

# NIGERIA

## PATHWAYS TO GENDER-INCLUSIVE ECONOMIC DEVELOPMENT IN SUB-SAHARAN AFRICA: A SECTORAL ANALYSIS

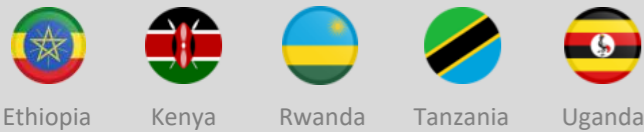


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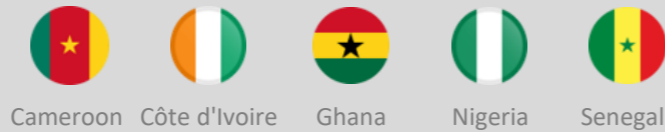


### SUB-SAHARAN AFRICAN COUNTRIES COVERED BY THE PATHWAYS STUDY

#### EAST AFRICA



#### WEST AFRICA



#### SOUTHERN AFRICA



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## RESEARCH BACKGROUND AND FRAMEWORK

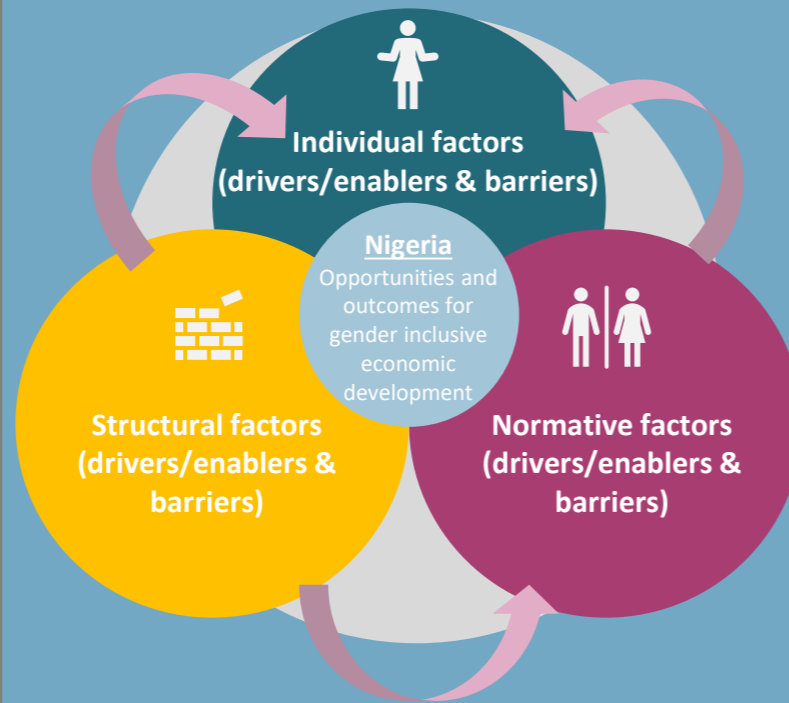
The Pathways SSA Gender Study explored opportunities for women's economic empowerment (WEE) in 13 African countries across West, East and Southern Africa



### RESEARCH OBJECTIVES

- 1 Identify sectors with the highest potential for growth and for women's economic empowerment
- 2 Understand women's roles, as well as drivers, barriers, and economic opportunities in priority sectors
- 3 Tailor and propose sector-specific recommendations to each country's and sector's context

### RESEARCH FRAMEWORK



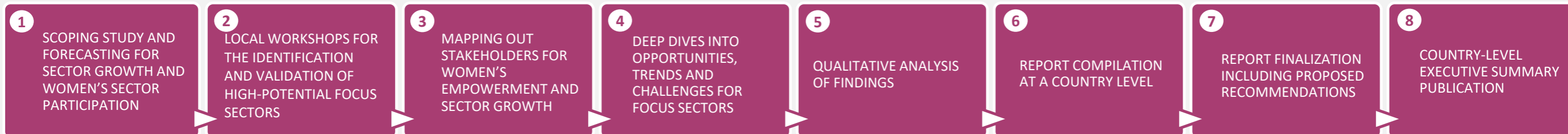
The research framework identifies factors that influence women's economic participation at three levels

- **Structural factors:** policies, regulations, and laws that either directly or indirectly impact women's economic empowerment
- **Normative factors:** social and cultural norms that shape women's economic participation (i.e., unpaid care work and violence against women)
- **Individual factors:** women's access to human, social, and economic capital (i.e., education, training, land, financial resources, and digital technology)

### TARGET SECTOR SELECTION



### RESEARCH PROCESS





*In 2021, Nigeria's economic growth resumed posting 3.6%, namely exceeding population growth for the first time since 2015, with a similar performance expected for 2022.*

