



WOMEN'S ECONOMIC EMPOWERMENT IN NIGERIA STATE AND NON-STATE ACTIONS TO BUILD SALIENCE IN 2021



This 2021-year Roundup is co-created by the development Research and Projects Centre (dRPC) & Business Day

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Introduction

The COVID-19 has had a devastating impact on women and women businesses in Nigeria. According to the Federal Government of Nigeria, 98.7 percent of women-owned businesses were severely impacted by the COVID-19 pandemic, while only about 1.3 percent of businesses were unaffected in 2020.

Pauline Tallen, Minister of Women Affairs and Social Development noted that:¹



“ Women are the worst hit by the pandemic because more women are in the informal sector business and they are the ones that most of their businesses are sold on daily basis to earn their living but with the lockdown, it was a battle ¹

Pauline Tallen, Minister, Federal Ministry of Women Affairs & Social Development ”

To mitigate the impact of the pandemic on women, several stabilization programs targeting women specifically were introduced and/or created by both national and subnational levels, such as the Federal Government Special Grant for Rural Women, Trader Money, and Cash Transfer, to name a few. Some of these programs, which are aimed at stemming the pandemic's impact on women, have both direct and indirect potential impacts on women's economic empowerment.

Dr. (Mrs.) Zainab Shamsuna Ahmed, Minister of Finance, Budget, and National Planning, once stated that: ²

“ ..the economic and social empowerment of women and girls is critical to our collective vision of a prosperous and resilient Nigeria." "If Nigeria is to have a stronger and more inclusive economy, it is critical that we take a long-term and strategic approach to ensuring women's economic empowerment ²,

Dr (Mrs) Zainab Shamsuna Ahmed, Minister, Federal Ministry of Finance Budget & National Planning



¹ Impact of COVID-19 greater on women - Minister (premiumtimesng.com)

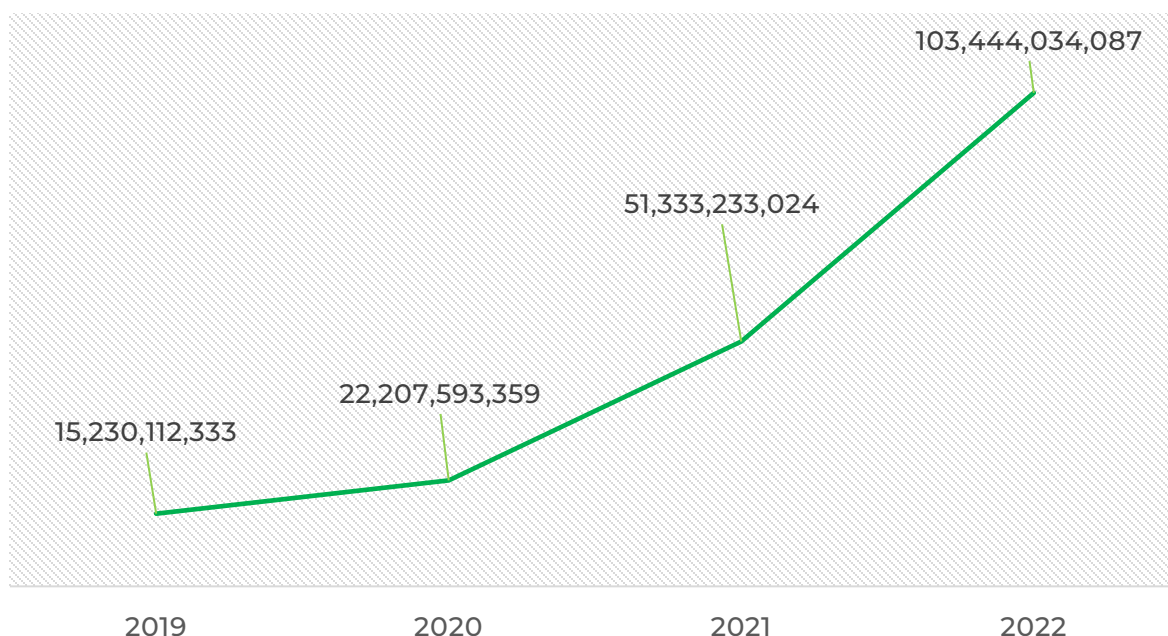
² Let's prioritise women empowerment to drive economic growth - Finance Minister (vanguardngr.com)

This report examines WEE policies, programs, and projects in Nigeria in 2021 in order to highlight where Nigeria stands in terms of women's economic empowerment.

