



NATIONAL WOMEN'S ECONOMIC EMPOWERMENT (WEE) POLICY AND ACTION PLAN



PRESIDENTIAL CHARGE

Much progress has been made in the twenty-six years since the Beijing Plan of Action was announced, as the Nigerian Government has worked to empower its women. However, discrimination against women and girls both in public institutions and in the private sphere continues to persist and women and girls find themselves economically and socially excluded. This should not be the case. Every Nigerian should have the chance to participate fully in society and to be a productive member of the economy.

The **National Women's Economic Empowerment (WEE) Policy and Action Plan** is a holistic and robust plan that leverages diverse approaches and perspectives across the Federation to redefine the Federal Government of Nigeria's approach to women's economic empowerment.

I am proud that over 100,000 Nigerians - including grassroots women, government actors, captains of industries, traditional rulers, religious leaders, technology entrepreneurs, members of the diaspora, and technical experts have participated in the National WEE Policy Dialogue that birthed this blueprint document and helped us to better understand what works to drive women's economic empowerment in Nigeria.

In our bid to push the boundaries of inclusivity and open up spaces for women and vulnerable groups, I commit to ensuring that the provisions of the National Policy on Women's Economic Empowerment are embraced by governments across sectors and at all levels to provide the much-needed social reforms that will guarantee our economic growth and development. I call on future decisionmakers to do the same to ensure continuity. Only then, would we be sustaining and fulfilling our promise to change the livelihoods of women and girls in Nigeria.

We cannot have enduring change and sustainable development without the promotion and protection of the wellbeing of our population, and those on the margins of our economy. This document charts a path for addressing the barriers all cadres of Nigerian women face in the economy. I hereby endorse and charge all actors to adopt the National Policy on Women's Economic Empowerment as a framework for achieving national growth and socio-economic development in both the public and private sectors.

H.E. Muhammadu Buhari (GCFR)
President and Commander-in-Chief of the Armed Forces
Federal Republic of Nigeria
Abuja
May 2023

FOREWORD

To achieve gender equality, empower women, and promote social inclusivity, it is necessary to address the inequalities that exist between men and women, as well as girls and boys. This involves ensuring equal rights, responsibilities, opportunities, and possibilities for everyone. Women's economic empowerment (WEE) is a key aspect of this, as it involves providing women and girls with the necessary skills, resources, and opportunities to compete fairly in the market, and giving them agency to control and benefit from the economy.

While recognizing that Government has the primary responsibility to develop and implement policies to promote gender equality, women's economic empowerment, and social inclusivity, partnerships between the government and the different social players, civil society are increasingly recognized as an important mechanism to achieve women's economic empowerment and inclusivity in policy goals.

I am delighted to introduce this national policy document on women's economic empowerment, representing a crucial milestone in our efforts to promote gender equality and create more inclusive and prosperous societies.

The policy recognizes that Nigerian women face barriers to full equality, economic empowerment, and advancement because of patriarchy, socialization patterns, disability, socio-economic status, including their living conditions - rural/urban; refugee/internal displacement due to environmental disasters, such as climate change - and various forms of violence (insurgency, kidnapping, and banditry), and epidemics.

For far too long, women have been disproportionately affected by economic inequality, discrimination, and limited opportunities for advancement. This policy document is a testament to our commitment to addressing these challenges and creating a more level playing field for women in all areas of economic activity.

The Federal Ministry of Women's Affairs (FMWA) is dedicated to promoting the progress of women and girls in Nigeria. Through its policies and frameworks, the FMWA aims to integrate gender perspectives into national development processes, ensuring the well-being and inclusion of all citizens, particularly those who are economically disadvantaged.

To support women's economic empowerment, it is crucial for leaders to prioritize policies, programs, and initiatives that focus on developing their capacities. This is in line with the significance of having a robust national infrastructure, and the policy itself encourages public discussion to bring about progressive transformations.

The FMWA, as a national vehicle with mandates to entrench gender equality principles and human-centered development, seeks the creation of a Gender Cadre in the system to facilitate professionalization and institutionalization of gender equality, women empowerment; and gender mainstreaming as an administrative/development tool.

For effective implementation of this policy, an Action Plan was developed. The Action Plan outlines explicit implementation, monitoring, and evaluation guidelines for achieving measurable targets and enhancing accountability for gender equality, women's economic empowerment, and

social inclusion mandates. A capable, responsive, and accountable state and a vigilant civil society are at the heart of its implementation.

Through this policy, we aim to empower women to participate fully in the economy as entrepreneurs, employees, or consumers. We recognize that women's economic empowerment is a matter of social justice and a key driver of economic growth and development.

This policy document outlines a comprehensive set of measures to promote women's economic empowerment, including intentional action to target women smallholder farmers, improve access to finance, promote entrepreneurship, strengthen labour protections, scale women's participation and leadership in emerging economic sectors, and address gender-based discrimination and bias in the workplace. It also lays a roadmap for measuring progress and ensuring accountability toward achieving our goals.

I am confident that this policy document will be a valuable tool for policymakers, businesses, civil society organizations, and all stakeholders involved in promoting women's economic empowerment. By working together, we can create a more just and prosperous future for everyone.

H.E. Dame Pauline K. Tallen, OFR, KSG

Honourable Minister,
Federal Ministry of Women's Affairs
The Federal Republic of Nigeria,
Abuja.
May 2023

ACKNOWLEDGEMENTS

The development of the Women's Economic Empowerment (WEE) Policy and its accompanying Action Plan was long overdue, as the data has shown that there is much work to be done to democratise access to economic opportunity for women and girls in Nigeria.

Putting together a blueprint for advancing towards a more balanced economy required strategic, intentional, multisectoral, and innovative buy-in and feedback. It also required honest conversations among key stakeholders about the existing policy, programmatic, and financing gaps, as well as the structural and normative factors that continue to perpetuate gender inequality. These grassroots and multisectoral stakeholder perspective were garnered over the course of the 15-month Nigeria WEE Policy Dialogue that began in March 2022 and culminated with the official launch of the National WEE Policy and Action Plan on May 19, 2023.

Phase One of the WEE Policy Dialogue was an intensive nine-month sprint that built on the solid foundation of the process launch during International Women's Month 2022 and leveraged the window of time between the kick-off and Nigeria's complete transition to the election period in December 2022 to drive a period of deep consultation and stakeholder engagement. This phase included a comprehensive literature review of Women's Economic Empowerment in Nigeria by focusing on financial inclusion, education, access to technology, agriculture, and existing gender policies. During this phase, the FMWA, FMFBNP, and their partners also gained grassroots and technical expert perspectives on what works to drive WEE in Nigeria, through key informant Interviews, focus groups, and sub-national roadshows that spanned Nigeria's six geo-political zones. The existing literature and the unique perspectives garnered during the process underpin the recommendations in this policy document.

Phase Two, running from January to May 2023, involved drafting of the Policy and Action Plan, and socialization and validation of these innovative documents with key constituencies. Phase II also involved direct action to plug some of the gaps surfaced through Phase One's consultative process. This includes the inauguration of the High-Level Advisory Committee (HLAC) on Support to Women and Girls by President Muhammadu Buhari in response to the theme of multisectoral coordination gaps which was reinforced by public bureaucrats, captains of industry, and technical experts engaged throughout the Dialogue.

The success of the Policy Dialogue would not have been possible without the vision, support, and tireless efforts of several individuals and partners.

First, H.E. President Muhammadu Buhari's awe-inspiring support for the process, charge to lift 100 million Nigerians out of poverty by 2029, and commitment to putting women's empowerment issues at the centre of his government's economic recovery and growth was a major catalyst for this process.

Secondly, The Honourable Minister for Women Affairs, H.E. Dame Pauline Tallen, OFR, KSG provided strong political leadership for this process and demonstrated that she is a strong gender advocate and a pride in womanhood. Her invaluable contributions to the successful development of this policy cannot be understated. The development of the policy started and was completed under her leadership. Indeed, this achievement is laudable. In a similar vein, the success of this

policy is largely due to the enormous support received from the Office of the Permanent Secretary of the Federal Ministry of Women Affairs.

Various key government officers at different levels (Federal/State/LGA) contributed immensely to the outcome of this policy. We acknowledge the support given by the Honourable Minister for Finance, Budget, and National Planning, H.E. Zainab Shamsuna and her colleagues, who co-convened the National WEE Policy Dialogue. Their collaboration demonstrated the importance of cross-government action and the leadership shown by both ministers reflects the benefits of women in leadership.

In keeping with the theme of exemplary leadership, we acknowledge the members of the High-Level Advisory Committee (HLAC) on Support to Women and Girls for their immense support and availability from the initial launch to the validation of the policy and for bringing in their technical expertise to facilitate the smooth development of the policy.

It is also imperative to acknowledge the outstanding support from the Director of Economic Services, Federal Ministry of Women Affairs, Mr. Idris Mohammed – who led the Technical Working Group charged with driving the WEE Policy Dialogue. He was supported by Gender Focal Points across the Line Ministries, including the Project Desk Officers under the Department of Economic Service, Federal Ministry of Women Affairs- Mr. Orji Nnanna and Mrs. Abigail Favour Mbo, who availed time for interviews and gave supporting documentation for the situation analysis review, culminating in developing the new policy. Mrs. Violet Osunde and Mr. Baba Bala Mohammed from the Honourable Minister's core team were also critical to the success and smooth running of the National WEE Policy Dialogue.

The policy conception, dialogue and development process would not be possible without the robust technical assistance and support provided by the Bill and Melinda Gates Foundation (BMGF), the World Bank (WB), and Albright Stonebridge Group (ASG). We also acknowledge partners who contributed insights and collaboration to the process including UN Women, Development Research and Projects Centre (dRPC), Partnership for Advancing Women in Economic Development (PAWED), the National Institute for Policy and Strategic Studies (NIPSS), and the Nigerian for Women Project (NFWP). We also aim to acknowledge the input gained from the private sector, CSOs/CBOs, various multilateral and bilateral organisations, and international NGOs. These partners granted interviews and provided deep insights for the Women Economic Empowerment situation analysis in Nigeria.

The policy process equally enjoyed the support of other partners in and out of government, including – the media houses, especially the Nigerian Television Authority (NTA), various civil society coalitions at national and state levels, representatives of professional organisations both at the formal and informal level, private sector organisations. These stakeholders all demonstrated immense support by being part of the dialogues, development and the validation meetings; and for availing themselves for group discussions and individual interviews conducted for data gathering. Academia within and in the diaspora played a significant role in their contributions to various discussions on various issues, which helped to shape the policy priorities.

Finally, we would like to thank the Policy Review Team, facilitated by a team of internal and external experts including Princess Jummai Idonije, the Special Assistant (Technical) to the Honourable Minister of Women Affairs and Jonathan Eigege and Rinmicit Temlong Aboki from Albright Stonebridge Group

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ABBREVIATIONS AND ACRONYMS

AfDB	African Development Bank
ALCCMS	Federal Department of Agricultural Land & Climate Change Management Services
BOA	Bank of Agriculture
BOF	Budget Office of the Federation
BOI	Bank of Industry
CAC	Corporate Affairs Commission
CBN	Central Bank of Nigeria
CBOs	Community-Based Organisations
CSO	Civil Society Organization
EFInA	Enhancing Financial Innovation and Access
FAO	Food and Agricultural Organisation
FCSC	Federal Civil Service Commission
FGN	Federal Government of Nigeria
FISS	Federal Department of Farm Input Support Services
FMARD	Federal Ministry of Agriculture and Rural Development
FMCoDE	Federal Ministry of Communications and Digital Economy
FMFBNP	Federal Ministry of Finance, Budget, and National Planning
FMIC	Federal Ministry of Information and Culture
FMITI	Federal Ministry of Industry, Trade and Investment
FMLE	Federal ministry of Labour and Employment
FMOE	Federal Ministry of Education
FMOJ	Federal Ministry of justice
FMOH	Federal Ministry of Health
FMOT	Federal Ministry of Transport
FMST	Federal Ministry of Science and Technology
FMWA	Federal Ministry of Women's Affairs
FMWR	Federal Ministry of Water Resources
GBV	Gender-Based Violence
GE	Gender Equality
GRB	Gender-responsive Budgeting
GRP	Gender-responsive Procurement
HLAC	High-Level Advisory Council on Support to Women and Girls
HOS	Head of Service
ILO	International Labour Organisation
IMF	International Monetary Fund
MDA	Ministries, Department and Agencies
MSME	Micro, Small and Medium Enterprises
MSMEDF	MSME Development Fund
MTNDP	Medium-Term National Development Plan
NBS	National Bureau of Statistics
NEC	National Economic Council
NALDA	National Agricultural Land Development Authority
NERC	National Electricity Regulatory Commission
NAICOM	National Insurance Company
NCWD	National Center for Women Development

NFWP	Nigeria for Women Project
NEPC	Nigeria Export Promotion Council
NIRSAL	Nigeria Incentive-Based Risk Sharing System for Agricultural Lending
NITDA	National Information Technology Development Agency
NOA	National Orientation Agency
NSE	Nigeria Stock Exchange
PENCOM	Pension Commission
PFM	Public Financial Management
REA	Rural Electrification Agency
SGBV	Sexual and Gender Based Violence
SME	Small and Medium Enterprises
SMEDAN	Small and Medium Enterprise Development Agency of Nigeria
SON	Standards Organisation of Nigeria
STEM	Science, Technology, Engineering and Mathematics
WAG	Women Affinity Group
WASH	Water Supply, Sanitation and Hygiene
WB	World Bank
WEC	Women Economic Collectives
WEE	Women's Economic Empowerment
WEF	World Economic Forum
WFI	Women's Financial Inclusion

I. POLICY CONTEXT

A. Overview

The Federal Republic of Nigeria is Africa's largest economy and arguably the continent's most symbolic and influential nation on the world stage. The country's 211 million people—of which 101.6 million are women and girls—make it the most populous and most diverse. Given its strategic importance, Nigeria ought to score high on most development indices; the reverse is the case. The National Bureau of Statistics' MPI survey results showed that 133 million Nigerians are multi-dimensionally poor. The World Bank estimates that close to, about 90 million Nigerians live in extreme poverty (on less than \$1.902.15 per day)—and Nigerian women account for 70 percent of that figure, even though they make up only 49.3 percent of the general population.

Successive Nigerian governments yearn to fully capture the country's economic potential and deliver on its human development goals and targets, especially for the women who are increasingly recognized globally as the most dynamic force for the rapid growth of any country.

B. Gender Gaps: Women's Economic Empowerment

For decades, women in Nigeria have lacked access to economic opportunity – quantitative data and, despite qualitative anecdotes reinforce this reality. Despite the tremendous progress made over the past few years, Nigerian women—especially in the north—still have much lower access to economic opportunity, capital, productive assets, and favourable workplace conditions than Nigerian men. These gendered gaps and barriers are not just anecdotal: they have real-world consequences and exist across the spectrum of measures and indices related to economic empowerment, power, and agency, including:

1. **Poverty.** According to the World Bank, Nigerian women account for 70 percent of the country's extremely poor, even though they comprise only 49.3 percent of the general population.
2. **Financial inclusion.** According to a 2022 study by Enhancing Financial Innovation and Access (EFInA), in collaboration with the Development Research and Projects Center (DRPC), 56 percent of Nigerian men have access to financial services, compared to only 45 percent of women.
3. **Land ownership.** According to the Food and Agriculture Organization (FAO), while women account for 70-80 percent of agricultural labour and output in Nigeria, only 10 percent of landowners in Nigeria are women, despite the 45-year-old Land Use Act that gives women equal rights to land ownership.
4. **School completion.** While 67 percent of boys in Nigeria will complete secondary school, only 53 percent of girls has the same opportunity. That number is less than 25 percent in some parts of the country.

5. **Digital access.** The digital economy and internet-enabled applications continue to open up new opportunities for Nigerian entrepreneurs; but, according to the GSM Association, only 34 percent of Nigerian women and girls have access to the internet, compared to 54 percent of men and boys.

6. **Corporate representation.** Few women in the Nigerian economy manage to reach the senior management and governance positions in the private sector – only about 1 in 5 board members of the companies represented on the Nigerian Stock Exchange are women.

C. Gender Gaps: Regional Dimension

Nigeria is outperformed by regional peers like Kenya, South Africa, and Uganda on several gender-focused indices involving economic and workplace inclusion. See Table 1 below for details of these.

Table 1: Regional Comparison of Country Performance on Gender Gaps

					
	Nigeria	Kenya	South Africa	Uganda	SSA
WB Women, Business, and the Law - Overall Score (2023)	66.3	80.6	88.1	81.3	72.6
AfDB GE Indices Gap – Economic Dimension (2019)	0.372	0.522	0.768	0.613	-
Mo Ibrahim Index of African Governance Gender Indicator (2022)	59.2	61.9	69.6	62.5	55.0
WEF 2022 Global Gender Gap Index Score (Ranking)	0.639 (123)	0.729 (57)	0.782 (20)	0.724 (61)	-
WEF 2022 Global Gender Gap Economic Participation and Opportunity Sub Index	.724 (50)	.811 (6)	.649 (92)	.696 (73)	
MGI Gender Parity Index Overall Score (2019)	0.55	0.62	0.76	0.62	0.76
MGI GE at Work Score (2019)	0.58	0.49	0.63	0.49	0.51
International Labour Organization Gender	11.7	4.6	13.7	5.4	-

Gap in the Labour Force					
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D. Gender Gaps: Social and Political Inclusion

Similar disparities also exist along the socio-political dimension: data from the World Bank, the World Health Organization, the International Labour Organization, and UN Women show that Nigerian women have less access to quality healthcare, legal protection, and political representation than Nigerian men. Several political and sociocultural factors have historically limited progress on women’s economic empowerment in Nigeria, leading to the current status quo. These factors include ineffective programs, limited funding, technical capacity bottlenecks, purely welfare-based interventions, and normative barriers. Policy gaps and limited women’s voice in policy and programmatic design have also served as a significant bottleneck to truly transformative and multisectoral WEE-focused government interventions. The Federal Government of Nigeria (FGN) is resolved to close these gaps and create opportunities for partnership and collaboration with the private and social sectors to drive effective implementation of WEE focused interventions.

E. The WEE Policy Gap

The Federal Government has identified the lack of a cohesive WEE policy and action plan as one of the most glaring policy gaps in its efforts to empower women. Despite initiating several multisectoral policies and plans targeting a wide range of issues including WEE, Nigeria has never developed a stand-alone WEE policy document. Several studies have shown the need for a WEE policy to serve as a blueprint for all women’s economic interventions in diverse areas, including finance, entrepreneurship, climate change, agriculture, technology and education, to chart a course for completely transitioning women from having limited economic power, voice, and choice to having the skills, resources, and opportunities required to access and compete equitably in markets, as well as the agency to control and benefit from economic activities.

F. The National Economic Case for WEE

Growing evidence shows that public investments in WEE can be the tailwind hastening national economic growth and transformation. WEE investments could boost productivity, drive economic diversification, and accelerate income equality; in addition to other positive development outcomes. In fact, according to the Jakarta Declaration (1994), women’s empowerment is a necessary precondition for sustainable economic and social development – and when women gain greater access to financial resources and opportunities, substantial and wide-ranging development results ensue. According to the World Bank (2018), growing global evidence shows that ensuring women’s economic opportunity is an important entry point for better education, health, and nutrition outcomes for families. As such, any nation looking to harness its economic potential must consider WEE as a pathway to national economic and human capital development.

Analysts predict that Nigeria's GDP could grow by \$229 billion over a decade if women engaged in the workforce at the same level as men.

II. POLICY RATIONALE

A. A New Blueprint

The National Women's Economic Empowerment Policy and Action Plan is a roadmap for advancing WEE in Nigeria and the product of a year-long National WEE Policy Dialogue designed and implemented by the Federal Ministry of Women Affairs (FMWA) and the Federal Ministry of Finance, Budget, and National Planning (FMFBNP)—with technical assistance from development partners and input from grassroots women, the private sector, Nigeria's WEE ecosystem.

The Government of Nigeria identified the current moment as a strategic time to fill the WEE policy gap in Nigeria for several strategic and policy planning purposes, including the effects of the Covid-19 pandemic on women's livelihoods, the need to harness multisectoral collaboration, and to strengthen the implementation of several strategic WEE-focused national economic plans and policy documents across sectors.

B. WEE Policy: Foundational Assumptions and Principles

The National Women's Economic Empowerment Policy and Action Plan is based on several foundational assumptions and principles:

- **Nigeria needs a concerted, well-structured and sustained to bridge the documented WEE gaps.** Nigeria is currently behind regional peers like South Africa, Kenya, and Uganda on critical WEE indicators, as already described in an earlier section. It will take a specially designed gender-transformative programs and policies to close these gaps to enable Nigeria progress quickly towards achieving the economic targets of SDG 5: Gender Equality.
- **WEE is a critical driver of national economic growth.** For Nigeria to achieve its full productive and economic potential, it must intentionally empower its women and work with communities and key stakeholders to provide the economic access and productive tools that women and girls require to meaningfully contribute and compete in the economy.
- **Covid-19 offers an opportunity to build a more equitable economy.** The Covid-19 pandemic eroded up to a decade of progress on human capital development, devastatingly impacting education and livelihoods, especially for young girls and women in the informal sector. For example, in Nigeria, a World Bank and OECD survey found that 44 percent of female-owned businesses surveyed closed during the pandemic, compared to only 33 percent of male-owned businesses. The fallout from other exogenous factors such as the war in Ukraine has further exacerbated some of these challenges in the global economy. Ongoing government action and national economic planning aimed at economic recovery must seek to support vulnerable women and girls and unleash the human capital of women and girls in Nigeria. As the FGN begins to implement new medium- and long-term national development economic agendas, it is the right time to think about how the

country's economic transformation over the next few years and decades can be leveraged to democratize economic access and opportunity for Nigerian women and girls.

- **Multisectoral partnerships are the best way to scale solutions.** WEE outcomes and high-impact interventions will be designed and successfully scaled when the reach and resources of the government, the innovation and efficiency of the private sector, the norm-shaping influence of traditional and community influencers, and the technical expertise of civil society organizations and development sector partners are fully harnessed to drive women and girls' empowerment outcomes.
- **New interventions should build on existing foundations and mainstream grassroots perspectives.** The Policy builds on already established national economic plans, federal sectoral policies, and other relevant national and international legal frameworks and merges those frameworks with the grassroots perspectives and testimonials, technical advice and expertise, and stakeholder input and priorities identified throughout the Dialogue. In doing so, the Policy mainstreams validated targets that have emerged in other national economic planning and policy processes. The Policy's participatory development process reinforces the importance of private and social sector stakeholders, programs, and partnerships for WEE outcomes.
- **Follow-through on existing commitments and policies will catalyse progress.** Over the past few decades, Nigeria has been highly receptive to international treaties and conventions related to GE. The country has also initiated several processes internally in support of women empowerment.
 - i. The international instruments that Nigeria has adopted and/or ratified on women's rights, include:
 - **The Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW) 1981** - ratified in 1985;
 - The **Beijing Platform for Action (BPFA)**, focused on the empowerment and advancement of women - adopted in 1995;
 - The **African Charter on Human and People's Rights** - adopted in 1981 and ratified in 1983;
 - **United Nations Security Council Resolution 1325** on women's peace and security - adopted in 2000; and
 - **Protocol to the African Charter on Human and People's Rights on the Rights of Women in Africa (Maputo Protocol)** - adopted in 2003 and ratified in 2004.
 - ii. The normative framework for the promotion and protection and promotion of gender equality also has constitutional backing, as enshrined in the **Constitution of the Federal Republic of Nigeria (1999)**. Nigeria has also enacted several

cross-cutting and sectoral laws, policies, and frameworks in support of the rights of its women, especially in the financial and agriculture sectors. Key examples include:

- **The Revised National Gender Policy (2022)** – recently revised and focused on making GE a key driver for economic growth and development;
- **The WEE Monitoring and Evaluation Framework (2022)** – developed by the FMFBNP and the National Institute for Policy and Strategic Studies to strengthen the monitoring and evaluation of WEE interventions in Nigeria;
- **National Policy on Gender in Basic Education (2021)** – seeks to eliminate gender disparities in education to fulfil the constitutional right that every Nigerian child should have access to quality education;
- **Framework for Advancing Women’s Financial Inclusion in Nigerian (2020)** – focused on driving sustainable access to, and usage of, financial services by Nigerian women;
- **The National Action Plan on Gender and Climate Change (2020)** – mainstreams gender equality into the implementation of national climate change initiatives;
- **The National Digital Economy Policy and Strategy (2019)** – enables Nigeria to leverage digital technologies to diversify the economy;
- **The National Gender Policy in Agriculture (2019)** – a strategic initiative developed by the Ministry of Agriculture to drive gender mainstreaming in the agricultural sector;
- **The National Financial Inclusion Strategy (2018)** - which emphasizes WFI and mandates that microfinance banks have at least 30 percent female staff;
- **The Central Bank of Nigeria (CBN) Regulations (2012)** requires Nigerian commercial banks to have at least 30 percent female representation on their boards, also mandate that 60 percent of the loans given under Nigeria’s MSMEDF will be disbursed to women;
- **The Securities and Exchange Commission Code (2011)** – recommends that publicly listed companies consider gender when selecting board members; although it does not mandate that any specific proportion of membership be allocated to women.

Robust implementation of these policies and follow-through on the commitments would accelerate WEE outcomes in Nigeria.

III. POLICY GOALS

A. Policy Objective

Based on the context and rationale laid out in the preceding sections and Nigeria’s current socio- and macro-economic outlook, the overall objective of the National WEE Policy and Action Plan 2023-2028 is to accelerate the structural reforms and prioritize the sectoral interventions required to catalyse women and girls’ full participation and flourishing in Nigeria’s dynamic economy. The Policy’s target goals and outcomes build on—and extend—some of the women’s economic participation and access goals outlined in key national economic planning documents and policies such as the Medium-Term National Development Plan 2021-2025, the National Gender Policy, and Nigeria Agenda 2050.

THE NATIONAL WEE POLICY AIMS TO ACCELERATE THE STRUCTURAL REFORMS AND SECTORAL INTERVENTIONS REQUIRED TO CATALYZE WOMEN AND GIRLS’ FULL PARTICIPATION AND FLOURISHING IN NIGERIA’S DYNAMIC ECONOMY.

B. SMART Goals

The National WEE Policy and Action Plan build towards key specific, measurable and attainable goals and outcomes. Some of these are outlined in the table below.

Table 2: SMART Goals Targeted by Policy

Overarching Goals	<ul style="list-style-type: none"> • WEF Gender Gap Index: Nigeria aims to reach the Top 90 countries on the World Economic Forum (WEF) Global Gender Gap Index by 2028 • Baseline: #123 (2022) • MTNDP 2021-2025 Target: Top 100 (2025)
	<ul style="list-style-type: none"> • WEF Gender Gap Economic Opportunity and Inclusion Sub-Index: Nigeria will be among the Top 40 countries on WEF Global Gender Gap Index Economic Participation and Opportunity sub-index by 2028. • Baseline: #50 (2022)
Women’s Economic Participation	<ul style="list-style-type: none"> • Labour Force Participation: Nigeria’s women’s labour force participation rate will increase from 55 percent to at least 65 percent by 2028. • Baseline: 55 percent (2021) • MTNDP 2021-2025 Target: 62 percent

	<ul style="list-style-type: none"> • Female Participation in Agriculture: The share of women in the agriculture labour force will increase from 19.6 percent to at least 30 percent by 2028. • Baseline: 19.6 percent (2021) • MTNDP 2021-2025 Target: 25 percent <ul style="list-style-type: none"> • Women In the Workforce: Nigeria’s score on the World Bank’s Women, Business, and the Law index will be at least 71.5 out of 100 by 2028 • Baseline: 63.1 (2022) <ul style="list-style-type: none"> • Corporate Leadership: By 2028, women will occupy at least 25 percent of total board seats across the various sectors listed on the Nigerian Stock Exchange (NSE) and makeup at least 30 percent of senior management of listed companies. • Baseline: 19 percent (board seats, 2019); 23 percent (senior management representation)
<p>Women’s Economic Literacy and Access</p>	<ul style="list-style-type: none"> • Women’s Financial Inclusion: Leverage digital financial services and innovative models to scale women’s financial inclusion to reach 75 percent by 2028. • Baseline: 45 percent (2020) • MTNDP 2021-2025 Target: 71 percent <ul style="list-style-type: none"> • Girl’s Education: Increase the national percentage of girls enrolled in secondary school from 67 to 75 percent. • Baseline: 67 percent (2021) • MTNDP 2021-2025 Target: 71 percent
<p>Structural Reforms and Resets</p> <p><i>(See implementation plan for key actions towards</i></p>	<ul style="list-style-type: none"> • Economic Recovery: Address the long-term effects of the Covid-19 pandemic by enshrining a gender-transformative economic recovery • Productive Tools: Scale women’s access to productivity-enhancing tools across critical sectors including land, mobile phones, and the internet – in line with existing national policies and targets.

