



# Pathways to Gender-Inclusive Economic Development in Sub-Saharan Africa: A Sectoral Analysis

## Nigeria Report



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Reading note: The general and sectoral barriers to and drivers of women's economic empowerment opportunities reported on in the Pathways Study are more similar than different. For the purpose of sectoral-level stakeholders, this report provides a full discussion of these barriers and drivers per sector. While this inevitably results in some repetition across the report, the intention is for each sectoral brief to stand as an independent piece/extract if necessary.

Pathways to Gender-Inclusive Economic Development in Sub-Saharan Africa: A Sectoral Analysis (Pathways Study) is a collaborative effort among various stakeholders (organisations, individual researchers, and gender experts) who joined forces and expertise to achieve a common goal – developing and implementing strategies to strengthen women’s economic empowerment in Nigeria:

These include:

- The Pathways Study Steering Committee (SC) which provided financial and/or technical support for the Pathways project, including: (i) International Cooperative Research Group (ICRG), which is the research arm of the United States Overseas Cooperative Development Council (U.S. OCDC); (ii) United States Agency for International Development (USAID); (iii) Mastercard Foundation; (iv) International Development Research Centre (IDRC); (v) United Nations Entity for Gender Equality and the Empowerment of Women (UN Women); (vi) the African Trade Policy Centre (ATPC), which is a specialised unit within the United Nations Economic Commission for Africa (UN ECA); and (vii) Euromonitor International Ltd. SC partners also provided directional advice guidance in the making of key decisions, supported by making referrals and connections with key country stakeholders and reviewed draft reports.
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We are keen for the findings of the Pathways Study to guide research, policy development and implementation, programming (planning and execution) and advocacy efforts – creating a unified voice, clear(er) direction and sustainable action for improved women’s economic empowerment in Nigeria.

*Pathways Study Steering Committee*

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AAD	Action Against Desertification	FMWASD	Federal Ministry of Women's Affairs and Social Development
ABP	Anchor Borrower Programme	FMITI	Federal Ministry of Industry, Trade and Investment
AfCFTA	African Continental Free Trade Agreement	GAP	Good Agricultural Practices
AfDB	African Development Bank	GBV	Gender-Based Violence
AFREXIM	African Export-Import Bank	GBVH	Gender-Based Violence and Harassment
AGRA	Alliance for a Green Revolution in Africa	GDP	Gross Domestic Product
APC	All Progressives Congress	GEF-IAP-FS	Global Environment Facility Integrated Approach Programme on Food Security
APP	Agriculture Promotion Policy	GNI	Gross National Income
ATA	Agricultural Transformation Agenda	GUYS	Graduate Unemployed Youth and Women Agro-Preneur Support Programme
CBN	Central Bank of Nigeria	HDI	Human Development Index
CEDAW	Committee on the Elimination of All Forms of Discrimination against Women	IBP	International Budget Partnership
CITAD	Centre for Information and Development	ICA	International Cooperative Alliance
CRA	Child Rights Act	ICT	Information and Communications Technology
CSO	Civil Society Organisation	IDP	Internally Displaced People
CTG	Cotton, Textiles and Garments	IFC	International Finance Corporation
DFID	Department for International Development	ILO	International Labour Organization
DHS	Demographic Health Survey	IMF	International Monetary Fund
EFinA	Enhancing Financial Innovation and Access	IPV	Intimate Partner Violence
EMI	Euromonitor International	LDCs	Least Developed Countries
ERGP	Economic Recovery and Growth Plan	LGA	Local Government Area
FAO	Food and Agriculture Organization	MDA	Ministries, Departments and Agencies
FCT	Federal Capital Territory	MoU	Memorandum of Understanding
FDI	Foreign Direct Investment	MSME	Micro, Small and Medium Enterprise
FEC	Federal Executive Council	MTNDP	Medium-Term National Development Plan
FGM	Female Genital Mutilation	M & E	Monitoring and Evaluation
FGN	Federal Government of Nigeria	NACOTAN	National Cotton Association of Nigeria
FI	Financial Institutions	NATIP	National Agricultural Technology and Innovation Policy
FLFP	Female Labour Force Participation		
FMARD	Federal Ministry of Agriculture and Rural Development		

NBS	National Bureau of Statistics	SGBV	Sexual and Gender-Based Violence
NCC	Nigerian Communications Commission	SMEs	Small and Medium-Sized Enterprises
NDEPS	National Digital Economy Policy and Strategy	SMEDAN	Small and Medium Enterprises Development Agency of Nigeria
NEP	National Employment Policy	SRGBV	School-Related Gender-Based Violence
NESP	Nigeria Economic Sustainability Plan	SRH	Sexual and Reproductive Health
NEWMAP	Nigeria Erosion and Watershed Management Project	SRHR	Sexual and Reproductive Health and Rights
NEXIM	Nigerian Export-Import Bank	SSA	Sub-Saharan Africa
NFE	Non-Farm Enterprises	SSCE	Senior Secondary School Certificate Examination
NGN	Nigerian Naira	STEM	Science, Technology, Engineering and Mathematics
NGO	Non-Governmental Organisation	STEAM	Science, Technology, Engineering, Arts and Mathematics
NGP	National Gender Policy	SWOFON	Small-scale Women Farmers Organization in Nigeria
NLC	Nigeria Learning Collaborative on Social Norms	TFR	Total Fertility Rate
NNBP	Nigerian National Broadband Plan	VAPP	Violence Against Persons (Prohibition) Act
NTMA	Nigerian Textile Manufacturers Association	VAT	Value-Added Tax
NUTGTWN	National Union of Textile, Garment and Tailoring Workers of Nigeria	VAW	Violence Against Women
NFWP	Nigeria for Women Project	VAWG	Violence Against Women and Girls
OECD	Organisation for Economic Co-operation and Development	VSLA	Village Savings and Loan Association
OPEC	Organization of the Petroleum Exporting Countries	WASH	Water, Sanitation and Hygiene
PDP	People's Democratic Party	WBL	Women, Business and the Law
PPP	Purchasing Power Parity	WEE	Women's Economic Empowerment
RCT	Randomised Controlled Trial	WFP	World Food Programme
REDD+	Reducing Emissions from Deforestation and Forest Degradation	WOFAN	Women Farmers Advancement Network
RIFAN	Rice Farmers Association of Nigeria	WROs	Women's Rights Organisations
RMRDC	Raw Material Research and Development Council	WYEP	Women and Youth Empowerment Programme
SAPZs	Special Agro-Industrial Processing Zones	YEAP	Youth Employment in Agriculture Programme
SCPZs	Staple Crops Processing Zones		

Key term	Definition
<b>Cooperative</b>	<p>A cooperative is an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise.</p> <p>Source: International Cooperative Alliance (ICA)</p>
<b>Economic violence</b>	<p>Economic violence is a form of gender-based violence, and can include acts perpetrated by systems and structures, as well as by individuals. It involves behaviours that control a woman's ability to acquire, use and maintain economic resources, thus threatening her economic security and potential for self-sufficiency.</p> <p>Source: Adams et al, 2008</p>
<b>Employment segregation</b>	<p>The unequal distribution of female and male workers across and within job types.</p> <p>Source: World Bank</p>
<b>Financial exclusion</b>	<p>Financial exclusion refers to a process whereby people encounter difficulties accessing and/or using financial services and products in the mainstream market that are appropriate to their needs and enable them to lead a normal social life in the society in which they belong.</p> <p>Source: European Commission, 2008</p>
<b>Gender-based violence (GBV)</b>	<p>Harmful acts directed at an individual or a group of individuals based on their gender. It is rooted in gender inequality, the abuse of power and harmful norms.</p> <p>Source: UN Women</p>
<b>Gender norms</b>	<p>Accepted attributes and characteristics of male and female gendered identity at a particular point in time for a specific society or community. They are the standards and expectations to which gender identity generally conforms, within a range that defines a particular society, culture and community at that point in time. Gender norms are ideas about how men and women should be and act. Internalised early in life, gender norms can establish a life cycle of gender socialisation and stereotyping.</p> <p>Source: UNICEF</p>



Key term	Definition
<b>Gender wage gap</b>	<p>The gender wage gap is defined as the difference between median earnings of men and women relative to median earnings of men.</p> <p>Source: OECD</p>
<b>Productive employment</b>	<p>Productive employment is defined as employment yielding sufficient returns to labour to permit the worker and her/his dependents a level of consumption above the poverty line.</p> <p>Source: ILO</p>
<b>Resilience</b>	<p>The capacity of individuals, communities, institutions and systems to survive, cope and thrive in the face of shocks and stresses.</p> <p>Source: Mastercard Foundation</p>
<b>Sector and Sub-Sector</b>	<p>The Pathways study uses 'sector' to refer to a broad area of economic activity - an umbrella category that has other economic activities within it. A sector could entail any or all of the following economic activities: (i) primary activities (i.e., related to extraction of raw materials), (ii) secondary activities (e.g., manufacturing-related) or (iii) tertiary activities (i.e., related to services). Sub-sector is generally used to denote specific economic activities within a broad sector. While this may appear inconsistent, both terms are sometimes used interchangeably as sub-sectors are not purely divisions or components of a sector; sub-sectors can vary enough to be discussed and/or analysed independently, and a sub-sector in one report may be a sector in another. As our sectors and sub-sectors of focus were selected through consultations with local working groups in each country, we opted to stay as true to the language utilised by these working groups as possible. As such, our use of the word “sector” and “sub-sector,” and the terminology for each sector depends on the country context. For instance, while 'agriculture' is a broad economic sector, specific sectors/sub-sectors within it include commodities such as rice, cocoa, or maize, or commodity groups such as horticulture. In other cases, sector names have been adapted to use those referenced by our working groups. In Ghana, for example, we speak of “textiles”, while in South Africa we speak of “Clothing, textiles, footwear, and leather” (CTFL).</p>

Key term	Definition
<p><b>Social capital (vertical and horizontal)</b></p>	<p>Social capital refers to the institutions, relationships and norms that shape the quality and quantity of an individual and society’s social interactions. It includes both vertical and horizontal<sup>1</sup> associations between people, and includes behaviour within and among organisations, such as firms.</p> <p>This view recognises that horizontal ties are needed to give communities a sense of identity and common purpose, but also stresses that without “bridging” ties that transcend various social divides (e.g. religion, ethnicity, socioeconomic status), horizontal ties can become a basis for the pursuit of narrow interests, and can actively preclude access to information and material resources that would otherwise be of great assistance to the community (e.g. tips about job vacancies, access to credit).</p> <p>Source: World Bank</p> <p>Cooperatives have a social network that combines both horizontal and vertical social ties. Horizontal ties represent the social relationships and interactions between cooperative members while vertical ties are the social connections between cooperative members and parties such as off-takers, processors/buyers etc.</p> <p>Source: Deng et al (2020)</p>
<p><b>Unpaid care and domestic work</b></p>	<p>Refers to care of persons and housework performed within households without pay, and unpaid community work.</p> <p>Source: OECD</p>

<sup>1</sup>Vertical social capital refers to interactions with people/organisations of different (higher) socioeconomic standing (i.e. access to resources), while horizontal social capital refers to connections and relations between people/organisations of similar socioeconomic standing and with access to similar resources.

Key term	Definition
<b>Violence against women and girls (VAWG)</b>	<p>Violence against women and girls is any act of gender-based violence that results in, or is likely to result in, physical, sexual or mental harm or suffering to women and girls, including threats of such acts, coercion or arbitrary deprivation of liberty, whether occurring in public or in private life. Violence against women and girls encompasses, but is not limited to, physical, sexual and psychological violence occurring in the family or within the general community.</p> <p>Source: UN Women</p>
<b>Women's economic empowerment (WEE)</b>	<p>Women having the ability to succeed and advance economically, and the power to make and act on economic decisions to enhance their broader wellbeing and position in society.</p> <p>Source: Calder et al., (2020)</p>
<b>Women's vulnerable employment (WVE)</b>	<p>Women's vulnerable employment is contributing female family workers and own-account workers as a percentage of total employment. It is derived using data from the International Labour Organization, ILOSTAT database.</p> <p>Source: World Bank</p>

# Executive summary

**As Nigeria recovers from the economic and social impacts of the COVID-19 pandemic, investing in inclusive and sustainable growth is critical for the resilience of the population and nation.** Nigeria's 2021 GDP was estimated at USD1.15 trillion in purchasing power parity (PPP) terms.<sup>2</sup> After experiencing the deepest recession in two decades,<sup>3</sup> growth rates were back up to 3.6% by 2021.<sup>4</sup> The economic rebound was largely driven by growth in the agriculture, services (trade, Information and Communications Technology (ICT), and financial services) and the non-oil sectors (e.g. construction and food industry).<sup>5</sup> In 2020, Nigeria introduced its ambitious Agenda 2050 supported by a Medium-Term National Development Plan (MTNDP) that runs from 2021 to 2025. The MTNDP builds on the previous Vision 20:2020 and Economic Recovery and Growth Plan (ERGP) (2017-2020) and supports the pledge by the Federal Government of Nigeria (FGN) to lift 100 million Nigerians out of poverty within the next 10 years.<sup>6</sup>

<sup>2</sup>World Bank Databank (2022) <sup>3</sup>The World Bank (2021)

<sup>4</sup>World Bank Group. (2022) <sup>5</sup>World Bank Group. (2022)

<sup>6</sup>Federal Ministry of Finance, Budget and National Planning. (2021)

**While Nigeria has made some progress in socioeconomic terms in recent years, development has been hindered by persistent levels of inequality and multiple security challenges.** Over the past two decades, advancements have been made in areas including life expectancy at birth, expected years of schooling, mean years of schooling,<sup>7</sup> as well as an increase in Gross National Income (GNI) per capita.<sup>8</sup> However, prior to the COVID-19 pandemic, approximately 40.1% of the population were living below the national poverty line.<sup>9 10</sup> There are also significant geographic welfare differences between rural and urban areas; approximately 52.1% of the urban population were living in poverty in 2019 compared to 18% of people living in rural areas.<sup>11</sup> Poverty rates are much higher in the north of the country – 57.9% compared to 20.3% in Nigeria’s southern states.<sup>12</sup> Many states, especially in the north of Nigeria, continue to experience political, economic, inter- and intra-community, domestic and sectarian conflicts, hindering social development, with women and girls and other marginalised groups disproportionately affected.<sup>13</sup>

**Nigeria is marked by significant gender inequalities across multiple socioeconomic dimensions.** An overview of global gender indices highlights significant inequalities in the areas of education, legal protection, political representation, access to public

services, access to employment and other enablers of economic opportunity. These, in turn, contribute to significant inequalities in women’s access to and opportunities within the labour market, with only 48% of women of working age (15+ years) participating in the labour force as of 2021 compared to 66% of men of working age.<sup>14</sup> Women represent 41% of employees in the formal micro, small and medium enterprise (MSME) sector and own approximately a third of enterprises in the informal sector. Women-led enterprises are most dominant in wholesale/retail, manufacturing, and accommodation and food services.<sup>15</sup> Several critical gender gaps also exist related to women’s representation, women’s pay and women’s access to essential services. Women in Nigeria are nearly half as likely as men to be salaried employees, twice as likely as men to be contributing family workers, and 12% more likely to work in vulnerable employment than men.<sup>16</sup>

**There is significant regional variation in gender indices and labour force participation.** Women in the south of Nigeria are equally as likely to work for pay as men, but they spend on average four hours less on paid employment, per working week. In the north of the country, women are 22% less likely to work for pay than their male counterparts, and those who do work for pay spend an average of eight fewer hours working than men.<sup>17</sup> Analysis of key WEE

<sup>7</sup>United Nations Development Programme. (2020) <sup>8</sup>United Nations Development Programme. (2020) <sup>9</sup>Defined as living on less than NGN137,430 per person per year (approximately USD328). <sup>10</sup>National Bureau of Statistics. (2019) <sup>11</sup>World Bank Group. (2022a) <sup>12</sup>World Bank Group. (2022a) <sup>13</sup>WYG International Ltd (2017) <sup>14</sup>World Bank Databank. (2019) <sup>15</sup>Small and Medium Enterprises Development Agency of Nigeria (SMEDAN); National Bureau of Statistics (NBS) (2021) <sup>16</sup>World Bank. (2022) <sup>17</sup>World Bank. (2022)

indicators shows similar trends. Women in Niger State (North Central) experience the most barriers, while, in general, women in commercial hub Lagos State have many more economic opportunities. Key indicators that illustrate these variations include significantly lower educational attainment rates in the northern states of Niger, Borno and Kaduna, and significantly higher rates of bank account ownership and participation in decision-making in the southern states of Edo, Abia and Lagos.<sup>18</sup>

**Given the above, addressing critical gender gaps in labour market participation and remuneration will be key to addressing the sustainability and inclusiveness of the nation's economic recovery.** World Bank analysis suggests that closing the gender gaps in key economic sectors in Nigeria could generate up to USD22.9 billion to the economy.<sup>19</sup> In practice, this requires multi-stakeholder efforts to create an enabling environment and reduce barriers so that women can fully participate in and benefit from economic growth and national development.

**This report presents an overview of WEE in Nigeria.** Drawing on economic modelling, desk-based research, interviews<sup>20</sup> and expert reviews, the report explores available data and evidence on factors influencing WEE in the Nigerian context. The report applies a

holistic conceptual framework for WEE that identifies multiple and overlapping factors at three different levels, which combine and interact to influence WEE:

- **Structural factors:** Including the policy and programming environment.
- **Normative factors:** Including social and gender-based norms which shape women's engagement in paid and unpaid work, as well as factors such as violence against women and girls (VAWG) which hinder active women's economic participation, rights and wellbeing.
- **Individual factors:** Including human, social and economic capital.

The report identifies key factors at each of these levels with relevance to all sectors. In addition, the report presents specific findings related to key sectors in Nigeria. This includes: (i) the agricultural sector (with a spotlight on the rice and cotton sectors), and (ii) the textile and garment sector.

Part of a series of reports commissioned on Sub-Saharan Africa (SSA), the report aims to provide practical recommendations for public and private sector partners to consider that would improve and expand women's economic opportunities and contribute meaningfully to WEE.

<sup>18</sup>National Population Commission & ICF. (2019) <sup>19</sup>World Bank. (2022) <sup>20</sup>18 interviews were conducted with various stakeholders including industry associations, NGOs, private companies, and public entities. Please refer to the Appendix for a detailed explanation of the methodology including the summary of stakeholders interviewed.

## Key findings – Sectoral analysis

The sectoral analysis identified key trends related to women's roles and engagement in the agriculture and textile and garment sectors. In both sectors, women face structural, normative and individual-level barriers to economic empowerment, though opportunities and entry points for further empowerment are also present.

Highlights are summarised below with a detailed explanation of the cross-cutting/contextual structural, normative and individual factors provided in section 4 and deeper sector-specific analysis of these factors provided in section 5. Appendix 3 offers a cross-sectoral table summary of the barriers, in addition to opportunities and entry points.

### Structural factors

**The Federal Ministry of Women's Affairs and Social Development (FMWASD) was created in 1995 as the key institution responsible for addressing women's issues in Nigeria.** The 2006 National Gender Policy (NGP), revised in 2013, aims to ensure women's empowerment by bringing a gender perspective into all aspects of planning policy, developing legislation and transformation activities.<sup>21</sup> Since then, supportive legislation

has been passed such as the Violence Against Persons (Prohibition) (VAPP) Act in 2015, coupled with several efforts to improve the gender capacity of Nigeria's government institutions.<sup>22</sup>

**In line with international commitments to address discrimination against women,<sup>23</sup> the National Employment Policy (NEP) of 2017 seeks to promote gender equality in employment by eliminating constraints on participation of women.** Through its cross-cutting objectives, the NEP seeks to eliminate all discrimination against women workers in recruitment, remuneration, promotion, and training. However, implementation gaps hinder progress in addressing gender gaps in productivity, wages, and occupational segregation.<sup>24</sup> In addition to the NEP, the FGN has made extensive and multifaceted efforts to tackle youth unemployment, targeting both short- and long-term needs of the unemployed and those at risk of unemployment. However, policy gaps remain with just 30% of legal frameworks related to gender equality in employment and economic benefits being in place (in line with SDG indicator 5.1.1).<sup>25</sup>

<sup>21</sup>Nigeria Learning Collaborative on Social Norms (NLC). (2022) <sup>22</sup>UN Committee on the Elimination of Discrimination against Women (2017) <sup>23</sup>Including the Convention for the Elimination of All Forms of Discrimination Against Women (CEDAW) (ratified in 1985) <sup>24</sup>World Bank. (2022) <sup>25</sup>UN Women. (n.d.) Indicator 5.1.1 measures government efforts to put in place legal frameworks that promote, enforce and monitor gender equality. The indicator is based on an assessment of legal frameworks that promote, enforce and monitor gender equality, with a focus on area 2, violence against women (VAW).

**Nigeria has put in place legal frameworks that advance gender equality, although some gaps remain.** For example, 75% and 81% of legal frameworks that promote, enforce, and monitor gender equality in the areas of violence against women and marriage and the family, respectively, are in place. However, the FGn has yet to pass legislation which would *guarantee* gender equality in all areas of public life. The Gender and Equal Opportunities Bill, which as of March 2022 had been rejected five times, was designed to strengthen Section 42 of the Constitution in line with the African Charter on Human and People’s Rights and CEDAW. It focuses on securing the equal rights of women and girls in the country through ensuring the rights of women to equal opportunities in employment; equal rights to inheritance for both male and female children; equal rights for women in marriage and divorce; and equal access to education, property and land ownership, and inheritance.<sup>26</sup> Despite widespread support, some senators have rejected the Bill on religious grounds.<sup>27</sup> Women’s rights activists have further highlighted how a lack of female representation in the National Assembly could hinder legislative reform.<sup>28</sup>

**In some states, there is resistance to domesticate national gender equality legislation.** In some areas, there is a misalignment between national gender equality-focused legislation and state-level Sharia and customary traditions. Some states have pushed back on domesticating legislation on the basis that federal laws are incompatible with Sharia law or local religious and cultural traditions.<sup>29</sup> For example, as of December 2021, only 18 out of 36 states had adopted the VAPP Act.<sup>30</sup>

**At the sectoral level, a new 2019 Gender Policy for Agriculture aims to tackle gender-related barriers through enhanced gender-responsive budgeting, better data collection and gender statistics, and implementing skills-building and empowerment-focused initiatives.** The policy outlines a plan to develop several targeted initiatives that promote women’s empowerment in agriculture. It also includes a focus on providing targeted training for key leaders and influencers across the Federal Ministry of Agriculture and Rural Development (FMARD) to ensure that gender considerations are better integrated into decision-making processes. International and local NGOs are playing a pivotal role in supporting FMARD to implement the policy with diverse stakeholders, while holding the FGn to account for budgetary commitments outlined in the policy.<sup>31</sup>

<sup>26</sup>Fakomogbon, G. (2021) <sup>27</sup>Falana, F. (2022) <sup>28</sup>Falana, F. (2022) <sup>29</sup>UNICEF. (2021) <sup>30</sup>Gbenga-Ogundare, Y. (2021)

<sup>31</sup>Pathways Study Interviewees



**In the other sectors, there are opportunities to address similar gender-related barriers and to promote WEE through government intervention.** For example, in some states, public/private partnerships have been used to boost production and sales. For instance, the Ogun State Government has launched several initiatives to boost production and demand for Adire, a predominantly woman-made local fabric. This includes a partnership between Eco Bank and the State's First Lady's Office to promote the Adire industry as part of its efforts to support and empower women (and youth) MSME owners.

### Normative factors

**Women's unpaid domestic and care work burden influences their participation in the labour market.**<sup>32</sup> In Nigeria, traditional norms situate women as primary caregivers who are expected to prioritise child rearing, food preparation and other domestic work, engaging in other activities only with the time that remains after these domestic responsibilities have been fulfilled. These norms influence a gender imbalance in engagement in productive labour and paid work.<sup>33</sup> Furthermore, the inability of men to live up to ideals of the role of breadwinner can be a driver of domestic violence.<sup>34</sup> In agriculture, inequitable gender norms can mean that while women play important roles, including as producers of

food, their role and contribution to the sector can be unrecognised.<sup>35</sup>

**Women's economic opportunities are influenced by gender-inequitable norms and roles.**<sup>36</sup> Traditionally, women are responsible for the bulk of unpaid care and domestic work.<sup>37</sup> However, while men are traditionally seen as breadwinners, women's increasing 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 more likely than their fathers to participate in unpaid domestic work.<sup>38</sup> However, the inability of men to live up to ideals of the role of breadwinner can still fuel domestic violence in the home, highlighting how important it is that WEE-focused initiatives include targeted activities to mitigate against such risks.<sup>39</sup>

**Intra-household power dynamics are influenced by gender norms, education and economic capital.**<sup>40</sup> Evidence suggests that women's participation in decision-making increases with education and wealth.<sup>41</sup> Furthermore, married women's ability to make decisions regarding income varies depending on the amount they earn relative to their husbands. When married women earn the same as their husbands, they are more likely to make joint decisions regarding their own income (48%). By contrast, most unemployed women (88%) or those earning less than their

<sup>32</sup>Mennonite Economic Development Associates (MEDA). (2022) <sup>33</sup>Atim, G., & Awodola, B. (2020) <sup>34</sup>Ekeoba, P., Makanjuola, H., & Nagarajan, C. (2016) <sup>35</sup>Federal Ministry of Agriculture and Rural Development. (2022) <sup>36</sup>Mennonite Economic Development Associates (MEDA) (2022) <sup>37</sup>Atim, G., & Awodola, B. (2020) <sup>38</sup>NSRP & Voices4change. (2016) <sup>39</sup>NSRP & Voices4change. (2016) <sup>40</sup>Nigeria Learning Collaborative on Social Norms (NLC). (2022) <sup>41</sup>National Population Commission & ICF. (2019)

husbands (73%) are more likely to report that their husbands make all decisions regarding how to spend household income.<sup>42</sup>

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

In rural areas, especially in the north of the country, cultural norms and beliefs place restrictions on some women's social interactions with men outside the family. According to the 2018 Demographic and Health Survey (DHS), 41% of Nigerian women aged 15-49 said that their husbands insist on knowing where they are at all times, although this decreases for women from the higher wealth quintiles and with higher education levels.<sup>43</sup> There are significant regional variations with this indicator ranging from 20.9% in Borno (North East) and 24.9% in Lagos (South West) to 59.1% in Edo (South South) and 62.5% in Abia (South East).<sup>44</sup> Norms around women's mobility are closely linked to norms and attitudes around GBV; 21.4% of women believe a husband is justified in beating his wife when she goes out without telling him.<sup>45</sup> As a way of navigating these norms, many women in the north of the country conduct their economic activities from home (such as cap sewing and food production), but they then rely on men to sell their produce.<sup>46</sup>

**Gender-based violence (GBV) restricts women's wellbeing and economic opportunities.** According to the most recent 2018 DHS, over a third of ever-married women (36%) have experienced emotional, sexual or physical violence from their current or most recent partner, while 30% have experienced such violence within the previous 12 months.<sup>47</sup> A landmark study on men and masculinities in Nigeria from 2015 suggests that VAWG may be widely tolerated within pockets of Nigerian society.<sup>48</sup> Data from the 2018 DHS support this; approximately one in five people (28% of women and 21% of men) believe violence against women is justified under certain circumstances.<sup>49</sup> Estimated prevalence rates for intimate partner violence (IPV) can be as high as 50% in the North Central zone to a low of 20% in the South West zone.<sup>50</sup> Furthermore, while there is no nationally represented study on the scale of GBV and harassment (GBVH) in the workplace, small-scale studies highlight prevalence in several sectors. For example, a 2020 national survey on violence in the legal sector found that 64% of respondents had experienced sexual harassment in the workplace, mostly perpetrated by male peers or senior colleagues.<sup>51</sup>

<sup>42</sup>National Population Commission & ICF. (2019) <sup>43</sup>National Population Commission & ICF. (2019) <sup>44</sup>National Population Commission & ICF. (2019) <sup>45</sup>National Population Commission & ICF. (2019) <sup>46</sup>The Social Norms Learning Collaborative Nigeria (2021) <sup>47</sup>National Population Commission & ICF. (2019) <sup>48</sup>Voices for Change (2015) <sup>49</sup>National Population Commission & ICF. (2019). The five reasons include: she burns the food, she argues with him, she goes out without telling him, she neglects the children, and she refuses to have sex with him. <sup>50</sup>National Population Commission & ICF. (2019) <sup>51</sup>Aina-Pelemo, A. D., Mehanathan, M. C., Pradeep, K., & Aina, I. T. (2019).

## Individual factors

**Women's access to education and educational outcomes are heavily influenced by religious and sociocultural norms. Still, over the past two decades, female school enrolment rates have improved with the percentage of women aged 15-49 with no education decreasing from 42% in 2003 to 35% in 2018.<sup>52</sup>**

Households typically prioritise the education of boys over girls, particularly among lower-income families. These gender inequities in education are influenced by traditional gender norms of men as the breadwinners and women as the homemakers, but also due to perceived differential returns to education for women and men (of which gender norms are also an underlying factor).<sup>53</sup> In northern Nigeria, girls' education is also impacted by security threats from militant groups such as Boko Haram. Women and girls have also been traditionally underrepresented in science, technology, engineering and mathematics (STEM) fields.<sup>54</sup> Women and girls with disabilities face additional barriers to access education and skills acquisition programmes, making it difficult for women with disabilities to gain employment.<sup>55</sup>

**Efforts to bridge the digital gender divide present opportunities for WEE.** There is a significant digital divide in Nigeria based on gender, socioeconomic class, education, region, and geographical location. In many

communities and households, deeply entrenched social, gender, and cultural norms present a significant barrier to women and girls' access to and use of technology and the internet.<sup>56</sup> While mobile phone ownership rates are high (89% of men and 83% of women own a mobile phone<sup>57</sup>), women face significant challenges relating to digital literacy, and this limits their access to online information and services. In northern Nigeria, approximately 60% of the female population are unable to access the internet without permission from their husbands or male relatives.<sup>58</sup> In response, the Nigerian Communications Commission (NCC) has made renewed commitments to address the gender digital divide through national strategies including the National Digital Economy Policy and Strategy (NDEPS), 2020-2030, and the Nigerian National Broadband Plan (NNBP), 2020-2025.<sup>59</sup>

**There is huge potential to enhance women's financial inclusion in Nigeria.**

The potential female market for access to financial services stood at 49.9 million women in 2018. Of these, less than half (21.5 million women) were already using formal financial services while 8.5 million women were using informal financial services. A further 20.5 million women were financially excluded.<sup>60</sup> While there have been many attempts to extend microfinance banking to rural communities and those operating in the

<sup>52</sup>National Population Commission & ICF. (2019) <sup>53</sup>UNICEF. (n.d.) <sup>54</sup>Ekine, A. & Ashtani Abay, N. (2016) <sup>55</sup>Martinez, R. M., & Vemuru, V. (2020) & Enfield, S. (2019) <sup>56</sup>Equal Access International. (2018) <sup>57</sup>GSMA (2020) <sup>58</sup>Ya'u, Y. Z., & Aliyu, M. A. (2017) <sup>59</sup>Okonji, E. (2022)

informal sector, these have been inadequate to address the gap in terms of credit, savings, and other financial services.<sup>61</sup>

**Differential access to and use of land hinders on-farm and off-farm opportunities for women.** According to the 2018 DHS, just 11% of women own a house and 12% own land alone or jointly with someone, compared to 37% and 38% of men, respectively.<sup>62</sup> This is likely due to inheritance laws and customary laws and practices governing land and property ownership. Constrained access to land also inhibits women's access to credit (due to inadequate collateral) and limits the likelihood of women investing in key activities such as land preparation due to limited resources and lack of incentives.<sup>63</sup> In agriculture, women carry out 80% of production, 60% of agricultural processing, and 50% of animal husbandry, yet have less than 20% of agricultural assets.<sup>64</sup>

### Implications and recommendations

Based on the key findings, several practical recommendations and considerations are aimed at donors, policymakers, community leaders, programmers, and researchers – including those engaged in WEE-focused programmes and initiatives, as well as those involved in more general economic development programming that may not have WEE as a central aim.