WEE policy-leading MDAs implementing WEE & budgets at the National Level in 2021

Federal Government of Nigeria introduced several policies in 2021. These include National Poverty Reduction with Growth Strategy (NPRGS) 2021, National Development Plan (Vol 1) 2021-2025, National Policy on Micro Medium and Small Enterprises 2021-2025, National Climate Change Policy for Nigeria 2021-2030, CBN Digital Financial Inclusion etc. Under the annual national budget for the year, the sum N51.3 billion was allocated to over 600 WEE projects for a total of 105 Federal ministries, departments and agencies under the 26 Ministries being implemented at different locations across the countries. The Federal government WEE budgetary allocation increase from 46% in 2020, 131% in 2021, to 101% in 2022. These funding go toward human, physical, financial, and social capital projects that have the potential to provide women with the skills, resources, and opportunities they need to access markets, own assets, and benefit from economic gain.

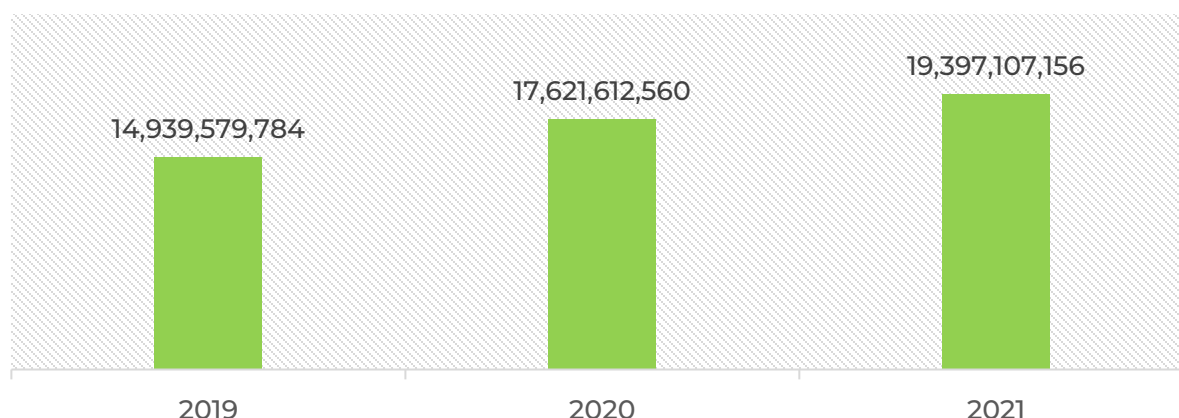
Fig 01: FGW WEE Allocation Trends 2019-2022 (Nb)



The Ministry of Agriculture and Rural Development has the highest funding commitment of N14 billion, followed by the Ministry of Labor and Employment with N8.5 billion, the Ministry of Industry, Trade and Investment with N7.5 billion and Ministry of Women Affairs with N5.4 billion, and Secretary to the Government of the Federation with N2.7 billion. The five Ministries' WEE funding constitutes 74% of all total WEE in 2021. WEE projects are also lumped into several projects. For instance, the sum of N400 billion was also budgeted for the National Social Office covering

social welfares and youth and women's economic empowerment. There was also N17.6 billion WEE allocation under the N100 billion Zonal Intervention Fund (ZIP) otherwise known as the constituency project in 2021. These funding commitments cover grants, start-up funds, provision of equipment/ machine, training and capacity building among others for women. This has also been on increased from 18% in 2020 to 10% in 2021.

