



Nigeria Deep Dive Report

Getting to parity: Nigeria's Journey Towards
Closing the Gender Gap

March 2022

Table of Contents

Figures	2
Tables.....	3
Acronyms.....	4
Executive summary	6
A. Context.....	8
A1. Landscape analysis	8
A2. Objectives of the country deep dive	9
B. The Current state	11
B1. Gender Parity Performance Overview	11
B2. Health & Nutrition	12
Sexual, reproductive and maternal health.....	12
Women and food security.....	14
Harmful practices against women	15
B3. Education, Skills and Labor participation	17
Girls' primary and secondary education	17
Women's higher education and vocational training.....	19
Women in the labor force	21
B4. Entrepreneurship, Financial inclusion and Digital economy	23
Women's financial inclusion.....	23
Women and entrepreneurship	25
Nollywood: Driver of cultural change and women's empowerment from the inside	27
B5. Political Empowerment.....	28
Women's political representation.....	28
Gender mainstreaming.....	30
B6. Impact of COVID-19	31
C. The journey to advance gender parity.....	34
C1. Lessons Learned from Nigeria's gender parity journey.....	34
C2. Recommendations	36
D. Appendix	39
D1. Methodology used for the case study	39
D2. Methodology used to conduct interviews and type of stakeholders interviewed	41
D3. Methodology used to measure the economic impact of gender parity	43
D4. Indicators tables across the 4 dimensions.....	45

FIGURES

Figure 1: Maternal mortality ratio (MMR)– Nigeria regional and cluster average comparison (2016-2020) - (per 100,000 live births).....	13
Figure 2: Fertility rate - Nigeria regional and cluster average comparison (2016-2020) - (total births per woman).....	13
Figure 3: Prevalence of stunting for height – Nigeria regional and cluster average comparison (2016-2020) - Gender parity scores (0-1).....	14
Figure 4: Child marriage - Nigeria regional and cluster average comparison - (percentage of girls married before 18).....	16
Figure 5: Education, skills and labor participation – Nigeria regional average and cluster comparison (2020) - Gender parity scores (0-1).....	17
Figure 6: Primary enrolment rate – Nigeria regional and cluster average comparison (2016-2020) - Gender parity scores (0-1).....	18
Figure 7: Secondary enrolment rate - Nigeria regional and cluster average comparison (2016-2020) - Gender parity scores (0-1).....	18
Figure 8: Tertiary enrolment rate – Nigeria regional and cluster average comparison (2016-2020) - Gender parity scores (0-1).....	20
Figure 9: Labour force participation – Nigeria regional and cluster average comparison (2016-2020) - Gender parity scores (0-1).....	22
Figure 10: Adult with account ownership at financial institution - Nigeria regional average and cluster comparison (2020) - Gender parity scores (0-1).....	23
Figure 11: Adult with account ownership at financial institution - Nigeria regional average and cluster comparison (2016-2020) - Gender parity scores (0-1).....	25
Figure 12: Political Empowerment – Nigeria regional and cluster average comparison (2020) – Gender parity scores (0-1).....	28
Figure 13: Number of seats in parliament – Nigeria regional and cluster average comparison (2016-2020) Gender parity scores (0-1).....	29
Figure 14: Ministerial positions – Nigeria regional and cluster average comparison (2016-2020) - Gender parity scores (0-1).....	29
Figure 15: Distribution of women representation at the federal level in Nigerian politics in 2019 .	30
Figure 16: The ECOWAS HCD framework.....	39
Figure 17: ECOWAS country clusters based on economic competitiveness and HCD performance.....	40
Figure 18 : Selected indicators across HCD dimensions for regional and country gender parity analysis.....	41
Figure 19: Illustration of the scenario modeling methodology.....	43

TABLES

Table 1: List of stakeholders interviewed in Nigeria	41
Table 2: Nigeria’s health and nutrition indicators and Gender Parity Scores (GPS) in cluster and region (2020)	45
Table 3: Evolution of Nigeria’s health and nutrition indicators and GPS (2016-2020).....	45
Table 4: Nigeria’s Education, skills and labor participation Gender Parity Scores (GPS) in cluster and region (2020)	45
Table 5: Evolution of Nigeria’s Education, skills and labor participation GPS (2016-2020).....	46
Table 6: Nigeria’s entrepreneurship, financial inclusion and digital economy Gender Parity Scores (GPS) in cluster and region (2020).....	46
Table 7: Evolution of Nigeria’s entrepreneurship, financial inclusion and digital economy GPS (2016-2020).....	46
Table 8: Nigeria’s political empowerment Gender Parity Scores (GPS) in cluster and region (2020)	47
Table 9: Evolution of Nigeria’s political empowerment GPS (2016-2020).....	47

