauality between men and women"

~CARE INTERNATIONAL

<sup>&</sup>lt;sup>8</sup> See: https://www.tetratech.com/en/projects/growth-and-employment-in-states-4

See also, <a href="https://devtracker.fcdo.gov.uk/projects/GB-1-104190">https://devtracker.fcdo.gov.uk/projects/GB-1-104190</a>

<sup>&</sup>lt;sup>9</sup> Monique Newiak. 2018. "Gender Inequality in Nigeria: Macroeconomic Costs and Future Opportunities." Draft Policy Note

#### Box 4: Oxfam's Pro-resilience action project



"I was not doing anything, I usually depended on my husband. On my own, I could not source any single kobo because I was not doing anything. I had to wait for my husband to give me ten-naira, twenty naira for this and that. That's how I used to live. I could not even help my siblings when they called for help.... As a result of my membership in Oxfam's VSLA, I collected a loan, and started selling wrappers, and soap to women in my community. The last wrappers I sold were about thirty-three pieces. The money I get from the sales helps me a lot. I am the first born of my family and also a mother of two. I now help my husband and my mum because my dad is late.

~PAULINUS KASUWA, A BENEFICIARY OF OXFAM'S PRO-RESILIENCE ACTION PROJECT

**Box 5: USAID** 



"Income is essential for women to advance in Nigeria. At every educational level, women earn less than their male counterparts, and in some instances, men with less education earn more than better-educated female peers. The majority of women in Nigeria are concentrated in casual, low-skilled, low-paid informal sector employment"

~ USAID- COUNTRY CORPORATION STRATEGY

# Policy Reviews generating evidence of why fund WEE

#### Federal Government WEE budget reviews

The 2020 and 2021 Federal government budget for WEE shows that there is an increase in the overall allocation to Women's economic empowerment-related programs. In 2020, while the sum N31, 847 billion was allocated to WEE projects, this was increased to N50, 071 billion in 2021 and these projects are being implemented by 24 Ministries. The amount allocated in the 2021 fiscal year represents a 59.2% increase. Apart from the identifiable and direct budget line for WEE in the 2021 Appropriation Act, the sum of N400 billion was also budgeted for the National Social Investment Office covering social welfares, and youth and women's economic empowerment. Thus, WEE projects are lumped in the fund. There is also WEE allocation under the N100 billion Zonal Intervention Fund (ZIP) otherwise known as the constituency project. The total WEE allocation in the N100 billion increased from N18 billion in 2020 to N19 billion in the 2021 fiscal year. The funding commitments allows women across the country to access incentives, grants, equipment/machines and gives women the opportunity to have a voice in the community, promote be self-reliance, improve their children's health and educational attainment.

#### **Box 6: Federal Ministry of Women Affairs**



"Two Departments have been created to fast-track policy planning across the various sectors and programming: they include Gender Equality Department and Women Empowerment Department"

~ STATEMENT BY THE HONOURABLE MINISTER OF WOMEN AFFAIRS, DAME PAULINE K. TALLEN, OFR, KSG AT THE MEDIA AND STAKEHOLDERS DIALOGUE IN COMMEMORATION OF HER ONE YEAR IN OFFICE ON MONDAY, 24<sup>TH</sup> AUGUST, 2020

Women bear the brunt of the health, social and economic fallouts of Covid-19, yet their participation and decision—making in pandemic responses fails to reflect this. I will always maintain and without sounding like a broken record that any response to Covid-19, without women's equal participation and inclusion, as well as addressing discrimination in all its forms and dimensions, in order to truly leave no one behind will be meaningless"

~ HONOURABLE MINISTER FEDERAL MINISTRY OF WOMEN AFFAIRS DAME PAULINE K.
TALLEN, OFR, KSG, AT THE FOR THE COMMEMORATION OF 2021 INTERNATIONAL
WOMEN'S DAY CELEBRATION HELD ON MONDAY 1ST MARCH 2021 AT THE MINISTRY'S
CONFERENCE ROOM

#### **National Social Investment Policy**

The National Social Investments Program/Policy was introduced in 2016 to tackle poverty and hunger across the country. The program has the following major four components.

#### **Conditional Cash Transfer (CCT)**

The program aimed at supporting those within the lowest poverty bracket by improving nutrition, increasing household consumption, and supporting the development of human capital through cash benefits to various categories of the poor and vulnerable. The support is conditioned on fulfilling soft and hard co-responsibilities that enable recipients to improve their standard of living <sup>10</sup>. Under conditional cash transfer, the sum of N10, 000 cash is distributed bi-monthly to the Nigerians who live below poverty lines across the country. The purpose is to lift millions of Nigeria out of poverty. The eligible households are enrolled when they fall within one or more of the following categories.

- 1. Pregnant women who are registered and attend antenatal and post-natal clinic Lactating mother's children between 0-2 years.
- 2. Children between 6 and 18 years old
- 3. Women between 18 and 40 years 11

By November 2020, about 1.2 million where enrolled while a total of 985,231 households received transfers for the May/June 2020 cycle (CCT Report, Nov 2020: Page 1). In June 2020, there were 22,065 savings groups and 9,716 cooperatives formed with a total of 345,610 beneficiaries. The accumulated savings of these groups is N1,058,578,425 and the amount of loans given out is N437,155,275. The groups have invested a total of N521,741,600 in microenterprises<sup>12</sup>.

#### **N-Power**

The program is designed to assist young Nigerians aged 18 to 35 acquire and develop life-long skills which will allow them become change-makers in their communities and players in the domestic and global markets. The program invests in young people by giving them a stipend of N30, 000 monthly. About 500,000 youths (graduates and non-graduates) participated across the 36 states and FCT. They were trained on various programs such as; Agriculture, health services, teaching, etc. A total of 39% of the N-power beneficiaries are female and 61% are male (N-Power Progress Report, Nov 2020: Page 3). Following the discharge of the 500,000 beneficiaries in July 2020 a total of 109,823 beneficiaries including women have become entrepreneurs through the program both from the Batch A and B<sup>13</sup>.

#### **Government Enterprise and Empowerment Programme (GEEP)**

This is another economic empowerment program being implemented by the Bank of Industry (BOI) and supervised by the Ministry of FMoHADMSI. GEEP is aimed at providing microlending to 2.5 million small traders and businesses at the bottom of the financial pyramid. The beneficiaries include traders, women cooperatives, market women, enterprising youth, farmers, and agricultural workers. These programs have garnered many names such as MarketMoni, TraderMoni, or FarmerMoni etc. The key to these programs is that the beneficiaries receive interest-free loans starting from N10, 000 and growing to N100,000, continued loans are given based on the repayment rate. When the money is paid back within 6 months, they immediately

\_

<sup>&</sup>lt;sup>10</sup> https://statehouse.gov.ng/policy/economy/national-social-investment-programme/

<sup>11</sup> https://n-sip.gov.ng/cct/

<sup>&</sup>lt;sup>12</sup> The World Bank Implementation Status & Results Report: National Social Safety Nets Project, June 2020.

