

## Research Brief:

# Assessing WEE shareholders and inclusive policies in Nigeria,

2021–2023

January 31, 2023

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## List Abbreviations

AAC	Africa Action Congress
ADF	African Development Fund
AfDB	African Development Bank
APC	All Progressive Congress
BOI	Bank of Industry
CEDAW	Convention to End All forms of Discrimination against Women
CSR	Corporate Social Responsibility
DBN	Development Bank of Nigeria
FMoWAs	Federal Ministry of Women Affairs
FOMWAN	Federation of Muslim Women's Associations in Nigeria
GIWAC	Global Initiative for Women and Children
ICIR	International Centre for Investigative Journalism
ICT	Information and communications technology
IFAD	International Fund for Agricultural Development
IFC	International Finance Corporation
INEC	Independent National Electoral Commission
IsDB	Islamic Development Bank
ITU	International Telecommunications Union
LP	Labour Party
MDAs	Ministries Department and Agencies
MSMEs	Micro Small and Medium Enterprises
NCC	Nigerian Communications Commission
NCDM	Nigerian Content Development and Monitoring Board
NEXIM	Nigerian Communications Commission
NGOs	Non-governmental Organization
NNEW	NECA's Network of Entrepreneurial Women
NNPP	New Nigeria People's Party
PAWED	Partnership for Advancing Women in Economic Development
PDP	People Democratic Party
PR	Public Relation
PSFP	Private Sector Financing Programme
SDGs	Sustainable Development Goals
SMEs	Small and Medium Enterprises
STEM	Sciences, Technology, Engineering and Mathematics
UBA	United Bank for Africa
UN	United Nations
UNESCO	United Nations Educational, Scientific and Cultural Organization
UNICEF	United Nations International Children's Emergency Fund
VON	Voice of Nigeria
WEE	Women Economic Empowerment
WRAPA	Women's Rights Advancement Protection Alternative
WTO	World Trade Organization

## Research Summary

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Stakeholders in women's economic empowerment and WEE-inclusive policies are widely acknowledged for their significance in boosting WEE investment and raising the standard of living for the entire population. This study brief aims to identify WEE's supporters, WEE-inclusive policies, and WEE support commitments made to various parties and for various reasons. Additionally, it looks at the WEE initiatives that stakeholders financed and supported between January 2022 and January 2023. It was discovered that within this period, various new policies and plans have been developed at both the national and subnational levels of government, by the international partners and the NGOs, and corporate organizations are also developing programmes and activities focusing specifically on women or targeting women and others. Various events have also been hosted on WEE where commitments were made by the government and the private sector, answering the questions of who, how, and in what way to empower women economically, and what barriers need to be overcome to achieve the goal.

It was discovered that some of the obstacles preventing effective support for WEE are the lack of a WEE policy, an adverse policy climate, a poor culture surrounding the WEE M&E Framework, problems with sustainability and finances, and unfulfilled promises. However, it was advised that the WEE supportive stakeholder should conduct an internal assessment and reflection on their policies and programs aimed at women; that the government should ensure that gender inclusion in future planning and policy; that programming should include gender diversity; that women's digital skills should be improved; that effective collaboration, partnership, and coordination should be ensured; and that the stakeholder should encourage the culture of timely reporting of their WEE activities. It also emphasized the necessity for the financial institution to provide additional funds for WEE and urged the media to play a role.

## Introduction

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In terms of wealth and income inequality, Nigeria is one of unequal nations in the world. Often, ethnic discrimination, socioeconomic hardship, and inequality coexist. Vulnerable groups, such as women or those who do not fit into traditional gender roles, experience multiple forms of discrimination when inequality takes the form of unfair discrimination, in addition to suffering from societal norms and structures that continue to disadvantage those who are "different." The Nigeria Bureau of Statistics (NBS) estimates that women make up about 49.3% of the population and are less empowered in terms of money, politics, society, culture, and economics both inside and outside the house. Despite the huge, the World Bank estimates that Nigerian women are responsible for 70 percent of the country's extremely impoverished people. Their inability to realize their full potential is hampered by the unequal social, economic, and political obstacles they confront. Over the last two years, the Partnership for Advancing Women in Economic Development (PAWED) has engaged in evidence based advocacy in promoting the salience of women in economic development, helping stakeholders pay more attention to the issues women face and urging them to invest more in WEE activities with regards to access to finance, tools, physical assets, and an enabling environment to be able to realise their potential. In this regard, this work examined some of the pledges, policies, and activities of politicians and the private sector, including banks, NGOs, donors, and other sector.

## Methodology and Limitations of the Brief

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The data for this research is mined from various media sources, both online and off. Events, policies, pledges, and activities of politicians, including banks, NGOs, donors, and others, were tracked via social media platforms such as Twitter, and Facebook. Between January 2021 and January 30th, 2023, the following print media outlets were tracked: Guardian Nigeria, Tribune, Daily Trust, Thisdays, Vanguard, Blue Prints, Business Day, The Sun Nigeria, Leadership and The Nation, as well as online news outlets such as Premium Times, The Cable, ICIR, VON and PR Nigeria. Over 100 websites of government and private sector organizations were also examined to identify policies, events, and activities on WEE between the time periods under consideration.

Following data mining, the data were cleaned with an Excel tool and classified according to issues (events, pledges, policies, and activities); WEE implementing stakeholders (politicians, cooperating organizations, government, NGOs, international development partners, and so on); and national and subnational level. This study only spans two years, from January 2021 to January 2023. The findings were analysed using qualitative approach.

There is no doubt that WEE inclusive policies, pledges, and activities existed prior to January 2021, and some are still in place; however, this research brief focused specifically on those initiated or launched between January 2021 and January 2023.

## Women Economic Empowerment

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The Research Brief focuses on the stakeholders supporting women economic empowerment, thus, takes a broad definition of WEE focusing on the stakeholder's areas of support on human capital (such as education, skill development, and training), financial capital (such as loans, grants, and saving), social capital (such as mentoring, network, etc.), and physical capital (e.g. land, machinery, etc.) Women's economic empowerment (WEE) is an ambiguous notion that signifies various things to various people. WEE, however, is outlined as the "transformative process by which women and girls go from

having limited power, voice, and choice at home and in the economy to having the skills, resources, and opportunities needed to access and compete equitably in markets and the agency to control and benefit from economic gains"<sup>1</sup> for the purposes of this analysis.

## National Level WEE Inclusive Policies

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A policy is a purposeful set of rules or a declaration of intent that directs choices to produce sensible results. It is typically accepted by a governance body within an institution, whether it is public or private. WEE policy, on the other hand, is a blueprint, rules, regulations, laws, principles, or instructions that detail what is to be done, who is to do it, how it is to be done, for (or to) whom (young girls, elderly women, widows, young women with disabilities, women collectives, women in rural and urban settings, female students, etc.), where it is to be done (rural, urban, school, market, etc.), and how it is to be done to provide women with the skill, voice and resources they need to reach their full potential, regardless of their situation or condition. The essence, is not only to pave the way for economic inclusion, the eradication of poverty, and gender equality, but it will also boost the nation's socio-economic growth and development.

Meanwhile, since gaining independence in 1960, Nigeria has not developed a stand-alone policy document on women's economic empowerment. What is available are multisectoral and multi-sectional policies and plans that address several issues not limited to WEE alone. WEE are integrated into policies and plans in line with the gender-responsive policy objective of the government. This scenario also applies to private corporate entities where WEE is part of the overall policy framework of the organization. The government's programme and projects should not be mistaken for policy; in fact, several WEE programmes exist in Nigeria, and at the national level, there are hundreds of them, as well as thousands of them in the private sector, including NGOs, banks, tech companies, etc.