*Note: Sector-specific recommendations for consideration are presented in sector briefs in section 5.*

Key implications and recommendations for consideration across three key areas – (i) Policy/Advocacy, (ii) Programming, and (iii) Research, Monitoring and Evaluation – are very broadly summarised below. Please refer to section 6 for a more detailed presentation of these implications and recommendations (including suggested strategies). It is noteworthy that no single actor can independently address all the barriers to or implement all the suggested recommendations for WEE, and a coordinated, multi-pronged and multi-stakeholder approach to tackle barriers and execute solutions is required.

Given the significant regional variation in gender indices and labour force participation, it is recommended that efforts are focused on areas of the country where the need is greatest and target groups of women who are most marginalised from the labour force. These recommendations are intended as a starting point to be further workshopped with multiple stakeholders including government to ensure actionable and practical actions and timeframes.

<sup>60</sup>Enhancing Financial Innovation & Access (EFInA). (2018a) <sup>61</sup>Nwude, E. C., & Anyalechi, K. C. (2018)

<sup>62</sup>National Population Commission & ICF. (2019) <sup>63</sup>Feed The Future & USAID. (2020) <sup>64</sup>ActionAid Nigeria. (2021)

## Policy and advocacy recommendations

### 1. Address key policy gaps to improve protection of women workers and improve the implementation of existing WEE-related commitments, legislation and programmes.

Recommended strategies for consideration include:

- a. Extend labour rights and/or social protection provisions to informal workers and informal enterprises.
- b. Strengthen local-level enforcement and implementation of legislation tackling GBV, child marriage, female genital mutilation (FGM) and other harmful practices.
- c. Implement benchmarking initiatives for employers to improve monitoring and enforcement of labour rights legislation (like maternity leave, normal working hours and equal wages), while incentivising greater compliance.

### 2. Strengthen the gender inclusiveness of government policies and strategies, particularly policies related to sectoral growth and job creation.

Recommended strategies for consideration include:

- a. Support the government with gender analysis and expertise to ensure evidence-based policy and programme design for priority sectors.

- b. Leverage, expand and improve on existing government-led youth employment and WEE-focused programmes, to enhance these initiatives' WEE-related outcomes.
- c. Intensify efforts to strengthen monitoring and evaluation systems which are needed to improve access to gender-disaggregated data to track results and assess the impacts of WEE initiatives on women's livelihoods.

### 3. Undertake local-level capacity building and advocacy around women's rights and promote greater harmonisation between formal legislation and state-level religious and customary laws.

Recommended strategies for consideration include:

- a. Involving community and religious leaders, both men and women, and state and Local Government Area (LGA) representatives in mobilisation for WEE activities. Efforts should include training and capacity building of key duty bearers, including representatives of traditional customary structures, local government, and law enforcement, on key legislation regarding women's rights to land ownership, legislation around child marriage and other harmful practices.

- b. Work with the national and local government bodies and local women's rights organisations to document and track women's rights violations and strengthen local-level accountability mechanisms.
- c. Work with local governments and religious leaders to support implementation of policies and federal laws such as the National Gender Policy (NGP), the Child Rights Act, and the 2015 VAPP Act.

- c. Improve working conditions and health and safety provisions for women workers including providing a living wage (at the minimum), addressing any gender pay gaps, and incorporating flexible working hours and parental leave.

**2. Work with women and girls holistically to improve their human capital and wellbeing.**

Recommended strategies for consideration include:

- a. Implement efforts to improve soft skills around leadership, negotiation, and conflict management, through on-the-job training and mentoring schemes.
- b. Engage in capacity building to improve women's entrepreneurial business capabilities and financial literacy.
- c. Establish focused skill-based interventions to support women to move up value chain stages and into more lucrative, higher-skilled and more secure sectors.
- d. Support women entrepreneurs to leverage opportunities offered by online networking and social media platforms.

### Programming recommendations<sup>65</sup>

**1. Work with private sector companies to stimulate gender-inclusive work environments that have a zero-tolerance culture for discrimination against women in the workplace.**

Recommended strategies for consideration include:

- a. Incentivise companies to ensure greater levels of representation, particularly in leadership positions and ensure the skills upgrading of women employees.
- b. Endorse and implement gender commitments and recruitment quotas, which should include gender-sensitive policies, staff training, codes of conduct, gender-based violence and harassment (GBVH) policies, and anonymous grievance and reporting mechanisms.

<sup>65</sup>For stakeholders directly involved in WEE initiatives and stakeholders involved in general economic development programming not solely focused on women. These stakeholders may be operating at local, national and/or regional levels.

**3. Remove gender-based barriers to finance and provide women-friendly financial services and products.**

Recommended strategies include”

- a. Establish partnerships between microfinance institutions and NGOs to support women-led SMEs to become bankable.
- b. Engage women meaningfully in the design of financial services and products (including mobile money products), to ensure that they are accessible for all women including the most marginalised (such as young women, women with disabilities, rural and illiterate smallholders etc).

**4. Work with and grow women’s collectives to build social, human, and economic capital, and tackle normative barriers.**

Recommended strategies include:

- a. Leveraging existing VSLAs, cooperatives and women’s groups by providing targeted skills-based initiatives to help women to overcome challenges associated with accessing agriculture extension services and market opportunities.
- b. Support women’s networks to aggregate, reach more lucrative markets, and receive better prices for their goods, and access to formal financial services.

**5. Address inequitable intra-household dynamics, norms and GBV.**

Recommended strategies for consideration include:

- a. Implement livelihoods and economic empowerment initiatives coupled with gender-transformative interventions with a view to: (i) increasing women’s access to and control over economic assets as well as their access to financial services, (ii) promoting their financial independence, (iii) reducing their vulnerability to economic and other forms of GBV, and (iv) supporting women’s ability to seek and utilise services.
- b. In addition, deliver gender-transformative social norms-based approaches in programmes (for example, initiatives promoting positive norms around masculinity) to tackle underlying drivers of GBV.

## Research recommendations

**1. Commission and undertake research and evaluations to address research gaps.**

Recommended strategies for consideration include:

- a. Conduct research on time use to understand the current situation of unpaid care and domestic work and its impact on WEE.

- b. Implement research and evaluations to understand the extent to which current WEE- and youth employment-focused initiatives are benefiting diverse groups of women.
  - c. Undertake research to understand women's experiences of GBVH at work, specifically in the informal sector as well as successful mitigating actions.
2. Increase the focus on gender-disaggregated monitoring and data collection at all levels within the public and private sector and measures of key factors enabling or constraining WEE.
  - a. At a minimum, disaggregate results by sex and region.
3. Commission participatory action research to understand progress and influence future gender-inclusive programme and policy design.
4. Finally, monitor, track and mitigate against any signs of potential backlash during programme implementation, including increased rates of GBV.





# 1. Introduction

## Background and objectives

### **A study leveraging strong coalition to develop and implement country-level strategies to strengthen women's economic empowerment (WEE) in Sub-Saharan Africa (SSA)**

Euromonitor International in partnership with six other global organisations, (i) International Cooperative Research Group (ICRG), which is the research arm of the United States Overseas Cooperative Development Council (U.S. OCDC); (ii) United States Agency for International Development (USAID); (iii) Mastercard Foundation; (iv) International Development Research Centre (IDRC); (v) United Nations Entity for Gender Equality and the Empowerment of Women (UN Women); and (vi) the African Trade Policy Centre (ATPC), which is a specialised unit within the United Nations Economic Commission for Africa (UN ECA),<sup>66</sup> (the Steering Committee), launched the Pathways Study in 2020. The aim was to assess which sectors hold the highest potential for WEE, explore how women's prospects in these sectors can be strengthened considering various barriers and drivers, and identify which stakeholders (public and private) are key to achieve this.

<sup>66</sup>International Cooperative Research Group (ICRG), which is the research arm of the United States Overseas Cooperative Development Council (U.S. OCDC), United States Agency for International Development (USAID), Mastercard Foundation, International Development Research Centre (IDRC), United Nations Entity for Gender Equality and the Empowerment of Women (UN Women) and the African Trade Policy Centre (ATPC), which is a specialised unit within the United Nations Economic Commission for Africa (UN ECA). These seven organisations (including Euromonitor International) constituted the Steering Committee (SC).

## 13 countries covered by the Pathways Study research project, including Nigeria



The Steering Committee selected 13 countries in SSA for this exploration of the challenges and opportunities (sectoral and general) of the sub-continent related to WEE. Three sub-regions were covered: East Africa, West Africa and Southern Africa, with the country selection including the major economic and political hubs in the SSA region. The Steering Committee's capabilities, country presence and areas/themes of interest (in terms of programming, research and advocacy efforts) were also considered to ensure uptake of the defined actionable solutions.

The Pathways Study programme addresses three key objectives per focus country. These are:

**1. Identifying the sectors with the most potential**

- Which sectors are forecast to grow fastest over 2020 -2030?
- Which sectors have the greatest prospects for women's economic empowerment?
- Which sectors would benefit the most from improved economic participation of women?

**2. Understanding the challenges and drivers for women's opportunities in key sectors**

- What is the role of women within priority sectors and what are their prospects for expanded opportunities?

- What are the sector-specific drivers and barriers for women's employment, entrepreneurship and advancement?
- What works to improve/leverage these drivers and overcome these barriers?

**3. Developing sector-specific solutions**

- What are the actionable and sector-specific solutions, tailored to each country's/sector's context?
- Which stakeholders are well positioned to implement or advocate for these solutions?

## 1.2 Methodology summary

Euromonitor International designed the Pathways Study to have a sustained impact in each country by ensuring that results are locally relevant and actionable. From research design and scoping to development of recommendations, mixed methods (economic modelling, desk/secondary research, interviews, and expert reviews) were utilised to develop findings and validate the proposed recommendations. The Steering Committee and selected country partners also reviewed the analysis of findings and solutions to ensure the recommendations lead to action, and action leads to positive change/impact for women.

The methodology workflow is shown below, while a detailed explanation of the methodology is included in the Appendix.



## 1. Scoping Study and Modelling

Preliminary research and economic modelling

*Euromonitor International  
Research and Analytics Team*



## 2. Selection of 2-3 Focus Sectors

Sector Prioritisation Workshop

*Country Working Group Participants*

## 3.

## Stakeholder Mapping

Secondary Research and Interviews

Centre for the Study of the Economies of Africa (CSEA - Country Partner)

## 4.

## Sector Deep Dives –

Secondary Research and Interviews

*Centre for the Study of the Economies of Africa (CSEA - Country Partner)*

## 5.

## Analysis of Findings

Qualitative Analysis, Report Writing

*Centre for the Study of the Economies of Africa (CSEA - Country Partner), Kore Global*

## 6.

## Report Finalisation



Recommendations Workshop, Expert Reviews

*Country Working Group Participants, Centre for the Study of the Economies of Africa (CSEA - Country Partner), Kore Global, Thematic and Sector Experts, Steering Committee*

## 2. Conceptual framework for understanding women's economic empowerment

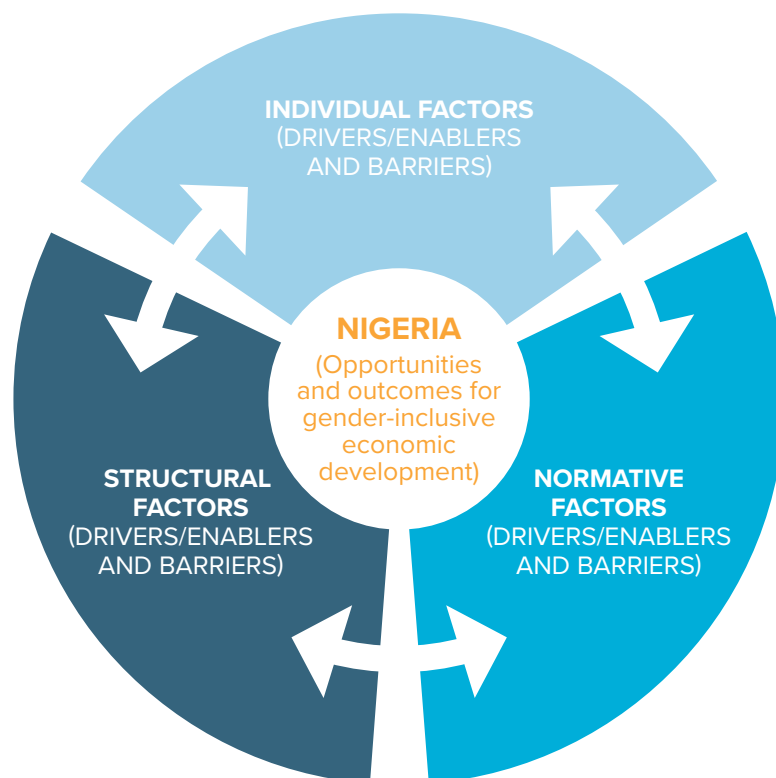
**WEE can be understood as: 'Women having the ability to succeed and advance economically, and the power to make and act on economic decisions to enhance their broader wellbeing and position in society.'**<sup>67</sup>

WEE is much broader than labour market participation.<sup>68</sup> It involves both women's acquisition of resources and the exercise of power and agency in all economic domains and market-related interactions.<sup>69</sup> It recognises that individual women operate within contexts of both informal (normative) and formal (structural) barriers and enablers.<sup>70</sup> And, as a result, WEE is highly context-specific in terms of both women's aspirations and the enablers and barriers that they experience.<sup>71</sup>

<sup>67</sup>Calder et al (2020) <sup>68</sup>Nazneen et al. (2019) <sup>69</sup>Earning, spending, and saving income; buying, owning, and selling assets; holding and inheriting wealth; starting and operating a business; acquiring a bank account or credit (Fox and Romero, 2017) <sup>70</sup>Kabeer (2021); Fox and Romero (2017)

<sup>71</sup>Calder and Boost (2020); Fox and Romero (2017); Field et al. (2010); Hanmer and Klugman (2016)

## Conceptual framework for understanding women's economic empowerment



**This report applies a holistic framework to understand barriers to and enablers of WEE in Nigeria at three distinct levels: (i) Structural, (ii) Normative, and (iii) Individual.**

Factors at these three levels combine and interact to influence WEE opportunities and outcomes. For example, barriers at different levels can interact to limit women's opportunities to collectively engage in and shape market institutions; their access to suitable services and assets; and their choices

relative to men's, thereby leading to greater engagement in marginal, unregulated, and precarious forms of work with low and unstable earnings, and no social protection. Segregation and discrimination can occur along several fronts – employment, status in value chains, profit potential and level of risk – and are stubbornly persistent in informal labour markets despite low barriers to entry. All these are due to the vicious interplay between individual, normative and structural constraints.

## Structural factors

**Government policies, laws and regulations – whether formulated at the national or sub-national level – create a structure that directly or indirectly constrains women’s participation in the economy.**

Macro-level economic policies are often thought of as ‘gender neutral’, as they cover policy areas such as public and private investment, macroeconomic stability, rules for international trade, financial regulatory powers and policies, and public expenditure allocation and management. In most cases, these policies are not designed with WEE outcomes in mind, but they affect women and men differently because of their different positions in the economy and society, shaped and reinforced by existing gender norms.

**Examples of policies that directly influence women’s ability to start, run and grow their businesses include:**

- Macro-level economic policies around trade and taxation;
- Credit and finance policies;
- Regulations around access to markets; and
- Laws (including customary law) on property ownership and inheritance.

**Policies can also indirectly influence women’s economic empowerment.**

**These may include:**

- Policies on the marketisation and subsidisation of the care economy and the recognition of unpaid care responsibilities;
- Education policies that support girls’ and young women’s participation and achievement, and their pathways to employment; and
- Prevention and response mechanisms to gender-based violence (GBV).

## Normative factors

**Gender norms circumscribe women’s capabilities well before they enter the labour market, as norms affect the whole skill development process of children and youth;** for example, how much and what kind of education and other learning opportunities are made available.<sup>72</sup> Norms invest dominant household members, usually men, with the authority to determine how resources are allocated and how women and girls use their time.<sup>73</sup> The role of gender norms and relational agency is thus important to examine as a factor enabling or constraining women’s economic outcomes.

**Social and gender norms around WEE are not static,** and large-scale macro-level changes in, for example, educational levels or conflict situations, as well as the hard work and advocacy of women’s rights movements can drive positive shifts in behaviour and attitudes over time.

<sup>72</sup>Calder et al (2021) <sup>73</sup>Kabeer (2021)



**Norms play an important role in explaining many labour market phenomena**, such as persistent gender segregation, low or declining Female Labour Force Participation (FLFP), women's lower returns to human capital and experience in the world of work, women's double burden of paid and unpaid work, household decision-making, the aspirations of women and girls,<sup>74</sup> and the availability of relevant products and services for women in the market (for example, financial products and services, good quality affordable child care, and private/domestic infrastructure). These gendered norms focus on five key areas:

- **Women's time use**, including responsibilities assigned to women for unpaid domestic and care work, paid work, and leisure time;
- **The desirability, suitability and respectability of different types of activity and work** for men and women, including whether girls and young women should attend school and acquire certain skills (e.g. digital literacy), and whether women should work outside of the home, work in mixed gender environments, or run a business;
- **Voice, representation and leadership in decision-making** in the household, the community, the market and the state;
- Women's **freedom of mobility**; and
- The frequency, intensity, and acceptability of violence against women and girls (VAWG) including sexual harassment.

### Individual capital factors

**Capital can be embedded in human beings (human capital), embedded in society (social capital), or possessed in the form of a tangible asset, by an individual, a household, or a group (economic capital).** Capital is especially important for women entrepreneurs to navigate the 'structures of constraint' they face in doing business. Yet, evidence suggests that women suffer capital deficits relative to men, and that this affects their performance.<sup>75</sup>

**Human capital includes business, entrepreneurial, vocational, and sectoral information, knowledge and skills, and an understanding of rights, key policies and regulations; basic cognitive skills such as literacy and numeracy; financial and digital skills; and social-emotional skills such as aspiration, self-esteem, goal setting, and communication.** Uneven investments in girls' and young women's human capital create 'pre-existing' constraints that are exacerbated through unequal access to market services, opportunities and economic and social capital.<sup>76</sup>

<sup>74</sup>Marcus (2021) <sup>75</sup>McKenzie et al. (2021); Batista et al. (2021) <sup>76</sup>Calder et al (2021)

**The exercise of individual choice is significantly enabled by stores of social capital.** Social capital refers to networks, rooted in norms and social trust, that facilitate coordination and cooperation for mutual benefit, that are informed by long-standing values of solidarity and mutuality.<sup>77</sup> Women are often further constrained by their disproportionate reliance on horizontal social networks – connections and relations between those in similar socioeconomic situations – compared to vertical networks with people of different socioeconomic standing. However, horizontal social capital can be valuable to women insofar as it enables them to join with others in collective action, for example through collective enterprises.

**Finally, economic empowerment requires women to access and control economic capital,** including: financial assets such as earnings, savings, and investments; productive assets such as business equipment (including phones), inventory and inputs, livestock, and land; and private/domestic infrastructure assets like fuel-efficient stoves, durable housing and solar power that increase women’s ability to engage in paid work.<sup>78</sup>

**Given an enabling environment, these interlinked forms of capital support women to exercise greater choice and agency in relation to their work.**

Therefore, limited capital is more of a problem for women: firstly, because systemic and structural constraints allocate more opportunities to build capital to men; and secondly, because women need more capital than men simply to overcome structural constraints and engage in markets productively and profitably.<sup>79</sup>

<sup>77</sup>Adato and Hoddinott (2008) in Calder and Tanhchareun (2014) <sup>78</sup>Calder et al (2021) <sup>79</sup>Calder et al (2021)



Source: Source: Feed the Future.  
Photographer: Adeyemi Musuru

# 3. Country context

## 3.1 Demographics and geography

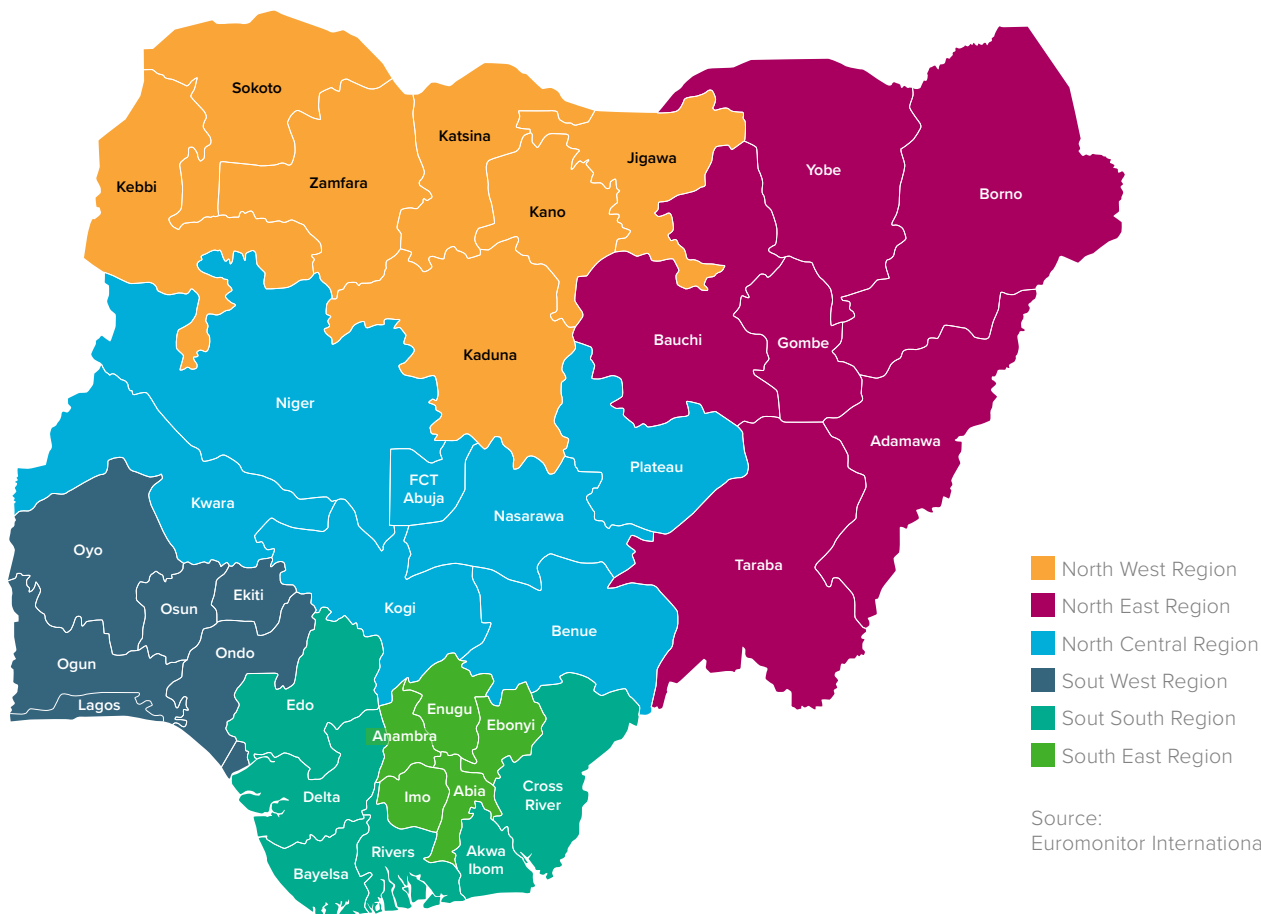
**Nigeria is a multi-ethnic and culturally diverse federation made up of 36 autonomous states and the Federal Capital Territory (FCT), Abuja.<sup>80</sup>**

The country is divided into six geopolitical zones: the North West, North East, North Central, South West, South South, and South East. One of the largest countries in Sub-Saharan Africa (SSA) by land area, Nigeria has a total land area of 923,768 km<sup>2</sup> and has several different climatic regions from rolling hills and tropical rainforests to semi-desert on the fringes of the Sahel.<sup>81</sup> FCT Abuja is the capital of Nigeria, located in the North Central zone, while Lagos, a megacity located in the South West zone is the country's largest city and a prominent hub for commercial activities.

<sup>80</sup>The World Bank. (2021a)

<sup>81</sup>Country Reports. (2022)





**Nigeria is the seventh most populous country in the world.**<sup>82</sup> The total population for 2022 is estimated to be over 216 million people.<sup>83</sup> The population is mostly urban, with 53% and 47% of people living in urban and rural areas, respectively.<sup>84</sup> Over 15 million people live in Lagos megacity, while another seven cities are each home to more than one million people. These include the city of Kano (North West zone) which has a population of over four million people and Ibadan (South West zone), home to approximately 3.5 million people.<sup>85</sup> In 2018, 54% of the urban population in Nigeria were living in slums<sup>86</sup> as reported and defined by UN-Habitat.<sup>87</sup>

**Nigeria's population is young, densely located and growing rapidly** with an annual population growth rate of approximately 2.5% – one of the highest globally.<sup>88</sup> Over 65 million people living in Nigeria are aged between 10 and 24 years old (as of 2022),<sup>89</sup> while the 2022 median age of the population is just 18.1 years old.<sup>90</sup> According to the 2018 Demographic Health Survey (DHS), the Total Fertility Rate (TFR) is estimated at 5.3 births per woman (4.5 in urban areas and 5.9 in rural areas).<sup>91</sup> With a population density rate of 232 people per square kilometre, Nigeria is one of the most densely populated countries in Africa.<sup>92</sup>

<sup>82</sup>USAID & USGS (n.d.) <sup>83</sup>Euromonitor International Passport (2022) <sup>84</sup>World Bank Databank. (2021) <sup>85</sup>World Population Review. (2022) <sup>86</sup>World Bank Databank. (2018) <sup>87</sup>UN-Habitat defines slums as households lacking one or more of the following: (i) access to improved water source; (ii) access to improved sanitation facilities; (iii) sufficient living area; (iv) housing durability; and (v) secure tenure. UN-Habitat. (2018). <sup>88</sup>World Bank Databank. (2021b) <sup>89</sup>UNICEF. (2022) <sup>90</sup>Euromonitor International Passport (2022) <sup>91</sup>National Population Commission & ICF. (2019) <sup>92</sup>World Bank Databank. (2021a)

According to the 2018 DHS, the average household size in Nigeria is 4.7 people. On average, rural households are larger than urban households with 5.0 and 4.3 people per household, respectively.<sup>93</sup>

**Nigeria's population is multi-ethnic, diverse, and roughly geographically split along religious and ethnic lines.**

Nigeria also has a large nomadic population, commonly known as Fulani pastoralists; while more recent data is unavailable, in 2013 the nomadic population was estimated to be 9.4 million people, of which over 3 million

were school-aged children.<sup>94</sup> The majority of the Muslim population (estimated at 54% of the population) live in the north, while Christians (46% of the population) live predominantly in the south of the country.<sup>95</sup> There are over 250 ethnic groups in Nigeria, of which the three largest groups are Hausa-Fulani, Yoruba and Igbo. According to the most recent 2018 DHS, of the three main ethnic groups, 30% of women and 31% of men are Hausa, 15% of men and women are Igbo, and 15% of women and 16% of men are Yoruba.<sup>96</sup> While the official language is English, there are over 525 languages spoken across the country.<sup>97</sup>

### Regional patterns of women's economic empowerment (WEE)

**There is significant regional variation in progress around key metrics of WEE.** The 2018 DHS used six indicators to illustrate women's empowerment including educational attainment, employment, ownership of assets, ownership of bank accounts, participation in decision-making, and freedom from GBV. The survey results also showed that these indicators vary significantly across the six representative states in Nigeria. The lowest cumulative percentage of empowerment across all indicators was found in Niger State (North Central), whereas the highest cumulative percentage was found in Lagos (South West). While for some indicators there is a similar pattern in terms of relative percentages, there are a couple of indicators where there is a clear imbalance. This includes significantly lower educational attainment rates in the northern states of Niger, Borno and Kaduna, and substantially higher rates of bank account ownership and participation in decision-making in the southern states of Edo, Abia and Lagos.<sup>98</sup> Such contrast among the different regions and populations within Nigeria have significant impact and influence over gender norms and barriers as well as drivers and opportunities for women.

<sup>93</sup>National Population Commission & ICF. (2019) <sup>94</sup>African Development Bank (AfDB) 2013 <sup>95</sup>National Population Commission & ICF. (2019) <sup>96</sup>National Population Commission & ICF. (2019) <sup>97</sup>CIFoRB. (n.d.) <sup>98</sup>National Population Commission & ICF. (2019)

### **Nigeria faces multiple security challenges.**

According to the Council on Foreign Relations' Nigeria Security Tracker, since 2012 there have been 91,690 cumulative deaths as a result of violence and conflict in Nigeria.<sup>99</sup> The drivers of violence and instability in Nigeria are complex and encompass political, economic, inter- and intra-community, domestic and sectarian conflicts.<sup>100</sup> The effects of violent conflict do not affect all groups equally, and women and girls have been disproportionately affected.<sup>101</sup> Within this context, women have a key role to play in peacebuilding and conflict management mechanisms.<sup>102</sup>

### **Incidents and causes of violent conflict**

**differ across states.** States in the North East region of Nigeria have historically been most affected.<sup>103</sup> In northern Nigeria, the extremist/rebel sect of Boko Haram has been active since 2011, though the group had been existing for some years before then.<sup>104</sup> Founded on an aversion to Western-style education and the belief that politics in the region is dominated by complicit Muslims, Boko Haram seeks to establish a 'pure' Islamic State ruled by Sharia law in northern Nigeria.<sup>105</sup> The group actively works to destabilise the Nigerian government through violent conflict including targeted attacks on schools, churches and government buildings.<sup>106</sup> According to UN estimates, more than 2.2 million Nigerians have been internally displaced, and approximately 180,000 have sought refuge in neighbouring

Cameroon, Chad and Niger as a result of violence perpetrated by Boko Haram.<sup>107</sup> In the Niger Delta region in the south of the country, there has been an insurgence of armed groups since the 1990s, fuelled by perceived economic and political inequalities<sup>108</sup> arising from the discovery of crude oil in the 1950s.<sup>109</sup> Nigeria's Middle Belt region (North Central Nigeria) has also been susceptible to conflict and instability. The region has experienced long-standing ethnic, religious and political tensions, often characterised as being between Christian and Muslim communities.<sup>110</sup> Since 1999, conflict in the Middle Belt region has resulted in over 18,000 deaths, while hundreds of thousands of people have been displaced, and thousands of buildings destroyed.<sup>111</sup> In addition, the region has experienced violent clashes between pastoralist communities and farming communities conflict as increasing population size and climatic changes (such as reduced levels of rainfall) have put growing pressure on critical resources such as land and water. Pastoralists from the north of the country have been increasingly forced to move towards the south in search of new grazing land for their livestock. As a result, there have been reports of increased tensions and conflict with local communities. Over the past few years, these tensions have intensified and become more widespread, and are now considered a significant threat to Nigeria's security.<sup>112</sup>

<sup>99</sup>Council on Foreign Relations (CFR). (2022a) <sup>100</sup>WYG International Ltd (2017) <sup>101</sup>WYG International Ltd (2017) <sup>102</sup>WYG International Ltd (2017) <sup>103</sup>These include Adamawa, Bauchi, Borno, Gombe, Taraba, and Yobe. Savage. O. (2021) <sup>104</sup>Council on Foreign Relations (CFR). (2022b) <sup>105</sup>Walker, A. (2012) <sup>106</sup>Walker, A. (2012) <sup>107</sup>CIFoRB. (n.d.) <sup>108</sup>Savage. O. (2021) <sup>109</sup>Campbell, J. (2020) <sup>110</sup>Walker, A. (2012) <sup>111</sup>CIFoRB. (n.d.) <sup>112</sup>World Bank Group (2019)



## Boko Haram's targeted attacks on girls' education

Women are specific targets for Boko Haram, who often cast women voluntarily or by force into roles outside their domestic sphere. One of the most widely publicised events was the 2014 kidnapping of 276 schoolgirls from the town of Chibok in Borno State, with over 100 girls and young women still unaccounted for. This was just one event representative of an ongoing trend whereby Boko Haram are increasingly perpetrating abuses against women and girls, including through forced conscription and deployment as wives, sexual slaves, suicide bombers and intelligence gatherers.<sup>113</sup> Eight years on, and a further 1,500 school children have been abducted by armed groups in northern Nigeria, with 120 students remaining in captivity.<sup>114</sup>

### 3.2 Human development

**Nigeria has made some progress in socioeconomic terms in recent years, although progress has been hindered by persistent levels of inequality.** In 2019, Nigeria's human development index (HDI)<sup>115</sup> value was 0.539, positioning it at 161st out of 189 countries and territories.<sup>116</sup> The HDI ranking puts Nigeria above average for countries in SSA and above average for countries in the low human development group.<sup>117</sup> The country's HDI index has improved by approximately 15.9% since 2005, with the main areas of progress including life expectancy at birth, expected years of schooling, and mean years of schooling.<sup>118</sup> Gross National Income (GNI) per capita saw

a significant increase in the same period and, at USD4,190, is comparatively higher than the SSA average of USD3,686.<sup>119</sup> However, when looking at the Inequality-adjusted HDI (IHDI),<sup>120</sup> Nigeria sees a loss of 35.4% suggesting there is significant and general socioeconomic inequality in the country.<sup>121</sup> This level of socioeconomic inequality as calculated by the IHDI is higher than most other countries in the low human development group.<sup>122</sup>

**People with disabilities are particularly marginalised.** There is a lack of data on people living with disabilities in Nigeria, estimated at approximately 7% of the population in 2018.<sup>123</sup> According to the

<sup>113</sup>International Crisis Group. (2016) <sup>114</sup>Amnesty International (2022) <sup>115</sup>The HDI indicators are compiled into a single number between 0 and 1.0, with 1.0 being the highest possible human development. HDI is divided into four tiers: very high human development (0.8-1.0), high human development (0.7-0.79), medium human development (0.55-0.7), and low human development (below 0.55).