<u>these structural reforms and resets)</u>	<ul style="list-style-type: none"> • Financial and Digital Literacy: Support the economic empowerment of women by facilitating access to financial literacy financing, providing skill-building training, and supporting MSMEs' business viability
	<ul style="list-style-type: none"> • Digital Transformation: More intentionally leverage Nigeria's ongoing digital transformation to advance WEE outcomes, in partnership with relevant stakeholders in the private sector.
	<ul style="list-style-type: none"> • Support Structures: Provide the relevant support structures needed in communities and the workplace (i.e., paid leave, childcare, women's economic collectives) to enable Nigerian women and girls to participate in the economy fully.
	<ul style="list-style-type: none"> • Follow through on existing commitments: Stronger implementation of existing WEE-focused government policies and follow through on international and regional commitments and treaties that Nigeria is a signatory to
	<ul style="list-style-type: none"> • Gender-intentional government processes: Mainstream gender-responsive approaches across government processes, including policymaking, budgeting, and procurement.

IV. POLICY FRAMEWORK

A. Scope of the Policy

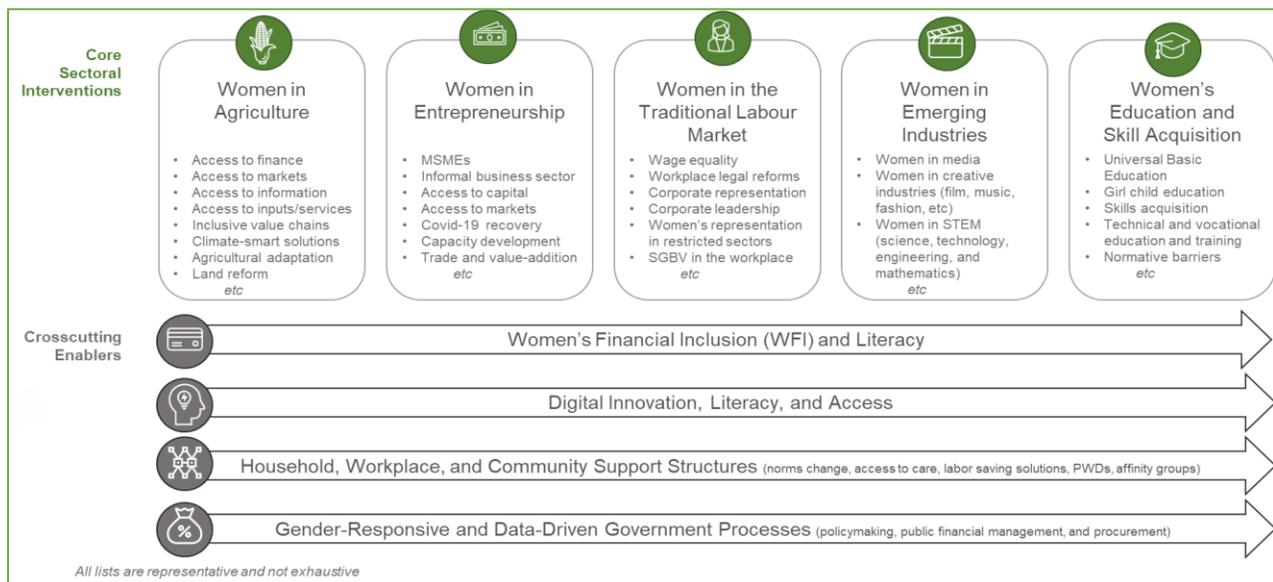
The Policy is focused exclusively on WEE, as defined by the FGN. The Government recognizes, however, that WEE is intersectional and that progress on social and determinants of gender equality—for example, women’s health and gender-based violence—will also have spill over effects on WEE, as narrowly defined in this Policy. The National Gender Policy (NGP) 2021-2025, approved in early 2022, explores some of those complementarities in more detail. This National WEE Policy focuses on high-impact interventions in the economy, with emphasis on established and emerging sectors where women are—or could be—engaged to grow their incomes, livelihoods, and economic power. The outgoing Buhari Administration hopes that future administrations will consider similar policy processes that build on the NGP to further and more broadly interrogate other verticals related to women’s economic empowerment.

B. Conceptual and Organizational Framework

1. Core Sectoral Pillars

The National WEE Policy is organized according to a conceptual framework based on technical expert perspectives and grassroots feedback received during the year-long National WEE Policy Dialogue. A diagram of the overall concept is seen below.

Table 3: Core Sectoral Pillars and Crosscutting Accelerators



The policy framework emphasizes high-impact interventions across five key sectors where Nigerian women and girls are most deeply engaged or where there is potential to drive future economic outcomes for women. The five sectoral pillars are:

- Agriculture;
- Entrepreneurship;
- The Traditional Labour Market;
- Emerging Industries; and
- Education and Skill Acquisition.

In addition to focusing policy action on key sectors where most Nigerian women and girls are likely to pursue livelihoods (agriculture, entrepreneurship, the traditional labour market), a sector-based framework enables the Policy to suggest transformative interventions in emerging sectors with the potential to lift women out of poverty (e.g., tech, media, creative industries, and education). More tactically, the sectoral focus also enables the Policy to build on the National Gender Policy—and other gender-relevant sectoral-based policies. The sectoral approach also delineates clear responsibilities and will allow for more effective and targeted advocacy, accountability, and evaluation since the FGN and subnational governments also structure budgets and policies administratively by ministry and/or sector.

2. Crosscutting Accelerators

The Policy framework is underpinned by four cross-cutting enablers that suggest system-level changes that could have transformative impacts and serve as major tailwinds for WEE. These are:

- Women’s Financial Inclusion (WFI) and Literacy;
- Digital Innovation, Literacy, and Access;
- Gender-Intentional Household, Workplace, and Community Support Structures; and
- Gender-Responsive and Data-Driven Government Processes.

These cross-cutting accelerators address the structural and normative barriers that limit women’s economic wellbeing at the systemic level. They also allow the Policy to emphasize how deliberate structural and social reforms and more gender-intentional governance approaches are systemic entry points with the potential to lift Nigerian women and girls out of poverty.

V. CORE SECTORAL PILLARS



A. Pillar One: Agriculture

OVERVIEW

FGN Commitments and Targets
MTNDP 2021-2025 <ul style="list-style-type: none">• Increase female participation in agriculture – by increasing the share of women in the population (15 years and above) who practise agriculture from 19.6 percent to 25 percent.• Ensure the inclusion of women and youth in the agriculture sector by ensuring robust implementation of relevant policies (pg. 49)• Realign existing agriculture financing schemes and initiatives to support value chain actors to maintain and scale up their operations, while ensuring inclusion for women and youth-owned agro-businesses (pg. 49)

1. Women’s Role in Agriculture

Agriculture is key to the Nigerian economy and is potentially its mainstay. According to PricewaterhouseCoopers (PwC), in 2020, the agriculture sector contributed about 22 percent to Nigeria’s gross domestic product (GDP) and employed 36 percent of the labour force. Over 80 percent of Nigeria’s farmers are smallholder farmers, responsible for over 90 percent of Nigeria’s agricultural output. Many of these smallholder farmers are women. While there is contention on the women’s labour contribution to Nigeria’s agricultural output, even the most conservative estimates put it at approximately 40 percent. Most credible analyses suggest that Nigerian women account for 70 percent of the agricultural labour force and carry out up to 50 percent of animal husbandry-related activities. However, only one in five landowners in Nigeria is female. Women farmers also produce an average 30 percent less than their male counterparts.

The scale of women’s engagement in the sector suggests that any initiatives to empower Nigerian women and make them productive members of the economy must consider the agriculture sector. This understanding is increasingly reflected in government, private, and social sector approaches to addressing WEE in Nigeria, and the agriculture sector has become a key site of women empowerment programs. Many of these efforts have been successful, but others continue to suffer from implementation gaps. As a result, there is a need for additional intervention at scale to drive WEE through agriculture in Nigeria and create systemic change.

Nigerian women carry out various roles across major agriculture value chains, including planting, weeding, harvesting, and processing. However, across the board, women are less engaged in the more value-added segments of these value chains where they could be most effectively economically empowered. Government policies will need to deliberately address this inequity, which can be attributed to multiple structural and normative barriers, including lack of access to funding, lack of access to land, limited information, poor inputs, and lack of decision-making power.

2. Gender Gaps in Agriculture

According to the World Bank, closing the gender productivity gap in agriculture in Nigeria could boost GDP by at least \$2.3 billion and, potentially, as much as \$8.1 billion due to spill overs to other economic sectors. Women face significant challenges in accessing and benefitting from agricultural resources such as land, credit, and inputs. Despite their essential role in agriculture, women have limited access to land ownership and control, resulting in reduced productivity and lower incomes for women smallholder farmers. Addressing these gender gaps in agriculture is crucial for achieving sustainable agriculture, reducing poverty, and promoting gender equality in Nigeria. Some of these gaps are explored below.

i. Access to Finance and Agriculture Inputs

Credit is a handy resource to farmers because their production activities are often seasonal. A considerable lag occurs between the time they incur costs and the time they can generate income from their produce. Nigeria's women farmers receive less than 10 percent of the credit offered to small-scale farmers. They are discouraged from applying for formal loans because of the complexity of the administrative process, unsuitable loan sizes, and credit rates. According to the National Bureau of Statistics, in 2007, some 20,098 men accessed loans compared to 8,550 women.

Difficulty accessing vital agricultural inputs such as improved seedlings, fertilizers, pesticides, and machinery is often a direct result of these women's poor financial situation. Evidence points to the extant gap in financing women's agricultural activities. For example, a 2022 estimate by ActionAid suggests that women have access to less than 23 percent of available agricultural credit facilities, about 4.8 percent of agricultural insurance; while and, only about 59 percent of them have access to land. In comparison, only 29.7 percent have control of it. Gender differences in the use of agricultural inputs are a key driver of the gender productivity gaps in Nigeria. Nationally, male farmers use over 8 times more fertilizer and 50 percent more herbicide per hectare than their female counterparts, suggesting that equalizing input use could significantly increase female productivity. Women farmers also face challenges using productive labour. When they hire male labour, it less productive than when men hire male labour. Several mechanisms may drive the labour productivity gap: female plot managers may not have time to effectively supervise workers; male laborers working for a woman supervisor may exert lower effort; and women may lack resources to hire more productive workers.¹

Rural women in farms and households in Nigeria play significant roles in food production, processing, and feeding families. However, female farmers encounter problems that stem from a

¹ - World Bank. 2022. *Closing Gaps, Increasing Opportunities: A Diagnostic on Women's Economic Empowerment in Nigeria*. © Washington, DC: World Bank. <http://hdl.handle.net/10986/37225>

lack of access to seeds, credit, extension services, and technology. Unfortunately, they are also less likely to own land, as statistics show that only 20 percent of landowners globally are women. Also, according to UN Women, if they hope to inherit family property, the law may deprive them of an equal share, or social norms and traditions may favor their male relatives.

ii. Access to Information and Extension Services

Accessing information and training is another prominent constraint women face in agricultural production. Women's participation in farmer training is often low due to the lack of awareness, illiteracy, lack of formal education, societal barriers, and lack of transportation facilities. Also, biased cultural norms limit some women from accessing ICT. Women are also short-changed in agriculture extension services because the inadequacies and shortages in the sector meant that what is available are reserved for men. Only 3 percent of women plot managers in the North participated in extension services, relative to 20 percent of men. This is despite high returns to extension services in the North: plot managers that participated in extension activities within the last year had 18% higher productivity. The low extension activity participation rates for women may be attributable to several factors: (i) current extension services may focus on crops predominantly farmed by men; (ii) extension activities may be run by men with cultural norms precluding women participating; or (iii) current outreach activities may target predominantly male social networks.²

iii. Exogenous Shock: Climate Change

Climate change exacerbates existing gender inequities and has a greater impact on women and girls as a result of their increased vulnerability, both economically and socially.³ Various studies in Nigeria point to the increasing and unequal impacts of climate change on women's livelihoods. Some of the climate change-related challenges faced by female and male farmers include rising sea temperatures, fluctuation in weather patterns, and flooding. Studies also point to the destruction of women's farmlands, loss and failure of crops, and increase in crop diseases as climate change factors that influence food insecurity and contribute to a reduction of income. Climate change escalates social, political and economic tensions in fragile and conflict-affected settings. It will be important to ensure an intersectional approach is taken when addressing the needs of women in the agricultural sector, while still not neglecting the fact that climate change will affect women across other economic sectors.

In 2015, the FGN submitted an ambitious nationally-determined contribution (NDC) and became one of the few developing countries to set an economy-wide target. The NDC was updated at the 2021 COP conference, where Nigeria pledged an unconditional contribution of 20 percent below business-as-usual by 2030 and a 47 percent contribution conditional on international support. This scale of emissions reductions is consistent with the 1.5-degree Celsius pathway and could see Nigeria's emissions peak in the next decade, with international support to achieve the target. Women stand to gain from intentional climate change in Nigeria.

iv. Grassroots Perspectives on Agriculture

² - World Bank. 2022. *Closing Gaps, Increasing Opportunities: A Diagnostic on Women's Economic Empowerment in Nigeria*. © Washington, DC: World Bank. <http://hdl.handle.net/10986/37225>

³ <http://www.weforum.org/agenda/2022/06/explainer-how-inequality-and-climate-change-are-interconnected>

Nigerian women consistently cite several systemic barriers that hinder their ability to fully participate in the agriculture sector. The lack of access to critical farming inputs (seeds, fertilizers), land, agriculture financing, farming technologies/mechanization, and markets - which are emphasized in the literature also feature prominently in grassroots women's feedback on their participation—or lack thereof—in the agriculture sector. Nigerian women also noted that societal norms play a major role in hindering their access to government-provided farming inputs, as men and boys tend to be prioritized in distribution. The rise of “political farmers” also hinders women from accessing the benefits of agriculture-focused empowerment programs.

Moving forward, WEE intervention in the agriculture sector must ensure that structures and standing arrangements are put in place to address the access challenges that Nigerian women face so that resource allocations for women and girls in agriculture reach intended targets. The reality is that agricultural interventions that are gender blind may not benefit women in many parts of the country.

3. FGN Policies and Commitments

Over the past few years, the Government of Nigeria has made several commitments towards advancing the status and visibility of women in the agriculture sector and closing the gender gaps that exist in the sector. These measures include:

i. National Gender in Agriculture Policy

The National Gender in Agriculture Policy, enacted in 2019, has continued to excite GE/WEE advocates in Nigeria because it represents a robust, explicit, and measurable GE-focused framework for the sector. The policy document calls for the democratization of access to agricultural productive resources, programs, and assets; and encourages several genders-based reforms that would increase productivity for women smallholder farmers. The policy also describes the empowerment of women smallholder farmers as a national food security imperative, a factor which has resonated during the Covid-19 period and as Nigeria faces a potential food security crisis due to the effects of the conflict between Russia and Ukraine.

The policy builds on existing international, regional, and national GE and agricultural policy frameworks and aims to plug the gender-intentionality gaps that have characterised interventions in the sector to date. Some key objectives outlined in the policy that could transform outcomes for women smallholders include:

- a) Mainstreaming gender in key agricultural policies, program design and extension services implementation, and budgeting
- b) Addressing norms that hinder women's full participation in the sector;
- c) Ensuring greater capacity development for women farmer's cooperatives;
- d) Establishing stronger market linkages and quality control development; and
- e) Increasing the productivity of women farmers

The policy also highlights the potential impact of climate on food security in Nigeria and calls for training, capacity development, and support to women smallholders to navigate these challenges. Critically, the policy also identifies women's cooperatives as an effective vehicle for driving access to markets and productive resources—including inputs and mechanization, and financial literacy and inclusion—which would all transform women's abilities to derive increased benefits across the entire agricultural value chain.

ii. **National Action Plan on Gender and Climate Change for Nigeria (2020)**

The National Action Plan on Gender and Climate Change for Nigeria acknowledges the key role that the agriculture sector plays as an employer of female labour and anticipates the potentially debilitating effects of climate change on agriculture, water resources, and livelihoods over the near-to-medium term. Key objectives outlined in the plan include:

- a. Gender mainstreaming in climate change policy formulation and implementation. It argues for women to be centred in policy development aimed at adapting to the effects of climate change—including the Paris Agreement and Nigeria’s Nationally Determined Contributions (NDCs).
- b. Mobilization of climate finance to support gender-sensitive adaptation initiatives.
- c. Dissemination of sex-disaggregated data on climate change issues; and
- d. Greater participation of women in climate change policies and negotiations.

The plan covers the period 2020-2025 and lays out key objectives across five priority sectors, namely: agriculture; forestry and land use; food security and health; energy and transport; waste management, and water and sanitation.

4. Collaboration in Achieving Priority Policy Objectives⁴

To further improve economic outcomes for women in the agriculture sector, the Federal Government of Nigeria shall work with subnational governments, the private/social sectors, and international development partners and leverage their collective strengths in the following areas:

Table 4: Collaboration on Policy Objectives in Agriculture

Strategic Goals	Lead MDAs
1.1 Improve women smallholder farmers’ access to agricultural financing and markets.	<ul style="list-style-type: none"> • FMARD • FMFBNP • BOA • FMITI • FMLE
1.2 Drive women smallholder farmers’ access to high-quality, climate-resistant inputs.	<ul style="list-style-type: none"> • Federal Department of Agricultural Land & Climate Change Management Services (ALCCMS).
1.3 Establish pathways for moving women into more high-value crop and livestock value chains.	<ul style="list-style-type: none"> • FMARD • FML

⁴ The implementation of the priority policy objectives throughout this Policy will further be elaborated in the Appendix: Action Plan and Implementation Guide.

	<ul style="list-style-type: none"> • FMITI
1.4 Make the design of government agriculture extension services more gender intentional.	<ul style="list-style-type: none"> • FMARD • Federal Department of Agricultural Extension
1.5 Provide access to labour-saving agriculture tools and mechanisation.	<ul style="list-style-type: none"> • Federal Department of Farm Inputs Support Services (FISS) • Federal Ministry of Science and Technology (FMST) • FMARD • FMLE • FMITI
1.6 Prioritize reform of the land tenure system, with a focus on access and land ownership for women.	<ul style="list-style-type: none"> • National Economic Council (NEC) • Federal Ministry of Justice (FMOJ) • Subnational Governments • National Agricultural Land Development Authority (NALDA)
1.7 Leverage emerging technology platforms to scale women's agricultural success.	<ul style="list-style-type: none"> • FMARD • FMCoDE
1.8 Leverage women's affinity groups (WAGs) as a platform for driving access to agriculture financing, information and markets.	<ul style="list-style-type: none"> • FMFBNP • Federal Department of Agribusiness & Market Development • FMWA

<p>1.9 Structure programming to change harmful norms around women's role in agriculture.</p>	<ul style="list-style-type: none"> • FMWA • FMARD • National Orientation Agency (NOA) • FMOJ
<p>1.10 Engage men to change norms around women's participation in high-value chains.</p>	<ul style="list-style-type: none"> • FMARD



B. Pillar Two: Entrepreneurship

OVERVIEW

Existing FGN Commitments
MTNDP 2021-2025 <ul style="list-style-type: none">• Facilitate access to funds by providing access to digital finance tools and advisory services that can equip women entrepreneurs with the tools needed to grow their businesses into viable enterprises.• Support the economic empowerment of women by facilitating access to financial literacy financing, providing skill-building training, and supporting MSMEs' business viability.
MSME Development Fund <ul style="list-style-type: none">• Ensure that at least 60 percent of the MSMEDF flows to female entrepreneurs.

1. Women's Role in Business in Nigeria

Nigeria has the highest number of women entrepreneurs in the world – and that number is rising. According to the FATE Institute, women represent 43 percent of Nigeria's entrepreneurs and the gender gap in entrepreneurship is narrowing as more women continue to start businesses and enterprises. According to PwC, there are over 23 million Nigerian female entrepreneurs running micro-businesses alone, most of whom are in the informal sector. Women entrepreneurs earn 66% lower profits than men entrepreneurs; women own less capitalized enterprises—evidence suggests that if women-owned enterprises increased capital investment to equal that of male-owned enterprises, women entrepreneurs' profits would increase by 25%; most women entrepreneurs (95%) sell to the final consumer businesses that sell to final

consumers earn 46% lower profits than those selling to other businesses/traders.⁵ This makes the sector a major site for WEE-focused policy and programming.

Studies have shown that the major factors that encourage Nigerian women to start businesses are economic pressures, compounded by the need to support family income, reduce poverty, and attain personal financial growth and independence. Compared to men, women generally become entrepreneurs out of economic necessity, as opposed to perceived economic opportunity—i.e., necessity entrepreneurship. Women's business decisions are often constrained by gender-specific factors such as household-related demands and limited financial assets. These factors have major implications for how Nigerian women entrepreneurs can run their businesses—for example, the degree to which they can invest their profits. They further influence the decisions that female entrepreneurs make, choosing low-risk sectors that can be entered with a low level of investment. As a result, though entrepreneurial activity can lead to a rise in employment and

⁵ -World Bank. 2022. *Closing Gaps, Increasing Opportunities: A Diagnostic on Women's Economic Empowerment in Nigeria*. © Washington, DC: World Bank. <http://hdl.handle.net/10986/37225>

economic opportunity, women in Nigeria are less likely to achieve success and establish a sustainable pipeline of income and livelihood in this field compared to men.

To truly understand Nigeria's female entrepreneurs, it is important to grasp what motivates their engagement in the marketplace and some of the barriers that lead to divergent outcomes for male and female entrepreneurs in the country.

2. Structural and Normative Barriers

Several structural and normative barriers hinder Nigerian women entrepreneurs from reaching their full potential and scaling their businesses. These include inequitable access to education, property, credit, market information, and technology. Business literacy and management skills are also major gaps that result in unsuccessful ventures for women entrepreneurs.

A lack of access to business financing and formal financial services is a common occurrence and a major barrier for women entrepreneurs in Nigeria. High-interest rates, concealed administrative charges, and collateral requirements prevent women from accessing formal financial services and capital assets to sustain their business operations. A study conducted by Ademokun and Ajayi revealed that 50 percent of the women utilized their savings as business start-up capital, 30 percent sourced their business capital from family, and 20 percent utilized a combination of both. Few of the respondents obtained a loan from the banks for their business operations. As women continuously struggle to access loans and start-up capital that can grow and scale their businesses, their most viable business start-up option is the use of their personal funds and savings which are quite limited. The emergence of informal financial inclusion platforms such as Village savings and Loan Associations (VSLA) through development intervention programs has provided new access to credit channel for rural unbanked women to access business credit for start-up and business expansion.

Another significant impediment to the growth of, and aid to, women-owned businesses is the omission of nano-businesses from the classification of businesses for policy support. Micro, Small, and Medium Enterprises (MSMEs) as categories do not capture the essence of most women-owned businesses and, so, this group of women entrepreneurs often goes unaccounted for despite serving as the backbone of the informal economy. Such nano-businesses, often consisting of one person working alone, do not necessarily serve as engines of long-term capital growth, but rather allow women to meet their required daily spending needs. The role that nano-businesses play in filling employment gaps for women underscores the need to expand the categorization of MSMEs to include nano-businesses. This will allow stakeholders such as the Small and Medium Enterprise Development Agency of Nigeria (SMEDAN) to effectively meet and support the business needs of these women who are often overlooked yet contribute significantly to their local economies and in meeting their household spending needs.

Gender norms also play a major role in limiting the growth of women-owned businesses and ventures across Nigeria. In the business sector, male dominance is strongly encouraged, and these norms create and reinforce the impression that women are unable to thrive in the business environment. Studies have shown that this can ultimately lead women entrepreneurs to exhibit self-limiting behaviours that cause them to stay away from male-dominated business endeavours that generate greater revenue. Consequently, most Nigerian women participate in low-value, informal entrepreneurship that revolves around traditional family roles—usually small-scale agricultural activities or businesses in the informal sector. Women entrepreneurs constitute only 13.6 percent of the total number of entrepreneurs in the formal sector and they occupy a low

position in the value chain. Despite efforts to expand their businesses into the formal sector, most still operate within the informal sector due to an absence of education and lack of access to enhanced startup capital. Restrictions on women's mobility and interactions also lead to fewer economic opportunities for women. In some parts of the country, women have been forced to depend on children to access markets, constraining their opportunities to grow and expand their businesses.

3. Exogenous Shock: Covid-19

Covid-19 has had a significant negative impact on most Nigerian MSMEs, with especially dire outcomes for women-owned businesses. However, the economic recovery provides the opportunity to build a more equitable economy by unlocking opportunities for women and addressing long-standing normative and structural barriers.

According to a 2021 analysis by the FATE Foundation, 34.2 percent of female-led businesses in Nigeria did not record growth in the year following the peak of the Covid-19 pandemic, with limited revenues and access to finance serving as the main constraint to growth. Throughout the Covid-19 pandemic, the reinforcement of traditional gender norms has forced women business owners to shoulder most unpaid care work and face greater unemployment and income losses from juggling their entrepreneurial and caretaking duties. Women have not only suffered on the economic front but have also experienced higher rates of gender-based violence (GBV) which has impacted their productive capacity. In 2020, the Women at Risk International Foundation (WARIF) recorded a 64 percent increase in the number of reports they received of domestic and sexual violence in Nigeria during the pandemic. As a result, the pandemic required women entrepreneurs to not only balance caretaking duties but also deal with the psychological and physical stress of GBV. These factors continue to limit women's ability to successfully operate their businesses. In some cases, women most likely had to stall their business operations to care for their children and families.

4. Grassroots Perspectives on Entrepreneurship

Over the course of the Nigeria WEE Policy Dialogue, the FGN engaged extensively with women entrepreneurs, which provided insight into the barriers and challenges they face as they seek to engage fully in the economy.

Across Nigeria, women entrepreneurs, in both the formal and informal economy, agreed that access to finance and capital was the main barrier that hindered them from scaling their businesses and reaching their goals. However, it also became clear that the access to finance challenge is a solvable gap and that most women entrepreneurs, especially in the informal sector, do not have an awareness of all of the capital available to them. On average, women microentrepreneurs stressed that between one hundred thousand naira and five hundred thousand naira could enable them to scale their business operations to the next level but were unaware of the processes for accessing funds from the traditional financial system or public sector funds. Many who had tried to access these funds were told that they did not qualify for these funds—for example, because their businesses were not registered.

The Dialogue also reinforced that when women microentrepreneurs can access start-up capital, these funds can be diverted to meet more pressing, household needs because of the expectations put on women and their enterprises to fund household needs. Empowerment needs to take into consideration the full needs of women and set them up to be able to invest the capital that is provided into their businesses. Some women also reported that their inability to read and write

was the most critical barrier to their businesses. They were unable to navigate the financial system with its significant registration and collateral requirements.