ACRONYMS

Acronyms	Definitions
APC	All-Progressives Congress
CEO	Chief Executive Officer
CSOs	Civil Society Organizations
FCT	Federal Capital Territory
FLHE	Family Life and HIV Education
FMWASD	Federal Ministry of Women Affairs and Social Development
GBV	Gender-Based Violence
GDP	Gross Domestic Product
GEEP	Government Enterprise and Empowerment Programme
GPS	Gender Parity Scores
HCD	Human Capital Development
HIV/AIDS	Human Immunodeficiency Virus/ Acquired Immunodeficiency Syndrome
IDPs	Internally Displaced People
IWIF	Inkblot Women in Film
JA	Junior Achievement Nigeria
MDAs	Ministries, Departments and Agencies
MMR	Maternal Mortality Ratio
MSEs	Micro and Small Enterprises
NDHS	National Demographic Health Survey
NGF	Nigeria Governors Forum
NGO	Non-Profit Organization
NGP	National Gender Policy
NHGSFP	National Home-Grown School Feeding Programme
PDP	People Democratic Party
SARC	Sexual Assault Referral Centre
SMEs	Small and Medium Enterprises
STEM	Science, Technology, Engineering or Mathematics
STDs	Sexually Transmitted Diseases

USD	United States Dollar
VAPP	Violence Against Person Prohibition Act
WASH	Water Sanitation and Hygiene
WIMBIZ	Women in Management, Business and Public Service

EXECUTIVE SUMMARY

Nigeria's journey towards greater gender parity and equality has shown mixed results, with some progress in girls' access to education and improving women's access to economic opportunities. The Federal Government's commitment to advancing gender parity has been focused on improving access to basic education. As of 2020, girls' enrolment rates at the primary level reached a Gender Parity Scores (GPS) of 1.02, meaning slightly more girls attend primary school than boys; and secondary level (GPS of 0.96). Women's enrolment in tertiary education displays a GPS of 0.76 in 2020, showcasing an above regional average GPS (0.71) and solid potential for further progress in higher education and vocational training. Female enrolment in Nigerian universities reached 43.8% and 37.9% in postgraduate studies in 2019¹.

Additionally, Nigeria's private sector contributed to the country's progress on women's empowerment. The Nigerian banking sector led the way in improving women's access to senior leadership roles, by successfully introducing in 2012 a 30% quota requirement in bank's senior leadership. This resulted in for instance 3 women becoming CEOs or managing partners of major banks during the course of 2021², highlighting the potential to replicate this initiative to other key economic sectors. The wave of change is supported by creative industries such as Nollywood, that have emerged as drivers of cultural change through a significant shift in the way women are represented in movies. The shift in representation is driven by women working within Nollywood, who have been joining forces to tackle social, ethical and professional gender barriers within the industry.

Despite this progress, Nigerian women still experience high disparities in access to basic services depending on their region. Nigeria has the second highest Maternal Mortality Ratio (MMR) of the region with 860.64 deaths per 100,000 births, highly exacerbated in the underserved regions of Northeast Nigeria reaching 1,500 deaths per 100,000 births³. The prevalence of child marriage (43.4% of Nigerian women⁴) is higher in Northern States where the law setting the legal age of marriage to 18, is still not ratified across 11 states. There are also high disparities in primary and secondary enrolment rates, with high fluctuations in gender parity scores between the North and the South. In Northern Nigeria, the gender parity gap at the primary level is wider (0.79)⁵, as opposed to the South, where more girls attend school than boys (1.28).