<sup>116</sup>United Nations Development Programme. (2020) <sup>117</sup>United Nations Development Programme. (2020) <sup>118</sup>United Nations Development Programme. (2020) <sup>119</sup>United Nations Development Programme. (2020) <sup>120</sup>United Nations. (2011) The IHDI considers not only the average achievements of a country on health, education, and income, but also how those achievements are distributed among its citizens by "discounting" each dimension's average value according to its level of inequality. <sup>121</sup>United Nations Development Programme. (2020) <sup>122</sup>United Nations Development Programme. (2020) <sup>123</sup>National Population Commission & ICF. (2019). Relatedly, the 2018 DHS estimated that 7% of household members above the age of five (9% for those age 60 or older) experience some level of difficulty in at least one domain—seeing, hearing, communication, cognition, walking, or self-care and 1% either have a lot of difficulty or cannot function at all in at least one domain.

International Labour Organization (ILO) database, 73% of people with disabilities in Nigeria are economically inactive compared to 44% of persons without disabilities. People with disabilities constitute a larger share of young people not in employment, education, or training: 63% of people with disabilities compared to 21% of people without disabilities. Furthermore, people with disabilities were reported to earn less than half (49%) of the average earnings of their non-disabled peers (as a % of earnings).<sup>124</sup> These economic outcomes are a result of significant social stigma towards and marginalisation of people with disabilities. Women with disabilities face barriers to access mainstream education and skills acquisition programmes, making it difficult for women with disabilities to gain employment.<sup>125</sup> This situation has been compounded by the recent COVID-19 pandemic, increasing the vulnerability of women with disabilities to future global shocks.<sup>126</sup>

**Prior to the COVID-19 pandemic, approximately 40.1% of the population were living below the national poverty line<sup>127</sup> in 2019,<sup>128</sup> while poverty reduction has stalled since 2015.<sup>129</sup> There are significant geographic welfare differences between rural and urban areas, as well as a**

significant North-South divide; approximately 52.1% of the rural population were living in poverty in 2019 compared to 18% of people living in urban areas.<sup>130</sup> Poverty rates are much higher in the north of the country – 57.9% compared to 20.3% in Nigeria’s southern states.<sup>131</sup> There are also vast differences in poverty levels between states; Sokoto is the state with the highest rates of poverty (87.7%) compared to just 4.5% in Lagos.<sup>132</sup> While national poverty rates for men and women are the same (estimated at 40%), there are key differences across the life cycle. Women of reproductive age (between the ages of 20 and 44) are poorer than their male counterparts, linked to associated costs of childbearing coupled with lack of child care facilities, and women’s related unpaid care and domestic work burden. Furthermore, divorced, separated and widowed women are more likely to be living in poverty than their male peers.<sup>133</sup> Approximately 18% of households are headed by women, including 21.8% of households in urban areas compared to 14.7% of households in rural areas.<sup>134</sup> Female-headed households are typically smaller than male-headed households, and when compared to similar household sizes, female-headed households tend to be poorer on average than male-headed households.<sup>135</sup>

<sup>124</sup>ILOSTAT. (2022) <sup>125</sup>Martinez, R. M., & Vemuru, V. (2020); and Enfield, S. (2019) <sup>126</sup>Martinez, R. M., & Vemuru, V. (2020) <sup>127</sup>Defined as living on less than NGN137,430 per person per year (approx. USD328). <sup>128</sup>National Bureau of Statistics. (2019) <sup>129</sup>World Bank Group. (2022a) <sup>130</sup>World Bank Group. (2022a) <sup>131</sup>World Bank Group. (2022a) <sup>132</sup>World Bank Group. (2022a) <sup>133</sup>World Bank Group. (2022a) <sup>134</sup>National Population Commission & ICF. (2019) <sup>135</sup>Mazzotta, B., & Ng’weno, A. (2020)

**Though supporting definitions are not accessible, UN Women’s ‘Women Count Data Hub’ estimates that in Nigeria, approximately 73.4% of the female population and 70% of the male population are severely food insecure.**<sup>136</sup> A study examining the joint influence of land access and gender of household head on household food security found that female-headed households are more likely to be food insecure than male-headed households. However, the likelihood of female-headed households being food secure increased by 16% when they had access to one additional acre of land, highlighting the importance of access to arable land.<sup>137</sup> High inflation exacerbated by the COVID-19 pandemic is also impacting the country’s development and is especially impacting food prices. According to the World Food Programme (WFP), between March and May 2022, 14.5 million people needed urgent food and livelihood support.<sup>138</sup> In the conflict-affected North East zone of Nigeria where Boko Haram is most active, 8.7 million people are food insecure, primarily in Borno, Adamawa and Yobe, and the government has consequently declared a state of emergency. Food insecurity is also a challenge in the North West states of Katsina and Zamfara.<sup>139</sup>

**Nigeria is marked by significant gender inequalities across multiple socioeconomic dimensions.** In 2022, Nigeria ranked 123rd out of 146 countries in the World Economic Forum’s Global Gender Gap Report.<sup>140</sup> Nigeria was also in the lowest scoring category according to the Africa Gender Index, scoring particularly low for empowerment and representation.<sup>141</sup> An overview of global gender indices highlights significant inequalities in the areas of education, legal protection, political representation, access to public services, access to employment and other enablers of economic opportunity (see table for key indices and insights on scores).

<sup>136</sup>UN Women. (n.d.) <sup>137</sup>Nnaji, A., Ratna, N. N., & Renwick, A. (2022) <sup>138</sup>World Food Programme. (2022) <sup>139</sup>World Food Programme. (2022) <sup>140</sup>World Economic Forum. (2022) <sup>141</sup>African Development Bank. (2020)

Index	Score	Insights on score
<p><b>Global Gender Gap Report (2022)<sup>142</sup></b> Economic participation and opportunity, educational attainment, health and survival, political empowerment <i>(higher score is better)</i> <b>Global average: 0.681  </b> <b>SSA average: 0.679</b></p>	0.639	<p>On the overall index, Nigeria ranked 123rd out of 146 countries globally, and 27th out of 36 countries covered in SSA. In terms of sub-indexes, Nigeria ranked as follows:</p> <ul style="list-style-type: none"> <li>• Political participation: 141st</li> <li>• Health and survival: 97th</li> <li>• Educational attainment: 134th</li> <li>• Economic participation and opportunity: 50th</li> </ul>
<p><b>Africa Gender Index (2019)</b> Composite index on the status of gender equality progress in Africa on closing gender gaps – education, jobs, wages, participation in politics and leadership roles <i>(closer value to 1 indicates less inequality; score of 1 implies parity between men and women)</i> <b>Africa average: 0.486</b></p>	0.372	<p>In lowest scoring category, suggesting little parity between women and men and scoring extremely low for empowerment and representation dimension (0.086). Scores for economic dimension were average at 0.627 and for social dimension (education and health) were high at 0.952.</p>
<p><b>Women's Workplace Equality Index (2018)<sup>143</sup></b> Accessing institutions, building credit, getting a job, going to court, protecting women from violence, providing incentives to work, and using property <i>(higher score is better)</i> <b>Global average: 64.79  </b> <b>SSA average: 57.86</b></p>	67.4	<p>Poor performance on availability of building credit (50/100), getting a job (37.4/100), providing incentives to work (50/100). Weak performance on protecting women from violence (62.5/100). Strong performance on accessing institutions (91.7/100), going to court (100/100), and using property (80/100).</p> <p>Ranks 11th out of 47 SSA countries.</p>

- = Among the top scoring countries in SSA
- = Among the lowest scoring countries in SSA
- = Average score based on SSA averages

<sup>142</sup>World Economic Forum. (2022) <sup>143</sup>Council on Foreign Relations (CFR). (n.d.)

Index	Score	Insights on score
<p><b>Gender Parity Score (2019<sup>144</sup>)</b> Measures distance from gender parity and takes into consideration gender equality at work and in society <i>(higher score is better)</i> <b>Africa average: 0.58</b></p>	0.55	High disparity in legal protection and political voice (0.18). High disparity in gender equality at work (0.58), overall gender inequality in society (0.53) and for essential services and enablers of economic opportunity (0.62). Medium score for physical security and autonomy (0.82). Positioned as a workplace-focused country.
<p><b>Women, Business and the Law (2021)</b> Measures legal regulations affecting women's economic opportunity via eight indicators: mobility, workplace, pay, marriage, parenthood, entrepreneurship, assets and pension <i>(higher score is better)</i> <b>Global average: 76.1   SSA average: 71</b></p>	63.1	Worst performance on laws affecting women's work after pregnancy (0/100), women's pay (50/100), and mobility (50/100). Average scores for workplace rights, entrepreneurship, and pension (all 75/100). High score for marriage indicator (100/100) and one of only 16 countries in SSA to score 100 for this indicator.
<p><b>SDG Gender Index (2022)</b> 14 of the 17 Sustainable Development Goals (SDGs) and 51 issues ranging from health, GBV and climate change <i>(higher score is better)</i> <b>Global average: 67.8   SSA average: 52.0<sup>145</sup></b></p>	48.4	Nigeria ranked 130th out of 144 countries covered. With a decrease in score of 0.7 points, Nigeria was classified as having made 'no progress' over 2015 to 2020 <sup>146</sup>

- = Among the top scoring countries in SSA
- = Among the lowest scoring countries in SSA
- = Average score based on SSA averages

<sup>144</sup>Moodley, L., Kuyoro, M., Holt, T., Leke, A., Madgavkar, A., Krishnan, M., & Akintayo, F. (2019) <sup>145</sup>Equal Measures 2030 (2022) EM2030

<sup>146</sup>Equal Measures 2030 (2022) EM2030

## Educational outcomes

### Spotlight: The Impact of Boko Haram on girls' education in Northern Nigeria

A key component of Boko Haram's ideology is hostility towards secular/'Western' education.<sup>147</sup> In the North East region of the country (including Yobe, Borno, Kano, Kaduna and Adamawa), more than 1,400 schools have been destroyed, damaged or looted, while more than 600,000 children have lost access to education.<sup>148</sup> The group has abducted approximately 600 women and girls from schools, and these girls have been subjected to forced religious conversion, forced marriage, rape, early pregnancies, or coerced into becoming suicide bombers or similar.<sup>149</sup> These targeted attacks on schools and female students have had a significant impact on access to education. Many girls in the most affected states have stopped attending school following the attacks due to security fears, destruction of school facilities, and separately by their parents' reduced ability to pay for school expenses due to disrupted livelihoods.<sup>150</sup>

**Nigeria has made moderate progress in school enrolment rates over the past two decades, although with significant regional variation.** The median number of years of schooling completed increased from five to 6.5 years between 2003 and 2018, while the percentage of women aged 15-49 with no education decreased from 42% to 35% during the same period.<sup>151</sup> However, there is significant regional variation in educational outcomes. Education rates in the north of Nigeria are far lower than in the south;<sup>152</sup> primary school attendance rates drop to 53% on average in the north (compared to the 61% national average) and as low as 47.7 % and 47.3% for girls in the North East

and North West regions, respectively.<sup>153</sup> The main factors affecting girls' access to education include school-related gender-based violence (SRGBV),<sup>154</sup> child marriage, lack of schools, inadequate infrastructure, unsafe environments, limitations in teacher training, and systemic gender biases.<sup>155</sup> Furthermore, in the North East and North West states, 29% and 35% of Muslim children, respectively, receive Qur'anic education, which does not include key skills such as literacy and numeracy.<sup>156</sup> The ongoing conflict in the northern states has led to the closure of at least 935 schools<sup>157</sup> and a further 497 classrooms being destroyed and 1,392 classrooms damaged.<sup>158</sup>

<sup>147</sup>GCPEA. (2018) <sup>148</sup>GCPEA. (2018) <sup>149</sup>World Bank. (2022) <sup>150</sup>GCPEA. (2018) <sup>151</sup>National Population Commission & ICF. (2019)  
<sup>152</sup>World Bank. (2022) <sup>153</sup>UNICEF. (n.d.) <sup>154</sup>i.e. acts or threats of sexual, physical, or psychological violence occurring in and around schools, perpetrated due to gender norms and stereotypes and enforced by unequal power dynamics. See UNESCO & UN Women (2016) <sup>155</sup>Ossai, E. D. (2021) <sup>156</sup>UNICEF. (n.d.) <sup>157</sup>Ossai, E. D. (2021) <sup>158</sup>UNICEF. (n.d.)

**Nigeria has one of the largest populations of out-of-school children in the world. A 2019 article reported that approximately, 10.2 million children were not in school<sup>159</sup>, although more recent evidence suggests an estimate that is almost double; a 2020 modelled estimate puts the figure of out-of-school children in Nigeria at 19.7 million.<sup>160</sup> Approximately 32% and 27% of primary school age girls and boys, respectively, are out of school.<sup>161</sup> National averages mask significant regional variation in educational outcomes. In rural areas, as many as 37% of children of primary school age are out of school compared to 13% of children of primary school age in urban areas.<sup>162</sup> States with the highest number of out-of-school girls in 2018 were Akwa Ibom (298,161), Sokoto (270,586), Katsina (267,132), Niger (257,165), and Taraba (246,123).<sup>163</sup> Among the poorest families, more than two thirds of primary school age children are out of school.<sup>164</sup> Leading causes of school drop-out include poverty, child labour, inadequate infrastructure, sociocultural and religious barriers including early marriage, SRGBV, and, in some areas, especially in the north, targeting of schools, teachers and students by Boko Haram.<sup>165</sup>**

**Women are underrepresented in technical and vocational education and training (TVET), hindering young women's transition to the labour market.** Just one in three students at TVET colleges are women. Fewer women make it to senior secondary technical colleges; only 15% of enrolled students are women.<sup>166</sup>

**Regional differences in girls' educational outcomes are influenced by religious and social norms.** Throughout Nigeria, many households continue to prioritise the education of boys over girls, particularly among lower-income families. These gender inequities in education are influenced by traditional gender norms of men as the breadwinners and women as the homemakers, but also due to perceived differential returns to education for women and men (of which gender norms are also an underlying factor).<sup>167</sup> Besides economic difficulties and socio-cultural norms, religion and ethnicity play a role in determining educational outcomes. For example, in the North West and North East regions of Nigeria, traditional, religious and patriarchal norms combine to present barriers to girls' education.<sup>168</sup>

<sup>159</sup>Lawal, I. (2019) <sup>160</sup>UNESCO Institute for Statistics (UIS) & Global Education Monitoring Report Team (GEM) 2022. <sup>161</sup>UNESCO (n.d.)a  
<sup>162</sup>UNESCO (n.d.)b <sup>163</sup>Akinpelu, Y. (2021) <sup>164</sup>UNESCO (n.d.)c <sup>165</sup>Gargiulo, A. (2017) <sup>166</sup>World Bank Group (2019) <sup>167</sup>UNICEF. (n.d.)  
<sup>168</sup>UNICEF. (n.d.)

## Spotlight: Adolescent Girls Initiative for Learning and Empowerment (AGILE)

To improve girls' secondary education opportunities, the World Bank has provided a USD500 million credit to Nigeria's Federal Ministry of Education. The project, which was announced in 2020, will focus on creating safe and accessible spaces for girls and young women. The project objectives prioritise secondary schools and intend to build new and safe learning spaces in secondary schools as well as strengthen existing infrastructure. As a part of its community-level efforts, the project hopes to foster an enabling environment for girls by promoting social and behaviour change through campaigns and advocacy programmes; and facilitating dialogues or interactions with traditional leaders. The project will build adolescent girls' digital and life skills, while providing financial incentives to the poorest households.

### Sexual and reproductive health and rights (SRHR)

The 2018 DHS reported a gradual decline in the average Total Fertility Rate in Nigeria from 6 to 5.3 children per woman between 1990 and 2018. Regional comparisons indicate that fertility rates are relatively higher in the northern zones where women can bear, on average, seven or more children (highest in North West and lowest in South West).<sup>169</sup>

Adolescents in the North West of the country are almost three times as likely to have begun childbearing as their peers in the South West and are also up to three times as likely to have been married before the age of 15; women in the North West marry much younger, on average at the age of 15.8 years old compared to 23.6 years old for women in the South East.<sup>170</sup> The 2018 DHS also found

strong correlations between childbearing, education and wealth status with the number of children per woman declining with increasing education and wealth.<sup>171</sup>

**Women in Nigeria face challenges accessing family planning methods.** Less than a fifth (17%) of currently married women are using a modern contraceptive method. However, a further 19% of married women have an unmet need<sup>172</sup> for contraception.<sup>173</sup> According to the 2018 DHS, demand for family planning among married women is lowest in states which have the highest fertility rates in the North West (21%), particularly women in Kebbi and Sokoto (15% each), and highest among women in the South West (57%), particularly women in Lagos (66%).<sup>174</sup> Key demand-side

<sup>169</sup>National Population Commission & ICF. (2019) <sup>170</sup>National Population Commission & ICF. (2019) <sup>171</sup>National Population Commission & ICF. (2019) <sup>172</sup>Unmet need for family planning is defined as the percentage of women who do not want to become pregnant but are not using contraception. <sup>173</sup>National Population Commission & ICF. (2019) <sup>174</sup>National Population Commission & ICF. (2019)



barriers include: limited education, the desire for more children, fear of side effects, partner disapproval and religious and cultural beliefs. On the supply side, barriers include cost, accessibility of services and procurement difficulties.<sup>175</sup> In northern states, these cultural, normative, and financial barriers to contraceptives may be more significant.<sup>176</sup>

### GBV, child marriage and harmful and traditional practices

#### **GBV and harmful practices affect many women in Nigeria and pose a fundamental barrier to women's equal participation in social, economic, and political spheres.**

According to the 2018 DHS, over a third (36%) of ever-married women reported having ever experienced spousal physical, sexual, or emotional violence, while 29% had experienced one or more forms of spousal violence in the previous 12 months.<sup>177</sup>

Behaviours identified by respondents as causes of physical and sexual violence highlight the prevalence of harmful gender norms as key drivers of violence against women (VAW). These include: jealousy if a woman talks to other men; the need to know where the woman is at all times; not being permitted to meet female friends; being accused of being unfaithful; or limiting contact with family.<sup>178</sup> Although all women can experience domestic violence, women

with limited education and low incomes are most at risk; women with, at minimum, secondary education and higher levels of wealth were less likely to report that their husbands display three or more of these specified controlling behaviours.<sup>179</sup>

#### **20% of women and girls in Nigeria aged 15-49 years old have been subjected to female genital mutilation (FGM), although the practice is on the decline.**<sup>180</sup>

The practice of FGM is on the decline, with 14% of women aged 15-19 circumcised compared to 31% of women aged 45-49.<sup>181</sup> The prevalence of FGM is highest in the South East (35%) and South West (30%) and lowest in the North East (6%). By ethnic group, the highest rates of prevalence exist among Yoruba women (35%). Urban women are more likely to have experienced FGM than rural women (24.2% compared to 15.6%).<sup>182</sup> <sup>183</sup> However, prevalence among girls aged under 14 is comparable across rural and urban areas.<sup>184</sup> FGM is largely driven by female family members in the south who see it as a way of reducing promiscuity, preparing girls for marriage and conforming to sociocultural traditions.<sup>185</sup> While attitudes towards FGM may be shifting, rural women, women with limited education, and women on low incomes are more likely to believe the practice should be continued.<sup>186</sup>

<sup>175</sup>Akamike, I. C., Okedo-Alex, I. N., Eze, I. I., Ezeanosike, O. B., & Uneke, C. J. (2020) <sup>176</sup>Sinai, I., Omoluabi, E., Jimoh, A., & Jurczynska, K. (2020) <sup>177</sup>National Population Commission & ICF. (2019) <sup>178</sup>National Population Commission & ICF. (2019) <sup>179</sup>National Population Commission & ICF. (2019) <sup>180</sup>National Population Commission & ICF. (2019) <sup>181</sup>National Population Commission & ICF. (2019) <sup>182</sup>National Population Commission & ICF. (2019) <sup>183</sup>NOTE: for the survey, there were fewer urban women participants (12,106, out of which 2,932 were circumcised) than rural women participants (14,599, out of which 2,270 were circumcised). The reported higher prevalence of circumcision among urban women should therefore be interpreted in light of more rural women being sampled. <sup>184</sup>28TooMany (2016) <sup>185</sup>UNICEF. (n.d.) <sup>186</sup>National Population Commission & ICF. (2019)

**In 2018, there were an estimated 22 million child brides in Nigeria, accounting for 40% of all child brides in West and Central Africa.**<sup>187</sup>

Since 2013, the median age at first marriage for women aged 20-24 has increased slightly to 19.1 years of age (from 18.3) according to the 2018 DHS. In the same period, the percentages of women marrying before the age of 18 and before the age of 15 dropped from 48% to 43% and from 12% to 8%, respectively.<sup>188</sup> Rates of child marriage are particularly high in the North West zone, where the median age of marriage for women is 15.8 years old.<sup>189</sup> There are also disparities between the poorest and richest quintiles in Nigeria with over 80% of girls and young women (as of 2018) in the poorest quintile married under the age of 18. This compares to 10% of girls and young women who are married under the age of 18 in the richest quintile.<sup>190</sup>

**In Nigeria, many women are in polygamous marriages.**<sup>191</sup>

According to the 2018 DHS, 31% of women aged 15-49 reported that their husband or partner had other wives, while 13% of men of the same age reported having more than one wife. While the rate of polygyny has decreased since the 1990s when it was as high as 41%, the practice remains highly prevalent. Rates of polygyny are highest in rural areas where 37% of women have one or

more co-wives (as high as 50% of women in the North East state of Katsina), compared to 21% in urban areas. Similar to fertility and early marriage trends, rates of polygyny are highest in northern Nigeria. Women with no education are much more likely to have co-wives (47%) compared to those with secondary education (9%), while women in the lowest wealth quintile are more likely to report they have one or more co-wives (41%) compared to women in the highest wealth quintile (13%).<sup>193</sup>

### 3.3 Status of the economy, labour force participation and employment

**Nigeria's GDP for 2021 was estimated at USD1.15 trillion in purchasing power parity (PPP) terms.**<sup>194</sup>

It is estimated that if GDP estimates included the informal economy, overall GDP could be as high as USD1.93 trillion: 84% higher than official estimates.<sup>195</sup> In 2020, Nigeria experienced its deepest recession in two decades, seeing the economy shrink by 1.8%. This was largely driven by the impact of the COVID-19 crisis which saw high capital outflows, low oil prices and a reduction in foreign remittances.<sup>196</sup> Nigeria was particularly vulnerable to the economic impact of COVID-19 due to the decline in oil prices, as oil accounts for over 80% of the country's exports, a third of banking sector credit, and half of government revenues.<sup>197</sup>

<sup>187</sup>Philipose, A., Toure, R., & Verhulst, C. (2018) <sup>188</sup>National Population Commission & ICF. (2019) <sup>189</sup>National Population Commission & ICF. (2019) <sup>190</sup>Philipose, A., Toure, R., & Verhulst, C. (2018) <sup>191</sup>National Population Commission & ICF. (2019) <sup>192</sup>The relationship between polygamy and WEE is under-researched. Although there is a strong link with poverty, this relationship is very complex and one that should be approached contextually in terms of correlative causes and consequences. Similarly, research on the relationship between polygamy and other dimensions of WEE such as exposure to domestic violence are often not linear. As the depth of research required for this topic is not within the scope of the Pathways Study, analysis here focuses more on the prevalence of polygamous marriages than the connections with WEE. <sup>193</sup>National Population Commission & ICF. (2019) <sup>194</sup>World Bank Databank (2022) <sup>195</sup>World Economics. (2021) <sup>196</sup>The World Bank. (2021) <sup>197</sup>The World Bank. (2021a)

**In 2020, the government launched the USD5.9 billion Nigerian Economic Sustainability Plan (NESP) as part of its wider COVID-19 recovery strategy to limit the impact of these shocks.** The NESP aimed to stimulate and diversify the economy, retain, and create jobs, and extend more protection for the poor.<sup>198</sup> Key areas of focus under this plan included agriculture, facility and infrastructure maintenance (including roads, bridges, solar power and communications), housing and direct labour interventions.<sup>199</sup> It also sought to promote manufacturing and local production at all levels and advocate the use of ‘Made in Nigeria’ goods and services, as a way of creating jobs and achieving self-sufficiency in critical sectors, reducing the demand for foreign exchange.<sup>200</sup> Finally, it aimed to extend social protection to the very poor and other vulnerable groups – including women and people living with disabilities.<sup>201</sup> Due to the fiscal and monetary stimulus packages delivered under this plan, Nigeria’s economy rebounded from recession in the fourth quarter of 2020.<sup>202</sup>

**Growth resumed to 3.6% in 2021, exceeding population growth for the first time since 2015.**<sup>203</sup> This was largely as a result of the easing of lockdown restrictions, recovery of oil prices and both domestic and export demand for oil increasing again.<sup>204</sup> Despite this, oil output declined by 8.3% to 1.4 million barrels, as of May 2022, which is far below

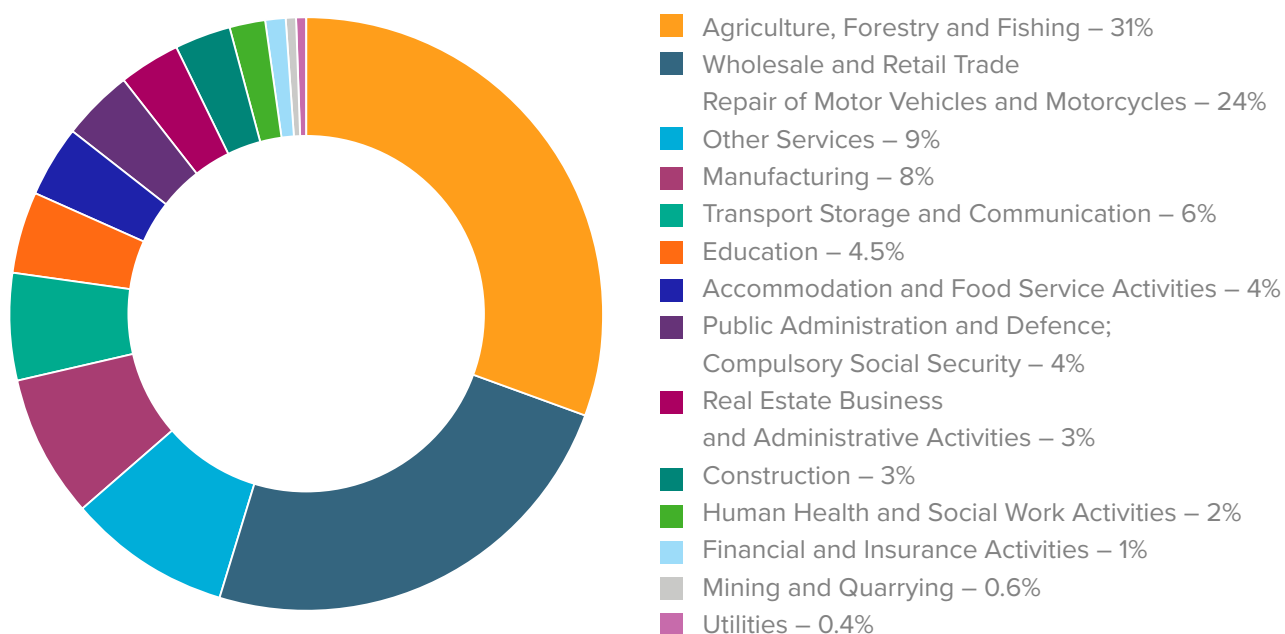
Nigeria’s OPEC quota and is thought to be a result of technical and security challenges in the oil-producing Niger Delta region.<sup>205</sup> It is anticipated that Nigeria’s GDP will continue to grow in 2022 with growth rates higher than its population’s and be largely driven by agriculture, services (trade, Information and Communications Technology (ICT), and financial services) and the non-oil industry (e.g. construction and food industry). However, GDP is not expected to return to pre-pandemic levels before 2025.<sup>206</sup>

**The lack of productive employment<sup>207</sup> in Nigeria is central to the challenges that the country faces.** By the end of 2020, the economically active or working age population (15–64 years of age) had increased to 122 million. However, the number of people in the labour force (i.e. people who are able and willing to work) stood at 69.7 million, and the total number of people in employment at 46.5 million.<sup>208</sup> The COVID-19 pandemic has increased the overall number of people out of work: the unemployment rate at the end of 2020 was 33.3%, which was 6% higher than Q2 2020 when it was recorded to be 27.1%. The highest rates of unemployment were seen in Imo State in the South East (56.6%), Adamawa State in the North East (54.9%) and Cross River State in the South South (53.7%), while the state with the lowest rate was Osun (11.7%) in the South West.<sup>209</sup>

<sup>198</sup>IEA (2022) <sup>199</sup>Federal Government of Nigeria (2020) <sup>200</sup>Federal Government of Nigeria (2020) <sup>201</sup>Federal Government of Nigeria (2020) <sup>202</sup>Federal Ministry of Finance, Budget and National Planning. (2021) <sup>203</sup>World Bank Group. (2022) <sup>204</sup>The World Bank. (2021a) <sup>205</sup>World Bank Group. (2022) <sup>206</sup>World Bank Group. (2022) <sup>207</sup>Productive employment is defined as employment yielding sufficient returns to labour to permit the worker and her/his dependents a level of consumption above the poverty line (ILO, 2012) <sup>208</sup>National Bureau of Statistics. (2020) <sup>209</sup>National Bureau of Statistics. (2020)