<p><b>Agriculture, wholesale and retail employ the majority of Nigeria's full-time labour force.</b></p>	<p><b>Nigeria is the world's seventh most populous country with over 216 million inhabitants in 2022</b></p>	<p><b>School enrolment rates have improved in the past two decades, although with significant regional discrepancies</b></p>
<p>Micro-enterprises account for 96.9% of businesses and 87.9% of employment. Women's economic participation is significantly lower than that of men and a gender pay gap persists across sectors.</p>	<p>Married women and those living in the north of the country are more likely to be inactive due to childbearing, unpaid care work and social norms prohibiting them from working outside of the home.</p>	<p>Girls' access to education is hindered by school-related gender-based violence (SRGBV), child marriages, lack of schools, inadequate infrastructure, unsafe environments, limited teacher training and systemic gender biases.</p>
<p><b>Employment &amp; economic participation</b></p> <p><b>48%</b> Of women participate in the labour force, compared with 66% of men <sup>(1)</sup></p>	<p><b>Demographic trends</b></p> <p><b>53%</b> Of the population (over half) lives in urban areas as of 2022 <sup>(4)</sup></p>	<p><b>Human development</b></p> <p><b>161</b> Nigeria's human development index rank out of 189 countries <sup>(7)</sup></p>
<p><b>38%</b> Is the wholesale and retail share of full-time female employment <sup>(2)</sup></p>	<p><b>40%</b> Of the population lived below the poverty line in 2019 <sup>(5)</sup></p>	<p><b>22</b> Million child brides in 2018, or 40% of the West &amp; Central African total <sup>(8)</sup></p>
<p><b>92%</b> Of Nigerians work in the informal sector <sup>(3)</sup></p>	<p><b>65</b> Million people living in Nigeria are aged between 10 and 24 years old <sup>(6)</sup></p>	<p><b>17%</b> Of married women use a modern contraceptive method <sup>(9)</sup></p>

Sources and links: (1) World Bank Databank. (2019), (2) Euromonitor International. Scoping report for WEE in Sub-Saharan Africa (2020), (3) Enhancing Financial Innovation and Access (EFInA, 2018), (4) World Bank Databank (2021), (5) National Bureau of Statistics. (2019), (6) UNICEF (2022), (7) United Nations Development Programme. (2020), (8) Philipose, A., Toure, R., & Verhulst, C. (2018), (9) National Population Commission & ICF (2019)



# COUNTRY-LEVEL DRIVERS & BARRIERS FOR WEE

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# STRUCTURAL FACTORS FOR WOMEN'S ECONOMIC EMPOWERMENT IN NIGERIA



At the state level, Nigeria has a range of different laws, policies and programmes supporting gender equality or aiming to prevent gender-based violence around the country.

## Policy environment for women's rights

In 2020 Nigeria introduced the Nigeria Agenda 2050, which aims to lift 100 million Nigerians out of poverty within the next 10 years.

Nigeria's Medium-Term National Development Plan (MTNDP) (2021-2025) was developed following a period of recession, with a focus on inclusive and sustainable job creation.

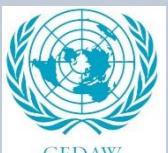
### International policy

#### The 2019 African Continental Free Trade Area

The AfCFTA agreement created the largest free trade area in the world, connecting 1.3 billion people across 55 countries with a combined GDP valued at US\$3.4 trillion. Key benefits include:

- Potential to lift 30 million people out of extreme poverty
- Access to cheaper goods and services
- Reduction in material & labour costs, rising production capacity, access to new markets and new foreign direct investment (FDI).

### Key ratifications & commitments



(View full list of ratifications [here](#))

## + LEGISLATIVE DRIVERS



- Nigeria has put in place legal frameworks that advance gender equality.
- The 1999 Nigerian Constitution provides strong guarantees and commitments to equality between women and men.
- Nigeria is addressing gender inequalities through international conventions on women's rights and empowerment.
- The Federal Ministry of Women's Affairs and Social Development (FMWASD) is the key institution responsible for addressing women's issues in Nigeria.

## LEGISLATIVE BARRIERS

- Although Nigeria introduced legal frameworks towards gender equality, key gaps remain to be addressed.
- Nigeria has yet to pass legislation which would guarantee gender equality in all areas of public life.
- In some states, there is resistance to domesticate national gender equality legislation.
- Progress around national legislation is limited by implementation challenges at the state level.

### Policy example: The National Employment Policy (NEP), 2017



The National Employment Policy introduced in 2017 seeks to promote gender equality in employment by eliminating constraints to the participation of women in the workforce.

This policy also highlights that the government intends to eliminate open or disguised discrimination against women workers in recruitment, remuneration, promotion, and training.

### Legislative environment for women's rights



Laws on the books have made significant progress for women's rights, however challenges remain at state level



*Economic empowerment initiatives are helping to address normative barriers for women's time use, employment, participation in decision making, and protection from violence and abuse.*

**Economic empowerment programmes in Nigeria are enabling more women to enter the workforce and earn a living, thus facilitating their gradual participation in household decisions towards achieving gender equality.**



*While men are traditionally seen as the breadwinners, women's growing presence in the labour market is increasingly accepted and welcomed by many households, leading to shifts in household dynamics.*

*Younger and more educated men are today more likely than their fathers to participate in unpaid domestic work. (5)*

**Women's domestic and care work burden influences their participation in the labour market.**



*In Nigeria, traditional norms situate women as primary caregivers, thus influencing a gender imbalance in productive labour and paid work.*

**3 hrs**

Average time spent per day by women to prepare meals for their household (1)