Nigerian women also have limited access to economic opportunities and little policymaking influence to push for change. While Nigerian women are involved in the labor market, they face high levels of discrimination to access leadership positions, equal wages (women only earn ₦7,700 for every ₦10,000 a man gets for the same work⁶) or a safe working environment (64% of women having experienced one or more instances of sexual harassment⁷ in the workplace). In addition, the majority of women are still financially excluded, with only 31.3% of them owning a bank account, showcasing the largest financial gender gap (0.52) within the region (regional average GPS of 0.68). Women's presence in the political landscape remains low due to an underrepresentation in the executive and

¹ National Bureau of Statistics, Statistical report on Women and Men in Nigeria, 2020

² Bloomberg Equality, Women are taking over top Nigerian Banks that favor male clients, [here](#)

³ ICRC, Nigeria : Involving men in sexual and reproductive health programmes, 2021, [here](#)

⁴ UNICEF Data base

⁵ National Bureau of Statistics, selected data on basic education 2016

⁶ UNDP, SDG Goal 5: Gender equality, available [here](#)

⁷ Research on workplace harassment by Stand To End Rape (STER) with 450 individuals across different sectors in Nigeria: respondents have been in formal employment for 12 months, aged 18-30 and working at large organizations over 50 employees, available [here](#)

legislative branches. In 2020, only 3.4% of seats in parliaments were occupied by women and 8.0% were in ministerial positions⁸.

These challenges are exacerbated by security threats in Northern regions and persistent gender biased social norms that prevent widespread improvements in gender parity performance. The ongoing security threats in Northern Nigeria combined with the more traditional norms prevalent in the area make women more vulnerable and prevent further progress in closing the parity gap. Out of school children and internally displaced women have very limited opportunities to participate to the economy as they are increasingly exposed to Gender-Based Violence (GBV) and have an even restrained access to basic services regarding health, nutrition or education. 33% of out of school children are in the Northeast region (2.0 million out of the 10.2 million out of school children)⁹.

The predominance of patriarchal cultural and social norms across Nigeria continue to hinder women's ability to attain economic opportunities, as traditional norms promote male domination on productive resources and male decision making over women's rights. Most women remain excluded from land ownership rights with women owning 4% of land in Northeast Nigeria and just over 10% in Southern regions¹⁰. Additionally, 11 Northern States have still not ratified the law setting the legal age of marriage to 18 years old, hindering Nigeria's ability to fight child marriage (43.4% of Nigerian women are married by 18¹¹). In remote and conflict-affected areas, women are further influenced by communities' pressure to follow gender-biased cultural norms, facing the constant risk of stigmatization and rejection.

Despite these many challenges, Nigeria can unlock opportunities for women to fully contribute to the country's growth. Interventions such as (i) strengthening and enforcing legal frameworks may further mainstream gender across Nigeria's regulatory ecosystem and help advance women's rights; (ii) addressing gender biased social norms that represent barriers to women's emancipation will allow them to reach their fullest potential; (iii) building technical capacity of both men and women will empower them with the tools necessary to close the gender gap; and (iv) developing tailored incentive mechanisms should address disparities in access to services and unlock opportunities for girls and women across all Nigerian states.

This report is positioned as one of six country reports within the overall study assessing ECOWAS member states gender parity performance, through their gender parity scores (GPS) on key indicators across education, health, economic participation and political empowerment dimensions. The report is primarily based on data analysis used to complete a modeling exercise to quantify the economic impact of closing the parity gap in West Africa. Detailed results from the modeling scenarios will be outlined in the final regional report. This country report includes current GPS performance comparison at the country, cluster and regional levels based on indicators projections through 2020. Additionally, the report is complemented by stakeholder interviews conducted in Nigeria to understand persistent barriers to greater gender parity, identify lessons learned and formulate recommendations to close the parity gap.

⁸ World Economic Forum, Global Gender Gap Report, 2020

⁹ Universal Basic Education Commission (UBEC), Digest of Basic Education Statistics 2018

¹⁰ London School of Economics, Women in Nigeria make up 49 per cent of the population, but only four per cent of lawmakers, [here](#)

¹¹ UNICEF Data Base

A. CONTEXT

A1. Landscape analysis

Nigeria is Africa's most populous country with 211 million people and faces the demographic challenge of a population expected to double by 2050¹². Representing 64% of total population in 2020, the Nigerian youth (aged under 25) represents a growing demographic challenge. However, Nigeria's young population could be harnessed as a driver for inclusive growth with the potential to triple the country's income per capita in one generation¹³ if the country manages to develop the human capital of both men (50.05% of total population) and women (49.95%) by providing adequate access to public services and opportunities. As 83 million Nigerians were living in extreme poverty in 2020, it will be crucial to empower both men and women to live to their fullest potential and unlock opportunities for them to contribute to the country's inclusive growth.