**Less than one in 10 (8%) of Nigerians work in the formal sector.**<sup>210</sup> Most Nigerians work in the informal sector, either for themselves, their families or for informal enterprises.<sup>211</sup> While there is limited recent data on the scale of the informal sector in Nigeria, in 2015 more than 80% of the employed population worked in agriculture or were engaged in a household non-farm enterprise, both of which are considered forms of self-employment.<sup>212</sup> Informal jobs often cover traditional occupations in agriculture, transport, retail trade, repair services, cloth dyeing, and hospitality. In 2019, agriculture accounted for 31% of the full-time labour force, followed by wholesale and retail trade (24%), and manufacturing (8%).<sup>213</sup>

### Breakdown of Full-Time Total Labour by Sector (2019)



Source: International Labour Organisation (ILO) estimates

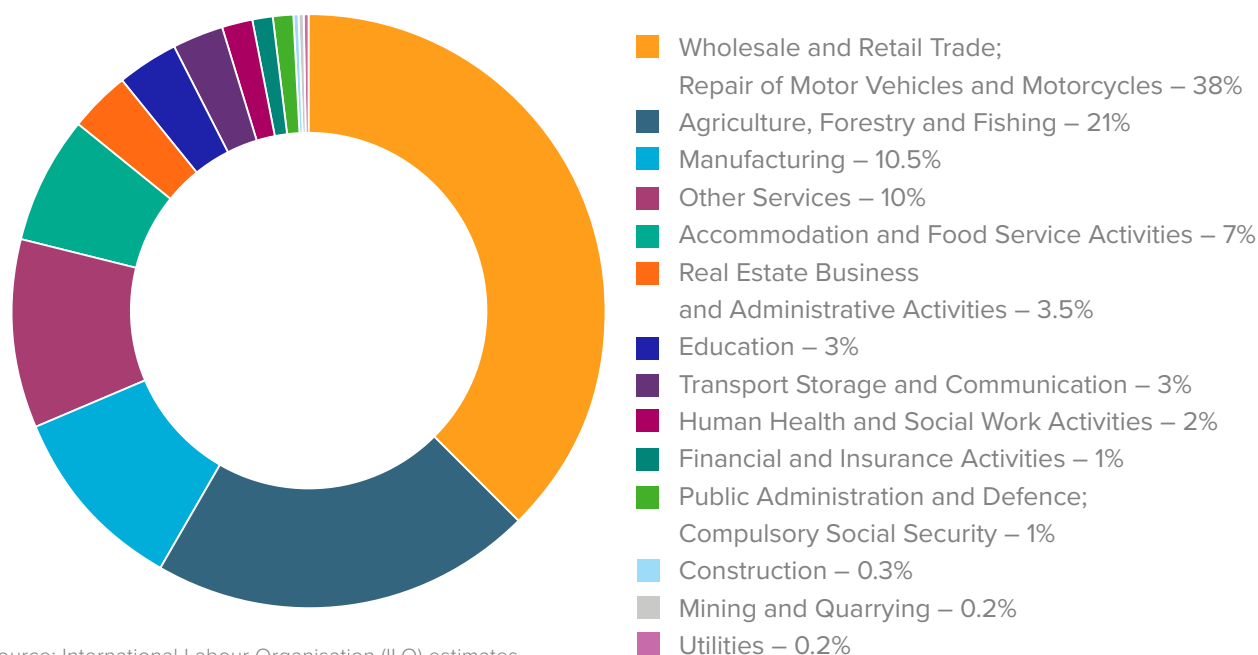
**Furthermore, most enterprises are informal micro-enterprises;** a 2021 survey of MSMEs found that micro-enterprises accounted for 96.9% of businesses and 87.9% of employment and the majority of these are likely to be informal.<sup>214</sup> MSMEs together contribute 46% of national GDP and account for 6% of gross exports.<sup>215</sup>

<sup>210</sup>Enhancing Financial Innovation and Access (EFInA). (2018) <sup>211</sup>Enfield, S. (2019) <sup>212</sup>World Bank. (2015) <sup>213</sup>Euromonitor International. Scoping report for WEE in Sub-Saharan Africa (2020) <sup>214</sup>Federal Republic of Nigeria. (2021) <sup>215</sup>Federal Republic of Nigeria. (2021)

**Women’s labour force participation rates are significantly lower than men’s, while factors affecting women’s participation differ from rural to urban areas.** In 2021, only 48% of women of working age (15+) were participating in the labour force compared to 66% of men of working age.<sup>216</sup> Women’s level of education is positively correlated with labour force participation.<sup>217</sup> However, factors affecting women’s labour force participation differ between rural and urban areas. In rural areas, marital status is positively associated with labour force participation, while religion shows a reverse trend. This could suggest that while many households are embracing women’s economic contribution to the household, in areas where more restrictive interpretations of religion are adhered to, women may face more restrictions to participation. Furthermore, poverty rates are positively correlated with women’s labour force participation in rural areas suggesting that poorer women are more likely to engage out of economic necessity. In urban areas, age and literacy rate are the most significant determinants of women’s labour force participation.<sup>218</sup>

At a sectoral level, wholesale and retail trade accounted for the highest share (38%) of the full-time female labour force in 2019, followed by agriculture (21%), and manufacturing (10%).<sup>219</sup>

### Breakdown of Full-Time Female Labour Force by Sector (2019)



Source: International Labour Organisation (ILO) estimates

<sup>216</sup>World Bank Databank. (2019) <sup>217</sup>Olowa, O., and Adeoti, A., (2014) <sup>218</sup>Iweagu, H., Yuni, D. N., Nwokolo, C., & Bulus, A. (2015)

<sup>219</sup>Euromonitor International. Scoping report for WEE in Sub-Saharan Africa (2020)

**Nationally, women spend on average over 5.5 hours less per week working for pay than their male counterparts.**<sup>220</sup> However, there are significant regional differences with regard to women's labour supply, with women in the north of the country most marginalised from the labour market. While women in the south of Nigeria are equally as likely to work for pay as men, they spend on average four hours less per working week; whereas, in the north of the country, women are 22% less likely to work for pay than their male counterparts, and those who do work for pay spend an average of eight fewer hours working than men.<sup>221</sup>

**Women are more likely than men to work in low-productivity, low-income jobs with no job or income security.** Women in Nigeria are nearly half as likely as men to be salaried employees, twice as likely as men to be contributing family workers, and 12% more likely to work in vulnerable employment than men.<sup>222</sup> Reasons for these gender inequalities in the job market include gender inequalities in education; gender-related barriers to access finance, limited digital connectivity that could help women access market information, and limited access to mobile banking services.<sup>223</sup>

**Women's labour force participation is influenced by socioeconomic demographics.** Of the overall working-age

population (aged 15-64), married women and those living in the north of the country are more likely to be inactive and this is thought to be largely due to childbearing, the burden of unpaid care work, and social norms that prohibit many women in the north from working outside of the home.<sup>224</sup> Furthermore, economic opportunities are influenced by family background and this impacts both women and youth. The World Bank (2015) found that half the children of agricultural workers are themselves working in agriculture.<sup>225</sup>

**There are also important regional differences between working women and their non-working peers.** On average, working women in the north of the country are four years older, 20% more likely to be married, but have education and wealth equivalent to their non-working peers. In the south, working women are 10 years older, almost twice as likely to be married, slightly more educated but less wealthy than their non-working peers.<sup>226</sup>

**Women represent 41% of employees in the formal MSME sector and own approximately a third (32.9%) of enterprises in the informal sector.**

Women-led enterprises are most dominant in wholesale/retail (52% total ownership), manufacturing (52% total ownership), and accommodation and food services (79% total

<sup>220</sup>World Bank. (2022) <sup>221</sup>World Bank. (2022) <sup>222</sup>World Bank. (2022) <sup>223</sup>Enfield, S. (2019) <sup>224</sup>Enfield, S. (2019) <sup>225</sup>World Bank. (2015) <sup>226</sup>World Bank. (2022)

ownership).<sup>227</sup> Women are also more likely to be employees in accommodation and food services and education sectors than their male counterparts. However, women were not found to be active in certain sectors including water supply, sewerage, waste management and remediation activities, and mining and quarrying.<sup>228</sup> Women own the majority of non-farm micro-enterprises<sup>229</sup> (NFE), which tend to be small-scale household enterprises characterised by low productivity.<sup>230</sup>

**A gender pay gap persists across formal and informal sectors.** Only 12% of women earn wages. Those who do earn wages earn 22% less than their male counterparts and often work in less-remunerated sectors.<sup>231</sup> According to the most recent 2018 DHS, most women (84%) earn less than their husbands.<sup>232</sup> The sectors that women work in play an important part in the wage gap. Women in the public sector earn 5% less than their male colleagues. However, evidence suggests that women may need to be more qualified than men to reach the same pay grade. In the private sector, women earn on average 40% less than men.<sup>233</sup> In the informal sector, there is also a gender-related productivity and profitability gap. In agriculture, for example, the value of the output per hectare on female-managed plots is 30% less than their male counterparts',

due to factors including quality of land, access to agricultural inputs, training, and capital. Similarly, women working in entrepreneurship-related activities generate 66% less profit than men.<sup>234</sup> The World Bank estimates that if these gender inequalities in earnings were addressed, up to USD22.9 billion could be generated in additional revenue.<sup>235</sup> (The underlying reasons behind the gender pay gap are explored further in section 4 of this report.)

**Enterprise growth for women-owned enterprises (formal and informal) is impacted by multiple factors including both economic and non-economic factors.**

These include the size of the enterprise, education levels, location, productivity, profitability, and growth, while non-economic factors include limited empowerment, women's and family's welfare, social norms and culture, financial discrimination, and a limiting or exclusive business environment. Other identified factors that limit the growth of enterprises for female entrepreneurs in Nigeria are limited savings, limited business skills, inadequately skilled workers, unpaid care and domestic work responsibilities, and gender norms and expectations around how women should spend profits on the household and wider family (rather than investing in their business).<sup>236</sup>

<sup>227</sup>Federal Republic of Nigeria. (2021) <sup>228</sup>Federal Republic of Nigeria. (2021) <sup>229</sup>Defined as business activity that is not related to agriculture but operated to balance the seasonality of agriculture or to cope with climate shocks and poor harvests. See: Enfield, S. (2019). <sup>230</sup>Enfield, S. (2019). <sup>231</sup>World Bank. (2022) <sup>232</sup>National Population Commission & ICF. (2019) <sup>233</sup>World Bank. (2022) <sup>234</sup>World Bank. (2022) <sup>235</sup>World Bank. (2022) <sup>236</sup>Lawan, U. (2017)



### Nigeria at a glance

<b>Type of government</b>	Federal government, with state and local governments (three levels/ tiers of government)
<b>Executive</b>	President and Head of State of Nigeria
<b>Legislature</b>	National Assembly of Nigeria House of Representatives – 13 women out of 360 members <sup>237</sup> (3.6%) <sup>238</sup> The Senate – eight women out of 109 members (7.3%) <sup>239</sup>
<b>Judiciary</b>	Supreme Court of Nigeria, Court of Appeals and High Courts
<b>Political parties</b>	<b>Multi-party system</b> with 18 political parties. The leading party is the APC, and the second largest party is the PDP
<b>Governance</b>	Decentralised Republic <b>with three levels of government:</b> Federal, State and Local Government Areas (LGAs)
<b>Voting system</b>	Modified two-round first-past-the-post system

<sup>237</sup>Nigeria High Commission (2022) <sup>238</sup>IPU Parline (n.d.)a <sup>239</sup>IPU Parline (n.d.)b



### 3.4 Structure and functions of government

**Nigeria is a Federal Republic with two major political parties.** The dominant party is the ruling All Progressives Congress party (APC). Since 2015, the APC has controlled the executive arm of government and held most seats at both the Senate and House of Representatives in parliament. The incumbent President is Muhammadu Buhari who secured a second term in the 2019 presidential elections. The next general elections are scheduled for February 2023.<sup>240</sup> The main opposition party is the People's Democratic Party (PDP), which was previously in power from the resumption of democracy in 1999 until the 2015 elections.<sup>241</sup>

**Nigeria's political system is decentralised with each of the 36 States having its own elected governor and House of Assembly.** Each state is further divided into 774 Local Government Areas (LGAs), governed by Councils. These LGAs are responsible for service delivery and receive monthly subsidies from the 'Federation account'. However, critics have argued that this governance model can be inefficient and insufficient to tackle poverty in a sustainable way.<sup>242</sup>

**There are regional and inter-state differences in the legal system that** use a combination of statutory law, English common law, customary law, and, in the north, Islamic law (Sharia). The Federal and State courts apply statutory and English common law; however, local courts recognise customary and Islamic law.<sup>243</sup>

### 3.5 Selected stakeholders – Overview of focus areas

Nigeria's dynamic civil society promotes gender equality at multiple levels. Although women are inequitably represented at the political level, Nigeria's vibrant civil society encompasses many grassroots, women-led organisations championing gender equality. From efforts to end GBV, to support for female entrepreneurs or women in STEM, these non-profits, associations (and private companies) work to empower women in Nigeria at multiple levels and across various sectors.<sup>244</sup> In recent years, new stakeholders have emerged and/or become more active, usually following social media mobilisation campaigns, such as the #BeingFemaleinNigeria Twitter campaign, and the #EndSARS protests. Some notable women-focused organisations are listed below.

<sup>240</sup>The World Bank. (2021a) <sup>241</sup>CIFoRB. (n.d.) <sup>242</sup>House of Commons International Development Committee (2016)

<sup>243</sup>Nigeria High Commission. (2022) <sup>244</sup>Olushoga, M. (2016)

Organisation	Scope	Advocacy	Research	Programming
<b>Women in Technology in Nigeria (WITIN)</b>	A non-profit organisation focused on advancing the opportunities for women and girls in digitisation and technology. WITIN works with academia to increase female involvement in and learning related to Science, Technology, Engineering, Arts and Mathematics (STEAM). WITIN adopts a life stages approach to WEE in technology, focusing on undergraduates to middle-aged and older women.	✓		✓
<b>She.Leads.Africa (SLA)</b>	Digital media company established to provide business and career advice to African women through in-person workshops and virtual training.			✓
<b>Wellbeing Foundation Africa (WBFA)</b>	An NGO founded in 2004 with the aim to improve health outcomes for women, babies and young children. WBFA programmes focus on maternal and newborn/child health and nutrition, including Water, Sanitation and Hygiene (WASH) provisions. Advocacy efforts include campaigns for the improved welfare conditions of healthcare workers.	✓		✓
<b>Stand to End Rape (STER)</b>	A youth-led social enterprise providing preventive solutions to sexual violence, advocating against it, supporting survivors with services (e.g. counselling) and monitoring policies impacting sexual violence victims, offenders, and service providers.	✓		✓
<b>Mirabel Centre</b>	An NGO providing free support services (medical care, psychosocial support, legal support/information access, referrals to other support service providers etc) to victims/survivors of rape and sexual violence. Mirabel Centre is Nigeria's first Sexual Assault Referral Centre (SARC).	✓		✓
<b>Kudirat Initiative for Democracy (KIND)</b>	KIND focuses on strengthening the civil society sector's capacity to promote women's contributions to building a democratic state and eliminating barriers to women's effective public participation. KIND utilises leadership development initiatives including training and mentorship programmes to empower women.	✓		✓
<b>Feminist Coalition (FEMCO)</b>	Established in July 2020 with the mission to champion equality for women in Nigeria in various areas including education, financial freedom and public office holding. FEMCO also engages in social welfare initiatives like a Christmas Food Drive targeted at low-income-earning women.	✓		✓
<b>Women Advocates Research and Documentation Centre (WARDC)</b>	Established in 2000, WARDC is a non-profit civil rights organisation with a mission to promote respect for human rights, gender equality/equity and social justice in Nigeria through community-level interventions. WARDC also provides free legal services for victims of GBV and other types of women's rights abuses.	✓	✓	✓



# 4. Barriers and enablers to women's economic empowerment in Nigeria

**This section of the report provides a detailed analysis of cross-cutting barriers to and enablers of WEE in Nigeria**, presented by each domain of the conceptual framework, beginning with structural factors before moving on to normative and individual factors.

## 4.1 Structural factors

### 4.1.1 Legal and policy commitments

#### **Nigeria has had five constitutions with the most recent being enacted in 1999.**

The 1999 Constitution (amended in 2011) documents strong guarantees and commitments to equality between women and men. Most notably, in the preamble it declares that it will “... provide for a Constitution for the purpose of promoting the good government and welfare of all persons in our country, on the principles of freedom, equality and justice, and for the purpose of consolidating the unity of our people”, and later it states that “every citizen shall have equality of rights, obligations and opportunities before the law (Sec. 17)”. This is then further detailed in Section 42 of the Constitution.<sup>245</sup>

**Nigeria has committed to addressing gender inequalities through international conventions on women’s rights and empowerment.** Relevant international commitments include the Beijing Declaration and the Platform for Action 1995;<sup>246</sup> the Convention for the Elimination of All Forms of Discrimination Against Women (CEDAW) (ratified in 1985);<sup>247</sup> and African Charter on Human and Peoples Rights (1990).<sup>248</sup> Under these international commitments, the FGN has established a number of new

national and state laws and policies; created and strengthened institutions responsible for promoting gender justice; and made budgetary commitments to support women and girls. At the same time, Nigeria has seen the emergence of a strong civil society including women’s rights groups and advocates.<sup>249</sup> As at 2022, Nigeria is one of few (23) countries globally to have ratified the ILO Violence and Harassment Convention (C 190); the convention which recognises the right of everyone to a world free from violence and harassment including gender-based violence and harassment (GBVH), will enter into force in Nigeria on 08 November 2023.

**The Federal Ministry of Women’s Affairs and Social Development (FMWASD), created in 1995, is the key institution responsible for addressing women’s issues in Nigeria.** FMWASD is responsible for implementation of the National Gender Policy (NGP),<sup>250</sup> which was approved by the Federal Executive Council in 2006 and revised in 2013. The NGP aims to ensure women’s empowerment by bringing a gender perspective into all aspects of planning policy, developing legislation and transformation activities in Nigeria.<sup>251</sup>

<sup>245</sup>UN Women. (n.d.a) <sup>246</sup>Maina, H.Z. (2013) <sup>247</sup>OHCHR (n.d) <sup>248</sup>African Charter on Human and Peoples’ Rights (1990)

<sup>249</sup>Nigeria Learning Collaborative on Social Norms (NLC). (2022) <sup>250</sup>Feed The Future & USAID. (2020)

<sup>251</sup>Nigeria Learning Collaborative on Social Norms (NLC). (2022)

**Nigeria has put in place legal frameworks that advance gender equality, although gaps remain.** For example, 75% and 81% of legal frameworks that promote, enforce, and monitor gender equality in the areas of VAW and marriage and the family, respectively, are in place. In 2017, the Committee on the Elimination of All Forms of Discrimination against Women (CEDAW) commended the progress achieved by Nigeria. Notable and progressive legislation includes the Violence Against Persons (Prohibition) Act (VAPP) in 2015, the HIV and AIDS Anti-Discrimination Act in 2014, the Ekiti State Gender-based Violence Prohibition Law in 2011, and the Cross River State Law to Prohibit Girl-Child Marriages and Female Genital Circumcision or Genital Mutilation in 2009. The Committee acknowledged the introduction of several efforts to improve the capacity of its institutions and policy frameworks specifically aimed at improving equality for women and children.<sup>252</sup> However, just 30% of legal frameworks related to gender equality in employment and economic benefits are in place (in line with SDG indicator 5.1.1).<sup>253</sup>

**Nigeria has yet to pass legislation which would guarantee gender equality in all areas of public life.** The Gender and Equal Opportunities Bill, which as of March 2022 had been rejected five times, was designed to strengthen Section 42 of the Constitution

in line with the African Charter on Human and People's Rights and CEDAW. It focuses on securing the equal rights of women and girls in the country through ensuring the rights of women to equal opportunities in employment; equal rights to inheritance for both male and female children; equal rights for women in marriage and divorce; and equal access to education, property and land ownership, and inheritance.<sup>254</sup> Despite widespread support, some senators have rejected the Bill on religious grounds.<sup>255</sup>

**In some states, there is resistance to domesticate national gender equality legislation.** In some areas, there is a misalignment between national gender equality-focused legislation and state-level Sharia and customary traditions. Some states have pushed back on domesticating legislation on the basis that federal laws are incompatible with Sharia law or local religious and cultural traditions. One example is the Child Rights Act (CRA) of 2003, which provides legal protection against child marriage and sexual violence and abuse against children. The Act defines a child as an individual below the age of 18. Opponents of the Act, suggest it conflicts with a traditional Islamic understanding of adulthood commencing with puberty. As a result, there are nine states in Nigeria that have not yet domesticated the CRA (Kebbi, Jigawa, Yobe,

<sup>252</sup>UN Committee on the Elimination of Discrimination against Women. (2017) <sup>253</sup>UN Women. (n.d.) Indicator 5.1.1 measures government efforts to put in place legal frameworks that promote, enforce, and monitor gender equality. The indicator is based on an assessment of legal frameworks that promote, enforce, and monitor gender equality, with a focus on area 2, VAW. <sup>254</sup>Fakomogbon, G. (2021)

<sup>255</sup>Falana, F. (2022)

Borno, Zamfara, Kano, Bauchi, Gombe, and Adamawa).<sup>256</sup> Similarly, many states have not yet adopted the NGP or the VAPP Act due to perceived contradictions with Islamic principles.<sup>257</sup> As of December 2021, only 18 out of 36 states had adopted the VAPP Act.<sup>258</sup>

#### 4.1.2 Policy environment

**In 2020, Nigeria introduced the Nigeria Agenda 2050, which aims to lift 100 million Nigerians out of poverty within the next 10 years.**<sup>259</sup> The medium-term National Development Plan (NDP) (2021 to 2025), builds on the previous Vision 20:2020 (introduced in 2009) and Economic Recovery and Growth Plan (ERGP) of 2017.<sup>260</sup> Vision 20:2020 was considered the blueprint for Nigeria's long-term economic transformation with a strong focus on improving the standard of living for all citizens. Its aim was to position Nigeria among the top 20 largest economies in the world and it sought to improve fiscal management systems, lower inflation rates, and improve infrastructure to support economic growth. While some progress was made in achieving the Vision 20:2020 goals, its success was hindered by global shocks in the oil market and the consequential economic crises. Nigeria's global ranking improved only marginally from 30th to 27th position during the period.<sup>261</sup>

**Following the Vision 20:2020, the ERGP was launched in 2017.** The ERGP was considered a medium-term plan that was developed to restore economic growth and achieve a more diversified and inclusive economy, following the economic recession.<sup>262</sup> The introduction of several macroeconomic and structural policies under the ERGP, in combination with increasing oil prices, supported Nigeria's exit from the 2016 recession and, as such, Nigeria witnessed positive growth from 2017 to 2019, including an economic recovery in key sectors such as agriculture and services.<sup>263</sup>

**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.**<sup>264</sup> The development of this plan was led by the FGN in consultation with the private sector, sub-national Government, and Civil Society Organisations (CSOs) to ensure inclusiveness, participation and citizen engagement and also that its vision aligns with the country's broader objectives to achieve socioeconomic transformation.<sup>265</sup> The Plan is structured around six clusters including (i) economic growth and development, (ii) infrastructure, (iii) public administration, (iv) human capital development, (v) social development and

<sup>256</sup> UNICEF. (2021) <sup>257</sup> Nigeria Learning Collaborative on Social Norms (NLC). (2022) <sup>258</sup> Gbenga-Ogundare, Y. (2021)

<sup>259</sup> Federal Ministry of Finance, Budget and National Planning. (2021) <sup>260</sup> Federal Ministry of Finance, Budget and National Planning. (2021) <sup>261</sup> Federal Ministry of Finance, Budget and National Planning. (2021) <sup>262</sup> Federal Republic of Nigeria (2017)

<sup>263</sup> Federal Ministry of Finance, Budget and National Planning. (2021) <sup>264</sup> Federal Ministry of Finance, Budget and National Planning. (2021) <sup>265</sup> Federal Ministry of Finance, Budget and National Planning. (2021)

(vi) regional development, with priority sectors under this Plan including agriculture, manufacturing and the digital economy.<sup>266</sup> Opportunities for inclusion of young people and women are also integrated throughout the plan.<sup>267</sup> The required budget to implement this plan is NGN348.1 trillion (USD825 billion), of which the Nigerian Government (Federal, States and LGAs) has committed to invest NGN49.7 trillion (USD117 billion. This leaves a balance of NGN298.3 trillion (USD496 billion), which is anticipated to come from the private sector.<sup>268</sup> If successful, the plan is expected to achieve average economic growth of 4.6%, lifting 35 million people out of poverty and creating 21 million full-time jobs by 2025.<sup>269</sup>

**These efforts are supported by the 2019 African Continental Free Trade Area (AfCFTA) agreement that has created the largest free trade area in the world.** This agreement has connected 1.3 billion people across 55 countries with a combined GDP valued at USD3.4 trillion. It has the potential to lift 30 million people out of extreme poverty if policy reforms and trade facilitation measures are implemented successfully.<sup>270</sup> Nigeria is expected to benefit from this agreement through increased access to cheaper goods and services from other African countries. Furthermore, enterprises in Nigeria are expected to benefit from a reduction in material and labour costs,

increased production capacity, and access to new markets, which could help attract more foreign direct investment (FDI). There is, however, a risk that increased foreign competition could negatively impact some enterprises, and this needs to be carefully monitored.<sup>271</sup> It is also important that the FGN implement and support efforts to maximise the potential/opportunities created by initiatives like AfCFTA. This can be done through targeted investments in infrastructure (including roads and ports) and through the removal of non-tariff barriers such as administrative entry procedures, technical barriers to trade, and sanitary and phytosanitary measures.

**Progress around national legislation is limited by implementation challenges at the state level.** At the national level, there are some policies that address gender equality. These include the Constitution of the Federal Republic of Nigeria (1999), the NGP and National Action Plan (2014-2019), the Child Rights Act (2003), the Nigeria Agenda 2050, and the National Development Plan. Specific laws that address GBV include the Trafficking in Persons Prohibition Enforcement and Administration Act (2003, amended 2015), the Violence Against Persons (Prohibition) Act (2015) and the National Action Plan for the Implementation of UN Security Council Resolution (2017-2020). While these were all put in place to

<sup>266</sup>Federal Ministry of Finance, Budget and National Planning. (2021) <sup>267</sup>Federal Ministry of Finance, Budget and National Planning. (2021) <sup>268</sup>Federal Ministry of Finance, Budget and National Planning. (2021) <sup>269</sup>Federal Ministry of Finance, Budget and National Planning. (2021) <sup>270</sup>The World Bank. (2020) <sup>271</sup>Olapade, Y., & Onyekwena, C. (2021)



address critical issues relating to gender equality, their potential has not been fulfilled due to weak implementation and problems associated with domesticating the policies at state level cohesively.<sup>272</sup>

**At the state level, however, there are a range of different laws, policies and programmes that support gender equality or aim to prevent GBV.** These range from laws that prohibit early marriage or domestic violence, to Gender and Social Inclusion Policies or the incorporation of women's empowerment in State Development Blueprints.<sup>273</sup>

### Examples of State-level gender-focused laws, policies, and programming efforts<sup>274</sup>

State	Equality-focused laws and programming efforts
Abia	<ul style="list-style-type: none"> <li>• Equality Bill (2017)</li> <li>• Abolition of Widowhood Practices Bill (2017)</li> <li>• Abia State Disability Bill (2017)</li> </ul>
Borno	<ul style="list-style-type: none"> <li>• Borno State Action Plan on Women, Peace and Security in 2017-2019</li> </ul>
Edo	<ul style="list-style-type: none"> <li>• Law for Monitoring Maternal Mortality (2001)</li> <li>• Law on Safe Motherhood</li> </ul>
Kaduna	<ul style="list-style-type: none"> <li>• Kaduna State Women Empowered Programme (2020)</li> <li>• Maternity and Paternity Leave Bill (2020)</li> <li>• Health Financing Policy</li> <li>• Gender Equity and Social Inclusion (GESI) Policy (2017)</li> </ul>
Lagos	<ul style="list-style-type: none"> <li>• Administration of Estate (Small Payments) Law of Lagos State (2004) (Land inheritance law)</li> <li>• Criminal Law of Lagos State (2011)</li> <li>• Prohibition Against Domestic Violence Law of Lagos, State Law No. 15 (2007)</li> </ul>
Niger	<ul style="list-style-type: none"> <li>• Law to Provide and Protect the Right of the Child in Niger State and other related matters (2010)</li> <li>• Women Empowerment as Priority Area in State Development Blueprint (2015-2019)</li> </ul>

<sup>272</sup>Nigeria Learning Collaborative on Social Norms (NLC). (2022) <sup>273</sup>Nigeria Learning Collaborative on Social Norms (NLC). (2022)

<sup>274</sup>The Social Norms Learning Collaborative Nigeria (2021)

**The National Employment Policy (NEP) of 2017 seeks to promote gender equality in employment by eliminating constraints to 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. However, implementation gaps hinder progress in addressing gender gaps in productivity, wages, and occupational segregation.<sup>275</sup>

The Labour Act in Nigeria (2004) provides the general rules of engagement between employers and employees of both public and formalised private sectors in the country and emphasises fairness and justice in recruitment, employment, contracts, and wages. It also specifies that a pregnant woman is entitled to six weeks leave before her expected delivery date and a further six weeks after delivery.<sup>276</sup> Regarding pensions, the Pension Reform Act was amended in 2014 to ensure that the age at which men and women can retire with full pension benefits is the same (50 years), which may lead to a slightly higher score for this indicator.<sup>277</sup>

**The FGN has made extensive and multifaceted efforts to tackle youth unemployment, targeting both short- and long-term needs of the unemployed and those at risk of unemployment.**

The National Youth Policy (2019) implemented under the Federal Ministry of Youth and Sports Development followed the review of the 2009 youth policy. One critical change in this policy was the review of the age bracket for the classification of youth from an existing grading of 18-35 years to the new grading of 15-29 years. The vision of this new policy is to “develop Nigerian youth with equal opportunities to realise their dreams and aspirations, irrespective of their background and living in a safe and secure environment that would optimise their contributions to National Development”.<sup>278</sup>

There are five cross-sectoral pillars under this policy: (i) Productive Workforce and Sustainable Economic Engagement of Youth; (ii) Health and Health-Promoting Lifestyle; (iii) Participation, Inclusiveness, and Equitable Opportunities for all Youth; (iv) Promotive and Protective Environment for Youth Development; and (v) Partnership-building and Effective Collaboration.<sup>279</sup>

However, an analysis of youth employment and empowerment programming in Nigeria has highlighted a lack of gender analysis and responsiveness.<sup>280</sup> Therefore, the extent to which these programmes are reaching and benefiting young women and marginalised groups (such as women with disabilities) remains unclear.