Between January 2021 and January 2023, the federal government of Nigeria launched series of sectors specific and multisector policies documents across all sectors including education, agriculture, digital economy, humanitarians, security, telecommunication etc. Significant numbers of these policy documents, about sixteen are WEE inclusive. By WEE inclusive, we mean that the socioeconomic needs of women were taken into consideration in terms of human, financial, physical, and social capitals. For example, under the National Development Plan 2021–2025, WEE was part of the strategic priorities in about nine sectors namely agriculture and food security; digital economy; education and human resources; women and gender equity; population and identity management; accelerating the realisation of demographic dividend in Nigeria; and poverty alleviation and social protection; employment and job creation. In fact, the policy seeks to;

*"...support the economic empowerment of women by facilitating access to financial literacy financing, providing skill building training and supporting MSMEs business viability. Facilitate training for Women in Business associations at the national and state level". (NDP 2021-2025)*

More so, other WEE inclusive policies launched within the year is the National Financial Inclusion Strategy 2022, the National Population Policy 2021, the National Agricultural Technology and Innovation Policy 2022–2027, and the National Poverty Reduction with Growth Strategy 2021. These policies have commitments for WEE. Common across the commitment is the provision of credit, mentorship, vocational training, technology, and support for women in Micro Small and Medium Enterprises (MSMEs). There interconnectivity in the policies. Indeed, the issues of mentorship in National Policy Micro Small Medium Enterprises 2021-2025 was seen a greater priority. It understands the challenges young entrepreneurs faces in the business management and sustainability. Human capital among Nigeria women was a major focus of the new Strategy for Accelerating Human Capital

Development in Nigeria aiming on three key priorities: Health and nutrition, Education, and labour participation.

In a similar spirit, the National Climate Change Policy for Nigeria 2021–2030, focus on the need to promote greater adoption of climate-smart and ecologically resilient agricultural methods among small-holder farmers, including women, recognizes the difficulties faced by women in tackling climate change. In order to close the digital gender gap, the National Digital Innovation, Entrepreneurship, and Startup Policy 2021–2023 was introduced. Without a doubt, market-creating innovation and digital entrepreneurship are essential for restoring the economy's, generating digital jobs, and expanding existing markets. The policy offers incentives to women and young female entrepreneurs. The National Agricultural Technology and Innovation Strategy 2022–2027, introduced in October 2021, is comparable to this policy. It's necessary for women to participate in the process since technology has become a crucial tool for economic progress and is here to stay. According to the International Finance Corporation (IFC) e-Conomy Africa 2020 Report, there are typically 8:2 more men than women working in Africa's technology sector.<sup>2</sup> The statistics for women across the continent are even lower in suburban and rural areas, and these figures only apply to metropolitan areas. According to studies, STEM fields are important contributors to economic growth, and studies have indicated that having more women in the workforce can increase a country's annual GDP by up to 70%.<sup>3</sup> Therefore, given that there are over 100 million women in Nigeria, educating them in STEM fields could benefit the country's economy.

**Table 1:** Federal Government Policy Document Supporting WEE 2021-2023

S/N	Key Policies/ Plans	Date Launched	Policy Commitment
1	National Financial Inclusion Strategy 2022	Nov-2022	Increase the adoption and usage of financial services in priority demographic (women, youth, rural , north and MSMEs) <sup>4</sup>
2	Nigeria Integrated National Financing Framework (NIFF)	Sep-2022	Programmes that support youth employment and women's empowerment and the use of PPPs to engage the private sector in service delivery are other priorities for reallocating public spending. Private companies will be encouraged to dedicate a portion of their corporate social responsibility (CSR) towards women's financing, empowerment, financing literacy, health and education and all areas in which women are affected, in alignment with SDG 5. <sup>5</sup>
3	National Policy on Internally Displaced persons	Mar-2022	Ensure effective coordination of the administration's strategic response to the humanitarian challenges in the country. <sup>6</sup>
4	Strategic Implementation Work Plan in Niger Delta <sup>7</sup>	Dec-2022	Skill Acquisition/Empowerment of Displaced Women and Youth Returnees of Bakassi in Fishery, Poultry, Detergent Making and Confectioneries.
5	Strategy for Accelerating Human Capital Development in Nigeria	June 2022	Women and girls must be empowered to make decisions on issues that impact them, including when to marry and when to have children <sup>8</sup>
6	National Development Plan 2021-2025	Dec-2021	Support the economic empowerment of women by facilitating access to financial literacy financing, providing skill building training and supporting MSMEs business viability. Facilitate training for Women in Business associations at the national and state level.
7	<sup>9</sup> National Population Policy 2021	Nov-2021	Government and other agencies shall ensure that women have full, access to credit facilities and others economic resources to ensure full participation in the national economy <sup>10</sup>
8	National Agricultural Technology and Innovation Policy 2022-2027	Oct-2021	Attention would be given to women and youths mainstreaming across the value-chains within the framework of the current Gender and Youth Policies of the relevant ministries. Targeted interventions would include capacity building, acquisition of 21st - century skill-sets, gender and youth friendly innovations and enterprises, promotion of modern agriculture, and linkages to finance. <sup>11</sup>
9	Strategic Vision Plan 2021-2025	Sep-2021	Provision of interest and collateral free credit to MSMEs at the bottom of the economic pyramid, targeting the youths, women and rural farmers <sup>12</sup>
10	National Policy On Safety, Security and Violence-Free Schools With Its Implementing Guidelines	Aug-2021	Encourage programmes which reflect gender needs and address issues of vulnerable learners, particularly girls, young women and people with special needs <sup>13</sup>
11	National Climate Change Policy for Nigeria 2021-2030	Jun-2021	Promote wide adoption of climate-smart and ecologically resilient agricultural practices among small-holder farmers, including women and youth

12	National Digital Innovation, Entrepreneurship and Start up Policy, 2021-2023	Jun-2021	To reduce the digital gender divide by providing incentives for women and girl entrepreneurs <sup>14</sup>
13	Nigeria Sustainable Development Goals Implementation Plan 2020-2030	Jun-2021	Achieve the SDG by 2030
14	National Policy Micro Small Medium Enterprises 2021-2025	Apr-2021	Harmonised all exiting intervention in support of women to avoid gaps and duplication, improve access to finance, create mentorship opportunities and increase networking and collaboration <sup>15</sup>
15	National Poverty Reduction with Growth Strategy	Mar-2021	Enhance access to economic opportunities through MSMEs support for poor women and growth-oriented micro and small entrepreneurs wishing to set up new businesses or expand existing ones.
16	Nigerian Youth employment action plan 2021-2024	Sep- 2021	Implement the National Youth Policy especially as it affects equal treatment between young men and women. <sup>16</sup>

Source: Compiled from various sources.

## Subnational States' WEE Inclusive Policies

At subnational levels (states and local governments), there are several policies and plans launched between 2021 and January 2023 to support the implementation of the projects/programmes and activities on women's economic empowerment. Lagos State has the most of these projects, which include the state franchise framework development initiative for MSMEs, the tourism master plan and policy, the learning management system, and the climate action plan for 2020–2025. In Kwara State, three key policies were launched, including the state's 10-year Sustainable Development Plan (2021–30); the Agricultural Transformation Plan (2021–30); and the signing into law of the Kwara State Political Offices (Gender Composition) Bill (2021) as the first state in Nigeria to institutionalized the 35% women appointees in the State Executive Council and other classes of political appointments as part of the need to empower women. Under the state agricultural transformation policy, the state committed to creating jobs, reducing poverty, and creating inclusive growth by giving equal opportunities for women and girls. Two policies were identified in Edo and Anambra states. Other states where policies supporting WEE were launched in this period include Delta, Cross River, Imo, Ekiti, Kaduna, Gombe, Abia, Oyo, and Osun states. The number of development plans developed during these two years is impressive, accounting for roughly 40% of the total number of policies and plans developed. Two other social protection policies were also identified, especially in Edo and Kaduna States, which seek to increase girls' and women's education; empower women and lessen their vulnerability by providing finances and training, and improve access for women-owned MSMEs to financial services, including the provision of low-interest funds for investment.