Nigeria is a highly diverse country, reflected in the federal political system and a tripartite legal mechanism. Nigeria is composed of multiple ethnic groups, the three largest being Hausa - Fulani (about 30% of the population), followed by the Yoruba (~15%) and the Igbo (~15%). Religious affiliations are approximately split between, Islam and Christianity, with Muslims dominating Northern Nigeria while Christians are mainly located in the middle and southern regions. The country is the only federal republic across ECOWAS Member States, comprised of 36 autonomous states and the Federal Capital Territory (FCT). Federalism allowed the multi-ethnic and multi-religious population to remain unified under one political system, while making space for state individualism. The tripartite legal system also mirrors Nigeria's cultural diversity with applicable customary, common and Islamic laws, resulting in complex layers of legal precedents impeding further progress on women's rights.

Nigeria has been experiencing relative political stability over the past 20 years. Since a transition back to civilian rule in 1999, Nigeria has held six general elections. The 2015 election showcased the first peaceful transition of power between the two main political parties: from the People Democratic Party (PDP) headed by Goodluck Jonathan to the All-Progressives Congress (APC) led by the current president Muhammadu Buhari. However, political stability remains vulnerable to the rise of social and economic tensions induced by the COVID-19 pandemic and security issues across the country.

Despite its relative political stability, Nigeria is facing increased security threats emanating across its territory. Nigeria's security crisis has worsened over the past few years, with the number of conflicts events increasing by 150% between 2018 and 2020¹⁴, resulting in Nigeria being added to the World Bank's List of Fragile and Conflict-Affected Situations in 2020. Over the past 10 years, terrorism, social conflicts and violent crime have plagued Northern Nigeria, events including (i) terrorist insurgencies in the Northeast (the most severely impacted states are Borno, Adamawa and Yobe) led by Boko Haram. Terrorist attacks include mass kidnappings, killing and raping particularly targeting young girls which led to the closure of over 600 schools¹⁵; (ii) armed bandits' groups operating in the Northwest (mainly in the Kaduna, Katsina, Sokoto and Zamfara states) carrying out killings, kidnappings and looting: between January and April 2021, over 1,000 children were

¹² United Nations Population Fund (UNFPA)

¹³ USAID, Country Development Cooperation Strategy (CDCS), 2020-2025

¹⁴ Armed Conflict and Location Event Data (ACLED)

¹⁵ Amnesty international

kidnapped¹⁶; (iii) clashes between farmers and pastoralists in the North Central region (mainly in the Benue, Plateau and Nasarawa states) over scarcity of resources leading to a rise in food insecurity. These multiple conflicts resulted in over 2.9 million of internally displaced persons (IDPs) across Nigeria by the end of 2020, 76% of them in the Northeast, 14% in the Northwest and 10% in the North central region¹⁷. These security threats have had a crippling effect on economic activity in these regions and have disproportionately affected vulnerable groups such as women, children, religious minorities and persons with disabilities.

Africa's largest economy was weakened by a COVID-induced recession but is now on a path toward recovery. In 2020, Nigeria's GDP amounted 432.3 billion USD and is estimated to grow by 3.1% in 2021 by the central bank. Despite the estimations of a 2.5% growth¹⁸ in 2020, Nigeria's GDP eventually contracted by 1.9% in 2020 due to the COVID-19 containment measures. The economic slowdown also resulted from the fall in oil prices due to failing global demand (pre-pandemic, the oil sector was contributing to 8.8% of GDP in Q4 2019 vs 5.8% during Q4 of 2020, according to the National Bureau of Statistics). Nigeria's recovery is driven by (i) economy diversification, boosted by the growth in non-oil sectors including information and communication, agriculture, real estate and manufacturing, accounting for 91.84% of GDP in 2020; and (ii) government's sustained measures to counter the economic shock induced by the pandemic, such as exchange rates harmonization, reduction in gasoline subsidies, adjustment of electricity tariffs, cut of non-essential expenditures and redirection of resources towards the COVID-19 response across the country¹⁹, and improvements in public-sector transparency. However, inflationary pressures (from 11.4% in 2019 to 15.6% in December 2021²⁰) as well as increased inequalities exacerbated by COVID-19 remain a major challenge to be addressed to solidify Nigeria's economic recovery.

A2. Objectives of the country deep dive

This deep dive analysis aims to provide an overview of Nigeria's gender parity performance as well as identify key interventions to close the gap and ultimately drive economic growth. The study will seek to identify underlying drivers of gender inequalities and binding constraints preventing further progress in Nigeria. While not an exhaustive list, this report is based on a set of selected gender indicators to consistently track the country's gender parity performance over time. Additionally, gender-focused recommendations to address remaining constraints to closing the parity gap will be formulated.