Access to markets is another critical gap. Women have limited access to markets and even those who can access them have less bargaining power due to societal norms. Sometimes, the lack of access to markets is imposed by men who are worried about their wives' safety, due to insecurity in some parts of the country. For women entrepreneurs involved in agriculture, lack of access to storage facilities is also a major barrier, which forces them to sell farm produce at a loss.

Despite these challenges, technology is democratizing economic access for women. Simple innovations like mobile phones, WhatsApp groups, and POS devices are addressing information asymmetries and cash flow issues that hinder businesses. Women's financial inclusion, access to digital financial services, and the internet are foundational for progressive WEE programming and Nigeria has made tremendous progress in leveraging technology to close key gaps: women are daily benefitting from this transformation. Nigerian women increasingly desire to have access to technology to make their businesses more efficient and improve their productivity. Across Nigeria, women articulate their desire to modernize their businesses, learn new skills, and leverage technology to reach new markets and lessen the level of effort needed to reach their business goals.

Social norms, customary practices, and structural barriers prevent women from starting and sustaining businesses and impose unequal access to resources. Some women entrepreneurs stated that they could only run businesses at home and were not allowed to have male customers. Some community leaders believe that a woman should not be seen in the market, should not have a voice or an opinion, and should not earn more than her husband—limiting the prospects of women-run businesses. Men, including husbands, tend to dismiss women's income-generation activities as unserious. Therefore, at a community level, it is generally perceived as a waste of resources to invest in women's businesses.

5. Priority Policy Objectives

To further improve economic outcomes for women owned MSMEs, the Federal Government of Nigeria shall work with subnational governments, the private/social sectors, and international development partners and leverage their collective strengths to achieve the following:

Table 5: Collaboration in the Entrepreneurial Sector

Strategic Goals	Lead MDAs
2.1 Facilitate women's access to capital – and other foundational business needs, such as business sensitization, skills, and energy	<ul style="list-style-type: none"> • FMFBN) • CBN • FMWA • FMITI • Rural Electrification Agency (REA)

<p>2.2 Empower women to cross-over into male dominated trades/sectors through wage transparency, exposure, apprenticeship, and mentorship (both male and female mentorship as evidence suggests that male mentorship increases women entrepreneurs crossing over to male dominated and more lucrative sectors)⁶</p>	<ul style="list-style-type: none"> • FMFBNP • FMCoDE • FMITI • FMWA
<p>2.3 Foster women’s entrepreneurship and engagement in innovation and lower barriers to entry into the formal business sector.</p>	<ul style="list-style-type: none"> • Corporate Affairs Commission (CAC) • FMITI
<p>2.4 Lower the barriers for new firms to enter the formal economy and business sector.</p>	<ul style="list-style-type: none"> • CAC • FMITI • CBN
<p>2.5 Foster greater access to both local and international markets.</p>	<ul style="list-style-type: none"> • Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) • Nigeria Export Promotion Council (NEPC) • Standards Organization of Nigeria (SON)

⁶ - World Bank. 2022. *Breaking Barriers: Female Entrepreneurs Who Cross Over to Male-Dominated Sectors*. © World Bank, Washington, DC. <http://hdl.handle.net/10986/36940>



C. Pillar Three: The Traditional Labour Market

OVERVIEW

Existing FGN Commitments
<p>MTNDP 2021-2025</p> <ul style="list-style-type: none"> • Prescriptions for the empowerment of women through greater participation in the labour force. This is done through the expansion of microfinancing, local savings groups, and community banks that can support poor Nigerian women who may not possess collateral for loans from advanced financial institutions. • Protection of vulnerable women from sexual and gender-based violence (SGBV).

1. Imperative for Modernization

The official estimate for Nigeria's GDP was \$1.085 trillion at the end of 2022 in purchasing power parity terms.⁷ Analysts predict that Nigeria's GDP could grow by \$229 billion if women engaged in the workforce at the same level as men. Though Nigeria's labour market reached 66.8 million people in 2022, a new World Bank report revealed that 40 to 50 million additional jobs will be required to employ the rapidly growing population. If Nigeria manages to build a labour market that employs women, remunerates them fairly, and provides pathways for them to lead, it will be a major site for WEE over the coming decade. However, the same World Bank report suggests that Nigeria's economic growth trajectory is creating "two Nigerias, one in which high and diversified growth provides more job and income opportunities for a small share of the population, and one in which workers are trapped in a low-productivity and

traditional subsistence activities." This divide has resulted in gendered and geographic divides, exemplified especially by women in Northern Nigeria who continue to lack access to a diverse suite of high-paying jobs across a variety of sectors.

2. Corporate Representation and Leadership

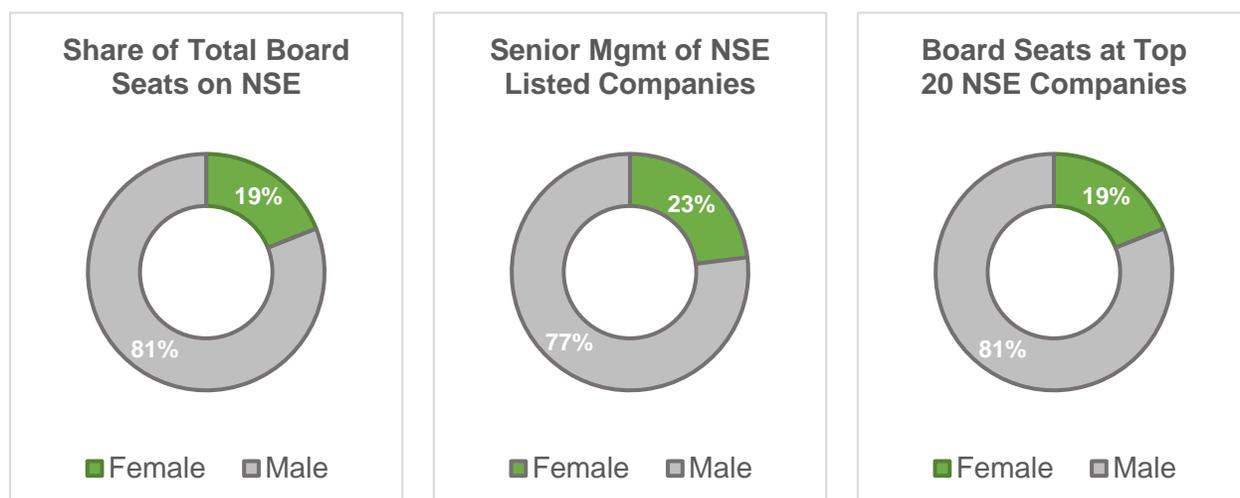
According to PwC, in 2019, Nigeria's female labour participation rate stood at 50.5 percent, compared to close to 60 percent for men. Women in Nigeria face several challenges in the traditional labour market such as gender discrimination, limited access to work opportunities, and familial responsibilities. These barriers result in low rates of female participation in professional careers and senior management. While the overall share of Nigerian women involved in the formal economy has gradually increased over the past decade—driven primarily by greater female

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[https://www.worldeconomics.com/Country-Size/nigeria.aspx#:~:text=Nigeria%27s%20Gross%20Domestic%20Product%20\(GDP\)&text=The%20official%20estimate%20for%20Nigeria%27s,in%20purchasing%20power%20parity%20terms](https://www.worldeconomics.com/Country-Size/nigeria.aspx#:~:text=Nigeria%27s%20Gross%20Domestic%20Product%20(GDP)&text=The%20official%20estimate%20for%20Nigeria%27s,in%20purchasing%20power%20parity%20terms)

participation in the services sector, –gaps persist, particularly in professional careers; and representation in senior management remains low.

While Nigeria is a regional leader in female boardroom representation, analysis from PwC reveals that in 2019, women occupied only 19 percent of total board seats across the various sectors listed on the Nigerian Stock Exchange (NSE). Women make up just 23 percent of senior management of listed companies. For context, there are 162 companies currently listed on the Nigerian Stock Exchange. According to a recent report by the NSE, 20.9 percent of board seats at the top 20 companies are held by women (48 out of 230 seats). Incidentally, the financial sector accounts for the highest number of women in corporate leadership. However, there remains the imperative for leveraging opportunities to cultivate champions within the sector to drive progress on women’s financial inclusion (WFI) and corporate representation.



3. Job access, restricted sectors, and the informal economy

Although the numbers indicate progress, most Nigerian women are employed in professional roles traditionally held by women. This is demonstrated by the fact that over 50 percent of Nigerian women employed in the formal economy work in only seven occupations including clerical services, sales, and teaching. Female representation in male-dominated professional careers like engineering, medicine, and law is far below male levels. For example, the Nigeria Bureau of Statistics (NBS) notes that only 22 percent of Nigerian engineering and technology graduates are women.

As Nigerian women are less likely to be active agents in the traditional labour market, they are more likely to be in lower-earning roles in the agriculture and informal sector. Earning a wage is the least common income-generating activity among working women in Nigeria, with only 12 percent of women primarily earning wages.⁸ Within the world of work, women's success is restricted by lower levels of education, barriers in access to finance, and limited digital connectivity that would open their access to market information and mobile banking services. A notable increase in participation of women in the informal sector is largely informed by institutional and

⁸ World Bank. 2022. *Closing Gaps, Increasing Opportunities: A Diagnostic on Women’s Economic Empowerment in Nigeria*. © Washington, DC: World Bank. <http://hdl.handle.net/10986/37225>

**BETWEEN 40-50 MILLION
NEW ADDITIONAL JOBS
WILL BE REQUIRED TO
EMPLOY NIGERIA'S
RAPIDLY GROWING
POPULATION.**

cultural barriers and not necessarily interest. About 51 percent of women surveyed across three Nigerian states (Lagos, Kano, and Kaduna), indicated that they are more interested in formal work, compared to 17 percent who say they want to be self-employed and 12 percent who are interested in entrepreneurship.

In sectors such as manufacturing, oil and gas, and engineering, women are underrepresented, despite high potential for job creation and economic growth.

This is largely due to gender stereotypes, limited access to education and training, and discriminatory hiring practices. Through a multi-faceted approach—to include the provision of more financial resources and career development training in these professional ecosystems—more women should be encouraged to enter these sectors. Furthermore, more inclusive, supportive, and gender-sensitive workplace cultures need to be cultivated for women in the traditional labour sector to feel comfortable to engage in these currently male-dominated environments for long-term careers that result in influential leadership roles. These proactive steps are needed to change the gender imbalance in patriarchal workplaces in Nigeria and create sustainable pathways for women to economically empower themselves through their careers.

4. Workplace Protection and Equity

Gaps in the legal code allow gender discrimination to persist in the workplace, creating another major barrier to WEE. According to McKinsey Global Institute's (MGI) 2019 Gender Parity Index, Nigeria performs slightly better on measures related to workplace equity than most of its regional peers. However, outcomes vary widely depending on socioeconomic status. This highlights the stark reality that WEE outcomes tend to vary for Nigerian women not just geographically, but also across socioeconomic lines. Nigerian law does not mandate equal remuneration for work of equal value. Therefore, even with the same level of education and amount of experience as their male counterparts, women often earn less for working in the same roles. The gender wage gap is larger in the private sector than the public. Yet, in the public sector, research indicates that women may, on average, need to be more qualified than men to reach a given salary grade. On average, women wage earners are more highly educated than male wage earners, although women have a lower return to their education. Within the private sector, women earn an average of 40 percent less than their male counterparts, which falls to 24 percent after controlling for individual-, sector-, and employer-level characteristics. Female wage earners are more than twice as likely to work in education, relative to male wage earners. This stark sectoral segregation is a significant driver of the wage gender gap because education is also the lowest-paying sector—education workers earn 28 percent less than other wage workers.⁹

Several labour laws also restrict female participation in some industries and several government agencies. For example, the Nigeria Police Force (NPF) has several discriminatory employment practices which impact women's ability to succeed in their roles. Nigerian laws that prohibit sexual harassment at work are not enforced while GBV in the workplace is also a major challenge that hinders women's ability to fully participate and flourish in the traditional job market. According to

⁹ - World Bank. 2022. *Closing Gaps, Increasing Opportunities: A Diagnostic on Women's Economic Empowerment in Nigeria*. © Washington, DC: World Bank. <http://hdl.handle.net/10986/37225>

the University of California Los Angeles (UCLA) Burkle Centre, 54.5 percent of Nigerian women report having experienced sexual harassment at work in 2020.

5. Grassroots Perspectives on the Traditional Labour Market

Traditional norms and expectations significantly impact women’s participation in the traditional job market. Across Nigeria, the prevailing gender ideology tends to present men as family breadwinners and are, therefore, entitled to more economic support than women. This perspective constitutes a major barrier to women’s access to job opportunities and weakens the support women receive from their households and community members as they pursue employment. Women engaged through the Policy Dialogue also noted that social norms and expectations also discourage them from pursuing traditional jobs. During the Policy Dialogue, several focus group participants reiterated that their community’s perception that their husbands would “no longer have control over their wives if they became financially independent” restricted them from seeking jobs.

These norms also have supply-side implications, as managers are more likely to perceive men as better and more capable workers than women, and so are more likely to hire men. Pregnant women also face significant discrimination when seeking jobs because managers perceive them as “flight risks.”

6. Priority Policy Objectives

To further democratize the traditional labour market and create fulfilling and safe job opportunities for Nigerian women, the Federal Government of Nigeria shall work with subnational governments, the private/social sectors, and international development partners and leverage their collective strengths to achieve the following:

Table 6: Collaboration on Increased Access to Traditional Labour Market

Policy Strategies	Lead MDAs
3.1 Overhaul existing labour laws to create pathways for more equitable corporate governance, representation, and leadership	<ul style="list-style-type: none"> • Federal Ministry of Labour and Employment (FMLE) • Federal Ministry of Justice (FMOJ) • FMWA • CBN – and other industry regulators
3.2 Empower women to cross-over into male dominated trades/sectors through wage transparency, exposure, apprenticeship, and mentorship (both male and female mentorship as evidence suggests that male mentorship	<ul style="list-style-type: none"> • FMLE • FMITI • FMWA

increases the likelihood of women crossing over to male dominated and more lucrative sectors) ¹⁰	<ul style="list-style-type: none"> • FMCoDE • Federal Civil Service Commission (FCSC) • Head of Service (HOS) • National Bureau of Statistics (NBS)
3.3 Tackle biases about women’s role in the traditional labour market through training and sensitisation	<ul style="list-style-type: none"> • NOA
3.4 Introduce employee benefits that consider women’s needs and address the barriers that prevent them from working in traditional workplaces.	<ul style="list-style-type: none"> • FMLE • FMITI
3.5 Ensure women’s safety in the workplace by introducing best practice guidelines.	<ul style="list-style-type: none"> • FMLE • FMOJ
3.6 Highlight Nigerian female role models in the traditional labour market.	<ul style="list-style-type: none"> • FMWA • FMIC • NOA

¹⁰ - World Bank. 2022. *Breaking Barriers: Female Entrepreneurs Who Cross Over to Male-Dominated Sectors*. © World Bank, Washington, DC. <http://hdl.handle.net/10986/36940>



D. Pillar Four: Emerging Industries

OVERVIEW

Existing FGN Commitments
MTNDP 2021-2025 <ul style="list-style-type: none">• Increase women’s participation in emerging industries – by increasing support in the digital economy ecosystem through local and foreign investments in women’s programmes• Deploy fiscal policies that support or protect emerging industries, encourage investment in critical sectors, and promote local production - by increasing civil society participation in cultural governance• Increase growth in all sub-sectors - by improving technical and financial support for the emerging industries• Address the long-term effects of the Covid-19 pandemic on the creative sector - by introducing a 10-year recovery plan in partnership with the private sector actors. In partnership with creatives at all levels, the government will roll out the Evolution of Nigerian Arts and Culture Through Technology (ENACTT) plan.

1. Information and, Communications, Technology (ICT)

The technology industry is one of the most dynamic and rapidly emerging sectors in Nigeria and its growth has been particularly noteworthy because of its potential to empower women economically. According to data from the Nigerian Communications Commission, the ICT industry is currently valued at over \$70 billion, with an annual growth rate of around five percent. Today, Nigeria’s tech sector accounts for almost 10 percent of the nation’s GDP which is up from less than 1 percent in 2001. Furthermore, the technology industry is considered to one day be one of the most gender-inclusive sectors in Nigeria, with a significant proportion of women constituting the workforce. The tech industry encompasses a plethora of sub-sectors such as software development, information technology, and digital marketing, which enables women to enter the industry with a wide range of skills and talents. Women with access to technology are better equipped to take advantage of opportunities, access services, exercise their rights, and hold state and non-state actors accountable.

However, women are generally directed to the non-technological professions, and women’s participation in the Nigerian tech sector is low. In a survey of 93 technology firms by ONE Campaign and the Centre for Global Development, only about 30 percent were

owned by women, mostly concentrated in e-commerce and enterprise solutions. Of the 93 surveyed tech firms, only six had a woman in a top management position. Several organizations

had no female staff members. Furthermore, a separate study in Nigeria found that women considered the word "technology" to have male connotations, even though "information" seemed more feminine.

Furthermore, data from the NBS shows that the technology industry has the potential to create over 10 million jobs and generate over \$7 billion in annual revenue. The technology industry has the potential to contribute to the development of other sectors such as e-commerce, which can lead to increased economic growth and development by leveraging female business owners. It is incontestable that the technology industry is an essential emerging sector in Nigeria that holds immense potential for women's economic empowerment.

THE ICT INDUSTRY IS CURRENTLY VALUED AT OVER \$70 BILLION, WITH AN ANNUAL GROWTH RATE OF AROUND FIVE PERCENT

Social media (SM) platforms have emerged as a powerful tool for Nigerian women to connect, build networks of support, and exchange information. In addition to facilitating the creation of women empowerment campaigns, they are also platforms for socialization, communication education and enlightenment. These platforms create forums for information exchange, mentorship, and motivation. By connecting, women have been able to share information and resources, build supportive networks, and create new business and job opportunities. Furthermore, studies to date suggest that women are utilizing social media in a variety of ways, including as a way to grow their businesses. Social media can positively impact both a woman entrepreneur's social efficacy and her social capital, ultimately resulting in feelings of empowerment that enable productivity gains in the entrepreneurial world.

2. Science, Technology, Engineering, and Mathematics (STEM)

Women in Nigeria face significant barriers to pursuing careers in the Science, Technology, Engineering, and Mathematics (STEM) fields. Gender stereotypes and cultural biases often discourage girls and women from pursuing STEM education and careers. According to the National Bureau of Statistics, women make up just 22 percent of the total number of Engineering and Technology university graduates each year and make up roughly a fifth of the total number of people working in the information and communication technology sector. As a result, women are underrepresented in STEM fields in Nigeria, particularly in leadership positions. However, there is a growing recognition of the importance of increasing women's participation in STEM, both for their empowerment and for the country's economic development. To promote women's participation in STEM, it is necessary to address these cultural and social barriers, provide more opportunities for girls and women to access STEM education and training, and create more supportive and inclusive work environments that value and promote gender diversity.

An impact evaluation of a joint World Bank and Government of Nigeria program has demonstrated that training programs can positively influence women's sectoral choice and ambitions, potentially filling encouragement gaps from parents and educators. The ACCESS (Assessment of Core Competency for Employability in the Service Sector) program provided recent university graduates with 85 hours of training to equip them with sufficient communication, computer, and cognitive skills to work in Nigeria's ICT sector. Two years after the program ended, participants were 26 percent more likely to work in the ICT sector than nonparticipants. The training was particularly effective for female participants with a preprogram bias against thinking of women as

professionals: yielding an impact three times as large for women with pro-male bias. Ultimately, ACCESS suggests that training for specific sectors can shift employment and sectoral outcomes, providing promising grounds for interventions supporting women in crossing over to nontraditional sectors.¹¹

3. Creative Industries

Nigeria's creative industry, one of the most prominent on the continent of Africa and rapidly advancing on the world stage, is of strategic importance to WEE in Nigeria. According to a study conducted by the Nigerian Export Promotion Council, the creative industry is worth over \$9 billion and is projected to grow at an annual rate of 5 percent. The study also found that women constitute more than 50 percent of the workforce in the creative industry, making it one of the most gender-inclusive sectors in Nigeria.

The creative industry offers a diverse range of opportunities, from fashion design and textiles to film and music production, creating unique avenues for women with varied skillsets and talents to enter and thrive in the industry and ultimately attain financial independence and self-sufficiency.

Additionally, several niche roles in the creative industry are relatively low-capital intensive, meaning that women can start their businesses with comparatively low startup costs, creating a viable pathway for women to become successful industry stakeholders and grow their economic power. Data from the Central Bank of Nigeria (CBN) shows that the creative industry has the potential to create over 5 million jobs and generate over \$3 billion in annual revenue which could significantly aid in the reduction of poverty and inequality in-country. Furthermore, the creative industry can contribute to the development of other sectors such as tourism and trade, which can lead to increased economic growth and development nationwide.

4. Traditional Media

Mass media, specifically broadcasting and creative media, can also play a crucial role in furthering WEE in Nigeria. The media provides women with an unprecedented level of access to information and resources that can empower them to intentionally participate in the economy. Broadcasting, for example, can be vital in providing women with access to information about job opportunities, financial services, and other resources to help them to become more economically self-sufficient. According to a study published in the *Journal of African Media Studies*, the number of women working in the Nigerian broadcasting industry has grown significantly in recent years, rising from 15 percent in 2000 to 22 percent in 2010. This increase in representation has led to more diverse and inclusive programming that has improved accessibility to information and resources that women would otherwise not have access to. There is room, however, for infrastructural improvements to ensure that women in various communities can access the information they need. Additionally, publishing can also play an important role in the economic empowerment of women in Nigeria. Through the proliferation of books and other printed materials, women can be inspired to seek academic and career opportunities they otherwise would not have known about.

¹¹ (Croke, Kevin, Markus Goldstein, and Alaka Holla. 2017. "Can Job Training Decrease Women's Self-Defeating Biases? Experimental Evidence from Nigeria." *Gender Innovation Lab Policy Brief 28*, World Bank, Washington, DC.) – Cited in: *World Bank. 2022. Closing Gaps, Increasing Opportunities: A Diagnostic on Women's Economic Empowerment in Nigeria*. © Washington, DC: World Bank. <http://hdl.handle.net/10986/37225>

According to Global Data, the female literacy rate in Nigeria was 71.35 percent in 2021 meaning there is an opportunity to provide resources to women to learn the skills needed for economic empowerment.

5. Beauty Industry

The beauty and personal care industry is one of the most resilient categories in consumer goods. Despite the disruption of Covid-19, the market was valued at \$422.7 billion in 2020, with approximately \$10 billion coming from Africa according to a 2020 McKinsey study. According to Euromonitor International, Nigeria is one of the biggest exporters of beauty and personal care trends, with an industry currently worth more than \$1.26 billion at retail and was expected to enjoy a double-digit growth to reach approximately \$2.2 billion in 2022. The country's beauty and cosmetics industry thrives partly because of the large domestic market. There are 101.7 million women in Nigeria, making it one of the largest domestic markets for the beauty industry. Nigeria's beauty and personal care industry is expected to grow between 5-10 percent over the next few years, creating a major opportunity for women to be empowered to become industry players.

With the rise of e-commerce and the growth of internet access and online shopping, many beauty brands are now selling their products online, allowing customers to purchase products from the comfort of their homes. The beauty industry has played a significant role in creating employment opportunities for women. Many women in Nigeria have started their beauty businesses, including salons, spas, cosmetic surgery, organic skincare products, and beauty product lines such as makeup, microblading, eyebrows, ombre brows, lip blush, and lash extensions – among others. An increase in beauty products and services, and the technology-driven growth of the industry are tailwinds for WEE and must be leveraged to create a wider range of opportunities for women in Nigeria, from providing employment to training to entrepreneurship. Women in the beauty industry have the potential to become financially independent and generate income for themselves and their families. This will boost the industry and help bridge the gender gap by providing opportunities for women to participate in the workforce and gain access to training, education, and skills development opportunities.

6. Grassroots Perspectives

i. Limited Social Protections

Women in emerging industries often have limited social protections, which can hinder their economic empowerment through the sector. These challenges are particularly acute in emerging industries such as film and music, where women are often employed in low-paying, precarious jobs with little or no benefits. While women describe earning fair wages across the board, many women in this sector tend to take freelance work meaning that they are often not covered by basic labour laws, such as the right to maternity leave or the right to a safe and healthy work environment. They also often lack access to social services, such as healthcare and childcare, which can make it difficult for them to maintain employment. This can leave them vulnerable to economic shocks and financial insecurity, particularly as women are often the primary caregivers for children and elderly family members. As a result of insecurity, it can be difficult for them to earn a living, support their families, and participate fully in society.

ii. Gender Discrimination

Nigerian women continue to face significant gender discrimination in emerging industries. Women describe their access to employment and economic opportunities in these sectors as being limited by discriminatory cultural practices, bias in female recruitment, and unequal access to education and training. Additionally, women may face gender-based violence and harassment in the workplace, which can further limit their ability to succeed in emerging industries. To achieve women’s economic empowerment in emerging industries in Nigeria, it is essential to address these barriers and promote gender equality in all aspects of the workforce. This includes increasing women’s access to education and training, implementing policies to prevent gender-based violence and harassment, and creating more inclusive workplaces that value diversity and support women’s advancement in these emerging industries.

7. Key Existing GON Commitments

The FGN launched the Investment in Digital and Creative Enterprises Programme (iDICE) programme to encourage investments in the information and communicationscommunication technology industry and position Nigeria as the centrecenter for young tech entrepreneurs in Africa. Supported by the Federal Ministry of Finance, the Bank of Industry, the African Development Bank, the Agence Francaise de Development, the Islamic Development Bank, and various private investors, the initiative will invest a total of \$618 million in over 200 technology start-ups and offer non-financial services to about 450 digital technology SMEs in the music, fashion, beauty, animation, software development, and gaming sectors. The five-year initiative is expected to have a total economic impact of around \$6.4 billion on Nigeria.

The program aims to increase the capacity of at least 75 Enterprise Support Organizations while providing coaching support to small businesses; train 175 000 youths in basic, intermediate, and advanced ICT skills, and generate over 800 000 jobs (direct and indirect) in the nation and 6 million jobs on a continental scale; raise funding for early-stage technology-enabled businesses and ventures and provide access to funds. iDICE is also designed to work to bridge the gender disparities that persist in STEM education. By the end of the campaign, 80,000 women would have received startup finance and mentoring in creative and technology skills.

