



# A STUDY ON THE LEVEL OF CONCESSIONS AND QUOTAS AVAILABLE IN ECONOMIC STIMULUS PACKAGES TO MITIGATE THE DELETERIOUS IMPACT OF COVID-19 ON WOMEN IN NIGERIA'S THE FORMAL AND INFORMAL ECONOMY

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## LIST OF ACRONYMS/ABBREVIATIONS

CBN	CENTRAL BANK OF NIGERIA
CSOs	CIVIL SOCIETY ORGANIZATIONS
ESC	ECONOMIC SUSTAINABILITY COMMITTEE
FCT	FEDERAL CAPITAL TERRITORY
FCTA	FEDERAL CAPITAL TERRITORY ADMINISTRATION
FEC	FEDERAL EXECUTIVE COUNCIL
FGN	FEDERAL GOVERNMENT OF NIGERIA
FMWA	FEDERAL MINISTRY OF WOMEN AFFAIRS
IFAD	INTERNATIONAL FUND FOR AGRICULTURAL DEVELOPMENT
LGAs	LOCAL GOVERNMENT AREAS
MAP	MASS AGRICULTURAL PROGRAMME
MDAs	MINISTRY, DEPARTMENT AND AGENCIES
MHP	MASS HOUSING PROGRAMME
MSMEs	MICRO, SMALL AND MEDIUM ENTERPRISES
NESP	NIGERIA ECONOMIC SUSTAINABILITY PLAN
NNPC	NIGERIA NATIONAL PETROLEUM CORPORATION
PEAC	PRESIDENTIAL ECONOMIC ADVISORY COUNCIL







## EXECUTIVE SUMMARY

The Federal Executive Council approved the Nigeria Economic Sustainability Plan (NESP) which was initially developed by the Economic Sustainability Committee chaired by Vice President, Yemi Osinbajo. The ESC was created to develop a plan that responds robustly and appropriately to the challenges posed by the Covid-19 pandemic, identify fiscal measures to enhance oil and non-oil government revenues and reduce non-essential spending, create a financial stimulus package for the Nigerian economy, articulate specific measures to support the 36 States and the FCT, and support micro, small and medium enterprises and create jobs.

Covid-19 pandemic has become a social and economic menace due to shocks that it created in economies around the world including Nigeria. The pandemic has especially affected poor and vulnerable groups in society such as women, young girls and older people. Therefore, in an attempt to mitigate the effect of Covid-19, the national and state governments have developed humanitarian responses in form of palliatives and economic stimulus packages. The aim being to improve the livelihood of poor and vulnerable individuals and also build resilience.

The national and state governments have put in place measures to address economic shocks that Covid-19 posed to the economy in general and the livelihoods of Nigeria's economically active population in particular. At the national level, out of the seven economic stimulus programmes initiated, only two had defined quotas for women. As at December 2020, women in 21 states out of 36 states and the FCT had benefitted from the conditional cash transfer implemented by the Federal Ministry of Humanitarian Affairs, Disaster Management and Social Development with inclusion criteria as poor and vulnerable rural women including widows and people with disabilities. Also, under the National Survival fund the Federal Government is ensuring that 45% of beneficiaries are female-owned businesses and 5% are owned by persons with special needs. Regarding MSMEs survival funds, women were considered more than men in the South West and South East, while in the South-South, men were considered more than women, inversely, the states in Northern geopolitical zones, men received more support than women.

At state level, Covid-19 economic response programme particularly palliatives with special recognition of quotas for women were noted in 16 states and the FCT out of the 36 states and the FCT with about N46 million and relief items disbursed by Ministry of Women Affairs.

Civil society organizations, donor agencies and other non-state actors have also provided support and made observations on how to mitigate the impact of Covid-19 on women and young girls. They include UN Women, International Fund for Agricultural Development, European Union, UN Trust Fund, Action Aid Nigeria, Association of Nigerian Women in Business Network, and Mama Moni.

There are no defined identifiable measures for monitoring and evaluation of the impact of these interventions. While the Government has publicly declared its intention to lift 100 million Nigerians out of poverty in 10 years, stimulus measures such as these affords Government the opportunity to make measurable progress in that regard.

The study recommends sustain vigor and inclusiveness in various interventions implemented by the state, donor agencies and other non-state actors like CSOs/NGOs to mitigate the impact of Covid-19 on the livelihood of citizens' especially poor and vulnerable women, young girls and elderly in the society.

There is need for more gender responsive intervention or special concessions and quotas for women, young girls and the elderly to ensure most vulnerable are taking care of.

A multi-sectoral approach required to address the impact of Covid-19 across states in addition to vertical and horizontal approaches by government as the impact is multi-dimensional.

A robust and reliable data bank is essential to capture poor and vulnerable women and young girls that are potential beneficiaries of the interventions programmes.

The non-state actors should be involved in all stages of interventions (planning and implementation) for accountability and to ensure value for money.

# 1. BACKGROUND

Since the start of the Covid-19 pandemic in Nigeria by February 2020, both national and state governments have responded by addressing the negative impact posed by providing both palliatives as a humanitarian response to society's poor and vulnerable citizens and also multiple packages of economic stimulus targeted at micro, small and medium enterprises (MSMEs).

The Federal Executive Council (FEC) on the 24th of June 2020 approved the Nigeria Economic Sustainability Plan (NESP)<sup>1</sup>. It was initially developed by the Economic Sustainability Committee (ESC), set up by President Muhammadu Buhari on March 30, 2020, and chaired by Vice President Yemi Osinbajo which included the Group Managing Director of the Nigeria National Petroleum Corporation (NNPC) and the Governor of the Central Bank of Nigeria (CBN). The Cabinet Ministers, Heads of Federal Agencies, the Presidential Economic Advisory Council (PEAC), State Governors and the National Assembly were equally consulted while the plan was being developed.

The ESC was created to develop a Plan that appropriately responded to the challenges posed by the Covid-19 pandemic, identified fiscal measures to enhance oil and non-oil government revenues and reduced non-essential spending, create financial stimulus package for the Nigerian economy, articulate specific measures to support the 36 states and the FCT, and more importantly, support MSMEs and the creation of jobs.

The NESP was established as a 12-month, 2.3 Trillion Naira 'Transit' Plan and funded as follows:

- 500 billion Naira from Special FGN Accounts
- 1.1 trillion Naira from the CBN in the form of structured lending
- 334 billion Naira from external bilateral/multilateral sources
- 302.9 billion from other funding sources

The ESC is to monitor the implementation of the Plan while the Vice President will regularly brief the President on progress made.

## HIGHLIGHTS OF KEY INTERVENTIONS

### MASS AGRICULTURAL PROGRAMME (MAP)

The Plan intends to ensure the cultivation of between 20,000 and 100,000 hectares of new farmland in every state, as well as support offtake and agro-processing, with low-interest credit to farmers. This will create millions of direct and indirect job opportunities.