**Intra-household power dynamics are influenced by gender norms, education and economic capital.**



*Women's participation in decision-making increases with education and wealth.*

**48%**

When married women earn the same as their husbands, they are 48% more likely to make joint decisions regarding their own income (2)

**Many married women may face restrictions with their mobility affecting their ability to engage in employment opportunities.**



*In rural areas (especially north), cultural norms and beliefs place restrictions on women's social interactions with men outside the family.*

**41%**

Of women aged 15-49 say that their husbands insist on knowing where they are at all times (3)

**Gender-based violence (GBV) restricts women's wellbeing and economic opportunities.**



*Data suggests that one in five people (among men and women) believe violence against women is justified under certain circumstances.*

**36%**

Of ever-married women have experienced emotional, sexual or physical violence from a partner (4)

Sources and links: (1) Business Women Connect. (2018), (2) (3) (4) National Population Commission & ICF. (2019), (5) NSRP & Voices4change (2016)





## INDIVIDUAL FACTORS FOR WOMEN'S ECONOMIC EMPOWERMENT IN NIGERIA



*Informal traditional savings groups and village savings and loans associations are critical in supporting women access financial services, with huge potential for enhancing women's financial inclusion in Nigeria.*

*On the supply side in Nigeria, there has been government support through the Rural Finance Institutions Building Programme (RUFIN). RUFIN helps financial institutions target rural communities and offer microfinance banking and other financial services, including to women operating in the informal economy.*



# 49.9 million

Potential female market for access to financial services in 2018 <sup>(1)</sup>

*Informal traditional savings groups and Village Savings and Loans Associations (VSLAs) are key to support women where formal services are harder to access (predominantly in rural areas).*

*The informal finance mechanisms people use in these communities include lending and borrowing through VSLAs, as well as traditional savings groups.*

### Human capital



*Women's access to education is heavily influenced by religious and sociocultural norms. Across Nigeria, many households prioritise the education of boys over girls, particularly among lower-income families.*

# 55%

Of men in Northern Nigeria do not want their wives to use the internet <sup>(2)</sup>

### Social capital



*Women entrepreneurs' access to social capital influences their business performance. Among key factors are networking including online networking, social media platforms, as well as supportive organisational cultures and the workplace environment.*

### Financial capital



*Nigeria is marked by a significant gender gap in account ownership in banks and other financial institutions. Women are more likely than men to use other formal (non-bank) and informal services (e.g., savings groups, and rotational loan groups), while rural women are the most financially excluded.<sup>(3)</sup>*

# 56%

Of women were financially excluded in Nigeria in 2018 <sup>(4)</sup>

Sources and links: (1) Enhancing Financial Innovation & Access (EFInA). (2018a), (2) Equal Access International. (2018), (3)(4) Access to Financial Services in Nigeria survey undertaken in 2018 in Enhancing Financial Innovation & Access (EFInA). (2018a),



# FOCUS SECTORS FOR WEE

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**Nigeria's population is widely engaged in agriculture with the country ranking as the largest producer of rice in West Africa. Agriculture is supported by multiple governmental plans, programmes and stakeholders, including producers who are predominantly smallholder farmers.**

### National frameworks and policies for the agricultural sector

- National Agricultural Technology & Innovation Policy (NATIP) (2022-2027)
- The Agriculture Promotion Policy (APP) 2016-2020
- The 2019 National Gender Policy in Agriculture
- Nigeria Erosion and Watershed Management Project (NEWMAP)
- Action Against Desertification (AAD) Programme



### Key challenges for the agricultural sector

- 1** Limited supply of inputs, weak land tenure system and land-related conflict, as well as climate change and scarcity of resources (land, water)
- 2** Lack of value-addition efforts and inefficient supply-chain linkages result in a gap between demand and supply, thus increasing reliance on imports
- 3** Smallholder farmers typically have limited access to finance, which would enable to support growth within the sector

### Spotlight: The rice sector in Nigeria



Rice is the third most consumed staple food in Nigeria after maize and cassava, and increasing demand outstrips local production. Rice is considered a food security crop. There is a growing market for it, which expands in line with the projected annual population growth and urbanisation of the country.

### ECONOMIC CONTRIBUTION

**26%**

Agricultural sector's contribution to GDP in 2020 (1)

**36%**

Agricultural sector's share of employment (2)

**12 million**

Job opportunities as part of FMARD 2022-2027 (3)

### GOVERNMENT SUPPORT

**2%**

Agricultural sector's share of Nigeria's annual budget (4)

### IMPACT ON LIVELIHOODS

**80%**

Share of smallholder farmers of total agricultural employment (5)

# AGRICULTURE SECTOR IN NIGERIA

*Image credits: Business Council for International Understanding*

# Women in agriculture

As the Nigerian government is pushing to increase local agricultural production to meet a rapidly growing demand, there is significant potential for socioeconomic benefits for all smallholder farmers across the country including women who are pivotal to the value chain.