8. Priority Policy Objectives

To further maximise the opportunities in the emerging industries sector and leverage the unique and abundant job openings they offer to Nigerian women, the Federal Government of Nigeria shall work with subnational governments, the private/social sectors, and international development partners to achieve the following:

Table 7: Collaboration in Exploiting Emerging Industries

Policy Strategies	Lead MDAs
4.1 Work with the private and social sector actors to drive the growth of the technology and creative sectors	<ul style="list-style-type: none"> • FMIC • FMITI • FMCoDE

<p>4.2 Drive deeper integration of women in emerging industries through new government programs and policies</p>	<ul style="list-style-type: none"> • Office of the Chief of Staff • FMWA • Presidency
<p>4.3 Adopt strategies to increase awareness of the digital gender divide particularly in STEM education and in high-technology sectors</p>	<ul style="list-style-type: none"> • Federal Ministry of Science and Technology (FMST) • National Information Technology Development Agency (NITDA) • NOA • FMWA
<p>4.4 Ensure gender-intentional implementation of national digital strategies</p>	<ul style="list-style-type: none"> • FMCoDE
<p>4.5 Ensure access to basic tech services and infrastructure</p>	<ul style="list-style-type: none"> • National Information Technology Development Agency (NITDA)



E. Pillar Five: Education and Skill Acquisition

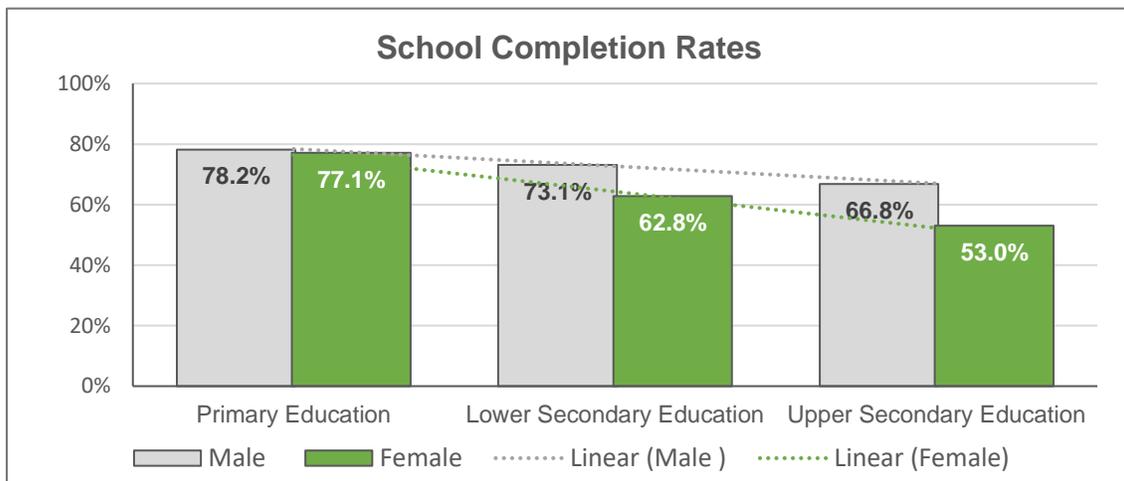
OVERVIEW

1. A Critical sector

Education is a major catalyst for WEE and human capital development. The knowledge, skills, confidence, networks, and self-reliance that stem from education are essential for women's full participation in national economic development. Education is a pathway to entrepreneurial and career opportunities and can have a multiplier effect on the family and society. Despite education's well-documented benefits, according to the World Bank, in northern Nigeria's poorest households, girls have a 9 percent chance of enrolling in secondary school, even though primary and secondary school are free and compulsory across the country. Inequitable access to education starts early and grows as girls advance within the educational system. It is important to note that these gaps are even more pronounced in rural areas.

NIGERIA HAS THE HIGHEST NUMBER OF OUT-OF-SCHOOL CHILDREN AND ADOLESCENT GIRLS GLOBALLY. ONE OF OUT OF EVERY FIVE CHILDREN WHO ARE OUT OF SCHOOL ARE NIGERIAN.

Table 8: School Completion Rates in Nigeria



A staggering one out of every five children who are out of school globally is Nigerian. Sixty-three percent of these out-of-school children are girls. The educational landscape disproportionately impacts the poorest and most underserved girls in Nigeria. In some states, especially in the northeast and northwest of the country, more than half of the girl-child population is not enrolled

in school. The exclusion of girls and young women from the education sector has exponentially negative impacts on families and society by effectively diminishing the human capital potential for a substantial portion of the country's population.

2. Barriers to Access

The education of the girl-child in Nigeria has faced a lot of barriers in recent years. Some of these are explored below.

i. Normative barriers

Gender biases stemming from cultural and religious traditions across many Nigerian ethnic groups serve as a major barrier to girls' education in Nigeria. These beliefs discourage investments in women and girls' education but also restrict women and girls' access to education, even when it is available. Some cultural practices, such as purdah, confine women to the household and deny them other opportunities. Low-income levels incentivize keeping women at home to aid with chores. Data shows that young girls are forced to marry outside their age groups in Nigeria, a process heavily influenced by poverty. Girls in northern Nigeria face a 35.6 percent chance of being married by age 15, combined with a 45.7 percent chance of being pregnant by age 18. This prevents them from attending school and fully participating in the economy as they then become responsible for managing household duties, including taking care of their children. Furthermore, the prevalent culture of sexual assault and violence makes transportation past dusk dangerous for women and girls. Safety considerations thereby put limitations on the women's freedom of movement, which is essential for access to education.

ii. Economic Considerations

Low standards of living and other income constraints prevent parents from fully seeing the benefits of sending young women to school. The preference is to keep them at home to help with household chores or marry them off at a young age. Over 43 percent of Nigerian girls are married before they turn 18 and 16 percent before they turn 15. Only 15 percent of men in the same age group are married, indicating that young girls are forced to marry outside of their age groups. Early marriage is heavily influenced by poverty, as only 3 percent of women in Nigeria's richest households marry between the ages of 15 and 19. As more young women from lower socioeconomic classes enter early marriages, cycles of poverty are reinforced. Over 75 percent of the poorest women in Nigeria have never been to school and 94 percent of this subset are illiterate. While some of these problems such as illiteracy are continuously improving, ensuring that this progress is accompanied by an adequate understanding of the benefits of enrolling women in school is very critical.

iii. Accessibility

Lack of proximity of educational institutions to communities worsens the prospects of women and girls' accessing education. Dropout rates are high for women and girls living in communities that require far travel distances to get to places of education, especially in the North. According to past statistics, 70 percent of the 1.85 million girls who began primary school in 2017-2018 in the northern states are likely to drop out before reaching the final year of secondary school. There is a need to consider the geographical planning of communities and urban areas to help foster ease of access to spaces of education and safety.

iv. Covid-19

The Covid-19 pandemic served as a severe blow to education for people living in underserved communities in Nigeria. The pandemic amplified the gender education gap and socioeconomic education gap. With the Federal Ministry of Education administering school closures, the already harsh economic realities of the pandemic were exacerbated for the women and girls living in rural and poor conditions. Radio, TV, and internet access were not feasible as the purchase of equipment was, and still is, a costly trade-off for necessities. Further, technical adaptation is another challenge that persists, should access to new technologies be provided to those in need. An aggregation of harsh pandemic conditions resulted in setbacks for women and girls' educational progress that must be addressed by policy. Additionally, it framed the information technology literacy poverty that exists in rural and underserved communities.

v. Technical and Vocational Training

In Nigeria, there is a growing appreciation of technical and vocational education and training (TVET) as a viable pathway to financial independence—including for women. These technical and vocational roles include tailoring, welding, plumbing, and phone and computer repairs. However, gender disparities in TVET are a significant issue, with women being underrepresented in these fields in Nigeria. This is due to various cultural, social, and economic factors that limit girls' and women's access to TVET opportunities. There is also a lack of awareness and insufficient funding, outdated equipment, and a shortage of qualified teachers and instructors which in most cases deters women from participating in these trainings.

The benefits of TVET for women cannot be overemphasized, especially since so many Nigerian women are dependents and may not want to return to the traditional education system. TVET offers an off-ramp to help them develop skills that will increase their economic productivity and incomes. Overcoming Nigeria's women's unemployment challenge requires a comprehensive reform effort that centres women's needs in the TVET system. Such reforms must include a commitment to bringing vocational education closer to women who stand the most to benefit from the opportunities in the technical and vocational sectors. Developing women and girl's technical, vocational, and socioemotional and life skills can facilitate their entry or transition into more lucrative, male-dominated sectors. Investing in developing women's socioemotional skills in particular, could empower them to choose activities that help them earn a higher income. For instance, adolescent girl empowerment programs that provide life skills and vocational or business skills training, often combined with safe spaces, have yielded positive impacts on young women's economic empowerment. These programs also improve beneficiaries' control over their bodies and intimate relationships, leading to delayed childbearing.¹²

3. Grassroots Perspectives

Increased access to education has been recorded in Nigeria over the years for both women and men. However, compared to men, education and skill acquisition for women continue to fall behind due to cultural beliefs and practices, gender and power relations, poverty and low value placed on education. During the National Policy Dialogue, grassroots women reiterated that the educational choices open to girls are limited compared to boys, who are encouraged and allowed to explore a plethora of opportunities—not limited to their geographic location, while girls are

¹² World Bank. 2022. *Closing Gaps, Increasing Opportunities: A Diagnostic on Women's Economic Empowerment in Nigeria*. © Washington, DC: World Bank. <http://hdl.handle.net/10986/37225>

confined to their mother's business and their local vicinity. Another experience shared is the gender-based denial of scholarship opportunities. Community leaders tend to nominate boys and men for scholarship opportunities provided by the government and politicians, even if there are girls more qualified who are eager to seek support via scholarships. Beyond domestic challenges, women and girls are not given equal opportunities when it comes to access to Western education. They experience denial of access to education because families do not want to send their daughters so far away from home.

4. Key Existing FGN Commitments

i. National Policy on Gender in Education and Implementation Guide (2021)

Nigeria's most recent National Policy on Gender in Education was released in 2021. Illiteracy continues to be a major factor encumbering sustainable development in Nigeria. With a 40 percent illiteracy rate and low enrolment rates of girls in the north and boys in the south, the FGN realized that a comprehensive gender and education policy is key to ensuring all Nigerians have access to education. The National Policy on Gender in Education was formulated with the primary purpose of closing gender gaps in access to education, particularly in primary and junior secondary education across the country. In addition, it aims to integrate gender mainstreaming targets and interventions across all levels and types of education platforms. The Policy addresses access, retention, and completion of basic, primary, secondary, tertiary, and informal education by boys, girls, men, and women across all ages and social groups. It aims to ensure equitable access to inclusive, quality, and empowering education for all Nigerians. The policy is progressive, relevant and timely owing to its focus on, and inclusion of, informal adult education, emerging issues such as violence and burning of schools, GBV, a limited number of male teacher role models, the effect of the pandemic; as well as cross-cutting issues such as access to guidance and counselling, information and communication technology, physical health, and education services. To achieve the targets it has set, standardization, sensitization, capacity-building, resource allocation, gender-responsive monitoring and evaluation, and advocacy are highlighted as key policy strategies throughout the document.

ii. Adolescent Girls Initiative for Learning and Empowerment (AGILE)

iii. Innovation Development and Effectiveness in the Acquisition of Skills (2020- present)

Both of these programmes are detailed in the table on the next page. .

Table 9: AGILE and IDEAS Programmes

Exemplar Programs

ii. Adolescent Girls Initiative for Learning and Empowerment (AGILE) (2020-present)

AGILE's goal is to improve secondary education opportunities among girls in target areas. The project uses secondary school as a platform to empower girls' education, life skills, health education (e.g., nutrition health, reproductive health) GBV awareness and prevention, negotiation skills, self-agency and digital literacy. 6 million students are expected to benefit from the project.

- a) New classrooms in newly and existing schools
- b) JSS and SSS receiving School Improvement Grants based on School Improvement Plans developed and managed by School-Based Management Committees
- c) Secondary schools in participating states with separate toilets for girls
- d) Beneficiaries of social net programs
- e) Schools running life skills program
- f) Targeted schools that are implementing the whole school approach
- g) Schools running the digital literacy program
- h) Girls trained in digital literacy
- i) Number of grievances received and addressed through the project GRM system

iii. Innovation Development and Effectiveness in the Acquisition of Skills (2020-present)

The IDEAS projects seek to strengthen Nigeria's skills development system's ability to produce relevant skills for both the formal and informal sectors. It encourages industry participation for improved labour-market fit and crowding in of private resources in the formal training structure. It is composed of four major components: partnerships with industry for improved quality and labour-market orientation of public Technical Colleges; improving skills formation in the informal sector; increasing the availability of competent and motivated technical teachers and instructors; and strengthening the regulatory environment and public management capacities for market-oriented skill development. It hopes to benefit 50,000 people directly over the course of the project. Some of its interventions include,

- Digital Skills
- Mentorship
- Provision of Workshops/labs
- Business development
- Pre-and in-service programs technical teachers and instructors training course
- Link formal and non-formal organizations

5. Priority Policy Objectives

The compounding challenges of women’s education in Nigeria make the issue complex but also provide a canvas for multi-faceted solutions. To drive educational and skilling outcomes for Nigerian women and girls, the FGN will work with relevant partners from the private, social, and development sectors and build on the already-robust education agenda to achieve the following:

Table 10: Collaboration in Achieving Improved Education and Skill Acquisition

Strategic Goals	Lead MDAs
5.1 Highlight the benefits of girl child and women’s education and frame education as a national economic development imperative	<ul style="list-style-type: none"> • FMWA • NOA
5.2 Maintain a focus on plugging gaps in access to education and financing—especially in northern Nigeria where the need is greatest	<ul style="list-style-type: none"> • FMOE
5.3 Improve women’s and girls’ access to TVET education and livelihoods	<ul style="list-style-type: none"> • FMOE • FMST • FMITI
5.4 Deepen intentionality around the promotion of girls’ education outcomes in implementation of key government education programs and policies	<ul style="list-style-type: none"> • FMOE • Presidency

VI. Crosscutting Accelerators



A. Women's Financial Inclusion (WFI) and Literacy

1. Overview of Women Financial Inclusion (WFI)

Women's financial inclusion (WFI) is foundational for WEE and a necessary catalyst for a woman's ability to grow her income and be financially independent. However, having access to the financial system is not enough. Women and girls must also be empowered with the skills and knowledge to exploit the numerous options available to them in the financial system. Accessible, affordable, and user-friendly financial tools can ease this journey and transform a woman's economic power and her capacity to thrive in the five core economic sectors addressed within this policy framework.

Financial inclusion and literacy are cross-cutting enablers for self-empowerment and economic growth. Whether scaling a successful agriculture business or seeking to fill a need in one of the creative sectors, women who can make transactions, save profits, take out loans, and access insurance products when needed, among others, are more likely to thrive economically than those who cannot.

According to the latest survey by Enhancing Financial Innovation and Access (EFInA), 56 percent of Nigerian men have access to financial services, compared to only 45 percent of women. The World Bank's 2021 Findex Report data also highlights these gaps as shown in the table below. These gaps are even starker in rural areas and among the uneducated.

Table 11: Gaps Between Men and Women in Access to Financial Services

Measure (2021)	Female	Male	Absolute Gap	Relative Gap (women's percentage of men's total)
Owns an account	35%	55%	20%	64%
Owns a debit or credit card	26%	45%	19%	58%
Mobile money account	5%	12%	7%	42%
Saved at a financial institution	12%	23%	11%	52%
Made or received a	23%	45%	22%	51%

digital payment				
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Additionally, financial inclusion progress in Nigeria is sensitive to fluctuations in overall economic performance. After an increase in formal financial account usage and services between 2011 and 2014, the progress slowed significantly between 2014 and 2017 as the country dealt with the economic impacts of the slowdown in global financial markets. A contraction of the Nigerian economy due to the negative shocks to oil prices and oil production caused a reduction in the percentage of the population who kept a financial account at an institution. It also reduced the percentage of people saving at a financial institution.

2. Gaps in Financial Inclusion in Nigeria

i. Useful and Affordable Access

Access to bank accounts and financial services is directly correlated to levels of income, education, and trust in financial institutions and financial services providers in Nigeria. People in higher income brackets have access to financial services that are useful and affordable to them, compared to lower income brackets being underserved in this domain. With the income distribution and levels of education being unequal across gender, women are facing a higher level of financial exclusion than men within their income brackets and socio-economic groups (EFInA, 2019). The CBN's Financial Inclusion Secretariat and EFInA conducted a study that women's financial inclusion varies compared to men's financial access even when income, education, and trust in financial institutions and financial services are equal. The study found that where these factors are equal, women are still less likely to use formal financial services. Other factors that impact women's financial inclusion are geography, marital status, and age group. Women in the South, married women, and women in the youngest and oldest age groups are more likely to be financially included than single women (never married). Financial inclusion efforts must address the persistent gaps in the current financial inclusion outcomes.

ii. WFI and Women Entrepreneurs

Most women-owned businesses are at the nano-level. Thus, financial inclusion efforts aimed at women entrepreneurs must consider the characteristics of their businesses – size and operation structure. Beyond collaborating with banks and fintechs, telecommunications companies must be included in strategic partnerships to grow the reach of women's financial inclusion and economic empowerment interventions. Additionally, financial inclusion efforts should take into special consideration the sectors that are largely dominated by women. These include the retail and agriculture sectors where a lack of access to financial services and resources makes it difficult for women to access markets that will allow them to grow their businesses and create employment opportunities. Incorporating financial inclusion solutions in the value chains of such sectors has the potential to significantly transform the lives of women.

iii. Pensions and Insurance

Micro-pension and micro-insurance are effective tools that increase women's financial inclusion when made accessible in an affordable and useful manner. Financial security is provided by insurance and pension plans by allowing women to engage in the high-risk environment that entrepreneurship is by de-risking their financial burden. Life planning allows women to plan and prepare for their futures and the futures of their families. It provides the opportunity to save for

retirement and adds to the long-term independent financial security of women. Micro-pension and micro-insurance also provide safety cushions for health emergencies and income protection, which promotes the self-empowerment and financial independence of women further. Overall, insurance and pension are critical components of women’s financial inclusion in Nigeria. By providing financial security, planning, insurance, and pension, women can be empowered to achieve financial independence and unlock their full potential.

3. WFI Structural Reforms

To deepen financial inclusion and lay a strong foundation for closing the gender gap in access to the financial system, the Federal Government of Nigeria will:

Table 12: FGN High-Impact Policy Prescriptions for WFI

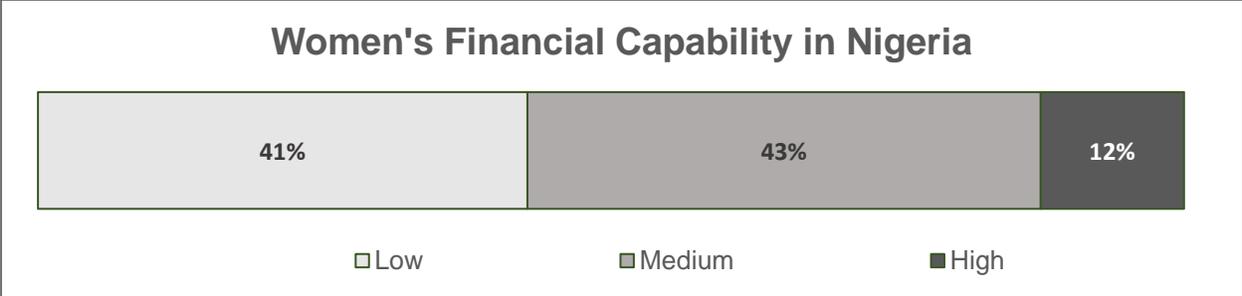
Structural Evolutions and Innovations	Lead MDAs
<ul style="list-style-type: none"> • Maintain its dual approach to growing financial inclusion with a focus on both brick-and-mortar access as well as scaling digital solutions • Accelerate efforts to tackle supply-side challenges that hinder women-owned MSMEs from accessing capital and credit, including lack of credit, rating/appraisal systems and fragmented digital ID systems • Tackle demand-side challenges that hinder women-owned MSMEs from accessing capital and credit including significant collateral and financial record requirements, limited awareness of financial products and interventions, high-interest rates, and lack of trust in the financial system • Create an enabling environment that incentivizes the private sector to design and roll out products that foster financial inclusion, and are human-centred; and emphasize channels that are accessible to the “mass market” • Collaborate with banks and fintechs to leverage emerging digital financial services platforms, as well as agent banking, to drive financial access to the last mile • Build open and competitive markets, in which partnerships are encouraged, and even incentivized, to accelerate responsible and consumer-focused innovation with priority for the “mass market” 	<ul style="list-style-type: none"> • Central Bank of Nigeria • Federal Ministry of Finance, Budget, and National Planning • National Financial Inclusion Secretariat • Federal Ministry of Communications and Digital Economy • PENCOT • NAICOM

<ul style="list-style-type: none"> • Continue to build financial system infrastructure and rails which can eventually serve as the backbone for a truly integrated and efficient mobile money system • Roll out strong consumer protection rules to ensure that rogue actors do not take advantage of and further erode women’s trust in the financial system • Expand financial inclusion scopes to include pension and insurance options that are tailored to women in Nigeria 	
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4. Women’s Financial Literacy

Literacy and Awareness

Financial literacy refers to an individual’s ability to plan and manage their finances, manage financial risk, and leverage the financial system to reach their goals. Several analyses, including a recent survey of Nigeria’s MSME entrepreneurs by FATE Foundation, have shown that financial literacy is a major gap for Nigerian women entrepreneurs – to the degree that it is hurting national economic growth. There is no standardized financial literacy curriculum in the Nigerian education system and a key challenge to scaling financial literacy for women entrepreneurs is that they are not fully aware of its benefits.



A recent analysis by EFinA shows that most Nigerian women score low or medium on the financial capability index, which measures their ability to plan and control their resources and evaluate their financial options – among other key factors. Due to familial obligations, and limited time and resources, women are also more likely to forego opportunities to gain this information. However, technology can be leveraged as a major tool for scaling financial literacy and awareness. Entrepreneurs who have undergone financial literacy training have seen significant growth in their businesses.

5. Women’s Financial Literacy Structural Reforms

To enable women across the economy to deepen their financial literacy and be more equipped to take advantage of the full range of options open to them in the financial system, the government will aim to do the following:

Table 13: FGN Initiatives to accelerate Women Financial Literacy

Structural Evolutions and Innovations	Lead MDAs
<ul style="list-style-type: none"> • Develop tailored information that caters to every demographic group (including various cadres of women) and develop systems to disseminate this information • Add and/or standardize financial literacy offerings in the primary and secondary school curriculum and offer after-school classes tailored to teaching girls how to manage resources and leverage the financial system • Incorporate financial literacy and access to finance objectives in interventions focused on promoting economic and social development • Focus on major gaps, such as business plan development and awareness of external funding opportunities • Bundle financial and digital literacy interventions with a focus on boosting awareness and usage of digital financial services 	<ul style="list-style-type: none"> • Federal Ministry of Industry, Trade, and Investment • National Orientation Agency • Federal Ministry of Education • Federal Ministry of Women Affairs



B. Digital Innovation, Literacy, and Access

1. Overview

The implications of technology and digital resources for WEE in Nigeria are crosscutting as they can increase learning opportunities, improve market access, and further entrepreneurial growth. Information and communications technology (ICT) can help break systematic discrimination and violence against women while furthering economic opportunities. It also offers an entrepreneurial opportunity for rural women, enhances decision-making and ability to participate in development programs, breaks the isolation of rural women, provides linkages for small-scale enterprises, builds the skill and capacity of women, assists small and medium size enterprises, transforms the traditional roles of women, opens economic opportunity from informal to formal sectors, enables personal business development and growth, and helps women overcome illiteracy. Notably, Covid-19 has been a tailwind for digital technology in Nigeria as it led to innovation due to increased reliance on ICT in a post-pandemic world.

Information is key to the empowerment of women in Nigeria, and this is the case across sectors. Knowledge of agricultural practices, diseases, and solutions are vital for farms to succeed; knowledge of health issues, access to reproductive products, and information about diseases is crucial to women's health; and information around politics, policies, and other education is key to women's education and political participation. ICT and digital resources thus play a crucial role in ensuring women have access to this information and thereby empowers them.

Research has also shown that social media platforms, such as WhatsApp, can empower women by providing opportunities to expand their freedom to participate in social, economic, and political activities. WhatsApp and other social media platforms can give women entrepreneurs access to more customers as they can sell their products to people who are further away or in different regions. These platforms also allow women to expand the scale of their businesses, and women are increasingly open to adopting mobile banking for their businesses.

2. Digital Gaps

Well recognised gaps in this area include the following:

i. Sociocultural Barriers

Despite the benefits that technology provides, its use in Nigeria is highly male-dominated, demonstrating the disproportionate impact the digital divide has had on Nigerian women's opportunity for economic success. According to Equal Access International, in Northern Nigeria, around 60 percent of the female population is unable to access the internet. Furthermore, 55 percent of men in Northern Nigeria do not want their wives to access the internet while 61 percent

of fathers discourage their daughters from using it. Within the domestic sphere, socio-cultural norms have led to men often controlling women's access to such technology that can contribute to their economic success. These sociocultural barriers limit women from pursuing careers in the technology sector or participating in the digital economy –resulting in fewer women representation in these fields. Additionally, when women do choose to participate in these sectors, they often experience harassment or discrimination online, which can deter them from engaging with digital tools and technologies.

To effectively boost WEE, a greater push needs to be made to provide women with full and equal access to technology that will allow them to expand their economic opportunities, adequately support their families, and enrich their quality of life. Research shows that ICT alone cannot address gender inequality or provide WEE, but it can serve as a tool for advancing WEE and social change. Nigeria needs to bridge the divide in digital access to ensure the sharing of the benefits of technology. Innovative technology is key for scaling WEE in Nigeria as it provides women both in the formal and informal sectors with the platforms to expand their businesses, obtain fair wages, protect their physical safety, and improve their access to education and financial services.

ii. Digital Infrastructure and Technology

The lack of digital infrastructure and technology in Nigeria has a significant impact on women's economic empowerment. Digital infrastructure refers to the physical infrastructure and networks that enable digital technologies to function, including broadband networks, mobile networks, and high-speed internet connectivity. One of the key ways in which the lack of digital infrastructure and technology impacts women's economic empowerment in Nigeria is through limited access to information and markets. Digital technologies, such as e-commerce platforms and online marketplaces, have the potential to connect women-owned businesses to customers and markets beyond their immediate communities. However, without adequate access to digital infrastructure, women are unable to take advantage of these opportunities, limiting their ability to grow and scale their businesses.

In addition, the lack of digital infrastructure and technology also limits women's ability to access digital skills and training. Digital skills are essential for women in Nigeria to effectively leverage digital technologies in their businesses and careers. However, without adequate access to digital infrastructure, women are unable to access digital skills training programs and other resources, limiting their ability to acquire the skills needed to succeed in the digital economy. To address the lack of digital infrastructure and technology in Nigeria and promote women's economic empowerment, the government must prioritize investments in digital infrastructure and technology, particularly in rural and low-income areas where access is limited. The government should also prioritize programs that promote digital skills development for women, including training and mentorship opportunities, and provide incentives and subsidies to encourage women-owned businesses to adopt digital technologies.

iii. Digital Literacy

According to the National Broadband Plan (2020-2025), Nigeria had broadband coverage of 44 percent, and its target is 70 percent by 2025. According to the World Wide Web Foundation, only 23 percent of women in Nigeria have basic digital skills, compared to 33 percent of men. This digital literacy gap is a cause for concern because while access is slow, low literacy levels is yet to be tackled—which will be important as the country increasingly digitizes. This specific divide is

significant between the rural and urban areas, with rural communities often having limited access to the internet and devices, resulting in decreased literacy.

Overall, increasing digital literacy among women in Nigeria is essential for promoting economic empowerment and creating a more inclusive and equitable society. By addressing the issues surrounding digital access, innovation, and literacy, the full potential of Nigeria’s digital economy can be unlocked to open to all citizens the tools and resources needed to thrive in a rapidly changing world.

3. Information Communication and Technology

The use of Information Communications and Technology (ICT) presents a significant opportunity to further women’s financial inclusion and literacy. The sector is rapidly growing in Nigeria, presenting opportunities for women to access new markets, build businesses and drive innovation. With the right support, women can increase their participation and leadership in this sector, including through entrepreneurship and job creation. Women face several challenges when it comes to accessing financial services, including lower income levels, limited access to formal financial institutions, and lower level of financial literacy. Digital financial services can offer a range of solutions to these challenges, allowing women to access financial services through digital channels such as mobile phones and the computer. With ICT-enabled digital financial services, women can make and receive payments, access savings, credit, and insurance services. Moreover, digital financial services offer convenience, affordability, and security, making them an ideal option for women located in rural areas that are geographically isolated, lack access to physical banks, or have mobility constraints. It is essential that ICT-enabled financial education can be customized in various languages to cater for women across Nigeria.

ICT presents an opportunity to address the gender gap in financial access and promote women’s economic participation and empowerment in Nigeria. By leveraging financial education through ICT, women can overcome financial exclusion and improve their financial literacy, leading to increased economic opportunities and better financial outcomes.

