

GENDER RESPONSIVE BUDGETING AND FEDERAL GOVERNMENT OF NIGERIA 2025 APPROPRIATION BILL: A CRITICAL ANALYSIS OF WOMEN ECONOMIC EMPOWERMENT BUDGETARY PROVISIONS



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Executive Summary

The Federal Government of Nigeria's 2025 Appropriation Bill underscores a commitment to advancing gender-responsive budgeting through Women's Economic Empowerment (WEE) initiatives. The budget, titled "Budget of Restoration: Securing Peace and Rebuilding Prosperity," allocates N148.05 billion to WEE projects, reflecting a 17.73% increase from the 2024 budget. However, despite this nominal increase, WEE funding remains a small fraction of the total capital expenditure (0.99%) and overall budget size (0.29%), raising concerns about its effectiveness in addressing gender disparities. The budget classifies WEE initiatives into seven categories, with the largest allocations directed towards Grant and Financial Support (46.3%), Infrastructural Development (38.69%), and Training and Empowerment (5.99%). Meanwhile, funding for Health and Well-being (1.38%), Policy and Governance (0.70%), Awareness and Advocacy (0.12%), and Monitoring and Evaluation (6.81%) remains relatively low.

A notable decline is observed in the number of WEE-specific projects, dropping by 25% from 647 in 2024 to 162 in 2025, while combined WEE projects for women and other groups decreased by 43%. The Ministry of Women Affairs received the highest allocation (N72.64 billion), reflecting an 834% increase, while the Ministries of Health and Social Welfare, Sports Development, Education, and Agriculture and Food Security also play key roles in WEE implementation. However, the effectiveness of WEE programs is hindered by fragmentation across multiple ministries, a low share of total national expenditure, poor gender-disaggregated data, and inflationary pressures reducing real funding impact. To maximize benefits, there is an urgent need to increase WEE-specific funding, adopt gender-responsive budgeting practices, enhance institutional frameworks, expand financial inclusion initiatives, and improve monitoring and evaluation mechanisms to ensure transparency, efficiency, and impactful outcomes for women's economic empowerment.



Background

The 1999 Constitution of the Federal Republic of Nigeria as amended provides foundational provisions that eliminate discrimination based on sex. Specifically, Section 15(2) prohibits discrimination on the grounds of sex, while Section 42(1) reinforces this by ensuring that no citizen is subjected to any disability or restriction based on gender. Furthermore, Section 17(3)(e) directs government policy towards achieving equal pay for equal work without discrimination, underscoring the constitutional commitment to gender equality in the workforce. In addition to these constitutional provisions, Nigeria has ratified several international treaties that obligate the government to promote gender equality and empower women. The Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) is one such treaty that mandates state parties to eliminate discrimination against women in all forms. This international obligation aligns with Nigeria's National Gender Policy 2021-2026 and The National Women Economic Policy and Action Plan 2023-2028 mainstreams gender considerations into all aspects of governance and development. The policy emphasizes the need for gender-responsive budgeting as a means to achieve equitable resource allocation for women's empowerment initiatives.

The Nigerian government has also made commitments at regional levels, such as through the African Charter on Human and Peoples' Rights and the Protocol to the African Charter on Human and Peoples' Rights on the Rights of Women in Africa. These regional instruments further reinforce Nigeria's obligations to promote gender equality and protect women's rights. The alignment of national policies with these international commitments can enhance Nigeria's approach to gender-responsive budgeting and ensure that budgetary provisions effectively address the unique challenges faced by women.

Despite these frameworks, significant challenges remain in the effective implementation of gender-responsive budgeting in Nigeria. Research indicates that while budgetary provisions may exist on paper, they often lack adequate funding and monitoring mechanisms. For instance, studies have shown that previous budgets have been criticized for being gender-blind or failing to address the specific needs of women adequately. The Federal government of Nigeria 2025 Appropriation Bill of ₦49.96 trillion seeks to address critical areas such as security, infrastructure, and health, while also emphasizing the need for economic recovery and growth in line with the government's broader development agenda. As Nigeria grapples with economic challenges, including a projected fiscal deficit of ₦13.13 trillion, there is an urgent need to ensure that budget allocations are not only sufficient but also equitable. In this regard, this study critically assesses whether the 2025 Appropriation Bill adequately reflects a commitment to gender-responsive budgeting principles and effectively allocates resources for Women Economic Empowerment initiatives.

Methodology

The analysis below, to determine the WEE component of the 2025 FGN budget is based on a detailed review of the Capital component of the 2025 budget estimates. In total, the Capital component of all over 800 Ministries, Departments, and Agencies (MDAs) listed in the budget were reviewed in-depth to identify all WEE interventions. In doing so, we searched for key WEE-related words in the budget of activities targeting women and young girls as economic actors. We picked out activities including - capacity building, vocational training, skill acquisition, grant and start up funds, livelihood support, empowerment materials, reorientation and rehabilitation, sensitization, facilities etc. The analysis is guided by codes used to identify and track WEE projects. These are classified into two categories:

- Women/young girls-only WEE projects with the keywords: female, girl, widow, ladies, and wives
- Women-plus-others demographic groups, especially youth, using the keywords: men and women, female and male, women and youth, women and people with disability, women and children, women and graduates, women and farmers, women and artisans, women and elderly, etc.

The second level of analyses focused on project that are not specifically targeted at women but have greater potential to support women economic empowerment. The per capita WEE figure is calculated using female demographic data from the National Bureau of Statistics (NBS) Demographic Statistics Bulletin 2022 **report**. To project values for 2023, 2024, and 2025, yearly increases were determined by subtracting consecutive years' data, and an average annual increase of **2,663,996** was calculated and applied consistently to forecast the future values. The data were analyzed using quantitative methods and approaches, including comparative and trend analysis.

The 2025 analysis introduces health and infrastructural development as critical indicators and categories for Women's Economic Empowerment (WEE) projects, signifying a significant shift in focus that has implications for year-on-year comparative analysis. This change suggests that there may be an increase in the number of projects to track and potentially more funding allocated for these specific indicators within budgetary frameworks.

Limitations of the analysis

This report only applies to MDAs whose capital budget estimates are broken down in budget documents, as opposed to those whose capital budget details are not disclosed. Capital budgets that are not broken down or gender disaggregated are not used for this analysis. For example, several empowerment projects exist in the proposed 2025 budget that are not gender disaggregated. Examples include skills development and empowerment of entrepreneurs for improved productivity and employment generation, with a project code ERGP8211658 and funding commitment of N200 million; education support for persons of concerns, with project code ERGP22200579 and a funding commitment of N1.04 billion, and so on.

The non-disaggregation of these projects and several others poses a limitation to this analysis, but more importantly, they signal that MDAs are not yet compliant with basic gender-based budgeting methods and approaches despite trainings, funding, and even multilateral development corporation loans to support the budgetary processes of the Nigerian government. The country is far from achieving gender-based budgeting competencies. Terms such as 'persons of concern' are not defined as a demographic, and anyone can be a beneficiary at the point of implementation.

Another limitation is that the 2025 analysis includes two independent categories that were not standalone categories in previous years. This may have implications for the comparative analysis.