Image credits: Urban Institute

**Women's role in the value chain is vital at production and processing levels**

**Several success cases reflect growing support for women in Nigerian agriculture**

## WOMEN'S REPRESENTATION

**70-80%** Of the agricultural labour force in Nigeria are women (1)



Men are typically more involved in the commercial business of agriculture and are more likely to be engaged in collection of income and in key decision-making activities

## WOMEN'S ROLES

**80%** Of agricultural production relies on women (2)



Women are heavily engaged in the production side of agriculture producing the bulk of food for domestic consumption. They are the drivers of food processing, marketing, and preservation.

**60%** Of agricultural processing is carried out by women (3)

**50%** Of animal husbandry is shouldered by women (4)

**20%** Of agricultural assets are owned by women (5)



Women are excluded from the most profitable segments of agricultural value chains (i.e., marketing, sales) due to cultural factors such as restrictions over women's movement and their limited interactions with men.

## TRAINING | Women Farmers Advancement Network (WOFAN)

WOFAN offers training (agricultural productivity, business management, leadership etc.) and awareness programmes (health, nutrition livelihoods, environment) to its members and communities. Thanks to various funding, WOFAN started implementing a Rice Value Chain Expansion project in 2020 that targets 42,000 beneficiaries, 75% of whom are women. (6)



## PRIVATE SECTOR SUPPORT | WACOT Rice Limited

The WACOT company engages women in outgrower schemes to expand economic opportunities for women. WACOT established contracts with farmers and committed to purchasing their rice, which has helped to improve the livelihoods of smallholders and address food security concerns.



## TECHNOLOGY | Rice mill for women's cooperative in Kwakuti

In 2022, a rice mill worth NGN40 million funded by IFAD-VCDP and RMRDC was inaugurated at the Kwakuti Women's Rice Processing Cooperative, which is expected to contribute towards socioeconomic development and livelihood opportunities for women in the region. (7)



The once thriving Nigerian textile and garment sector needs a revival as the number of companies and employees has fallen sharply due to multiple factors including the decline of the cotton industry, currency collapse in the 1980's, a disinvestment in local industry and technology and competition from imported textiles and clothing from China.

### National frameworks and policies for textile and garment sector

- In 2022 roundtable events were held between the Federal Ministry of Industry (FMITI) and key sector stakeholders including the NACOTAN, NTMA, the Cotton Ginners Association of Nigeria and the Garment and Accessories Manufacturers Association of Nigeria (GAMAN).



### ECONOMIC CONTRIBUTION

**20,000**

People employed by textile and garment companies, 2022 (1)

**600%**

Of value can be created from the cotton value chain through to ready-to-wear garment (2)

**17%**

Growth of textile, apparel and footwear sector 2010-2020 due to growing global demand for Nigerian fashion products (3)

### SECTOR CHALLENGES

**95%**

Of the domestic textile market is dominated by imported products (4)

### Key challenges for the textile and garment sector

- 1** Nigerian textile and garment companies have been facing significant competition from cheap Chinese and Indian imports
- 2** A lack of formal and unified strategy for the cotton, textile and garment sector, as well as high taxes and few incentives
- 3** Women's limited access to targeted and specialised training, also inhibited by low education levels

### Spotlight: Workplace conditions



Although there is a lack of data available, small-scale surveys highlighted that women in the sector may be at risk of violence and harassment, especially in some key occupations such as shoe and bag making and cloth dyeing.

### Spotlight: Importance of social capital



Despite challenges, women entrepreneurs tend to thrive because they learn from each other's experiences and seek advice among themselves, highlighting the importance of social capital to business performance and growth.

# TEXTILE AND GARMENT SECTOR IN NIGERIA

Image credits: ADIRE AFRICAN TEXTILE

# Women in textile and garment

The Nigerian textile and garment sector generates both formal and informal employment for women. However, most roles remain predominantly informal including fashion designers, sourcing raw materials, artisans, finishing (ironing, packaging), and social media promotion.



Image credits: ADIRE AFRICAN TEXTILE

*Women are seen as being at the heart of the textile and garment sector*

*Support from partnership initiatives between the public and private sectors*

## WOMEN EMPLOYMENT

**6.5 million**

Women employed in apparel (clothing/shoes) retail and trade (1)

**800,000**

Women employed in apparel (clothing/shoes) manufacturing (2)

## SECTOR SIGNIFICANCE

**40.6%**

Share of apparel (clothing/shoes) MSMEs of total MSMEs in Nigeria (3)



Women in northern Nigeria are involved in dyeing, finishing and packaging activities, as these jobs are segregated and can be done at home.



In the West African region, women specialise in handcraft cotton textiles for the national / regional markets or niche international markets. Women are tailors, dressmakers, accessory makers and shoe producers.



In some regions of the country, women are heavily engaged in the dyeing and weaving of fabrics, especially in southwestern Nigeria.

## PARTNERSHIPS | Ogun state

Eco Bank has partnered with the State's First Lady's Office to promote the Adire industry and empower youth, women, and MSMEs. The State Government has launched initiatives to boost production and demand for Adire, a woman-made local fabric (e.g., adoption of Adire as a school uniform and 'Adire Fridays' promoted among civil servants and public sector employees).

## TRAINING | UK DFID

The SheTrades Commonwealth Initiative, funded by the UK Department for International Development (DFID), provides training and support to women entrepreneurs to expand businesses into global markets.