¹⁶ Save the Children International

¹⁷ UNCHR, Nigeria, All population snapshot 2021, [here](#)

¹⁸ IMF staff estimates and projections

¹⁹ World Bank, Rising to the challenge: Nigeria's COVID Response, 2020, [here](#)

²⁰ Central Bank of Nigeria

The ECOWAS region could generate up to \$105B by fully closing the gender gap by 2030

One of the study's key objectives is to assess the impact of achieving gender parity on the ECOWAS region's economy. A scenario analysis tested the hypothesis that the region is incurring an economic and societal loss by not reaching full gender parity. This best-case scenario measures the economic impact of reaching full parity in the ECOWAS region. Using the region's 2020 GDP as a baseline, the projected regional GDP value was estimated under the assumption that all Member States gender parity scores for the indicators selected for this study reach full parity (increase to 1).

Reaching full gender parity in education and workforce participation were determined to have the most significant impact on ECOWAS' GDP growth. Literacy rate (+1.53%), primary school enrollment rate (+1.54%), secondary school enrollment rate (+1.44%), tertiary school enrollment rate (+1.09%), and labor force participation (+1.62%). This finding implies that to optimize the economic impact of gender parity interventions, priority should be given to girls' education, from primary to tertiary education, and to helping women enter the labor force. These gender-related interventions will most likely have the highest return on investment.

While health and political empowerment indicators were not found to have a direct impact on the region's GDP growth, they contribute to women's ability to thrive both at school and in the workplace. Greater gender parity in health service provision and political positions were not found to have a direct impact on ECOWAS GDP growth. However, these indicators nonetheless showed a correlation with the five significant indicators mentioned above. For instance, increasing young women tertiary school enrolment results in the higher likelihood of more women holding ministerial positions across the region, while improvements in literacy rates can significantly improve women's maternal mortality ratio.

As the ECOWAS region's economic powerhouse, Nigeria will have to make significant efforts to reap the economic benefits of closing the gender parity gap. The country has already closed the gender parity gap in primary education and is on track to reach full parity in secondary enrolment. However, Nigeria lags behind other Member States across other key indicators. The country will have to significantly improve women's literacy rates, access to basic health services and facilitate women's participation in the political sphere to generate inclusive growth.

B. THE CURRENT STATE

B1. Gender Parity Performance Overview

Gender disparities remain prevalent in Nigeria across the human capital development (HCD) dimensions, hindering women's capacity to reach their full potential. With the exception of improvements in women and girls' educational outcomes, there has been minimal progress in addressing gender gaps over the last 5 years in women's health, economic and political empowerment.

- Nigeria gender parity scores on literacy rate (0.88), primary (1.02) and secondary school enrolment rate (0.96), are higher than both its cluster and the regional average, showing recent progress in increasing girls' participation. Public programs and civil society organization's sensibilization led to a 22.8% increase in girls' junior secondary school enrolment from 2011 to 2018²¹.
- While primary and secondary enrolment rates are close to full parity, Nigeria is facing an increasing number of out of schools' children driven by security threats across its territory. Out of the 10.2 million of out of school children in 2018, 66.9% of them are in Northern Nigeria (Northwest, Northeast, and North Central regions). Access to higher education and employment opportunities are still very much influenced by gender, often leading to women experiencing a more difficult access to the formal labor market (women represent 52% of the underemployed and 56% of the unemployed²²).
- The Nigerian health system is currently unable to meet women's sexual, reproductive and maternal health basic needs, leaving girls vulnerable and resulting in the second highest maternal mortality ratio (MMR) in the region (860.84 per 100,000 live births vs a regional average of 496.78)²³.
- Gender based violence is prevalent across the country as one in three Nigerian women report having suffered some form of physical or sexual abuse²⁴. Additionally, child marriage, affecting 43.4% of Nigerian girls²⁵, is hindering their school enrolment, access to employment and is resulting in higher cases of early pregnancies.
- Nigeria has the largest financial inclusion gender gap in the region (GPS of 0.52 for Nigeria vs 0.68 for the regional average) with only 31% of women owning a bank account²⁶. Women's financial exclusion is hindering their ability to scale up their micro and small enterprises (MSEs) and pull their business out of the informal sector.
- Nigeria has a long way to go regarding gender parity in the political sphere, with women accounting for about 10% of the executive and legislatives branches²⁷. Capacity limitations within Ministries, Departments and Agencies (MDAs) and internal resistance to change also limit gender mainstreaming across its institutions and the effective implementation of women's rights related laws.