<sup>&</sup>lt;sup>13</sup> https://www.vanguardngr.com/2020/08/over-100000-n-power-beneficiaries-have-become-entrepreneurs-minister/

qualify for a second loan of N15, 000. After payback of the second loan, they qualify for N20,000 loan, and then N50,000, and then N100,000, payback is within the same 6 months. With over 2,279,380 enrolled, 54.3% of whom are female while the youth below 35 years of age constitute 46%<sup>14</sup>.

Female

Youth below 35 year of age

FIGURE 2: GEEP SEX DISAGGREGATION

Source: Bank of Industry

Box 7: Federal Ministry of Industry, Trade & Investment



"My Ministry's strategic aspiration is to accelerate the diversification of the Nigerian economy for economic growth, job creation and poverty alleviation with specific focus on women-owned businesses.

The federal government has reinforced this through the MSME Survival Fund, where 45% is dedicated to women-owned enterprises"

~ THE MINISTER OF STATE FOR INDUSTRY, TRADE, AND INVESTMENT, AMBASSADOR MARIAM KATAGUM

**Box 8: Kaduna State Government** 



"Part of our population is women and any society that fails to utilize the opportunities, capacities and talents of women is ignoring half of its human capital"

~ GOVERNOR NASIR EL-RUFAI

\_

<sup>&</sup>lt;sup>14</sup> https://n-sip.gov.ng/wp-content/uploads/2019/11/NSIO-September-2019.pdf

#### **Home Grown School Feeding Programme (HGSFP)**

The aim of this program is delivering school lunches to young children with a specific focus on increasing school enrollment, and reducing the incidence of malnutrition (especially among the poor and those ordinarily unable to eat a meal-a-day). The program also aims to empower community women as cooks as well as support small farmers thereby engendering a ripple effect in the rural economy to stimulate economic growth<sup>15</sup>. Through catering services, the contracted women across the 35 states where the program is currently implemented have become financially viable having been empowered <sup>16</sup>. As of November 2020, a total of 107,550 cooks have been paid in 54,619 schools across the 35 states, hence, 9,053,439 pupils have been fed (HGSFP Report, Nov 2020: Page 1-2).

#### Federal government special grant for rural women project

The special grant for rural women's program was launched in October 15, 2020 by the Federal Ministry of Humanitarian Affairs, Disaster Management, and Social Development as part of Federal government's policy measure to empower women and realize the national aspiration of lifting 100 million Nigerians out of poverty in 10 years 17. The grant for rural women is designed to provide a one-off grant to some of the poorest and most vulnerable women in rural Nigeria. About 160,000 rural women are expected to receive the sum of N20, 000 each. By implication this special grant suggests that the federal government will spend over N32 billion on women. Thus, it is expected that it will provide an enabling platform for women empowerment, increase income and productive assets of target beneficiaries, tackling poverty, and resuscitating the economy after a long period of economic doldrums. Between October 2020 and February 2021, about N1.34 billion has been disbursed to 65,690 rural women from the One-Off Grant in 16 States and FCT.

<sup>15</sup> https://n-sip.gov.ng/success-stories/

<sup>16</sup> https://n-sip.gov.ng/success-stories/

<sup>&</sup>lt;sup>17</sup> https://nairametrics.com/2020/10/19/fg-flags-off-special-grant-for-rural-women-earmarks-over-n140-billion/

TABLE 2: BREAKDOWN OF THE SPECIAL GRANT FOR RURAL WOMEN BY STATES

| S/N | STATES                   | NUMBER OF WOMEN BENEFICIARIES | AMOUNT RECEIVED (MILLION) |
|-----|--------------------------|-------------------------------|---------------------------|
| 1   | Akwam Ibom <sup>18</sup> | 2,700                         | 54,000,000                |
| 2   | Kogi <sup>19</sup>       | 3,000                         | 60,000,000                |
| 3   | Kano <sup>20</sup>       | 8,000                         | 160,000,000               |
| 4   | Kwara                    | 2,560                         | 51,200,000                |
| 5   | Kaduna <sup>21</sup>     | 4,000                         | 80,000,000                |
| 6   | Lagos <sup>22</sup>      | 8,000                         | 160,000,000               |
| 7   | Ogun <sup>23</sup>       | 3,500                         | 70,000,000                |
| 8   | Gombe                    | 1,000                         | 20,000,000                |
| 9   | Enugu                    | 3,000                         | 60,000,000                |
| 10  | Oyo <sup>24</sup>        | 5,280                         | 105,600,000               |
| 11  | Bauchi <sup>25</sup>     | 2000                          | 40,000,000                |
| 12  | Kebbi                    | 4,200                         | 84,000,000                |
| 13  | Niger <sup>26</sup>      | 4,000                         | 80,000,000                |
| 14  | Katsina                  | 6,800                         | 136,000,000               |
| 15  | Zamfara                  | 2,500                         | 50,000,000                |
| 16  | Plateau                  | 150                           | 30,000,000                |
| 17  | FCT                      | 5,000                         | 100,000,000               |
|     | Total                    | 65,690                        | 1,340,800,000             |

Source: compiled from various sources

Box 9: N-Power



"I learned how to make soya beans a long time ago, but due to lack of funds, I couldn't do anything. Thank God for this N-POWER job, which has helped me raise some money to invest in my business",

~ UDE VICTORIA. A FEMALE BENEFICIARY OF N-POWER REMARKED

<sup>18</sup> https://www.sunnewsonline.com/2700-aibom-women-benefit-from-fgs-special-grant/

<sup>19</sup> https://leadership.ng/3000-women-benefits-from-fg-special-grant-in-kogi/

<sup>&</sup>lt;sup>20</sup> https://www.nta.ng/news/20210105-8000-to-benefit-from-fg-cash-grant-for-rural-women-project/

<sup>&</sup>lt;sup>21</sup> https://tribuneonlineng.com/fg-to-give-12000-rural-women-n20000-grant-each-in-lagos-kaduna-saysminister/

<sup>&</sup>lt;sup>22</sup> https://lagosstate.gov.ng/blog/2021/01/29/over-8000-lagos-rural-women-benefit-from-fg-special-grants/

<sup>&</sup>lt;sup>23</sup> https://guardian.ng/news/fg-inaugurates-cash-grant-for-3500-ogun-rural-women/

<sup>&</sup>lt;sup>24</sup> https://nannews.ng/5280-oyo-rural-women-benefit-from-fgs-special-cash-grant-minister/