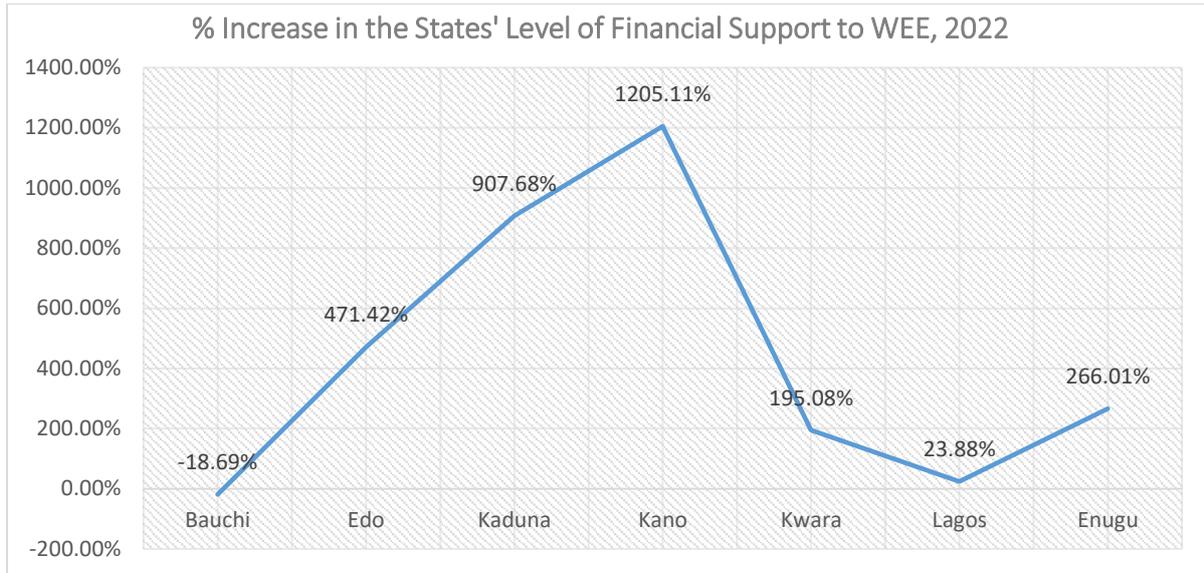
**Table 2: Subnational States Policies Supporting WEE 2021-2023**

S/N	Subnational States Key Policies/ Plans	Date Launched	Policy Commitment
1	Lagos State franchise framework development initiative for MSMEs <sup>17</sup>	Dec-2022	To end poverty, hunger and promoting industry Innovation and infrastructure by 2030.
2	Delta State Renewable Energy Policy Roadmap (2023-2028) <sup>18</sup>	Aug-2022	Establishing micro-credit facilities for entrepreneurs, especially for women groups, for the establishment and operation of commercial SHS facilities in remote and off-grid areas through the Delta State Micro Small and Medium Enterprises Development Agency <sup>19</sup>
3	Cross River International Development Policy	Sep-2022	To address the basic realities of development support <sup>20</sup>
4	Imo State Industrial Policy <sup>21</sup>	Oct-2022	Grow the economy and improve people's wellbeing <sup>22</sup>
5	Edo State Social Protection Policy	Apr-2022	Social Assistance, Social Care, Social Insurance, Labour Market Intervention and Traditional Family and Community Support <sup>23</sup>
6	<sup>24</sup> Ekiti State Development Plan 2021-2050	Oct-2022	Develop new strategies for tackling unemployment and improving productivity towards prosperity, by addressing skills required for jobs-of-the-future, and resolving micro-economic competitiveness challenges across Ekiti State; achieve improved quality of lives for the citizenry; enhance coordination across all

			government activities, providing a road map to all MDAs and integrate sector planning, annual budgeting, and performance review processes and; provide the State leadership and successive administrations with a detailed direction of its productivity and competitiveness ambitions, and the strategies required for implementing an economic and social investment plan.
7	Anambra State Vision 2070 Development Plans <sup>25</sup>	Mar-2022	Social and economic growth
8	Abia State 30-Year Long Term Development Plan (2020-2050) <sup>26</sup>	Apr-2021	To promote growth and tacking poverty in the State. <sup>27</sup>
9	Kwara State 10 years Sustainable Development Plan 2021 - 2030 <sup>28</sup>	Dec 2021	Improve education, healthcare, security architecture, transport system, rural-urban development, waste management, youth engagements and women empowerment, safety nets, climate change and other environmental issues <sup>29</sup>
10	Kwara state Agricultural Transformation Plan 2021-2030	Jan-2021	Create jobs, reduce poverty, and create inclusive growth by giving equal opportunities for women and girls to also benefit from everything that this plan has to offer <sup>30</sup>
11	Kwara State Political Offices (Gender Composition) Bill 2021.	Dec- 2021	That makes it mandatory to have at least 35 per cent women appointees in the State Executive Council and other classes of political appointments.
12	<sup>31</sup> Kaduna State Social Protection Policy	Feb-2021	Empower women and reduce vulnerability by providing funds and training, o increase girl and women education, Enhance access by Women MSMEs to financial services including provision of low-interest funds for investment, etc. <sup>32</sup>
13	<sup>33</sup> Gombe State Development Plan 2021 - 2030	Feb-2021	Provision of support for small women farmers in the budget, training of youths and women on agricultural entrepreneurship can reduce unemployment by 60 per cent in the next five years, Develop literacy programmes with special attention to disadvantaged groups such as women, marginalized, rural dwellers and out-of-school children, etc.
14	<sup>34</sup> Oyo State Development Plan, 2021-2040 (First Draft)	Dec-2021	Enforce commitment to promises made to the people including women. <sup>35</sup>
15	<sup>36</sup> Osun Youth Policy Document 2021	Jun-2021 <sup>37</sup>	Ensure young women access to full participation in power structure, decision, making and leadership; empower girls and young women through skill acquisition and capacity building programmes designs for the sustainability of their business. <sup>38</sup>
16	Anambra West Local Council 12-year Development Plan	Aug-2021	Provide a systematic and unified development of council area <sup>39</sup>
17	Lagos Tourism Master Plan and Policy	Jul-2021	Job creation, enhance the quality of life for Lagosians, align with the State's development plans and domesticate tourism in Lagos. <sup>40</sup>
18	Lagos state Learning Management System		Equip the public service personnel with the requisite skills and learning tools needed to thrive in a 21st-Century Economy and a knowledge-based environment <sup>41</sup>
18	<sup>42</sup> Lagos State Climate Action Plan –2020-2025	Jun-2021	a policy document that will make the State project impacts, coordinate responses and achieve resilience under challenging climate conditions till 2025 <sup>43</sup>
20	Edo state 30-year Developmental Plan	Nov-2021	Increase the participation of women in technology and decrease the financial divides between genders. <sup>44</sup>

**Source:** Compiled from various sources.

Every year, the subnational states government committed various funding for various project aimed at providing funding for the women economic empowerment in forms of training, business development. Apart from the Bauchi state, other state: Edo, Kaduna, Kano, Kwara, Lagos and Enugu increased their financial commitment/support to WEE between 2021 and 2022.