²¹ Universal Basic Education Commission (UBEC) statistics on basic education 2011 and UBEC Digest statistics Public Personnel Audit 2018

²² National Bureau of Statistics, Labor force statistics, Unemployment and Underemployment Report, 2020

²³ Dalberg Analysis

²⁴ Federal Ministry of Women Affairs, 2018 Demography and Health Survey

²⁵ UNICEF Data Base

²⁶ Dalberg analysis

²⁷ National Bureau of Statistics, Statistical Report on Women and Men in Nigeria, 2020

B2. Health & Nutrition

Nigeria's progress in terms of gender parity in health & nutrition remains limited with significant cultural and legal barriers still hindering women's capacity to access basic health services. Despite governmental interventions, the maternal mortality ratio (MMR) stood at 860 deaths per 100,000 live births in 2020, the highest ratio in its cluster and second highest within the whole region. There are high disparities in women's health outcomes within Nigeria, with women having more difficulty accessing appropriate healthcare in Northern Nigeria. The country has also been facing a gender-based violence (GBV) crisis, showcased by the prevalence of physical and sexual abuse and child marriage across the country.

Sexual, reproductive and maternal health

Nigeria experiences high disparities in access to quality health services resulting in minimal progress on women's health outcomes. In 2020 Nigeria had the highest maternal mortality ratio (MMR) in its cluster with (860.64 deaths per 100,000 births) and has the second highest maternal mortality ratio across the whole region, just below Sierra Leone (916.25). Nigeria's MMR is 1.7 times higher than the regional average's ratio (496.78) and still very far from SDG 3 objective of 70 deaths per 100,000 live births by 2030. The country faces high disparities in access to healthcare facilities across regions, particularly in conflict-affected areas, such as the Northeast region, where over 1,500 women die per every 100,000 births according to the World Health Organization²⁸. High maternal mortality is exacerbated by limited awareness and access to contraceptives, resulting in relatively high fertility rates of 5 to 6 children (5.36) per women in the country. Although Nigeria has the lowest fertility rate of its cluster, it remains higher than the regional average (4.75 births per women). Additionally, women face significant hurdles further limiting their access to health services such as (i) patriarchal social and cultural norms where some communities are wary of modern medicine and married women need their husband's permission before seeking healthcare²⁹; (ii) limited health infrastructure and skilled workforce trained to provide basic care to women and girls (e.g., in 2018, only 39% of deliveries took place in health facilities and only 43% of them were performed by skilled health workers³⁰); (iii) limited sexual and reproductive health education available to women and girls, due to cultural taboos in familial circles and the absence of education on health & hygiene in primary and junior secondary schools. Only 12% of Nigerian women ages 15-49 were using at least one modern method of contraception in 2018³¹ and 47% of potential demand for family planning was being met³², resulting in higher rates of teen pregnancies.

²⁸ ICRC, Nigeria : Involving men in sexual and reproductive health programmes, 2021, [here](#)

²⁹ Sinai, I., et al, Demand for women's health services in Northern Nigeria: a review of literature. African Journal of Reproductive Health, 2017

³⁰ National Population Commission, [Nigeria] and ICF, Nigeria Demographic and Health Survey 2018-2019

³¹ World bank database

³² Nigeria Demographic Health Survey (NDHS), 2018

Figure 1: Maternal mortality ratio (MMR)- Nigeria regional and cluster average comparison (2016-2020)³³ - (per 100,000 live births)