<sup>&</sup>lt;sup>25</sup> https://nnn.ng/200-rural-women-benefit-from-fg-empowerment-grant-in-bauchi/

<sup>&</sup>lt;sup>26</sup> https://guardian.ng/news/fg-distributes-n80m-grant-to-4000-rural-women-in-niger/

#### **Box 10: Special Advisor to the Presidency**



"Nearly 10 million pupils in 32 states across the country are currently benefiting from the School Feeding Program, while close to 650,000 poor and vulnerable households in 27 States are enrolled onto the National Cash Transfer Program. This is in addition to over 2 million people who have benefitted from interest and collateral-free loans through Marketmoni, Tradermoni, and Farmermoni facilitated under the Government Economic and Enterprise Programme GEEP, just as N-Power, a job enhancement Scheme, has profitably engaged over 540,000 young people in all local government areas of the country".1

~ THE SPECIAL ADVISER TO THE PRESIDENT ON SOCIAL INVESTMENT, MRS. MARYAM
UWAIS ON THE HGSFP

#### Central Bank of Nigeria (CBN)

As part of Central Bank of Nigeria's (CBN) initiative in investing in women economic empowerment projects, it has reserved 60% of its N220 billion Micro, Small, and Medium Enterprises Development Fund for women entrepreneurs in 2020. This is part of Federal government's effort to assist women owned medium and small businesses (MSME's) recover from the impact of the COVID-19 pandemic. This policy suggests that women's access to financial services would increase by at least 15% annually to eliminate gender disparity. 60% of the Fund has been earmarked for providing financial services to women. "The Commercial Component shall constitute 90 per cent of the Fund which shall be disbursed in the form of Wholesale Funding to PFIs in the following ratio: 60% of the Fund: Women and 40% of the Fund: Others" The Micro, Small and Medium Enterprises Development Fund is expected to further increase women participation in business and ultimately empower beneficiaries to be self-reliant and independent.

## Small & Medium Enterprise Development Agency of Nigeria (SMEDAN) – Women In Self-Employment Programme (WISE-P)

The objective of the Women in Self-Employment Programme (WISE-P) is to facilitate access of women farmers to resources required to enhance their farming activities with the aim of making it viable and sustainable. The justification for this programme is to ensure that women are empowered to achieve improved productivity and livelihood sustainability along the agricultural value chain. "WISE-P Programme would also expose women farmers to modern value addition techniques and facilitate access to finance as well as to promote market linkages.<sup>28</sup>"

<sup>&</sup>lt;sup>27</sup> Central Bank of Nigeria, (2014). Guidelines for Micro, Small And Medium Enterprises Development Fund For Non-interest Financial Institutions (MSMEDF FOR NIFIs). *Page 3* 

<sup>&</sup>lt;sup>28</sup> https://allafrica.com/stories/202008170497.html

#### Bank of Industry (BOI)

Societies with greater gender equality not only offer better socio-economic opportunities for women, but also grow faster and more equitably. BOI understands this impact with "\$10m investment in women owned businesses partnership with Alitheia Capital"<sup>29</sup>. The Bank of Industry believes that, sustainable growth is achieved with full participation of women as vital economic links between agriculture, industry and trade. Investing in WEE helps to create job opportunities. In 2019, the Bank of Industry (BOI) made available the sum of N37.95bn worth of loans to help support women-owned businesses. In the same year 496 women-owned enterprises were supported and 168,000 jobs facilitated. The BOI disbursed "Over N2 billion to Money Deposit Bank to lend women-owned businesses leveraging on their widespread network to reach out to more women in more friendly terms than obtained in commercial banks"<sup>30</sup>. The initiative increased access to cheaper finance, longer loan tenures and favorable terms to female entrepreneurs thereby enhancing their capacity building development and promoting more local resource usage among women in their various communities.

\_

<sup>&</sup>lt;sup>29</sup> Bank of Industry (2019): "2019 Annual Report & Account: Building A Stronger Industrial Sector". Abuja. Available at: <a href="https://www.boi.ng/wp-content/uploads/2020/08/BOI-Annual-Report-2019-min.pdf">https://www.boi.ng/wp-content/uploads/2020/08/BOI-Annual-Report-2019-min.pdf</a> Page 47 .... Page 103

# Evidence of why fund WEE from preliminary findings from new and ongoing projects

#### Nigeria for women project

The need for a sustained engagement to address the significant gender gaps in Nigeria and the need to use women's economic empowerment as an important entry point to address gender inequality are the bases for the implementation of this project by the World Bank

#### Proposed interventions for component 1 - building social capital<sup>31</sup>

### Project 1: Financial Literacy and Life skills training through the NFWP Benefits at community level

- Reduction of transaction costs
- Direct benefit: increased resources due to improved cooperation
- Higher social capital facilitates inter-lending processes making resources more readily available
- Indirect benefit: positive spillover effect on the community due to increased consumption and business activity
- Improved life skills with positive spillovers to the community
- Greater financial literacy reduces distortions and financial losses. It also creates awareness of money value.

#### **Benefits to the Government**

- Reduced costs of regulating the transaction
- Increased GDP as a consequence of improved cooperation and consumption
- Social capital allows for improved self-regulation of society
- Less deadweight losses (and therefore increased efficiency) increase revenues

#### **Project 2: Business Development through Financial Support**

The intervention aims at empowering women to expand their business potential. The impact of women benefitting from financial resources to improve their business activity is estimated as follows: a 1 percent increase in finance will cause entrepreneurship to improve by 1.60 percent.

#### Benefits to the Individual

- Improved access to capital
- Increased business potential
- Increased access to markets, including international ones
- Improved independence for women, including widows, single mothers, and unmarried/divorced

#### **Benefits to the Government**

- Increased access to finance facilitates transactions and improves fiscal revenues
- Higher availability of resources would create a more stable society, with less risks overall

-

<sup>31 ....</sup> Page 91 - 93

#### Project 3: Literacy, Confidence Building, and Money Management Training

A World Bank study on business training for women estimated that graduates of business and money management programs earn on average 27 percent more than other women in developing countries in Africa and Latin America<sup>32</sup>. It is undisputed that entrepreneurship can be a catalyst to achieve economic and social development objectives, including growth, innovation, employment, and equity. Indeed, entrepreneurship can serve as an essential source of income and jobs for vulnerable populations. A current focus of entrepreneurship promotion is the role of mindsets and skills in enabling individuals to recognize and capitalize on entrepreneurial opportunities. Research suggesting that several of these mindsets, types of knowledge, and skills can be learned situates training programs firmly within the broader discussions around entrepreneurship promotion.