Fig 02: WEE in the Zonal Intervention Projects of the National Assembly (Nb)



Despite the above, the major issues in the 2021 WEE projects at the national level includes the absence of gender disaggregation WEE projects. Several empowerment projects exist in the budget that was not gender disaggregated. The non-disaggregation of these projects and several others made it very difficult to establish whether or not they were only meant for men or women. There is also the issue of the poor specification of the implementation location and beneficiaries. Others include the duplication of WEE budget which was highly susceptible to corruption. Apart from lack of WEE project report, there was evidence of lumped women with other groups. This makes tracking and impacts analysis complicated. There is also the risk of other formidable social groups crowding out women in the competition for opportunities. In addition, in August 2021, the Small and Medium Enterprise Development Agency of Nigeria (SMEDAN) began the fourth-round survey on Nano, Micro, Small and Medium Enterprises (NMSMEs) in Nigeria in collaboration with the National Bureau of Statistics (NBS)³. According to the survey report, which was released in January 2022, approximately 49.7 percent of the business entities surveyed were not registered, and the number of nano and micro enterprises fell by 7.4 percent in 2020 compared to 2017, with females dominating the wholesale/ retail, trade, manufacturing, and accommodation and food services⁴. However, the report

³ <https://smedan.gov.ng/the-2021-national-survey-on-micro-small-and-medium-enterprises-msmes-by-the-small-and-medium-enterprises-development-agency-of-nigeria-smedan-in-collaboration-with-the-national-bureau-of-statistics/>

⁴ https://smedan.gov.ng/wp-content/uploads/2022/03/2021-MSME-Survey-Report_1.pdf

failed to segregate many of the indicators by gender, making it difficult to ascertain figures and statistics specific to Nigerian women business owners.

Meanwhile, part of the development in 2021 is the introduction of the Constitution of the Federal Republic of Nigeria, 1999 (Alteration) Bill - HB 1301 by the House Representative in 2021. The Bill sought to remedy the low representation of women in Legislative Houses by providing for the creation of additional separate seats to be contested and filled by only women in the National Assembly and State Houses of Assembly as a temporary measure to promote women's representation. The Bill was rejected in 2022. The Gender and Equal Opportunity Bill, 2019 - B 208 which seeks to provide for the elimination of all forms of discrimination against persons in Nigeria was withdrawn in 2021.⁵ Similar Bill - HB 792, introduced on the same subject matter at the floor of the House of Representative in 2020 has not been passed⁶.

WEE policy-leading MDAs implementing WEE & budgets at the Sub-National level in 2021

Like the national level government, the subnational level governments have their specific WEE policies, programmes, and projects covering key issues such as financial, social, physical and human capitals. A total of N21.06 billion was allocated to WEE at the subnational level in the year. Out of the 36 States, 33 States have 234 women's economic empowerment projects. Ogun, Oyo, and Yobe States have no specific economic empowerment project in their 2021 budget estimates targeting women. The key implementing MDAs at subnational level includes the Ministry of Agriculture, Ministry of women affairs and gender affairs, Ministry of education, Department for Micro, Small and Medium Enterprises. Interestingly, there was significant increase in the WEE budgetary provision in the 2022 compared to the 2021 budget in the PAWED States except for the Bauchi State where the WEE budget was reduced by 18.69%. The budgetary provision for WEE was increased by 471.42% in Edo State, 907.68% Kaduna State, 1,205.11% in Kano State, 195.08% in Kwara State and 23.88% in Lagos State.

Table 01: Approved 2022 WEE Budget at Subnational Level (₦m)

States	2021	2022	% Increase
Bauchi	828,600,000	673,695,857	-18.69%
Edo	7,000,000	40,000,000	471.42%
Kaduna	248,500,000	2,504,098,000	907.68%
Kano	129,942,000	1,695,887,449	1,205.11%
Kwara	30,500,000	90,000,000	195.08%
Lagos	48,433,286	60,000,000	23.88%

Source: Bauchi, Edo, Kaduna, Kano, Kwara, Lagos, and Enugu States Approved 2021 and 2022 Budget Estimates

⁵ <https://placbillstrack.org/view.php?getid=6860>

⁶ <https://placbillstrack.org/view.php?getid=7339>

Key highlight in the 2021 WEE budgets is the lack of WEE project coordination among various WEE implementing MDAs. Duplication of the WEE budget line is also a key issue and many of the WEE programmes do not have target locations and beneficiaries. Related is the lump sum of several empowerment programmes with no sex disaggregation across MDAs. Also, there is an unavailability of WEE project reports and poor monitoring and evaluation culture. A critical look at the budget document shows clearly that, states do not follow any specific M&E framework in the preparation of the WEE budget. This is why many of the identified WEE programmes as well as empowerment programmes do not state the number of beneficiaries, location, and implementation timelines and are often repeated.