4. Structural Reforms

To address the gaps in digital innovation, literacy, and access the government will take the following steps to improve digital access to achieve women’s economic empowerment in the country:

Table 14: Steps to Improve Women’s Digital Access

Structural Evolutions and Innovations	Lead MDAs
<ul style="list-style-type: none"> • Identify major regional and infrastructural gaps in digital innovation, literacy, and access. • Invest in building robust digital infrastructure, such as high-speed internet connectivity, broadband networks, and mobile networks, especially in rural areas. • Promote digital literacy programs specifically targeted to women to ensure that they have the skills and 	<ul style="list-style-type: none"> • Federal Ministry of Communications and Digital Economy • National Information Technology Development Agency (NITDA)

<p>knowledge to leverage digital technologies to advance their economic opportunities.</p> <ul style="list-style-type: none"> • Encourage the development of digital skills for women-owned businesses, including training programs and mentorship opportunities to help them effectively leverage digital technologies to grow and scale their businesses. • Emphasize the importance of women's participation in the digital economy by promoting entrepreneurship, creating policies that support women-owned businesses, and providing access to incubation centres and innovation hubs. • Prioritize gender diversity in the technology sector by creating policies that support women's participation in digital education and encouraging the hiring and promotion of women in technology companies and start-ups. • Create digital innovation programs to support women-owned startups and innovation hubs through funding, mentorship, and access to infrastructure to allow digital entrepreneurs to thrive. 	<ul style="list-style-type: none"> • Federal Ministry of Science and Technology • Federal Ministry of Education • FMWA
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C. Household, Workplace, and Community Support Structures

Household, workplace, and community support structures cover the realms of everyday life. They undergird women's ability to participate in a multiplicity of pursuits: academic, professional, public life, and the economy. Household, workplace, and community support structures are cross-cutting for WEE accelerators because when properly constructed, they can unlock women and girls' capacity to fully engage in the economy. The gaps to WEE in this area include the following:

i. The Role of Social Norms

Social norms funnel women into occupations associated with traditional gender roles. Nigerian women who do hold positions in the formal economy are largely underrepresented in most sectors. Approximately 50 percent of all formally employed Nigerian women hold one of seven positions, many of them operating within clerical services, sales, and teaching roles. At home and in the workplace, the cycles of subordination to male counterparts is perpetuated, a fact that facilitate environments GBV by men who hold financial and social power over women. The confinement of women within low-paid positions and unpaid care work severely limits their ability to achieve financial independence, access empowering information technology resources, and to unilaterally make decisions that shape their futures.

ii. Household Support Structures

Across regional and demographic divides in Nigeria, women's roles as primary caregivers at home restrict their pursuit of productive work. High rates of child marriage across the nation and particularly throughout northern Nigeria lead to intense childcare responsibilities early in young women's lives. Over three-fourths of women in northern states and nearly half (44 percent) of all women in the country are married by the age of 18. At a time when they could be beginning their careers or pursuing higher educational pursuits, many Nigerian women instead acquire the primary responsibility of tending to the needs of their children and husbands. The long-term benefits of accessing quality, attentive childcare include higher school attendance rates, lower levels of nutrition-based stunting, and young girls going on to achieve higher levels of lifetime earnings.

More equitable distributions of childcare responsibilities through formal institutions and personal networks empower mothers to take on employment opportunities that will help advance Nigeria's path toward post-Covid-19 economic recovery. It is estimated that women's disproportionate care burden and related underrepresentation in the labour market is responsible for missed revenue opportunities in Nigeria at a value equivalent to 23 percent of the nation's GDP. In addition to helping alleviate the disproportionate care burden on mothers, these structures help many Nigerian women from marginalized backgrounds access economic empowerment resources. For example, women's economic collectives (WECs) are voluntary membership groups of women

committed to collaboratively fostering inter-community economic upliftment that has grown in popularity in Nigeria. With greater uptake, WECs have the potential to help distribute developmental support to more women who would benefit from reduced societal fragmentation, including those with disabilities, living in extreme poverty, based in rural areas, and working in male-dominated fields.

Rural-urban migration is increasingly contributing to a lack of family-based childcare in agricultural communities. Nigerian women have historically supplied the vast majority of agricultural labour in the nation. However, as members of their families continue to move to urban centres in search of work, more mothers lack the flexibility to independently engage in highly productive fieldwork.

Child safety is a major concern in many of the urban day-care centres that are affordable for the average earner; approximately 75 percent of Nigerian children are born into impoverished households. Unfortunately, many low-cost local day-care facilities are found to repeatedly engage in various forms of child abuse. Financial barriers and low confidence in the safety of private childcare providers contribute to low enrolment rates in formal childcare facilities in Nigeria, especially among lower-income families. Just 5 percent of all Nigerian children between the ages of 0 and 2 years and only 15.4 percent between ages 3 to 5 are enrolled in formal day-care. In sharp contrast, the average day-care enrolments rate for 0 – 2-year-olds and 3 – 5-year-olds in OECD countries stands at 36 percent and 87 percent, respectively. The low availability of childcare is a direct contributing factor to high out-of-school and out-of-work populations among Nigerian mothers in both urban and rural contexts.

iii. Workplace Support Structures

The Covid-19 pandemic has exacerbated existing employment disparities between men and women in Nigeria. Men are currently 10 percent more likely to engage in employment than women. Relatedly, Nigerian men report spending an average of 50 percent less time on childcare daily than Nigerian women. Childcare is disproportionately designated as a woman's responsibility, and thus a persistent barrier to closing the gender wage gap. Analysts predict that Nigeria's GDP could grow by \$229 billion if women engaged in the workforce at the same level as men. Thus, it is in Nigeria's economic interest to create more productive, and gender-inclusive workspaces that are free from discrimination and violence. In pursuit of this goal, the FGN should invest in the development of sustainable childcare infrastructure and conduct a review of Nigeria's labour laws to ensure that women are not disadvantaged in the workplace, on account of their gender.

iv. Community Support Structures

a) *Persons with Disabilities*

The Discrimination Against Persons with Disabilities (Prohibition) Act of 2019 provides mandates for the protection of disabled persons in the workplace, though it lacks gendered provisions for women. It is estimated that 15 percent of Nigerians have physical and neurological impairments and that women make up a large portion of this population. Throughout Africa, women with disabilities are three times more likely to have unmet healthcare needs, twice as likely to be illiterate, and much less likely to access the internet than fully able-bodied persons. In Nigeria, women with disabilities face multi-layered marginalization which amplifies their experiences of discrimination at the workplace and in their households. Policy prescriptions that explicitly establish social equity frameworks that help alleviate the isolation of women with disabilities in

society are needed, in addition to activities to monitor their implementation and ensure the cycle of disenfranchising this group is disrupted.

Community support structures that promote WEE and create more evenly distributed power dynamics, such as WECs, are needed to help women liberate themselves from restrictive and harmful gender roles. The flagship of WEC-based programs in Nigeria remains the Nigeria for Women Project (NFWP), the scale-up of which is in the final preparatory stage. It has successfully developed and tested a model for the formation and strengthening of Women Affinity Groups (WAGs). These are community-based, women-only groups in which members come together to address their common problems, participate in saving circles and support one another's entrepreneurial activities. Recognizing that WAGs offer members benefits beyond economic empowerment and serve as a platform for reaching women and their households with multiple development interventions, the Government of Nigeria has adopted the WAG model as a platform for addressing interconnected development challenges such as access to health insurance; reproductive, maternal, newborn and child health and nutrition (RMNCH-N); WASH services; GBV and food security challenges. As a result of the successes recorded in the pilot states, it is being extended to more states across the federation. Participants have noted the program has enabled them to run more profitable businesses and pass on their knowledge to other businesswomen. The future of WECs in Nigeria could build upon this model of cultivating community ties among women with shared interests and backgrounds, providing resources that help women succeed in their unique social contexts, and encouraging them to share what they have gained to empower others with similar experiences.

ii. Universal childcare

There has been an international call for the provision of universal childcare in Nigeria, to help catalyse national development outcomes. The cost of such a valuable undertaking could be reduced by investing in strengthening the capacity of existing local childcare resources. These include places of religious worship, the homes of caregivers within women's economic collectives, and the meeting places of grassroots women's labour organizations. The dedication of public resources toward designated community caregivers would enable these individuals to have access to living wages and enable more mothers to engage in the nearby workplace. The added benefit of such a model is that it would build upon local care models, thereby strengthening community interconnectedness and facilitating scalable day-care enrolment through trust and accessibility.

A number of recent studies have shown benefits of childcare availability to female labour force participation in low- and middle-income countries, with some studies also highlighting benefits around productivity, income and work quality. A study of 'mobile creches' in Burkina Faso for women participating in urban public works showed that 25 percent of women offered the childcare centers use them. Women's employment outcomes improved and there were positive impacts of the intervention on financial resilience and savings. In the DRC, a rural childcare experiment demonstrated the high demand for childcare, as over 70 percent of households provided with access to childcare centres used them. The childcare services led women to increase their

engagement in commercial activities, leading to gains in agricultural productivity and broader household income.¹³

2. Structural Reforms

To enable women to be able to fully participate in the economy, the Federal Government of Nigeria will redouble efforts in the following areas:

Table 15: List of FGN Structural Reform Targets

Structural Evolutions and Innovations	Lead MDAs
<ul style="list-style-type: none"> • Enforce policies and social protection systems for women like pensions, unemployment benefits, maternity protection, and equal pay. • Increase awareness of rights and laws about women’s role in the household and at the workplace • Campaigns highlighting the implications of isolating women within social norms that limit WEE to increase awareness of the adverse outcomes for women and society as a whole • Acknowledgement of the gaps between current policies and their implementation, as well as how social norms play a part in undermining the policy-to-action process • Revise, adopt, and enforce legislation that mandates equal opportunities and rights for women, including women in the informal economy, mothers, and women with disabilities • Promote the reduction of the segregation of household responsibilities by leveraging reference groups and key networks • Increase visibility and information on how to acquire and access self-empowering opportunities for underserved women 	<ul style="list-style-type: none"> • Federal Ministry of Labour and Employment • Federal Ministry of Finance, Budget, and National Planning • Ministry of Women’s Affairs • Federal Ministry of Justice • National Assembly • The National Commission for Persons with Disability

¹³ Ajayi, Kehinde F, Dao, Aziz ; Koussoube, Mousson Estelle Jamel. *The Effects of Childcare on Women and Children: Evidence from a Randomized Evaluation in Burkina Faso (English)*. Policy Research working paper; no. WPS 10239; Impact Evaluation series Washington, D.C.: World Bank Group. <http://documents.worldbank.org/curated/en/099215111282254210/IDU09ee54b690865904f71089a60d76ad621601c>

---- Donald, Aletheia, Vaillant, Julia. 2023. *Experimental Evidence on Rural Childcare Provision*. Unpublished manuscript.

<ul style="list-style-type: none">• Strengthen the usage of WECs as a tool for the GON to uplift large numbers of Nigerian women while achieving poverty alleviation and economic growth targets• Allocate public and private resources to comprehensive WEC structures that provide community and workplace childcare options as well as education and professional skills training opportunities for mothers and women from marginalized backgrounds• Create employment bridge programs that support women in entering the labour force after giving birth and obtaining professional roles and mentorship in areas where they are under-represented (including in key sectors such as oil, gas, medicine, and law)	
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D. Gender-Responsive and Data-Driven Government Processes

1. Leveraging Government Processes for WEE

Given the reach, resources, and norm-shaping power of the federal and subnational governments in Nigeria, more intentional, gender-responsive, and data-driven government policies, programs, and processes have the potential to be a major catalyst for WEE in Nigeria. The tremendous progress made to advance transformative WEE-focused programming and gender-intentional public financial management during the Buhari Administration point to the importance of government action and political will for WEE and how gender-intentional approaches can be mainstreamed through government functions and processes. However, key gaps remain, and much more can be done to advance WEE through the

MUCH MORE CAN BE DONE TO ADVANCE WEE THROUGH GOVERNMENT'S EXECUTIVE, LEGISLATIVE, AND ADMINISTRATIVE FUNCTIONS – INCLUDING POLICYMAKING AND PROGRAM DESIGN, PUBLIC FINANCIAL MANAGEMENT, AND PUBLIC PROCUREMENT – AMONG OTHERS.

government's executive, legislative, and administrative functions – including policymaking and program design, public financial management, and public procurement – among others.

2. Policymaking and Program Design

Over the past few years, the Federal Government of Nigeria has deepened its efforts to mainstream gender in government programs, policies, and processes. This commitment is reflected in the release and endorsement of key gender policies in agriculture, education, climate change, and the mainstreaming of gender in other key policy frameworks such as the Framework for Advancing Financial Inclusion in Nigeria. However, WEE is still often treated as a second-tier priority across various government offices, especially at the subnational level where WEE-focused programming can sometimes be driven only by women actors (i.e., first ladies), outside of the government's strategic policy framework. Some of these innovations also emphasize traditional views of empowerment, such as one-time cash transfers, instead of systematic, transformative efforts to unlock the economy and provide sustained, equal access for women.

i. Mainstreaming Female Perspectives

For WEE programs to be successful, they must be woven into, and understood as, a key part of the government's mix of strategic initiatives aimed at driving national economic growth. Women must also be prioritized and given a seat at the table across all stages of policy-making and program design. Involving grassroots women, advocates, and women leaders in government will ensure that policy recommendations reflect diverse perspectives while adequately meeting every

woman's needs. Keeping women in key decision-making roles will ensure that WEE remains at the centre of policy decisions. This brand of inclusive policy and program design will also drive ownership and accountability for government programs and incentivize follow-through on shared targets.

ii. Data-Driven Policy and Program Design

Current, gender-disaggregated data can help ensure that policies and programs are designed to meet women's most pressing needs in the most underserved areas. Good data can demonstrate what works to drive WEE and where those interventions are needed most urgently. While there have been strong improvements in the last few years, the gender-disaggregated data that exists and is used to drive policymaking in Nigeria is often filled with inaccuracies or is incomplete. Ensuring that methodology and technical measurement is clearly defined and adhered to can help provide robust data that can fill gaps in understanding. Conducting rigorous impact evaluations to understand the gender-disaggregated effects of development interventions will also be needed to further build the evidence base of effective policies and programming to economically empower women, which can inform the design, implementation, and effective scale-up of the efforts of the Government of Nigeria and its development partners. In addition to collecting this data, ensuring that it is used beyond research to support government initiatives and policymaking can pave the way for sustained advancements in WEE.

3. Structural Reforms

To leverage government policymaking and program design processes and implementation to accelerate WEE outcomes, the Federal Government of Nigeria can:

Table 16: Policymaking and Programme design Processes and Implementation

Structural Evolutions and Innovations	Lead MDAs
<ul style="list-style-type: none"> • Ensure strong female representation (at least 35 percent) on all Steering Committees or Interministerial Committees responsible for the development of government programs, policies, and initiatives • Include WEE/gender targets in all relevant government programs, policies, and national economic plans • Replicate high-impact programmatic approaches that work to drive WEE (i.e., leveraging women's affinity groups) across new government programs and initiatives • Ensure that gender desk officers are empowered and involved in all program and policy design processes across all MDAs 	<ul style="list-style-type: none"> • Presidency • Federal Executive Council • Federal Ministry of Women Affairs • Federal Ministry of Finance, Budget, and National Planning • National Bureau of Statistics • Federal Ministry of Interior

<ul style="list-style-type: none"> • Leverage trusted private, social, and development actors to scale high-impact government programs (especially where there is weak capacity) instead of depending on the government infrastructure alone • Unbundle joint programming (i.e., programming focused on all marginalized populations) to make it easier to design programs based on specific group needs, track impact, and ensure that marginalized groups are not in competition for limited government support • Mainstream grassroots women’s voices and perspectives in all government policy and programmatic design • Strengthening the capacity of law enforcement to investigate and ensure the right cause of action is taken to bring justice to GBV victims and survivors • Leverage emerging coordination platforms including the recently formed High-Level Advisory Council on Support to Women and Girls to feed global best practices into the government’s policy and program design processes • Develop clear systems and fill current gaps in collecting and accessing gender-aggregated data, which should form the foundation for government program design and policy development • Set clear gender/WEE targets for each economic intervention that can be tracked and publish data on progress towards these goals over the lifetime of each major project • Implement and domesticate the National WEE Monitoring and Evaluation Policy at all levels for greater accountability and follow-through on programmatic commitments 	<ul style="list-style-type: none"> • Federal Ministry of Health
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4. Public Financial Management

BETWEEN 2015 AND 2020, A TOTAL OF 132.28 BILLION NAIRA WAS ALLOCATED FOR GENDER SPECIFIC PROJECTS ACROSS 215 MDAs. THIS REPRESENTS ONLY 0.28 PERCENT OF THE FEDERAL GOVERNMENT'S APPROVED BUDGET WITHIN THE SAME SIX-YEAR PERIOD.

- PUBLISH WHAT YOU FUND

Recent analysis carried out by Publish What You Fund shows that there has been an upward trend in budget allocations to gender-related issues in Nigeria since 2015. The analysis revealed that up to 1899 WEE projects, 156 WFI-focused projects, and 185 projects focused on leveraging women's affinity groups were funded in the six years between 2015 and 2020 with 132.28 billion naira from the national budget.

This represents only 0.28 percent of the cumulative 46.65 trillion naira of the federal government's approved budget within this period. The Development Research and Projects Centre also revealed an upward trend in the budget allocation for women's economic empowerment between 2021 and 2023. The analysis revealed a total of 2128 projects with 314.68 billion naira in the national budget. This represents 0.58 percent of the cumulative 54.54 trillion naira of the federal government's approved budget within this period. The dRPC also revealed 1491 WEE projects from the Zonal Intervention Projects, also known as the constituency development projects of the members of the National Assembly, between 2019 and 2023, with 85.14 billion naira. This also represents 17 percent of the total fund in the approved budget within this period. The funding was channeled mostly through a few ministries, including the Federal Ministry of Women Affairs, the Federal Ministry of Agriculture and Rural Development, the Federal Ministry of Industry, Trade and Investment, and the Federal Ministry of Labour and Employment – to name a few.

5. Gender-Responsive Budgeting

Gender-responsive budgeting (GRB) can be a major accelerator for women's economic empowerment, as it ensures that the needs of women are mainstreamed across the various sectors which affect WEE. Historically, GRB has not been mandated in national and subnational budget preparation and leaders across MDAs have allocated resources to priorities at their discretion. In some instances, this has caused negative outcomes for WEE initiatives, especially since Nigeria's budget is organized administratively.

To ensure that more government funds flow to address Nigeria's WEE gaps, GRB should be enshrined across federal and subnational governments. Over the past few years, the Federal Ministry of Finance, Budget, and National Planning has laid the groundwork for GRB. The Budget Office of the Federation (BOF) conducted an internal state of gender budgeting analysis to determine the FMFBNP's internal processes for budgetary allocations, increases, and drawdowns. The analysis also considered how gender initiatives spread across sectors were being implemented, and the extent to which they were meeting intended targets. Such assessments will be instrumental in helping the government determine how best to roll out

gender-based budgeting in Nigeria. In the 2022 budget circular, all MDAs were asked to mainstream gender in their budgets. These efforts should be sustained and carried forward.

Rolling out GRB in Nigeria will not only further gender-based interventions but can also help create an accountability benchmark for which the government’s gender policy commitments can be measured. Currently, while budget allocation and execution data can be easily accessed, the execution data is not disaggregated making it impossible to track impact and beneficiaries. True gender-intentional PFM processes will make it possible to track the scale and impact of government spending on women’s economic livelihoods. GRB will also allow the government to make sound public financial decisions as they consider how budget allocations are meeting the various needs of men and women, which would allow an efficient allocation of resources.

6. Structural Reforms

The FGN can leverage PFM reform to accelerate WEE outcomes by rolling out efforts and initiatives that:

Table 17: Leveraging PFM Reforms to Accelerate WEE

Structural Evolutions and Innovations	Lead MDAs
<ul style="list-style-type: none"> • Build more institutional capacity for gender-responsive budgeting and create a clear and transparent framework that will guide the prioritization and funding of gender-responsive initiatives and interventions. • Provide more disaggregated data on government spending: There is a need for the government to publish expenditure data, disaggregated on a project-by-project basis to aid the evaluation of the disbursement of funds for each project. • Conduct and publish gender impact assessment by establishing a performance measurement framework for medium- and long-term initiatives which will determine the essential requirements for gender-responsive budgeting, including the collection and reporting of gender-disaggregated data on beneficiaries for all programs • Publish gender-targeted line items with appropriate budget classifiers for monitoring, reporting, and evaluating the effectiveness of such line items which should be based on existing and established gender issues. • Strengthen coordination between key state actors, institutional roles, responsibilities, and coordination 	<ul style="list-style-type: none"> • Presidency • Federal Executive Council • Federal Ministry of Women Affairs • Federal Ministry of Finance, Budget, and National Planning • National Bureau of Statistics • Federal Ministry of Health

<p>through the enforcement of existing frameworks and guidelines that mandate MDAs on the preparation and execution of a successful gender-responsive budget.</p> <ul style="list-style-type: none"> • Implement policies aimed at promoting gender equity and establish systems that link those policies to budget tracking and analysis. • Harmonizing gender equality principles enshrined in the constitution with Nigeria’s laws and enforcing the already established legal framework to improve gender disparities in the country. • Invest to drive increased access to contraceptives is critical to improving women’s agency, education and labor force participation 	
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7. Affirmative Procurement

Gender-responsive procurement (GRP) is intended to improve women’s economic empowerment by allowing women-owned or women-led businesses to access procurement opportunities that they otherwise would not have been able to. By procuring services and supplies from women’s businesses, governments and commercial entities can promote gender equality in the marketplace, at work, and in local communities. Despite the socio-economic benefits that GRP can bring, a 2018 report by the International Monetary Fund (IMF) shows that Nigeria has not yet fully embraced this concept. A lack of clear guidelines, targets, and data on the implementation of GRP has hindered any progress on this front.

THERE IS A LACK OF CLEAR GUIDELINES, TARGETS, AND DATA ON THE IMPLEMENTATION OF GENDER-RESPONSIVE PROCUREMENT (GRP) IN THE NIGERIAN PUBLIC PROCUREMENT SYSTEM.

In Ekiti State, the introduction of a 30 percent quota in the local procurement act has increased women’s interest in the bidding process and has enabled greater economic empowerment. At the national level, this is hindering widespread economic empowerment. Other barriers which exclude women from the public procurement process include cultural biases, lack of understanding of the procurement process, and limited access to information technology. A lack of financial and social capital also prevents women from being able to start businesses that have the potential to scale and grow in a way that makes them competitive in the procurement process.

8. Structural Reforms

To ensure the procurement market is easily accessible to women, the FGN will consider the best pathways to:

Table 18: Leveraging Procurement Process for WEE

Structural Evolutions and Innovations	Lead MDAs
<ul style="list-style-type: none"> • Communicate procurement opportunities to women’s business organizations and networks proactively and intentionally to ensure that women are aware of these opportunities. • Provide women with informational sessions and capacity-building workshops to walk them through the procurement process to erase any areas of confusion and bring more clarity to the process. • Release an updated procurement-responsive manual that clearly outlines the process to increase transparency in the process. • Modernize and standardize solicitation documentation and qualification procedures with gender responsiveness provisions across the procuring entities. • Encourage the use of best value award criteria, and where appropriate, give preference to women-owned businesses. • Provide meaningful feedback to unsuccessful bidders on the strength and weaknesses of their tenders and areas of improvement. • Establish a procurement quota for women-owned or women-led businesses in the Public Procurement Act. • Enforce rules that ensure the prompt payment of women-owned businesses, including at a subcontract level. • Add gender-responsive requirements in solicitation documentation and throughout the evaluation procedures by ensuring all suppliers’ codes of conduct are updated. 	<ul style="list-style-type: none"> • The Bureau of Public Procurement

9. Coordination

Limited coordination and technical capacity constraints continue to be major bottlenecks to the effective programmatic delivery of key WEE initiatives. Nigeria is a crucial country from a development perspective. There is a surplus of international organizations, bilateral partners, and

local organizations with large in-country WEE programs. It is important to enshrine a more coordinated and strategic approach to WEE programming that mainstreams government priorities, harnesses private sector approaches, and guarantee harmony and mutual accountability.

Over the years, the FGN has engaged multisectoral stakeholder perspectives on Nigeria’s gender gaps and crowdsourced input on potential solutions to make the government’s targeted interventions on the women and girls’ agenda more effective. A recurrent theme is that while there are already numerous women empowerment-focused programs and initiatives in Nigeria, there is no truly effective and empowered coordination platform for public, private, and social sector discourse and collaboration on women empowerment-focused initiatives. There is a need to streamline advisory bodies and committees overseeing public sector gender interventions in Nigeria and crowd in innovative and credible leaders from the private and social sectors to drive successful and innovative program design and implementation.

High-Level Advisory Council



In response to these recommendations, on December 22, 2022, President Muhammadu Buhari approved the formation of a Presidential High-Level Advisory Council (HLAC) on the Empowerment of Women and Girls to fill this critical gap. Co-chaired by government ministers and private sector representatives, the HLAC will have purview over the FGN’s gender-focused programs and initiatives and channel multisectoral recommendations and perspectives to inform WEE policy, programs, and partnerships. The HLAC will be a standing presidential committee that outlives the current administration and works to drive action toward achieving SDG 5 between now and 2030. In its inaugural six months, the HLAC’s focus will be on women’s economic empowerment, with a focus on economic power, livelihoods, and education.

In pursuit of its mandate, the HLAC will:

Table 19: HLAC Mandate for WEE

Structural Evolutions and Innovations	Lead MDAs
<ul style="list-style-type: none"> • Leverage its collective experience and multisectoral expertise and perspectives to provide technical advice that catalyses the FGN's efforts to identify and propose bespoke solutions to critical Gender Equality gaps that exist in Nigeria. • Provide strategic guidance and oversight to the FGN and other key partners involved with key national and subnational Gender Equality initiatives, ensuring that these interventions are strategic and meet intended goals. • Leverage its social capital and the personal/professional networks of its membership and external influencers to generate buy-in for gender mainstreaming in national economic and policy planning—in line with the FGN's policy direction. • Serve as a cohort of ambassadors for Gender Equality in the private and social sectors • Proactively identify opportunities and leverage their networks to drive joint programming and public-private partnerships that accelerate Nigeria's women and girls empowerment targets. 	<ul style="list-style-type: none"> • Federal Ministry of Women Affairs • Office of the Chief of Staff to the President

VII. ANNEXURES

ANNEX 1: Action Plan and Implementation Guide (2023-2028)

Introducing the National WEE Policy Action Plan

The Government of Nigeria is committed to ensuring robust implementation of the National WEE Policy and success in achieving the goals and outcomes defined in the Policy. This will require a strong, co-created, and co-owned Action Plan that details the timelines, strategies, and mechanisms for ensuring collaboration across all key stakeholder groups and sustained progress on the goals broadly outlined in the Plan.

The National WEE Action Plan, defined here, will serve as a high-level blueprint and guiding framework for the implementation of the National WEE Policy over the next five years. At a high level, the Action Plan seeks to:

- Define implementation phases and timelines to orient stakeholders around a shared calendar and strategic check-in points;
- Outline the coordination mechanisms that will be leveraged to drive collaboration across multiple stakeholder groups and ensure accountability on the Policy's implementation;
- Identify different stakeholder groups and players – and define their broad mandates, roles, and responsibilities for ensuring the success of the Policy;
- Map out some potential strategic, financial, and political risks that could affect robust implementation of the Policy and attainment of the shared goals identified in the document; and
- Provide more detail on the Policy's individual strategic goals, how success will be measured, who is responsible for driving them forward, and the financial resources that will be required to advance these strategic objectives.

It is envisioned that this Action Plan serves as the “north star” for key stakeholders over the next five years, as government leads the effort to ensure that Nigerian women and girls are more equipped and supported to participate and succeed in the economy.