Overview of the 2025 Proposed Budget

The proposed Federal Government of Nigeria budget for 2025, which is dubbed as "Budget of Restoration: Securing Peace and Rebuilding Prosperity" is based on some key parameters. These include an oil price benchmark of \$75 per barrel, a daily oil production estimate of 2.06 million barrels, and an exchange rate of ₦1,500 per US Dollar. At the end of the budget cycle, the Gross Domestic Product (GDP) growth is projected to be around 4.6 percent.

Table 1: Key Budget Parameter

Parameter	2025
Oil Production Benchmark (mbpd)	2.06 million
Oil Price (US\$)	75.0
Exchange Rate (N/\$)	1,500.00
Inflation	15.75%
GDP Growth Rate	4.6%

Source: Budget Office of the Federation

The proposed ₦49.74 trillion budget estimate for Nigeria in 2025 targets a revenue of ₦34.82 trillion to fund a projected expenditure of ₦47.9 trillion, leaving a deficit of ₦13.08 trillion. The breakdown of the allocation shows that N14.12 trillion allocated to recurrent expenditure, N16.32 trillion to debt service/Sinking fund, N14.85 trillion to capital expenditure, and N4.43 trillion to statutory transfer. It is interesting to note that while recurrent expenditure represents 29.86% of the entire proposed expenditure, debt service/sinking fund comprises 32.82%, capital expenditure 28.39%, and statutory transfer represents only 8.92% of the total expenditure. Comparing the proposed budget to that of 2024, we can observe that statutory transfers increased by 154.52%, debt service/sinking fund by 97.40%, recurrent expenditure increased by 25.33%, and capital expenditure reduced by 7.84%. Overall, the proposed budget for 2025 shows a significant increase in revenue, but the allocation of funds raises concerns about the government's priorities.

Table 2: FGN Key Budget Components

Budget Components	2024 Approved+ Supplementary	2025 Proposed	% Change	Share of 2025 key Component in the Budget Size
Statutory Transfer	₦1,742.79	₦4,435.77	154.52%	8.92%
Debt services/ Sinking Fund	₦8,270.96	₦16,327.14	97.40%	32.82%
Recurrent expenditure	₦11,268.51	₦14,123.54	25.33%	28.39%
Capital expenditure	₦13,773.28	₦14,853.72	7.84%	29.86%
Total	₦35,055.54	₦49,740.17	41.88%	100%

Source: Budget Office of the Federation, Analysis by dRPC

Proposed 2025 Budgetary Allocation to WEE

The Nigeria proposed 2025 budget contains thousands of projects, distributed across 56 parent ministries and involving over 800 agencies and parastatals. These projects play a crucial role in advancing the nation's social, economic, and political development. Each sector, ranging from security to education, women affairs to trade, health to aviation, work to agriculture, and power, tailors its projects to align with specific mandates. Moreover, there are crosscutting initiatives, particularly in the realms of youth and women empowerment. Within this diverse landscape, each Ministry, Department, and Agency (MDA) has devised empowerment programs that



address various aspects such as human, financial, social, and physical capitals, each with defined targets and beneficiaries.

Importantly, it's noteworthy that not all projects are centred around empowerment, and within the empowerment spectrum, not all initiatives are specific to women's economic empowerment. Some projects are geared towards women and girls, while others focus on youth, people with disabilities, children, the elderly, among various other demographics. Examples of 'women economic empowerment' initiatives include training programs on standardized value addition and processing methods, deployment of labour-saving technologies to reduce workload for women, vocational skills acquisition for Internally Displaced Persons (IDPs), ICT mechatronics skill acquisition, mentoring on horticultural best practices, and grants—all targeting women. On the other hand, there are projects not considered as women economic empowerment, including digitalization and empowerment of the press and public relations unit, funding for national events like Independence Day and Democracy Day celebrations, an environmental beautification skills development scheme, purchase of operational and project vehicles. Etc. These projects also involve vocations, training, and grants that are not specifically targeted at women. Apart from these, the investment in WEE also covers policy development and coordination, monitoring and evaluation, and infrastructural development targeting women in a gender-responsive manner.

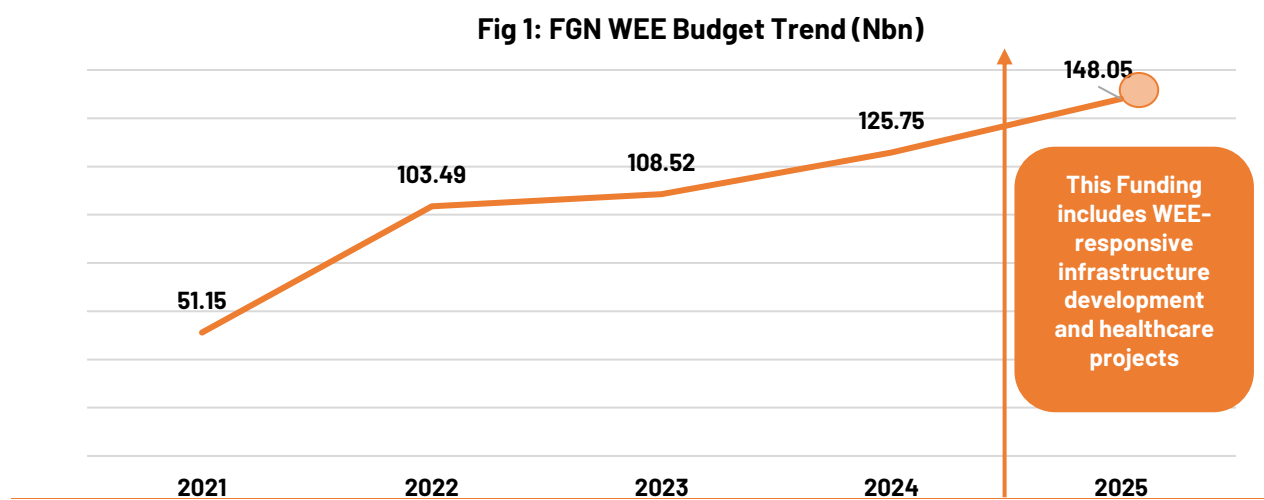
From the above therefore, the sum of N148.05 billion was allocated to women's economic empowerment in the proposed 2025 budget. This amount is N20.14 billion (17.73%) higher than the N125.74 billion for approved for the same related activities 2024. The reason for this increase is the significant introduction of the Multilateral/Bilateral Tied Loan - Nigeria for Women Project of N68 billion. The new methodology also includes health and well-being as a infrastructural development supporting women empowerment.