*Digital marketplaces are increasingly offering Nigerian women key opportunities to market and sell their products online, both locally and globally.*

*For example, the Adire Ogun marketplace is a platform that links producers of locally-made Adire with online buyers internationally.*



Sources and links: (1) (2) Federal Republic of Nigeria. (2021), (3) Adeagbo, A., Ekezie-Joseph, K., & Ekezie-Joseph, D. (2022)



# CROSS-SECTORAL DRIVERS & BARRIERS FOR WEE

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At a structural level, efforts to strengthen reliable gender-related data and analysis can strongly contribute towards better informed decision makers and achieving greater WEE outcomes

Progress has been made in Nigeria to support women through targeted sectoral plans and policies specifically to present entry points for gender-inclusive approaches and interventions. Agriculture has been particularly innovative in supporting women in acquiring training and supply contracts towards higher yields, financial stability and greater economic empowerment.

### Key drivers

### Sector-level success cases


**1** TARGETED GOVERNMENT INITIATIVES

**2** CIVIL SOCIETY GROUPS AND NETWORKS HOLDING GOVERNMENT TO ACCOUNT

**3** INTERVENTIONS TO BOOST PRODUCTIVITY AND SECTOR GROWTH

**CIVIL SOCIETY GROUPS AND NETWORKS** <sup>(1)</sup> 

The Small-scale Women Farmers Organisation in Nigeria (SWOFON) was formed in 2012 to address and support women's issues in the agricultural sector and has had significant success to date. It has notably worked with the International Budget Partnership (IBP) and others to advance inclusive public budget systems.

**OUTGROWER SCHEMES IN AGRICULTURE** <sup>(2)</sup> 

Investment from the USAID West Africa Trade & Investment Hub (WATIH) and WACOT Rice company enabled to support the Argungu Rice Outgrower Expansion Project. An additional 5,143 rice farmers received access to finance, extension services, and high-quality inputs. The goal was to increase the number of female rice farmers and improve financial security in the region.

### Key barriers

<b>1</b> CUSTOMARY LAWS AND PRACTICES RESTRICT WOMEN'S LAND OWNERSHIP	<b>2</b> LIMITED FOCUS AND DETAIL ON WEE IN SECTORAL POLICIES	<b>3</b> LACK OF GENDER DISAGGREGATED DATA AND MONITORING SYSTEMS
<b>4</b> LIMITED ANALYSIS OF GENDER-RELATED CONSTRAINTS ACROSS VALUE CHAINS	<b>5</b> HIGH LEVELS OF INFORMALITY	<b>6</b> OCCUPATIONAL RISKS IN SOME ROLES AND SETTINGS

The prevalence of customary laws hinders the implementation of government policies for women's economic empowerment, while the lack of reliable gender-related data and analysis means it is often unclear how to accurately inform decision makers. The dominance of informal activities and the occupational risks that characterise certain roles across sectors form additional barriers to women's economic empowerment around the country.

### Sector-level examples of barriers

**POOR ACCESS TO FINANCE** 

The Agriculture Promotion Policy (APP) encompasses programmes designed to remove barriers to finance, increase knowledge, access to agribusiness information, training and business support.

**LACK OF INCENTIVES IN TEXTILE** 

The lack of incentives to revive the textile and garment industry and high competition with cheaper imports remain key barriers to women's entry into the sector.



## CROSS-SECTORAL NORMATIVE FACTORS FOR WOMEN'S ECONOMIC EMPOWERMENT



*Working closely with local cooperatives to address the need for training and better access to market distribution, as well as promoting gender-equitable household decision-making are key to overcoming normative barriers*

*In agriculture, cooperative models can help build social and economic capital while also contributing to rural development. Crucially, cooperatives can provide a useful entry point for skills-based programmes. Meanwhile, in the textile and garment sector, women have opportunities to thrive in the roles that are in line with local cultural norms such as dyeing.*

### Key drivers

- 1 WORKING WITH COMMUNITIES TO TACKLE GENDER INEQUALITIES
- 2 PROMOTING GENDER-EQUITABLE HOUSEHOLD DECISIONS
- 3 INCREASING MARKET ACCESS THROUGH COOPERATIVES
- 4 PREVENTION OF AND RESPONSE TO GBV INCLUDING ECONOMIC FORMS

### Sector-level success cases

#### COOPERATIVE-LED TRAINING

Since 2019, the Alliance for a Green Revolution in Africa (AGRA) has been supporting women rice farmers to collectivise while delivering key training on agro-input and output market distribution to increase profits.

#### ACCEPTED ROLES

In the textile and garment sector, women may be able to focus on the more accepted roles such as dyeing activities, which could be more culturally in line with the perceptions of women's roles due to norms restricting women's mobility in other areas.

### Key barriers

- 1 GENDER NORMS LIMIT WOMEN TO LOW SKILLED / PAID ROLES
- 2 WOMEN'S ROLES OFTEN GO UNRECOGNISED
- 3 UNPAID CARE AND DOMESTIC WORK RESPONSIBILITIES
- 4 LIMITED MOBILITY AND ACCESS TO MARKETS
- 5 GENDER-BASED VIOLENCE AND HARASSMENT (GBVH)

### Sector-level examples of barriers

#### WOMEN FARM FEWER HIGH-VALUE CROPS / AGRICULTURE

Women farmers tend to farm less-valuable roots and tuber crops, restricting their agricultural productivity relative to men farmers, likely due to gender norms and perceptions that high-value crops require larger land size and higher investments.