Interestingly, in advancing women socio-political and economic opportunity at subnational level, the Kwara State government signed into law the Political Offices (Gender Composition) Bill 2021.⁷ Accordingly, this is the first law in Nigeria that placed ceiling for the below which the government cannot go in the appointment of either gender for public office⁸. Although, this law is more political in nature, however, political prowess among women creates economic opportunity vice versa. When they have their voice in the public space, they have opportunity to champion their course and influence policy in promoting women economic empowerment.

WEE in international development programming in Nigeria

Several programmes are designed by international development institutions such as the World Bank, African Development Plan, International Fund for Agricultural Development (IFED) among others and implemented in Nigeria either through the government or by the private organization. They supported programmes on various issues such as climate change, agriculture and food security, healthcare, power, social inclusion/protection, girls' education. International development donor institutions gave loans to the government for the implementation of the programmes in line with the institution's objectives. In 2021, some of these programmes are not core-WEE. They do not have WEE as key component rather as a subcomponent. The investment in Digital and Creative Enterprises Program (i-DICE) is a good example. The programme aims at promoting entrepreneurship and innovation in digital technology and creative industries⁹ and it was co-financed by the Agence Française de Développement (AFD) and the Islamic Development Bank (IsDB). The four components of the projects namely, enterprise and skills development; expanding access to finance; enabling environment and institutional support; and program management are not women specific. Several of these projects exist in 2021 such as Special Agro-Industrial Processing Zones Program-Phase I (2021-2027), Nigeria COVID-19 Action Recovery and Economic Stimulus – PfR (Nigeria CARES), Nigeria Sustainable Urban and Rural Water Supply, Sanitation and Hygiene Program-for-Results.

⁷ Kwara governor signs 35% gender inclusion bill —Nigeria —The Guardian Nigeria News – Nigeria and World News

⁸ Kwara governor signs 35% gender inclusion bill —Nigeria —The Guardian Nigeria News – Nigeria and World News

⁹ African Development Bank, "Investment in Digital and Creative Enterprises (I-DICE) Program", Program Appraisal Report, Nov 2021, Page V.

The international donor also funds private organizations. The International Fund for Agricultural Development (IFAD) through its Private Sector Financing Programmes (PSFP) supported Babban Gona in 2021 with the sum of US\$5 million loans to train 377,000 small-scale rice and maize producers in Nigeria, provide them with quality inputs, and marketing services. These programmes are neither core-WEE nor women-centred, although women are part of the beneficiaries. Therefore, the table below shows the flagship projects on WEE in 2021. It includes projects that are collaborations with government, donor driven projects and projects being implemented by IPs for donors.

Table 02: Supported WEE Projects Introduced in 2021 in Nigeria

S/ N	Collaborative Projects with Nigerian government	Donor Driven Projects	Project implemented by IPs for donors
1	Adolescent Girls Initiative for Learning and Empowerment (World Bank-FGN)	Generation Unlimited Programme (UNICEF)	Gender, Racial and Ethnic Justice (Women, Law and Development Initiative Africa-Ford Foundation)
2	Nigeria COVID-19 Action Recovery and Economic Stimulus – Programme for Results (World Bank-FGN)	\$25M global philanthropy challenge Initiative (Google)	Gender, Racial and Ethnic Justice (International Center for Journalists- Ford Foundation)
3	Digital and Creative Enterprises Program (FGN, AFD, & IsDB)	Crown Flour Angels (CFA) Project (Crown Flour Mill (CFM) Limited)	Private Sector Financing Programme (International Fund for Agricultural Development-Babban Gona)
4	Special Agro-Industrial Processing Zones Program-Phase I (ADB, ACTF, IsDB, GCF, & FGN)	community women empowerment programme (Guinness)	Empowerment of 10,000 Smallholder Farmers in Nigeria. (Value Seeds Limited – Master Card Foundation)
5	Nigeria Sustainable Urban and Rural Water Supply, Sanitation and Hygiene Program-for-Results (World Bank-FGN)	Ecobank Female Entrepreneurs' Initiative (ECO bank)	Improving Access to Credit for Microbusiness and Small Enterprises (Development International Desjardins- Global Affairs Canada)
6	Nigeria – Germany Economic Development Bilateral Agreement	WINHER project (Borderless Trade Network)	Empowerment of Women and Girls in Marginalized Communities for Better Well-Being through Education and Advocacy (UNESCO & Government of Japan)
7	-	Women Entrepreneur Development Program	Academy for Women Entrepreneurs (Ascend Studios Foundation - U.S. Mission)