Table 3: WEE Allocation in 2025 proposed Budget (Nbn)

Years	2024 Approved Budget	2024 Approved + Supplementary Budget	2025 Proposed	% Increased 2024 & 2025
FGN Budget Size	28,777,404,073,861	35,055,536,770,218	49,740,165,355,396	41.89%
FGN Capital Budget	9,995,143,298,028	13,773,275,994,384	14,853,717,110,517	7.84%
Amount Allocated to WEE	125,747,038,165	125,747,038,165	148,049,256,013	17.73%
WEE as % of Capital Budget	1.26%	0.91%	0.99%	-
WEE as % of Budget Size	0.44%	0.36%	0.29%	-

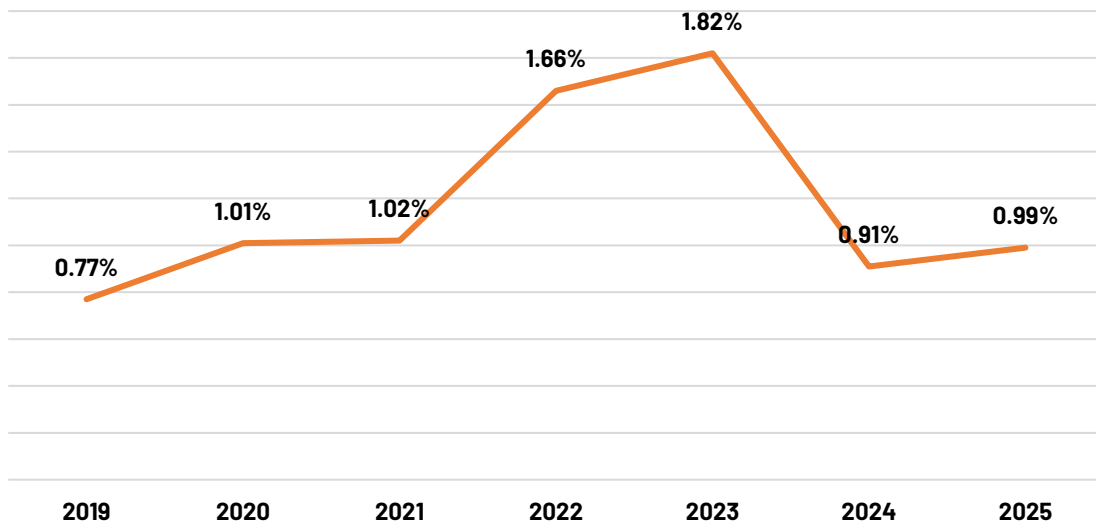
Source: Budget Office of the Federation, Analysis by dRPC

Fig 1: FGN WEE Budget Trend (Nbn)



It needs to be noted that the percentage allocated to Women's Economic Empowerment (WEE) from the total capital budget estimates increased from 0.77% in 2019, 1.01% in 2020, 1.02% in 2021, 1.66% in 2022, to 1.82% in 2023, 0.91% in 2024 and 0.98% in the proposed 2025 budget.

Fig 2: WEE as % of Capital Budget



WEE Projects and Beneficiaries

The women-specific WEE projects are initiatives targeting women exclusively, without combining women's gender with any other group or person. Some of these projects include training women on vocational skills and providing vocational equipment, offering financial grants to rural market women, launching the Gender Start-up Support Scheme for female entrepreneurs, and conducting training programs for widows in vocational skills, among others. The number of women-specific WEE projects saw a fluctuating trend over the years, increasing from 43 in 2019 to 54 in 2020, 118 in 2021, and peaking at 164 in 2022. However, it declined to 103 in 2023, rebounded significantly to 647 in 2024, and then dropped again to 162 in the proposed 2025 budget.



Between 2024 and 2025, the number of projects declined by 25%. The classification of Women WEE funding by beneficiaries reveals that a total of 162 projects constitute ₦79.27 billion. This accounts for 0.53% of the Federal Government of Nigeria's (FGN) proposed capital budget and 0.16% of the overall proposed budget size. Furthermore, this amount represents 53.54% of the total ₦148 billion allocated to WEE in the proposed 2025 fiscal year.

Table 4: Classification WEE Proposed Allocations by Beneficiaries 2024-2025 (Nbn)

Description	2024		2025	
	Women-Core	Women-Plus others	Women-Core	Women-Plus others
Number of Projects	647	293	162	127
Actual Funding	N39.60bn	N86.14bn	N79.27bn	N68.78bn
Actual Funding as a % of Total WEE Budget	31.49%	68.51%	53.54%	46.46%
Actual Funding as a % of FGN Capital Budget	0.30%	0.40%	0.53%	0.46%
Funding as a % of FGN Budget Size	0.14%	0.30%	0.16%	0.14%

Source: Budget Office of the Federation, Analysis by DRPC

The Women and Others Combined Women's Economic Empowerment (WEE) projects are specifically targeted at women and other categories of people. These individuals include people with disabilities (PWD), youth, children, vulnerable groups, graduates, farmers, artisans, the elderly, etc. Examples of such projects include grants to women, youths, and persons with disabilities (PWDs). Another example is the vocational training of unemployed youths, women, and retirees in arable crop production and livestock rearing, as well as the empowerment of women, children, and the vulnerable, among others. Many of these projects have allocations worth billions of naira.

The total number of Women and Others Combined WEE projects increased significantly from 527 in 2021 to 774 in 2022 but declined to 442 in 2023. This downward trend continued, with projects dropping to 293 in 2024 and further to 127 in the proposed 2025 budget. Notably, between 2024 and 2025, the number of projects fell by 43%, indicating a sharp reduction in the scope of interventions under this category. In the proposed 2025 budget, the total Women and Others Combined WEE projects constitute ₦68.78 billion, compared to ₦86.14 billion in the fiscal year 2024, reflecting a 20% reduction. This allocation represents 0.14% of the Federal Government of Nigeria's (FGN) proposed capital budget and 0.46% of the overall proposed budget size. Additionally, the ₦68.78 billion accounts for 46.46% of the total ₦148 billion allocated to WEE in the proposed 2025 fiscal year. This highlights a reduced yet still significant focus on Women and Others Combined WEE initiatives.

Classification of the Proposed WEE Allocation According to Projects Intervention

A total of 289 WEE projects are classified into seven categories: Policy and governance, Training and empowerment initiatives, Grant and financial support, Health and well-being, Infrastructural development, Awareness and advocacy, and Monitoring, evaluation, and supervision. These categories reflect the diverse focus areas of the projects, ensuring a comprehensive approach to addressing women's economic empowerment. Grant and financial support take the largest share of the allocation, with ₦68.5 billion (46.3%), signifying the government's emphasis on enhancing women's access to capital for business ventures and entrepreneurship. Infrastructural development, with ₦57.3 billion (38.69%), follows closely, showcasing investments in physical facilities and resources designed to provide women with the tools needed to thrive economically. Smaller allocations like ₦8.8 billion (5.99%) for training and empowerment initiatives reflect the