<sup>275</sup>World Bank. (2022) <sup>276</sup>World Bank Group. (2020) <sup>277</sup>World Bank Group. (2020) <sup>278</sup>Federal Ministry of Youth and Sports Development. (2019) <sup>279</sup>Federal Ministry of Youth and Sports Development. (2019) <sup>280</sup>Banfield, J., Nagarajan, C. and Olaide, O. (2014)

## Spotlight: Government support to MSMEs

The **National Policy on MSMEs (2021-2025)** which attempts to create supportive enabling environments for MSMEs in Nigeria is led by the Small and Medium Enterprises Development Agency of Nigeria (SMEDAN). The policy focuses on supporting the establishment of new MSMEs in Nigeria especially by women and youth, through (i) accelerating profitability and expansion of existing MSMEs; (ii) supporting their transition to large enterprises; (iii) identifying and addressing challenges that exist within the MSME sub-sector; (iv) enhancing the skills of MSME owner-managers and their employees; (v) improving the capacity of MSME support institutions; (vi) sensitising MSMEs on ethical and green business practices; (vii) enhancing the culture and ethics of entrepreneurship; and (viii) empowering MSMEs to become part of the global value chain.<sup>281</sup>

**The Finance Act**, introduced in 2020, also has a number of specific provisions targeting MSMEs and introduced over 80 amendments to the existing tax and regulatory legislations in Nigeria, including the Capital Gains Tax Act, Companies Income Tax Act, Personal Income Tax Act, Value Added Tax Act, Nigeria Export Processing Zone Act, Oil and Gas Export Free Zone Act, Federal Inland Revenue Service (Establishment) Act, and Customs and Excise Duties Act, among others. One key focus of this Bill included the categorisation of companies into small, medium, and large companies, based on annual gross turnover. Importantly, this was accompanied by an amendment that enabled tax holidays for small companies engaged in primary agricultural production. These companies are now entitled to an initial tax-free period of four years which can be extended by a maximum of two years subject to satisfactory performance. This is seen as a critical step to support growth in agriculture and, ultimately, attract investments to the agricultural industry.<sup>282</sup>

**The National Collateral Registry**, led by the Central Bank of Nigeria with support from the International Finance Corporation (IFC), was introduced to support MSMEs' access to institutional credit. It is a web-based system that allows borrowers to register assets that they wish to provide as collateral to access credit and allows lenders to log movable/personal assets that remain in their possession or control. This is particularly relevant for agri-businesses which typically possess assets but were not able to access credit previously.<sup>283</sup>

<sup>281</sup>Federal Republic of Nigeria. (2021a) <sup>282</sup>Yakoob, A., & Ejiolor, S. (2020) <sup>283</sup>National Collateral Registry of Nigeria. (2022)

## 4.2 Normative factors

This section looks at normative barriers to and enablers of WEE, focusing on the role of gender norms and roles which have an impact on economic activity and women's potential.

### 4.2.1 Norms around paid and unpaid labour

**Women's economic opportunities are influenced by gender-inequitable norms and roles.**<sup>284</sup> Although norms are changing, traditionally, women are seen as primary caregivers and expected to prioritise child rearing, food preparation and other domestic work, engaging in other activities only with the time that remains after these domestic responsibilities have been fulfilled. These gender-inequitable norms cut across religious groups. In Muslim households, men may be expected to provide all financial needs for the household, while in some communities (especially in northern states) the practice of *purdah* (seclusion from contact with non-relative men) persists. In many other households, while women may face fewer barriers to participating in income-generating activities outside of the home, their business endeavours may be regarded as secondary to their primary role of caring for the household.<sup>285</sup>

**While, traditionally, men are seen as breadwinners, women's increasing presence in the labour market is increasingly accepted and welcomed by many households, leading to shifts in household dynamics.** Traditionally, women are responsible for the bulk of unpaid care and domestic work.<sup>286</sup> However, a landmark study on men and masculinities in Nigeria from 2015 found that norms in the household may be changing due to the increased economic participation of women. In particular, the study found that younger and more educated men were more likely to participate in unpaid domestic work than their fathers.<sup>287</sup> However, the inability of men to live up to ideals of the role of breadwinner can sometimes fuel domestic violence in the home, highlighting how important it is that WEE-focused initiatives include targeted activities to mitigate against such risks.<sup>288</sup>

### 4.2.2 Voice, representation, and leadership in decision-making

**Traditionally, in Nigeria, men are expected to generally hold decision-making power both at home and in the wider community and society.** Only 34% of married women participate in decisions about their own healthcare, major household purchases, and visits to their family or relatives.<sup>289</sup> By comparison, 37% of women do not participate in these decisions.<sup>290</sup> Intra-household power

<sup>284</sup>Mennonite Economic Development Associates (MEDA) (2022) <sup>285</sup>Nigeria Learning Collaborative on Social Norms (NLC). (2022)  
<sup>286</sup>Atim, G., and Awodola, B. (2020) <sup>287</sup>NSRP & Voices4change. (2016) <sup>288</sup>NSRP & Voices4change. (2016) <sup>289</sup>National Population Commission & ICF. (2019) <sup>290</sup>National Population Commission & ICF. (2019)

dynamics are influenced by rigid gender norms as well as women's more limited access to education and economic capital.<sup>291</sup> Evidence suggests that women's participation in decision-making increases with education and wealth. According to the 2018 DHS, 14% of women with no education participate in decision-making compared to almost 60% of women with secondary education and higher.<sup>292</sup> Furthermore, married women's ability to make decisions regarding income varies depending on the amount they earn relative to their husbands. When married women earn the same as their husbands, they are more likely to make joint decisions regarding their own income (48%). By contrast, most unemployed women (88%) or those earning less than their husbands (73%) are more likely to report that their husbands make all decisions regarding how to spend household income.<sup>293</sup>

**The types of occupation open to women are sometimes restricted, in part due to the influence of gender norms.**<sup>294</sup> Between 2000 and 2018, women's participation in the agricultural sector fell from 43.1% to 26.4% and from 12.3% to 12% in the industrial sector, while the share of female employment in the services sector (including catering, medical services, and the education sector) rose from 44.6% to 61.6%.<sup>295</sup> This shift has been largely driven by targeted initiatives aimed at improving girls' education and women's empowerment, coupled with changing perceptions and gender

norms around women and work.<sup>296</sup> In turn, this demonstrates how norms influencing women's economic opportunities are fluid and that opportunities exist to promote new and more gender-equitable norms and attitudes in this area.

**Women are generally underrepresented in leadership positions.** A 2020 survey conducted by the IFC in Nigeria found that women are severely underrepresented at all levels in the private sector, including the board, the executives, senior management, and the workforce. Of 30 sampled companies (the 30 most capitalised companies listed on the Nigerian Stock Exchange), only two achieved a gender balance at more than one level. The level of female representation across all companies was, on average, 23% at board level, 20% at executive level, 27% at senior management level and 33% at the workforce level. Furthermore, no company was disclosing information on gender segregated pay and nearly half of all companies surveyed did not publish an Anti-Sexual Harassment policy.<sup>297</sup>

### 4.2.3 Women's freedom of mobility

**Many married women may face restrictions with their mobility, affecting their ability to engage in employment opportunities.** According to the 2018 DHS, 41% of Nigerian women aged 15-49 said that their husbands insist on knowing where they are at all times, although this decreases for

<sup>291</sup>Nigeria Learning Collaborative on Social Norms (NLC). (2022) <sup>292</sup>National Population Commission & ICF. (2019)

<sup>293</sup>National Population Commission & ICF. (2019) <sup>294</sup>Nigeria Learning Collaborative on Social Norms (NLC). (2022) <sup>295</sup>PWC. (2020)

<sup>296</sup>Mennonite Economic Development Associates (MEDA). (2022) <sup>297</sup>Nigeria2Equal. (2021)

women from the higher wealth quintiles and with higher education levels.<sup>298</sup> There are significant regional variations, with this indicator ranging from 20.9% in Borno (North East) and 24.9% in Lagos (South West) to 59.1% in Edo (South South) and 62.5% in Abia (South East).<sup>299</sup> Norms around women's mobility are closely linked to norms and attitudes around GBV; 21.4% of women believe a husband is justified in beating his wife when she goes out without telling him.<sup>300</sup>

**Women with more limited mobility face additional barriers to participate in training and to engage in economic activities.** In rural areas, especially in the north of the country, cultural norms and beliefs place restrictions on some women's social interactions with men outside the family. Specifically, these norms limit a woman's engagement with critical market actors (e.g. male extension agents) who could otherwise share information, knowledge and skills that could enhance their economic activities. In situations where women may be permitted to interact, women's participation is often limited, or women do not feel comfortable speaking in public.<sup>301</sup> This, in turn, has a significant impact on their ability to participate in economic activities with many having to rely on other family members or intermediaries to help them carry out their business, thus reducing profitability (due to the fees and commissions incurred). Many

women in the north of the country conduct their economic activities from home (such as cap sewing and food production) as a way of navigating these norms, but they then rely on men to sell their produce.<sup>302</sup>

#### 4.2.4 Violence against women and girls

**Gender-based violence (GBV) restricts women's wellbeing and economic opportunities.** According to the most recent 2018 DHS, in Nigeria, over a third of ever-married women (36%) have experienced emotional, sexual or physical violence from their current or most recent partner, while 30% have experienced such violence within the previous 12 months.<sup>303</sup> Studies from different regions have highlighted how, in some pockets of Nigeria, domestic violence may be more prevalent.<sup>304</sup> Estimated prevalence rates for intimate partner violence (IPV) can be as high as 50% in the North Central zone to a low of 20% in the South West zone.<sup>305</sup>

**Furthermore, some women may also face violence and harassment in the workplace.** While there is no nationally represented study on the scale of violence in the workplace, small-scale studies highlight prevalence in several sectors, both formal and informal. For example, a 2020 national survey on violence in the legal sector, found that 64% of respondents had experienced

<sup>298</sup>National Population Commission & ICF. (2019) <sup>299</sup>National Population Commission & ICF. (2019) <sup>300</sup>National Population Commission & ICF. (2019) <sup>301</sup>Feed The Future & USAID. (2020) <sup>302</sup>The Social Norms Learning Collaborative Nigeria (2021) <sup>303</sup>National Population Commission & ICF. (2019) <sup>304</sup>Benebo, F. O., Schumann, B., & Vaezghasemi, M. (2018) <sup>305</sup>National Population Commission & ICF. (2019)

sexual harassment in the workplace, mostly perpetrated by male peers or senior colleagues.<sup>306</sup> Over two thirds of young female apprentices (out of a total of 1,025) working across multiple sectors interviewed in Ibadan, Oyo State, Nigeria, reported experiencing physical violence and 40% cited their instructor as the perpetrator.<sup>307</sup> Another study in Kogi State found that 50% of interviewed female teachers in primary and secondary schools had experienced sexual harassment in the workplace.<sup>308</sup> Furthermore, other studies have highlighted similar rates in the banking and medical sectors.<sup>309</sup>

**According to a landmark study on men and masculinities in Nigeria from 2015, VAWG may be widely tolerated within pockets of Nigerian society.**<sup>310</sup> Linked to harmful notions of masculinity, violence may also be perpetrated by men against women to affirm their alleged authority.<sup>311</sup> Data from the 2018 DHS support this: approximately one in five people (28% of women and 21% of men) believe VAW is justified under certain circumstances. This includes 19.6% of women who believe a husband is justified in beating his wife when she argues with him, 20.1% of women who believe a husband is justified in beating his wife when she refuses to have sex with him, and 28% of women who believe a husband is justified in beating his wife for any of five reasons.<sup>312</sup> Over two thirds of

respondents to the 2015 study believed that women should tolerate violence in order to keep the family together.<sup>313</sup>

### 4.3 Individual factors

This section provides an overview of evidence related to individual-level factors affecting WEE in Nigeria.

#### 4.3.1 Human capital

**Women's access to education is heavily influenced by religious and sociocultural norms.** As was detailed in section 3.2, throughout Nigeria, many households prioritise the education of boys over girls, particularly among lower-income families. These gender disparities in educational access and outcomes are more pronounced in the north of Nigeria compared to the south.<sup>314</sup> Women and girls have also been traditionally underrepresented in science, technology, engineering and mathematics (STEM) fields.<sup>315</sup>

The multifaceted impacts of son preference, household chores, street vending (hawking), and early marriage are considered to significantly impact girl's and women's access to education and training and can also impact the level of agency that women experience.

<sup>306</sup>Aina-Pelemo, A. D., Mehanathan, M. C., Pradeep, K., & Aina, I. T. (2019) <sup>307</sup>World Bank. (2022) <sup>308</sup>Idris, H., Adaja, J., Audu, S., and Aye, G. A. (2016) <sup>309</sup>Aina-Pelemo, A. D., Mehanathan, M. C., Pradeep, K., & Aina, I. T. (2019) <sup>310</sup>Voices for Change (2015) <sup>311</sup>Nigeria Learning Collaborative on Social Norms (NLC). (2022) <sup>312</sup>National Population Commission & ICF. (2019). The five reasons include: she burns the food, she argues with him, she goes out without telling him, she neglects the children, and she refuses to have sex with him. <sup>313</sup>Voices for Change (2015) <sup>314</sup>UNICEF. (n.d.) <sup>315</sup>Ekine, A. & Ashtani Abay, N. (2016)

### **Many Nigerian women's economic opportunities are restricted by the digital gender divide.**

There is a significant digital divide in Nigeria based on gender, socioeconomic class, education, region, and geographical location. In many communities and households in the north of the country, deeply entrenched social, gender, and cultural norms present a significant barrier to women and girls' access to and use of technology and the internet.<sup>316</sup> According to available data, in northern Nigeria, approximately 60% of the female population is unable to access the internet without permission from their husbands or male relatives.<sup>317</sup> Research conducted by the Centre for Information Technology and Development (CITAD) found that 55% of men in northern Nigeria do not want their wives to use the internet, and 61% of fathers discourage their daughters from using the internet.<sup>318</sup> In response, the Nigerian Communications Commission (NCC) has made renewed commitments to address the gender digital divide through national strategies including the National Digital Economy Policy and Strategy (NDEPS), 2020-2030, and the Nigerian National Broadband Plan (NNBP), 2020-2025.<sup>319</sup>

### **Tech4Families, an initiative to lessen the digital gender divide (2018-2020)<sup>320</sup>**

Over 2018-2020, Equality Access International (EAI) implemented an innovative norms-centred design to reduce the gender digital divide. The focus was on prioritising the family as a unit to address and overcome the social barriers that women and girls face in access to and use of technology.

The intervention used an interactive curriculum and corresponding radio drama. Selected families (consisting of fathers, mothers, sons, and daughters) met twice a month to critically engage and reflect on the barriers that prevent women and girls from accessing technology, as well as learn new skills. The programme focused on digital skills such as setting up an email account or learning about cybercrime. The intervention also included additional community outreach activities to share new ideas to improve attitudes and behaviour at the level of the household and the wider community.

The intervention saw significant shifts in attitudes among both men and women participating in the programme. It was successful in promoting new norms supporting women and girls' equitable use of technology.

<sup>316</sup>Equal Access International. (2018) <sup>317</sup>Ya'u, Y. Z., & Aliyu, M. A. (2017) <sup>318</sup>Equal Access International. (2018) <sup>319</sup>Okonji, E. (2022)  
<sup>320</sup>Equal Access International. (2018)



**Gender inequalities in financial literacy skills further limit women's economic opportunities.** For example, WEE success in Nigeria is limited by lower levels of education and barriers in access to finance and digital connectivity that would open their access to market information and mobile banking services. A study by the Nigeria Learning Collaborative on Social Norms (NLC) found that women in Kaduna are not financially literate due to limited access to training, internet services, and the lack of permission from their husbands to engage in these activities. Similarly, across all states, women respondents raised concerns about their capacity for financial management, investment of funds and improved business skills coupled with norms and expectations of women to use their income to invest in family wellbeing.<sup>321</sup>

### 4.3.2 Social capital

**Women entrepreneurs' access to social capital influences their business performance.** A study on the effect of social capital on the business performance of 400 female-owned small- and medium-scale enterprises (SMEs) in the Nigerian informal sector found that both internal and external social capital were influential, but external social capital had the strongest influence. The study highlights the importance of networking, as well as the value of opportunities presented by online

networking and social media platforms.<sup>322</sup> Another study with women in management positions (across both public and private sectors) found that critical enabling factors that enable women to build social capital to achieve greater career success include supportive organisational cultures and workplace environments.<sup>323</sup>

### 4.3.3 Economic capital

#### Financial Assets

**In Nigeria, there is a significant gender gap in account ownership in banks or other financial institutions.** In 2018, 22% of women owned a bank account, compared to 39% of men.<sup>324</sup> Barriers to financial inclusion include low incomes, the high costs of (accessing) financial services and products, and long distances to financial access points (such as bank branches and ATMs).<sup>325</sup> According to the Access to Financial Services in Nigeria survey undertaken in 2018 by the Enhancing Financial Innovation and Access (EFInA) programme, 55.9% of women are financially excluded, compared to 44.1% of men. The same survey found that adult women are more likely than adult men to use formal-other and informal services (such as savings groups, and rotational loan groups), while rural women are the most financially excluded. The study also found significant regional variation, with 62% of adults in the North West financially excluded compared

<sup>321</sup>Nigeria Learning Collaborative on Social Norms (NLC). (2022) <sup>322</sup>Olamide, A., & Ogbechie, R. (2021) <sup>323</sup>Imhanrenialena, B. O., Cross, O. D., Ebhotemhen, W., Chukwu, B. I., & Oforkansi, E. S. (2022) <sup>324</sup>National Population Commission & ICF. (2019) <sup>325</sup>Enfield, S. (2019)

to 19% in the South West. Of those who were financially excluded in 2018, 76% had no access to any financial institution and the vast majority (95.9%) had never heard of mobile money platforms.<sup>326</sup>

### **There is huge potential for enhancing women's financial inclusion in Nigeria.**

The potential female market for access to financial services stood at 49.9 million women in 2018. Of these, less than half (21.5 million women) were already using formal financial services, while 8.5 million women were using informal financial services. A further 20.5 million women were financially excluded. Of those that were financially excluded or using informal services, an estimated 54.6% were excluded 'by default'.<sup>327</sup> Despite this, just under 25% of women are excluded 'by design', meaning that they do not meet the required access criteria such as identity documents and mobile phones.<sup>328</sup>

### **Informal traditional savings groups and Village Savings and Loans Associations (VSLAs) struggle to bridge the gap for the unbanked.**

The informal finance sector is predominantly concentrated in rural areas where formal services are harder to access.<sup>329</sup> The informal mechanisms people use in these communities include lending and borrowing through VSLAs and traditional savings groups. However, these informal groups

struggle to access credit from mainstream sources. On the supply side, despite government support through the Rural Finance Institutions Building Programme (RUFIN) to help financial institutions (FIs) target rural communities, FIs struggle to establish functional models due to a shortage of funds and operational obstacles.<sup>330</sup> While there have been many attempts to extend microfinance banking to rural communities and those operating in the informal sector, these have been inadequate to address the gap in terms of credit, savings and other financial services.<sup>331</sup> VSLAs are also not widely recognised by the government system and consequently lack voice and influence at LGA or state level. Therefore, they may miss out on capacity-building and regulatory support from the government.<sup>332</sup>

## **Productive Assets**

**Differential access to and use of land hinders on-farm and off-farm opportunities for women.** According to the 2018 DHS, just 11% of women own a house and 12% own land alone or jointly with someone, compared to 37% and 38% of men, respectively.<sup>333</sup> This is likely due to inheritance laws and customary laws and practices governing land and property ownership. Constrained access to land also inhibits women's access to credit (due to limited collateral) and restricts the likelihood

<sup>326</sup>Enhancing Financial Innovation & Access (EFInA). (2018a) <sup>327</sup>EFInA (2018a) defines this as meaning that they are eligible for financial services (have access to financial institutions, have means of identification and have access to a mobile phone) and meet access criteria but choose not to utilise available financial services. <sup>328</sup>Enhancing Financial Innovation & Access (EFInA). (2018a) <sup>329</sup>Oxfam. (2019) <sup>330</sup>Nwude, E. C., & Anyalechi, K. C. (2018) <sup>331</sup>Nwude, E. C., & Anyalechi, K. C. (2018) <sup>332</sup>Nwude, E. C., & Anyalechi, K. C. (2018) <sup>333</sup>National Population Commission & ICF. (2019)

of women investing in key activities such as land preparation due to limited resources and lack of incentives.<sup>334</sup>

**Mobile phone ownership rates are high, but women face significant challenges related to digital literacy limiting their access to online information and services.**

In Nigeria, the gender gap in terms of mobile phone ownership is 7%, with 89% of men and 83% of women owning a mobile phone. This gap widens to 29% for mobile internet usage, with 54% of men and 38% of women using the internet in 2019.<sup>335</sup> Of women who do not own a mobile phone, 35% stated the cost of the handset or SIM card as the biggest barrier to owning a phone, and 27% cited a lack of digital literacy skills as the most significant barrier to internet access.<sup>336</sup> Of those women who own a mobile phone, 39% own a smartphone, 15% own a feature phone and 27% own a basic phone.<sup>337 338</sup>

<sup>334</sup>Feed The Future & USAID. (2020) <sup>335</sup>GSMA. (2020) <sup>336</sup>GSMA. (2020) <sup>337</sup>GSMA. (2020) <sup>338</sup>These three figures do not add up to 100% because the total percentage of device owners does not match the percentage of phone owners. The latter covers people who have the sole or main use of a SIM card, while the former is device-specific. See GSMA. (2020), Page 21.

## 5. Sector analysis briefs

**The following briefs provide an overview of factors affecting women's economic empowerment (WEE) in three priority sectors. This includes two agricultural sectors (rice and cotton), and the textile and garment sector.**

While each of these sectors has its own unique supply chain, there are many cross-cutting links between them. Constraints to WEE within most agricultural systems are relevant to different varieties of crops and therefore can be treated as cross-cutting constraints. As such, the challenges that women producers face in rice are largely the same as those in cotton production. Therefore, addressing constraints in one sector is likely to reduce constraints in the other, and vice versa. For this reason, the section begins with an overview of the agricultural sector, including women's roles and barriers to and enablers of WEE. Spotlights on rice and cotton are then provided, which include key opportunities, entry points and recommendations to improve women's economic status within these sectors. This includes targeted strategies that could be implemented alongside or as part of ongoing government efforts to strengthen and expand these priority sectors.

It is important to note that while the cotton, textiles and garments (CTG) sector was once thriving in Nigeria, over the past few decades, this broad sector has been in decline and even dormant. The reasons for this are briefly covered within each sector spotlight/brief. However, the core focus of the briefs is on how to leverage opportunities, moving forward, and how to engage critical stakeholders to ensure the inclusion of women as these sectors are targeted for growth.

## 5.1 The agriculture sector

### Sector overview



**In 2020, the agriculture sector contributed 25.7% to Nigeria's GDP.**<sup>339</sup> In the same year, the sector was also the country's largest employer, employing more than 36% of Nigeria's labour force.<sup>340</sup> Agriculture is a priority sector for the Nigerian Government as part of its plans for economic transformation. The Federal Government's Agricultural Transformation Agenda (ATA) targets the production of four main crops: cassava, rice, sorghum, and cotton, through which it believes a total of 3.5 million jobs can be created annually.<sup>341</sup> The 2020 agricultural budget for Nigeria represented 1.8% (NGN183 billion/USD440 million) of

the country's total annual budget. However, this falls short of commitments made in the Maputo Declaration<sup>342</sup> to commit 10% of national resources to agriculture and rural development policy.<sup>343</sup>

**Over 70% of Nigeria's population engage in agriculture.**<sup>344</sup> Most of those involved in agriculture (80%) are smallholder farmers who are responsible for 90% of Nigeria's agricultural production.<sup>345</sup> There are approximately 34 million hectares of arable land in Nigeria, of which 6.5 million are used for permanent crops and 28.6 million used as meadows or pastures.<sup>346</sup> Despite this, Nigeria's cumulative agricultural imports were valued at NGN3.5 trillion (USD8.2 billion) for the period from 2016 to 2019. Total agricultural imports in this period were four times higher than the country's agricultural exports, valued at NGN803 billion (USD1.9 billion) for the same period. Agricultural exports accounted for less than 2% of Nigeria's total exports.<sup>347</sup> The main factors influencing Nigeria's agricultural import dependency are climatic changes that impact production, conflict (Boko Haram insurgency and conflicts between herdsmen and local farmers) and a lack of sustained and efficient investment in (commercial) agriculture and food processing.<sup>348</sup>

<sup>339</sup>Federal Ministry of Agriculture and Rural Development. (2022) <sup>340</sup>Oyaniran, T. (2020) <sup>341</sup>Kolawole, A. A., & Michael, A. (2021)

<sup>342</sup>At the Second Ordinary Assembly of the African Union in July 2003 in Maputo, African Heads of State and Government endorsed the "Maputo Declaration on Agriculture and Food Security in Africa" (Assembly/AU/Decl. 7(III)). The Declaration contained several important decisions regarding agriculture, but prominent among them was the "commitment to the allocation of at least 10 percent of national budgetary resources to agriculture and rural development policy implementation within five years". (AU 2003 Maputo Declaration on Agriculture and Food Security) <sup>343</sup>Oyaniran, T. (2020) <sup>344</sup>Oyaniran, T. (2020) <sup>345</sup>Oyaniran, T. (2020) <sup>346</sup>Sasu, D. D. (2022)

<sup>347</sup>Oyaniran, T. (2020) <sup>348</sup>International Trade Administration ITA (2021)

**Nigeria's agricultural sector faces many challenges affecting productivity, quality, and yields.** These include limited supply of inputs such as seedlings and fertilisers, a weak land tenure system and land-related conflict,<sup>349</sup> low levels of/inadequate irrigation and harvesting systems, climate change and land degradation.<sup>350</sup> Depleted resources and scarcity of land for grazing and water can result in conflict between farmers and herders. A lack of value-addition efforts and inefficient supply-chain linkages can result in a gap between demand and supply and increase the reliance on imports. Finally, many farmers lack access to finance to support growth within the sector.<sup>351</sup>

### Spotlight: Government initiatives to boost growth in the agricultural sector

The following initiatives seek to increase agricultural productivity with the aim of being able to meet domestic demand, reducing the reliance on imports and becoming more competitive in the global export market:<sup>352</sup>

- The **Agriculture Promotion Policy (APP)** which ran from 2016 to 2020 and was the national policy framework for driving the growth and development of Nigeria's agriculture sector.<sup>353</sup>
- The **Nigeria-Africa Trade and Investment Promotion Programme** which was launched in 2018 and led by the African Export-Import Bank (AFREXIM) and the Nigerian Export-Import Bank (NEXIM). It seeks to facilitate the expansion of Nigeria's trade and investment with the rest of Africa to promote economic integration.<sup>354</sup>
- The **Presidential Economic Diversification Initiative** which was launched in 2017 to support the revival of declining industries, especially agro-processing; Economic and Export Promotion Incentives and the Zero Reject Initiative.<sup>355</sup>
- In addition, the **Reducing Emissions from Deforestation and Forest Degradation (REDD+) programme**,<sup>356</sup> **Nigeria Erosion and Watershed Management Project (NEWMAP)**,<sup>357</sup> and the **Action Against Desertification (AAD) Programme**,<sup>358</sup> among others focus on environmental preservation.

**The most recent policy to be introduced is the National Agricultural Technology and Innovation Policy (NATIP) (2022-2027),** developed by the Federal Ministry of Agriculture and Rural Development (FMARD) and approved in May 2022.<sup>359</sup> The NATIP seeks to modernise the agricultural sector in line with changing global food systems and supply chains,<sup>360</sup> helping to achieve sustainable food security and economic diversification. The plan includes 20 priority

<sup>349</sup>Abah, D., Ochoche, O. C., & Stephen, J. I. (2021) <sup>350</sup>Oyaniran, T. (2020) <sup>351</sup>Oyaniran, T. (2020) <sup>352</sup>FAO. (2021) <sup>353</sup>FAO. (2022a)

<sup>354</sup>AFREXIMbank. (2018) <sup>355</sup>Federal Ministry of Agriculture and Rural Development. (n.d.) <sup>356</sup>Nigeria REDD+ (2022)

<sup>357</sup>NEWMAP (n.d.) <sup>358</sup>FAO. (2022) <sup>359</sup>Federal Ministry of Agriculture and Rural Development. (2022) <sup>360</sup>Federal Ministry of Agriculture and Rural Development. (2022)

crops for development of value chains including rice, maize, sorghum, wheat, cassava, sesame, tomatoes, yam, cowpea, soybeans, cocoa, palm oil, hibiscus, cashew, potatoes, cotton, ginger, groundnuts, and sugar cane.<sup>361</sup> At the same time, the NATIP highlights challenges to growth for this smallholder-dominated sector, which must be overcome. These include weak capacity of agricultural cooperatives, limited technology use, limited adoption of Good Agricultural Practices (GAP) and barriers that smallholders face to access quality inputs, finance, and markets.<sup>362</sup> High-level objectives of the strategy include the creation of 12 million job opportunities in the agricultural sector, increase the competitiveness of Nigeria's agricultural exports, improve use of technology and GAP, and revitalise cooperatives.<sup>363</sup>

### Nigeria's agricultural zones

The NATIP categorises the country into five major agricultural zones including the mangrove swamps, tropical rainforest, derived savannah, guinea savannah and dry savannah zones. A summary of the prioritised value chains for each of these zones is provided below:<sup>364</sup>

- **Mangrove Swamps:** mainly located along the coastline of the Niger Delta where fish is the main commodity produced.
- **Tropical Rainforest:** covers the eastern, central, and western rainforests of Ogun, Oyo, Lagos, Osun, Ondo, Ekiti, Edo, Delta, Ebonyi, Enugu, Imo, Abia, Anambra, Rivers, Akwa Ibom, Bayelsa and Cross River states and the main crops are rice, maize, yam, cassava, fisheries and aquaculture. This zone also has a large number of cocoa, kola nuts, oil palm and timber trees.
- **Derived Savannah:** covers the Middle Belt region, including most of Kwara, Kogi, Benue, Niger, Adamawa and Taraba states. This zone produces a lot of cereals, roots and tubers, groundnuts, and cotton.
- **Guinea Savannah:** covers Kebbi, southern parts of Sokoto, Kaduna, Kano, Bauchi, Gombe, Yobe and Borno states. This zone produces a lot of groundnuts, cotton, sesame, maize, sugarcane, soya beans, cowpea, sorghum, millet, rice, pulses, vegetables, fisheries, aquaculture, and livestock.
- **Dry Savannah Zone:** covers northern parts of Sokoto, Zamfara, Kaduna, Kano, Katsina, Bauchi, Yobe and Borno States. This zone produces a lot of groundnuts, sorghum, cotton, maize, tomato, vegetables, ginger, millet, soya beans, cowpeas, rice, fisheries, aquaculture, and livestock.

<sup>361</sup>Federal Ministry of Agriculture and Rural Development. (2022) <sup>362</sup>Federal Ministry of Agriculture and Rural Development. (2022)

<sup>363</sup>Federal Ministry of Agriculture and Rural Development. (2022) <sup>364</sup>Federal Ministry of Agriculture and Rural Development. (2022)

## Role of women in agriculture

**Women in Nigeria account for approximately 70-80% of the agricultural labour force.**<sup>365</sup> Women in Nigeria carry out 80% of production, 60% of agricultural processing and 50% of animal husbandry and yet have less than 20% of agricultural assets.<sup>366</sup> Women produce the bulk of food for domestic consumption and are the drivers of food processing, marketing, and preservation. However, they are constrained by limited access to land; credit facilities, farm input training and advice, technology, and crop insurance, among other factors.<sup>367</sup> While women are heavily engaged in the production side of agriculture, 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.<sup>368</sup>

**Women in Nigeria are typically excluded from the most profitable segments of agricultural value chains.** These include areas such as marketing and sales. The primary reason for the exclusion of women are cultural factors, particularly restrictions over women's movement, their restricted interactions with men, especially in public spaces and the norms that suggest women are confined to domestic chores. If women do participate in these activities, it is typically at a local level and not regional or international in scope.<sup>369</sup>

### **Women farmers are especially vulnerable to climate change and economic shocks.**

In 2021, farmers who are part of the Small-scale Women Farmers Organization in Nigeria (SWOFON), a coalition of female farmers, raised concerns about the insecurity and gender issues that women face. They presented a communique at a two-day programme organised by ActionAid Nigeria in Abuja and specifically cited challenges related to insecurity, climate change and the impact of the global pandemic, which has led to a decline in food production nationwide. Women farmers also called for more gender-inclusive extension services (including, specifically, more female extension agents and more training for female farmers), particularly on climate smart agriculture.<sup>370</sup>

From the stakeholder mapping exercise for agriculture (including rice and cotton), 100+ stakeholders were identified across the various states of Nigeria. A summary table of stakeholder types across the states is shown here, and the detailed information about stakeholders' activities (including women-focused provisions) can be accessed [here](#) on the Pathways Study website.