		(Procter & Gamble's (P&G))	
8	-	Gender-based violence (GBV) in the states of Sokoto and Ebonyi (U.S. Agency for International Development USAID)	Women Voice's and Leadership IN Nigeria (ActionAid Nigeria - Global Affairs Canada)
9	-	COVID-19 Food Security Challenge (U.S. Agency for International Development USAID)	Co-investment partnership on Food security in Kebbi State (USAID-funded West Africa Trade & Investment Hub and the indigenous firm WACOT Rice.)

Source: Compiled from Sources

Apart from the above projects, there are projects introduced before the 2021 having implementation period exceeding the year. These include the Agro-Processing, Productivity Enhancement and Livelihood Improvement Support (APPEALS) Project 2016 to 2023, Innovation Development and Effectiveness in the Acquisition of Skills (IDEAS) 2020-2025, Nigeria for Women Project (NFWP) 2018-2023. The NFWP is a \$100 million loan World Bank support project with an implementing timeline of 2018 and 2023¹⁰. The project specifically targets women who are active in subsistence level economic activities, including women engaged in informal, unipersonal, small-scale businesses and subsistence farming as they are underserved by the current programming and have better readiness for upward socioeconomic mobility.¹¹ Its main objective was to improve livelihoods for women in Nigeria. There are six pilot states namely Abia, Edo¹², Kebbi, Ogun, Niger, and Taraba who have also shown commitment through the provision of counterpart funding in their annual budgets since 2020. Similarly, the Federal Government of Nigeria, four years after the project was initiated allocated the sum of N12 billion funding commitment for the project under the Federal Ministry of Women Affairs in 2022 budget estimates¹³.

WEE & CSO actions

The development will of Nigerian Civil Society Organizations (CSOs), combined with action, has resulted in a number of projects and initiatives aimed at achieving gender equality and economically empowering women in Nigeria. There are numerous CSOs working hard at the national and grassroot levels to empower women, recognizing that when a woman is economically empowered, her family and community are empowered, leading to national economic empowerment. The development Research and Projects Center, through its PAWED project, is one of the CSOs making

¹⁰ World Bank, Nigeria for Women Project (NFWP), Projects Appraisal Document, 2018. Page 5

¹¹ World Bank, Nigeria for Women Project (NFWP), Projects Appraisal Document, 2018. Page 19

¹² Edo State Government has recently withdrawn from the project.

¹³ Federal Government of Nigeria Approved 2022 Budget Estimate, page 1219.

significant progress toward women's economic empowerment in 2021. PAWED aims to build and nurture sustainable civil society advocacy to support leading WEE interventions and raise the importance of WEE among policymakers at national and sub-national levels. In 2021, PAWED engaged Edo State PAWED advocacy coalition to convene a coalition of 9 women-led women's economic cooperatives and WEE-focused NGOs in Edo state to conduct advocacy visits and provide strategic support to the groups in order to continue to follow up with government MDAs on promises to increase WEE in the 2022 budget¹⁴. The WEE component of the 2022 Edo budget increased by approximately 471 percent, rising from 7 million in 2021 to 40 million in 2022. Similarly, in October 2021, the dRPC-PAWED project in collaboration with the Michael Imoudu National Institute for Labour Studies (MINILS) held a capacity building training workshop on advocacy and communication for women empowerment collectives (WECs) and officials from the National Centre for Women Development (NCWD)¹⁵. Approximately twenty (20) WECs and ten (10) NCWD officials were trained on effective advocacy, framing advocacy issues on WEE and effective advocacy skills, and communicating advocacy issues to policymakers at the national and sub-national levels.