## WEE Pledges

Promises are usually made on WEE in Nigeria. These are either formal or informal. Pledges are made regularly, casually, with the hope of appealing to people to achieve a certain result. This is done without any documentation, so it may not be held accountable. On the other hand, formal pledges are clearly stated in the case of the government in the policy document, including those made in the party's constitution and manifesto. For every formal pledge, politicians can be held accountable for the fulfillment or otherwise of their promises. At the national level, for example, there are a number of policies and plans where pledges are made on the issues relating to WEE. One of these is the National Policy for Micro, Small, and Medium Enterprises 2021–2025, where the government made a pledge that steps would be taken to eliminate all forms of discrimination against women business owners and improve access to finance as well as mentorship opportunities. There is also the promise of investment in women, capacity building, and the use of technology transfer approaches to provide support to a wider group of farmers, including women, under the National Climate Change Policy for Nigeria 2021–2030. More so, In the National Development Plan (NDP) 2021–2025, the government pledges to promote women's inclusion by increasing female labour force participation from 48.52% in 2021 to 70% in 2025. This was further elucidated under the 2022 Strategy for Accelerating Human Capital Development in Nigeria, where the government promised to drive labour force participation by encouraging investment in women and youth through training and capacity building in handicrafts, microbusinesses, and farming. While some of these promises in the policies require action plans, the MDAs not working in unison is always a challenge to achieving these promises.

The constitutions of the political parties contain commitments, contractual liability, character and ethics, an oath of allegiance, party structure, as well as the aim and objectives, among other. There is also define the party's commitment for women. The People Democratic Party constitution reserved 35% of the nomination for party offices for women.<sup>45</sup> The party also promised the emancipation of the emancipation and participation of women by encouraging their representation at all levels. For APC, part of the party constitutional commitment protection women interest in Nigeria and to faithfully strive to obtain for them the greatest possible return for their labour and full participation in the Nigerian enterprise. However, the constitution did not recognise 35% affirmative action for women.<sup>46</sup> This is also true of the LP<sup>47</sup> and the NNPP<sup>48</sup> constitutional pledges as made available on the INEC website.<sup>49</sup>

In addition, there are also pledges in the party manifesto, a published declaration of the intentions, motives and it is this that supposed to guide a candidates contesting under the party in its policy development and implementation. These manifestos contain formal promises on various issues and women economic empowerment is not an exception. Scholars agreed that the manifestoes are published by a political party before a general election and they contain set of policies that the parties stand for and would wish to implement if elected to govern.<sup>50</sup> Indeed, it is actually a promise, an implied contract between the people and political party or candidate presented to the voters on which basis their votes are sought. Since the INEC a ban on campaign for the 2023 general election was lifted, political party published them manifestoes where they clearly explained the situation analysis of their political constituency, aims and objectives as well as solutions to every socioeconomic and political issues they tend to address. There are four key political parties in Nigeria based on their popularity and candidate acceptability. They have made several pledges on what they will do if emerged the president of the country in the upcoming general elections. In the word of Sen. Bola Ahmed Tinubu, the APC presidential candidate, pledges in his manifesto thus:

*“Greater equality and the economic empowerment of women shall be at the heart of our national agenda. We shall not stop until women have an equal chance to enter and excel in all relevant aspects of our nation’s social, economic and political life. Commercial banks will be encouraged to support women owned businesses nationwide through the use of concessionary loans and incentive schemes”*

In the same vein, the presidential flagbearer of the Labour Party (LP), Mr. Peter Obi, committed that,

*“Our government will enforce the requirements of the National Gender Policy, aimed at promoting gender equity, affirmative action, and good governance across the three tiers of government. We shall enforce an equitable distribution of appointments to men, women, youths, and people living with disabilities. Improve access to finance, particularly to MSMEs, youths and women, to significantly reduce unemployment and insecurity. Ensure that our diversity will be leveraged to give women and youths, the aged and persons with disabilities, an unfettered voice in governance, and a renewed sense of patriotism and faith in Nigeria.”*

Furthermore, the People’s Democratic Party (PDP) presidential candidate, Atiku Abubakar, seeks to:

*“Encourage States and the private sector to incentivize studies for girls in sciences, technology, engineering and mathematics (STEM) by providing scholarships, and follow up with internships in research institutions and technology firms. Provide microfinance and financing schemes specifically targeted at the youth and women. Encourage banks to expand banking services to disadvantaged and marginalised groups and to citizens in remote and hard to reach areas. Simplify the banking processes and make it friendly to motivate financial inclusion of youth and women”.*

Dr. Rabiu Kwankwaso, presidential candidate of the New Nigeria People's Party (NNPP) stated that:

*“NNPP government is gender sensitive and committed to encouraging full participation of the womenfolk in the political, social, economic; as well as all other aspects of national life. Special emphasis will be placed on the mobilization of women for all round development through relevant programmes”.*

As the saying goes, there is no political empowerment without economic empowerment, and the reverse is also true. If women are politically empowered, they have the voice and chance to participate in decisions affecting the lives of their fellow women. The political parties and their candidates recognised this notion, and despite the express willingness expressed by the major presidential candidates in their manifestos to empower women, in the event that they won the forthcoming election, the APC promised to increase the participation of women in government to at least 35%, the Africa Action Congress (AAC) to 50%, and nothing of the sort was set as a target in the NNPP, LP, and PDP 2023 presidential candidate manifestos for the 2023 general election.

One of the important findings is the inconsistencies in the promises and, most importantly, the non-alignment between the party constitution and the candidates' manifestos. For example, while the PDP constitution recognizes 35% affirmative action for women in all appointments, the presidential candidate manifesto is silent on the subject. This was the reverse case with the APC constitution, where there was no such pledge for the 35% affirmative action for women, but the presidential candidate manifesto recognized the 35% affirmative action for women in all its appointments.