### INFRASTRUCTURE

#### A. Extensive Public Works and Road Construction Programme

A minimum of 1,000 young Nigerians will be recruited per local government into what will be the largest public works programme in the history of Nigeria, amounting to 774,000 direct jobs. There is also an extensive focus on the construction and repair of major and rural roads using locally available materials like limestone, cement, and granite. The roads component will include the acceleration and expansion of the scope of the Road Infrastructure Tax Credit Scheme (RITCS).

#### B. Mass Housing Programme (MHP)

The MHP is to deliver up to 300,000 homes every year. Young professionals and artisans will organize themselves into small and medium scale co-operative businesses within the construction industry to build the

houses, which will be based on a set of standardized designs. This programme will also prioritize the use of local labour and materials. Doors, windows, and other materials will be produced, finished, or assembled at mass housing construction sites to promote local content.

#### C. Installation of Solar Home Systems (SHS)

This targets 5 million households, serving about 25 million individual Nigerians who are currently not connected to the national grid. Solar equipment manufacturers will be required to set up production facilities in Nigeria, to provide the materials required.

#### D. Investment in Healthcare Infrastructure

This will be done through a special intervention fund, as well as by tapping into an existing World Bank facility (REDISSE Programme), to support Covid-19 interventions in the 36 states.

## HIGHLIGHTS OF KEY INTERVENTIONS (contd)

### **Informal Sector Support**

This will take the form of low-interest loans, easing of procedures for registration, licensing, obtaining permits, and so on. Mechanics, tailors, artisans, petty traders, and all other informal business people will be supported to grow their businesses.

### **Business Support For MSMEs**

This will take the form of payroll support to designated sectors so that they can keep their employees and help maintain jobs, and loan restructuring and moratorium for existing debt. Provision of low-interest loans to boost local manufacturing and production across critical sectors, including but not limited to the pharmaceutical, aviation, hotels and hospitality industries, private schools, road transportation, technology companies, and the creative industry, amongst others. A Guaranteed Offtake Scheme for MSMEs will function by making the government a key purchaser of specific priority products made by MSMEs, like PPEs, face masks, face-shields, processed foods, pharmaceuticals, etc.

### **Technology**

Underpinning the implementation of the NESP will be focus on the digital identification of every Nigerian. It is imperative that every Nigerian has a unique digital identity. The Public Works Programmes for example will apart from its focus on providing employment, help to advance the financial inclusion and digital identification agenda. Broadband connectivity will also receive a boost and help to create jobs and opportunities especially for young people. A national programme will be launched to identify and create job opportunities in

digital outsourcing.

### **Expansions Of The National Social Investment Programmes**

The implementation of the NESP will lead to an increase in the number of cash transfer beneficiaries, N-Power volunteers and, sundry traders enjoying small and microloans through the MarketMoni and TraderMoni schemes. The pre-existing conditional cash transfer will also be extended to cover a larger number of extremely poor and vulnerable Nigerians.

### **Cut Non-Essential Spending**

The President has approved the implementation of the report on the rationalization of government agencies. The NESP targets reduction in average production costs of crude oil. Also, the Integrated Personnel and Payment Information System (IPPIS) will be expanded to cover all federal government MDAs. Non-critical and administrative capital spending will be eliminated, including the purchase of vehicles (except for ambulances, fire-fighting vehicles and other essentials).

### **Support For State Governments**

The NESP offers opportunities for state governments to collaborate with the federal government on affordable mass housing, agriculture, off-grid power projects and other projects in the plan. It also provides for the negotiation of suspension of ISPO payments by states, a moratorium on deductions in respect of bailout loans, and encourages states to attain the conditions outlined by SIFTAS and other World Bank programmes to access external support.

## **1.1 OBJECTIVES OF THE STUDY**

The main objective of the study is to examine the concessions and quotas in economic packages to mitigate the impact of Covid-19 on women in the informal and formal economy.

The specific objectives are:

- i. Review the economic stimulus implemented by government and non-state actors.
- ii. Analyze palliative packages provided, institutions involved and beneficiaries.
- iii. Determine the reach of both economic stimulus and palliative distribution in Nigeria particularly for women and young girls.

## **1.2 RATIONALE**

The advent of Covid-19 pandemic has led to economic and social challenges in the economy. The women and girls constitute part of the most vulnerable and form a percentage of the poor that are most affected by the impact of Covid-19 in the society. Most women and girls operate in the informal sector that has been largely affected by Covid-19 as jobs and income have been lost leading to declining source of livelihood. The federal and state governments have responded in various ways to mitigate the impact of the pandemic on poor and vulnerable people especially women, young girls and the elderly with a humanitarian response and economic stimulus to build resilience. It is essential to conduct analysis of the programmes and interventions by state and non-state actors to determine their impact on beneficiaries in general and women beneficiaries in particular, while establishing the extent to which women have actually benefited from these interventions.



### 1.3 METHODOLOGY

The approach used in the study was a desk review where data and information were obtained by mining federal government's stimulus measures from two major documents - the NESP and the 2020 budget (amended) Covid-19 programmes from the website of the Federal Ministry of Finance, Budget and Planning. The website is a valuable source of data and information on implementation of fiscal policies of the federal government. The data mined highlight measures adopted to address economic shocks of the global pandemic on Nigerian women.

Most information on the stimulus measures were retrieved from the official social media organisations. For instance, the state per state disbursement of N20,000 conditional cash transfer to rural platforms of respective Ministries, Departments and Agencies (MDAs), specialised digital accounts of highlighted programmes, official press statements, news reports and interview. Others were gotten from contacts within the research space, partnering organisations and civil society for women usually published on the official twitter account of the Federal Ministry of Humanitarian Affairs Disaster Management and Social development. This method was equally applied by the Federal Ministry of Women Affairs (FMWA), Federal Capital Territory Administration (FCTA) for the distribution of palliatives and the Federal Ministry of Trade and Investment (National Survival Fund) on the breakdown of beneficiaries per state.

Other information received from contacts within the research space, a Civil Society Organization, Centre for Democracy Development (CDD) and partnering agency (UN women) was juxtaposed with the official accounts of the MDAs, press statements and news reports and they corroborated.

The basic form of analysis used in the study is descriptive analysis where statistics of programs and beneficiaries at the federal, state and local government are presented in tables and simple description of the program and beneficiaries follows.

#### Work plan

- Desk review to get data on federal government's economic stimulus packages to reduce the effect of Covid-19 on businesses.
- Data mining of these measures and evaluation of access by gender.
- Data collation from respective MDAs, CSO, through calls, texts, emails and desk review.
- Data validation and corroboration across official sources and accounts from MDAs.
- Data compilation for the study.