Participants in group work session during the Advocacy & Communications training workshop in Ilorin, Kwara State on 28th October 2021

The Ascend Studios Foundation collaborated with the US Consulate General in Lagos to launch the 2021 Academy for Women Entrepreneurs (AWE), which aims to help

¹⁴ <https://lapo-ngo.org/drpc-and-lapo-partnership-pawed/>

¹⁵ <https://minils.gov.ng/report-of-the-capacity-building-training-workshop-on-advocacy-and-communication-for-women-empowerment-cooperatives-from-kwara-state-and-officials-of-the-national-centre-for-women-development-28th-29t/>

female entrepreneurs gain university-level business and management training, strengthen their networks, and grow sustainable businesses. In addition, PAWED-partner, the National Association of Chambers of Commerce Industry Mines and Agriculture Business Women Group (NAWORG) CSO received a grant of N25 million to conduct advocacy activities in support of a dedicated quota for women owned businesses in public procurement, under the Export Expansion Facility Programme (EEFP).¹⁶

Table 03: Activities Conducted By PAWED Women's Economic Collectives (WECs) In 2021

- PAWED WECs Coalition in collaboration with the National Institute for Policy and Strategic Studies (NIPSS) and the Federal Ministry of Finance, Budget and National Planning (FMFBNP) Inaugurated the Technical Working Group for The Pilot Monitoring and Evaluation Framework for Women's Economic Empowerment (WEE) Interventions - 21st Of September 2021



- PAWED WECs in collaboration with the National Institute for Policy and Strategic Studies (NIPSS) convened a one-day policy dialogue/symposium between key government agencies engaged in policy design, implementation and evaluation of women economic empowerment (WEE) programs at the national level and women economic collectives (WECs) – 17th August 2021



¹⁶ <https://www.vanguardngr.com/2021/10/naccima-women-group-gets-n25m-advocacy-support-from-nepc/>

- PAWED WECs Coalition hosted a panel session during the stakeholders and development partners in the women sector session meeting at the 21st National Council for Women Affairs hosted by the Federal Ministry of Women Affairs – 25th August 2021



- The PAWED coalition in Kano state presented a policy paper during the Public Hearing on 2022 budget on December 2nd, 2021, at Kano State House of Assembly
- On the 11th of November 2021, the Edo State PAWED advocacy coalition participated in the one-day Stakeholders Consultative Forum on Medium-Term Expenditure Framework (MTEF) 2022-2024 and year 2022 Budget preparation of Edo State organized by the Ministry of Budget and Economic Planning in Benin City



Source: PAWED Activities Reports

PAWED WECS National Coalition Members

Association Of Nigerian Women Business Network (ANWBN); African Women In Maritime (WIMA Nigeria); Country Women's Association Of Nigeria (Cowan); Nigerian Association Of Women Entrepreneurs (NAWE); Nigerian Chamber Of Commerce, Industries, Mines And Agriculture Business Women Group (NAWORG); National Council For Women Societies (NCWS); Nigeria Employers' Consultative Association

(NECA) Network Of Entrepreneurial Women (NNEW); Market Traders Association Of Nigeria (MATAN); Nigerian Association Of Women In Agriculture (NAWIA); And Association Of Women In Trade And Agriculture (AWITA).

These are just a few of the many CSOs that took role in the economic empowerment of Nigeria women in the year 2021. However, there is increased need for national and state women's CSOs to equitably collaborate to advance WEE efforts in Nigeria.

WEE in the private sector

According to the Central Bank of Nigeria, there are approximately 22 commercial banks in Nigeria, with 15 having some form of corporate social responsibility report in 2021¹⁷. The private sector has increased its efforts in Nigeria, specifically aimed at women's economic empowerment and financial inclusion, by increasing women's access to business funds and credit facilities, business training, and free financial advisory services. Stanbic IBTC Bank PLC introduced a new product, the Blue Blossom account, in 2021 to assist women in gaining better and easier access to business finance¹⁸. Similarly, Ecobank Nigeria launched Ellevate in July 2021, a bespoke women empowerment program aimed at providing business and financial support to women-owned and women-focused businesses in Nigeria¹⁹.