#### WOMEN'S LIMITED MOBILITY / TEXTILE & GARMENT

Some Nigerian women's limited mobility, due to local social norms, causes challenges in respect to several economic empowerment areas encompassing access to training, access to the workplace and access to markets to sell their textile and garment products.

*In the agricultural sector, gender norms restrict women's roles to low-skilled and low-paid roles across value chains, including rice and cotton.*

*Further, women's roles often go unrecognised alongside their unpaid care and domestic work burden. Women's limited mobility further affects their access to markets, while GBV remains a major threat across sectors and roles.*

## CROSS-SECTORAL INDIVIDUAL FACTORS FOR WOMEN'S ECONOMIC EMPOWERMENT



Cooperatives, peer training models and skills acquisition programmes offer key opportunities for women to achieve greater productivity through improved practices, new technology and improved self-confidence.

Across sectors, cooperatives form a vital link between women farmers and information on specialised training, market opportunities such as for organic farming, as well as new technologies and transport / distribution.


### Key drivers

- 1 SUPPORT FROM WOMEN-LED COOPERATIVES
- 2 PEER TRAINING MODELS SUPPORTING WOMEN FARMERS
- 3 COOPERATIVES FOR ADOPTION OF BETTER TECHNOLOGIES
- 4 OUTGROWER PROGRAMMES TARGETED AT WOMEN
- 5 HOLLISTIC INTERVENTIONS ON EDUCATION, SKILLS AND SELF-CONFIDENCE

### Sector-level success cases


**PEER TRAINING MODELS**

The Small-scale Women Farmers Organisation in Nigeria (SWOFON) trained 93,000 women rice farmers, recording a 40-50% rise in food production and quality. These women will go on to train other women farmers. (1)



**SKILLS ACQUISITION PROGRAMMES**

Skills acquisition programmes provide opportunities for women to enter the textile and garment sector. For example, the National Union of Teachers (NUT) organised Adire manufacturing training for its female retirees.



### Key barriers


- 1 WOMEN'S LOW LAND OWNERSHIP AND ACCESS TO ASSETS
- 2 LIMITED CONTROL OVER INCOME AND ACCESS TO CREDIT
- 3 LIMITED ACCESS TO TRANSPORT
- 4 LIMITED ACCESS TO COOPERATIVES AND WEAK AGRICULTURAL COOPERATIVES
- 5 LIMITED ACCESS TO TARGETED AND SPECIALISED TRAINING
- 6 LIMITED ACCESS TO INFORMATION ABOUT OPPORTUNITIES IN THE SECTOR

Women farmers are often excluded from land ownership and access to assets such as farming equipment. They also suffer from the limited control over income and access to credit facilities. Other issues include insufficient transport solutions to access ginneries and markets, and their ability to get involved with key cooperatives. In the textile and garment sector, they also have limited access to specialised training, which is further inhibited by generally low education levels.

### Sector-level examples of barriers

**LOW LAND OWNERSHIP**

Women are five times less likely than men to own land or manage their own plots due to an entrenched inheritance system that limits women's land ownership. (2)



**ACCESS TO INFORMATION**

Women still lack access to key information about the range of opportunities available to them within the textile and garment sector.



# IMPLICATIONS & PROPOSED RECOMMENDATIONS

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*As Nigeria emerges from the economic and social impacts of the COVID-19 pandemic, investing in sustainable and inclusive solutions to WEE will be key to the nation's economic recovery.*

**USD 22.9 billion**

Economic value added by closing the gender gap in Nigeria according to The World Bank, 2022

## CROSS-SECTORAL PROPOSED RECOMMENDATIONS



Proposed recommendations are aimed at donors, policymakers, community leaders, programmers and researchers engaged in WEE- focused programmes and initiatives and in more general economic development programming

### Proposed Policy/Advocacy Recommendations

Address policy gaps to improve the protection of women workers and of existing WEE-related commitments, legislation and programmes	
Strengthen the gender inclusiveness of government policies and strategies, particularly policies related to sectoral growth and job creation	
Undertake local-level capacity building and advocacy around women’s rights and promote greater harmonisation between various legislation	

### Recommended strategies

<ul style="list-style-type: none"> <li>Extend labour rights and/or social protection provisions</li> <li>Work with local customary and religious structures</li> <li>Support initiatives targeted at reducing gender pay gap</li> </ul>
<ul style="list-style-type: none"> <li>Support government with gender analysis and expertise</li> <li>Facilitate a more integrated multi-sectoral approach</li> <li>Leverage existing government-led, WEE-focused programmes</li> </ul>
<ul style="list-style-type: none"> <li>Involve community and religious leaders, women and men</li> <li>Training and capacity-building of key duty bearers</li> <li>Understand the diverse norms at play in regional contexts</li> </ul>

### Proposed research, monitoring and evaluation recommendations

	Commission and undertake research and evaluations to address research gaps, including to understand the current situation of unpaid care and domestic work
	Increase the focus on gender-disaggregated monitoring and data collection at all levels within public / private sectors and measures of key factors enabling or constraining WEE
	At minimum, disaggregate results by sex and region and include disaggregated targets. Programmes and research should further disaggregate by income, age, race, disability, and migratory status.
	Commission participatory action research to understand progress and influence future gender-inclusive programme and policy design.
	Monitor, track and mitigate against any signs of potential backlash during programme implementation, including increased rates of GBV.