*Governor AbdulRahman AbdulRazaq presenting a cheque to a women beneficiary of the SME recovery fund (business owners whose businesses were looted during the #EndSARS protest).  
Source: Okanlawon, 2020.*



## 2 NATIONAL LEVEL COVID-19 ECONOMIC RESPONSES WITH QUOTAS FOR WOMEN

This section examines the economic stimulus measures implemented by the federal government of Nigeria to specifically redress the economic shocks of Covid-19, and which government MDAs are implementing the economic initiatives as presented in Table 2.1.

**TABLE 2.1 ECONOMIC STIMULUS PROGRAMME**

S/N	Name of the National Government Economic Stimulus measure or program	Amount of funds proposed and the MDAs responsible for implementation	Special recognition of quotas for women	Programmatic Content and states to be covered	Key Officials
1.	Supporting Small Businesses/MSME Survival targeting 1.7 million individuals and entities	N75 billion implemented by the Federal Ministry of Trade and Investment	45% of beneficiaries are female-owned businesses and 5% by persons with special needs	Six geo-political zones	Minister of State, Trade and Investment Amb. Mariam Katagum  who is also the Chairperson of the Steering Committee on the MSME Survival Fund
2.	Special Public Works Programme	N52 billion implemented by the National Directorate of Employment under the Federal Ministry of Labour and Employment	No specified quota for women	774,000 Local Government Areas	Minister of State, Labour and Employment, Festus Keyamo
3.	Social Intervention Programme (COVID-19 Conditional Cash transfer) to additional 1 million households in National Social Register	N30 billion by Federal Ministry of Humanitarian Affairs Disaster management and Social development	Over 700,000 women	36 states and the Federal Capital Territory	Minister, Humanitarian Affairs Disaster management and Social development, Sadiya Farouk
4.	Mines and Steel Development: Artisanal and small scale miners	N6 billion and implemented by Federal Ministry of Mines and Steel Development	No specified quota for women	Six geo-political zones	Minister, Mines and Steel Development Olamilekan Adegbite
6.	- Loans to boost local manufacturing and production across critical sector  - Target Credit Facility for affected MSMEs.	N1 trillion  N100 billion implemented by the Central Bank of Nigeria	No specified quota for women	36 states and the Federal Capital Territory	Governor, Central Bank of Nigeria, Godwin Emezie
7.	Job Creation scheme for Youth and Women Post COVID-19	N9,589,168,000 implemented by (Sub-Committee on Creation of Jobs for Youth and Women) Federal Ministry of Labour and Employment		Six geo-political zones	Federal Ministry of Labour and Employment
8.	Create 5 million jobs in the agricultural sector while boosting agricultural production and guaranteeing food security	N634,982,256,367.46 implemented by Presidential Task Force on Food and Jobs in Agriculture	No specified quota for women	36 states and the Federal Capital Territory	Minister, Agriculture and Rural Development, Muhammad Sabo Nanono

From the 2020 appropriation act (amendment) Covid-19 intervention programmes<sup>2</sup> and the NESP<sup>3</sup>, several schemes were rolled out as welfare responses to address economic shocks of the global pandemic for Nigerians. While some of these programmes targeted women (like supporting MSMEs survival targeting 1.7 million individuals and entities or conditional cash transfer of social intervention programme), most did not have a defined quota for women (creating 5 million jobs in agricultural sector, mines and steel development - artisanal and small-scale miners, or special public works Programme). Out of the seven economic stimulus programmes identified at the national level, only two had defined quotas for women.



One of the beneficiaries of the Kwara State Conditional Cash Transfer (Owo Arugbo) scheme.

Source: Vanguard, 2020.

\*Data retrieved from various MDAs official Twitter accounts and Covid-19 Intervention Fund.pdf





## 2 NATIONAL LEVEL COVID-19 ECONOMIC RESPONSES WITH QUOTAS FOR WOMEN (contd)

### 2.1 SPECIAL CASH RURAL WOMEN PROGRAMME

This is one of the few programmes specifically for women and implemented by the Federal Ministry of Humanitarian Affairs, Disaster Management and Social Development under the NESP. It is part of the National Social Investment Programme introduced to sustain the social inclusion agenda of President Muhammadu Buhari's administration<sup>4</sup>.

It is a one-off grant of N20,000 to over 700,000 poor and vulnerable rural women (widows and people with disabilities inclusive) across 36 states and the Federal Capital Territory aimed at increasing access to financial capital required for economic activities. The programme was flagged off on the 15th of October 2020 in Jos, Plateau state.

Table 2.2 provides the lists of benefitting states, local government areas and number of benefitting women.

**TABLE 2.2 BENEFITTING STATES AND LGAs**

S/N	State	Number of Women	Local Government Areas covered
1.	Katsina	6800 (one third are women with Disabilities, two-thirds are women from internally displaced families, widows and other less privileged women)	34 LGA and three senatorial districts.
2.	Kebbi	5200	Five LGAs
3.	Nasarawa	2600	Five LGAs (Awe, Lafia, Wanna, Kokona and Nasarawa)
4.	Kano	About 8,000 plus another 35,000 in 15 local governments.	44 LGAs
5.	Ondo	2600	200 women in each 13 LGAs
6.	Ebonyi	2600	200 women in each 13 LGAs
7.	Adamawa	At least 4500	12 LGAs Gerei, Human, Hong, Gombi Lamurde, Shelleng, Mubi North, Song, Maiha, Toungo, Michika and Madagali
8.	Taraba	2560	At least 10 LGAs
9.	Imo	Over 1000 women	10 out of 27 LGAs
10.	Ekiti	3200	16 LGAs
11.	Bauchi	Over 4000	200 women in each 20 LGAs
12.	Gombe	1000 women	11 LGAs
13.	Zamfara	2800	200 women in each 14 LGAs
14.	Jigawa	4000	27 LGAs
15.	Plateau	500	17 LGAs
16.	Akwa Ibom	24,929 beneficiaries who are mostly women shared N993,450,000	9 LGAs (Easrem Ibolo, Mkpai Enin, Nsit Atai, Nsit Ubium, Onna, Ukanafun, Uruan, and Orukanam and Ikono.
17.	Fulani women in Hutawa near Birnin- Kebbi under Miyetti Allah Cattle Breeders Association	247	1 LGA in Birin-Kebbi
18.	Federal Capital Territory	5000	Six area councils
19.	Lagos	8000	37 LGAs
20.	Ogun	3500	20 LGAs
21.	Anambra	2800	21 LGAs