<sup>365</sup>World Bank. (2022) <sup>366</sup>CIRDDOC Nigeria. (2022) <sup>367</sup>CIRDDOC Nigeria. (2022) <sup>368</sup>ActionAid Nigeria. (2021)  
<sup>369</sup>Business Women Connect. (2018) <sup>370</sup>AgroNigeria. (2021)



Region	Stakeholder Type				
	Private Companies	Associations/ Collectives	Government Ministries / Departments / Agencies	NGOs	TOTAL
National*	45	12	16	16	89
Kano	1	-	1	-	2
Katsina	-	-	-	1	1
Gombe	1	1	-	1	3
Abuja FCT	-	2	-	-	2
Ogun	-	2	-	-	2
Cross River	-	-	1	-	1
Akwa Ibom	1	-	-	-	1
Bayelsa	1	-	-	-	1
Lagos	1	-	-	1	2
Oyo	4	-	-	-	4
Rivers	1	-	-	-	1
Anambra	1	-	-	-	1
<b>TOTAL</b>	<b>56</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>110</b>

\*National stakeholder tally includes global stakeholders, who are assumed to operate at a national scale

### 5.1.1 Spotlight: The rice sector



**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 due to its significance.<sup>371</sup> There is a growing market for rice in Nigeria, which increases in line with the projected annual population growth and urbanisation of the country.<sup>372</sup> While Nigeria is the largest producer of rice in West Africa and second largest producer in Africa, domestic rice production accounted for just 57% of the 6.7 million metric tonnes of rice consumed annually in Nigeria. Approximately three million metric tonnes of rice were imported

to the country either via shipping ports or smuggled into the country illegally through informal cross-border channels.<sup>373</sup> The OECD projects that Nigeria will become the largest global importer of rice by 2031, increasing imports to five million metric tonnes, or the equivalent of 45% of projected domestic consumption.<sup>374</sup>

**Nigeria has seen an increase in rice production from 4.5 million tons in 2017/2018 to 5.3 million tons in 2021/2022.**<sup>375</sup>

This rise in production has been supported by targeted initiatives such as the Agricultural Transformation Agenda (ATA), which had a strong focus on developing Staple Crops Processing Zones (SCPZs) in major value

<sup>371</sup>KPMG (2019) <sup>372</sup>KPMG (2019) <sup>373</sup>KPMG (2019) <sup>374</sup>OECD (2022) <sup>375</sup>USDA Foreign Agricultural Service (2022)

chains including rice.<sup>376</sup> To stimulate local production, the government also imposed a ban on the importation of rice in 2019.<sup>377</sup> While rice imports still may enter the country through illegal channels, there is some evidence that the ban has boosted local production, especially in the north of the country.<sup>378</sup>

**Recent government initiatives have focused on promoting improved hybrid rice varieties with a focus on increasing quality and yield.** There are two types of rice that are predominantly cultivated in Nigeria, including African rice (*Oryza glaberrima*) and Asian rice (*Oryza sativa*). Recent initiatives including the ATA have also started to introduce new hybrid varieties such as New Rice for Africa (NERICA)<sup>379</sup> with the aim of improving quality and yields.<sup>380</sup>

**The push to increase local production has the potential for significant socioeconomic benefits for smallholder farmers across Nigeria.** In addition to being an important food security crop, rice is an essential cash crop for small-scale farmers generating more income for Nigerian farmers than any other cash crop in the country. Despite this, approximately 90% of local rice sales take place in the informal market, being sold in loose form, via traditional retailers rather than in bulk through larger traders or directly to mills.<sup>381</sup>

**While rice can be cultivated in all of Nigeria's agro-ecological zones, some areas are emerging as key production hubs.** There are numerous SCPZs and regional trading hubs located in the states of Kano, Kebbi and Sokoto (North West zone), in Niger State (North Central zone), in Taraba State (North East zone), in Enugu and Anambra States (South East] zone), in Lagos State (South West zone), as well the cities of Port Harcourt and Warri (South South zone).<sup>382</sup>

**There are a number of large private sector companies operating in the rice sector in Nigeria that fulfil functions at all stages of the rice value chain with some even having existing outgrower schemes** (see case study on WACOT below).<sup>383</sup> Nigerian companies engaged in the rice industry are entitled to a number of incentives aimed at boosting the sector. These include corporate income tax holidays (for initial 3-5 years), value-added tax (VAT) exemption and zero import duty on sale of key inputs and equipment, and export-related financial incentives for exported rice.<sup>384</sup>

**The sector is represented by the Rice Farmers Association of Nigeria (RIFAN).** RIFAN has over 12.2 million members who are engaged in rice farming, milling, storage and management, trading and marketing, export, research, and training. One of

<sup>376</sup>Federal Ministry of Agriculture and Rural Development. (2022) <sup>377</sup>FAO (2021) <sup>378</sup>The Guardian. (2021) <sup>379</sup>Japan's Food and Agriculture Cooperation in Africa (n.d.) <sup>380</sup>Federal Ministry of Agriculture and Rural Development. (2022) <sup>381</sup>KPMG (2019) <sup>382</sup>KPMG (2019) <sup>383</sup>KPMG (2019) <sup>384</sup>KPMG (2019)

RIFAN's key programmes is the Outgrower Programme/Scheme, which supports members to boost production through provision of equipment and agricultural inputs, as well as facilitating linkages with banks, extension services and markets.<sup>385</sup>

### Spotlight: Engaging women in outgrower schemes expands economic opportunities for women: Story of WACOT

In 2020, the USAID West Africa Trade & Investment Hub invested USD1.48 million in the WACOT Rice company in Kebbi State to support its Argungu Rice Outgrower Expansion Project. WACOT Rice also invested USD8.6 million with the aim of onboarding an additional 5,143 rice farmers into the outgrower programme. WACOT proposed to work with smallholder farmers and maximise every stage of the rice cultivation process by helping farmers access finance, providing extension services, and ensuring high-quality inputs are used to improve yields and quality. WACOT also established contracts with the farmers and committed to purchasing their rice at the end of the harvest, which has helped to improve the livelihoods of smallholders in the region and respond to food security concerns exacerbated by the pandemic. The programme also had a very specific focus on increasing the number of female rice farmers to improve financial security in the region.

Hauwa is one of the farmers in the outgrower scheme. She was studying at university, but when her father died, she had to return home to help provide for her 15 siblings. She inherited a 2-acre plot of land and began to cultivate rice. However, she had very limited knowledge in rice cultivation and lost everything to flooding. Hauwa was determined to make her plot a success saying “... *I was determined to succeed on my farm despite men thinking that I could not or that I did not have the right. I wanted to prove them wrong.*” She joined the Argungu Rice Outgrower Expansion Project and went from harvesting 16 bags of rice in her first season to 160 bags subsequently and managing a profitable plot. Her successes have earned her respect in her community, so much so that she is now advising other women farmers as a WACOT field officer. Due to her efforts, along with WACOT's, the number of female rice farmers has increased from 85 to 401 in less than a year.

Source: <https://www.usaid.gov/west-africa-regional/news/growing-rice-empowering-women-providing-tools-nigerian-women-rice-farmers>

<sup>385</sup>Rice Farmers Association of Nigeria (RIFAN). (2022)

## Role of women in the rice sector

**Women provide a significant amount of labour in rice production, although there may be spatial and contextual factors which influence which type of work they do.** For example, a 2017 study with 1,500 men and women rice farmers in Kano, Katsina and Jigawa found that, with the exception of threshing, men (husbands), on the other hand, carry out the majority of the on-farm work (including land preparation, planting, weeding and harvesting) on both their own land and on the land of their wives with the support of labourers.<sup>386</sup> However, a study among rice farmers in Abakaliki in Ebonyi State found that, beyond threshing, women farmers typically carried out tasks such as weeding, winnowing, cleaning, parboiling, and de-husking.<sup>387</sup> In Ogun State, a study with 120 farmers found that women worked in planting, weeding, thinning, bird scaring, harvesting and packaging, while men were in charge of tasks such as land clearing, land tilling, and fertiliser application, as well as transporting processed rice.<sup>388</sup>

**Women are often involved in rice processing, although women and men perform different tasks, which again varies by where women and men farm.** For example, the study in Ogun State highlighted that women carry out rice processing tasks including threshing, sun drying, bagging, soaking, winnowing, parboiling, sun drying

(after parboiling), bagging and storing, while men undertook more work relating to milling and de-stoning.<sup>389</sup> Similarly, in Kebbi and Sokoto states, research with rice processors found that women performed tasks of parboiling, drying, winnowing, fortification/additives, and product development and diversification. By comparison, men tended to work on milling and polishing, sorting and grading, packaging and bagging, handling and transportation.<sup>390</sup>

**In the south of Nigeria, many women are also involved in the marketing and selling of rice.** For example, mixed-methods research in three major markets located at Onu Ebonyi, Abakpa and Kpirikpiri in the Abakaliki Government area (Ebonyi state) found that 62% of the 120 rice traders interviewed were women. However, the study found that many women rice traders often still live in poverty, even after being in the trade for a long time.<sup>391</sup> However, several studies (all quantitative) highlight several challenges that women farmers and women traders may face. For example, women rice market traders in Jalingo Local Government Area of Taraba State reported a number of challenges, including access to funds, and lack of credit facilities, high cost of transport, poor marketing facilities, as well as price fluctuations, and insecurity.<sup>392</sup>

<sup>386</sup>Business Women Connect. (2018) <sup>387</sup>Edeogbon, C. O., Iyilade, A. O., & Nwachukwu, C. G. (2019) <sup>388</sup>Ayibiowu, O. O. (2018)

<sup>389</sup>Ayibiowu, O.O. (2018) <sup>390</sup>Adam, A. G., Bidoli, T. D., Ammani, A. A., & Oduehie, T. C. (2018) <sup>391</sup>Nwali, A. C., & Maureen, A. (2019).

<sup>392</sup>Alam, M.K, Adamu, M.M, Melaiye, O.R, Musa, H.Y, Shelleh, A. & Daloba J. (2020)

## Spotlight: Women Farmers Advancement Network (WOFAN)

Established in 1993 and with its headquarters in Kano State, Women Farmers Advancement Network (WOFAN) is a network of 4,500 rural mobilised community groups (75% of which are women) across 7 northern states of Nigeria.

WOFAN offers training (agricultural productivity, business management, leadership etc.) and awareness programmes (across health, nutrition livelihoods and the environment) for its members and their communities. WOFAN groups produce and process various agricultural commodities for sale including rice, 'tuwo' (soft mashed rice meal) and beans.

With funding from the UNDP, Global Environment Facility (GEF) and the Federal Government of Nigeria (FGN), WOFAN started implementing a Rice Value Chain Expansion project in 2020 which targets 42,000 beneficiaries (75% of which are women).

Source: Women Farmers Advancement Network: <https://wofan.org/about-wofan/>

**Limited available evidence suggests a gender pay gap in the sector.** For example, two quantitative studies from 2014 and 2008 in Ebonyi and Abia States, respectively, found that while both men and women rice farmers were profitable, men had higher profits.<sup>393,394</sup> Similarly, a more recent 2020 study focused on the productivity of 326 rice farmers in North Central Nigeria, and found that women farmers were more risk-averse due to gender norms and discrimination, which in turn was a key factor for lower yields.<sup>395</sup>

**Pilot studies have expanded women's economic opportunities in the north, challenging prevailing gender norms, and boosting productivity.** In 2017, a pilot

conducted by TechnoServe, as part of the Business Women Connect programme, provided training to 798 female rice farmers on the best agronomic practices related to rice cultivation. The objective was to improve women rice farmers' access to knowledge, tools and connections to achieve greater economic independence.<sup>396</sup> The pilot found that of those trained, 559 female farmers (~70%) applied more than one technology in their rice fields following the training and found that, in situations where men provide the required labour, women were able to assume managerial roles, overseeing end-to-end farm operations and effectively applying knowledge on best practices acquired through targeted training.<sup>397</sup>

<sup>393</sup>Okam, C. Y., Yusuf, O., Abdulrahman, S., & Suleiman, A. D. (2016) <sup>394</sup>Iheke, O. R., & Nwaru, J. C. (2008).

<sup>395</sup>Sadiq, S. M., Singh, P. I., & Ahmad, M. M. (2021) <sup>396</sup>Business Women Connect. (2018) <sup>397</sup>Business Women Connect. (2018)

## Spotlight: Initiatives supporting women rice farmers

- Supporting women rice farmers to market and sell in northern Nigeria:** The **Propcom Mai-karfi intervention** (2015-2017) focused on working with women involved in the home micro-enterprise of rice parboiling in northern Nigeria. The project has worked with nearly 4,000 rural women to organise them into groups to form mutually beneficial linkages with rice traders. Positive results of the intervention include women developing stronger linkages with traders and improving their negotiating capacity to develop their businesses.<sup>398</sup> Further, the project was able to facilitate market linkages for poor women and also to contribute towards building their leadership capacity. The lessons learnt from this intervention have also guided Propcom's broader goals on strengthening WEE through their 'making markets work for the poor' approach.<sup>399</sup>
- Improving productivity and yields:** A partnership between Feed the Future and WACOT rice, **a Nigerian Trade Hub**, is currently training smallholder rice farmers in techniques to increase yields by 50-100%.<sup>400</sup> This includes prioritising women farmers, and providing them with the right tools, knowledge and resources to improve their income to reduce poverty and hunger within the country.<sup>401</sup> The programme is called the Argungu Outgrower Expansion Programme, and its main goal is to improve financial security in the region by prioritising the needs and aspirations of women farmers.<sup>402</sup>
- Rice processing:** The **Competitive African Rice Initiative** (CARI) implemented an initiative on providing parboiling training to women to support their economic empowerment journey in Jigawa, Kano and Kebbi as well as the Federal Capital Territory (FCT).<sup>403</sup> The initiative reached out to 40,000 parboilers, 99% of whom were women.<sup>404</sup> Results from a training assessment of 401 parboilers revealed that 94% of the participants indicated that they were either satisfied or very satisfied with the training provided. With a focus on practices such as 'soaking, winnowing, washing, and post-drying, while the practices with the lowest adoption rate are the choosing of good quality paddy, general sorting, and visual sorting', the adoption rate was as high as 71% among the surveyed participants.<sup>405</sup>
- Improving access to technology through cooperatives:** In February 2022, the Niger State government inaugurated a NGN40 million (USD92,000) rice mill for the Kwakuti Women's Rice Processing Cooperative. Development partners include the International Fund for Agricultural Development's Value Chain Development Programme (IFAD-VCDP), and the Raw Material Research and Development Council (RMRDC).<sup>406</sup> The mill is a fully-equipped facility with a parboiling shed, and equipment for slab drying, grinding and stone removal.<sup>407</sup> The mill is expected to contribute towards socioeconomic development, and improve livelihood opportunities for women.<sup>408</sup>
- Job creation:** In 2021, Taraba State hosted a wet season rice planting pilot programme to create employment and entrepreneurial opportunities for 1,000 women and youth. The initiative focused on creating linkages with agro-input services such as mechanisation, availability of credit and insurance, access to technology, information, and markets for rural farmers to build sustainable livelihood opportunities.<sup>409</sup>
- Input distribution:** In an effort to increase rice production locally and arrest forex leakages, the Central Bank of Nigeria (CBN) and RIFAN inaugurated a rice input distribution to farmers in Gombe State.<sup>410</sup> The initiative was launched in February 2022, and aims at targeting women to improve food security, reduce poverty and facilitate employment creation.<sup>411</sup> The input distribution will include 'bags of fertiliser, rice seedlings, pesticides, sprayers, pumps and hose pipes'.<sup>412</sup>

<sup>398</sup>Propcom, 2017 <sup>399</sup>Propcom, 2017 <sup>400</sup>USAID (2022) <sup>401</sup>USAID (2022) <sup>402</sup>USAID (2022) <sup>403</sup>Competitive African Rice Initiative – CARI (2022) <sup>404</sup>Competitive African Rice Initiative – CARI (2022) <sup>405</sup>Competitive African Rice Initiative – CARI (2022)

<sup>406</sup>NNN News Nigeria (n.d.) <sup>407</sup>NNN News Nigeria (n.d.) <sup>408</sup>NNN News Nigeria (n.d.) <sup>409</sup>Ndubuisi, F. (2021) <sup>410</sup>Guardian Nigeria (2022)

<sup>411</sup>Guardian Nigeria (2022) <sup>412</sup>Guardian Nigeria (2022)

### 5.1.2 Spotlight: The cotton sector



**Nigeria's cotton production was on the decline from 2010 to 2020.** In 2010, the country was producing over 600,000 metric tonnes of cotton per year, which fell to 51,000 metric tonnes in 2020.<sup>413</sup> According to the FMARD, Nigeria is losing USD10 billion in annual export opportunities from groundnut, palm oil, cocoa and cotton alone due to continuous decline in the production and quality of those commodities (exact figures for cotton not known).<sup>414</sup> According to the 2021 Agricultural Outlook joint report by the OECD and FAO, Nigeria's cotton production share in Africa stood at 28% by the end of 2020.<sup>415</sup> However, according to the OECD and FAO, if significant investment in production is not made, Nigeria's share of production in the continent is likely to decline by up to 8% by 2029.<sup>416</sup>

**Recent price increases have boosted local production, paving the way for a revival of the sector.**<sup>417</sup> Global production and consumption of raw cotton was set to increase for the second consecutive year from 2021 to 2022 following a downturn brought about by the COVID-19 pandemic. This recovery in global consumption, paired with increasing prices of grains

and oilseeds, also led to an increase in cotton prices, which were as much as 40% higher than in 2020.<sup>418</sup> In April 2022, the Industry, Trade and Investment Minister said that the country's cotton industry had the capacity to reduce the country's USD4 billion annual imports of textiles and apparel, earn foreign exchange and create more than two million jobs, if revived.<sup>419</sup>

**In Nigeria, cotton production is most successful in the Savannah regions in the northern and southwestern parts of the country.** Katsina State is the largest cotton-producing state in the country. Other states where cotton production has been known to thrive include Bauchi, Borno, Gombe, Jigawa, Kaduna, Kebbi, Kwara, Ogun, Ondo, Oyo Plateau, Sokoto, Taraba, Yobe and Zamfara states.<sup>420</sup>

**In 2018, cotton export volumes increased by 100% and import volumes dropped by 78%, reflecting the decline in local textile and garment production which had decreased by 59% since 1995.**<sup>421</sup> In parallel, the country has become overrun by cheaper fabrics being imported from China and India and this has strongly discouraged producers to invest in cotton due to concerns over a limited market.<sup>422</sup>

<sup>413</sup>Olowa, P. (2021) <sup>414</sup>Federal Ministry of Agriculture and Rural Development. (2022) <sup>415</sup>Amuge, O. (2021) <sup>416</sup>Amuge, O. (2021) <sup>417</sup>Yusuf, V. (2022) <sup>418</sup>OECD. (2022) <sup>419</sup>Allen, A. (2022) <sup>420</sup>Amuge, O. (2021) <sup>421</sup>Sodipo, B. (2019) <sup>422</sup>Sodipo, B. (2019)

**Efforts are underway to improve data to support sectoral growth.** In 2022, the National Bureau of Statistics (NBS) signed a memorandum of understanding (MoU) with the National Cotton Association of Nigeria (NACOTAN) to develop and manage a database for the domestic cotton industry. The aim of this database is to enable better decision-making by the FGN and to determine the status of cotton production and the steps needed to improve the sector.<sup>423</sup>

**New and improved seed varieties offer opportunities for higher yields and improved revenue.** The adoption of genetically modified cotton seeds, like Bt cotton,<sup>424</sup> may be associated with better pest control, high cotton yields, and improved revenue.<sup>425</sup> Organic and sustainably produced

cotton may also play a key role in ensuring that Nigeria can benefit fully from export opportunities and in revitalising the textile and garment sector. This will also include a focus on capacity development and ensuring adherence to Good Agricultural Practices (GAP) and traceability requirements so that commodities can be certified and meet export requirements.<sup>426</sup> Organisations such as Cotton Made in Africa are already making good progress in this area (see text box below). A spokesperson for the Cotton Ginners Association of Nigeria noted that, with access to improved seeds, a cotton farmer can produce at least four tonnes per hectare with a value of NGN1 million (USD2,400) and that this is far greater than other competing crops, including maize and soybeans.<sup>427</sup>

**Cotton made in Africa (CmiA)** is an initiative of the Aid by Trade Foundation and is one of the world's leading standards for sustainably produced cotton. CmiA works in 10 countries in Sub-Saharan Africa (Benin, Burkina Faso, Côte d'Ivoire, Cameroon, Chad, and Nigeria as well as in Mozambique, Zambia, Uganda, and Tanzania) and supports around one million small-scale farmers. They connect with clients who are seeking to purchase greater amounts of cotton verified through CmiA and CmiA Organic. By 2022, CmiA had more than doubled Cotton made in Africa's volume from the previous year. In addition, the number of licensed retail and brand partners has risen by around 30% in the past four years and now encompasses some of the world's biggest retail and fashion chains, including Bestseller, Lidl, LPP, and the Otto Group. The production of CmiA-verified cotton also grew by 10%, to 690,000 tonnes, meaning that 40% of all cotton produced in Africa is now verified by CmiA.

Source: <https://cottonmadeinafrica.org/en/about-us/>

<sup>423</sup> Fibre2fashion. (2022) <sup>424</sup>A genetically modified pest resistant plant cotton variety. <sup>425</sup>Odigital. (2022)

<sup>426</sup>Federal Ministry of Agriculture and Rural Development. (2022) <sup>427</sup>Amuge, O. (2021)



**Transformation of the cotton sector is a priority area for the FGN.** In 2015, the Raw Material Research and Development Council (RMRDC) provided farmers with 5.82 metric tonnes of a range of improved cotton seeds in collaboration with the Institute of Agricultural Research (IAR) and National Cotton Association of Nigeria (NACOTAN) and this saw a 5% increase in production levels between 2015 and 2017. In 2019, the Central Bank of Nigeria (CBN) launched the Anchor Borrower Programme (ABP) that provides small-scale farmers with inputs in cash and in-kind services to enhance productivity, with cotton being one of the priority crops. In May 2021, over three million smallholder farmers had been supported by this scheme, across 21 targeted commodities, 36 states of the Federation and FCT, and with support from 23 participating financial institutions.<sup>428</sup> The CBN's investments of over NGN120 billion (USD286 million) have been used to revive 19 ginneries to increase capacity, thereby meeting the demand of the domestic textile and garment industry.<sup>429</sup>

**Nigeria's National Industrial Revolution Plan (under the Federal Ministry of Industry, Trade and Investment) makes reference to Cotton, Textiles and Garments (CTG) as a priority sector but there is no recent information available about progress or concrete plans.** A one-page fact sheet online lists the major challenges of the sector and includes the following: low cotton production and poor quality of seed cotton resulting from high levels of contamination (of seed); lack of power supply as most ginneries are located in rural and semi-urban areas; lack of adequate working capital; high cost of transportation; shortage of modern grading facilities that are of international standards; inadequate local markets and total dependence on international markets; porous borders; non-payment of export expansion grants; and low local patronage.<sup>430</sup> Notably, this only focuses on the cotton aspect of CTG with little to no reference to textiles and garments.

**It is important to note that cotton is considered one of the most agrochemical-intensive crops.** Globally, the cotton sector covers 2.5% of the world's cultivated land but uses 16% of global pesticides. It also requires large volumes of water and women may see this as a conflicting battle between needing water for household use/consumption versus supporting cotton production.<sup>431</sup>

<sup>428</sup>Mojeed, A. (2021) <sup>429</sup>Amuge, O. (2020) <sup>430</sup>Federal Government of Nigeria. (n.d.) <sup>431</sup>Hagen, M. von, & Willems, J. (2012)

## Role of women in the cotton value chain

**There is a distinct paucity of recent data and evidence on the role of women in the Nigerian cotton sector, both regarding production and throughout the supply chain including picking, sorting, and ginning.** However, according to Pathways Study Interviewees, women are mostly involved in the farming segment of the value chain in low-skilled and low-wage activities, including harvesting and picking. Most jobs in ginneries are reportedly done by men, especially in the north of the country where workplace gender segregation may be more of a challenge. Ginning is typically seasonal, lasting for 5-6 months of the year in West Africa, is labour-intensive and has associated health and safety risks.<sup>432</sup> Women are reportedly underrepresented in transport and trading of cotton.<sup>433</sup>

**While there is limited available information specific to Nigeria, evidence from the broader West African region suggests that women are typically absent from the more labour-intensive aspects of the cotton industry, including ginning, transportation, and trading as these are seen as male-dominated roles.** Additional studies also found that the dependence on men to fulfil these roles negatively impacted women producers as men exercised power

and control over women producers, refusing to support them to load or transport their goods or deceiving women on the market prices of their cotton and on product quality.<sup>434</sup>

## Factors affecting WEE in the agricultural sector

The following section summarises factors affecting WEE in the agricultural sector broadly, drawing examples from cotton and rice, where evidence is available.

<sup>432</sup>Hagen, M. von, & Willems, J. (2012) <sup>433</sup>Pathways Study Interviewees <sup>434</sup>Hagen, M. von, & Willems, J. (2012)

## Summary table of factors affecting WEE in the agricultural sector

Barriers		
Structural	Normative	Individual
<p>Customary laws restricting women's land ownership</p> <p>Limited focus and detail on specific WEE interventions in relevant policies</p> <p>Lack of gender-disaggregated data and monitoring systems</p> <p>Limited analysis of gender-related constraints across agricultural value chains</p>	<p>Gender norms restrict women's role in agricultural value chains (including rice and cotton) to low-skilled and low-paid roles</p> <p>Women's roles often go unrecognised</p> <p>Unpaid care and domestic work burden</p> <p>Women's limited mobility and access to markets</p> <p>GBV</p>	<p>Women's low land ownership and access to assets including farming equipment</p> <p>Limited control over income and access to credit</p> <p>Limited access to cooperatives, and weak agricultural cooperatives</p> <p>Women's limited access to transport (for example, to access ginneries and markets)</p> <p>Lower access to extension workers, and few extension workers are women</p> <p>Certification fees for organic and fairtrade standards</p>

## Summary table of factors affecting WEE in the agricultural sector

### Opportunities and entry points

Structural	Normative	Individual
<p>2019 National Gender Policy in Agriculture</p> <p>Gender-responsive budgeting and accountability mechanisms</p> <p>Certification programmes to improve worker rights and conditions (for example, organic and fair trade)</p> <p>Gender-equitable and responsive titling schemes</p> <p>Improving capacity of key stakeholders in the sector to collect gender-disaggregated data</p>	<p>Working with communities to tackle gender inequalities</p> <p>Promoting more gender-equitable intra-household decision-making</p> <p>Increasing women’s access to markets through cooperatives</p> <p>Prevention of and response to GBV (including economic forms)</p>	<p>Supporting, developing, and strengthening women-led cooperatives</p> <p>Working with existing and newly established companies to directly target women in outgrower programmes</p> <p>Improving women’s access to extension services and training, while increasing female representation in the extension service sector</p> <p>Capacity-building services intentionally targeted towards women</p> <p>Holistic interventions which tackle women’s education and skills, while building self-confidence and self-efficacy</p>

## Structural factors

**Nigeria's agricultural policies present entry points for gender-inclusive approaches and interventions, while highlighting the need to strengthen data and analysis.** The 2016 Agricultural Policy attempted to mainstream gender considerations. This included a focus to shift behaviours that have contributed to negative outcomes for women and youth and strengthen efforts to expand women's economic opportunities. The policy outlined plans to develop a number of targeted initiatives that promoted women's empowerment in agriculture in addition to targeted training for key leaders and influencers across the Federal Ministry of Agriculture and Rural Development (FMARD) to ensure that gender/youth considerations were better integrated into decision-making.<sup>435</sup> Similarly, the NATIP includes women (and youth) as a cross-cutting theme. The NATIP cites 'gender inequality and weak integration of youth and women in agriculture' as a broader challenge within the sector, as well as the unavailability of reliable data and information to carry out analysis and inform decision-makers.<sup>436</sup>

**The 2019 National Gender Policy in Agriculture promotes gender-sensitive and responsive agricultural approaches and interventions to boost agricultural productivity and sector**

**growth.** The policy's main objectives include developing staff and partner gender capacity; institutionalising gender-responsive budgeting; promoting the use of gender-sensitive data collection and gender statistics; and widening and strengthening partnerships. It also includes a focus on building women's skills through investment in women farmer cooperatives and addressing harmful cultural practices which hinder women farmers.<sup>437</sup> The FAO is supporting the FMARD to implement the policy, including working with diverse stakeholders such as Federal and States ministries, NGOs, the CBN, and the private sector. For example, the FAO is also working with the FMARD to conduct training for women cooperatives in the North West and other geopolitical zones on value chain development.<sup>438</sup>

**There have been a number of targeted government initiatives addressing gender-related barriers in the agricultural sector under the Agriculture Promotion Policy (APP).** 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). All these programmes aim to support women and youth by removing barriers to finance, increasing knowledge, and access to agribusiness

<sup>435</sup>Feed The Future & USAID. (2020) <sup>436</sup>Federal Ministry of Agriculture and Rural Development. (2022) <sup>437</sup>ActionAid Nigeria. (2021)

<sup>438</sup>Pathways Study Interview, FAO representative

information, providing in-kind grants, training, and business support.<sup>439</sup> However, due to limited availability of published monitoring and evaluation (M & E) reports on these schemes, the outcomes and impact of these initiatives on WEE outcomes remain unclear.

**Civil society groups and networks in the sector are actively working to hold the government to account for gender-related commitments.** For example, the Small-scale Women Farmers Organisation in Nigeria (SWOFON) was formed in 2012 to address and support women's issues in the agricultural sector, initially identifying 500,000 women farmers across the 36 States and FCT Abuja in the country.<sup>440</sup> They have since worked with the International Budget Partnership (IBP), a global partnership of budget analysts, community organisers, and advocates working to advance inclusive public budget systems,<sup>441</sup> to address concerns about women being left behind in agriculture. This initiative has had significant success to date, including increasing the Federal Government's spending in agriculture by 18.5% (as of 2020) as well as holding the FGN to account for its budgetary commitments in the 2019 Nigeria Gender Policy in Agriculture and ensuring allocations of just over NGN800 million (~USD2 million) for seeds, fertiliser, and light and modern equipment in the programme's five focus states in the 2020 budget.<sup>442</sup>

## Normative factors

**Women's roles in agriculture often go unrecognised.** According to the NATIP, women play important roles as producers of food, managers of natural resources, income earners, and caretakers of household food and nutrition security. However, it notes that women's contributions to agriculture often go unrecognised.<sup>443</sup> This stems from the sociocultural perceptions that men are responsible for heading the household and taking care of the family, and the lack of acknowledgement of the unpaid work that women do.<sup>444</sup> This lack of formal recognition (and remuneration) of women in the sector further limits women's voice in decision-making and in the opportunities available to them.<sup>445</sup>

**Women generally farm fewer high-value crops than men.** In both the north and the south of Nigeria, women farmers tend to farm less valuable roots and tuber crops, restricting their agricultural productivity relative to men farmers. This is likely to be due to gender norms and perceptions that men should manage the higher-value cash crops and staple crops, which require larger land size, and therefore higher levels of investment and more claims to (long-term) ownership.<sup>446</sup>

<sup>439</sup>World Bank. (2022) <sup>440</sup>International Budget Partnership – IBP (2021) <sup>441</sup>International Budget Partnership – IBP (n.d.)