**Table 3: Some Pledges on WEE by Presidential Candidate/Party 2021-2023**

Presidential Candidate and Party	Pledges
<b>Bola Ahmed Tinubu, APC presidential Flagbearer</b>	<ul style="list-style-type: none"> <li>Equity and fairness to women will be a top priority of a Tinubu government. Greater equality and the economic empowerment of women shall be at the heart of our national agenda. We shall not stop until women have an equal chance to enter and excel in all relevant aspects of our nation's social, economic and political life.</li> <li>We shall establish the following programs and policies to promote more female inclusion in politics, governance and the economy: Working with the National Assembly, we will aim to pass legislation promoting female employment in all government offices, ministries, and agencies. <b>The goal will be to increase women's participation in government to at least 35% of all governmental positions.</b> This legislation shall also mandate the federal executive (particularly the cabinet and core senior advisers) to reserve a minimum number of senior positions for women. Private institutions shall be strongly encouraged to do likewise.</li> <li>Commercial banks will be encouraged to support women owned businesses nationwide through the use of concessionary loans and incentive schemes.</li> <li>Our government will initiate programs to ensure that school aged girls get a fair chance at an education. We will work with the states, to better ensure that girl children stay in school longer.</li> <li>Our government will expand the use of specialist police units to investigate and handle cases of domestic violence. We shall strengthen social services and support to victims of domestic violence and abuse by encouraging whistleblowing, counselling for victims and sanctuary homes. We shall prioritise the prosecution of domestic abuse cases and will seek more serious criminal penalties for abusers.<sup>51</sup></li> </ul>
<b>Peter Obi, Labour Party presidential Flagbearer</b>	<ul style="list-style-type: none"> <li>Our government will enforce the requirements of the National Gender Policy, aimed at promoting gender equity, affirmative action, and good governance across the three tiers of government. We shall enforce an equitable distribution of appointments to men, women, youths, and people living with disabilities.</li> <li>Improve access to finance, particularly to MSMEs, youths and women, to significantly reduce unemployment and insecurity.</li> <li>Ensure that our diversity will be leveraged to give women and youths, the aged and persons with disabilities, an unfettered voice in governance, and a renewed sense of patriotism and faith in Nigeria.</li> <li>We will provide health insurance cover to 133 million poorest Nigerians including pregnant women, the aged and the disabled.<sup>52</sup></li> </ul>
<b>Atiku Abubakar – People Democratic Party (PDP)</b>	<ul style="list-style-type: none"> <li>Encourage States and the private sector to incentivize studies for girls in sciences, technology, engineering and mathematics (STEM) by providing scholarships, and follow up with internships in research institutions and technology firms.</li> <li>Provide microfinance and financing schemes specifically targeted at the youth and women.</li> <li>Encourage banks to expand banking services to disadvantaged and marginalised groups and to citizens in remote and hard to reach areas. Simplify the banking processes and make it friendly to motivate financial inclusion of youth and women.</li> <li>Focus investments in health and education making them accessible, affordable and socio-culturally adaptable.</li> <li>Create a special tribunal for crimes against women including domestic violence, physical or sexual abuse, rape.</li> <li>Increase women representation and retention rates in government and business, through positive action such as quotas for women on politics and corporate boards. We shall support the 'Elect me' campaign that focuses on women's right and capacity to run for elective positions.</li> <li>Increase the number of appointments made to young people in government and in government committees by identifying competent and capable youth - under 40 - and promote them into responsible positions such as ministerial, ambassadorial and executive.</li> <li>Embark on a general sensitization of the public to youth and gender issues using the media, religious institutions and targeted workshops.</li> <li>Actively encourage the passage of the gender equality bill in an acceptable form, dedicating resources to resolve any blockages.<sup>53</sup></li> </ul>
<b>Rabiu Kwankwaso of New Nigeria People Party (NNPP)</b>	<ul style="list-style-type: none"> <li>NNPP government is gender sensitive and committed to encouraging full participation of the womenfolk in the political, social, economic; as well as all other aspects of national life.</li> <li>Special emphasis will be placed on the mobilization of women for all round development through relevant programmes</li> <li>NNPP government will eradicate all forms of discrimination, harassment and abuse of womanhood;</li> <li>NNPP government will eradicate girl-child abuse and forced marriage;</li> <li>NNPP will eradicate all forms of discrimination harassment and abuse of womanhood<sup>54</sup></li> </ul>
<b>Omoyele Sowore – African Action Congress (AAC)</b>	<ul style="list-style-type: none"> <li>Domesticating International laws and treaties including the Convention to End All forms of Discrimination against Women (CEDAW).</li> <li>Ensuring the right to inheritance for all women and the amendment of the Land Use Act</li> </ul>

- Provide a Women's Political Leadership Program to train and support women's participation in local decision making and to prepare them to run for office at the local government, state and federal levels.
- Increase representation of women in political office to 50 percent within 8 years through a political training program that focuses on female leadership and the development of a female political pathways program that enables women to begin the process of leadership development from secondary school, through university and up to the highest office in the land.
- Ensure political party leadership is 50 percent female through the amendment of the Electoral Act and ensure INEC enforces female representation in party structures. Ensure all forms of all political parties are free of charge to women.
- Ensure that women are not limited by norms or policies on indigeneity and forced to run for office by norms that ask them to claim their husband's or father's state of origin as their own.
- Fund and support women led MSMEs including equal access to loan, micro credit, training and business support and providing hubs to support and train in business management and development.
- Financial literacy and strengthening women cooperatives. We will support existing knowledge of women and their financial capacities through financial literacy, which focuses on inclusion in the formal financial sector and protection of female consumers from exploitative financial practices, including bad lending practices.
- Ensure that women are trained and supported in their participation in peacebuilding and conflict resolution

**Source:** Compiled from various sources

Apart from the above categories of pledges, there are also pledges by individuals and groups within the government. For instance, the Honourable Minister of Finance, Budget, and National Planning, Mrs. Zainab Ahmed, noted in January 2022 that it is crucial that the government take a long-term and strategic approach to ensuring that women are economically empowered. In August of the same year, the Permanent Secretary of the FMoWAs, Alhaji Aliyu Shehu-Shinkafi, announced that the Ministry would continue to implement policies and programmes that would empower women economically. Similarly, when President Muhamadu Buhari presented the 2022 budget to the nation in August 2022, he pledged to prioritize women's empowerment programs across various MDAs in 2023 in order to harness the potentials of all Nigerian women and enable them to productively contribute to the economy.<sup>55</sup> The promises of these three principal offices are significant because, they hold the key to any investment in WEE and there is no such important investment in WEE in terms of policy development, fund mobilization, and partnership without cognisance to their inputs.

**Table 4:** Political Actors Supporting WEE 2021-2023

S/N	Pledges	Person Responsible	Date
1	We will continue to prioritise women's empowerment programmes across various MDAs in 2023 to harness the potentials of all Nigerian women and enable them to productively contribute to the economy.	President Muhamadu Buhari	October 2022
2	I am very proud of the achievements of my former Minister for Environment and United Nations Deputy Secretary-General Amina Mohammed, Fatima Mohammed Kyari as the African Union Permanent Observer to the United Nations and the newly elected Director-General of the World Trade Organization (WTO), Dr. Ngozi Okonjo-Iweala. We will continue to support them to succeed. And we shall continue to advocate for our women who qualify to lead international fora. <sup>56</sup>	President Muhamadu Buhari	March 2021
3	I had pledged to address child marriage and boost girl-child education across the country. This is borne out of my concern on the increasing number of out-of-school children in the country. This Government would sustain on-going efforts to address this issue,		
4	We shall empower youths and women drawn from different categories of groups. We promise to continue to put smiles on the faces of our people until we handover on May 29th 2023 when we shall be anchoring gloriously. <sup>57</sup>	Lagos State Commissioner for Women Affairs and Poverty Alleviation, Mrs Bolaji Dada	September 2022
5	The NCC has put in the front burner the need to expose girls and young women to more opportunities in the digital ecosystem, in line with the International Telecommunications Union (ITU) Resolution 70, which advocates gender mainstreaming and promotion of gender equality, as well as the empowerment of women through information and communications technology (ICT), and we are fully committed to this. <sup>58</sup>	Nigerian Communications Commission (NCC)	September 2022
6	The ministry would continue to implement policies and programmes that would empower women economically. <sup>59</sup>	Permanent Secretary FMoWAs Alhaji Aliyu Shehu –Shinkafi	October 2022