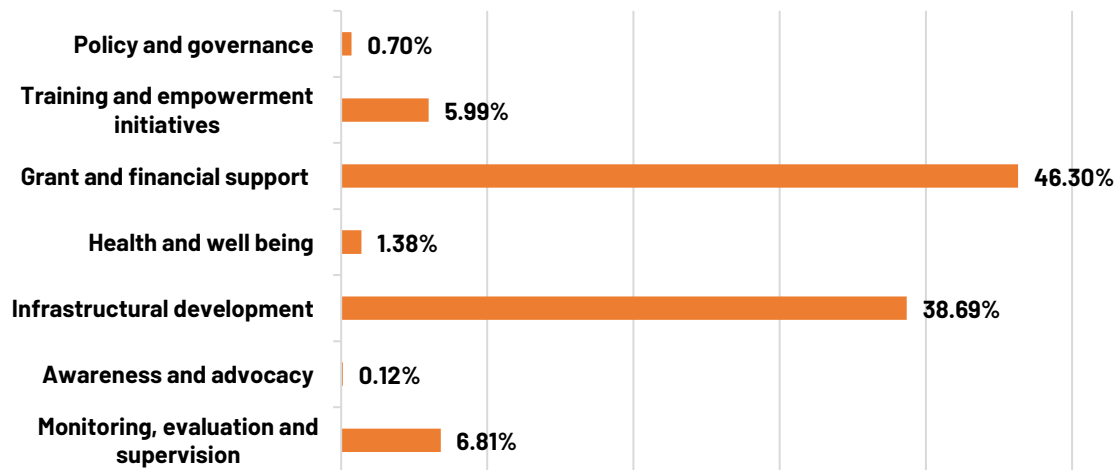


importance of equipping women with critical skills, while ₦2 billion (1.38%) for health and well-being highlights efforts to improve healthcare access and address gender-specific health concerns. Additionally, policy and governance receive ₦1 billion (0.7%) which seeks to strengthen institutional frameworks and policy implementation for sustainable empowerment. Awareness and advocacy and monitoring, evaluation, and supervision, with ₦10 billion (0.12%) and ₦214 million (6.81%) respectively, indicate the government's intent to ensure accountability and promote societal inclusion.

Table 5: Classification of FGN WEE Allocation by Projects Intervention

Classification	Indicator	Amount	%
Policy and governance	Fund allocated for the development and implementation of gender-focused policies, frameworks, and governance systems to promote WEE.	1,035,559,348	0.70%
Training and empowerment initiatives	Fund allocated for programs providing skills acquisition, vocational training, and capacity-building to enhance women's employability and entrepreneurship.	8,872,300,274	5.99%
Grant and financial support	Direct financial assistance or grants to women entrepreneurs and businesses owned by women to promote economic independence.	68,549,900,000	46.30%
Health and well being	Projects focused on improving access to healthcare services, nutrition programs, psychosocial support, and reproductive health for women.	2,049,009,171	1.38%
Infrastructural development	Funds allocated for gender-sensitive infrastructure projects such as safe public spaces, skill acquisition centre, maternal health centre, school structure, and community centers that address women's specific needs.	57,275,492,158	38.69%
Awareness and advocacy	Fund to raise awareness about gender equality, women's rights, and promoting societal attitudinal change toward WEE.	10,082,530,294	0.12%
Monitoring, evaluation and supervision	Fund for tracking project implementation progress, evaluating impact outcomes, and ensuring accountability in WEE interventions.	214,464,768	6.81%

Fig 3: WEE Project Classification and Percentage Allocation





Breakdown of the Proposed 2025 WEE projects

1. Policy and Governance

The Nigerian government's commitment to gender equality through its National Development Plan demonstrates a strategic approach to integrating women into governance and economic frameworks. The 2025 proposed budget allocates a total of N1.03 billion naira to policy and governance projects to enhance WEE in Nigeria. This funding supports a range of initiatives that focus on increasing non-oil exports, formalizing informal cross-border trade, and promoting women and youth-led businesses to expand export volume and value. A large portion of the budget also goes toward policy development and strategic initiatives to promote gender equality and improving social welfare. For instance, the budget allocates funds for implementing policies related to women's rights, maternal health, and social intervention services for women and children. The establishment of guidelines for women's empowerment, the reduction of maternal mortality, and the promotion of women's peace and security are key aspects of these policies. These initiatives also include international commitments, such as the implementation of UNSCR 1325 on Women, Peace, and Security, and aligning national policies with international conventions and protocols. The funding allocated for these projects highlights Nigeria's commitment to improving gender equality, strengthening the institutional framework for women's advancement, and addressing pressing issues such as maternal mortality and vulnerability among women, children, and marginalized groups.

The funding constitutes 0.7% of the total WEE budget and increased by 182.83% compared to the 2024 fiscal year. Studies show that countries with gender-sensitive policies see improved economic outcomes for women. For instance, the World Bank's report on Nigeria highlights that closing the gender gap in economic sectors could yield gains between \$9.3 billion and \$22.9 billion, emphasizing the importance of supportive policies for women's participation in the economy (World Bank 2023). Table 7 below shows own of the key projects in this regard.

Table 6: Six Top Proposed FGN 2025 WEE Funding on Policy and Governance (₦)

S/N	Budget Code	Projects	Amount
1	ERGP30112596	DESIGN AND IMPLEMENTATION OF INTERNATIONAL, NATIONAL CONVENTIONS, TREATIES AND PROTOCOLS ON THE ADVANCEMENT OF WOMEN TO WHICH NIGERIA IS A SIGNATORY	170,000,000
2	ERGP1229237	WOMEN'S ECONOMIC EMPOWERMENT (WEE) POLICY	100,563,000
3	ERGP22229449	COORDINATION OF THE HIGH-LEVEL ADVOCACY COUNCIL ON WOMEN'S ECONOMIC EMPOWERMENT (WEE) POLICY & NATIONAL ACTION PLAN	100,000,000
4	ERGP25225170	INSTITUTIONALISE RMNCAEH QUALITY OF CARE IN PUBLIC AND PRIVATE FACILITIES AT ALL LEVELS TO REDUCE MATERNAL, NEWBORN AND CHILD MORBIDITY AND MORTALITY.	66,393,361
5	ERGP1228273	INCREASING NON OIL EXPORT THROUGH FORMALIZATION OF INFORMAL CROSS BOARDER TRADE AND EXPANDING AND GROWING WOMEN/YOUTH LED BUSINESSES TO INCREASE THE VOLUME AND VALUE OF EXPORT	60,000,000
6	ERGP22229596	WOMEN'S RIGHT AND CONSTITUTIONAL REFORM	55,000,000

2. Training and Empowerment Initiatives

The Nigerian government has allocated ₦8.87 billion for training and empowerment initiatives as part of the 2025 proposed budget aimed at fostering economic empowerment for women. These initiatives focus on various sectors including agriculture, vocational training, and small-scale business development, targeting youth, women, and vulnerable groups across Nigeria's six geopolitical zones. Key programs include the



Agribusiness Training for MSMEs, Women, and Youths, which will be carried out across the three geopolitical zones, and the Women Empowerment in Agriculture and Agribusiness initiative, designed to equip women with essential skills in agricultural production, food security, and value chain processes. Other initiatives include the development of Agripreneurship for youth and women, climate-smart agriculture programs, and training for vulnerable groups such as widows and women with disabilities in various skills such as tailoring, fish farming, and poultry production. Similarly, the empowerment programs in the 2025 budget also seeks to promote women's participation in leadership and entrepreneurship, with targeted initiatives like Mentoring of Youths and Women on Horticultural Best Practices and Training in Digital and Creative Businesses. Furthermore, programs focusing on ICT Skills Acquisition for women and youth, Support for Women Entrepreneurs, and Capacity Building for Auto Gelle and Cosmetology will enhance women's involvement in tech-driven sectors and creative industries.