At Access Bank, we are mainly committed to drive women's economic empowerment in the markets we serve. We are also actively involved in supporting women-owned businesses to thrive through this period by leveraging digital platforms to sell their goods and services, providing alternate channels of banking as well as easing the burden of loan repayment while considering the impact of the global pandemic on SMEs

Ayona Aguele-Trimnell, Group Head, Women Banking at Access Bank Plc

Access Bank Plc, in collaboration with the International Finance Corporation (IFC), awarded a \$22,000 grant to five women entrepreneurs who won the Womenpreneur *"Pitch-A-Ton Africa"* initiative in December 2021, as well as certificates to 100 graduates²⁰. This is part of the bank's women Empowerment Program, which includes business and management training, free financial advisory services, tailored loan products, and credit facilities. In addition, Cadbury Nigeria Plc joined a coalition

¹⁷ <https://theconversation.com/how-nigerian-banks-empower-women-through-corporate-social-responsibility-156699>

¹⁸ <https://www.stanbicibtcbank.com/nigeriabank/personal/news/Stanbic-IBTC-Launches-Blue-Blossom-Account-for-Women-in-Business>

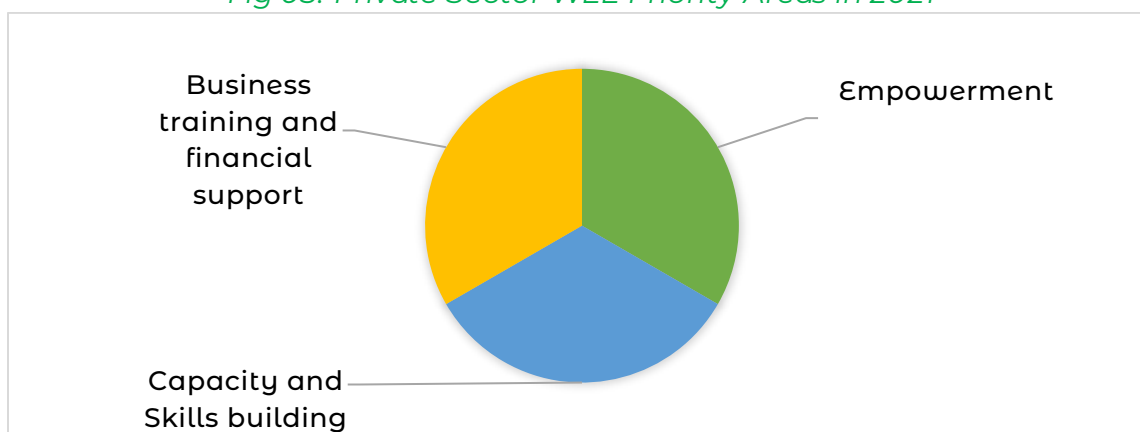
¹⁹ <https://www.proshareng.com/news/-MSME---Funding,-Lending---Credit/Ecobank-Nigeria-To-Launch-Bespoke-Women-/57956>

²⁰ <https://businessday.ng/news/article/access-bank-supports-women-entrepreneurs-with-22000-grant/>

of 15 Nigerian companies to promote gender equality in the workplace as part of the Nigeria2Equal initiative, which aims to increase women's participation in employment, entrepreneurship and leadership in the private sector over a two-and-a-half-year period through favourable staff policies and practices²¹.

In addition, many conferences, meetings, and symposia were held in 2021 on the topics of women in business, WEE, livelihoods, and so on. The 2021 WIMBIZ annual conference, Women in Marketing and Communications Conference (WIMCA), Digital Empowerment for Women in Career & Business conference, and Herconomy 2021 conference are among them. Perhaps, more notable is the 27th Nigeria Economic Summit, organized by the Nigerian Economic Summit Group (NESG). During the summit, PAWED collaborated with NESG to host an interactive session on Women, Work, and Economic Growth – Closing the Gap.