### Proposed programming recommendations

Work with private sector companies to drive gender-inclusive work environments with zero-tolerance for discrimination against women	
Work with women and girls holistically to improve their human capital and wellbeing	
Remove gender-based barriers to finance and provide women-friendly financial services and products	

### Recommended strategies

<ul style="list-style-type: none"> <li>Incentivise companies to ensure greater female representation</li> <li>Endorse gender commitments and recruitment quotas</li> <li>Address GBVH and insensitivity towards women’s unpaid care work</li> </ul>
<ul style="list-style-type: none"> <li>Develop efforts to improve soft skills around leadership</li> <li>Improve women’s business capabilities and financial literacy</li> <li>Provide women with sexual and reproductive health services</li> </ul>
<ul style="list-style-type: none"> <li>Encourage partnership of microfinance institutions and NGOs</li> <li>Engage women in the design of financial services and products</li> <li>Consider investment in microfinance institutions to provide funding</li> </ul>



## SECTOR-LEVEL PROPOSED RECOMMENDATIONS\*



*Collectives and cooperatives can serve as key entry points for public-private collaboration for WEE, targeted interventions for women's upskilling, and initiatives supporting market access and business development*

### Recommendations for agricultural sector

- 1**  
Support women producers through holistic skills-building programmes focused on sustainable and improved agricultural practices
- 2**  
Improve women farmers' human, social and economic capital through cooperatives and collective activities
- 3**  
Facilitate women's access to finance through better and more tailored products and services
- 4**  
Support the Federal Government of Nigeria (FGN) to ensure delivery against strategic WEE-related priorities in priority agricultural value chains
- 5**  
Work with multiple stakeholders to improve women's status and rights in farming communities
- 6**  
Address research gaps and build evidence of what works. Commission and undertake primary research with women in the sector to understand gender-related barriers and opportunities

### Recommendations for textile and garment sector

- 1**  
Support women entrepreneurs working in the textile and garment sector with holistic capacity-building programmes
- 2**  
Support the FGN to ensure delivery against strategic priorities and promote a gender-inclusive approach to sectoral growth to maximise opportunities to strengthen WEE
- 3**  
Support the capacity strengthening, accountability and monitoring oversight / responsibilities of relevant industry associations and unions
- 4**  
Work with the FGN to design larger-scale private sector development programmes that focus on attracting investment for textile and garment manufacturers in line with the road map
- 5**  
Address research gaps and build evidence of what works. Commission and undertake primary research with women in the sector to understand gender-related barriers and opportunities



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# APPENDIX

## Detailed sector-level strategies for proposed recommendations – Agricultural sector

### **1. Improve women farmers' human, social and economic capital through cooperatives and collective activities**

- Support women through collectivisation, leveraging existing women's cooperatives, and supporting the formation of new women-led cooperatives and associations.
- Provide women farmers / cooperatives with technical and vocational skills in agriculture extension services and training to acquire entrepreneurial, managerial, and business operation skills to improve agricultural practices, with the aim of supporting farmers to move beyond subsistence agriculture. Ensure training is carried out in local languages and respond to women's needs (e.g., delivered at appropriate times to make the training more accessible to them).
- Support women-led cooperatives with processing facilities, transport, and machinery.
- Leverage cooperatives and associations to improve access to credit.

### **2. Facilitate women's access to finance through better products and services**

- Work with financial providers to tailor products and services to women's needs, including utilising mobile money, and tailor communication and marketing strategies to reach women farmers. This may also include loan / credit products (e.g., to buy inputs, expand farmland) that accept expected harvest / produce as collateral for women's cooperatives that have offtake purchase contracts in place (e.g., with exporters, processors), as well as other schemes with flexible collateral requirements and repayment terms.
- Provide financing to support access to quality inputs and access to agricultural technologies and innovations (including climate-resilient and time-saving technologies), as well as hired labour, in combination with training.
- Provide accessible and affordable financial products targeted at women that support food security, such as crop insurance.

### **3. Support the FGN to ensure delivery against strategic WEE-related priorities in priority agricultural value chains**

- Engage in ongoing dialogue with the FGN about priority strategies related to agriculture to support WEE-related objectives through specific priority value chains such as rice and cotton.
- Support the FGN to conduct gender analysis, research, and data generation to better understand the role of women in priority sectors and to identify key opportunities for gender-inclusive growth.

### **4. Work with multiple stakeholders to improve women's status and rights in farming communities**

- Addressing gaps between formal policies and strategies and customary laws (e.g., around land access).
- Gender-responsive land titling schemes.
- Increase the capacity of women to lobby for their legal rights, particularly around land access, and provide support so they have the capabilities to pursue and enforce their rights.
- Support gender-transformative initiatives that tackle harmful sociocultural and religious norms around the role of women, GBV, intra-household decision-making and control over income at the household and the community level. This could include community dialogues coupled with gender-transformative couples' interventions with rural households.