*From table 2.2 on the left, women are being included in the one-off grant Conditional Cash Transfer program of the Federal Government. The aim is to lift 100 million Nigerians out of poverty. As at December 2020, women in 21 states out of 36 states and the FCT have benefitted from the conditional cash transfer implemented by the Federal Ministry of Humanitarian Affairs, Disaster Management and Social Development with inclusion criteria as poor and vulnerable rural women including widows and people with disabilities. The National Social Investment Office is responsible for conditional cash transfers to vulnerable citizens. While there is no specific budget line for this item: Federal Government Special Cash Grant for Rural Women Programme, concessional clauses have been put in place as these conditional transfers are usually not spelt out in the Budget but on ad-hoc basis, the Minister-in-Charge decides how they are apportioned and this is often shown under the Recurrent Expenditures since it is regarded as operational costs.*

*\*Data retrieved from the ministry's official Twitter account<sup>5</sup>. The disbursement of funds by the ministry is still ongoing.*



## 2 NATIONAL LEVEL COVID-19 ECONOMIC RESPONSES WITH QUOTAS FOR WOMEN (contd)

### 2.2 NATIONAL SURVIVAL FUND

This is a Covid-19 relief Initiative in the NESP to support qualifying Micro, Small and Medium Enterprises by reducing its impact<sup>6</sup>. It targets 1.7 million individuals and entities across Nigeria and the Federal Government said it will ensure that 45% of beneficiaries are female-owned businesses and 5% are owned by persons with special needs<sup>7,8</sup>.

The Artisans' Support Scheme under the MSMEs Survival Fund opened on October 1, 2020<sup>9</sup>. It is aimed at giving a one-time payment of N30,000 to 330,000 artisans and transport operators nationwide - about 9,000 Nigerians per state and in the Federal Capital Territory. As at January 27, 2021, about 166,000 artisans have benefitted from this scheme (youth beneficiaries - 39% and others - 61%)<sup>10</sup>.

The Payroll Support scheme assists vulnerable MSMEs by paying N30,000 and N50,000 per staff for between three (minimum) and ten (maximum) staff of qualifying MSMEs for three months. 296,032 employees (Youth-82% and others 18%) have benefitted thus far<sup>11,12</sup>. Also under the National Survival fund is the formalization support which grants free business name registration to 250,000 beneficiaries. The current recipients stand at 100,000 (youth - 92% and others - 8%)<sup>13</sup>.

### 2.3 MSMEs SURVIVAL FUND-STATE BY STATE BREAKDOWN OF THE PAYROLL SUPPORT SCHEME

The following tables show the breakdown of the MSMEs survival fund across the thirty-six (36) states of the federation.

#### South West

Across the South Western part of the country, more women across the region benefited from the MSMEs survival fund while Lagos state got the least.

S/N	STATE	TOTAL	MEN (%)	WOMEN (%)	STATUS
1.	Lagos	20,504	51	49	OPEN
2.	Oyo	7,729	49	51	OPEN
3.	Ogun	6,387	46	54	OPEN
4.	Ekiti	5,743	48	52	OPEN
5.	Ondo	5,619	48	52	OPEN
6.	Osun	4,755	47	53	OPEN

(Source:

[https://twitter.com/SurvivalFund\\_ng/status/1352878575553294337](https://twitter.com/SurvivalFund_ng/status/1352878575553294337))

#### South-South

In the South-South however, only women in Delta and Rivers state benefited more from the fund while other states in this region supported more men than women.

S/N	STATE	TOTAL	MEN (%)	WOMEN (%)	STATUS
1.	Rivers	13,010	48	52	CLOSED
2.	Akwa Ibom	13,005	52	48	CLOSED
3.	Bayelsa	9,021	53	47	OPEN
4.	Cross River	9,823	54	46	CLOSED
5.	Delta	6,262	46	54	OPEN
6.	Edo	3,066	51	49	OPEN

(Source:

[https://twitter.com/SurvivalFund\\_ng/status/1352597852686610432](https://twitter.com/SurvivalFund_ng/status/1352597852686610432))

#### South East

In this region, available data shows that more women apart from Ebonyi state benefited from the MSMEs survival fund than their male counterparts

S/N	STATE	TOTAL	MEN (%)	WOMEN (%)	STATUS
1.	Ebonyi	8,809	51	49	OPEN
2.	Abia	7,687	44	56	OPEN
3.	Enugu	4,982	49	51	OPEN
4.	Anambra	3,106	45	55	OPEN
5.	Imo	3,456	47	53	OPEN

(Source:

[https://twitter.com/SurvivalFund\\_ng/status/1351450136996622337](https://twitter.com/SurvivalFund_ng/status/1351450136996622337))

#### North West

In the North-west, the number of women beneficiaries is very low compare to the percentage of male beneficiaries.

S/N	STATE	TOTAL	MEN (%)	WOMEN (%)	STATUS
1.	Kano	17,000	68	32	CLOSED
2.	Kaduna	13,000	59	41	CLOSED
3.	Katsina	13,000	71	29	CLOSED
4.	Zamfara	13,000	65	35	CLOSED
5.	Sokoto	7,084	70	30	OPEN
6.	Jigawa	8,190	72	28	OPEN
7.	Kebbi	4,459	68	32	OPEN

(Source:

[https://twitter.com/SurvivalFund\\_ng/status/1350054812151377920](https://twitter.com/SurvivalFund_ng/status/1350054812151377920))





## 2 WOMEN AND GIRLS IN NATIONAL LEVEL COVID-19 ECONOMIC RESPONSES (contd)

### North East

The North-East mirrors the North West where the percentage of women who benefitted is very low compared to the percentage of men.

S/N	STATE	TOTAL	MEN (%)	WOMEN (%)	STATUS
1.	Bauchi	13,000	65	35	CLOSED
2.	Taraba	8,425	64	36	OPEN
3.	Gombe	9,783	62	38	OPEN
4.	Adamawa	6,506	62	38	OPEN
5.	Borno	5,643	72	28	OPEN
6.	Yobe	5,973	70	30	OPEN

(Source: [https://twitter.com/SurvivalFund\\_ng/status/1349661816520142851](https://twitter.com/SurvivalFund_ng/status/1349661816520142851))

### North Central

Like the other regions in the north, men in the North-Central also benefited more than the women.

S/N	STATE	TOTAL	MEN (%)	WOMEN (%)	STATUS
1.	Abuja	13,014	51	49	CLOSED
2.	Benue	13,014	59	41	CLOSED
3.	Plateau	13,003	55	45	OPEN
4.	Nasarawa	12,564	55	45	OPEN
5.	Niger	12,095	58	42	OPEN
6.	Kogi	4,966	52	48	OPEN
7.	Kwara	5013	51	49	OPEN

(Source: [https://twitter.com/SurvivalFund\\_ng/status/1348940700415569920](https://twitter.com/SurvivalFund_ng/status/1348940700415569920))

\*Data retrieved from the ministry's official Twitter account between 12th and 23rd January 2021

In summary, as indicated from the tables, women were considered more than men in the South West with the exception of Lagos state. In South-South, men were considered more than women in the region except Rivers and Delta states. In South East, there are more female beneficiaries than males excluding Ebonyi state. Inversely, the states in Northern geopolitical zones, men received more support than women. It is worthy to note that the exercise is ongoing in some states.