#### Benefits to the individual

- Women's access to education increases their likelihood of starting an independent business and becoming financially self-sustaining
- Boost to self-confidence
- Prevent losses due to lack of knowledge or inappropriate behavior/wrong strategies
- Know-how to access markets and exploit them efficiently
- Increased familiarity with fund and resource management and allocation
- Increased job opportunities for trainers

#### **Benefits to the Government**

- Reduction of unemployment due to business formation as a consequence of participating in such courses
- Reduction of crime/violence as a positive externality

#### Proposed interventions for component 2: livelihoods program<sup>33</sup>

#### **Project 4: Female Participation in Household Livelihoods Initiatives**

"According to a 2011 FAO study, if women had the same access to productive resources as men, they could increase yields on their farms by 20–30 percent, on average"<sup>34</sup>. The analysis has been conducted per participant and aims at empowering women to actively and effectively participate in household livelihoods through access to resources, inputs, and support, both economic and technical.

#### Benefits to the individual

• Augmented care for household children in terms of both healthcare and education as a consequence of increased household income

- Better management of household funds earned by women
- Increased household security due to higher savings

<sup>&</sup>lt;sup>32</sup> Valderio, Alexandria, Brent Parton, and Alicia Robb. 2014. "Entrepreneurship Education and Training Programs

around the World – Dimensions for Success." Directions in Development. World Bank.

<sup>&</sup>lt;sup>33</sup> The World Bank (2018): Nigeria For Women Project (P161364). Project Appraisal Document. Washington D.C. Page 93 - 94

<sup>&</sup>lt;sup>34</sup> FAO (Food and Agriculture Organization of the United Nations). 2011. "State of Food and Agriculture – Women and Agriculture: Closing the Gender Gap for Development." Rome: Food and Agriculture Organization of the United Nations.

#### **Benefits to the Government**

- Increased output leading to higher revenues
- Less violence/crime due to improved economic conditions

#### **Project 5: Agricultural Skills Training**

Agricultural skills training for women intends to provide female entrepreneurs with tools and knowledge to manage small agriculture enterprises effectively and efficiently. Training initiatives cover activities that build capacity within the agriculture sector and strengthen the ability to introduce new products and processes relevant to smallholder farmers. Women wishing to engage in agriculture need both technical and 'business-related skills. Moreover, by focusing on building the capacity of women, the Government will be able to increase the productivity of a large proportion of its labor force.

#### Benefits to the individual

- Improved know-how for better performance in agriculture
- Reduced costs of 'learning by doing'
- Less time to start profiting from the activity

#### **Benefits to the Government**

Reduced unemployment

- Decreased number of unskilled labor force
- Increased productivity in shorter time
- Indirect benefit from increased tax revenues

Available information on the World Bank's Implementation Status and Results Report shows that the project has achieved the "Increase in productive assets of WAG members participating in the project" sub-component at 30% target<sup>35</sup>.

**Box 11: Australian High Commissioner to Nigeria** 



"Nigeria has an opportunity to learn lessons from other countries and ensure its mining industry is developed in an economically, environmentally and socially sustainable manner. Nigeria should strive for Inclusive economic development in the mining sector right now, while the industry is still young for equal gender representation in its mining sector"

~ CLAIRE IRELAND, AUSTRALIAN HIGH COMMISSIONER TO NIGERIA AT A BOOK LAUNCH ON LEADING ROLE OF WOMEN IN NIGERIA'S MINING SECTOR.

21

<sup>&</sup>lt;sup>35</sup> The World Bank (2020): Nigeria For Women Project (P161364). Project Implementation Status & Results Report. *Washington D.C. Page 2* 

#### **Box 12: Miners Association of Nigeria**



"Women are very much in gemstones, jewelry-making, and the likes. All these are part of mining; however, with the technology, they can do more in the mining field, in the bush, which in those days is more of the man's job"

~NATIONAL PRESIDENT, MINERS ASSOCIATION OF NIGERIA (MAN), KABIRU MOHAMMED

#### **Box 13: The World Bank**



#### THE WORLD BANK

"There is growing global evidence that shows that ensuring economic opportunities for women is an important entry point for addressing gender inequality and ensuring better education, health, and nutrition outcomes for families. Gender equality has been linked to a more equal income distribution, higher diversification of output and export products3, higher profitability of firms and healthier financial assets".

~THE WORLD BANK NIGERIA FOR WOMEN PROJECT

## Livelihood Improvement Family Enterprises Project in The Niger Delta Of Nigeria (LIFE-ND)

This is an **International Fund for Agricultural Development (IFAD)** loan and counterpart funding from the **government**. The Federal Ministry of Agriculture and Rural Development implemented the Livelihood Improvement Family Enterprises Project in the Niger Delta of Nigeria (LIFE-ND). The need for this project is to build on the successes of the IFAD funded Community Based Natural Resource Management Programme (CBNRMP) that small agribusinesses have demonstrated to be the country's highest potential for job creation especially in the agricultural sector in southern Nigeria. Therefore, LIFE-ND will develop the supply of youth and women skilled labour to match the existing demand for agricultural commodities in the Niger Delta and beyond. At the end of this project, it is expected that at least 25,500 direct beneficiaries of youth and women agri-enterprises will be directly strengthened or created as a result of profitable agribusiness and related paid services. It will also provide stable income for enhanced food security and sustainable livelihood. The project seeks to achieve the following;

- i. 50 percent increase in volume of produce by direct beneficiaries
- ii. 50 percent increase in volume of marketed produce by direct beneficiaries
- iii. 25 percent value addition is realized through processed produce/products

- iv. 50 percent increase in profit is realized by direct beneficiaries engaged in agri-enterprises
- v. 80 percent of direct beneficiaries (20,400) have increased their food security
- vi. 80 percent of direct beneficiaries (20,400) have increased their assets by at least 50 percent
- vii. 50 percent of rural institutions promoting youth-based profitable agri-enterprises supported and strengthened
- viii. 80 percent of direct beneficiaries (20,400) practicing improved product handling and marketing practices
- ix. Beneficiaries able to access to at least 30,000 ha of land for agribusiness; and
- x. 10,000 beneficiaries are using improved technologies".

The projected impact includes ease of beneficiaries doing agribusiness, strengthened market driven-rural business incubators and improves the production, productivity and marketing of agro-entrepreneurs through public-private producer partnership (PPP) models. It has also enhanced market participation and profitability of beneficiaries through sustainable enterprises, improved market infrastructure, access to financial services, and access to land as well as use of improved technologies.

#### **Box 14: UNICEF**



The cumulative loss of earnings as a result of productivity losses across different types of violence against children was 967 billion Naira (US \$6.1 billion) accounting for 1.07 per cent of Nigeria's GDP.

~ UNICEF (2019). "THE ECONOMIC BURDEN OF VIOLENCE AGAINST CHILDREN: NIGERIA STUDY."