The funding constitutes 5.99% of the total proposed WEE budget. Studies consistently highlight the critical role of training and skill acquisition in advancing women's economic empowerment. For instance, Minister of Finance, and Coordinating Minister of the Economy, Wale Edun, (2024) emphasized that strategic interventions in education and entrepreneurship training for women not only foster individual economic growth but also contribute to broader societal development by addressing gender disparities. Similarly, a randomized controlled trial conducted across three Nigerian states found that advocacy and leadership training significantly improved women's access to livelihood opportunities, particularly when combined with allyship training for their male counterparts (Kosec et al., 2024). Furthermore, EFINA (2024) reported that education and skill acquisition are among the most significant drivers of women's economic empowerment in Nigeria, as they enhance women's ability to access financial services, adopt innovative practices, and participate in higher-income activities. Table 8 below shows the top 6 projects in this regard.

Table 7: Six Top Proposed FGN 2025 WEE Funding on Training and Empowerment Initiatives (₦)

S/N	Budget Code	Projects	Amount
1	ERGP8228381	EMPOWERMENT OF YOUTHS AND WOMEN ACROSS ALL REGIONS.	1,921,154,286
2	ERGP22230032	VOCATIONAL EMPOWERMENT FOR WIDOWS IN RIVERS STATE	394,000,000
3	ERGP22230021	EMPOWERMENTS FOR WOMEN AND YOUTH IN THE 6 GEOPOLITICAL ZONES OF NIGERIA	350,000,000
4	ERGP8175006	WOMEN EMPOWERMENT IN AGRICULTURE AND AGRIBUSINESS	294,477,320
5	ERGP28230960	EMPOWERMENT OF WOMEN AND YOUTH ON DRY SEASON/IRRIGATION FARMING IN KEFFI LGA OF NASARAWA STATE	250,000,000
6	ERGP22229776	SPECIALIZED EDUCATION PROGRAMME FOR THE RESCUED CHIBOK GIRL	224,000,000

3. Grant and Financial Support

The proposed 2025 Federal Government of Nigeria budget includes a significant allocation of N68.55 billion for grants and financial support aimed at empowering women across various sectors. Notable initiatives under this allocation include the "Women in Self Employment Programme (WISE-P)" with a grant of N99.90 million to support women entrepreneurs in self-employment ventures. Another key initiative, "Financial Inclusion Programme for Women Entrepreneurs" is earmarked with N49 billion to enhance women's access to financial services. Additionally, there is the "Gender Start-Up Support Scheme for Female Entrepreneurs" which will distribute N30 million to support women-owned start-ups. The funding is designed to offer both direct financial grants and facilitate access to loans, creating an enabling environment for women in business. A significant portion of the funding is allocated to larger-scale projects such as the "Multilateral/Bilateral Tied Loan - Nigeria for Women Project" with a massive N68 billion earmarked for fostering women's participation in large-scale, cross-border financial initiatives. Furthermore, the "Programme to Improve Women's Access to



Finance for Digital Platform Development" with N49 million will focus on increasing women's access to digital finance, empowering them in the tech-driven economy.

While this allocation constitutes 46.30% of the total WEE fund, it should also be noted that this funding has increased by 361% compared to the 2024 fiscal year. Access to financial resources is a cornerstone of women's empowerment. Grants enable women to start businesses and improve their livelihoods. The Women's Fund for Economic Empowerment (WOFEE) provides loans and grants specifically for women entrepreneurs, facilitating their entry into the business world. A study indicates that, on average worldwide, women reinvest approximately 90 percent of their income back into their families and communities, a striking contrast to men, who typically reinvest only 30 to 40 percent of their income (IMF, 2024). Additionally, the World Bank's \$500 million investment in the Nigeria for Women Program aims to enhance financial opportunities for women, showing a commitment to long-term economic support (World Bank 2023). Table 9 below shows some of the inclusion projects in the proposed budget.

Table 8: Six Top Proposed FGN 2025 WEE Funding on Grant and Financial Support (₦)

S/N	Budget Code	Projects	Amount
1	ERGP22234170	MULTILATERAL/BILATERAL TIED LOAN - NIGERIA FOR WOMEN PROJECT	68,220,000,000
2	ERGP18229464	OPERATION FUND FOR WOMEN AND CHILD DEVELOPMENT	100,000,000
3	ERGP8114937	WOMEN IN SELF EMPLOYMENT PROGRAMME (WISE-P)	99,900,000
4	ERGP22211395	FINANCIAL INCLUSION PROGRAMME FOR WOMEN ENTREPRENEURS	49,000,000
5	ERGP22112809	GENDER START UP SUPPORT SCHEME FOR FEMALE ENTREPRENEURS	30,000,000
6	ERGP8230213	GRANT FOR WOMEN AND ARTISANS IN SELECTED COMMUNITIES IN OLA-OLUWA AND AYEDIRE L.G.A, OSUN STATE	1,000,000

5. Health and Well-being

Women's health is a critical factor in women's economic empowerment (WEE) due to its direct impact on their economic performance, productivity, and overall well-being. Health crises, such as limited access to reproductive health services, can restrict women's educational and employment opportunities, while the disproportionate burden of unpaid care work often results in negative health outcomes like sleep deprivation and anxiety, further hindering their ability to engage in paid employment. The sum of N2 billion was allocated to initiative on women's health. Key initiatives under this funding include the provision of nutrition, food supplements, psychosocial support, and medical services to women and children in internally displaced persons (IDP) camps across the country, with a budget of N30 million Naira. Additionally, aftercare services are being offered to violated and traumatized women and girls, with N20 million Naira allocated to support these efforts. Other notable initiatives focus on maternal and child health, including the scaling up of maternal, infant, and young child nutrition interventions, the procurement of micronutrient supplements, and the implementation of maternal neonatal and child health (MNCH) innovations in various zones, with substantial funding in the North East, North West, South East, and other regions.

Other programs, such as menstrual health initiatives for girls with disabilities, and WASH (Water, Sanitation, and Hygiene) programs for women and children, aim to address both the physical and social challenges faced by these populations. Programs focusing on health education and access to healthcare services can lead to better economic outcomes. Study indicates that the socioeconomic empowerment of women contributes to improved health, while their health, in turn, supports greater socioeconomic empowerment (WHO, 2017). Onarheim et al, (2016) study indicate that healthier women are more productive; one report found that

improved maternal health services could increase women's productivity. The total funding for this component only 1.38% of the WEE budget. Table 10 below shows the top health and well being projects.