## 3 STATE LEVEL COVID-19 ECONOMIC RESPONSES WITH QUOTAS FOR WOMEN

This section provides details of Covid-19 economic response programme particularly palliatives, amount of funds proposed, special recognition of quotas for women, the content of the programme and states covered (see Table 3.1).

**TABLE 3.1 PALLIATIVES DISTRIBUTION PER STATE**

S/N	Name of Covid-19 economic response program in Covid-19 hotspot – FCT	Amount of funds proposed and the MDAs responsible for implementation	Special recognition of quotas for women	Programmatic Content and states to be covered
1.	Palliative distribution	₦46, 136, 000 and relief items disbursed by Ministry of Women Affairs	12,600 vulnerable women	FCT and 16 states
2.	Distribution of Covid-19 Palliative materials	Implemented by the Federal Capital Territory Administration	No specific quota for women	Six Area councils in FCT

Data retrieved from [www.dailypost.ng/2020/04/17/fcta-begins-distribution-of-coivid19-palliative-in-abuja](http://www.dailypost.ng/2020/04/17/fcta-begins-distribution-of-coivid19-palliative-in-abuja)



### 3.1 PALLIATIVE DISTRIBUTION BY MINISTRY OF WOMEN AFFAIRS IN FEDERAL CAPITAL TERRITORY

This intervention is neither in the ESP nor in the 2020 budget (as amended) Covid-19 programmes. In response to a Freedom of Information request, the Ministry stated that it received the sum of ₦46, 136, 000 from UN women. 17 states were captured for disbursement and each state received ₦2, 744, 000. The states are - Imo, Borno, Kebbi, Taraba, Oyo, Lagos, Ebonyi, Bayelsa, Edo, Anambra, Sokoto, Plateau, Kwara, Osun, Ekiti, Niger and the Federal Capital Territory (Ushafa, Peyi, Jigo and Pwambara Communities). The Ministry equally got relief items, materials and equipment from the Federal Government, local and international donors and they were disbursed.



# 3 STATE LEVEL COVID-19 ECONOMIC RESPONSES WITH QUOTAS FOR WOMEN (contd)

**TABLE 3.2 RELIEF ITEMS AND DONORS**

S/N	DONOR	RELIEF ITEMS
1.	Ministry of Humanitarian Affairs, Disaster Management and Social Development	1 truck of rice (506 bags) 200 cartons of macaroni 50 bags of sugar 3 bail of wrappers
2.	Future Assured	Rice, Millet, sugar, tomatoes (Cartons), milk (Cartons), veg oil, face mask, hand gloves, hand sanitizer (Cartons)
3.	Federal Ministry of Women Affairs and UN women	Cash transfer to 17 states  A. Food items: 10 kg rice (200 bags), 5kg Garri (20 bags), 5 liters of Palm oil (200 pcs), 5kg white beans (200 bags), carton indomie onion (200pcs), PKT salt (200 bags), maggi (200 cartons). B. HYGIENE: 1kg detergent/omo 200, bath soap 2 tablets) 200 C. OTHER EXPENSES: Washable facemasks (4 per person per beneficiary), 1000 pcs, photos, photos/video/report/transportation/packaging/handling.



The target beneficiaries were widows, vulnerable female-headed households, and poor women with disabilities, elderly women, and women-based charity organizations within the FCT.<sup>14,15,16</sup>

The relief items were distributed as follow (Table 3.3):

**TABLE 3.3 DISTRIBUTION OF RELIEF MATERIALS**

S/N	DESCRIPTION OF ITEMS	QUANTITY
1.	Bag of Rice 175kg	2=7 bags
2.	Packet of Macaroni	2= 8 cartons
3.	Wrapper	15



## 3.2 PALLIATIVE DISTRIBUTION BY FEDERAL CAPITAL TERRITORY ADMINISTRATION

Like the palliative measures carried out by the FMWA, this was independently executed and not included under the NESP or 2020 budget. During the two months lockdown, the Federal Capital Territory Administration (FCTA) shared palliative materials to the six area councils in the nation's capital – Abuja Municipal Area Council (AMAC), Bwari, Kuje, Abaji, Gwagwalada, and Kwali (Table 3.4).



**TABLE 3.4 DISTRIBUTION OF PALLIATIVES IN FCT**

S/N	DONOR	RELIEF ITEMS
1.	Senator Philip Auda	1000 bags of rice (10kgs) and 150 cartons of hand sanitizers
2.		Cash Donations:
	Bank Of Industry	N100 million
	CGC Nigeria	N20 million
	Santa & Sawoe Construction Company	N15 million
	Arab contractors	N15 million
	Gilmore engineering	N10 million
	United Bank of Africa	N300 million
	Nigeria Centre for Disease Control	N200 million
	Nigeria Communications Commission	N25 million

*\*Data retrieved from FCTA's official Twitter account<sup>17</sup>.*

According to the official Twitter account of the FCTA, 100,000 households in each area council benefited from the distribution with a focus on at least five people per household<sup>18</sup>. Also, 600,000 bags of rice and 600,000 packs of condiments were disbursed. Giving a further breakdown, each area council will get 100,000 bags of rice and a bag of condiment containing 3kg garri, 2kg of beans, pack of tomatoes 10 small or 5big ones, 1 liter vegetable oil and 1 kg sugar equals 11.5kg<sup>19</sup>.

The target beneficiaries are the poor, vulnerable and residents of FCT. There were two mentions of quota for female beneficiaries<sup>20</sup>. One was the dispersal of two trailer loads of palliatives to widows and the vulnerable in Abaji area council across the 10 wards of the council and 287 widows in various military barracks within the territory<sup>21,22</sup>.



## 3 STATE LEVEL COVID-19 ECONOMIC RESPONSES WITH QUOTAS FOR WOMEN (contd)

This was corroborated by the Special Assistant on Media to the FCT Minister of State, Austin Elemue in a phone interview with the researcher adding that members of Civil Society Organizations were used to distribute and monitor the palliatives. “It was household distribution to vulnerable members. It was not specific to gender”, he said. “It was household distribution to vulnerable members. It was not specific to gender”, he said.

Provision was made for People Living with Disabilities (PLWDs). A nine-man committee was inaugurated to distribute palliatives to the entire Disabled community across FCT and no fewer than 3000 Disabled persons were given a total of 3000 5kg bag of rice and 3000 Condiments<sup>23,24</sup>.