Fig 03: Private Sector WEE Priority Areas in 2021



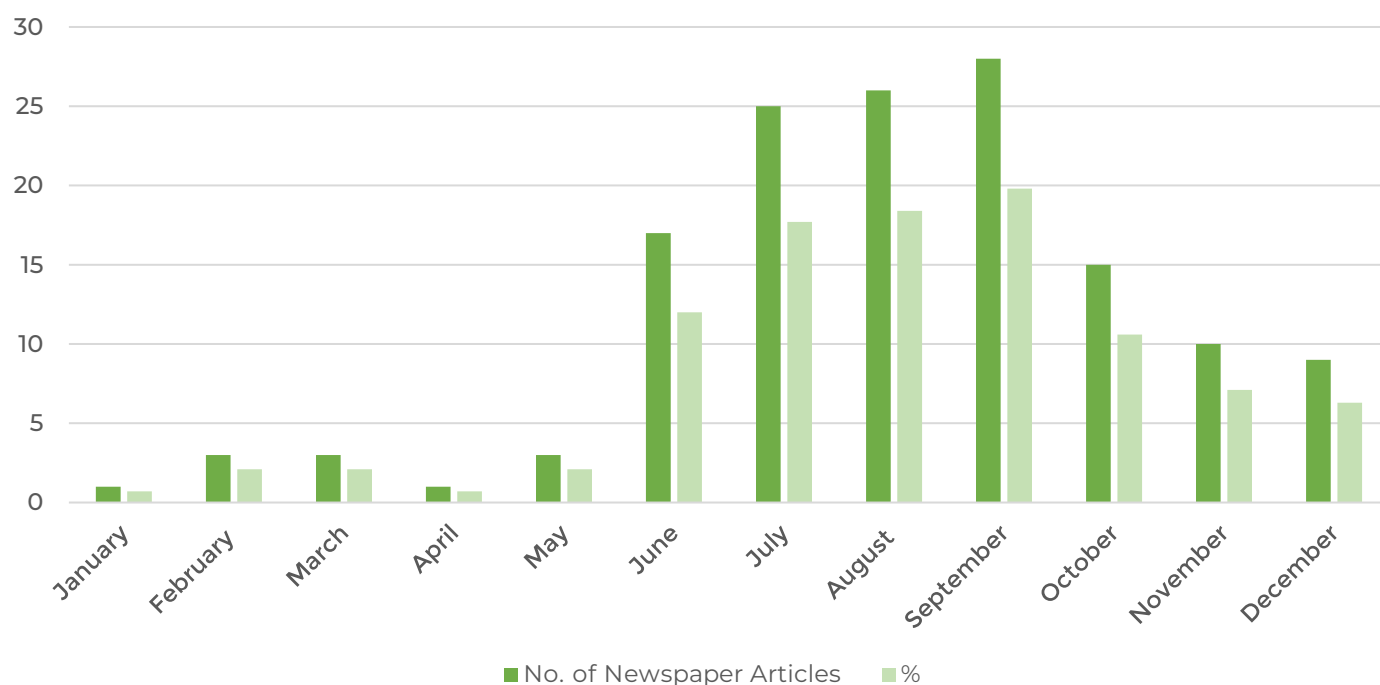
Nevertheless, the private sector can do more to promote WEE in the coming years. This is especially important given the private sector significance in the National Development Plan (2021 to 2025). Currently, the majority bank's financial support is directed toward formal businesses, leaving the majority of informal women-owned businesses out. As a result, banks in Nigeria must reconsider their security and collateral requirements to ensure that women, particularly those in rural areas, benefit from these loan programs and products.

WEE in the media

There was a total of 141 report of WEE in the media in 2021, the highest percentage of news reports was in the month of September 2021 (19.8%) followed by the month of August (18.4%). The month of January and April (0.7% each) have the lowest reportage of WEE in the media in 2021. Furthermore, majority (33%) of WEE investments reported are from Local CSOs/ NGOs/ Philanthropists.

²¹ <https://guardian.ng/business-services/coalition-of-nigerian-firms-move-to-close-gender-gaps/>

Fig 04: WEE Newspaper Articles in 2021



In conclusion, there have been increased effort to promote women's economic empowerment in Nigeria. However, targeted investment to support WEE-specific programmes and interventions in Nigeria must be increased in budget, domestic finances, donor aid as well as private sector investment.



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