7	Development Bank of Nigeria (DBN) will continue to work towards building the capacity of MSMEs to ensure the elimination of the financing constraints faced by this critical sector of the economy and transform them into instruments for positive and sustained change. <sup>60</sup>	Dr Shehu Yahaya, chairman, Development Bank of Nigeria Plc	August 2022
8	The economic and social empowerment of women and girls is critical to our collective vision of a prosperous and resilient Nigeria. It is therefore imperative that we prioritize the advancement of women in all spheres of society, and specifically in areas relating to their socio-economic empowerment. If we are to have a stronger and more inclusive economy, it is crucial that we take a long term and strategic approach to ensuring that women are economically empowered. Global research shows that, despite their contributions, many women remain economically disempowered. Women are especially vulnerable to poverty and are more likely to be affected by poor service delivery and instabilities. The economic empowerment of women and girls is a necessary driver for our country's development. <sup>61</sup>	Minister of Finance, Budget and National Planning, Mrs. Zainab Ahmed	January 2022
9	The Board is partnering with the Nigerian Export-Import (NEXIM) Bank to establish a \$40 million women in energy fund. This in addition to the \$300 million Nigerian Content intervention fund (available to both men and women) which also provides long term single digit interest rate to make funding available with the Bank of Industry (BOI). <sup>62</sup>	Simbi Wabote, Executive Director, Nigerian Content Development and Monitoring Board (NCDM)	June 2022
10	The Federal Government is committed to boosting the economy through gender focused activities that foster an enabling environment and stimulate economic activities for Micro, Small and Medium Enterprises, MSMEs <sup>63</sup>	Amb. Mariam Yalwaji Katagum, Minister of State for Industry, Trade and Investment	July 2021
11	Investing in capacity strengthening for women entrepreneurs to benefit from public procurement alone, would not guarantee their economic empowerment. We must first address existing structural barriers that women entrepreneurs face and accelerate action to promote gender-responsiveness across procurement processes, practices and institutions, so that change can happen within a reasonable time frame. <sup>64</sup>	Minister of Women Affairs, Paullen Tallen	August 2022

**Source:** Compiled from various sources

## Non States Actors Supporting WEE

### 1. International Development Partners

The international development partners: World Bank, Africa Development Bank, UNICEF, International Fund for Agricultural Development, UNESCO, Government of Japan, African Development Fund, Islamic Development Bank (IsDB), ActionAid, and Global Affairs Canada fund several women's economic empowerment and inclusion projects in Nigeria. Through their representative projects, credit facilities, job creation in rural agricultural communities, training, digital skills, etc, are provided for women. A program such as the 'Empowerment of Women and Girls in Marginalized Communities for Better Well-Being' through Education and Advocacy is designed to promote the empowerment of women and girls in marginalized communities for resilience strengthening and self-actualization through education. There are also projects, such as the 'Nigeria Innovation Programme' by the African Development Bank (AfDB), that mainly target young women by increasing the employability, deepening their technical and entrepreneurial skills in the ICT and Creative industries.

One major cross-cutting issue among the identified donor-assisted WEE projects is that they are still in their implementation period, and many of them are managed and implemented by the government. Also, important is the nature of the project, which in most cases is a loan. Some have a 30-year repayment period, while others have 5- to 20-year repayment periods. These donor-assisted WEE inclusive projects have a well-designed monitoring and evaluation framework that monitors progress, successes, and failures.

**Table 5:** International Development Partners' Projects Supporting WEE 2021-2023

S/N	Projects	Funder	Year	WEE-Focused Objectives
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1	Special Agro-Industrial Processing Zones Program (Phase I) (SALZ I)	African Development Bank (AfDB)	2021-2027	Increase household incomes, foster job creation in rural agricultural communities, especially for youth and women, and enhance food and nutritional security in Nigeria. <sup>65</sup>
2	Nigeria COVID-19 Action Recovery and Economic Stimulus – Programme for Results	World Bank	2021-2023	Expand access to livelihood support and food security services, and grants for poor and vulnerable households and firms. <sup>66</sup>
3	Generation Unlimited Programme (GenU)	UNICEF	2021	Training and employment to youths from the ages of 10-24 years.
4	Private Sector Financing Programme (PSFP)	International Fund for Agricultural Development (IFAD)	2021	Job creation, women's empowerment, building farmers' resilience and accelerating climate change mitigation. <sup>67</sup>
5	Nigeria Innovation Programme	African Development Bank (AfDB)	2021	Young women will be upskilled/trained (certified) in market demand professional basic, intermediate, and advanced ICT skills and linked to market opportunities. Further, hackathons/challenge competitions for innovations that generate high social & fits will include quotas for young women led start-up <sup>68</sup>
6	Empowerment of Women and Girls in Marginalized Communities for Better Well-Being through Education & Advocacy	UNESCO and the Government of Japan	2021	Promote the empowerment of women and girls in marginalized communities for resilience strengthening and self-actualization through education. <sup>69</sup>
7	Edo Basic Education Sector and Skills Transformation Operation	World Bank	2021-2024	Improve teaching and learning processes in basic education and expand access to quality digital skills and entrepreneurship development programs for youth in Edo State
8	Y'ello Digital Financial Services (YDFS)	AfDB - MTN Nigeria	2021	To provide insights into women's use of mobile money services <sup>70</sup>
10	Investment in Digital and Creative Enterprises Program (i-DICE)	AfDB and the Islamic Development Bank	2022 - 2027	Promote entrepreneurship and innovation in digital technology and creative industries to support the government's job creation efforts, especially for young people.
11	MOMENTUM Country and Global Leadership in Nigeria	USAID	2021	Transform discriminatory gender and social norms that subordinate women and make them vulnerable; Uphold and defend women's health & human rights. <sup>71</sup>

## 2. Bank

The role of bank in the women economic empowerment has been well established<sup>72</sup>. Banks do this in two ways. The first is through normal financial services and creation of products targeting women in specific by providing credits for businesses as well as the social issues such as the education and healthcare with low interest rate. For instance, Wema bank launched women support loans in 2021 with all-in rate of 9%, no need for collateral or guarantor.<sup>73</sup> The objective was to assist female business owners in meeting their urgent financial needs and restocking on finished goods or company supplies. In addition, the Starling Bank "OneMama" financial solution gives women access to financing with a 1.7% monthly interest rate to cover all of their needs from prenatal care to delivery, allowing them to select specific hospitals where they can give birth.<sup>74</sup> The Unity Bank Yanga account, which was launched in 2022, enables women entrepreneurs in the micro, small, and medium enterprise (MSME) space, particularly those who are underbanked, to offer savings and investment, capacity building, agency banking, dedicated agents, medical insurance, and microloans to women, thereby deepening financial inclusion.<sup>75</sup> Other programs that banks use to support WEE are similar, such as Access Bank's WCard, UBA's SME Working Capital Loan, NEXIM Bank's Women in Oil and Gas Loan, and so on.

In addition to the product, the bank has developed WEE inclusive economic empowerment programs as part of its corporate social responsibility. In order to help women formalize, develop, and become more bankable so they could easily access available finance, banks arranged an internship support program, business management trainings for women, mentorship, and credits for the potential women entrepreneurs. Entrepreneurship programs backed by the UBA - Toni Elumelu Foundation and

UNDP educate and fund young people of all genders. Access Bank's W-Community, First Bank's FirstGem Online Community, DBN's Online Entrepreneurship Training Programs, FairMoney Microfinance's #BeYourOwnWoman project, and GTBank's #GiveHerBetaHealth are a few more training initiatives of a similar nature. This allowed women to develop their abilities, participate in the economy, and become financially independent.

In order to provide dependability and dependency for the domestic sphere, society, and economy at large, the banks' CSR creates a value-adding culture that will enable women to build their enterprises and careers to credible and acceptable levels. Women who work in banking or are considering it are offered career empowerment opportunities. They were able to see their potential and take part in financial decisions as a result of it.