Asides PLWDs, palliatives were given to religious leaders, NUJ, NAWOJ, NANS, Sports men/women at old parade ground, Social cultural groups, FCTA Youth Taskforce on Covid, victims of kidnappers/hunters, FCT and old parade ground youths, vigilante personnel, Buhari Grassroots Movement and Osinbajo, National Council of Women Societies, Original Inhabitants Youth Empowerment Organization, District Heads at ward level and other CSOs<sup>25,26,27</sup>.

## 4 CIVIL SOCIETY ADVOCACY FOR INCREASED ALLOCATION TO WOMEN AND GIRLS IN COVID-19 ECONOMIC RESPONSES

A publication on Sage Journal indicated that most studies on Gender-Based Violence (GBV) have focused on its physical, sexual, and psychological manifestations<sup>28</sup>. However, there are several types of economic violence experienced by women. They include limited access to funds and credit; controlling access to health care, employment, education, including agricultural resources; exclusion from financial decision making; and discriminatory traditional laws on inheritance, property rights, and use of communal land. Following the outbreak of Covid-19 several advocates, CSOs, NGOs and humanitarian agencies called for support and increased funding for women and girls in government's economic response programs to the global pandemic.

### 4.1 UN WOMEN

The UN Women in a publication titled 'Gender and the Covid-19 National Response in Nigeria', urged the federal government to apply gender lens to its response in Nigeria<sup>29</sup>. Addressing employment, economic and livelihood impacts, UN Women noted that the steep decline in oil prices and the adverse impact of the pandemic on economic activity will have a profound impact on Nigeria's economy particularly on Nigerian women who are vulnerable because they are over-represented in insecure lower paid jobs in the informal sector and mainly operate micro and small enterprises to ensure their day-to-day survival.

Consequently, the UN Women recommended the following:

1. The government expand the coverage of existing social protection schemes to provide income replacement support directly targeted to vulnerable women (cash or food transfers), with priority attention to women in the informal economy and female-headed households
2. The federal and state governments prioritize economic stimulus packages to support socio-economic recovery for the most vulnerable women. This includes developing targeted women's economic empowerment interventions and facilitating cash transfer programmes to mitigate the impact of the outbreak and supporting them to recover and build resilience to future shocks.
3. The government, private sector and development partners should adopt affirmative procurement measures through the procurement of goods and services from women-owned businesses and cooperatives.



# 4 CIVIL SOCIETY ADVOCACY FOR INCREASED ALLOCATION TO WOMEN AND GIRLS IN COVID-19 ECONOMIC RESPONSES (contd)

## 4.2 INTERNATIONAL FUND FOR AGRICULTURAL DEVELOPMENT (IFAD)

The International Fund for Agricultural Development (IFAD) started operations in Bida, Niger state, just like other communities in other states in Nigeria in 2017 with the aim of accelerating progress towards the economic empowerment of rural women. The programme was launched by joint effort of IFAD, UN entity for Gender Equality and Empowerment of Women (UN Women), and the World Food Programme (WFP). From the findings, IFAD's programme was to reduce poverty level. However, in Niger State, IFAD programme was initially implemented in 6 LGAs which includes Bida LGA of Niger State and currently across 8 LGAs with a later addition of two (2) LGAs in Niger State.

### IFAD's Mode of Operations:

IFAD operates through men and women cooperatives at the rural level and work across two thematic areas of focus on agriculture in empowerment: cassava and rice. Across the two crops, IFAD supports run through the following agricultural strategies:

- **Production:** materials to support production of Rice and Cassava (eg, fertilizers, seed, chemicals and insecticides)
- **Processing:** equipment to aid processing (e.g. Training on processing strategies, Machines, Boreholes, Dry slab, Solar drier, de-stoning machine, bagging machine, scales e.t.c)
- **Marketing:** capacity building on financial cycle and produce marketing strategies

IFAD in Niger State and Bida in particular does not give financial support to women, but link best performing women cooperatives to Financial Institution for loan support possibilities

### IFAD Presence in Bida

In Bida Local Government Area of Niger State, IFAD operates through about 92 cooperative societies comprising both Men and Women Cooperative societies with membership ranging from 10 – 25.

To Men Farmers, IFAD gives the underlisted support which falls under the wings of production:

- Fertilizers, Chemicals, Insecticides

To Women Framers, IFAD gives support which falls under the focus of production and marketing. Specifically, IFAD support for women farmers in Bida falls under the following:

- Machine, Borehole provision, Structure for operation (Building), Store for storing produce, Dry slab, Solar Drier, Bagging Machine e.t.c

The Strong Women Cooperative Operation in Bida Niger State are:

- Doko Yegborolo Cooperative Society – Rice Processing Group
- AROMIN – Cassava Processing

### IFAD Landmark Achievement

The leader of Doko Yegborolo Cooperative Society won an award of Best Woman Processor in Nigeria in 2019 and was taken to Rome for presentation.

### *Support to Women Farmers during Covid-19*

After the advent of Covid-19, IFAD through the media, made a pledge of supporting women farmers during the period of Covid-19. The support received from IFAD by women farmers during covid-19 period are as follows:

- Capacity building for the women groups across the respective cooperatives on Covid-19 protocols and preventive measures
- Provision of Sanitizers across the production centres of the women group
- Provision of hand Washing equipment across the production centres of women Farmers
- Provision of Face masks to Women with strict regulation on women following government regulations on Covid-19.



## 4 CIVIL SOCIETY ADVOCACY FOR INCREASED ALLOCATION TO WOMEN AND GIRLS IN COVID-19 ECONOMIC RESPONSES (contd)

### 4.3 SPOTLIGHT INITIATIVE, EUROPEAN UNION AND UN TRUST FUND

For them, Covid-19 has resulted in high rates of violence against women and girls, while impeding the ability of many organizations particularly small women's organizations to continue their essential work by posing threats to the implementation of their projects, their sustainability, and the safety of the many women and girls who rely on them.

Aside from providing an additional USD 9 million to 44 women civil society partners in sub-Saharan Africa, tackling issues faced by women and girls as a result of the global pandemic, they also advocated increased funding for them. This, they noted, will end violence against women (UNTF EVAW).

### 4.4 ACTION AID NIGERIA

The Country Director, Action Aid Nigeria (AAN), Ene Obi, in a press statement at the start of the lockdown in March 2020, advocated to the Nigerian government to prioritize women while rolling out responses to cushion the effect of the global pandemic because women constitute a large number of Nigeria's informal economic sector<sup>31</sup>. AAN indicated that the lockdown and the pandemic will significantly affect women due to the increased burden of unpaid care work, loss of work and markets for their goods.