Table 9: Top Proposed FGN 2025 WEE Funding on Health and Well-Being (₦)

S/N	Budget Code	Projects	Amount
1	ERGP25138814	MATERNAL AND CHILD HEALTHCARE (MCH)	305,697,857
2	ERGP25224287	IMPLEMENTATION OF MATERNAL NEONATAL AND CHILD (MNCH) INNOVATIONS IN PRIORITIZED LGAs IN NORTH CENTRAL ZONE	248,758,864
3	ERGP25224291	IMPLEMENTATION OF MATERNAL NEONATAL AND CHILD (MNCH) INNOVATIONS IN PRIORITIZED LGAs IN NORTH EAST ZONE	284,295,845
4	ERGP25224304	IMPLEMENTATION OF MATERNAL NEONATAL AND CHILD (MNCH) INNOVATIONS IN PRIORITIZED LGAs IN NORTH WEST ZONE	284,295,845
	ERGP25224317	IMPLEMENTATION OF MATERNAL NEONATAL AND CHILD (MNCH) INNOVATIONS IN PRIORITIZED LGAs IN SOUTH SOUTH ZONE	213,221,883
5	ERGP25224324	IMPLEMENTATION OF MATERNAL NEONATAL AND CHILD (MNCH) INNOVATIONS IN PRIORITIZED LGAs IN SOUTH WEST ZON	213,221,883

4. Infrastructural Development

The government has allocated a total of N57.28 billion for infrastructural development targeting women, which will significantly contribute to advancing the WEE agenda. This funding aims to address critical issues that directly impact women, such as student accommodation, water access, crisis and safety initiatives, maternal health, and vocational and market access. The breakdown of the funds reveals that N7.5 billion is earmarked for student shelters, ensuring safe and conducive environments for women in education. Additionally, N68 million is dedicated to improving water access, while N82.8 million will go towards crisis and safety initiatives. Maternal health receives the largest allocation of 48.29 billion. Furthermore, N1.32 billion is designated for vocational and market access, helping women gain the skills and resources necessary for economic independence and participation in the marketplace.

The funding constitutes 38.69% of the total WEE budget. Research indicates that when infrastructure is designed with a gender-sensitive approach, it significantly reduces women's time poverty, allowing them to allocate more time to paid work and income-generating activities. For instance, the GrOW program highlights that improved access to basic infrastructure, such as safe public spaces, enables women to engage in economic opportunities that were previously inaccessible (IDRC, 2023. According to UNOPS (2020) ...the development of gender-responsive health infrastructure is critical, not only in increasing access to basic services and reducing the number of maternal deaths, but also in ensuring the safety and well-being of girls and women." Similarly, EFinA (2022) study indicates that better infrastructure directly correlates with increased participation of women in economic activities, thereby boosting GDP growth by up to 23% by 2025 if barriers are reduced. Table 11 below shows own of the key projects in this regard.

Table 10: Six Top Proposed FGN 2025 WEE Funding on Infrastructural Development (₦)

S/N	Budget Code	Projects	Amount
1	ERGP25233911	ESTABLISHMENT OF REGIONAL MOTHER AND CHILD CARE CENTER	10,000,000,000
2	ERGP25233940	ESTABLISHMENT OF REGIONAL MOTHER AND CHILD CENTRE	10,000,000,000
3	ERGP25233921	CONSTRUCTION AND EQUIPPING REGIONAL MOTHER & CHILD CENTER	10,000,000,000
4	ERGP25233750	ESTABLISHMENT OF REGIONAL MOTHER AND CHILD CENTRE	10,000,000,000



5	ERGP25233958	CONSTRUCTION AND EQUIPPING OF MOTHER AND CHILD CARE CENTRE, FETH, AKURE, ONDO STATE	6,639,336,080
6	ERGP23233618	CONSTRUCTION AND FURNISHING OF STUDENT HOSTEL 300 BED CAPACITY EACH FOR MALE AND FEMALE	1,500,000,000
7	ERGP1208767	ESTABLISHMENT OF AGRICULTURAL MARKETING INCUBATION CENTRES FOR YOUTH AND WOMEN ACROSS THE SIX GEO-POLITICAL ZONES	650,000,000
8	ERGP29112652	ICT INFRASTRUCTURE AND EMPOWERMENT FOR WOMEN, YOUNG LADIES AND CHILDREN	50,000,000

6. Awareness and Advocacy

A total of ₦10.8 billion was allocated to the "Awareness and Advocacy" component of the Women's Economic Empowerment (WEE) budget, funding various initiatives aimed at promoting gender equality, women's participation in socioeconomic activities, and addressing gender-specific challenges. Key projects include the promotion of women's participation in agriculture, entrepreneurship, and cross-border trade (₦50 million), as well as the commemoration of international days like World Ocean Day, Safe Motherhood Day, and International Women's Day to amplify awareness of gender issues (₦100 million). Additionally, specific initiatives such as advocacy for nomadic girl-child education (₦50 million) and sensitization of community leaders on women's access to land for livestock production (₦26 million) aim to tackle structural barriers. Collaboration with NACEMA and WOCCIMA businesswomen groups (₦10 million) and initiatives supporting sexual and reproductive health rights (₦67 million) further highlight the comprehensive focus on addressing women's needs through strategic advocacy.

Moreover, the allocation supports awareness initiatives tied to broader national priorities, such as Nigeria's participation in international sports tournaments like AFCON 2025 and AWCON 2025 (₦6 billion), and the acquisition of content from domestic professional sports leagues for broadcast and monetization (₦3 billion). Other projects include promoting girl-child education (₦25 million), organizing national stakeholders' meetings on sexual and gender-based violence (₦58 million), and fostering education and environmental sustainability programs for illiterate adults (₦30 million). This shows efforts for inclusive and supportive environment for women and girls, empowering them to thrive across multiple sectors while addressing societal barriers and fostering community-wide awareness of gender-related issues. The funding constitutes 6.81% of the total WEE funding. Table 12 below shows own of the key projects in this regard.

Table 11: Six Top Proposed FGN 2025 WEE Funding on Awareness and Advocacy (₦)

S/N	Budget Code	Projects	Amount
1	ERGP26233967	NIGERIA PARTICIPATION IN AFCON 2025 (AFRICAN NATIONA'S CUP) AWCON 2025 (AFRICAN WOMEN NATION'S CUP AND OTHER FIFA TOURNAMENT FOR MEN AND WOMEN, WHICH NIGERIA HAS ALREADY QUALIFIED TO IN 2025	6,000,000,000
2	ERGP30233963	ACQUISITION OF CONTENT (SUPPORT RIGHT) OF DOMESTIC PROFESSIONAL FOOTBALL (MALE AND FEMALE) AND OTHER ELITE SPORTS LEAGUES FOR NATIONAL BROADCAST AND MONITIZATION THROUGH NTA AND OTHER MEDIA PLATFORMS NATIONAL AND INTERNATIONAL	3,000,000,000
3	ERGP30229948	HOSTING OF 2025 REGULAR NATIONAL COUNCIL ON WOMEN AFFAIRS	150,000,000
4	ERGP28111008	PROMOTION OF GENDER/WOMEN PARTICIPATION IN IRRIGATED AGRICULTURE FOR FOOD SECURITY	120,000,000
5	ERGP30229549	COMMEMORATION AND POPULARIZATIONOF INTERNATIONAL DAYS FOR WOMEN AND GIRLS	100,107,016



6	ERGP25158195	INCREASE ACCESS TO COMPREHENSIVE AND QUALITY FAMILY PLANNING INFORMATION, SUPPLY CHAIN AND SERVICES, INCLUDING SELFCARE INTERVENTIONS.	66,393,361
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7. Monitoring, Evaluation, and Supervision

The monitoring and evaluation of the WEE budget accounted for ₦184 million in the proposed 2025 budget. These activities covered a range of gender-responsive initiatives, including the production of statistical reports on women and men in Nigeria (₦14 million), drafting Nigeria’s annual report on the implementation of women’s rights (₦20 million), and coordinating interventions to address gender-based violence, female genital mutilation, and improved access to sexual and reproductive health services (₦53 million). Additionally, supervision and technical support for the implementation of maternal morbidity and mortality reduction strategies received ₦59.7 million. Another notable project, budgeted at ₦37.5 million, focused on energy efficiency, rural energy poverty’s socio-economic impact on women in Enugu State, and consumer perceptions of prepaid electricity meters in Nsukka metropolis.