#### Value chain development programme - IFAD

This project was funded through credit from the International Fund for Agricultural Development with counterpart funding from the government. The project was executed by Federal Ministry of Agriculture and Rural Development with a focus on "enhancing the productivity and profitability of smallholder farmers and small/medium-scale agro-processors by improving their access to markets and capacity to increase yields, as well as to add value to locally produced raw materials through improved processing and packaging". Women make up 40 percent of farmers trained through the FFS and FBS, and special efforts were made to ensure gender sensitive delivery (time, venue etc.). Women in the programme were also properly mobilized and sensitized and currently own productive assets, especially in the production and processing sectors of both cassava and rice value chains 36".

One of VCDP key achievement is its impact on job creation. About 12,797 jobs (5,042 for women, 5,321 for youths), including the creation of 1,297 jobs under Additional Funding 1 (AF1) along rice and cassava value chain. Some of the youth have gone ahead to recruit other youth to scale their performing agribusiness. In December 2019, IFAD approved an additional

-

<sup>&</sup>lt;sup>36</sup> FAO and ECOWAS Commission. (2018): National Gender Profile of Agriculture and Rural Livelihoods – Nigeria. Country Gender Assessment Series, *Abuja. Page 61* 

financing of USD50 million to VCDP (AF2), bringing IFAD's total financing in VCDP to USD 140 million with an extension of the completion date to 31 December 2024 and closure date to 30 June 2025.

The objectives under VCDP AF2 are<sup>37</sup>:

- 1. To increase the number of beneficiaries to 135,000.
- 2. To make VCDP gender transformative and increase women participation to 49%.
- 3. To reinforce mainstreaming actions on financial inclusion, nutrition and climate change.
- 4. Address the issue of low performance of the cassava value chain in terms of access to markets.

## Youth Entrepreneurship & Women's Empowerment In Northern Nigeria (WAY)

This project was funded by Global Affairs Canada (GAC) and implemented by Mennonite Economic Development Associates Nigeria (MEDA-N). The project targeted three main value chains of agricultural produce namely rice, peanut, and soybean. The project was implemented in Bauchi state to support women-led micro and small businesses that engage in processing and value-added activities such as rice parboiling, soy processing or peanut pressing to produce oil. These activities are generally undertaken by women in rural households with limited resources and market access to sell their products.

MEDA strategically analysed the barriers and obstacles agro-processors encounter in order to develop a tailored approach that facilitates market linkages and improves the business environment by focusing on environmentally sustainable and climate-smart agro-processing practices. This was achieved through: -

- Building the capacity of small-scale businesses and other value chain actors so they can engage with other entrepreneurs through networking forums and stakeholder meetings, to create linkages among value chain actors
- Forging market linkages and providing access to green technologies, and green finance. Facilitating community and family dialogue on gender equality women's economic empowerment and sharing how empowered women strengthen the family unit
- Supporting women as they build their business capacity and increase their income
- Support the development of life skill programming for young girls to teach life skills, business development services, financial literacy and youth savings

From the project report, about "16,000 entrepreneurs and small-scale businesses will improve their business capacity and business environments and around 25,000 families and community members will become better educated on the consequences surrounding early and forced child marriage"<sup>38</sup>

#### Micro-grant scheme

p

This N10 Billion Micro-Grant scheme was funded by the Aliko Dangote Foundation. The project targets indigenous and vulnerable women nationwide. 1,000 women from each of the 774 Local Government Areas across Nigeria will benefit from the fund. The micro-grants programme is a major component of the economic empowerment pillar of the foundation. It provides disadvantaged and vulnerable women (such as food distressed household with infant

<sup>&</sup>lt;sup>37</sup> IFAD (2020): Value Chain Development Programme. International Fund for Agricultural Development. Nigeria. *Supervision Report. Page* 6

<sup>&</sup>lt;sup>38</sup> MEDA 2020: Nigeria WAY Project. Quarterly Newsletter | September 2020, Vol. 4. Nigeria. Page 1

or children under-five year old, disabled, divorcees, widows with multiple dependents, and extremely poor residents in these communities) with a one-off, unconditional N10,000,00 cash transfer to boost their household income generation and to them help reduce their vulnerability and meet their livelihood needs<sup>39</sup>. The foundation has disbursed the sum of N3.924 billion to 392,490 women and youths across Kano, Jigawa, Kogi, Adamawa, Borno, Yobe, Lagos, Niger, Nasarawa, Sokoto and Katsina state as part of its microgrant programme. The foundation also plans to extend the disbursement of the micro grant program to "Ogun, Osun, Kwara, Edo, Rivers, Anambra, Ebonyi and Bauchi states as part of the next phase of the programme" <sup>40</sup>. The implementation report shows that about N880 million was distributed to 88,000 women in Kano State, 27,000 women received N270 million in Jagawa state, 22,000 women received N220 million in Kogi State, 31,500 women and youth collected N315 million in Adamawa; and 54,000 Women and youth got N540 million in Borno State. Furthermore, 40,000 women received N400 million in Lagos, 25,000 women received N250 million in Niger, 13,000 received N130 Million in Nassarawa, 23,990 women benefitted from the sum of N239.9 million in Sokoto, and 34,000 women benefitted from N340 million in Katsina State, and 34,000 women and youth benefitted from N340 million in Yobe State.

FIGURE 3: BREAKDOWN OF ALIKO DANGOTE FOUNDATION MICRO-GRANT SCHEME

#### DANGOTE: FUNDING THE BUSINESS **WOMEN BRIGADE** State Number of Women Amount Kano 88,000 880 Million Borno 54,000 540 million Lagos 40,000 400 Million Kastina 340 Million 34,000 Yobe 34,000 340 Million 315 million Adamawa 31,500 Jigawa 27,000 270 million Niger 250 Million 25,000 Sokoto 23,990 239.9 Million 22,000 220 Million Kogi

Source: Dangote, Proshare Research, Ecographics

13,000

<sup>39</sup> See: https://www.dangote.com/foundation/about-foundation/

Nassarawa

Source: Dangote, Proshare Research, Ecographics

130 Million

 $<sup>^{40}</sup>$  See also: https://www.proshareng.com/news/Enterpreneurship/Dangote-Foundation-Disburses-N3.9bn-to-W/55787#

## Adolescent Girls' Initiative For Learning And Empowerment (AGILE) project

This is a \$500million loan project to the federal government and implemented by the Federal Ministry of Education. The goal is to create safe and accessible learning spaces and to foster an enabling environment for girls in selected states with low girls' enrolments by removing supply-side constraints (such as lack of adequate and well-equipped secondary schools and poor condition of infrastructure and a lack of WASH facilities). The project will also tackle the demand-side constraints like prevailing social and cultural norms, costs of secondary school, lack of relevance of secondary education/limited returns to education, girls are at risk of violence in and around schools. Finally, the project also addresses the system-side constraints such as gaps in planning and provision of secondary education, lack of data to assess current programs and to guide decision-making to support girls' schooling and training of teachers.