### 4.5 ASSOCIATION OF NIGERIAN WOMEN IN BUSINESS NETWORK (ANWBN)

The Association of Nigerian Women in Business Network (ANWBN) is a coalition of 52 associations/business management organizations representing women in various professions and businesses in Nigeria. It was founded by the Centre for International Private Enterprise (CIPE) in 2013. The estimated membership of these associations is about four million women entrepreneurs. The major objective of the ANWBN is to improve the business environment for women entrepreneurs through research, advocacy, policy reforms, training and various empowerment programmes.

Drawing from successes in the implementation of its first women national business agenda launched in 2016, the group launched the second women national business agenda (WNBA II) last year (2020). In preparing the agenda, members of the network and non-members participated in surveys conducted to determine the issues affecting women-led businesses. The research threw up five issues that the respondents agreed were limiting the progress of women entrepreneurs.

They are:

- Insecurity (including Gender Based Violence)
- Inadequate power supply
- Poor/dilapidated road networks and how they can be resolved.
- Lack of access to finance
- Gender inequality



## 4 CIVIL SOCIETY ADVOCACY FOR INCREASED ALLOCATION TO WOMEN AND GIRLS IN COVID-19 ECONOMIC RESPONSES (contd)

### 4.5 ASSOCIATION OF NIGERIAN WOMEN IN BUSINESS NETWORK (ANWBN) (contd)

The WNBA II details policy recommendations to address each of the five issues.

These recommendations, which form the anchor of the ANWBN advocacy agenda include:

- Passage of police Reform Bill 2019 into law
- Creation of Transportation Planning Reforms
- Establishment of a women's bank
- Speedy passage of the gender equality bill
- Establishment of Policy on Women Representation in Government
- Amendment of Financial Regulations
- Creation of special funds for women entrepreneurs
- Establishment of Policy on Women Representation in Government
- Creation of electric Cooperative Societies to boost power supply
- Reintroduction of State Police and/or Regional Police, among others.

#### *COVID-19 Intervention*

With the Covid-19 pandemic disrupting lives and businesses while the WNBA II was being prepared, it was only natural that its impact on women's businesses was captured. The ANWBN is seeking specific intervention funds to help cushion the effect of the pandemic on women entrepreneurs. Though the federal government announced some measures such as interest rate reduction, N50 billion targeted credit facility, extension of moratorium, the ANWBN is seeking grants, collateral-free loans and access to investors from the government.

The network is also advocating for harmonization of taxation at all levels and implementation of financial literacy programmes that would help women-owned businesses survive post Covid-19; access to existing loans; and the implementation of skills development programmes to upgrade the skills of women entrepreneurs. They would also want easy access to markets. The current set of national executives of ANWBN inaugurated on October 29, 2020 is to use the WNBA II as its advocacy document to drive the implementation of the policy recommendations within two years.

Led by Mrs. Modupe Oyekunle as National Coordinator, ANWBN plans to convene a policy dialogue on the WNBA II on March 18, 2021 in Abuja, the seat of power, to draw the attention of top government functionaries, relevant government agencies and other public sector and international partners to the issues raised in the agenda with the aim of getting them addressed.

Ahead of the planned policy dialogue, however, the group convened a Partners' Connect webinar to interact with existing and potential partners on January 28, 2021. The meeting served as a platform for the ANWBN to share its WNBA II, discuss progress made so far, showcase specific projects she plans to undertake for which it was seeking partnership (including the provision of processing equipment for rural women farmers; establishment of an international resource center; and establishment of a women's bank) and get feedback on the various issues.

The national executive council has also planned how to cascade their campaign for the WNBA II down to zonal and state levels. Six zonal coordinators have been appointed for the six geo-political zones. They are expected to work with state coordinators in their zones to drive implementation and help achieve a national spread. To ensure accountability towards the implementation of the WNBA II, and given that the network lays emphasis on advocacy, it has inaugurated a task force – the advocacy committee that is saddled with the responsibility of distributing the agenda and setting up meetings with relevant stakeholders.

There are nine other Committees to address other areas of interest of the ANWBN. They are: Governance and Constitution; Trade and Investment; International Women's day; 2021 Summit/ Annual General Meeting; Training and Development; Alliances; McKinsey Manufacturers project; and ANWBN Speaks.



## 4 CIVIL SOCIETY ADVOCACY FOR INCREASED ALLOCATION TO WOMEN AND GIRLS IN COVID-19 ECONOMIC RESPONSES (contd)

### 4.6 MAMAMONI

Mama Moni is a social enterprise started by Nkem Okocha in 2015 to train rural women and the urban poor with skills and provide access to micro credit to run their small businesses. Funds are generated through a web platform that allows people to donate or lend money that is distributed to the women as low-interest loans repayable after a period of time.

Mama Moni provides financial literacy, entrepreneurship and vocational skills acquisition training, as well as capital for young girls and women. Beneficiaries are selected from rural, low income and urban poor communities. Since its inception, Mama Moni has been able to train 7,050 women in over 100 communities in Lagos. To achieve this, Mama Moni has worked with various partners including Union Bank, Acquire Coronation Trust (ACT) Foundation and the Lagos State Employment Trust Fund (LSETF).

In 10 years, Nkem Okocha hopes to have supported over 10,000 women in 20 states across Nigeria seems to yield results. Presently, she is seeking to raise \$20,000 to scale up her programmes and reach more underprivileged women through Mama Moni empowerment scheme.

#### *COVID-19 Intervention*

When the Covid-19 pandemic resulted in financial hardship for many low-income families Mama Moni stepped in to distribute palliatives to many of the households. Nkem Okocha said “her social enterprise was approached by many organizations that wanted to support low-income earners”. As a result, Mama Moni was able to help many families to withstand the storm.

#### *Partnership with LSETF*

In seeking to expand its reach, Mama Moni got the Lagos State government to buy into its initiative. Through the Lagos State Employment Trust Fund (LSETF), an agency under the Lagos State Ministry of Wealth Creation Mama Moni was able to support 100 women. Executive Secretary, LSETF, Mrs. Teju Abisoye said the partnership tagged the 'Mamamoni Women Empowerment Project', would provide N5 million to 100 women in the pilot phase.

An information sheet about the collaboration states: “The pilot fund enables the women to become distributors of Mamamoni locally produced Levantar Liquid Dish Wash, a fast-selling consumer good in the local market. The beneficiaries of the initiative got funding of ₦50,000.00 with a loan tenure maximum of 12 months without a moratorium. The initiative is designed to be extended to other women across Lagos state based on the performance of the pilot phase beneficiaries after the first six months.”

## 5 ASSESSING WOMEN & GIRL BENEFICIARIES OF COVID-19 ECONOMIC RESPONSE PROGRAMS

This section assesses the impact programmes and special intervention by Federal Government Ministries, Department and Agencies that are been implemented to mitigate the effect of Covid-19 on Nigerian citizens' particularly poor and vulnerable women in the society have.