<sup>442</sup>International Budget Partnership – IBP (2021) <sup>443</sup>Federal Ministry of Agriculture and Rural Development. (2022)

<sup>444</sup>Donli, P., & Anegebe, P. (2018) <sup>445</sup>Federal Ministry of Agriculture and Rural Development. (2022) <sup>446</sup>World Bank. (2022)

**Cooperative models can help build social and economic capital while contributing to rural development.** While there are limited recent data available on the number of women currently engaged in cooperatives in Nigeria, studies have demonstrated a correlation between women's participation in rural cooperatives and rural development.<sup>447</sup> Small-scale studies such as a study of women cooperative members in Ogun State have highlighted how cooperatives can provide a useful entry point for skills-based programmes.<sup>448</sup>

### Spotlight: Supporting women-led rice farmers in Niger State through cooperatives

Since 2019, the Alliance for a Green Revolution in Africa (AGRA) has been supporting women rice farmers to collectivise through the Lemu Women Rice Processors collective in the Ghako Local Government Area of Niger State.

AGRA delivered training on agro-input and output market distribution which has supported the women-led collective to increase productivity and profits. In addition, the initiative has supported linkages to finance through a partnership with the Lemu Microfinance bank. With the extra profits, members have been able to better support their household living costs and food security.

In the words of Mariam, one of the women beneficiaries, *“the benefits of AGRA teaching us how to properly process rice without stones and chaff has increased profitability of how much we sell a ‘mudu’<sup>449</sup> of rice; previously unprocessed rice sold for three hundred to three hundred and fifty naira only (NGN 300 - 350) now processed rice sells for between four hundred and fifty and five hundred naira (NGN 450 - 500).”*

Source: <https://agra.org/news/eliminating-food-importation-by-training-local-women-on-rice-processing-techniques/>

**Women's unpaid domestic work and care burden restricts their ability to engage in productive farm labour.** For example, a 2018 gender assessment in Kano and Jigawa States, found that, on average, women spend three hours per day preparing meals, leaving them with more limited time to care for their farms.<sup>450</sup>

<sup>447</sup>Akpama, B. C. & Isaac, O. (2018) <sup>448</sup>Olabisi, T. A., MacDonald, U. U., & Emmanuela, A. O. (2015) <sup>449</sup>'Mudu' is a unit of measure used for rice typically in Northern Nigeria. It is equal to about 8 cups or ~1.3 kilograms. <sup>450</sup>Business Women Connect. (2018)

## Individual factors

**Women are less likely than men to own land or manage their own plots.** Women are five times less likely to own land than men in Nigeria due to an entrenched inheritance system that limits women's land ownership. A study in Kano and Jigawa States, for example, found that, on average, women owned 34% of the land of household farms. Land ownership in these areas was found to be predominantly governed by customary law, leaving women without formal land registration vulnerable to land disputes.<sup>451</sup> Women are also much less likely to manage their own plot than their male counterparts are. Of those women who do manage their own plots, they experience significantly lower rates of productivity, typically producing as much as 30% less per hectare than their male counterparts.<sup>452</sup>

**Women do not share equal access to, and control of, productive resources, affecting the productivity of the sector overall.** This includes in areas such as access to finance, access to land, access to agricultural inputs, earnings and access to supportive services such as extension services.<sup>453</sup> Male farmers typically use over eight times more fertiliser and 50% more herbicide per hectare than their female counterparts due to women's more limited access to information and financial resources to invest in production.<sup>454</sup> Women's more limited access to and control over productive resources affects the productivity of the agricultural sector as a whole.<sup>455</sup>

**Women's access to finance, capital and information influences both the crops they can produce as well as their use of agricultural inputs.** For example, conventional cotton production requires land as well as high volumes of costly inputs which women are unable to access or afford.<sup>456</sup> Organic cotton requires fewer inputs in terms of fertilisers and pesticides, but the seeds are more expensive, and require increased knowledge on improved agricultural practices to ensure produce can meet certification standards. According to Pathways Study interviewees, as cotton is capital-intensive and requires access to finance and technology, most women are limited in their economic opportunities in the sector due to their more limited access to financial access, land, and technology. Similarly, women may have limited access to information on organic production including certification standards and market opportunities.<sup>457</sup>

**Women farmers tend to have access to less productive labour.** Female plot managers work more than their male peers and use more household and hired labour. However, male labour used by female plot managers is significantly less productive than male labour used by male farmers, likely due to normative factors including gender power dynamics.<sup>458</sup>

<sup>451</sup>Business Women Connect. (2018) <sup>452</sup>World Bank. (2022) <sup>453</sup>ActionAid Nigeria. (2021) <sup>454</sup>World Bank. (2022)

<sup>455</sup>ActionAid Nigeria. (2021) <sup>456</sup>Hagen, M. von, & Willems, J. (2012) <sup>457</sup>Hagen, M. von, & Willems, J. (2012) <sup>458</sup>World Bank. (2022)



## Spotlight: A peer training model to scale up capacity building of women rice farmers

The Small-scale Women Farmers Organisation in Nigeria (SWOFON), with support from the United Nations Development Programme, Global Environment Facility Integrated Approach Programme on Food Security (GEF-IAP-FS), in Nigeria, has provided training to more than 93,000 women and youth rice farmers across seven Nigerian states. The programme recorded 40-50% increases in food production and was able to mitigate climate challenges that typically affect production. The programme has also encouraged more women to engage in processing and has seen an improvement in quality, which, in turn, has improved the competitiveness of Nigerian rice. Other areas the programme is now looking at are seed multiplication as a means of overcoming the challenges related to the high costs of seed importation, and seed access in rural areas (e.g. reducing transportation time to access seeds through local production). The programme can operate at scale due to the peer leader model they use, whereby trained women go on to train a further 30 women. In some cases, women are supported with input grants for one hectare.

Source: <https://internationalbudget.org/2021/10/women-smallholder-farmers-in-nigeria-secure-investments-in-agriculture/>

**Women farmers may face barriers accessing extension services, which could boost their productivity.** Only 3% of women plot managers in the north participated in extension services, relative to 20% of men and yet plot managers that participated in extension activities saw 18% increases in productivity.<sup>459</sup> Women's low involvement in extension service-related activities is likely to be due to several factors; extension services focus on cash crops predominantly farmed by men and may, by default, target male household heads. Similarly, extension service providers are typically men and therefore gender-inequitable norms can, at times, limit women's engagement in communities where patriarchal and restrictive gender norms are more prevalent.<sup>460</sup>

**Women farmers may face barriers adopting new technologies and improved agricultural practices.** For example, a study with women rice processors in Niger State (80 respondents) found that although there was high awareness of better technologies, adoption was low, and barriers to adoption included high cost of processing machines and inadequate extension visits, both reported by 95% of respondents.<sup>461</sup> Similarly, a study on adoption of processing technologies in Jigawa State (sample of 240 women) found low adoption of technologies, with the exception of rice mills. The study also found that awareness was low, although cooperative membership was positively correlated with adoption of better technologies.<sup>462</sup>

<sup>459</sup>World Bank. (2022) <sup>460</sup>World Bank. (2022) <sup>461</sup>Tsado, J. H., Adeniji, O. B., Ajayi, O. J., Ojo, A. O., & David, Y. (2014) <sup>462</sup>iProject (n.d.)

Two further studies among rice producers in Anambra State (50 respondents)<sup>463</sup> and Bauchi state (138 respondents)<sup>464</sup> highlight high adoption of better agricultural technologies among women. However, a number of challenges are reported across these locations, including access to credit, high cost of labour and inputs, and accessing improved machines or irrigation systems. Finally, a small-scale study with women rice farmers Anambra State found multiple barriers to ICT use, including network coverage, knowledge, and skills, as well as costs.<sup>465</sup>

**A lack of affordable and accessible transport can prevent barriers for women farmers and workers in agriculture.** For example, in the cotton sector, men reportedly dominate in transportation in the supply chain, which can increase transaction costs for women as they may have to source alternative means or pay above market prices to access safe and reliable transport.<sup>466</sup> Similarly, transport costs (and related barriers of time and mobility constraints) may present barriers to employment in ginneries, which tend to be in semi-urban hubs.<sup>467</sup>

## Sector-specific recommendations for the agricultural sector

The following sector-specific recommendations are made to improve WEE in the agricultural sector more broadly, with additional considerations relevant for those working with rice and cotton farmers.

### 1. Support women producers through holistic skills-building programmes focused on sustainable and improved agricultural practices.

Recommended strategies include:

- Work with extension service providers to ensure that services are gender-responsive and adapted to meet women producers' specific needs. Recruit women extension workers to deliver services and include specific targeting of women (including non-household heads).
- Consider pre-financing mechanisms for women so that they can access critical inputs, or provide women with subsidised inputs under pilots to test uptake and productivity increases.
- Focus on sustainable and improved agricultural practices, including climate-resilient seeds, crops, and technologies.
- Work with agricultural input providers to increase the reach and accessibility of information, services, and training, including for the most marginalised women farmers (for example, women with disabilities).

<sup>463</sup>Okeke, M. N., Nwoye, I. I., & Osegbue, E. G. (2019) <sup>464</sup>Ephraim, S. C., Abu, I. A., & Suleiman, A. (2021)

<sup>465</sup>Okeke, M. N., Nwoye, I. I., & Kadiri, A. O. (2020) <sup>466</sup>Hagen, M. von, & Willems, J. (2012) <sup>467</sup>Hagen, M. von, & Willems, J. (2012)

- Work with larger-scale producers (agribusinesses) to provide training and support to women so that they can become outgrowers and explore models of pre-financing inputs and services in key crops such as rice and cotton.

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

Recommended strategies include:

- 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 (for example, delivered at appropriate times).
- Support women-led cooperatives with processing facilities, transport, and machinery.
- Leverage cooperatives and associations to improve access to credit.

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

Recommended strategies include:

- 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 input, 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.

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

Recommended strategies include:

- 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.

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

Recommended strategies include:

- Addressing gaps between formal policies and strategies and customary laws, for example 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 which 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.

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

Recommended strategies include:

- 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 (for example, 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 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).

## 5.2 The textile and garment sector



### Sector overview

**The once thriving Nigerian textile and garment sector is in need of revival.**<sup>468</sup> The reasons for the decline of this once thriving sector are complex and include the decline of the cotton industry;<sup>469</sup> currency collapse in the 1980s; a disinvestment in local industry and technology; and international competition from countries like China resulting in cheap imports of textiles and clothing.<sup>470</sup> Between 1996 and 2017, the export value of textiles and clothing declined from USD51 million to just under USD19 million. According to the Nigerian Textile Manufacturers Association (NTMA), the number of textile companies shrank from 175 firms in 1985 to less than 20 in 2022.<sup>471</sup> In the same time frame, from an estimated peak of 500,000 jobs in the 1980s, the sector now employs less than 20,000 people, as of 2022.<sup>472</sup>

**Textiles and garments are the highest imported commodity in Nigeria despite forex restrictions for imported goods imposed by the CBN.** In 2019, to encourage local production and create jobs, CBN imposed forex restrictions on textile imports, including woven fabrics and clothing. However, after three years, a report by the NBS found that textile materials accounted for the highest imports in the country's import index in 2021, highlighting how illegal imports of textiles are still finding their way into the Nigerian market. According to the NBS, the value of imports in 2020 was just under NGN20 trillion (USD47 billion), having grown by 17.3% year-on-year from 2019 to 2020.<sup>473</sup> The NTMA estimates that over 95% of Nigeria's domestic textile market is dominated by imported fabrics and clothing materials.<sup>474</sup>

**The sector generates both formal and informal employment.** According to Pathways Study interviewees, most jobs are informal, including finishing (ironing and packaging), sourcing raw materials, social media promoters, artisans, and fashion designers, whereas tying and dyeing in factory settings are more likely to be done through formal employment.<sup>475</sup>

<sup>468</sup>Onwuamaeze, D. (2022) <sup>469</sup>Onwuamaeze, D. (2022) <sup>470</sup>Kohan Textile Journal. (2020) <sup>471</sup>Fashionating World. (2022)

<sup>472</sup>Sodipo, B. (2019) <sup>473</sup>Economic Confidential. (2022) <sup>474</sup>Fashionating World. (2022) <sup>475</sup>Pathways Study Interviewee, Private Sector Representative

### Spotlight: The textile and garment value chain

“Production starts with the selection of suitable raw fabrics. The dyeing process is next which is then followed with finishing (ironing and packaging). Distribution is the final stage of the value chain as goods are delivered to respective consumers. Fabric making companies such as Funtua Cotton provide the raw fabrics. Small and medium processing companies carry out the tying and dyeing process as well as the finishing and distribution.”

Source: Pathways Study Interviewee, Private Sector Representative

#### **Given the historical challenges mentioned earlier, there are very few textile companies remaining in Nigeria that still produce traditional local fabrics.**

In recent years, Nigerian companies have faced significant competition from Chinese imports which currently account for 60% of the print fabric market in Africa, with a further 21% coming from India. Among the different categories of textile products, the area that the domestic industry was most competitive in was print fabrics. These bright, patterned fabrics vary in style and include Ankara, Atiku, Aso-Oke, Batik and Brocade, among others, and all of them have a huge market in Nigeria and across Africa, where they are typically hand-tailored into ready-to-wear clothing.<sup>476</sup>

#### **West Africa itself is one of the largest markets for traditional African prints and buys around 65% of all imports, of which Nigeria alone accounts for 38% of imports**

**for the region.**<sup>477</sup> The NBS revealed that the textiles, apparel and footwear sector has recorded a growth rate of 17% since 2010 due to increased demand for Nigerian fashion products globally.<sup>478</sup> However, there are reportedly issues regarding the sustainability of the sector. For example, the management of textile/clothing waste often does not follow international best practice.<sup>479</sup>

**The sector has a number of associations and governing bodies.** However, they are somewhat inactive and there is a lack of publicly available data on their operations, likely reflecting the state of the sector. These include the National Union of Textile, Garment and Tailoring Workers of Nigeria (NUTGTWN), the Nigerian Textile Manufacturers Association (NTMA) and National Cotton Association of Nigeria (NACOTAN). The website for the NUTGTWN is currently inactive and there

<sup>476</sup>Adebiyi, O. (2022) <sup>477</sup>Oxford Business Group. (2017) <sup>478</sup>Kohan Textile Journal. (2020) <sup>479</sup>Okafor, C. C., Madu, C. N., Ajaero, C. C., Ibekwe, J. C., & Nzekwe, C. A. (2021)

are no other public sources or documents available. The website for the NTMA is active, but most recent publications and events date back to 2017. As we have seen, NACOTAN is more active, but data gaps remain. However, this has not always been the case, and in the past these institutions were active in trying to organise the sector, acting as the voice of members, and even providing access to equipment and training. Revitalising these initiatives could be critical to the wider sector growth. From the stakeholder mapping exercise for the textile and garment sector, 60+ stakeholders were identified across the various states of Nigeria. A summary table of stakeholder types across the states is shown here, and the detailed information about stakeholders' activities (including women-focused provisions) can be accessed [here](#) on the Pathways Study website.

**The FGN has recognised the potential in revitalising the cotton, textiles and garments (CTG) sector and pledged to do so throughout multiple national policy and strategy documents.** A number of roundtable events have been held in 2022 involving key stakeholders of the sector including NACOTAN, the NTMA, the Cotton Ginners Association of Nigeria and the Garment and Accessories Manufacturers Association of Nigeria (GAMAN) as well as the Nigerian Federal Ministry of Industry, Trade and Investment (FMITI). There is mounting pressure on the FGN to implement a road map policy for CTG as this is seen as critical to the revival of the sector. However, the multifaceted challenges that the sector faces, including the wide range of stakeholders involved across multiple sectors and multiple ministries, departments and agencies (MDAs), complicate efficient coordination.<sup>480</sup>

Stakeholder Type	State							TOTAL
	National*	Lagos	FCT Abuja	Oyo	Ogun	Kano	Enugu	
Associations, Collectives, Representative Bodies	6	-	-	-	-	-	-	<b>6</b>
Private Companies	47	4	2	1	1	1	1	<b>57</b>
Government Ministries/ Departments/ Agencies	3	-	-	-	-	-	-	<b>3</b>
NGOs	2	-	-	-	-	-	-	<b>2</b>
<b>TOTAL</b>	<b>58</b>	<b>4</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>68</b>

\*National stakeholder tally includes global stakeholders, who are assumed to operate at a national scale.

<sup>480</sup>Chiejina, N. (2022)

**Investing in the growth of the textile and garment sector presents a huge opportunity for women as they are seen to be at the heart of this sector, whether as designers, tailors, or across many other skilled or unskilled roles in the supply chain.** It is estimated that up to 600% of value can be created from the cotton value chain through to ready-to-wear garments, presenting significant economic opportunities for women-led MSMEs.<sup>481</sup>

### Role of women in the textile and garment sector

**MSMEs operating in apparel (clothing, shoes) constitute 40.6% of all MSMEs in Nigeria.**<sup>482</sup> There are more women-owned enterprises both in manufacturing and in retail and trade. For manufacturing, there were just over 800,000 women compared to 750,000 men and for retail and trade there were just under 6.5 million women and just under six million men.<sup>483</sup> While a limited breakdown of the types of MSMEs by gender for the sector is available, broader evidence from the West African region suggests that it is typically women who specialise in handicraft cotton textiles for the national/regional markets or niche international markets.<sup>484</sup> These enterprises are likely to include tailors, dressmakers, accessory makers and shoe producers, among others.

**There are limited gender-disaggregated data on women in the textile and garment sector in Nigeria.** In the ready-made garment industry globally and regionally, women tend to be employed in unskilled, low-value occupations. The demographic profile of ready-made garment workers globally is over 80% female, and significantly higher in some producer countries. Most are young women or older adolescent girls with low levels of formal education, frequently migrating from poor rural areas with little or no experience of formal work and limited or no support networks in their work locations which are often far from home.<sup>485</sup> Women can enter the sector with limited training and learn on the job, and, for many women, this sector offers them their first formal employment opportunity.<sup>486</sup> Typical roles include sewing machine operators and helpers in the production process. Men, on the other hand, are more likely to be employed in higher-wage jobs and in leadership positions.<sup>487</sup>

**In some regions in Nigeria, data suggest women are heavily engaged in the dyeing and weaving of fabrics, especially in southwestern Nigeria.** Women in Ogun State are engaged in the dyeing of fabrics such as the famous Adire fabrics (Yoruba term for “tie and dye”) renowned by the Egba ethnic women. The making and designing of Adire is difficult work.<sup>488</sup> In Iseyin town (also

<sup>481</sup>African Development Bank. (2018) <sup>482</sup>Adeagbo, A., Ekezie-Joseph, K., & Ekezie-Joseph, D. (2022) <sup>483</sup>Federal Republic of Nigeria. (2021) <sup>484</sup>Hagen, M. von, & Willems, J. (2012) <sup>485</sup>Morris, J., & Yost, M. (2019) <sup>486</sup>Morris, J., & Yost, M. (2019) <sup>487</sup>Morris, J., & Yost, M. (2019) <sup>488</sup>Olawoyin, O. (2021)



southwestern Nigeria), traditional cloth weaving is a major source of livelihood for women. The cloth is called ‘Aso-oke’ or ‘Aso-ofi’ (in Yoruba) and women use wooden looms to hand-weave the textiles. The process is complex and can take days, from sorting the raw cotton or synthetic fibres to combing, spinning and warping, all of which are done manually; but patronage is good as they have customers coming to them from all different parts of the country to order various designs.<sup>489</sup> These textile dye workers are often subject to occupational hazards. A study exploring knowledge, attitudes, and safety practices among textile dye workers in Sokoto city found that, despite good knowledge, only 20% of respondents observed safety practices, highlighting the need for improved workplace practices.<sup>490</sup>

## Factors affecting WEE in the textile and garment sector

### Summary table of factors affecting WEE in the textile and garment sector

Barriers		
Structural	Normative	Individual
Lack of a formal and unified strategy for the cotton, textiles and garments (CTG) sector	Gender norms restrict women’s participation in empowerment activities	Women’s limited access to targeted and specialised training (also inhibited by low education levels)
Lack of incentives for revival of the private sector and high competition with cheaper imports	Unpaid care and domestic work burden	Limited access to information about opportunities available to women within the sector
High levels of informality lead to a lack of information that can inform decision-making and/or policy development	Women’s limited mobility may constrain them from reaching the workplace	Women’s limited control over income and access to credit
Occupational risks in some roles and settings	GBV and workplace-related harassment concerns	

<sup>489</sup>Adebulu, T. (2022) <sup>490</sup>Okafoagu, N. C., Oche, M., Awosan, K. J., Abdulmumuni, H. B., Gana, G. J., Ango, J. T., & Raji, I. (2017)

## Summary table of factors affecting WEE in the textile and garment sector

### Opportunities and entry points

Structural	Normative	Individual
<p>Develop targeted policies that are inclusive of women and focus on WEE activities</p>	<p>Working with communities to tackle gender inequalities</p>	<p>Working with training providers to target women with specific skills relevant to garment and textile companies</p>
<p>Public/private initiatives to boost local production and sales</p>	<p>Promoting more gender-equitable intra-household decision-making</p>	<p>Minimal educational requirements (SSCE) in garment factories makes access to employment opportunities easier for those with lower levels of education</p>
<p>Increased demand for Nigerian fashion globally and international focus on sustainability in the fashion industry</p>	<p>Prevention of and response to GBV (including economic forms)</p>	<p>Encouraging existing and new companies to invest in upskilling of women and target women in key roles</p>
<p>Engage with relevant MDAs to build gender capacity and support gender-inclusive growth strategies and plans</p>	<p>Dyeing activities may be more culturally accepted for women due to norms restricting women's mobility</p>	<p>Capacity-building services intentionally targeted to women to promote local production, especially in traditional cloth making, dyeing and garment production</p>
<p>Health and safety regulations</p>		<p>Holistic interventions which tackle women's education and skills, while building self-confidence and self-efficacy</p>

## Structural factors

**There appears to be a lack of ownership and coordination relating to the sector growth plans between the FGN and other industry stakeholders with regard to the Cotton, Textiles and Garments (CTG) sector road map.** This road map is considered critical to the revival of the sector. Yet, while the government emphasises the focus on revitalising the textile and garment sector in its key policy and strategy documents, there is a lack of information available on the execution plan/strategy despite lobbying from key stakeholders.<sup>491</sup>

**In some states, public/private partnerships have been used to boost production and sales.** For example, in Ogun State, Eco Bank has partnered with the State's First Lady's Office to promote the Adire industry as part of its efforts to further support and empower youth, women, and MSMEs.<sup>492</sup> The Ogun State Government has launched several initiatives to boost production and demand for Adire, a predominantly woman-made local fabric. This includes the adoption of Adire as a school uniform in all public primary and secondary schools. In addition, 'Adire Fridays' have been widely promoted among civil servants and public sector employees.<sup>493</sup>

## Normative factors

**Nigerian women's roles in the sector are influenced by social and gender norms.** For example, a Pathways Study interviewee highlighted that women in northern Nigeria are involved in dyeing, finishing and packaging activities as these jobs are segregated and can be done at home. Conversely, the stakeholder suggested that women are less likely to be engaged in transportation and distribution activities.

**There is a lack of data on workplace conditions in Nigeria and specifically how they impact on women.**<sup>494</sup> However, small-scale surveys indicate that women in the sector may be at risk of violence and harassment although further research is needed in this area. For example, qualitative research carried out in Katsina, Edo, and Taraba states found that women in some occupations (including shoe and bag making and cloth dyeing) are especially vulnerable to harassment and violence. Some female workers interviewed suggested that men may feel threatened by successful women and subsequently turn to harassment to disparage and discourage them from participating.<sup>495</sup>

<sup>491</sup>Fibre2fashion. (2022) <sup>492</sup>Proshare. (2022) <sup>493</sup>Coffie-Gyamfi, C. (2020) <sup>494</sup>Morris, J., & Yost, M. (2019) <sup>495</sup>World Bank. (2019)

## Individual factors

**Women entrepreneurs in the textile and garment sector in Nigeria face multiple challenges to growth.** Studies by the African Women Entrepreneurs Network identified five key areas that women entrepreneurs find challenging. These include: (i) high taxes and limited incentives, (ii) lack of reliable electricity and broadband internet connections, (iii) high and uncompetitive interest rates on loan products, (iv) lack of skilled workers, and (v) the lack of a support system for entrepreneurs.<sup>496</sup> A small qualitative study (sample of 11) with women entrepreneurs working in indigenous textiles found that women face a number of challenges which are similar to those faced by entrepreneurs in other sectors, including accessing finance or access to education. In addition, lack of intellectual property rights protections was highlighted as a challenge for women working in this sector.<sup>497</sup> However, despite these obstacles, many 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.<sup>498</sup> Furthermore, Pathways Study interviewees highlighted digital skills as presenting opportunities to leverage social media to grow women-led businesses.

**Training initiatives can provide a significant entry point for WEE programming.** 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.<sup>499</sup> Skills acquisition programmes provide opportunities for women to enter the sector. For example, the National Union of Teachers (NUT) organised Adire manufacturing training for its female retirees.<sup>500</sup>

**Digital marketplaces are increasingly offering women increased opportunities to market and sell their products.** For example, the [Adire Ogun digital marketplace](#) is a platform which links producers of locally-made Adire with online buyers internationally.<sup>501</sup>

## Sector-specific recommendations for the textile and garment sector

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

Recommended strategies include:

- 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.

<sup>496</sup>Olushoga, M. (2014) <sup>497</sup>Oladipupo, A.O., (2021) <sup>498</sup>Olushoga, M. (2014) <sup>499</sup>Pathways Study Interview, Private Sector Representative  
<sup>500</sup>Pathways Study Interview, Private Sector Representative <sup>501</sup>Olukoya, O. (2020)

- 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.**

Recommended strategies include:

- Work with the FGN to develop the CTG 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**

Recommended strategies include:

- 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.**

Recommended strategies include:

- 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.**

Recommended strategies include:

- 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.



## 6. Implications and recommendations

**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.**



While Nigeria has made positive strides towards greater gender equality, progress has been hindered by persistent levels of inequality both nationally and regionally. Across the country, significant gender gaps remain in economic participation and political empowerment, meaning that women still face considerable barriers to transition to productive employment and decent work. Women's labour force participation rates are significantly lower than men's, influenced by socioeconomic demographics, with significant geographic differences. A number of critical gender gaps also exist in relation to women's representation, women's pay and women's access to essential services.

**Based on the key findings, a number of practical recommendations and propositions are aimed at donors, policymakers, community leaders, programmers and researchers for consideration.** Recommendations are aimed at stakeholders engaged in WEE-focused programmes and initiatives, as well as those involved in more general economic development programming which may not have WEE as a central aim. Given the significant regional variation in gender indices and labour force participation, it is recommended that efforts are focused on areas of the country where the need is greatest and target groups of women who are most marginalised from the labour force.

These proposed recommendations can serve as a starting point for further deliberations by multiple stakeholders including government to ensure actionable interventions within mutually agreed timeframes.

## 6.1 Policy/Advocacy recommendations

### Current situation

- Weak enforcement of labour policies and lack of gender-disaggregated data, reporting and monitoring.
- Gaps in existing legislation.
- Very limited data on Female Labour Force Participation (FLFP), specifically in the informal sector and lack of sector-specific data on women.
- Strong sociocultural perceptions relating to women's occupations and lack of recognition of the burden of unpaid care work.

- 1. Address key policy gaps to improve protection of formal and informal women workers and improve the implementation of existing WEE-related commitments, legislation and programmes.**

Recommended strategies for consideration include:

- Extend labour rights and/or social protection provisions to informal workers and informal enterprises at least as a temporary measure or as a means to incentivise them to transition to formal enterprises.
- Work with local government, customary and religious structures to strengthen local-level enforcement and implementation of legislation tackling GBV, child marriage, FGM and other harmful practices.
- Work with government to improve the implementation of policies and laws in relation to labour rights and decent work.
- Advocate for supportive legislation and improved legislative frameworks including the Gender and Equal Opportunities Bill.
- Strengthen the implementation of policies, accountability, and remediation mechanisms on equal land ownership for women, especially in the context of customary laws that may discriminate against women.
- Implement and support initiatives targeted at reducing the gender pay gap through, for example, mandatory reporting for public and private sector entities.
- Support gender and inclusion benchmarking initiatives of employers to improve monitoring and enforcement of labour rights legislation (like maternity

leave, normal working hours and equal wages), while incentivising greater compliance.

#### Current situation

- Very limited gender-disaggregated data available for key sectors such as CTG despite strong emphasis on sectoral growth in these sectors in key National Development Plans.
- Lack of targeted initiatives that support the inclusion of women in key government strategies and policies and minimal reference to specific challenges and constraints that women face.
- Limited evidence of results and impact of existing WEE-focused and youth employment initiatives.
- Inadequate monitoring systems and lack of gender-disaggregated data.

#### 2. Strengthen the gender inclusiveness of government policies and strategies, particularly policies related to sectoral growth and job creation.

Recommended strategies include:

- Support the government with gender analysis and expertise to ensure evidence-based policy and programme design for priority sectors to ensure that the most critical constraints are addressed, and gender gaps are closed with the aim of accelerating economic gains for women.

- Support and facilitate a more integrated and coordinated multisectoral approach to sector development plans and industry road maps, engaging actors at all levels, including the FGN, private sector, associations, unions, and other relevant stakeholders.
- Prioritise monitoring and reporting of policy-level initiatives and commitments towards WEE at the national level. This could include investing in women's rights organisations (WROs) to undertake community-based monitoring of government policies and action plans from a gender perspective.
- Leverage, expand and improve on existing government-led youth employment and WEE-focused programmes to enhance these initiatives' WEE-related outcomes.
- Strengthen monitoring and evaluation systems, firstly to improve access to gender-disaggregated data and, secondly, to track results and assess the impacts of WEE initiatives on women's livelihoods.

#### Current situation

- Persistent gender inequalities in land rights; high prevalence of GBV, child marriage and FGM.
- Female-headed households more likely to be food insecure than male-headed households but the likelihood decreases with more access to arable land.
- Women face barriers in accessing and owning productive assets such as land.

- Regional disparities between the implementation of legislation and strong influence of customary traditions that do not align with federal laws.
- Limited capacity of local government specifically as relates to WEE.

### 3. Undertake local-level capacity building and advocacy around women's rights and promote greater harmonisation between formal legislation and state-level religious and customary laws to ensure women's rights are protected, and that women have recourse to justice mechanisms.

Recommended strategies for consideration include:

- Involve community and religious leaders, women and men, and State and LGA representatives in mobilisation for WEE activities.
- Training and capacity-building of key duty bearers including traditional customary structures, local governments, and law enforcement on key legislation regarding women's right to land ownership, legislation around child marriage and other harmful practices.
- Work with the national and local government bodies and local women's rights organisations (WROs) to document and track women's rights violations and strengthen local-level accountability mechanisms.

- Prioritise female-headed households, and women with disabilities (and other marginalised groups) and facilitate community-level conversations and peer-to-peer training, e.g. with elders/chiefs, social workers, community health volunteers, teachers and other stakeholders on women's land rights and constitutional law.
- Understand and address the diverse norms at play in different regional contexts and tailor policies and programmes to adapt to these changing contexts.
- Work with local governments and religious leaders to support implementation of policies and federal laws such as the NGP, the Child Rights Act and the 2015 VAPP Act.
- Strengthen the capacity of local governments especially in areas such as WEE, through training of officers tasked with implementation to strengthen their buy-in to policies and initiatives and facilitate improved implementation.