The M&E funding constitute 0.12% of the total proposed WEE funding. Research indicates that projects with strong evaluation components are more likely to achieve their goals. Mayra et al, (2020) stated that well-designed M&E frameworks allow for the systematic collection of data on women’s participation, progress, and the barriers they face in economic programs, enabling policymakers to refine strategies and allocate resources more efficiently. Similarly, a report by the International Centre for Research on Women (ICRW) emphasized that M&E not only tracks outcomes such as income generation and decision-making power but also measures shifts in agency and social norms, which are essential for sustainable empowerment (ICRW, 2016). Additionally, the World Bank highlighted that M&E frameworks bridge information gaps and provide evidence to scale up successful initiatives while addressing shortcomings in existing programs (World Bank, 2019). Table 13 below shows own of the key projects in this regard.

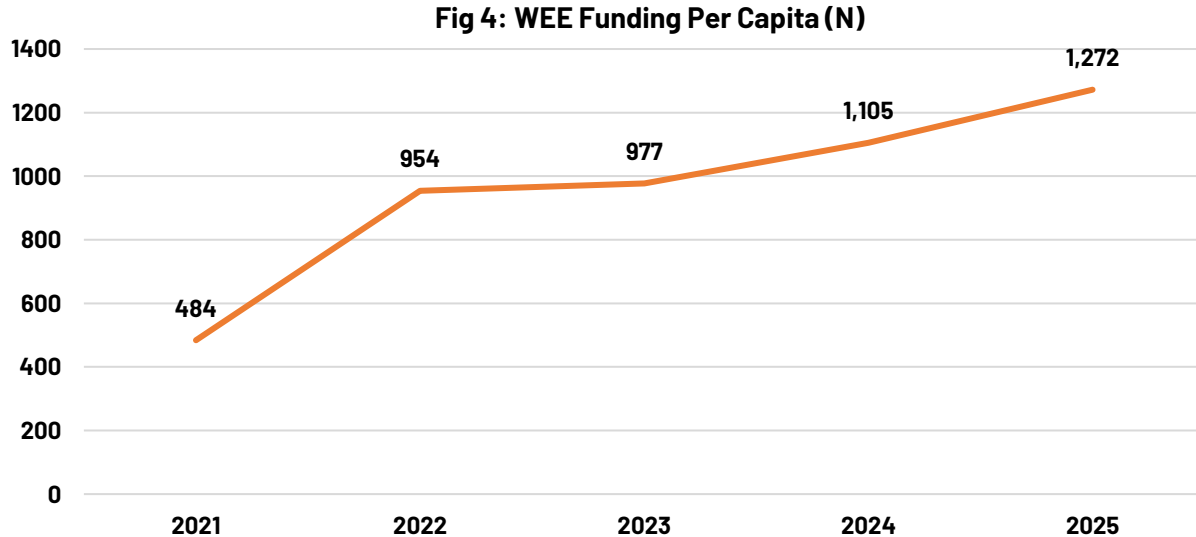
Table 12: Six Top Proposed FGN 2025 WEE Funding on Monitoring, Evaluation, and Supervision (₦)

S/N	Budget Code	Projects	Amount
1	ERGP30210217	PRODUCTION OF STATISTICAL REPORT ON WOMEN AND MEN IN NIGERIA	14,096,054
2	ERGP30229561	DRAFTING OF NIGERIA’S ANNUAL REPORT OF THE IMPLEMENTATION OF WOMEN RIGHT	20,000,000
4	ERGP25167980	COORDINATE, SUPERVISE AND MONITOR IMPLEMENTATION OF GENDER-RESPONSIVE INTERVENTIONS FOR REDUCTION OF GENDER-BASED VIOLENCE, FEMALE GENITAL MUTILATION AND IMPROVE ACCESS TO SEXUAL REPRODUCTIVE HEALTH RIGHTS SERVICES.	53,114,689
5	ERGP25225181	SUPERVISION, TECHNICAL SUPPORT AND MONITORING OF MPCDSR IMPLEMENTATION AT FACILITY AND COMMUNITY LEVELS FOR SUSTAINABLE REDUCTION OF MATERNAL MORBIDITY AND MORTALITY	59,754,025
6	ERGP30225338	ENERGY EFFICIENCY AND ENVIRONMENT RESEARCH AND FIELD STUDIES (I) CUSTOMER PERCEPTION AND ACCEPTABILITY ON THE USE OF ELECTRICAL ENERGY PREPAID METER IN NSUKKA METROPOLIS (SURVEY); SOCIO-ECONOMIC IMPLICATIONS OF RURAL ENERGY POVERTY ON WOMEN IN ENUGU STATE, NIGERIA (SURVEY)(II) LABORATORY EMISSIONS MEASUREMENT SYSTEM (ISO - LEMS SENSOR BOX	37,500,000

WEE Funding Per Capita

The per capita funding for Women’s Economic Empowerment (WEE) increased from N484 in 2021 to N1,272 in 2025, reflecting a growth over the years. The funding saw a 97% increase in 2022, followed

by a 2% rise in 2023, a 13% increase in 2024, and a 15% increase in 2025. On average, the WEE per capita funding stands at N958 across these years.



Top Five Ministry with the highest WEE Funding in the proposed 2025 budget

The Ministry of Women Affairs has the highest WEE funding in 2025. The sum of N72.64 billion (N64.86 billion or 834% increase) was allocated against the N7.78 billion in 2024. The Ministry of Health and Social Welfares has the second highest funding with N50.92 billion, Sports Development is in third position with N9 billion, Education is in fourth position with N6.78 billion (N886 million or 12% reduction), and the Agriculture and Food Security is in fifth position with N2.49 billion (N51.08 billion or 95% reduction from the 2024 budgetary allocation). The proposed WEE funding for the five ministries constitutes 141.8 billion Naira, accounting for 95.81% of the total WEE proposed funding for 2025.

Table 13: Top 5 WEE Implementing MDAs by Budgetary Allocation in 2025

Ministries	Number of WEE Implementing MDAs	Number of Project	Allocation (Nbn)	Allocation As % of Total WEE Budget
Women Affairs	21	73	72,643,104,154	49.07%
Health and Social Welfares	15	35	50,922,839,187	34.39%
Sports Development	1	2	9,000,000,000	6.08%
Education	23	69	6,780,501,426	4.58%
Agriculture and Food Security	21	31	2,497,166,734	1.69%
Total	81	210	141,843,611,501	95.81%
WEE Total	103	250	148,049,256,013	-

Source: Budget Office of the Federation, Analysis by dRPC

Other empowerment interventions in proposed 2025 budget

The proposed 2025 budget includes various empowerment interventions across multiple sectors, many of which are not explicitly gender-targeted but still aim to address key developmental objectives such as poverty reduction, skills acquisition, and economic growth. Notable among these is the ₦1.41 trillion allocated to

"Special Intervention" programs under the Service Wide Vote (SWV). Other significant initiatives include ₦200 billion dedicated to the National Social Investment Program (NSIP) and ₦100 billion for the National Poverty Reduction with Growth Strategy (NPRGS), both of which aim to enhance income generation, job creation, and livelihood diversification, particularly within the agricultural sector. Similarly, ₦100 billion is earmarked for Special Intervention/Constituency Projects managed by the National Assembly, while ₦67.5 billion is set aside for the Value Chain Development Project under the Agriculture and Food Security sector.