### 5.1 MSME SURVIVAL FUND

The federal government on the 4th of February 2021 disclosed that it had disbursed N27 billion to MSMEs in its Survival Fund Scheme (SFS) which targeted 45% of female-owned businesses<sup>32</sup>. The Chairman of the Steering committee MSMEs Survival Fund and Guaranteed Off-take Scheme who is also the Minister of State, Industry, Trade and Investment, Amb. Mariam Katagum said the committee will submit its report to the Federal Ministry of Finance, Budget and Planning, and await the second tranche of the fund for the last two schemes. The other schemes are General Grants and the Guaranteed Offtake commencing February 9, 2021. This stimulus package has an identifiable affirmative action for women, although, the impact is yet to be measured.

## 5 ASSESSING WOMEN & GIRL BENEFICIARIES OF COVID-19 ECONOMIC RESPONSE PROGRAMS (contd)

### 5.2 CENTRAL BANK OF NIGERIA INTERVENTIONS

Under the NESP, the Central Bank of Nigeria is to intervene by supporting the economy using monetary measures, ensure financial viability of states, provide fiscal measures to support the private and health sectors and accelerate infrastructure completion. The Governor of Central Bank of Nigeria, Godwin Emefiele at the first statutory meeting of the Monetary Policy Committee (MPC) for the 2021 gave a breakdown of its spending on initiatives aimed at cushioning the effect of the global pandemic<sup>33</sup>.

They include: real sector funds of N216.87billion; Covid-19 Targeted Credit Facility of N73.69 billion; Agric-Business Small and Medium Enterprises Investment Scheme (AGSMEIS) of N54.66 billion; Pharmaceutical and Health Care Support Fund of N44.47 billion; and Creative Industry Financing Initiative of N2.93billion.

The total disbursements from the bank's interventions in the wake of the Covid-19 pandemic amounted to N3.5trillion. According to him, under the real sector funds, a total of 87 projects that included 53 manufacturing, 21 agriculture and 13 services projects were funded. In the health care sector, 41 projects which included 16 pharmaceuticals and 25 hospital and health care services were funded. Under the Targeted Credit Facility, 120,074 applicants had received financial support for investment capital. This intervention has no identifiable affirmative action for women.

### 5.3 MINISTRY OF WOMEN AFFAIRS PALLIATIVE DISTRIBUTION

According to the Ministry, in the FOI request, disbursement was done through women groups like National Council of Women Societies, Federation of Muslim Women's Associations in Nigeria, Women Wing of Christian Women Association of Nigeria, Catholic Women Organization Nigeria, Fatmobi Dikwa Foundation for The Needy etc. and also to 17 states of the federation through the state's ministries of women affairs.

### 5.4 FEDERAL CAPITAL TERRITORY ADMINISTRATION PALLIATIVE DISTRIBUTION

Key personnel interview with the aide to the FCT Minister of State revealed that CSOs played critical roles during the distribution of palliatives. The CSOs especially made up of the female gender-based organization conducted an assessment on the impact it had on rural people. Also, 65 organizations formed a coalition as members of Covid-19 CSOs Emergency Intervention Group (CEIG) in FCT.

An assessment report obtained from the group revealed that residents in the area councils were not aware that palliatives are meant for only earmarked vulnerable persons. They noted that transparency, equity and adherence to social distancing protocols through households to households' distribution were not followed all through the area councils.

“Some of the area councils refused to be open with the process for CSO monitors to follow through without any tangible reason. The level of poverty and hunger across area councils made almost everyone to become vulnerable and demand for palliatives”, the group added.

In the report, they recommended for future events “an adaptive model as it suits all communities and all area councils must follow as the Minister may direct and any erring counselor should be held responsible for their wards”.

Instead of household distribution, the coalition suggested distribution using electoral wards which they stated will encourage vulnerable persons to register and a social welfare data base can be built with the data gathered from the exercise.

However, despite these economic response programmes, there are no defined identifiable measures instituted for monitoring and evaluation of the progress of these interventions. While the Government has publicly declared its intention to lift 100 million Nigerians out of poverty in 10 years, stimulus measures such as these affords Government the opportunity to make measurable progress in that regard.



## 6 CONCLUSION AND RECOMMENDATIONS

The advent of Covid-19 pandemic, led to responses by federal and state governments in Nigeria to mitigate the impact of the pandemic on poor and vulnerable people especially women, young girls and the elderly as a humanitarian response to build resilience. The measures taken by the government includes providing palliatives in the form of food items, hygiene materials, and Covid-19 personal protective equipment like face marks, face shields, sanitizers, etc.

The national and state governments have put in place measures to address economic shocks that Covid-19 posed to the economy in general and the livelihoods of Nigeria's economically active population in particular. At the national level, out of the seven economic stimulus programmes initiated, only two had defined quotas for women. As at December 2020, women in 21 states out of 36 states and the FCT had benefitted from the conditional cash transfer implemented by the Federal Ministry of Humanitarian Affairs, Disaster Management and Social Development with inclusion criteria as poor and vulnerable rural women including widows and people with disabilities. Also, under the National Survival fund the Federal Government is ensuring that 45% of beneficiaries are female-owned businesses and 5% are owned by persons with special needs. Regarding MSMEs survival funds, women were considered more than men in the South West and South East, while in the South-South, men were considered more than women, inversely, the states in Northern geopolitical zones, men received more support than women.

At state level, Covid-19 economic response programme particularly palliatives with special recognition of quotas for women were noted in 16 states and the FCT out of the 36 states and the FCT with about N46 million and relief items disbursed by Ministry of Women Affairs.

The civil society organizations, donor agencies and other non-state actors also provided support and made observations on how to lessen the effect of Covid-19 on women and young girls. They include UN Women, International Fund for Agricultural Development, European Union, UN Trust Fund, Action Aid Nigeria, Association of Nigerian Women in Business Network, and Mama Moni.

The study recommends sustained vigor in various interventions from the federal, state, donor agencies and non-state actors like CSOs/NGOs to mitigate the impact of Covid-19 on the livelihood of citizens' especially poor and vulnerable women and young girls in communities. There is need for more gender responsive intervention or special quotas for women as more women and young girls are more affected by Covid-19 pandemic due to their engagement in the informal sector. A robust and reliable data bank is essential to capture poor and vulnerable women and young girls that are potential beneficiaries of the interventions programmes.





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# A STUDY ON THE LEVEL OF CONCESSIONS AND QUOTAS AVAILABLE IN ECONOMIC STIMULUS PACKAGES TO MITIGATE THE DELETERIOUS IMPACT OF COVID-19 ON WOMEN IN NIGERIA'S THE FORMAL AND INFORMAL ECONOMY

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