"If I learn how to be independent, If I learn how to sew, I will be able to open a shop that will enable me take care of myself and my children. I will enroll them in school, so they can take care of me when I am old"

~ MOHAMMAD HAFSAT, AN INTERNALLY DISPLACED WOMAN, WHOSE HUSBAND WAS
KIDNAPPED AND KILLED BY BOKO HARAM

## Agro-Processing, Productivity Enhancement & Livelihood Improvement Support (APPEALS) project

This is a US\$200million Investment Project Financing from the **World Bank** and implemented by the **Federal Ministry of Agriculture and Rural Development (FMARD).** The objective is to "enhance agricultural productivity of small and medium scale farmers and improve value addition of priority value chains in participating States." A gender-focus component (Primary processing, Value Addition, Post-Harvest Management and Women and Youth) is specifically designed to address some of the challenges women in agriculture face.

The benefit of this investment on women's economic empowerment is that it will provide "support for post-harvest losses, consolidation of produce and primary processing by farmers' cooperative societies, and small and medium scale enterprises in Project intervention areas, focusing on gender sensitive activities along the value chains through:

- a) Grants for start-up or consolidation of existing women and youth-led businesses, selected beneficiaries following agreed eligibility criteria and procedures;
- b) Rehabilitation or construction of simple design aggregation centers, and provision of income generating assets such as equipment and machinery for post-harvest handling, storage and quality management, clearing, sorting, processing and packaging for organized group of beneficiaries in target production clusters;
- c) Market development and linkages"<sup>42</sup>

World Bank, (2018): Agro-Processing, Productivity Enhancement and Livelihood Improvement Support Project (P148616) Project Information Document (PID). Appraisal Stage. Washington D.C. Page 4
 ...Page 5

#### Conclusion

This research reviews the existing evidence and justifications on the importance of the government's WEE investments through an increase in funding. The evidence makes a clear case for the benefits of investment in WEE and provides evidences from a range of interventions. A summary of findings related to the benefits and value of WEE can be summarized as follows:

#### **Benefits for Women**

- Women can exercise their rights and enjoy the benefits of gender equality at the economic, political, and social levels.
- Women's economic empowerment will enhance inclusion of women in financial institutions thereby enhancing their chances of benefitting from economic programs and policies. "As at 2018, only about 59% of females were financially included, leaving 41% of females financially excluded. Only 33% of females have bank accounts compared to about 46% of males". 43
- WEE will improve the income of women thereby giving them more access to other social amenities such as education, health, and food.
- Women will be better positioned to make rational decisions about their families, thereby improving their quality of life. A Canadian government funded program implemented in Bauchi sate by MENA aimed "to enhance the business environment for women and youth, and strengthen community and family support to decrease the risk of early and forced girl child marriage".
- Reduced risk of being victims of gender-based violence. Financial instability has been
  identified as a major factor preventing women from leaving abusive marriages. Thus,
  being economically empowered makes it more feasible to protect themselves from such
  situations.

#### **Benefits to the Society**

- Women's economic empowerment will increase employment opportunities for people in their communities.
- More children enrolled in schools because their mothers have the finances.
- Reduction in the number of children that will partake in deviant behaviour due to their meaningful engagement in schools.

#### **Benefits to the Government**

- Improved Economy because of the increase in the number of sustainable businesses in the country thereby increasing the internally generated revenue through payment of Taxes and levies.
- Increase in the number of school children which will contribute to the Federal and state government's efforts of mandatory basic education for all children in the country.
- Improved security situation in the country because of reduction of poverty, higher school enrollment and access to other basic amenities.

<sup>&</sup>lt;sup>43</sup> PWC. (2020). Impact of Women on Nigeria's Economy. <a href="https://www.pwc.com/ng/en/assets/pdf/impact-of-women-nigeria-economy.pdf">https://www.pwc.com/ng/en/assets/pdf/impact-of-women-nigeria-economy.pdf</a>

<sup>&</sup>lt;sup>44</sup> MEDA. (n.d.). YOUTH ENTREPRENEURSHIP AND WOMEN'S EMPOWERMENT IN NORTHERN NIGERIA (WAY). https://www.meda.org/gender-equality-and-social-inclusion-projects/584-nigeria-youth-entrepreneurship-and-women-s-empowerment-way

#### Next steps

Findings above will constitute the evidence base for developing communication messages targeted as policy targets by CSO Coalitions. CSO Coalitions will review and study the evidence base to tease out the specific evidences capable of nudging policy makers to invest in WEE.