Implementation Phases and Timeline

Collaboration on the implementation of the National WEE Policy will be broadly spread out across three critical phases outlined below. Halfway through the implementation period, the Government will convene a midpoint review to reflect on progress and successes, highlight gaps, and chart a path forward towards achieving the Policy's goals.



During Phase One:

- The WEE Policy will be finalized, validated, and endorsed by the HLAC; reviewed and approved by the Federal Executive Council; and launched by the President.

Phase One:
Finalization and
Socialization
(Q3-Q4 2023)

- An Inter-ministerial Working Group/Policy Task Force will be set up to drive the implementation of the Policy.
- The WEE Policy will form the basis of WEE-focused discussions around the presidential transition.
- Policy workshops will be held to further socialize the approved policy with relevant stakeholders across the public, private, and social sectors.
- The FMWA and its partners will launch a coordinated advocacy effort to push for the domestication of the Policy at the subnational level.
- Key POCs will be identified and empowered across the MDAs to lead on the Policy's strategic goals and targets.
- Subnational POCs will be identified to support and coordinate the implementation of strategic goals and targets at a local level.
- A stand-alone accountability framework inclusive of CSOs and the Government will be formed. The Accountability Technical Working Group will measure progress of policy implementation.



Phase Two:
Implementation
(Q1 2024 – Q4
2025)

In Phase Two:

- The Policy Implementation Task Force will continue its work and provide regular updates on the Implementation of the Policy and achievement of targets to the HLAC and the annual National Council on Women's Affairs.
- Gender desk officers and subnational POCs will be convened regularly to report on progress towards implementation of the Policy.
- Progress towards implementation of the Policy and achievement of the targets will be reviewed regularly by the HLAC and annually at the National Council on Women's Affairs.
- The Honourable Minister will continue to lead the broader ecosystem and advocates to drive awareness about and support for the Policy - both domestically and abroad.

	<ul style="list-style-type: none"> • The HLAC will continue to provide oversight and leverage partnerships and advocacy to advance the Policy’s goals.
 <p>Midpoint Review (December 2025)</p>	<p>To check in on progress, at the midpoint of Policy implementation:</p> <ul style="list-style-type: none"> • FMWA will convene a National Midpoint Review of the National WEE Policy and Action Plan where progress towards the Policy’s strategic goals will be assessed, wins will be celebrated, and gaps identified. • Targets will be revisited and opportunities for government MDAs, the private sector, and the social sector to recommit to the Policy and structure.
 <p>Phase Three: Consolidation and Renewal (Q1 2026 – 2028)</p>	<p>In the final years of Policy implementation:</p> <ul style="list-style-type: none"> • Stakeholders will redouble efforts to make progress towards the strategic goals outlined in the Policy. • The Policy Implementation Task Force will continue its work and provide regular updates on implementation of the Policy and achievement of targets to the HLAC and the annual National Council on Women’s Affairs. • Gender desk officers and subnational POCs will continue to convene regularly to report on progress towards implementation of the Policy at the HLAC and the annual NCWA. • The Honourable Minister, the HLAC, and the broader ecosystem will continue to serve as internal and external advocates for the Policy. • In mid-2027, following the presidential election, the new government will initiate a new National Policy Dialogue and review of the National WEE Policy to reflect on the Policy’s impact. The Dialogue will emphasize grassroots and technical expert perspectives and lay the groundwork for a newly revalidated National WEE Policy.

	<ul style="list-style-type: none"> • The revised National WEE Policy and Action Plan, which will build on the lessons of this Policy, will be launched before the end of 2028, to ensure continuity.
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Stakeholders Roles and Responsibilities

The government recognizes that it will require deep collaboration and coordination to drive WEE outcomes and democratize economic access for Nigerian women and girls. The WEE Policy and the newly-formed High-Level Advisory Council (HLAC) on the Support to Women and Girls lay the foundation and provide a framework for deeper collaboration between the public, private, and social/development sectors to drive WEE into the future. Stakeholders from across the federal government, subnational governments, private sector, civil society, norm shapers, and international partners will all play a transformational role in supporting and ensuring the sound implementation of the WEE Policy between now and 2028. At a high level, stakeholder responsibilities and potential contributions will include:

<div style="text-align: center;">  <p>Federal Government: (Presidency, National Assembly, Federal Judiciary, CBN, etc.)</p> </div>	<ul style="list-style-type: none"> • Set and refine, as needed, an evidence-based WEE policy direction. • Lead the implementation of relevant policy strategic goals across sectors. • Provide ample resource allocations in annual budgets and timely releases to meet WEE financing needs. • Create systems for monitoring, evaluation, and accountability in policy implementation. • Leverage collaboration with subnational governments to ensure last-mile reach of programs and policy implementation. • Create an enabling environment that crowds in private capital and incentivizes private sector participation in the drive towards WEE outcomes. • Collect gender-disaggregated data and feed it into national-level program and policy design. • Create and staff multisectoral platforms for collaboration and exchange on “what works” to drive WEE. • Ensure adequate staffing of key programs and ensure that the bureaucracy is up to date and capable of delivering on priority goals.
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	<ul style="list-style-type: none"> • Leverage platforms like the National Economic Council and Nigeria Governor’s Forum to deepen collaboration on WEE outcomes with subnational stakeholders.
 <p>Subnational Governments (State Executive Offices, State MDAs, State Houses of Assembly, etc.)</p>	<ul style="list-style-type: none"> • Support quick domestication of policy and strong delivery on aspects that fall under subnational purview (i.e., primary education). • Create state-level mechanisms for monitoring, evaluation, and accountability around implementation of domesticated policy. • Identify opportunities to plug into and scale high-impact interventions.
 <p>Private Sector (Banks, Industry Groups, Fintechs, Telcos, Organized Private Sector, Foreign Investors, etc.)</p>	<ul style="list-style-type: none"> • Conduct internal audits to plug gendered gaps in workplace access and equity (i.e., pay, corporate representation, corporate leadership, etc.). • Provide legal and support structures for female employees (i.e., child care, maternity leave, etc.). • Seek partnerships with the government that allow the public sector to leverage the private sector’s innovation and efficient systems to drive quick and sustainable WEE impact. • Intentionally design and make easily accessible women-friendly products and services. • Leverage capital to support and scale female-led enterprises. • Reinvest in host communities with a focus on creating jobs for women and leveraging corporate social responsibility initiatives to close WEE gaps. • Actively participate in and contribute to government-led, multisectoral platforms and initiatives aimed at advancing WEE.

	<ul style="list-style-type: none"> • Share, as appropriate, quantitative and qualitative, gendered, user and customer data that can fill gaps and inform evidence-based policies and programs. • Remain open to establishing public-private partnerships and platforms to advance WEE, instead of pursuing stand-alone, often duplicative initiatives. • Leverage influence, social capital, and personal/professional networks to generate buy-in for gender mainstreaming in national economic and corporate planning and to hold the government accountable for its commitments under this Policy.
 <p>Civil Society, Norm Shapers, and Local Communities (Local WEE Ecosystem, NGOs, Community-based organizations, Traditional Rulers, Creative and cultural influencers, Community leaders etc.)</p>	<ul style="list-style-type: none"> • Deepen coordination with each other, the private sector and with the government to avoid duplication of programs and competition for limited resources. • Ensure that local voices and considerations are streamlined during the implementation of WEE-focused programs and policies • Leverage local influence to help reshape social norms and perspectives on gender that serve as barriers to WEE progress. • Serve as advocates for local communities to hold the government accountable and ensure that deliveries are made on federal and subnational WEE pledges and commitments. • Raise awareness of progress towards achieving WEE by helping support data-tracking and analysis. • Support the re-design of the WEE policy by ensuring that grassroots perspectives remain central to the National Policy Dialogue in 2027
	<ul style="list-style-type: none"> • Generate and share global best practices and evidence on what works to advance WEE, localizing for the Nigerian context • Share Nigeria's success stories on a regional and international stage to help demonstrate progress and impact made towards meeting global development goals.

<p>Development and Bilateral Partners (Multilateral Institutions, Development Finance Banks and Institutions, Regional Economic Communities, etc.)</p>	<ul style="list-style-type: none"> • Invest in and provide technical assistance to high-impact organizations especially those leveraging innovative methods to advance WEE. • Deepen coordination with each other (i.e., pooled basket funds, co-designed programs) and with the government to avoid siloed approach to development programming. • Prioritize WEE-focused funding in official development assistance to Nigeria. • Collaborate with the government to identify and fill critical WEE financing gaps.
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Implementation Risks

Several factors may pose a risk to the effective implementation of the WEE policy. As implementation of the National WEE Policy proceeds, the Government recognizes that several exogenous and endogenous factors could pose a risk to the effective implementation of the WEE Policy. The government and the Policy Implementation Task Force will remain hyper-aware of these potential risks and seek to navigate them by being intentional about developing risk mitigation, pursuing robust advocacy where appropriate, and developing alternative strategies that could be employed as needed.

Some potential challenges include:

 <p>Strategic Risks</p>	<ul style="list-style-type: none"> • Overlooking monitoring and evaluation when developing WEE programs and initiatives will prevent progress from being accurately captured. • Irregular reviews of the policy and implementation will weaken impact by failing to take into consideration changing contexts. • A lack of public-private partnerships and collaborative platforms focused on WEE will lead to inefficient and duplicitous efforts.
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Financial Risks

- Conflicting policies and government priorities may impact the ability to allocate resources to the implementation of WEE activities.
- Rising inflation and local macroeconomic instability may create pressure on the ability to allocate funds from the national and subnational budget towards WEE efforts.
- Global macroeconomic instability may prevent foreign governments, donors, and investors from being able to financially contribute to WEE initiatives.
- Delays in fund disbursements by government stakeholders and partners will hinder progress by exacerbating funding gaps.
- A lack of adequate funding being provided to lead MDAs and relevant stakeholders will delay implementation and progress.



Political Risks

- Weak political backing at the federal and subnational level will hamper the ability to fully implement the WEE policy.
- Political transitions between 2023 to 2028 may result in the turnover of highly trained staff that were crucial to advancing goals outlined in the WEE policy.
- Security challenges may continue to perpetuate the sociocultural norms which serve as barriers to WEE progress.

ANNEX 2: Action Plan (2023-2028)

Pillar One: Agriculture



To further improve economic outcomes for women in the agriculture sector, the Federal Government of Nigeria shall work with subnational governments, the private/social sectors, and international development partners and leverage their collective strengths to:

Strategic Goal 1.1 Improve women smallholder farmers' access to agricultural financing and markets.

Policy Interventions	Performance Indicator(s)	Lead MDA & Relevant Stakeholders	Time Frame
A. Expand women-focused agriculture funds at relevant MDAs like the Bank of Agriculture (BOA), The Nigeria Incentive-Based Risk Sharing system for Agricultural Lending (NIRSAL), and the Bank of Industry (BOI)	Year-on-year growth in the amount of funding deployed to support women smallholders at relevant MDAs	<ul style="list-style-type: none"> • FMARD • BOA • NIRSAL • BOI 	2024
B. Deepen partnerships with and explore incentives for financial institutions (banks, fintechs, agtechs) that prioritize lending at favourable rates to female smallholders and female-owned agriculture companies	Delta between rates at which financial institutions provide loans to female smallholders and female-owned-agricultural enterprises, compared to market rates; number of loans provided per quarter	<ul style="list-style-type: none"> • FMFBNP • Fintechs • Agtechs • Telcos 	2024
C. Encourage banks to revisit collateral and registrations requirements for access to loans for women smallholders; offer alternative collateral that takes into consideration women's limited property rights in Nigeria	Transparent, clear and consistent collateral requirements will be made publicly available for women smallholder farmers.	<ul style="list-style-type: none"> • CBN • Banks • Fintechs 	2023
D. Explore direct government cash transfers to female smallholders and create systems of accountability to ensure that these funds flow to	Collect and analyse data on the women who have received cash transfers, what the money was	<ul style="list-style-type: none"> • FMARD • BOA 	2024

fund agricultural production, inputs, mechanisation, labour, etc.	allocated towards, and the changes they have seen in agricultural production.		
E. Seed the Women Agricultural Development Fund, where women farmers can readily access credit innovations	Number of women who have been able to access innovative forms of credit	<ul style="list-style-type: none"> • FMARD • BOA 	2024

Strategic Goal 1.2 Drive women smallholder farmers' access to high-quality, climate-resistant inputs.

Policy Interventions	Performance Indicator(s)	Lead MDA & Relevant Stakeholders	Time Frame
A. Intentionally target women smallholder farmers with subsidised, improved input varieties (seed, fertilisers, pesticides, etc.)	No. of female smallholder farmers with access to improved input varieties.	<ul style="list-style-type: none"> • FMARD • Farm Input Support Services Dept 	2024
B. Establish and enforce female quotas for government extension services and distribution schemes.	No. of women in government extension services and distribution schemes.	<ul style="list-style-type: none"> • FMARD • Agriculture Extension Services Dept 	2023
C. Establish direct pathways between women farmers/collectives and agricultural companies/farm-input companies to enhance women's access to the latest technologies	No. of women with access to the latest farm input technologies	<ul style="list-style-type: none"> • FMARD • Private sector seed, fertilizer, manufacturers etc 	2023
D. Partner with the technology sector to provide women farmers with access to affordable modern farming techniques that will help them adapt to and mitigate the effects of climate change	No. of women with access to smart climate technology that will help them mitigate the effects of climate change	<ul style="list-style-type: none"> • FMARD • Federal Ministry of Science, Technology & Innovation (FMST) • Private sector • Technical experts 	2024
E. Provide irrigation facilities and equipment to women farmers to mitigate the impact of drought	No. of women with access to irrigation facilities and equipment, with a specifically focus on those in drought-prone regions	<ul style="list-style-type: none"> • FMARD • Department of Farm Input Support Services • Private sector suppliers 	2023
F. Execute other relevant pieces of the National Action Plan on Gender and Climate Change (2020-2025) and the National	Effective implementation of relevant pieces from the National Action	<ul style="list-style-type: none"> • Federal Ministry of Environment • FMARD • Technical advisors 	2025

Climate Change Policy (2021-2030).	Plan on Gender and Climate Change (2020-2025) and the National Climate Change Policy (2021-2030)	<ul style="list-style-type: none"> • Development partners 	
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Strategic Goal 1.3 Establish pathways for moving women into more high-value crop and livestock value chains.

Policy Interventions	Performance Indicator(s)	Lead MDA & Relevant Stakeholders	Time Frame
A. Establish a mapping of regional high-value crops and develop programs for young female farmers to learn how to grow and access these high-margin value crop chains.	<p>Publicly available and easily accessible maps of regional high-value crops are developed and made easily and publicly available for young female farmers.</p> <p>No. of programs for young female farmers to learn how to grow high-margin value crops.</p> <p>Participation rate of young female farmers attending programs on how to grow high-margin value crops.</p> <p>Availability of a database of young female farmers at the state and LGA levels</p>	<ul style="list-style-type: none"> • FMARD • Federal Department of Agriculture • Colleges of Agriculture • Technical and development partners 	2024
B. Incentivize public-private partnerships to provide women with access to high-value crops and access to markets throughout-grower schemes, commodity marketplaces, etc.	<p>No. of women with access to high-value crops</p> <p>No. of women with access to markets for high-value crops</p>	<ul style="list-style-type: none"> • FMARD • Department of Farm Input Support Services • Private sector off-takers, marketplaces 	2024
C. Develop women’s ability to compete in high-value crop and livestock value chains through government-sponsored workshops and training.	No. of government-sponsored workshops and trainings to help women compete in	<ul style="list-style-type: none"> • FMARD • Department of Agriculture 	2025

	<p>high-value crop and livestock value chains.</p> <p>Participation rate of women at workshops and trainings intended to help women compete in high-value crop and livestock value chains.</p>	<ul style="list-style-type: none"> • Department of Farm Input Support Services • Private sector • Development partners 	
D. Establish clear and accessible government-moderated marketplaces where female farmers can sell high-value crops, especially young female farmers.	<p>No. of female farmers selling high-value crops on government-moderated marketplaces.</p> <p>Total amount of sales made by female farmers on government-moderated marketplaces.</p>	<ul style="list-style-type: none"> • FMARD • Department of Agribusiness & Marketing • Private sector off-takers 	2025

Strategic Goal 1.4 Make the design of government agriculture extension services more gender-intentional.

Policy Interventions	Performance Indicator(s)	Lead MDA & Relevant Stakeholders	Time Frame
A. Provide gender-mainstreaming training for extension agent-training curricula	<p>Quarterly provision of gender-mainstreaming training for extension agent-training curricula.</p> <p>Participation rate of women at gender-mainstreaming training for extension agent-training curricula.</p>	<ul style="list-style-type: none"> • FMARD • Department of Agriculture Extension Services • Technical experts 	2024
<p>B. All government sponsored extension programs should systematically record the number of male and female beneficiaries. This is a very basic first step that forms the basis of future policymaking to increase women's participation in extension services.</p> <p>C. Consistently track male and female responses to services</p>	<p>Semi-yearly analysis of survey responses on government agricultural services.</p> <p>Development of new or reformed programs, interventions, and policies based on feedback received.</p>	<ul style="list-style-type: none"> • FMARD • Agriculture Extension Services 	2024

and improve them based on feedback received			
D. Adopt a focus on crops grown by women in government extension services by increasing the number of extension programs dedicated to women-dominated crops	Amount of readily available resources for women in government extension services.	<ul style="list-style-type: none"> • FMARD • Agriculture Extension Services 	2025
E. Hire more female extension workers to ensure that cultural norms around male-female engagement do not serve as a barrier to women’s access to high-quality inputs.	No. of female and male extension workers	<ul style="list-style-type: none"> • FMARD • Agriculture Extension Services 	2024
F. Leverage women’s economic collectives (WEC) and women’s groups as units of engagement and bases for the delivery of extension services.	No. of WECs and women’s groups providing extension services	<ul style="list-style-type: none"> • FMARD • Ag-focused CSOs • Development partners • Federal Department of Cooperatives 	2024
G. Layer in other forms of training such as socio-emotional skilling and entrepreneurship training into women-focused agricultural extension services to equip women with a profit-focused mindset and the tools to succeed in agriculture markets.	<p>Publicly release training curricula, which can be used by key stakeholders and partners, that mainstreams women’s socio-emotional skilling and entrepreneurship training.</p> <p>No. of agricultural-focused trainings that provides women with socio-emotional skilling and entrepreneurship training</p> <p>Participation rate of women who attend agricultural-focused trainings that</p>	<ul style="list-style-type: none"> • FMARD • Agriculture Extension Services • Farm Input Support Services • CSOs • Development partners 	2025

Strategic Goal 1.5 Provide access to labour-saving agriculture tools and mechanisation.

Policy Interventions	Performance Indicator(s)	Lead MDA & Relevant Stakeholders	Time Frame
A. Provide women-focused training on the use of the latest innovations in agriculture mechanisation	<p>No. of women-focused training latest innovations in agriculture mechanisation</p> <p>Attendance rate of women at women focused training on latest innovations in agriculture mechanisation</p> <p>No. of women that know how to use and have access to the latest agriculture mechanisation</p> <p>No. of women that own and know how to use latest agriculture mechanisation</p> <p>No. of women that know how to use agriculture mechanisation</p>	<ul style="list-style-type: none"> • FMARD • Farm Input Support Services 	2024
B. Provide cash vouchers or work with private sector actors to provide women with funding that will allow them to access labour-saving agriculture tools.	<p>No. of women with cash vouchers</p> <p>No. of women who have used cash vouchers to purchase labour-saving agriculture tools.</p>	<ul style="list-style-type: none"> • FMARD • Farm Input Support Services • Agtechs, fintechs, E-wallet providers 	2025
C. Provide women-focused shared economy options for hiring, sharing, or leasing heavy machinery (e.g., tractors) and other agricultural tools, including by scaling technological solutions that are already seeking to address this gap.	No. Women-focused shared economy groups	<ul style="list-style-type: none"> • FMARD • Federal Department of Cooperatives • Farm Input Support Services • Private sector 	2024
D. Support affordable transportation options that make it easier to transfer farm products along the value chain.	No. of women using the affordable transportation that makes it easier to	<ul style="list-style-type: none"> • FMARD • FMFBNP • Federal Ministry of Transport 	2025

	transfer farm products along the value chain Cost of transportation that makes it easier to transfer farm products along the value chain		
E. Install machinery that lowers the amount of labour needed by women farmers by leveraging regional engineering expertise and making R&D investments to customise agricultural machinery and equipment to local needs and contexts	No. of women with access to customizable machinery that lowers the labour needed	<ul style="list-style-type: none"> • FMARD • Federal Department of Agriculture • FMST • Ag-tech companies 	2025

Strategic Goal 1.6 Prioritize reform of the land tenure system with a focus on access for women

Policy Interventions	Performance Indicator(s)	Lead MDA & Relevant Stakeholders	Time Frame
A. Review and reform all national legislation that relates to land and natural resources where statutory legal rights to land remain gender-biased.	Updated gender-intentional national legislation on land and natural resources.	<ul style="list-style-type: none"> • National Assembly • Federal Ministry of Justice (FMOJ) 	2026
B. Work with subnational governments to pursue land policy reform, given their significant role in administering lands.	Reformed land policy at the subnational level.	<ul style="list-style-type: none"> • FMARD/FMWA • Department of Agricultural Land & Climate Change • NALDA • FMOJ 	2026
C. Increase the effectiveness and efficiency of the mechanisms for administering land.	Amount of time it takes to administer land (i.e., no. of days, months, etc.)	<ul style="list-style-type: none"> • FMOJ • Subnational governments 	2026
D. Expand awareness of current land ownership laws so that residents are aware that women and men have equitable access.	No. of public awareness campaigns surrounding land ownership laws. Analysis of women and men's awareness of land ownership laws.	<ul style="list-style-type: none"> • Federal Ministry of Justice • CSOs 	2023

E. Create strategies to guarantee that women can gain from property distribution programs.	No. of rural smallholder farmers that own land, disaggregated by gender.	<ul style="list-style-type: none"> • FMARD/FMOJ • Department of Agricultural Land & Climate Change 	2024	
F. Establish efficient institutional frameworks that, within the parameters of the specific land policy of a community, can safeguard and strengthen access to land equitably.	Amended institutional frameworks that can safeguard and strengthen access to land in an equitable manner.	<ul style="list-style-type: none"> • FMARD/FMOJ 	2027	
G. Promote gender equality in land programs, expanding information dissemination and accessibility, and establishing supportive legal services.	<p>Increased amount of gender-intentional programming.</p> <p>No. of women accessing supportive legal services for land tenure.</p>	<ul style="list-style-type: none"> • FMARD • FMOJ • Federal Ministry of Information and Culture (FMIC) 	2024	
H. Map unused and unclaimed lands – and work with community leaders to provide access to female smallholders.	Creation of publicly available and easily accessible maps of unused and unclaimed lands.	<ul style="list-style-type: none"> • FMARD • Sub-national and local community leaders including government officials, traditional rulers and religious leaders • Technical partners – especially those with Geographic Information Systems (GIS) skills or focus. 	2026	
I. Inclusion of female spouses on land titles in land registration programs. For example, discounted fees for certificates of occupancy if the husbands include their wife’s name on the title.	No. of joint titles delivered during the period	<ul style="list-style-type: none"> • State Governments 	2027	

Strategic Goal 1.7 Leverage emerging technology platforms to scale women’s agricultural success.

Policy Interventions	Performance Indicator(s)	Lead MDA & Relevant Stakeholders	Time Frame
A. Deepen collaboration with emerging ag-focused technology platforms to reach women smallholders on their platform with government support.	No. of women on ag-focused technology platforms Utilization rate of women on ag-focused technology platforms.	<ul style="list-style-type: none"> • FMARD • FMST • FMCoDE • Ag-tech companies 	2024
B. Identify and work with female-founded ag-techs to develop training programs focused on skilling women smallholders.	No. of women attending training programs	<ul style="list-style-type: none"> • FMARD • FMCoDE • FMST • Ag-tech companies • Technical partners 	2024
C. Channel additional government funding to ag-techs and create regulatory sandboxes for them to test innovative pilot programs to advance outcomes for women smallholders.	No. of regulatory sandboxes focused on supporting female smallholders	<ul style="list-style-type: none"> • FMARD • FMCoDE • FMST • CBN • Ag-tech companies • Technical partners 	2025
D. Deepen partnerships with tech companies focused on harnessing agricultural and market intelligence and work with them to make data accessible to women smallholders to enable them to make data-driven decisions to increase crop yield.	Public and easily accessible data platforms that women smallholders can use to make informed agricultural decisions.	<ul style="list-style-type: none"> • FMARD • FMCoDE • Tech sector • Development partners 	2024

Strategic Goal 1.8 Leverage women’s affinity groups (WAGs) as a platform for driving access to agriculture financing, information, and markets.

Policy Interventions	Performance Indicator(s)	Lead MDA & Relevant Stakeholders	Time Frame
A. Continue to build women’s affinity groups (WAGs) of smallholder farmers and leverage the group as a unit of empowerment through government programmes.	No. of WAGs of smallholder farmers No. of ag-focused WAGs leveraging government programmes.	<ul style="list-style-type: none"> • FMARD • Federal Department of Cooperatives • Community-based organizations • Development partners 	2023
B. Promote cross-learning and cross-engagement between WAGs to share best	No. of WAGs working with each other to share best practices.	<ul style="list-style-type: none"> • FMARD 	2023

agricultural and income generation practices		<ul style="list-style-type: none"> • Federal Department of Cooperatives • Community-based organizations • Technical partners 	
C. Offer financial literacy training through WAGs to ensure that women can compare products and make decisions based on a clear understanding of the characteristics and conditions of the products available.	No. of WAGs that offer financial literacy training and no. of women that attend these trainings.	<ul style="list-style-type: none"> • FMARD • Federal Department of Cooperatives • FMFBNP • Community-based organizations • Development partners 	2024
D. Design products and services that meet rural WAGs' needs in markets, credit, low-interest rates, affordable insurance access, etc.	<p>Increased availability of products and services that meet rural WAGs' needs</p> <p>No. of women that use products and services that meet rural WAGs' needs</p>	<ul style="list-style-type: none"> • FMARD • Federal Department of Cooperatives • FMFBNP • CBN • Private sector (banks, fintechs) • Bilateral & multilateral development partners 	2024
E. Improve WAGs' access to information on advanced agriculture practices and marketing among women farmers through the National Agricultural Information System.	<p>No. of women that have access to information on advanced agriculture practices</p> <p>No. of women that have access to marketing tools among women farmers.</p>	<ul style="list-style-type: none"> • FMARD • National Agricultural Information System • Federal Ministry of Information and Culture (FMIC) 	2024
F. Encourage interagency collaboration on shared learning in different agriculture value chains for WAGs of smallholder farmers.	Increased interagency collaboration on shared learning in different agriculture value chains.	<ul style="list-style-type: none"> • FMARD • FMFBNP 	2023
G. Encourage WAGs to partner with financial service providers to raise awareness and access to funding opportunities for women agriculture exporters.	No. of partnerships with financial service providers to raise awareness about funding opportunities for women agriculture exporters.	<ul style="list-style-type: none"> • FMARD • FMFBNP • Fintech companies • Private banks 	2023

Strategic Goal 1.9 Structure programming to changedemystify harmful norms around women’s role in agriculture.

Policy Interventions	Performance Indicator(s)	Lead MDA & Relevant Stakeholders	Time Frame
A. Engage community and religious leaders to raise awareness around the harmful impacts of norms on women’s success in the agriculture sector.	No. of religious leaders raising awareness on harmful impacts of norms on women’s success in the agriculture sector	<ul style="list-style-type: none"> • FMWA • FMARD • CSOs/CBOs 	2023
B. Support women farmers to build their skills through technical training, mentorship programs, and business management skills.	<p>No. of available skills training programs for women farmers</p> <p>No. of women farmers attending skills training programs.</p>	<ul style="list-style-type: none"> • FMARD • Federal Department of Agriculture • CSOs/CBOs 	2024
C. Roll out national campaigns to reinforce the importance of women’s role in the agriculture sector.	No. of people that the national campaign has reached.	<ul style="list-style-type: none"> • NOA • FMARD • FMIC • CBOs/CSOs • Development partners 	2024

Strategic Goal 1.10 Engage men to change norms around women’s participation in high-value chains.