### **5. Address research gaps and build evidence of what works**

- Commission and undertake primary research with women in the sector to understand gender-related barriers and opportunities. This should include mixed-methods research with different sub-groups of women (e.g., women with disabilities and migrant women) to understand different barriers and challenges faced within different parts of the rice value chain and to design inclusive interventions.
- Improve the capacity of national government and institutions to collate and use gender-disaggregated data to better understand the dynamics surrounding women's roles, opportunities, and barriers. For example, encouraging institutions such as the Central Bank of Nigeria (CBN) which are actively engaging with cotton producers to provide disaggregated data on the gender of participants under the Anchor Borrowing Scheme could be beneficial in better understanding the levels of female participation. Similarly, ensuring that associations such as National Cotton Association of Nigeria (NACOTAN) embed tools and frameworks that consider the role of women in cotton farming as they improve their data collection processes could be critical in creating opportunities for women in the sector, going forward, and could help to inform key policy decisions and other sector-related investment decisions.
- Undertake research and monitoring and evaluation (M&E) of existing government initiatives to understand their reach and impact on WEE outcomes. These include the Women and Youth Empowerment Programme (WYEP), the Graduate Unemployed Youth and Women Agro-Preneur Support Programme (GUYS), and the Youth Employment in Agriculture Programme (YEAP)

## Detailed sector-level strategies for proposed recommendations – Textile & Garment sector

### **1. Support women entrepreneurs working in the textile and garment sector with holistic capacity-building programmes**

- Facilitate targeted and upskilling training on key areas such as pattern making, fabric design, garment design, tailoring and cutting etc., to ensure women have up-to-date skills to be absorbed in the sector when opportunities arise.
- Include digital and business skills, and mentorship programmes to help build women entrepreneurs' social capital and access to markets.
- Link with private sector digital initiatives to increase women's access to digital markets.
- Work with existing enterprises (e.g., tailors), which could be linked to larger textile and garment companies and upgrade their skills and capacity to ensure they meet supply chain requirements / destination market standards especially in traditional areas such as dyeing and weaving.

### **2. Support the FGN to ensure delivery against strategic priorities and promote a gender-inclusive approach to sectoral growth to maximise opportunities to strengthen WEE**

- Work with the FGN to develop the CTG (Cotton, Textile and Garment) road map for the revitalisation of the industry, ensuring a strong focus on WEE opportunities both through formal employment and in linking women in the supply chain.
- Improve coordination across the sector among all relevant stakeholders, including government ministries, associations, unions, and the private sector.
- Advocate with government for improved gender-responsive policies in the sector, including upholding women's labour rights and health and safety. Work with employers to promote gender-sensitive and safe workplaces.
- Work with government to improve implementation of policies and laws in relation to labour rights and decent work.
- Support the implementation and monitoring of the gender commitments of value chain actors, particularly working with international buyers and improving due diligence requirements and processes.
- Support and build on initiatives that promote mutual accountability and transparency in the sector, involving government regulators, farms, factories, buyers, and consumers.
- Support the implementation and improvement of social security mechanisms for manufacturing workers.

### **3. Support the capacity strengthening, accountability and monitoring oversight / responsibilities of relevant industry associations and unions**

- Work with NACOTAN, the NUTGTWN and the NTMA to strengthen their gender capacity.
- Work with NACOTAN, the NUTGTWN and the NTMA to improve data collection so that gender-disaggregated data are available and can be used to inform programme decision-making and inform and influence policy.
- Support these industry associations and unions to implement policies and practices that support sustainable operations for their members and generally across the CTG value chain. This would help improve the cost competitiveness of Nigerian products and simultaneously address global buyers' requirements for sustainable fashion operations and products given the increasing international focus on sustainability in the fashion industry.

### **4. Work with the FGN to design larger-scale private sector development programmes that focus on attracting investment for textile and garment manufacturers in line with the road map**

- Ensure an appropriate enabling environment with tax incentives, and infrastructure and investment support. This would improve the potential for Nigeria's textile and garment sector to benefit from trade opportunities like the AfCFTA.
- Embed gender quotas and gender-related targets relating to investment strategies and in guidance to meet incentive criteria.

### **5. Address research gaps and build evidence of what works**

- Commission and undertake primary research with women in the sector to understand gender-related barriers and opportunities. This should include mixed-methods research with different sub-groups of women (including migrant women and women with disabilities) to understand different barriers and challenges faced within different parts of the textile and garment sector to design inclusive interventions. This should include a focus on the prevalence and dynamics of GBV and harassment in the workplace to promote gender-inclusive and sensitive workplaces.
- Commission research to understand the outcomes and impact of state-led initiatives, such as the Ogun State's investment in the Adire industry on WEE, to provide insights and lessons learnt to support future gender-responsive sector investments.
- Commission and undertake gendered analysis about the opportunities for women in the textile and garment sector in Nigeria to ensure inclusion in recruitment strategies for new entrants and increase the capacity and productivity of those companies undergoing revitalisation.



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