#### References

- Bank of Industry (2019): "2019 Annual Report & Account: Building A Stronger Industrial Sector".
   Abuja. Available at: https://www.boi.ng/wp-content/uploads/2020/08/BOI-Annual-Report-2019-min.pdf
- Central Bank of Nigeria, (2014). Guidelines for Micro, Small and Medium Enterprises Development Fund for Non-interest Financial Institutions (MSMEDF FOR NIFIs).
- DFID. (n.d). What works to achieve gender equality and women's and girls' empowerment? Available
  - https://infohub.practicalaction.org/bitstream/handle/11283/565113/Evidence%20paper%20-%20GEWE%20-
  - %20%20DFID%20PPA%20GLG.pdf;jsessionid=024E1218A30B193573C82D0692F5E224?seque nce=1
- Divine Ikenwilo, Damilola Olajide, Olufemi Obembe, Ngozi Ibeji, Rufus Akindola (2016): "The impact of a rural microcredit scheme targeting women on household vulnerability and empowerment: Evidence from South West Nigeria". working paper 2016-01. Partnership for economic policy (PEP).
- FAO and ECOWAS Commission. (2018): "National Gender Profile of Agriculture and Rural Livelihoods Nigeria". Country Gender Assessment Series, *Abuja*.
- FAO (Food and Agriculture Organization of the United Nations). 2011. "State of Food and Agriculture Women and Agriculture: Closing the Gender Gap for Development." Rome: Food and Agriculture Organization of the United Nations.
- Food and Agriculture Organization. (2011). Closing the gender gap in agriculture. http://www.fao.org/news/story/en/item/52011/icode/
- Federal Ministry of Humanitarian Affairs, Disaster Management and Social Development Conditional Cash Transfer (CCT) Report From 2016 To November 2020, <a href="https://www.fmhds.gov.ng/wp-content/uploads/2020/11/CONDITIONAL-CASH-TRANSFER-CCT-REPORT.pdf">https://www.fmhds.gov.ng/wp-content/uploads/2020/11/CONDITIONAL-CASH-TRANSFER-CCT-REPORT.pdf</a>
- Federal Ministry of Humanitarian Affairs, Disaster Management and Social Development National Home-Grown School Feeding (NHGSFP) Program Report, <a href="https://www.fmhds.gov.ng/wp-content/uploads/2020/11/NATIONAL-HOME-GROWN-SCHOOL-FEEDING-PROGRAMME-STATUS-REPORT.pdf">https://www.fmhds.gov.ng/wp-content/uploads/2020/11/NATIONAL-HOME-GROWN-SCHOOL-FEEDING-PROGRAMME-STATUS-REPORT.pdf</a>
- <a href="https://devtracker.fcdo.gov.uk/projects/GB-1-104190">https://devtracker.fcdo.gov.uk/projects/GB-1-104190</a>
- <a href="https://nairametrics.com/2020/10/19/fg-flags-off-special-grant-for-rural-women-earmarks-over-n140-billion/">https://nairametrics.com/2020/10/19/fg-flags-off-special-grant-for-rural-women-earmarks-over-n140-billion/</a>
- <a href="https://n-sip.gov.ng/cct/">https://n-sip.gov.ng/cct/</a>
- <a href="https://n-sip.gov.ng/success-stories/">https://n-sip.gov.ng/success-stories/</a>
- <a href="https://n-sip.gov.ng/success-stories/">https://n-sip.gov.ng/success-stories/</a>
- https://n-sip.gov.ng/wp-content/uploads/2019/11/NSIO-September-2019.pdf
- https://statehouse.gov.ng/policy/economy/national-social-investment-programme/
- https://www.tetratech.com/en/projects/growth-and-employment-in-states-4
- https://www.sunnewsonline.com/2700-aibom-women-benefit-from-fgs-special-grant/
- https://leadership.ng/3000-women-benefits-from-fg-special-grant-in-kogi/
- https://www.nta.ng/news/20210105-8000-to-benefit-from-fg-cash-grant-for-rural-women-project/
- <a href="https://tribuneonlineng.com/fg-to-give-12000-rural-women-n20000-grant-each-in-lagos-kaduna-says-minister/">https://tribuneonlineng.com/fg-to-give-12000-rural-women-n20000-grant-each-in-lagos-kaduna-says-minister/</a>
- <a href="https://lagosstate.gov.ng/blog/2021/01/29/over-8000-lagos-rural-women-benefit-from-fg-special-grants/">https://lagosstate.gov.ng/blog/2021/01/29/over-8000-lagos-rural-women-benefit-from-fg-special-grants/</a>

- <a href="https://guardian.ng/news/fg-inaugurates-cash-grant-for-3500-ogun-rural-women/">https://guardian.ng/news/fg-inaugurates-cash-grant-for-3500-ogun-rural-women/</a>
- https://nannews.ng/5280-oyo-rural-women-benefit-from-fgs-special-cash-grant-minister/
- <a href="https://nnn.ng/200-rural-women-benefit-from-fg-empowerment-grant-in-bauchi/">https://nnn.ng/200-rural-women-benefit-from-fg-empowerment-grant-in-bauchi/</a>
- <a href="https://guardian.ng/news/fg-distributes-n80m-grant-to-4000-rural-women-in-niger/">https://guardian.ng/news/fg-distributes-n80m-grant-to-4000-rural-women-in-niger/</a>
- <a href="https://www.dangote.com/foundation/about-foundation/">https://www.dangote.com/foundation/about-foundation/</a>
- <a href="https://www.proshareng.com/news/Enterpreneurship/Dangote-Foundation-Disburses-N3.9bn-to-W/55787#">https://www.proshareng.com/news/Enterpreneurship/Dangote-Foundation-Disburses-N3.9bn-to-W/55787#</a>
- https://www.usaid.gov/sites/default/files/documents/1860/Nigeria CDCS 2015-2020.pdf
- https://allafrica.com/stories/202008170497.html
- <a href="https://www.vanguardngr.com/2020/08/over-100000-n-power-beneficiaries-have-become-entrepreneurs-minister/">https://www.vanguardngr.com/2020/08/over-100000-n-power-beneficiaries-have-become-entrepreneurs-minister/</a>
- <a href="https://www.premiumtimesng.com/news/top-news/421255-ptcij-to-launch-book-on-leading-role-of-women-in-nigerias-mining-sector.html">https://www.premiumtimesng.com/news/top-news/421255-ptcij-to-launch-book-on-leading-role-of-women-in-nigerias-mining-sector.html</a>
- https://guardian.ng/business-services/experts-rally-to-eradicate-women-marginalisation-in-mining/
- <a href="https://famefoundationwg.org/2021/03/01/press-briefing-by-honorable-minister-federal-ministry-of-women-affairs/">https://famefoundationwg.org/2021/03/01/press-briefing-by-honorable-minister-federal-ministry-of-women-affairs/</a>
- <a href="https://kapital929.fm/iwd2020-nigeria-supports-generation-equality-campaign-to-kick-off-international-womens-month-2020/">https://kapital929.fm/iwd2020-nigeria-supports-generation-equality-campaign-to-kick-off-international-womens-month-2020/</a>
- https://africa.unwomen.org/en/news-and-events/stories/2018/06/nigeria-perd-article
- <a href="https://www.hewlett.org/wp-content/uploads/2016/09/GDP\_Womens-economic-Strategy-Final.pdf">https://www.hewlett.org/wp-content/uploads/2016/09/GDP\_Womens-economic-Strategy-Final.pdf</a>
- https://www.care-international.org/what-we-do/womens-economic-empowerment
- <a href="https://www.imf.org/en/Publications/Policy-Papers/Issues/2018/05/31/pp053118pursuing-womens-economic-empowerment">https://www.imf.org/en/Publications/Policy-Papers/Issues/2018/05/31/pp053118pursuing-womens-economic-empowerment</a>
- https://www.imf.org/external/pubs/ft/gender/IMFWomensEmpowerment.pdf
- https://nigeria.oxfam.org/latest/stories/beneficery-proact-guyuk-community-adamawa-state-nigeria
- <a href="https://www.pulse.ng/business/over-6000-to-benefit-from-fgs-n656m-grant-in-kano-minister/dc3ee4q">https://www.pulse.ng/business/over-6000-to-benefit-from-fgs-n656m-grant-in-kano-minister/dc3ee4q</a>
- https://guardian.ng/news/nigeria/el-rufai-raises-women-empowerment-fund-to-n1bn/
- IFAD (2020): "Value Chain Development Programme". International Fund for Agricultural Development. Nigeria. *Supervision Report*.
- JACK, JACKSON T. C. B. & ROLAND, V. T. (2016): "Access to Micro Credit and Economic Empowerment: Perceptions amongst Market Women in Yenagoa, Bayelsa state, Nigeria". International Journal of Development and Management Review (INJODEMAR) Vol. 11 June, 2016.
- Klugman, Parsons and Melnikova, 2018: "Working to Empower Girls in Nigeria: Highlights of the Educating Nigerian Girls in New Enterprises (ENGINE) Program". *Georgetown Institute for Women, Peace and Security*.
- MEDA 2020: "Nigeria WAY Project". Quarterly Newsletter | September 2020, Vol. 4. Nigeria.
- MEDA. (n.d.). YOUTH ENTREPRENEURSHIP AND WOMEN'S EMPOWERMENT IN NORTHERN NIGERIA (WAY). Available at: https://www.meda.org/gender-equality-and-social-inclusion-projects/584-nigeria-youth-entrepreneurship-and-women-s-empowerment-way
- Monique Newiak. 2018. "Gender Inequality in Nigeria: Macroeconomic Costs and Future Opportunities." Draft Policy Note
- OECD. (2011). Women's Economic Empowerment. Available at: <a href="http://www.oecd.org/dac/gender-development/47561694.pdf">http://www.oecd.org/dac/gender-development/47561694.pdf</a>
- Okoli, U., Morris, L., Oshin, A., Pate, A.M., Aigbe, C., & Muhammed, A. (2014). Conditional cash transfer schemes in Nigeria: potential gains for maternal and child health service uptake in a national pilot programme. <a href="https://bmcpregnancychildbirth.biomedcentral.com/articles/10.1186/s12884-014-0408-9">https://bmcpregnancychildbirth.biomedcentral.com/articles/10.1186/s12884-014-0408-9</a>