Policy Interventions	Performance Indicator(s)	Lead MDA & Relevant Stakeholders	Time Frame
A. Encourage joint decision-making on input use among farmer couples, e.g., through joint participation in extension trainings which include joint planning for the couple	No. of women in couples making decisions on input use	<ul style="list-style-type: none"> • FMARD • Federal Department of Agriculture • Local social and religious influencers • CBOs/CSOs 	2024
B. Pursue targeted advocacy and sensitization workshops in regions where women are systematically left out of high-value agricultural production.	No. of advocacy and sensitization workshops in regions where women are systematically left out of high-value agricultural production.	<ul style="list-style-type: none"> • FMARD • Federal Department of Agriculture • Department of Rural Development 	2024

	Attendance rate of men and women at advocacy and sensitization workshops in regions where women are systematically left out of high-value agricultural production.	<ul style="list-style-type: none">• Department of Agribusiness & Marketing	
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Pillar Two: Entrepreneurship



To further improve economic outcomes for women-owned MSMEs, the Federal Government of Nigeria shall work with subnational governments, the private/social sectors, and international development partners and leverage their collective strengths to:

Strategic Goal 2.1 Facilitate women’s access to capital – and other foundational business needs, such as business sensitization, skills, and energy

Policy Interventions	Performance Indicator(s)	Lead MDA & Relevant Stakeholders	Time Frame
A. Collaborate with financial institutions to unlock funding opportunities (such as mid-sized loans, small grants, and low-interest loans) that will enable them to effectively start and grow their businesses.	<p>No. of mid-sized loans, small grants, and low interest loans available to women.</p> <p>No. of women that have received mid-sized loans, small grants, and low interest loans.</p> <p>No. of financial institution’s providing mid-sized loans, small grants and low-interest loans to women.</p>	<ul style="list-style-type: none"> • FMFBNP • FMITI • CBN • BOI • Private sector (banks, fintechs) • Development partners • CBOs/CSOs 	2024
B. Prioritize government policies and programs aimed at increasing access to investment capital for women entrepreneurs through the provision of grants, loans, and venture capital funding targeted at women-led startups and SMEs.	<p>No. of women-led startups and SMEs receiving grants, loans, and venture capital funding.</p> <p>Sources of funding for women-led startups and SMEs.</p>	<ul style="list-style-type: none"> • FMOWA (Economic Services Department) • FMFBNP • CBN • BOI • Bilateral and Multilateral development partners 	2024
C. Establish investment networks for women entrepreneurs such as angel investment groups or clubs providing women with access to a pool of investors and investment opportunities.	<p>No. of investment networks for women entrepreneurs.</p> <p>Women’s participation rate in investment networks.</p> <p>No. of women receiving funding from angel investment groups or clubs.</p>	<ul style="list-style-type: none"> • FMFBNP • FMITI • FMOWA Economic Services Department • CBN • Venture capital firms • Private banks • Private investment funds, angel investors, and family foundations 	2025

<p>D. To help reach the 60 percent target of MSMEDF flows to female entrepreneurs, funding should be dedicated to women-owned MSMEs by allocating additional resources in the national budget towards this, beginning in the 2024 budget cycle.</p>	<p>No. of women-owned MSEs receiving funding from the national budget.</p> <p>Allocation of national budget for women-owned MSMEs</p>	<ul style="list-style-type: none"> • Budget Office of the Federation • FMITI • Bilateral and multilateral development partners • 	<p>2024</p>
<p>E. Provide grants for women microentrepreneurs who are extremely risk averse and provide training for how they can use those grants.</p>	<p>No. of women risk-prone micro-entrepreneurs receiving grants.</p> <p>No. of women micro-entrepreneurs attending trainings for how to use grants.</p>	<ul style="list-style-type: none"> • FMFBNP • FMOWA Economic Services Department • CBN • FMITI • Venture Capital firms • Private investment firms • International Financial Institutions 	<p>2024</p>
<p>F. Encourage the private sector, especially the formal financial service sector, to provide cheap capital and promote secure savings mechanisms for women entrepreneurs.</p>	<p>No. of companies in the private sector providing cheap capital and promoting secure savings mechanisms for women entrepreneurs.</p> <p>No. of women who have received cheap capital from the private sector.</p>	<ul style="list-style-type: none"> • FMOWA • CBN • Private banks • Private sector lenders 	<p>2024</p>
<p>G. Incentivize the formal financial service sector to create a transparent loan application process removing any confusion for applicants.</p>	<p>Transparent loan applications are made publicly available by the formal financial service sector.</p>	<ul style="list-style-type: none"> • CBN • Private banks 	<p>2024</p>
<p>H. Eliminate discriminatory property and inheritance practices that limit women's access to capital assets.</p>	<p>No. of women that have access to capital assets including disaggregated data on those that do not own property.</p>	<ul style="list-style-type: none"> • CBN • Private Banks • Private sector lenders • FMOJ 	<p>2025</p>
<p>I. Leverage the growth of distributed renewable energy to provide access to clean energy that can power businesses.</p>	<p>No. of women entrepreneurs that have access to clean energy.</p>	<ul style="list-style-type: none"> • Rural Electrification Agency (REA) • National Electricity Regulatory Commission (NERC) 	<p>2024</p>

		<ul style="list-style-type: none"> • Development Partners • Federal Ministry of Environment 	
J. Encourage financial institutions to remove stringent loan conditions and unattainable collateral requirements and instead introduce innovative and practical collateral requirements that can more easily be met by women entrepreneurs.	<p>No. of financial institutions with less stringent loan conditions</p> <p>New loan conditions that are less stringent and do not have impractical collateral requirements</p>	<ul style="list-style-type: none"> • FMFBNP • Private Banks • CBN • Fintechs • International Financial Institutions 	2025

Strategic Goal 2.2 Develop additional pathways for entrepreneurial capacity development

Policy Interventions	Performance Indicator(s)	Lead MDA & Relevant Stakeholders	Time Frame
A. Provide increased access to training and professional development workshops that enhance women's business management, financial, networking, and entrepreneurial skills.	<p>No. of women participation in professional development workshops that enhance business management, financial, networking and entrepreneurial skills.</p> <p>No. of available training and professional development workshops on women's business management, financial, networking, and entrepreneurial skills.</p>	<ul style="list-style-type: none"> • Small and Medium Enterprises Development Agency (SMEDAN) • FMOWA – Department of Women and Gender Affairs • NCWD • Community-based organization • Fintech companies • Private banks • CBOs/CSOs 	2023
B. Encourage and incentivize professional or student organizations to create networking opportunities for women to engage with other female entrepreneurs, leveraging Women's Economic Collectives (WECs) to share learnings and pool capital.	<p>No. of women attending networking events with other female entrepreneurs.</p> <p>No. of networking events available to women especially female entrepreneurs.</p>	<ul style="list-style-type: none"> • FMOWA – Department of Women and Gender Affairs • NCWD • CBOs/CSOs 	2024
C. Expand access to the relevant technology and	PercentageNo. of women using technology to stay	<ul style="list-style-type: none"> • NITDA • FMCoDE 	2024

<p>infrastructure needed to stay abreast of trends in products and services by working in close partnership with the Information and Communications Technology sector.</p>	<p>abreast of trends in products</p> <p>Increased uptake of women using technology and relevant infrastructure to meet business needs</p>	<ul style="list-style-type: none"> • FMOWA – Department of Women and Gender Affairs • FMST – Department of Information and Communications Technology • FMST – Department of Technology Acquisition and Adaptation • Tech companies 	
<p>D. Streamline psychological empowerment mechanisms into programming to improve how women perceive themselves and encourage confidence-building to facilitate creativity and innovation.</p>	<p>Analysis on how women view themselves especially as it relates to their ability to create a livelihood pathway for themselves.</p>	<ul style="list-style-type: none"> • FMOWA – Department of Women and Gender Affairs • Development partners • Local influencers • Community-based organizations • Traditional and religious leaders 	<p>2024</p>
<p>E. Develop mentorship programs that link emerging women business owners with established entrepreneurs.</p>	<p>No. of newly established businesswomen with mentors</p> <p>No. of women participating in mentorship programs</p> <p>No. of women business owners serving as mentors</p>	<ul style="list-style-type: none"> • FMOWA • SMEDAN • NCWD • Community-based organizations • Private sector mentors 	<p>2024</p>
<p>F. Bundle capacity development programs with financing programs to attract more women and reduce the time commitment required to access both financing and skills</p>	<p>No. of women attending capacity development programs</p> <p>Analysis of women with basic understanding of financial literacy skills</p>	<ul style="list-style-type: none"> • FMOWA • NCWD • SMEDAN • Fintech • Non-government organizations 	<p>2024</p>

Strategic Goal 2.3 Foster women’s entrepreneurship and engagement in innovation and lower barriers to entry into the formal business sector

Policy Interventions	Performance Indicator(s)	Lead MDA & Relevant Stakeholders	Time Frame
<p>A. Promote a more gender-balanced composition of financing institutions, including venture capitalists and public support agencies to ensure that gender is streamlined in investment decisions.</p>	<p>No. of women occupying positions at financing institutions including venture capitalists and public support agencies</p> <p>No. of women occupying leadership positions at financing institutions including venture capitalists and public support agencies</p>	<ul style="list-style-type: none"> • FMFBNP • CBN • Venture capital firms • Fintech • Private banks 	<p>2024</p>
<p>B. Provide women with access to research and development facilities that will allow them to further the design of their products</p>	<p>No. of research and development facilities that are easily accessible and comfortable for women to use</p> <p>No. of women going to research and development facilities</p> <p>Analysis on women’s experience with research and development facilities to assess uptake and usage rates.</p>	<ul style="list-style-type: none"> • FMST 	<p>2024</p>
<p>C. Encourage public-private partnerships to promote women’s entrepreneurship and innovation through the provision of tax incentives and subsidies for companies that support women-led businesses and innovation.</p>	<p>Private companies will be aware of the tax incentives and subsidies available to them for participating in public-private partnerships to promote and support women-led business and innovation</p> <p>No. of companies public-private partnerships working to promote women entrepreneurship</p>	<ul style="list-style-type: none"> • FMFBNP • CBN • FMOWA • SMEDAN • Private sector 	<p>2024</p>

Strategic Goal 2.4 Lower the barrier to entry for new firms into the formal economy and business

Policy Interventions	Performance Indicator(s)	Lead MDA & Relevant Stakeholders	Time Frame
A. Provide legal and regulatory support for women-led businesses and innovation which can be done by creating policies and laws that protect intellectual property, provide access to justice, and address discriminatory practices.	Laws and policies that protect intellectual property. Legal and regulatory frameworks and	<ul style="list-style-type: none"> • FMFBNP • Corporate Affairs Commission (CAC) • FMOJ • Non-profit social justice organizations 	2024
B. Support women as it relates to navigating regulations, patenting, and securing licensing.	No. of women with a baseline understanding of how to navigate regulations and patenting No. of women securing licenses for their businesses Clear guidelines will be made publicly available to women detailing to them how they should navigate regulations, patenting and the licensing process.	<ul style="list-style-type: none"> • Federal Ministry Industry, Trade & Investment • CAC • National Agency for Food and Drug Administration and Control (NAFDA) • Standards Organization of Nigeria (SON) • FMOWA • Pro-bono law firms 	2024
C. Create and diversify income-generating opportunities for women in entrepreneurship through the creation of policies targeted at increasing technical skill and expertise in women allowing them to know various industries and sectors.	Release of policies focused on increasing technical skills and expertise in women No. of women with technical skills and expertise in various industries and sectors	<ul style="list-style-type: none"> • FMOWA • Federal Ministry of Education • FMLE • FMITI • 	2024
D. Provide grants that promote women's investment and entry into high-potential sectors such as technology, agriculture, renewable energy, and other emerging industries creating more viable economic opportunities for women entrepreneurs to invest in.	No. of women with grants that promote their investment opportunities and entries into high-potential sectors No. of women working in high potential sectors that received grants	<ul style="list-style-type: none"> • FMOWA • FMITI • FMOE • Bilateral and multilateral development partners • Foundations • Non-profit organizations 	2024

		<ul style="list-style-type: none"> International financial institutions 	
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Strategic Goal 2.5 Foster greater access to both local and international markets

Policy Interventions	Performance Indicator(s)	Lead MDA & Relevant Stakeholders	Time Frame
A. Leverage the rollout of the African Continental Free Trade Area (AfCFTA) to scale women entrepreneur's access to larger, regional markets.	<p>Policies that facilitate women's ability to take advantage of the AfCFTA to access larger markets.</p> <p>No. of women that cite the AfCFTA as the reason they are able to access larger markets.</p>	<ul style="list-style-type: none"> FMITI Promotion Council (NEPC) Regional trade bodies/organizations International trade organizations 	2024
B. Develop platforms where women can access critical trade and markets information.	<p>No. of platforms where women can access critical trade and markets information</p> <p>No. of women using these platforms to access critical trade and markets information.</p>	<ul style="list-style-type: none"> FMITI FMCODE 	2024
C. Support women through incubators to develop products that reach minimum standard requirements for export; make quality, branding, and pricing standards readily accessible and attainable.	<p>No. of incubators that exist to support women through developing products</p> <p>Easily accessible and attainable minimum standard requirements for export</p>	<ul style="list-style-type: none"> FMITI SMEDAN Private incubators CBOs/CSOs SON 	2024
D. Create systems for pooling female-owned products together to reach volume requirements which serve as a barrier to participation in centralized domestic and international markets.	<p>Systems that exist to pool female-owned products together to reach volume requirements.</p> <p>No. of women pooling female-owned products together to reach volume requirements to participate in international and domestic markets</p> <p>No. of women that have been able to access centralized domestic and</p>	<ul style="list-style-type: none"> FMITI NEPC Community-based organizations 	2025

	international markets by using available systems of pooling female-owned products together to meet volume requirements.		
E. Scale e-wallet initiatives that allow women to participate in markets where they may not have access through block-chain enabled wallets and vouchers	No. of women with e-wallets No. of women with block-chain enabled wallets and vouchers	<ul style="list-style-type: none"> • FMFBNP • CBN • E-wallet providers • Fintech companies • Federal Ministry of Science and Technology 	2025
F. Work with local and global e-commerce platforms to drive adoption among women-owned businesses and to create marketplaces where vendors can shop from women-owned businesses	No. of Nigerian women-owned businesses on global e-commerce platforms	<ul style="list-style-type: none"> • Federal Ministry of Industry, Trade, and Investment • NEPC • FMST • International and regional trade platforms and companies 	2024
G. Pursue future infrastructural development with intentionality around providing access to markets for rural women in large communities who may currently be cut off due to infrastructural deficits	ICT and transportation infrastructure that enables rural women's ability to access markets. No. of rural women that are able to access markets due to improvements in infrastructure	<ul style="list-style-type: none"> • Federal Ministry of Works and Housing • Bilateral and multilateral donors • ICT companies 	2023

Pillar Three: Traditional Labour Market



To further democratize fulfilling and safe job opportunities for Nigerian women in the traditional job market, the Federal Government of Nigeria shall work with subnational governments, the private/social sectors, and international development partners and leverage their collective strengths to:

Strategic Goal 3.1: Overhaul existing labour laws to create pathways for more equitable corporate governance, representation, and leadership

Policy Interventions	Performance Indicator(s)	Lead MDA & Relevant Stakeholders	Time Frame
A. Enact laws that guarantee equal pay for equal work	Legislation codified into law and workplaces changing their pay structures to reduce wage gaps between men and women employees occupying similar positions.	<ul style="list-style-type: none"> • FMLE • FMOJ • FMWA 	2024
B. Encourage companies to provide their employees with progression plans that outline steps needed to advance in their careers. This can create transparency and accountability in promotion processes thus enabling both men and women to have equal chances at advancing their careers.	Standard progression outlines created by Nigeria’s largest employers, with mentorship programs established to help provide women with individualized career advancement support.	<ul style="list-style-type: none"> • FMLE • FMOWA • Central Bank of Nigeria – and other industry regulators 	2024
C. Work with industry leaders to consider self-determined quota limits for female representation in mid-level management, c-suite level management, and boardroom representation (as has been done in the banking and finance system)	Establishment of targets for women’s representation in leadership across key sectors and hiring changes that demonstrate growth toward set quotas.	<ul style="list-style-type: none"> • FMLE • FMOWA • Central Bank of Nigeria – and other industry regulators • Technical partners 	2025

Strategic Goal 3.2: Expand opportunities for women in male-dominated careers and sectors

Policy Interventions	Performance Indicator(s)	Lead MDA & Relevant Stakeholders	Time Frame
A. Provide women and girls with professional and academic training to increase their access to jobs in male-dominated sectors. Introducing training at a young age will likely encourage and normalize these careers for women.	Effective partnerships with leaders in industries with severe underrepresentation of women employees, with resources dedicated to training and pipeline programs for young women.	<ul style="list-style-type: none"> • FMLE • International Labour Organization (ILO) • Local labour organizations • FCSC • HOS 	2025
B. Maintain a database on employment records of men and women in the formal and informal sector which can be used as a tool to identify gaps in employment and ensure that progress is being made towards increasing female employment in the formal sector.	A database will be created which is easily accessible to the public and regularly updated with accurate information by designated government and private sector stakeholders	<ul style="list-style-type: none"> • FMLE • NBS 	2024
C. Design incentive schemes for companies and organizations actively implementing gender-neutral policies linked to measurable targets.	Clear rewards for implementing gender-neutral policies are set, with employers demonstrating motivation to follow the required procedures to obtain these incentives.	<ul style="list-style-type: none"> • FMITI • FMOWA 	2024

Strategic Goal 3.3 Tackle biases about women’s role in the traditional labour market through training and sensitization

Policy Interventions	Performance Indicator(s)	Lead MDA & Relevant Stakeholders	Time Frame
A. Require workplaces to provide implicit bias training to the male and female staff, especially for those that work in recruitment. This will ensure that unconscious bias does not prevent women from accessing the same opportunities in the traditional labour marketplace as their male counterparts.	Implicit bias trainings are popularized across formal workplaces and completing these trainings becomes a regular requirement of hiring managers.	<ul style="list-style-type: none"> • FMLE • FMOJ • FMWA • UN Women • ILO 	2026

B. Encourage companies in the traditional labour market to lead workshops for both male and female staff to raise greater awareness around the issues that women face in the workplace and to discourage unsafe behaviour such as GBV.	GBV sensitivity workshops are launched across formal workplaces, with training that is specific to the nature of the work environments they are held in and continuously evolving to more effectively counter GBV.	<ul style="list-style-type: none"> • FMLE • FMWA • FMOJ 	2024
C. Roll out workshops, run by the government and supported by civil society partners, to raise awareness of the realities and challenges that women face in the workplace to stress the importance of creating safe and inclusive spaces for women.	GBV sensitivity workshops will be widely available to community members of diverse age, socioeconomic, and geographic backgrounds.	<ul style="list-style-type: none"> • FMWA • FMLE • NOA • CSOs/CBOs 	2024
D. Sensitize households through public awareness campaigns to encourage women and girls to pursue long-term careers in male-dominated sectors.	Campaigns to encourage women to explore careers in male-dominated fields are highly present in both physical and virtual awareness platforms.	<ul style="list-style-type: none"> • FMWA • FMLE • NOA • CBOs/CSOs 	2024

Strategic Goal 3.4: Introduce employee benefits that consider women’s needs and address barriers that prevent them from working in traditional workplaces.

Policy Interventions	Performance Indicator(s)	Lead MDA & Relevant Stakeholders	Time Frame
A. Encourage companies to introduce flexible work policies, such as remote or hybrid work, to benefit women who are faced with a plethora of responsibilities beyond employment or with uncomfortable physical workspaces.	Human resource and workplace management teams will provide telework options to their new and existing staff and women are taking advantage of such options without any significant negative impact to their reputation or career advancement opportunities.	<ul style="list-style-type: none"> • FMLE • Private sector employers • FMWA 	2024
B. Encourage and incentivize workplaces to provide women with health insurance coverage which includes family planning services, maternal	Workplaces intentionally restructure and expand their insurance offerings through a practice that is feasible and able to	<ul style="list-style-type: none"> • FMLE • FMWA • FMOH 	2024

healthcare services, and comprehensive coverage for the entire family.	sustain long-term resource allocation for this priority.	<ul style="list-style-type: none"> • Health insurance providers • Technical partners 	
C. Encourage workplaces to provide caregiving benefits or services to relieve women of their caretaking duties during work hours.	Employers have either on-site day-care options and/or relationships with local day-care providers to offer affordable childcare and elderly care options for their employees to freely utilize.	<ul style="list-style-type: none"> • FMLE • Technical partners • Private sector employers • FCSC 	2025
D. Encourage companies in male-dominated sectors to introduce comprehensive maternity/paternity leave options to not only ease the burden of care on women but to encourage them to work in male-dominated sectors.	Male-dominated workplaces allocate staffing resources to establishing policies for maternity and paternity leave options that align with the standards set across progressive global organizations, with new and existing employees able to utilize such leave options with little to no restrictions.	<ul style="list-style-type: none"> • FMLE • Technical partners • Private sector employers 	2024
E. Raise employers' awareness of the benefits that introducing family benefits tailored to women can have in improving business outcomes and increasing women's participation in the labour force	Workshops and awareness campaigns that educate workplace leaders on the importance of family benefits will obtain high engagement and increase the level of support for gender-sensitive family care policies throughout Nigeria's formal employment ecosystem.	<ul style="list-style-type: none"> • FMLE • FMOJ 	2025

Strategic Goal 3.5: Ensure women's safety in the workplace by introducing best practice guidelines

Policy Interventions	Performance Indicator(s)	Lead MDA & Relevant Stakeholders	Time Frame
A. Enact and enforce progressive workplace policies to ensure a safe working environment for women free of any potential violence or discrimination.	Clear anti-workplace harassment policies will be created with feedback from employees of all genders and from various minority backgrounds, with language that demonstrates a zero tolerance for real forms of	<ul style="list-style-type: none"> • FMOJ • FMLE • FMWA • Private sector companies and employers • CBOs/CSOs 	2024

	violence and discrimination that is experienced in the formal workplace. Violations will be responded to with severe consequences for the perpetrators.		
B. Conduct frequent audits to ensure that discriminatory laws are not promoted in the workplace.	Public and private sector representatives with diversity and inclusion backgrounds are tasked with the responsibility to ensure workplaces regularly maintain non-discriminatory practices.	<ul style="list-style-type: none"> • FMLE • FMOJ • FCSC 	2025
C. Hold regular listening sessions with female staff to allow them to share feedback on their experience in the workplace and to ensure that unsafe practices are regularly being brought to attention and addressed.	<p>No. of listening sessions held for women to share feedback.</p> <p>Reduced number of discriminatory practices towards female staff.</p>	<ul style="list-style-type: none"> • FMLE • Private and public workplaces 	2023
D. Encourage private and public entities in the traditional labour market to introduce and adhere to policies that ensure women's safety in the workplace, especially regarding eliminating verbal or sexual harassment.	The Government of Nigeria will adopt an adamantly zero-tolerance approach to workplace harassment and workplaces will regulate employees' behaviours to ensure they are in line with progressive expectations for workplace safety.	<ul style="list-style-type: none"> • FMLE • FMOJ • Technical partners • Development partners • FCSC 	2024
E. Ensure that workplaces have clean toilets and provide women with free sanitation products to allow them to have a more comfortable work environment.	Employers will allocate sufficient resources to regularly ensure proper sanitation of their restrooms and to offer feminine care products on a daily basis.	<ul style="list-style-type: none"> • FMLE • FCSC • Private sector companies and employers 	2025
F. Workplaces should establish a continuous process wherein they gather feedback on internal workplace policies from their female employees to ensure that these policies are adapted to meet women's needs.	Visible touchpoints for women to submit their feedback will be presented, which include options such as feedback forms, correspondence with designated leadership representatives tasked with supporting gender equity in the workplace.	<ul style="list-style-type: none"> • FMLE • Private sector companies and employers • FMWA 	2024
G. Encourage workplaces to introduce anonymous	Pathways for truly anonymous feedback	<ul style="list-style-type: none"> • FMLE 	2023

“suggestion” boxes to allow staff, especially women, to feel comfortable raising issues of concern to senior management.	submission will be generated, with senior management making good-faith attempts at implementing reforms based on employee concerns		
H. Enforce workplaces developing clear and comfortable lines of communication for staff, especially women, who would like to submit workplace harassment claims	Designated representatives in the public sector will hold workplaces accountable to maintaining a conducive environment for employees to feel comfortable sharing harassment claims.	<ul style="list-style-type: none"> • FMLE • Private sector companies and employers 	2024
I. Encourage workplaces to implement a standard process to address employees’ claims fairly and transparently.	The gender equity advocacy ecosystem in Nigeria will collaboratively develop standardized frameworks for employers to obtain and respond to common workplace harassment cases.	<ul style="list-style-type: none"> • FMLE • Private sector companies and employers 	2024

Strategic Goal 3.6: Highlight Nigerian female role models in the traditional labour market.