**Table 6: Banks WEE Supportive Projects 2021-2023**

Banks	WEE Inclusive Programmes	Nature of Support	Others Approach
<b>Development Bank of Nigeria</b>	DBN Entrepreneurs Training Programme and <sup>76</sup> Loan	Financial literacy training and credit facility	DBN partnered with bank to make credit available to MSMEs <sup>77</sup>
<b>First Bank</b>	FirstGem for Women	Mentoring, support and capacity building opportunities; women access to loan <sup>78</sup>	Partnership with NGOs and local group.
<b>Wema Bank</b>	Female Support Loan <sup>79</sup>	Credits	Bank SME Business Training School. <sup>80</sup>
<b>Sterling Bank</b>	OneMama, <sup>81</sup> OneWoman <sup>82</sup>	Access to finance for healthcare with 1.7% interest rate; Capacity building, and financial support via business loans.	Sterling Women Development Program <sup>1</sup>
<b>Unity Bank</b>	Yanga account launched in 2021	It offers savings and investment, capacity building, medical insurance and microloans to the women. <sup>83</sup> The targets are women businesses of women mainly in farmers' cooperatives, fashion design, tailoring, frozen food, pastry and baking, cosmetics, jewellery designs and making, skincare, eateries and restaurants, etc. living in the communities or cities. <sup>84</sup>	Capacity building for women through partnership <sup>85</sup>
<b>Fidelity Bank</b>	HerFidelity Launched in 2022	Loans; Funding Connect; Grants; Internship Support Programme; Business management trainings for Women; Mentorship for women; concessionary interest rate of 1% lower than the prevailing interest rate on ALL loans; Export management Program for women in business at a 50% discount for women; Woman Entrepreneur of the Year award <sup>86</sup>	Digital Skills Training For Women through partnership <sup>2</sup>
<b>Keystone Bank</b>	Keystone Bank Women's Economic Empowerment	Inauguration of Keystone Bank Economic Empowerment Committee in June 2021; Suitable banking products, access to grants for business growth; Capacity building <sup>87</sup>	Trains young women on meter installation through partnership <sup>88</sup>
<b>Access Bank</b>	Womenpreneur Pitch-a-Thon Season Four; and WCard <sup>89</sup>	Provision of fund, gives identity, builds esteem, ensures equity; Access to capital market for female entrepreneurs	Launching of 'Ebi Marketplace' through partnership <sup>90</sup>
<b>Vbank</b>	V Women In Tech Nigeria Makeathon <sup>91</sup>	Capacity-building, digital literacy exercise: deep tech, and soft skills including Cybersecurity, Digital Marketing, Data Analytics, Product Management and Software Programming <sup>92</sup>	Partnership others
<b>United Bank for Africa</b>	SMEs Working Capital Loan	Women-owned businesses get special interest rate concessions. <sup>93</sup>	Tony Elumelu Foundation through UNDP partnership <sup>94</sup>
<b>FairMoney-Microfinance</b>	#BeYourOwnWoman initiative	Credit access and financial literacy	-
<b>Guarantee Trust Bank</b>	#GiveHerBetaHealth; Computer Acquisition Scheme	Provide 1000 self-employed women with #BetaHealth for a year, at no cost; digital skill	-
<b>Nigerian Export-Import Bank</b>	Empowering women in the oil and gas.	Credit availability <sup>95</sup>	-
<b>Jaiz Bank</b>	MSMEs support funds	Assist in keeping businesses open and preserving jobs <sup>96</sup>	It received support fund from the IsDB

<sup>1</sup> This is an initiative of the Bloom Network in collaboration with the Talent Management team, that provides a platform to groom exceptional female talents with the requisite skill and competencies to take on senior management roles up to the Board level. The maiden edition of the program which started in September 2021,

<sup>2</sup> It provides business management education to female entrepreneurs in Nigeria.

### 3. *Multinational Companies*

International businesses assist women's entrepreneurship and skill development through CSR. They can be divided into two groups: tech companies and non-tech companies. One strategy to assist overcome the massive gender digital gap in the technology ecosystem is the fact that tech-based organizations give women access to deep tech and digital skills so they can pursue careers and interests in technology. Companies such as Google, Microsoft, Intel, MTN, Airtel, Qnet, Bolt, and PAGA build the capacity of young women in digital marketing, coding, web development, website management, and cloud computing skills. In March 2021, the "Women Techsters Initiative" was started by Tech4Dev and Microsoft where women and girls are trained in coding and tech skills. The initiative aims to empower women and girls in the ICT industry.<sup>97</sup> The FinGreen, a financial literacy programme was also initiated in June 2022 to empower women and youth in emerging economies<sup>98</sup> One of the key forces behind developmental objectives in contemporary society is financial literacy. Financial education and literacy are intertwined with a number of goals under the United Nations Sustainable Development Goals (UN SDGs), including reduced disparities, decent work and economic growth (SDG8), and financial inclusion (SDG10). It is essential for promoting broader development goals like developing strong social security and ensuring that everyone has an equal chance to succeed, regardless of demographics, as well as aiding general economic growth.

There is a growing evidence of increased awareness among the multinational companies on WEE inclusive programmes as part of their critical mandates. Within the past two years, businesses like Unilever, Dangote Group, BUA Group, ENI, Cadbury, Coca-Cola, Simbal Group, Guinness, etc. have all work on WEE inclusive initiatives supporting women in career advancement, healthcare, education or other social safety nets for individuals, in addition to improving efficiency and visibility. A programme to "empower rural women in Nigeria" to expand their retail businesses through training, mentoring, and grants in the form of Nestle items was started by Nestle Nigeria PLC in August 2021. Female retailers who are beneficiaries in the Nestle value chain gates awards of 300% of their monthly Nestle product sales. Additionally, they take part in mentoring and training programs that help them grow their enterprises and, in turn, their household earnings.<sup>99</sup> Similarly, in 2022, Guinness Nigeria Plc completed all arrangements for 200,000 females in Nigeria to have access to business opportunities through a variety of interventions such as training, giving females real skills, and creating a start-up business that will help them reach their full potential. The empowerment initiative has been implemented in a number of states, including Lagos, Imo, Ogun, and Osun, among others. The corporation aimed to reach its completion by 2025. Aside from the direct financial donations, one of the main cross-cutting operations of many of these organizations is the provision of healthcare facilities, school building, scholarships for local students, classroom furniture, and other educational resources to schools. Some even build community-wide roadways and supply electricity.

### 4. *Non-Governmental Organizations (NGOs)*

There are thousands of NGOs in Nigeria; a significant number of them are women-led and WEE-focused. Like the activities of the multinational companies, the NGOs provide several WEE activities, including policy advocacy, WEE campaigning, and the provision of training and mentorship for young women entrepreneurs. Some NGOs also designed their activities to support widows, divorcees, and older women. Over seventy NGOs were identified as supporting WEE between January 2021 and January 2023 across Nigeria. They include both local and international non-governmental organizations (NGOs), family and corporate foundations.

Several non-governmental organizations (NGOs) provide skill sets and mentorship to young, emerging women through the "Not Too Young to Run" mantra, including Yiaga Africa, Brain Builders International, ActionAid, the Dinidari Africa Foundation,<sup>100</sup> and the Women Advocates Research and

Documentation Center,<sup>101</sup> to name a few. Unlike corporate organizations that empower women as part of their CSR, WEE are often a core mandate of the many NGOs identified in this study. For instance, Flourish Africa's core mission is to unlock the God given potential of women all over the world.<sup>102</sup> Meanwhile, WRAPA aimed to stimulate, and motivate women at the grassroots to achieve a better and higher standard of living.<sup>103</sup> Olive Community Development Initiative, She Works Here, FOMWAN, GIWAC, NNEW, just to mention a few. Their activities range from skill acquisition to advocacy, sensitization, empowerment, legal aid, and counseling.