- PWC. (2020). Impact of Women on Nigeria's Economy. Available at: https://www.pwc.com/ng/en/assets/pdf/impact-of-women-nigeria-economy.pdf
- Raewyn Porter & Diane Zovighian (2014): "Unpacking Performance and Empowerment in Female Farmers' Groups: The Case of The FADAMA Project In Nigeria". The World Bank Group. Washington D. C.
- Tanankem, Belmondo V.; Efobi, Uchenna R.; Atata, Ngozi S. (2016): Women Empowerment and Intra-household Dietary Diversity in Nigeria, AGDI Working Paper, No. WP/16/050, African Governance and Development Institute (AGDI), Yaoundé.
- The World Bank. (2019). Population, female (% of total population) Nigeria. Available at: https://data.worldbank.org/indicator/SP.POP.TOTL.FE.ZS?locations=NG (p.33)
- The World Bank. (2019). Population, female (% of total population) Nigeria. Available at: https://data.worldbank.org/indicator/SP.POP.TOTL.FE.ZS?locations=NG
- UK Aid. (2018). Business Case and Summary 300028 (Published December, 2018). https://devtracker.fcdo.gov.uk/projects/GB-GOV-1-300028/documents
- UK Aid. (2019). About UK Aid Direct. Available at <a href="https://www.ukaiddirect.org/about/#:~:text=Our%20theory%20of%20change,in%20marginalised%20and%20vulnerable%20communities">https://www.ukaiddirect.org/about/#:~:text=Our%20theory%20of%20change,in%20marginalised%20and%20vulnerable%20communities</a>
- United Nations. (2012). Empowerment, what does it mean to you? Available at: <a href="https://www.un.org/esa/socdev/ngo/outreachmaterials/empowerment-booklet.pdf">https://www.un.org/esa/socdev/ngo/outreachmaterials/empowerment-booklet.pdf</a>
- World Bank Group. (2012) World Development Report 2012: Gender Equality and Development. Available at: https://openknowledge.worldbank.org/handle/10986/4391
- The World Bank (2018): "Nigeria For Women Project (P161364)". Project Appraisal Document. *Washington D.C.*
- The World Bank Implementation Status & Results Report: "National Social Safety Nets Project", June 2020.
- UNICEF (2019). "The Economic Burden of Violence Against Children: Nigeria Study."
- Valderio, Alexandria, Brent Parton, and Alicia Robb. 2014. "Entrepreneurship Education and Training Programs
- around the World Dimensions for Success." *Directions in Development*. World Bank.
- World Bank, (2018): "Agro-Processing, Productivity Enhancement and Livelihood Improvement Support Project (P148616)". Project Information Document (PID). Appraisal Stage. Washington D.C.
- World Bank (2020): Nigeria For Women Project (P161364). Project Implementation Status & Results Report. Washington D.C.
- Wodon, Q., C. Male, A. Nayihouba, A. Onagoruwa, A. Savadogo, A. Yedan, J. Edmeades, A. Kes, N. John, L. Murithi, M. Steinhaus and S. Petroni (2017). "Economic Impacts of Child Marriage: Global Synthesis Report." Washington, DC: The World Bank and International Center for Research on Women.
- Yetunde A. Aluko & Oluwakemi B. Okuwa (2018): Innovative solutions and women empowerment: Implications for sustainable development goals in Nigeria, African Journal of Science, Technology, Innovation and Development, DOI: 10.1080/20421338.2018.1471028. Page 5



PAWED project is to build a Nigerian CSO advocacy and communications coalition to advance evidence, policies and programs that further women's economic empowerment vanguard organizations such as Women's Empowerment Collectives.

#### **OUR OBJECTIVE**

- Increase the salience of women's economic empowerment with national and state government ministries
- Increase the salience of effective policies and programs to advance women's economic empowerment with donors and national and state government ministries, with a primary focus on women's empowerment collectives
- Increase the salience of women's economic empowerment amongst civil society and influential leaders and their appetite to support change that might be in opposition to cultural and social norms

#### **OUR OUTCOMES**

- Increased salience of women's economic empowerment amongst civil society organizations, the media and influential leaders and their commitment to support the prioritization of WEE even in cases where change may be in opposition to socio-cultural norms
- Increased salience of women's economic empowerment within government ministries, department and agencies (MDAs) at national level and in priority states by ensuring that national and state level government stakeholders are equipped with evidence required to inform action plans and budgetary decisions
- Increase the salience of effective policies and programs to advance women's economic empowerment with donors, national and state government ministries, departments and agencies (MDAs) with a primary focus on women's empowerment collectives
- Expanded knowledge about what is working and lessons learned in WEE and WEC programming through information sharing with other partners in Nigeria

#### AN INITIATIVE OF



Facilitating Participatory Development

The development Research and Projects Center (dRPC), was formed in 1993 and the oldest intermediary non-profit in Nigeria, with an intentional mission to anchor, facilitate and catalyze collaboration to advance development, innovation and practice in which women, girls and excluded communities are included.