## 6.2 Programming recommendations<sup>502</sup>

### Current situation

- Limited women in leadership positions.
- Traditional gender norms influence the perception of women workers and influence negative and harmful behaviours in the workplace.
- Lack of enforcement of critical labour policies leads to poor working conditions.

### 1. Work with private sector companies to stimulate gender-inclusive work environments that have a zero-tolerance culture for workplace discrimination against women.

Recommended strategies include:

- Incentivise companies to ensure greater levels of representation, particularly in leadership positions and ensure the skills upgrading of women employees.
- Endorse and implement gender commitments and recruitment quotas, which should include gender-sensitive policies, staff training, codes of conduct, gender-based violence and harassment (GBVH) policies, and anonymous grievance and reporting mechanisms.
- Focus on addressing GBVH, promoting zero tolerance, and addressing insensitivity towards women's unpaid

<sup>502</sup>For stakeholders directly involved in WEE initiatives and stakeholders involved in general economic development programming not solely focused on women. These stakeholders may be operating at local, national and/or regional levels.

care responsibilities, and ensuring safe and effective reporting mechanisms and referral pathways for survivors of violence.

- Improve working conditions and health and safety for women workers including provision of living wage, addressing any gender pay gap, flexible working hours and parental leave.

#### **Current situation**

- Common barriers faced by women entrepreneurs include access to knowledge and skills for starting and running a business, unpaid care responsibilities, access to information about finance, access to finance, access to inputs and difficulties in connecting with markets.
- Women have limited access to networks that can help promote and grow their economic opportunities.
- Barriers to finance, and huge potential to increase women's financial inclusion.
- Skills gaps in key sectors – especially in rural areas.
- Female-headed households are more likely to live in poverty.

## **2. Work with women and girls holistically to improve their human capital and wellbeing.**

Recommended strategies for consideration include:

- Develop efforts to improve soft skills around leadership, negotiation and conflict management, through on-the-job training and mentoring schemes.
- Improve women's entrepreneurial business capabilities and financial literacy.
- Establish focused skill-based interventions to support women's progression across value chain stages and into more lucrative, higher-skilled, and more secure sectors.
- Targeted interventions to improve women's voice, decision-making, and self-efficacy; more equitable norms around leadership, and opportunities for women to move into new or upgraded roles.
- Provide or link women and youth with improved sexual and reproductive health services.
- Support women entrepreneurs to leverage opportunities offered by online networking and social media platforms.

### 3. Remove gender-based barriers to finance and provide women-friendly financial services and products.

Recommended strategies for consideration include:

- Assess the opportunity for partnership between microfinance institutions and NGOs to support women-led SMEs to become bankable. By investing in a partnership between microfinance institutions and NGOs and providing access to low-cost funding, microfinance institutions could lower their interest rates and provide longer-term and larger-ticket-size funding to women-led SMEs in order to help the target groups build their capital and eventually build their business portfolios to qualify for lines of credit and traditional financing.
- Engage women meaningfully in the design of financial services and products (including mobile money products), to ensure that they are accessible for all women, including the most marginalised (such as young women, women with disabilities, rural and illiterate smallholders etc).
- Consider potential investment in microfinance institutions to provide funding specifically for women's collectives and reduce the level of interest and value on these loans. Such investments could require tailored technical and institutional support to

build the microfinance institutions' efficiency in providing longer-term credit to provide better access for rural clients.

- Targeted programming that aims to increase women's access to financial services and improve financial literacy.

### 4. Work with and grow women's collectives to build social, human and economic capital, and tackle normative barriers.

Recommended strategies for consideration include:

- Leverage existing VSLAs, cooperatives and women's groups to help women to overcome challenges associated with accessing agriculture extension services and market opportunities.
- Ensure that all work to support women's networks includes a focus on supporting women to aggregate, reach more lucrative markets, and receive better prices for their goods, and accessing formal financial services.

#### Current situation

- At the household level, men continue to dominate decisions around employment income and opportunities.
- GBV prevalence and high rates of child marriage and FGM.
- Inequalities in land ownership.

## 5. Address inequitable intra-household dynamics, norms and GBV.

Recommended strategies for consideration include:

- Household approaches targeting women in VSLAs and other forms of women's groups which explicitly stimulate discussions, promote gender-equitable attitudes and norms and support families to negotiate about gender roles and norms which guide intra-household decision-making and labour.
- Support livelihoods and economic empowerment initiatives coupled with gender-transformative interventions which increase women's access to and control over economic assets and access to financial services, promote their financial independence, reduce their vulnerability to economic and other forms of GBV, and support women's ability to seek services.
- Social norms approaches (for example, initiatives promoting positive norms around masculinity) to tackle underlying drivers of GBV.
- Build on existing efforts to improve understanding of what works to increase women's access to and control over land and other assets.

## 6.3 Research recommendations

### Current situation

- Limited information and understanding of key metrics relating to the informal sector, including major constraints to growth and potential contributions to the national economy through formalisation.
- No nationally representative study on time use and unpaid care and domestic work.
- Limited information and evidence on the impact of existing WEE and youth employment programmes on WEE; specifically, a lack of data to evidence or demonstrate outcomes and impact on marginalised women.
- Evidence gaps around how different gender-related challenges including GBV play out in different sectors, specifically the informal sector.
- Presence of patriarchal norms and high levels of GBV presenting a risk of backlash including increased GBV.

### 1. Commission and undertake research and evaluations to address research gaps, including:

- Undertake much needed national research on time use to understand the current situation of unpaid care and domestic work and its impact on WEE.

- Implement research and evaluations to understand the extent to which current WEE and youth employment-focused initiatives are benefiting diverse groups of women.
  - Conduct studies to understand the main constraints to formalisation and assess attitudes (of businesses and individuals – workers and employers) towards formalisation, and their understanding of potential benefits.
    - Any efforts to formalise should be preceded by the implementation of socioeconomic provisions for social protection (e.g. cash transfers, social insurance etc) for informal businesses and workers, and efforts to increase their productivity (e.g. financial inclusion, access to digital technologies etc).<sup>503</sup>
  - Undertake research to understand women’s experiences of GBVH at work, specifically in the informal sector as well as successful mitigating actions.
  - Conduct research on the prevalence and dynamics of economic VAW, and action research to understand what works to address it.
- 2. Increase the focus on gender-disaggregated monitoring and data collection at all levels within the public and private sector and measures of key factors enabling or constraining**

**WEE** including gender-specific measures focused on women’s capabilities and agency, household relations and gender norms and attitudes. This should include measures of key factors enabling or constraining WEE including gender-specific measures focused on women’s capabilities and agency, household relations and gender norms and attitudes. This should also include tracking signs of potential backlash including increased rates of IPV.

- 3. At minimum, disaggregate results by sex and region and include disaggregated targets.** Wherever possible, programmes and research should further disaggregate by other socioeconomic characteristics including income, age, race, disability, and migratory status.
- 4. Commission participatory action research to understand progress and influence future gender-inclusive programme and policy design.**
- 5. Monitor, track and mitigate against any signs of potential backlash** during programme implementation, including increased rates of GBV.

<sup>503</sup>Güven, M. & Karlen, R. (2020)





# Appendices

## Appendix 1 - Explanation of methodology

### Scoping study

A scoping study was implemented to guide research fundamentals





Euromonitor International undertook preliminary research to analyse the existing literature on women's economic empowerment (WEE) in the 13 countries, identify research and data gaps to help develop research objectives/questions and guide the methodology design of the Pathways Study.

Multiple drivers and barriers to WEE exist, and the initial scoping research helped identify key commonalities as well as underlying differences across sectors and countries. In agriculture, the role of women within local governance and resource control/distribution structures is critical to success, and cooperatives/collectives have been effective at increasing women's economic outcomes and agency. In non-agriculture sectors, employment segregation and unpaid care work, both usually driven by gender

norms, are key barriers relegating women to certain roles and/or restraining women from certain sectors and/or to lower-paying positions/occupations within sectors.

Additionally, while national institutions are often tasked with addressing WEE broadly, local entities and sector-specific organisations are better placed to implement meaningful changes or localised solutions that expand women's economic opportunities in a sustainable way

## Sample findings from scoping study

Shared barriers across SSA		Country-level barriers
Employment concentration in informal, low-wage and low-skilled sectors	Inadequate access to financial institutions and affordable credit facilities	 High fertility/adolescent fertility rates
Employment concentration in administrative positions, low representation in managerial positions	Under-investment in education beyond baseline and primary levels	 Inadequate access to reproductive health/family planning needs
Broad wage gap in both formal and informal sectors	Imbalanced household power dynamics/sociocultural barriers on gender roles	 Low life expectancy/high maternal mortality rates
Under-representation in key growth sectors	Significant time spent on unpaid care work and domestic household chores	 Inadequate access to safe transport
Education and employment discrimination that contributes to employment segregation	Gender norms that limit women's opportunities	

Employment
  Access to resources
  Social and cultural
  Health and safety

<sup>1</sup> Note: Countries listed under the 'country-level barriers' reflect SSA countries (within the scope of the Pathways Study) that experience the highest levels of the listed WEE health-related barriers. These include:

- High fertility/adolescent fertility rates: Angola, Cote d'Ivoire, Nigeria, Senegal, Tanzania & Uganda
- Inadequate access to reproductive health/family planning needs: Angola, Cote d'Ivoire, Ghana, Nigeria, Senegal & Uganda
- Low life expectancy/high maternal mortality rates: Cameroon, Cote d'Ivoire & Nigeria
- Inadequate access to safe transport: Ethiopia, Rwanda, Tanzania & Uganda

## Sector selection

In executing the first key objective of the Pathways research programme (“Identifying sectors with the most potential to contribute to and benefit from expanding women’s opportunities”), Euromonitor International considered the level of these opportunities, both in terms of potential/scope (reaching the majority of women across the country) and in terms of feasibility (ease to expand opportunities). Quantitative and qualitative methods were utilised to ensure a balanced perspective on the sector selection.

### Focusing on priority sectors, using economic modelling to tease out the data/quantitative story for WEE

The UN’s globally recognised International Standard Industrial Classification of Economic Activities (ISIC Rev. 4)<sup>504</sup> was utilised for the definition of sectors. In order to ensure full alignment with other data sources (including Euromonitor International’s proprietary Passport database from which other data were sourced), the ISIC’s 21 categories/sectors were consolidated into 14 overall sectors (please refer to Appendix 2 for full definitions). Euromonitor International’s Analytics team analysed historic and current data available at a country level on the main economic sectors. The team developed forecasts for

productivity, employment and women’s economic potential in each economic sector. This modelling used variables including Gross Value Added (GVA) at sector level, Gross Domestic Product (GDP), Employment Data, Capital Data, Demographics Data, sourced from Passport (Euromonitor International’s Passport database). The analysis also incorporated data from the International Labour Organization’s statistical database (ILOSTAT<sup>505</sup>):

(i) Employment data by sex and economic activity, and (ii) Mean weekly hours worked per person by sex and economic activity. The African Development Bank Group (AfDB) database<sup>506</sup> provided additional input on (i) GVA from Education, Human Health and Social Work Activities – for Angola, Botswana and South Africa, and (ii) Gross Capital Formation per public/private sector. These metrics were utilised in a model to predict the GVA share from GDP using fixed effect panel data regression. The metrics were also used in another model to assess the benefit of women’s inclusion per sector (using a Cobb-Douglas production function with labour disaggregated by gender<sup>507</sup>).

Euromonitor International then developed these findings into a visual scorecard that ranks sectors based on three scenarios: (i) sector performance; (ii) labour opportunity and productivity; and (iii) gender labour gap.

<sup>504</sup>See [https://unstats.un.org/unsd/publication/seriesm/seriesm\\_4rev4e.pdf](https://unstats.un.org/unsd/publication/seriesm/seriesm_4rev4e.pdf) <sup>505</sup><https://ilostat.ilo.org/> <sup>506</sup><https://dataportal.opendataforafrica.org/>

<sup>507</sup>The methodology was adjusted based on earlier work by Espinoza, Raphael and Ostry, Jonathan D. and Papageorgiou, Chris, *The Armistice of the Sexes: Gender Complementarities in the Production Function* (June 2019). CEPR Discussion Paper No. DP13792, Available at SSRN: <https://ssrn.com/abstract=3428312>

## Scorecard scenarios for ranking economic sectors

Scenario 1:		Scenario 2:		Scenario 3:	
<p>Women's opportunities rest mainly on the sectors' performance: Women will benefit from huge increase of GVA in the most dominant sectors.</p>		<p>Women's opportunities rest mainly on labour performances: Women will benefit from huge increase of labour force and sector productivity.</p>		<p>Women's opportunities rest mainly on the current gender gap: Women can win in sectors where gender gap is high and sectors will highly benefit from female inclusion.</p>	
Rank	Sectors	Rank	Sectors	Rank	Sectors
1	Agriculture, Forestry And Fishing	1	Agriculture, Forestry And Fishing	1	Construction
2	Mining And Quarrying	2	Wholesale And Retail Trade; Repair of Motor Vehicles And Motorcycles	2	Manufacturing
3	Wholesale And Retail Trade; Repair of Motor Vehicles And Motorcycles	3	Mining And Quarrying	3	Wholesale And Retail Trade; Repair of Motor Vehicles And Motorcycles
4	Manufacturing	4	Manufacturing	4	Mining And Quarrying
5	Construction	5	Construction	5	Agriculture, Forestry And Fishing
6	Real Estate Business And Administrative Activities	6	Other Services	6	Other Services
7	Other Services	7	Accommodation And Food Service Activities	7	Accommodation And Food Service Activities
8	Transport Storage And Communication	8	Education	8	Public Administration And Defence; Compulsory Social Security
9	Accommodation And Food Service Activities	9	Public Administration And Defence; Compulsory Social Security	9	Real Estate Business And Administrative Activities
10	Education	10	Real Estate Business And Administrative Activities	10	Education
11	Public Administration And Defence; Compulsory Social Security	11	Transport Storage And Communication	11	Transport Storage And Communication
12	Financial And Insurance Activities	12	Human Health And Social Work Activities	12	Human Health And Social Work Activities
13	Utilities	13	Financial And Insurance Activities	13	Financial And Insurance Activities
14	Human Health And Social Work Activities	14	Utilities	14	Utilities

The scorecard was shared with country working group participants through workshop sessions to ensure that sector selections reflected inputs from country-level stakeholders

In order to ensure a balanced approach to choosing the sectors of focus, Euromonitor International organised “sector selection” workshops per country to discuss the findings from the scoping study and scorecard.<sup>508</sup>

Leveraging Steering Committee and partner networks, participants/stakeholders from the private and public sectors of the country were invited to share their feedback on the scorecard sectors and to provide input on sectors/sub-sectors of focus. Country stakeholders' knowledge and experience were incorporated to ensure that the selection of the sectors was contextually cognisant, while considering the informal economy and the socioeconomic, political and cultural factors

<sup>508</sup>This “sector selection” workshop for the Nigerian Pathways Study occurred in December 2020.

that are likely to drive women's opportunities. It is noteworthy that the sectors proposed by participants were mostly aligned with the scorecard findings.

Euromonitor International then conducted additional secondary research to validate the sectors proposed during the workshop in order to develop a matrix of criteria and considerations (see below) to support the final selection of two broad sectors in Nigeria: (i) the agricultural sector (with a spotlight on the rice and cotton sectors), and (ii) the textile and garment sector.

## Selection Criteria Deep Dive: Nigeria

Broad Economic Sector	Specific Sectors/ Commodities (if applicable)	Criteria fulfilled (checklist)						Criteria fulfilled (explanation)	Considerations met & Explanation	Potential Challenges (conducting research in sector + sector-specific)
		1	2	3	4	5	6			
Agriculture	Rice	✓	✓	✓	✓	✓	✓	Focus of Economic Sustainability Plan (ESP); and key beneficiary of credit from the Central Bank of Nigeria (CBN)	Most regions of Nigeria; Rural + Urban	Competition with imports (smuggled)
	Cotton	✓	✓	✓	✓	✓	✓	Strong linkages with the textile industry	Export commodity; Young women involved. Rural + Urban interplay	Low yield due to poor quality seeds
Manufacturing	Textile & Garment, including indigenous artisanal textiles (e.g., Adire, Aso-Oke, Akwete, Batik, Akwa Oche/Akposhe)	✓	✓	✓	✓	✓	✓	Aligns with the AfCFTA	Export commodity; Rural + Urban interplay, Young women involved	Competition with other mass-manufactured textiles, highly manual production techniques

### Criteria

1. Incorporating informal economy

2. Ability to effect change

3. Women's preferences & agency

4. Alignment with govt strategy/national devpt plan

5. Timescale of intended impact + sector potential

6. Scorecard priority

## Stakeholder mapping

The research team identified key WEE stakeholders in relevant sectors mainly via desk research and supplemented with interviews; the research team then mapped these stakeholders per location (e.g. region/province/state) in the country

The research team (Euromonitor International and country research partners) used desk research and targeted outreach and interviews to identify and map key stakeholders playing a key role in WEE within each sector. The objective of this mapping was twofold: (i) to identify key stakeholders – public and private per sector in each

country, their operations within the supply/ value chain, key projects/initiatives, any key provisions for women (e.g. membership, leadership, gender-focused programmes, etc) and their impact on WEE; and (ii) to identify potential stakeholders to be interviewed for the Pathways Study.

This mapping produced 170+ stakeholders in Nigeria across (i) the agricultural sector (with spotlights on rice and cotton), and (ii) the textile and garment sector. These stakeholders included: (i) sectoral structures (associations, cooperatives and collectives, organisations and representative bodies); (ii) government ministries, departments and agencies; (iii) private companies; and (iv) non-governmental organisations – NGOs (international and country). Please refer to the [Pathways Study website](#) for the full mapping of stakeholders.<sup>509</sup>

## Interviews

The research team conducted interviews with key stakeholders to dive into women's roles per sector, including the drivers and challenges faced and future opportunities

The research team for Nigeria conducted a total of 18 in-depth interviews with stakeholders including cooperatives/ collectives, industry associations, NGOs/ INGOs and CSOs and private companies. The objective was to discuss women's participation in the sub-sectors in Nigeria, the key drivers/barriers to expanding women's opportunities, and the actionable steps to getting there. The questions were structured into three broad themes/objectives (examples of broad topics discussed per theme below):

Interviewee Type	Agriculture (including Rice and Cotton)	Textile and Garment
Non-Governmental Organisations (National & Global)	2	-
Government Bodies	3	-
Industry Associations	3	-
Private Companies/ Organisations/Individuals (including independent consultants)	2	8
<b>Total</b>	<b>10</b>	<b>8</b>

<sup>509</sup>Stakeholder listing is based on secondary research and interviews, so all stakeholders (especially those with highly localised and/ or offline operations) may not have been captured in the listing. All maps and tables present best-available information and can be updated as new information is received

### 1. Sector/Sub-sector overview and trends

- What are the sector's drivers and constraints – generally and for women specifically?
- How does the sector provide opportunities for achieving sustainable employment and/or sustainable livelihoods?

### 2. Current status of women in sector/sub-sector

- What types of positions/jobs do women hold (formal and informal)? Why?
- What are the drivers of and barriers to women's (increased) economic participation in the sector/sub-sector (employment, entrepreneurship, career advancement, etc)?

### 3. Future opportunities for women in the sector/sub-sector and actionable solutions

- What types of roles/positions/jobs/opportunities (including self-employment) can women target? How? What is needed to support them?
- What are the current solutions being implemented?
- Are there any other solutions not yet being implemented that may improve women's economic participation in the sector?
- Who are specific key stakeholders crucial to implementing identified solutions?

## Analysis and reporting

Findings from primary and secondary sources were analysed and developed into a report (including actionable recommendations) that was reviewed by multiple stakeholders/partners

The research team then analysed data and insights collected from secondary and primary research to produce key findings and proposals to improve women's economic opportunities. Key drivers and barriers plus preliminary recommendations were then developed for discussion/elaboration with country working group participants in a "developing recommendations" workshop facilitated by Euromonitor International.<sup>510</sup> This was in order to integrate their expertise and knowledge of the country's context into the analysis, to ensure the final recommendations are tailored, relevant and feasible for women in the country.

Feedback from country working group participants was then incorporated ahead of sharing the draft reports with key stakeholders (sector experts, thematic experts, Steering Committee) for validation, and working with Kore Global for finalisation.

<sup>510</sup>This "developing recommendations" workshop for the Nigerian Pathways Study occurred in March 2021.



## Appendix 2 - Sector classification<sup>511</sup>

### Overall sectors based on International Standard Industrial Classification of Economic Activities (ISIC Rev. 4)

#	Sector Name	Description
1	Accommodation and Food Service Activities	This category corresponds to Section I of the International Standard Industrial Classification (ISIC Rev. 4) and comprises units providing customers with short-term lodging and/or preparing meals, snacks and beverages for immediate consumption. The section includes both accommodation and food service activities because the two activities are often combined at the same unit.
2	Agriculture, Forestry and Fishing	This category corresponds to Section A of the International Standard Industrial Classification (ISIC Rev. 4) and covers the exploitation of vegetal, animal and fish natural resources. The section comprises the activities of growing crops, raising animals, harvesting timber and harvesting other plants and animals from a farm or their natural habitats. Fishing is defined as the use of fishery resources from marine or freshwater environments, with the goal of capturing or gathering fish, crustaceans, molluscs and other marine products (e.g. pearls, sponges, etc.).
3	Construction	This category corresponds to Section F of the International Standard Industrial Classification (ISIC Rev. 4) and includes general construction and special trade construction for buildings and civil engineering, building installation and building completion. It includes new work, repair, additions and alterations, the erection of prefabricated buildings or structures on the site and also construction of a temporary nature.

<sup>511</sup>This is a definitions summary of all 14 sectors analysed in developing the scorecard for the 13 countries. However, the broad sectors of focus per country are limited to 2-3, with a deep dive analysis of sub-sectors and/or agricultural commodities.

## Overall sectors based on International Standard Industrial Classification of Economic Activities (ISIC Rev. 4)

#	Sector Name	Description
4	Education	This category corresponds to Section P of the International Standard Industrial Classification (ISIC Rev. 4) and includes public as well as private education at any level or for any profession, oral or written as well as by radio and television or other means of communication. It includes education by the different institutions in the regular school system at its different levels as well as adult education, literacy programmes, etc. Also included are military schools and academies, prison schools, etc., at their respective levels.
5	Financial and Insurance Activities	This category corresponds to Section K of the International Standard Industrial Classification (ISIC Rev. 4) and comprises units primarily engaged in financial transactions, i.e. transactions involving the creation, liquidation or change of ownership of financial assets. Also included are insurance and pension funding and activities facilitating financial transactions. Units charged with monetary control, the monetary authorities, are included here.
6	Human Health and Social Work Activities	This category corresponds to Section Q of the International Standard Industrial Classification (ISIC Rev. 4) and includes the provision of health care by diagnosis and treatment and the provision of residential care for medical and social reasons, as well as the provision of social assistance, such as counselling, welfare, child protection, community housing and food services, vocational rehabilitation and childcare to those requiring such assistance. Also included is the provision of veterinary services.
7	Manufacturing	This category corresponds to Section C of the International Standard Industrial Classification (ISIC Rev. 4) and includes: manufacture of food, beverages and tobacco; textile, wearing apparel and leather industries; manufacture of wood and wood products; manufacture of paper and paper products, printing and publishing; manufacture of chemicals and chemical petroleum, coal, rubber and plastic products; manufacture of non-metallic mineral products, except products of petroleum and coal; basic metal industries; manufacture of fabricated metal products; other manufacturing industries.

## Overall sectors based on International Standard Industrial Classification of Economic Activities (ISIC Rev. 4)

#	Sector Name	Description
8	Mining and Quarrying	This category corresponds to Section B of the International Standard Industrial Classification (ISIC Rev. 4) and includes the extraction of minerals occurring naturally as solids (coal and ores), liquids (petroleum) or gases (natural gas). Extraction can be achieved by underground or surface mining or well operation
9	Other Services	This category corresponds to Sections R, S, T and U of the International Standard Industrial Classification (ISIC Rev. 4) and includes services provided by businesses and government units to individuals, other businesses or the community as a whole, activities within households, where the same household is the consumer of the products produced.
10	Public Administration and Defence; Compulsory Social Security	This category corresponds to Section O of the International Standard Industrial Classification (ISIC Rev. 4) and includes activities normally carried out by the public administration. However, the legal or institutional status is not, in itself, the determining factor. This division includes units that are part of local or central public bodies that enable the administration of the community to function properly. The section includes general administration (e.g. executive, legislative, financial administration, etc., at all levels of government) and supervision in the field of social and economic life; defence, justice, police, foreign affairs, etc.; management of compulsory social security schemes.
11	Real Estate Business and Administrative Activities	This category corresponds to Sections M, N and L of the International Standard Industrial Classification (ISIC Rev. 4) and includes activities that focus mainly on the business sector with the obvious exception of real estate activities.

## Overall sectors based on International Standard Industrial Classification of Economic Activities (ISIC Rev. 4)

#	Sector Name	Description
12	Transport Storage and Communication	This category corresponds to Sections H and J of the International Standard Industrial Classification (ISIC Rev. 4) and includes activities related to providing passenger or freight transport, whether scheduled or not, by rail, pipeline, road, water or air; supporting activities such as terminal and parking facilities, cargo handling, storage, etc.; postal activities and telecommunication; renting of transport equipment with driver or operator.
13	Utilities	This category corresponds to Sections D and E of the International Standard Industrial Classification (ISIC Rev. 4) and covers the activity of providing electric power, natural gas, steam supply and water supply through a permanent infrastructure (network) of lines, mains and pipes.
14	Wholesale and Retail Trade; Repair of Motor Vehicles and Motorcycles	This category corresponds to Section G of the International Standard Industrial Classification (ISIC Rev. 4) and includes wholesale and retail sale (sale without transformation) of any type of goods and rendering services incidental to the sale of merchandise. Wholesaling and retailing are the final steps in the distribution of merchandise. Also included in this section are the repair of motor vehicles and the installation and repair of personal and household goods.

## Appendix 3 - Cross-sectoral summary of barriers and opportunities and entry points

<b>Structural Barriers</b>	<b>Agriculture (including Rice and Cotton)</b>	<b>Textile and Garment</b>
Customary laws and practices restricting women's land ownership	✓	
Limited focus and detail on WEE in sectoral policies	✓	
Lack of gender-disaggregated data and monitoring systems	✓	
Limited analysis of gender-related constraints across the sectoral value chain	✓	
Lack of a unified and formal strategy for the sector as a whole		✓
Lack of incentives for revival of the private sector and high competition with cheap imports		✓
High levels of informality	✓	✓
Occupational risks in some roles and settings	✓	✓
<b>Structural Opportunities and Entry Points</b>	<b>Agriculture (including Rice and Cotton)</b>	<b>Textile and Garment</b>
Sectoral national gender policy in existence	✓	
Gender-responsive budgeting and accountability mechanisms	✓	
Certification programmes to improve worker rights and conditions (for example, organic and fair trade)	✓	
Gender-equitable and responsive titling schemes	✓	
Improving capacity of key stakeholders in the sector to collect gender-disaggregated data	✓	
Develop targeted policies that are inclusive of women and focus on WEE activities	✓	✓
Public/private initiatives to boost local production and sales	✓	✓
Increased demand for Nigerian products	✓	✓
Engage with relevant MDAs to build gender capacity and support gender-inclusive growth strategies and plans	✓	✓
Health and safety regulations	✓	✓
<b>Normative Barriers</b>	<b>Agriculture (including Rice and Cotton)</b>	<b>Textile and Garment</b>
Gender norms restrict women's role in value chains to low-skilled and low-paid roles	✓	✓
Women's roles often go unrecognised	✓	✓
Unpaid care and domestic work responsibilities	✓	✓
(Some) women's limited mobility and access to markets	✓	✓
GBVH	✓	✓

<b>Normative Opportunities and Entry Points</b>	<b>Agriculture (including Rice and Cotton)</b>	<b>Textile and Garment</b>
Initiatives to redistribute, recognise and remunerate unpaid care work	✓	✓
Strengthening local-level GBV services and response (including gender-inclusive formal land dispute mechanisms)	✓	✓
Working with communities to tackle gender inequalities	✓	✓
Increasing women's access to markets through cooperatives	✓	✓
Promoting more gender-equitable intra-household decision-making	✓	✓
<b>Individual Barriers</b>	<b>Agriculture (including Rice and Cotton)</b>	<b>Textile and Garment</b>
Women's low land ownership and access	✓	
Limited control over income and access to credit	✓	✓
Limited access to cooperatives, and weak agricultural cooperatives	✓	
Limited access to transport	✓	✓
Limited access to extension services	✓	
Certification fees for organic and fairtrade standards	✓	
Women's limited access to targeted and specialised training	✓	✓
Women's limited access to information about opportunities in the sector	✓	✓
<b>Individual Opportunities and Entry Points</b>	<b>Agriculture (including Rice and Cotton)</b>	<b>Textile and Garment</b>
Supporting, developing, and strengthening women-led cooperatives	✓	
Working with existing and newly established companies to directly target women in outgrower programmes	✓	
Improving women's access to extension services and training, while increasing female representation in the extension service sector	✓	
Capacity-building and training programmes intentionally targeted towards women to promote local production	✓	✓
Minimal educational requirements in the sector	✓	✓
Encouraging existing and new companies to invest in upskilling of women and target women in key roles	✓	✓
Holistic interventions which tackle women's education and skills, while building self-confidence and self-efficacy		✓

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## Limitations of Research

The Pathways Study is subject to the following research limitations, related to both the scope and timing of the study. The most important of these are captured below, but this list may not be exhaustive.

NOTE: Research design for the Pathways Study was completed in mid-2020, ground-level econometric data forecasting was completed in late 2020, fieldwork was carried out over January to June 2021 and the reports were prepared from then into 2022.

### Evolving Topics/Input – General Factors and External Events

- Country policies are live guidelines which are periodically updated. The Pathways Study focuses on policy provisions and/or omissions for women's economic empowerment (WEE); its core focus has not been on analysing policies (e.g., the learnings, adjustments, and impact over time). Rather, the gendered linkages are the key focus of the Pathways Study.
- A qualitative inquiry about the impact of the COVID-19 pandemic on women's economic empowerment across sectors was incorporated into fieldwork and reports. However, given the research timing, at the beginning of and during the pandemic, new insights on its impact continue to emerge and could not be fully captured.
- The Pathways study recognises the importance of climate change, with broad impact that varies by sector, commodity, and gender, amongst other factors. While this did not form the focus of this study, the research explores its broad effects on the economy and (women in) agriculture and proposes relevant recommendations (e.g., climate-smart interventions) while also recognising recent country measures to integrate gender into the climate change agenda.
- Similarly, the ongoing conflict between Russia and Ukraine has impacted various sectors globally including in Sub-Saharan Africa. There is no doubt that the geopolitical challenges and supply chain disruptions have an impact on women's economic opportunities. However, this is not captured in the report as the Russia-Ukraine war started after data collection was completed.
- Gender-based violence (GBV) harms many women and girls across Sub-Saharan Africa and beyond. The Pathways Study reports cover GBV under Normative barriers (sub-section 4.2.3) and highlight its different forms. Beyond analytical findings, some specific recommendations (across policy/advocacy, programming and research) are made to tackle GBV on a sectoral basis, which was the research focus. However, tackling GBV in girls and students requires specific inquiry and responses which go beyond the scope of this study.

### Other Topics

Most recommendations are made without reference to specific stakeholders (e.g., faith-based groups, interest-based groups). The operations and belief systems of this rich variety of potential stakeholders also varies across the 13 countries covered. The Pathways Study sought to make recommendations relevant to all stakeholders involved in policy development and programming, regardless of their specific areas of application.