## Supporting Women's Economic Empowerment: Challenges

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Absent of WEE Policy: The general activities, events, other policy frameworks, and strategies aimed at empowering women are not governed by any comprehensive WEE-specific policy in Nigeria. WEE programs and events were arranged by each ministry department and agency as well as by every private sector participant, including non-governmental organizations (NGOs), global development partners, multinational enterprises, banks, and religious and traditional institutions according to their will. Most of the time, reports and policies are created without an appropriate gender lens, which makes them challenging to implement, particularly when addressing the challenges that men and women face based on their unique cultural demands and disparities especially among women. For the business and governmental sectors to design and implement WEE policies, a thorough and cohesive framework is required.

Policy Environment: More still need to be done on the issue of policy environment. Advancing women's rights and potential require an open mind to advance women's rights and potential through inclusive and encouraging programs. It needs a flexible political climate that encourages innovation and change. There is evidence of a lack of political will on the part of the government, as well as traditional and religious traditions that undercut WEE programs like boosting women's advocacy skills and enabling them to take part in choices that have an impact on their lives. The lack of acceptance of women in elected and appointed political posts in some part of the country frequently undermines support for WEE.

WEE M&E Framework: The discussion above has clearly demonstrated that there are many WEE inclusive policies, promises, and initiatives targeted at empowering women economically, but what is concerning is the absence of a comprehensive M&E framework for everybody. It is even more regrettable that there isn't a report or data from non-state players on the degree of support for WEE that details its successes, difficulties, and areas for development. Those who possess it never make it accessible in the virtual world. The use of technology and app development for tracking WEE initiatives and investment from state and non-state actors across sectors is therefore the future given the current trend of the digital revolution.

Poverty Reduction Programmes Sustainability and Finance: : It is important to note that the essence of any WEE projects is to have a greater impact on the socioeconomically lives of a woman, when this is not achieved it, left a question of then why? Some projects are designed for a day, some for months and others for years. Although not all WEE projects have sustainability plan, those with sustainability plans often suffered due to poor funding and lack of political when it is being implemented by the government. Funding is important for any successful WEE investment, without which the WEE is an unrealistic. There are issues as well when local government lacks the funds to carry out or sustain important WEE initiatives. This is also demonstrated at the state government level, where it is always challenging for the government to continue the implementation of a project supported by a donor when it expires. They cited low revenue and conflicting sectoral priorities in the majority of cases.

Priority concerns also exist in the commercial sectors, including banks, NGOs, and international development organizations, to name a few.

Unfulfilled Promises: Pledges are simple to make—on paper or verbally—but they are difficult to keep since they call for the will and practical action. It is fairly uncommon for Nigeria women to be promised 35% or 50% representation in both elected and appointed posts in the government, as well as loans and other forms of empowerment for women farmers, business owners, engineers, etc. These promises have not all been kept in full.

## Strategic Policy Actions for Improvement

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Evaluate and Reflect: Nigeria has upped its investment in WEE by 112 percent between 2021 and 2023. Despite this investment, in Nigeria, 40.1% of people are poor according to the 2018/19 national monetary poverty line, and 63% are multidimensionally poor according to the 2022 National MPI, with the impact on women being particularly severe. In this regard, a self-evaluation by all the stakeholders is required to pinpoint the gap. There is a need to answer the question, Who benefits from these poverty reduction empowerment programmes? Do they qualify? What was the selection process? Is the selection process based on merit? Is programme aligning with the reality? Was it timely? Is the fund actually released? To whom (men, women, young, old, etc.)? Was the programme tied to any national poverty reduction goals? What is the target? If yes? Is the measure in place capable of meeting this goal? Are MDAs working together to achieve these goals? The questions are inexhaustible.

Gender inclusion in planning and policy: To fully empower women in accordance with Sustainable Development Goal 5, its inclusion in every planning and policy must be taken into account. Focus should be placed on current initiatives for women and girls while also making sure that no woman or girl, especially those with disabilities, is left behind. The plans and strategies ought to be more efficient and appropriately address gender equality in all areas, helping to hasten the achievement of the UN SDGs.

Programming should include gender diversity. It is one thing to develop policies and plans; it is another to develop tailored and impactful projects. Projects should be realistic, strategic, smart, and also take into consideration various forms of diversity in terms of young women, young women with disabilities, and young and elderly women in internally displaced camps. Some of these people have been ignored in the development of many programs. While promoting this culture, the impact of men on women should not be overlooked, as this could have disastrous consequences in their lives.

Women Digital Skills: Integrating digital skills in the emerging WEE programmes and inclusive policies is commendable. The recent National Digital Innovation, Entrepreneurship and Start up Policy 2021-2023; National Agricultural Technology and Innovation Policy 2022-2027 as well as Nigeria Innovation Programme and Generation Unlimited projects are some of important efforts which needs to be sustained. In addition, policy should flexibly incorporate advanced technologies, Policy frameworks should be based on realistic current capabilities of measurement technologies.

Collaboration, Partnership and Coordination: Without a question, partnerships are still essential elements of the SDGs. It supports a range of viewpoints in the development and application of policies. On WEE, there needs to be ongoing discussion. This makes it possible for WEE programs from multiple stakeholders to be coordinated effectively.

Annual Stakeholders Conference on WEE: Understanding the WEE scenario, trends in WEE financing, governmental commitment, opportunity, and further novel approaches to WEE investment are all

crucial parts of the stakeholder conference. This is necessary to address and bridge the poverty gap among women.

Timely Reports: Data should be made available through prompt reporting, which is essential for continued policy creation and implementation. The government will be able to determine what works and what doesn't with the help of such data. It is important to guarantee this culture at all levels of WEE supporting organizations. In addition to being adaptable in embracing new technology for reporting WEE intervention, WEE activity reporting template should be flexible for easy understanding.

WEE promotion Initiative: Create, support and implement WEE promotion initiatives that are scalable at the neighborhood level. Speak with traditional leaders, religious figures, the women's economic collective, the federal and state ministries of women's affairs, as well as other groups, in order to promote WEE. Encourage the development of material and financial resources for WEE advancement.

Financial institution: Fund WEE activities and initiatives at all levels. Create, fund and supportive programmes and products for targeting women specifically.

Role of Media: How media reporting poverty among women is key to mobilizing support and interest of stakeholders is very key. Information about ethical WEE activities should be spread. Discuss topics relating to the employment of women and unique work settings. Create a supportive environment so that women can advance to the top managerial positions. Encourage the passage of legislation to promote WEE initiatives. Establish a national promotion schedule for WEE to better inform media professionals on the factors affecting WEE in society. Individual communities should be informed, educated, and given power so that they are aware of the gender pay gap. Increase the media's ability to track and monitor WEE investment at all levels in the public and private sectors. Update the public on government and political developments on a regular basis.

Private Research Institutions: Ongoing study of WEE at all levels share with stakeholders the best practices and lessons discovered from the WEE programs that have been reviewed.

## Endnote

- <sup>1</sup> <https://www.gatesfoundation.org/equal-is-greater/>
- <sup>2</sup> <https://businesspost.ng/economy/tech4dev-microsoft-to-empower-10000-women/>
- <sup>3</sup> <https://techcabal.com/2021/03/10/women-techsters-initiative-launch-inclusivity-for-5-million-women-in-the-african-tech-industry/#>
- <sup>4</sup> <https://www.cbn.gov.ng/Out/2022/CCD/NFIS1.pdf>
- <sup>5</sup> <https://www.undp.org/nigeria/publications/nigeria-integrated-national-financing-framework>
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## PAWED Profile

Partnership for Advancing women Empowerment in Development (PAWED) is two years project with funding from the Bill and Melinda Gates foundation (BMGF). It aims at building 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. The project is being implemented by development Research and Project Centre (dRPC). The three primary objectives for the PAWED project are:

- Increase the salience of women's economic empowerment with national and state government ministries, writ large
- 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

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