Additional funding streams target specific areas of development. For instance, ₦100 billion is allocated to the Consumer Credit Fund to enhance financial access, and ₦50 billion will support a new Student Loan Scheme. The National Home Grown School Feeding Programme (NHGSFP) also receives ₦100 billion to address food security and nutrition. Other notable allocations include ₦71.7 billion for the National Social Insurance Trust Fund and ₦1.8 billion for N-Power and related youth-focused programs under the National Social Investment Office. While these initiatives reflect a broad commitment to empowerment, the gender-specific impacts of these funds remain unclear due to a lack of explicit allocation details for women-focused projects.

Table 14: Other Interventions in the 2025 Proposed Budget

Project code	Budget Lines	Amount	Implementing MDAs
22021052	SPECIAL INTERVENTION	1,413,703,962,054	SWV- FMB&NP
23050161	SPECIAL INTERVENTION PROGRAMMES/PROJECTS	7,000,000,000	SWV-FMB&NP
ERGP16210802	NATIONAL POVERTY REDUCTION WITH GROWTH STRATEGY (NPRGS)	100,000,000,000	SWV- FMB&NP
ERGP16210804	NATIONAL SOCIAL INVESTMENT PROGRAM - NSIP	200,000,000,000	SWV- FMB&NP
ERGP1210823	SPECIAL INTERVENTION/CONSTITUENCY PROJECTS	100,000,000,000	National Assembly
ERGP22219766	NATIONAL HOME GROWN SCHOOL FEEDING PROGRAMME (NHGSFP)	100,000,000,000	SWV - FMB&NP
ERGP1212130	CONSUMER CREDIT FUND	100,000,000,000	SWV- FMB&NP
ERGP22211682	NATIONAL SOCIAL INSURANCE TRUST FUND	71,749,561,242	SWV- FMB&NP
ERGP5234139	VALUE CHAIN DEVELOPMENT PROJECT	67,500,000,000	Agriculture and Food Security
22021063	SPECIAL INTERVENTION FUND	200,000,000,000	SWV- FMB&NP
ERGP22213042	STUDENT LOAN SCHEME	50,000,000,000	SWV- FMB&NP
ERGP22200711	JCU (N-POWER + BUILD & EQUIP+ SKILLS FOR JOBS + INNOVATION HUBS)	1,817,964,867	National Social Investment Office
ERGP22234183	GVG (GRANT FOR VULNARABLE GROUP)	1,064,174,556	
ERGP22200699	HOME-GROWN SCHOOL FEEDING	1,817,964,867	
ERGP22200702	GEEP (MARKETMONI, TRADERMONI, FARMERMONI)	1,064,174,556	

Source: Budget Office of the Federation

Contending Issues in the FGN Proposed 2025 WEE Budget Estimate

The proposed 2025 Nigerian budget demonstrates a commitment to advancing WEE through various programs. However, one of the challenges is the fragmentation of funding across multiple ministries and agencies, which may dilute the effectiveness of implementation. While ₦148 billion is allocated to WEE initiatives, a significant portion overlaps with non-gender-specific projects, such as combined empowerment



programs targeting youth, people with disabilities, and other vulnerable groups. This lack of focused investment in women-centric initiatives could limit the impact of funding on closing gender gaps in economic participation.

The 2025 budget places more emphasis on physical infrastructure with priority on the provision of hostel facilities for students, particularly women. While this is a critical step in ensuring safety and a conducive learning environment, the funding allocated for this purpose pales in comparison to the investment needed in women-specific innovation and development centers. These centers have the potential to transform women's economic prospects by offering training in entrepreneurship, digital skills, and vocational programs, which are crucial for fostering long-term self-reliance and active participation in high-growth industries.

Moreso, the decline in the number of WEE projects from 2024 to 2025 raises concerns about the sustainability of funding. The WEE project is consistent with the similar scenario in the in 2022, 2023 and 2024 proposed budget which in most cases are increased by the National Assembly during the project review. For instance, in proposed 2024 budget, total 206 projects were proposed across 61 MDAs, this was increased to 940 by National Assembly Appropriation Committee, thus showing a 734 or 356% of the approved budget. This same scenario is likely to play out again this year. Stakeholders, including some CSOs and public analysts, question the power of the National Assembly to insert projects into the national budget without prior consultation with the implementing MDAs and whether the insertions align with any policy direction set by the executive. The Nigerian National Assembly has affirmed its constitutional authority to insert projects into the national budget, as granted by the 1999 Constitution. This power is rooted in Sections 80-84, which provide the legislature with extensive control over budgetary matters, including the ability to amend allocations without restrictions on projected expenditures or revenues. As part of this authority, it is believed that National Assembly can modify the draft budget submitted by the President, adding new projects or adjusting existing allocations to address local needs and priorities that may have been overlooked in the initial proposal.

There is growing concern regarding the real value of funding for the Women's Economic Empowerment (WEE) initiatives, especially in light of the significant increase in the prices of goods and services. The proposed budget for 2025, amounting to ₦148.05 billion reflects a 17.73% increase from the 2024 budget of ₦125.75; however, this increase may not adequately address the inflationary pressures that could diminish its purchasing power.

There is also recurring issue of poor gender-disaggregated data, which limits the ability to accurately assess the allocation and impact of resources on women-specific initiatives. Without detailed data that separates expenditures by gender, it becomes challenging to track progress, measure the effectiveness of programs, and ensure that women are the primary beneficiaries of WEE projects. This lack of granular information undermines evidence-based policymaking and makes it difficult to identify and address gender gaps, ultimately hindering efforts to promote inclusive and equitable economic empowerment.

Recommendations

To improve the impact of Women's Economic Empowerment (WEE) initiatives, the government should allocate more substantial and well-targeted funding, ensuring that WEE projects receive a higher proportion of the national budget, higher than the current 0.29%. Gender-responsive budgeting practices should be strengthened by providing clear budgetary allocations, disaggregating data by gender, and implementing monitoring frameworks to track the progress of WEE initiatives effectively. Additionally, institutional coordination should be enhanced to prevent fragmentation across ministries, ensuring a streamlined approach that maximizes efficiency and

impact. Expanding access to financial resources, including grants, micro-loans, and credit facilities for women entrepreneurs, will further stimulate economic growth and create opportunities for sustainable livelihoods.

Furthermore, investment in capacity-building programs, vocational training, and digital literacy initiatives is crucial to equipping women with the skills necessary for participation in emerging industries. Strengthening public-private partnerships can further enhance the reach and effectiveness of WEE programs, ensuring that interventions align with market demands. To sustain these efforts, a robust monitoring and evaluation framework should be established, ensuring that project outcomes are assessed regularly and adjusted based on evidence-driven insights. With effective priority on these strategic interventions, the government can enhance women's economic participation, drive inclusive growth, and foster long-term national development.

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