Policy Interventions	Performance Indicator(s)	Lead MDA & Relevant Stakeholders	Time Frame
A. Leverage Nigerian norms influencers or high-level Nigerian female executives to act as female role models to encourage women’s participation in the traditional labour workforce.	Well-recognized and influential figures in Nigeria will commit to leveraging their platforms for WEE advocacy through concrete initiatives.	<ul style="list-style-type: none"> • FMIC • FMWA • Non-profit marketing and communications organizations • Female executives • Social media influencers • Community leaders 	2024
B. Encourage private and public sector companies to open up positions of leadership for women in the traditional labour market, especially in generally male-dominated sectors.	There will be higher levels of gender parity within the management teams of formal workplaces in response to widespread sentiments that gender diversity in leadership is necessary.	<ul style="list-style-type: none"> • FMWA • FMLE • FCSC • Sectoral regulators 	2023

<p>C. Encourage women working in the traditional labour market to hold networking events or create professional organizations that other women can join to receive mentorship and advice about a career in the traditional market.</p>	<p>Women employees will benefit from funding and work time allocated to ensuring they have opportunities to connect with other professionals in their industry.</p>	<ul style="list-style-type: none"> • FMLE • FMWA • CSOs/CBOs • Policy platforms (i.e., NESG) • International partners 	<p>2024</p>
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Pillar Four: Emerging Industries



To encourage and increase women's participation in emerging industries the Federal Government of Nigeria shall work with subnational governments, the private/social sectors, and international development partners and leverage their collective strengths to:

Strategic Goal 4.1 Work with the private and social sector actors to drive the growth of the technology and creative sectors

Policy Interventions	Performance Indicator(s)	Lead MDA & Relevant Stakeholders	Time Frame
A. Incentivize private investment and women's capacity development in the film and media industries.	Creative industry players in Nigeria, in collaboration with government agencies, will introduce skills-training programs for women employees.	<ul style="list-style-type: none"> • FMOC • FMITI • FMCoDE • Subnational governments • Industry groups and titans 	2024
B. Support companies, programming, and NGOs that exist to bridge the gap in education, skill building, and network development for women in Nigeria's creative industries	On an ongoing basis, designated public sector stakeholders will identify high-potential initiatives to advance women's role in the creative sector and utilize their influence and resources to promote them.	<ul style="list-style-type: none"> • FMIC • FMOE • FMCoDE • Schools • CSOs/CBOs • Industry groups 	2024
C. Foster a whole-of-government approach to culture through multi-stakeholder and multilevel collaborations.	No. of tangible partnerships between government agencies and creative industry stakeholders.	<ul style="list-style-type: none"> • FMIC • Subnational governments • Tech and creative industry stakeholders • Higher education institutions 	2023
D. Retain female creative talent through integrated policies and regulatory frameworks, decent work, and training.	Increased retention of creative and technology industry stakeholders	<ul style="list-style-type: none"> • FMIC • FMLE • FMCoDE 	2025
E. Make use of available industry data and invest in new data collection, monitoring, and evaluation.	No. of data analysts tasked with informing leaders in the creative sector of	<ul style="list-style-type: none"> • NBS • FMIC • Industry stakeholders 	2025

	critical gender disparities.		
F. Engage leading companies in the industry to help train the next generation of creatives through internships, mentorship, and shadowing.	No. of Nigerian youth participating in internship and mentorship programs in the creative sector.	<ul style="list-style-type: none"> • FMIC • FMITI • Major employers in the creative sector 	2024
G. Ensure robust implementation of the iDICE Program and follow through/expansion of its gender targets.	No. of women beneficiaries of the iDICE Program.	<ul style="list-style-type: none"> • FMCoDE • FMIC • FMFBNP • Private sector • Development partners 	2023

Strategic Goal 4.2 Drive deeper integration of women in emerging industries through new government programs and policies

Policy Interventions	Performance Indicator(s)	Lead MDA & Relevant Stakeholders	Time Frame
A. Mainstream gender through the implementation of the recently launched iDICE Program.	Expansion of no. of commitments to specifically support women beneficiaries in iDICE.	<ul style="list-style-type: none"> • Office of the Chief of Staff • FMCoDE 	2023
B. Create a strong support structure for women in the sector as defined by the Creative Industries Development Bill (in process)	Validation from women who operate or are interested in the creative sector that the Bill accurately reflects their needs.	<ul style="list-style-type: none"> • Office of the Chief of Staff • FMIC • FMFBNP • Industry stakeholders 	2023

Strategic Goal 4.3 Adopt strategies to increase awareness of the digital gender divide particularly in STEM education and in high-technology sectors

Policy Interventions	Performance Indicator(s)	Lead MDA & Relevant Stakeholders	Time Frame
A. Establish and socialize (time-bound) targets for women in STEM.	Clear targets for women's representation in STEM are set and widely communicated to potential laborers and employers.	<ul style="list-style-type: none"> • FMST • NITDA • FMCoDE 	2024

B. Create fund and grant schemes aimed at enhancing the enrolment of women in STEM education, especially in advanced courses and programs at the tertiary level of education.	Over five years, increase in the level of funding allocated to STEM education access for women by 25 percent and increase in the proportion of women graduating with STEM degrees in Nigeria from 22 percent to 40 percent.	<ul style="list-style-type: none"> • Federal Ministry of Education • FMFBNP • FMOE • Development partners 	2024
C. Encourage private sector companies working in STEM to provide skills-based professional development training for women pursuing jobs in the STEM field.	No. of women in STEM-related private sector professional training programs.	<ul style="list-style-type: none"> • FMST • NITDA • Private sector • CSOs/CBOs 	2024
D. Ensure that STEM teachers are adequately trained and understand the gender sensitivities surrounding women in STEM allowing girls to have a fair chance at succeeding in STEM-related courses.	Increase in no. of STEM teachers who have completed gender sensitivity training.	<ul style="list-style-type: none"> • FMOE 	2023
E. Establish awards and prizes enhancing the visibility of women in STEM and high-technology sectors.	Increase in level of total resources allocated to providing incentives for women in STEM by 5 percent each year for at least five years.	<ul style="list-style-type: none"> • FMST • FMOWA 	2024
F. Implement public awareness campaigns to tackle the socio-cultural norms, biases, and stereotypes that prevent women and girls from pursuing STEM-related careers.	Campaigns accurately acknowledge the biases that women in the industry report experiencing and are shared on platforms that reach the STEM workforce in Nigeria.	<ul style="list-style-type: none"> • NOA • CSOs/CBOs • Development partners 	2025
G. Design and make easily accessible and affordable courses or training programs in STEM for women and girls looking to acquire these skills.	Teams of public and private sector stakeholders build STEM courses with subsidies to keep enrolment costs down for low-income students.	<ul style="list-style-type: none"> • FMOE • FMST • Private sector • Development partners 	2024
H. Present women and girls with opportunities to	Steady growth in the number of women	<ul style="list-style-type: none"> • FMST • FMWA 	2025

network with and learn from women working in STEM, establishing role models will help retain female talent in STEM.	attending STEM networking and mentorship events. Data collection required.	<ul style="list-style-type: none"> Industry groups 	
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Strategic Goal 4.4 Ensure gender-intentional implementation of national digital strategies.

Policy Interventions	Performance Indicator(s)	Lead MDA & Relevant Stakeholders	Time Frame
A. Extend networks and digital access (e.g., through satellite) to rural areas through both long-term implementation and development plans and interactive short-term workshops to promote community awareness and engagement.	Five and ten-year long digital access development plans are developed with incremental milestones to progressively extend networks throughout Nigeria in line with the National Broadband Strategy	<ul style="list-style-type: none"> FMCODE NITDA FMFBNP Telecom providers Multilateral development organizations 	2025
B. Promote access, affordability, and use of connected digital devices (e.g., smartphones, tablets, laptops), especially for low-income women.	Support Nigerian women from being 20 percent less likely to own digital devices than their male counterparts to as likely in 10 years.	<ul style="list-style-type: none"> NITDA FMFBNP Industry stakeholders Development partners CSOs/CBOs 	2023
C. Increase online safety to ensure that women feel comfortable accessing online platforms	Private and public sector stakeholders enforce privacy measures for online platforms in response to common security concerns reported by women.	<ul style="list-style-type: none"> FMCODE FMST Private sector service providers 	2024

Strategic Goal 4.5 Ensure access to basic tech services and infrastructure.

Policy Interventions	Performance Indicator(s)	Lead MDA & Relevant Stakeholders	Time Frame
A. Develop tech infrastructure in public spaces, such as libraries, community centres, and schools bridging the digital divide	Increase in the number of tech resources in public areas matches National Broadband targets	<ul style="list-style-type: none"> FMCODE FMITI Subnational governments FMOE 	2025

and increasing access to tech services for women			
B. Facilitate affordable, reliable, and decent transport services and infrastructure for all tech facilities, particularly women.	Each technology facility has at least one form of public transportation that reaches local communities within walking distance always available during its hours of operation.	<ul style="list-style-type: none"> • FMOT 	2024
C. Promote tech-friendly environments or all in schools, workplaces, homes, and social centres allowing women to have access to these resources in their day-to-day lives.	Increase the level of digital services and internet access available in the homes and public centres of local communities so that the average Nigerian woman has opportunities to utilize these resources	<ul style="list-style-type: none"> • FMST • FMOE • CSOs/CBOs 	2025
D. Support women-owned tech businesses through funding, training, and mentorship programs encouraging women to participate in the industry while growing that sector.	No. of women entrepreneurs leading registered technology focused enterprises grows by 40 percent over five years, and the number of women beneficiaries for business advancement programs grows by the same proportion and timeline	<ul style="list-style-type: none"> • FMST • FMCoDE • Multilateral development agencies • Bilateral development partners • Technology Companies 	2024
E. Create an enabling environment for the private sector to participate in the provision of tech infrastructure and services by providing them with tax incentives and subsidies in exchange for their participation.	Rollout of a clear incentive scheme for entities supporting the development of tech infrastructure, which is in line with the example set by comparator countries.	<ul style="list-style-type: none"> • FMST • FMFBNP 	2025

Pillar Five: Education and Skill Acquisition



The compounding challenges of women’s education in Nigeria make the issue complex but also provide a canvas for multi-faceted solutions. To drive educational and skilling outcomes for Nigerian women and girls, the FGN will work with relevant partners from the private, social, and development sectors to:

Strategic Goal 5.1: Highlight the benefits of girl child and women’s education and frame women’s education as a national economic development imperative

Policy Interventions	Performance Indicator(s)	Lead MDA & Relevant Stakeholders	Time Frame
A. Launch a widespread campaign to leverage stakeholders to reframe the notions of women’s education in Nigeria while ensuring the continuation of current successful projects, processes, and agendas.	Inclusion of women’s education in other relevant economic growth-focused policies.	<ul style="list-style-type: none"> • FMOE • FMWA • Non-profit public awareness/campaigning organizations • Bilateral & multilateral development partners 	2024
B. Highlight the need for women’s education and development in ensuring a prosperous future economically and culturally. Public campaigns, incentive creation for women’s education, and engagement with popular culture	Production of yearly reports on the impact of women’s education on the Nigerian economy across all relevant ministry sectors.	<ul style="list-style-type: none"> • FMOE • FMWA • NOA • CSOs/CBOs • Bilateral & multilateral development partners 	2024
C. Promote continuity across grassroots movements and high-level stakeholder engagement on the priorities in women’s education	Monitoring and evaluation function established for grassroots engagement with a clear maintenance or increase in engagements	<ul style="list-style-type: none"> • FMOE • FMWA • Presidency • CSOs/CBOs 	2023
D. Address sociocultural issues affecting girls’ child school enrolment through the effective implementation of the Child Right Act and the	Increase in girls’ school enrolment and enforcement of the Child Right Act and the Violent Against Person Prohibition Act	<ul style="list-style-type: none"> • FMWA • Subnational governments • Local norms influencers • CSOs/CBOs 	2023

Violent Against Person Prohibition Act			
E. Build champions among the religious leaders, traditional rulers, youth, and men groups on the need for girls' education, particularly in rural communities	No. of champions built and/or identified and their subsequent engagement with target groups.	<ul style="list-style-type: none"> • FMWA • NOA • Traditional rulers • Religious leaders • Community leaders • Community-based organizations 	2024

Strategic Goal 5.2: Maintain a focus on plugging education access and financing gaps – especially in northern Nigeria where the need is greatest

Policy Interventions	Performance Indicator(s)	Lead MDA & Relevant Stakeholders	Time Frame
A. Allocate resources to scale learning infrastructure for a secure environment	Ability to educate in formerly restive locations across the country	<ul style="list-style-type: none"> • FMOE • FMFBNP • Bilateral and multilateral donors 	2025
B. Encourage financial institutions and development partners to allocate funds for special education initiatives and mobilize resources based on gender.	No. of education initiatives sourced from encouragement campaigns of financial institutions	<ul style="list-style-type: none"> • FMFBNP • FMOE • Multilateral donors • International financial institutions • Development partners 	2024

Strategic Goal 5.3: Improve women's and girls' access to TVET education and livelihoods

Policy Interventions	Performance Indicator(s)	Lead MDA & Relevant Stakeholders	Time Frame
A. Allocate resources to drive skill development initiatives across Nigeria – including in rural areas	Absolute number of active skill development initiatives	<ul style="list-style-type: none"> • FMOE • FMFBNO • CSOs/CBOs 	2024
B. Align with the nation's largest private employers across industries to align on competencies of the	Alignment of TVET priorities and rollout of proficient curricula.	<ul style="list-style-type: none"> • FMOE • FMST • FMITI • Private sector 	2024

future and mainstream them into the development of a national TVET curriculum		<ul style="list-style-type: none"> • CSOs/CBOs 	
C. Tap the private sector to develop curricula and technical trainings; establish create pathways to employment for graduates of government TVET programs	Dialogue with clear and robust agenda items with key private sector stakeholders.	<ul style="list-style-type: none"> • FMOE • FMST • Private sector • Private tertiary institutions • Private learning institutes 	2024
D. Create vocational hubs across all states – and seed female graduates with seed capital and mentors as they begin their businesses	No. of vocational hubs in operation with fruitful enrolment to graduation pipeline.	<ul style="list-style-type: none"> • FMLE • FMOT • FMFBNP • Subnational governments • Private tertiary institutions • Private learning institutes 	2025
E. Set gender targets for enrolment in federal and state technical colleges – provide scholarships and private-sector internships for high-performing female students	Result match to targeted enrolment numbers.	<ul style="list-style-type: none"> • FMOE • FMWA • Private tertiary institutions • Private learning institutes 	2024
F. Build the capacity and skills acquisition for low-income women earners and inmates of correctional centres	Rollout numbers for skill acquisition programs. No. of women employed in targeted industries	<ul style="list-style-type: none"> • FMOE • FMLE • Nigeria Prisons Service 	2025

Strategic Goal 5.4: Deepen intentionality around promotion of girls’ education outcomes in implementation of key government education programs and policies

Policy Interventions	Performance Indicator(s)	Lead MDA & Relevant Stakeholders	Time Frame
A. Deepen Universal Basic Education Program’s gender targets and incentivize communities to promote enrolment in school and address the	Scope and number of gender targets met in Universal Basic Education Program	<ul style="list-style-type: none"> • UBEC • FMOE • FMFBNP • FMOWA 	2024

issue of out-of-school children			
B. Recruit qualified female teachers to remote areas who can serve as role models and mentors for young girls	Percentage of total women in total teachers	<ul style="list-style-type: none"> • FMOE 	2024
C. Promote mass reading, adult education, and non-formal education with a gender-sensitive focus	No. of educational programs within relevant sectors that include a gender-sensitive focus	<ul style="list-style-type: none"> • FMOE • CSOs/CBOs • Development partners 	2023
D. Adopt and integrate the National Safe Schools Initiative into State policy to ensure that learning environments are safe and free from disruption	Safety program rollout into State policy.	<ul style="list-style-type: none"> • FMOE 	2024
E. Promote the use of technology and informal interactions that can catalyse girls' learning and scale access to quality teaching	No. of explicitly stated facilitation engagements in policy and frameworks to scale access to quality teaching	<ul style="list-style-type: none"> • FMOE • Education technology firms • ICT companies 	2023
F. Scale implementation of open distance learning with a focus on girl-child adoption	No. of implemented long distance learning programs rolled out	<ul style="list-style-type: none"> • FMOE • Ed-tech companies 	2025

Crosscutting Accelerator: Women's Financial Inclusion (WFI) and Literacy



To deepen financial inclusion and lay a strong foundation for closing the gender gap in access to the financial system, the Federal Government of Nigeria will:

Policy Interventions	Performance Indicator(s)	Lead MDA & Relevant Stakeholders	Time Frame
A. Maintain a dual approach to growing financial inclusion with a focus on both brick-and-mortar access as well as scaling digital solutions.	Increased representation of women	<ul style="list-style-type: none"> National Financial Inclusion Secretariat (NFIS) CBN 	2023
B. Accelerate efforts to tackle supply-side challenges that hinder women-owned MSMEs from accessing capital and credit including lack of credit rating/appraisal systems and fragmented digital ID systems	No. of women accessing capital and applying for credit increases	<ul style="list-style-type: none"> CBN Banks, lenders, and fintechs 	2024
C. Tackle demand-side challenges that hinder women-owned MSMEs from accessing capital and credit including significant collateral and financial record requirements, limited awareness of financial products and interventions, high-interest rates, and lack of trust in the financial system	No. of women owned MSMEs increased due to decrease requirements and barriers	<ul style="list-style-type: none"> MSMEs CBN CBOs/CSOs Development partners 	2024
D. Create an enabling environment that incentivizes the private sector to design and rollout of products that foster financial inclusion, are developed with human-centred design in mind, and emphasize channels that are accessible to the “mass market”	No. of women-centred and/or financial inclusion products that are readily accessible and affordable.	<ul style="list-style-type: none"> CBN NFIS 	2023

E. Collaborate with banks and fintechs to leverage emerging digital financial services platforms, as well as agent banking, to drive financial access to the last mile	No. of emerging digital financial services platforms.	<ul style="list-style-type: none"> • CBN • Financial services platforms • Banks, fintechs • CBOs/CSOs 	2024
F. Build open and competitive markets, in which partnerships are encouraged, and even incentivized, to accelerate responsible and consumer-focused innovation with priority for the “mass market”	No. of open and competitive markets increase.	<ul style="list-style-type: none"> • FMFBNP • Subnational governments 	2024
G. Continue to build financial system infrastructure and rails which can eventually serve as the backbone for a truly integrated and efficient mobile money system	No. of mobile money systems available for marginalized peoples	<ul style="list-style-type: none"> • FMFBNP • FMCoDE • Nigeria Interbank Settlement System (NIBSS) 	2024
H. Roll out strong consumer protection rules to ensure that rogue actors do not take advantage of and further erode women’s trust in the financial system	Fewer women taken advantage of by rogue actors in the financial system	<ul style="list-style-type: none"> • FMFBNP • Federal Competition and Consumer Protection Council (FCCPC) 	2024

To enable women across the economy to deepen their financial literacy and be more equipped to take advantage of the full range of options open to them in the financial system, the government and relevant partners will aim to:

Policy Interventions	Performance Indicator(s)	Lead MDA & Relevant Stakeholders	Time Frame
A. Develop tailored information that caters to every demographic group (including various cadres of women) and develop systems to disseminate this information	Percentage increase in the number of women who are aware of government policies and programs aimed at supporting women's economic empowerment.	<ul style="list-style-type: none"> • FMOE • FMWA • NOA 	2024
B. Add and/or standardize financial literacy offerings in the primary and secondary school curriculum and offer after-school classes tailored to teaching girls how to	Number of girls who participate in after-school financial literacy classes increases allowing more girls to	<ul style="list-style-type: none"> • FMOE • CBN • CSOs/CBOs • Development partners 	2024

manage resources and leverage the financial system	access the financial system.		
C. Incorporate financial literacy and access to finance objectives in interventions focused on promoting economic and social development	Percentage increase in the number of women who have the skills and knowledge to make informed financial decisions.	<ul style="list-style-type: none"> • FMITI • FMWA • CBN 	2023
D. Focus on major gaps, such as business plan development and awareness of external funding opportunities	Percentage increase in the number of women who have access to external funding opportunities such as loans, grants, and venture capital.	<ul style="list-style-type: none"> • FMWA • CSOs/CBOs • Development partners • Private sector mentors 	2024
E. Bundle financial and digital literacy interventions with a focus on boosting awareness and usage of digital financial services	Percentage increase in the number of women who have access to digital financial services such as mobile money, online banking, and e-wallets.	<ul style="list-style-type: none"> • NOA • CBN • MDAs • FMITI • Development partners • Private sector 	2025

Crosscutting Accelerator: Digital Innovation, Literacy and Access



To address the gaps in digital innovation, literacy, and access the government will take the following steps to improve digital access to achieve women's economic empowerment in the country:

Policy Interventions	Performance Indicator(s)	Lead MDA & Relevant Stakeholders	Time Frame
A. Identify major regional and infrastructural gaps in digital innovation, literacy, and access.	No. of identified tech infrastructure gaps filled.	<ul style="list-style-type: none"> • FMCoDE • NITDA • FMST • FMFBNP • Tech companies 	2025
B. Invest in building robust digital infrastructure, such as high-speed internet connectivity, broadband networks, and mobile networks, especially in rural areas.	Percentage increase in rural coverage for high-speed internet coverage, broadband networks, and mobile networks	<ul style="list-style-type: none"> • FMCoDE • NITDA • FMFBNP • Subnational governments • Private sector actors • Tech companies 	2024
C. Promote digital literacy programs specifically targeted to women to ensure that they have the skills and knowledge to leverage digital technologies to advance their economic opportunities.	No. of areas with access to digital literacy programs.	<ul style="list-style-type: none"> • NITDA • FMWA • Tech companies 	2023
D. Encourage the development of digital skills for women-owned businesses, including training programs and mentorship opportunities to help them effectively leverage digital technologies to grow and scale their businesses.	Percentage of women with training in digital skills and mentors in the digital space increases	<ul style="list-style-type: none"> • NITDA • FMOE • FMITI • Subnational governments • Tech industry stakeholders • CSOs/CBOs • Development partners 	2024
E. Emphasize the importance of women's participation in the digital economy by	No. of women-owned businesses with access to	<ul style="list-style-type: none"> • FMWA • FMCoDE • NITDA 	2023

<p>promoting entrepreneurship, creating policies that support women-owned businesses, and providing access to incubation centres and innovation hubs.</p>	<p>incubation centres and innovation hubs increases</p>	<ul style="list-style-type: none"> • NOA • Tech industry stakeholders • Development partners 	
<p>F. Prioritize gender diversity in the technology sector by creating policies that support women's participation in digital education and encouraging the hiring and promotion of women in technology companies and start-ups.</p>	<p>No. of policies and legislation increase encouraging women to participate in the digital economy</p>	<ul style="list-style-type: none"> • Presidency • FMCoDE • Tech industry stakeholders 	<p>2023</p>
<p>G. Create digital innovation programs to support women-owned startups and innovation hubs through funding, mentorship, and access to infrastructure to allow digital entrepreneurs to thrive.</p>	<p>No. of women-owned start-ups and innovation hubs increase giving space for women digital entrepreneurs to succeed</p>	<ul style="list-style-type: none"> • NITDA • FMOE • FMFBNP • Tech industry stakeholders • CSOs/CBOS • Development partners 	<p>2024</p>

Crosscutting Accelerator: Household, Workplace, and Community Support Structures



To enable women to be able to fully participate in the economy, the Federal Government of Nigeria will redouble efforts to:

Policy Interventions	Performance Indicator(s)	Lead MDA & Relevant Stakeholders	Time Frame
A. Enforce policies and social protection systems for women like pensions, unemployment benefits, maternity protection, and equal pay.	Percentage of women reporting access to social protections increases	<ul style="list-style-type: none"> • FMLE • FMOJ • Technical partners 	2025
B. Increase awareness of rights and laws about women's role in the household and at the workplace	No. of laws and rights protecting women in the household and workplace increase	<ul style="list-style-type: none"> • FMWA • FMOJ • NOA • CBOs/CSOs 	2023
C. Campaigns highlighting the implications of isolating women within social norms that limit WEE to increase awareness of the negative outcomes for women and society as a whole	No. of women in non-traditional women's roles in leadership, professional life, and civil society.	<ul style="list-style-type: none"> • FMWA • CBOs/CSOs • Development partners 	2024
D. Acknowledge the gaps between current policies and their implementation, as well as how social norms play a part in undermining the policy-to-action process	No. of projects and initiatives started as a result of policy implementation.	<ul style="list-style-type: none"> • MDAs • FMWA • NCWD 	2023
E. Revise, adopt, and enforce legislation that mandates equal opportunities and rights for women, including women in the informal economy, mothers, and women with disabilities.	Improved economic outcomes for women as a result of implementing laws and policies that mandate equal opportunities and rights.	<ul style="list-style-type: none"> • FMOJ • National Assembly • ILO • Technical partners 	2025
F. Promote the reduction of the segregation of household responsibilities by leveraging reference groups and key networks	Percentage increase Increase in the number of households where the burden of household responsibilities is shared more equally	<ul style="list-style-type: none"> • FMWA 	2024

	between men and women.		
G. Increase visibility and information on how to acquire and access self-empowering opportunities for underserved women	Percentage increase in the number of underserved women who are aware of self-empowering opportunities and have increased access to information.	<ul style="list-style-type: none"> • FMWA • NOA 	2025
H. Strengthen the usage of WECs as a tool for the GON to uplift large numbers of Nigerian women while achieving poverty alleviation and economic growth targets	Number of women using WECs across the country increases resulting in poverty alleviation and economic support for women.	<ul style="list-style-type: none"> • FMWA • NCWS • Subnational governments 	2025
I. Allocate public and private resources to comprehensive WEC structures that provide community and workplace childcare options as well as education and professional skills training opportunities for mothers and women from marginalized backgrounds	Percentage increasedIncreased participation of mothers and women from marginalized backgrounds in education and professional skills training opportunities.	<ul style="list-style-type: none"> • FMWA • MDAs • Private sector 	2024
J. Create employment bridge programs that support women in entering the labour force after giving birth and obtaining professional roles and mentorship in areas where they are under-represented (including in key sectors such as oil, gas, medicine, and law)	Percentage increase in women representation in sectors wherein which women are traditionally underrepresented allowing for increased advocacy for women in these sectors.	<ul style="list-style-type: none"> • FMWA • FMLE • Organized private sector, industry groups 	2024

Crosscutting Accelerator: Gender-Responsive and Data-Driven Government Processes



To leverage government policymaking and program design processes and implementation to accelerate WEE outcomes, the Federal Government of Nigeria can:

Policy Interventions	Performance Indicator(s)	Lead MDA & Relevant Stakeholders	Time Frame
A. Ensure strong female representation (at least 35 percent) on all Steering Committees or Interministerial Committees responsible for the development of government programs, policies, and initiatives	Percentage increase in the number of female representations in Steering Committees or International Committees on the development of Gender-transformational and responsive targets across government programs, policies, and initiatives.	<ul style="list-style-type: none"> • Presidency • MDAs • Subnational governments 	2023
B. Include WEE/gender targets in all relevant government programs, policies, and national economic plans	Number of Government programs, policies, and national economic plans mainstreaming WEE /gender targets	<ul style="list-style-type: none"> • Presidency • NEC • MDAs • Subnational governments • FMWA • Technical partners • CSOs/CBOs 	2023
C. Replicate high-impact programmatic approaches that work to drive WEE (i.e., leveraging women's affinity groups) across new government programs and initiatives	Number of new government programs and initiatives using the WAG model as an implementation platform	<ul style="list-style-type: none"> • Presidency • NEC • MDAs • FMWA • FMFBNP • Development partners • CSOs/CBOs • 	2024
D. Ensure that gender desk officers are empowered and involved in all program and policy design	Percentage increase in the number of MDAs with gender desk officers.	<ul style="list-style-type: none"> • FMWA • MDAs 	2024

	processes across all MDAs			
E.	Leverage trusted private, social, and development actors to scale high-impact government programs (especially where there is weak capacity) instead of depending on the government infrastructure alone	Percentage increase in the number of high-impact government programs that are scaled using trusted private, social, and development actors.	<ul style="list-style-type: none"> • FGN • Subnational governments • Private Sector • Development Partners • Technical partners 	2024
F.	Unbundle joint programming (i.e., programming focused on all marginalized populations) to make it easier to design programs based on specific group needs, track impact, and ensure that marginalized groups are not in competition for limited government support	Percentage increase in the number of government programs that are designed to meet the specific needs of marginalized groups.	<ul style="list-style-type: none"> • MDAs • Subnational governments • FMWA • NCWD 	2025
G.	Mainstream grassroots women's voices and perspectives in all government policy and programmatic design	Number of government policies and program programs designed with inputs from women at the grassroots	<ul style="list-style-type: none"> • MDAs • Subnational governments • FMWA • CSOs/CBOs • Development partners 	2024
H.	Leverage emerging coordination platforms including the recently formed High-Level Advisory Council on Support to Women and Girls to feed global best practices into the government's policy and program design processes	Improved alignment of government programs and policies with global best practices.	<ul style="list-style-type: none"> • Presidency • Office of the Chief of Staff • FMWA • HLAC members • Development partners 	2023
I.	Develop clear systems and fill current gaps in collecting and accessing gender-aggregated data, which should form the foundation for government program design and policy development	Improved responsiveness to the needs of women across government programs and policies as a result of using gender-aggregated data to inform policy and program design.	<ul style="list-style-type: none"> • NBS • FMFBNP • Technical partners • Development partners and banks 	2025
J.	Set clear gender/WEE targets for each economic intervention that can be tracked and publish data on progress towards these	Improved economic outcomes for women as a result of setting clear gender/WEE targets for	<ul style="list-style-type: none"> • Presidency • NEC • Subnational governments • MDAs 	2024

goals over the lifetime of each major project	government programs and projects.		
K. Implement and domesticate the National WEE Monitoring and Evaluation Policy at all levels for greater accountability and follow-through on programmatic commitments	Number of states that have domesticated the National WEE Monitoring and Evaluation Policy". Increased number of women with overall ability to participate in various programs.	<ul style="list-style-type: none"> • Federal Executive Council • Subnational governments • National Institute for Policy and Strategic Studies (NIPSS) 	2023
L. Enact a 30% quota for all public procurement to go to women-owned enterprises	Share of all public procurement contract and tenders won by women-owned enterprises	<ul style="list-style-type: none"> • BPE • FMWA • Technical Partners (including UN Women) 	2023



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