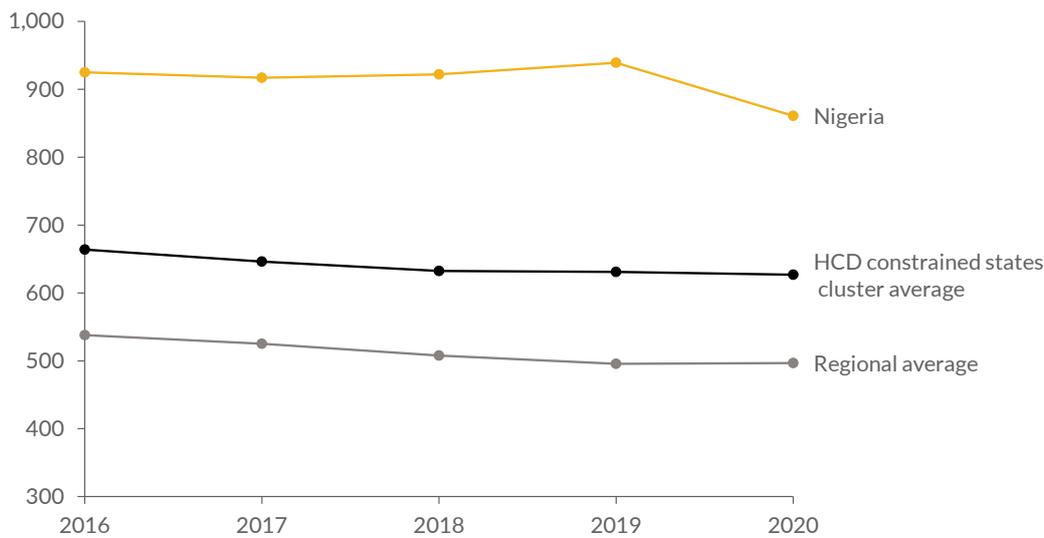
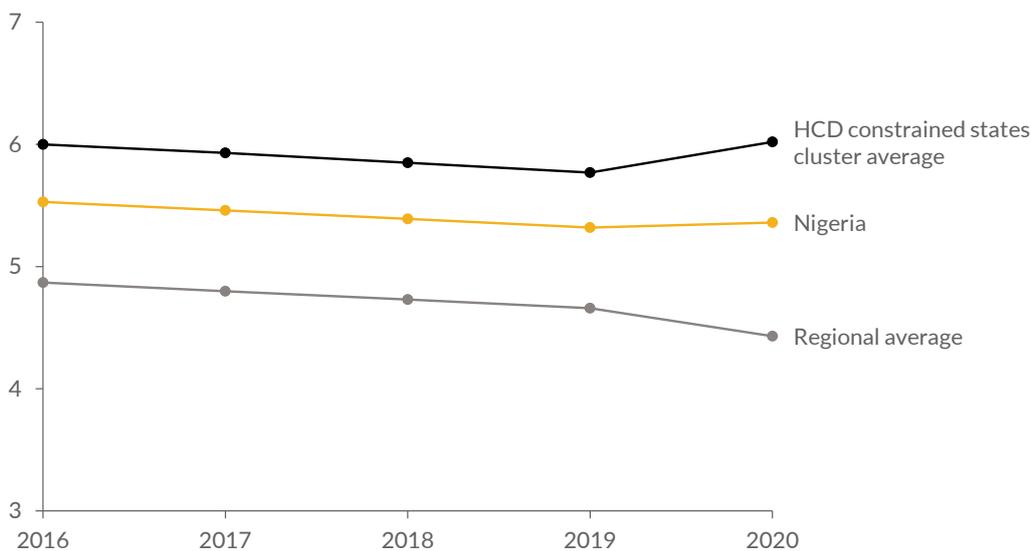


Figure 2: Fertility rate - Nigeria regional and cluster average comparison (2016-2020)³⁴ - (total births per woman)



The Nigerian government has shown commitment to improving access to health services for women and girls by introducing policies promoting sexual, reproductive and maternal health. Nigeria’s national health policy was revised in 2017³⁵ with a renewed focus on women’s reproductive health rights aiming at maternal and child mortality reduction. To support its implementation, the ministry of Health has also launched the Nigeria Reproductive, Maternal, Newborn, Child, Adolescent and Elderly Health Plus Nutrition (RMNCAEH+N) Multi-Stakeholder Partnership Coordination Platform³⁶ in 2020, establishing technical working groups for each strategic area with the related expert partners. Government efforts have begun to improve MMR, which decreased from 939.02 in 2015 to 860.64 in 2020.

The Family Life and HIV Education (FLHE) program, developed in 2003 has significantly improved adolescent’s awareness and education on HIV/AIDS and resulted in 2018 in gender parity in

³³ Due to missing data, regional average is excluding Guinea Bissau

³⁴ Due to missing data, regional average is excluding Guinea Bissau

³⁵ Federal Ministry of Women Affairs and Social Development, National Beijing+25 Review, May 2019

³⁶ Ministry of Health, Press briefing: launching RMNCAEH+N Coordination Platform, 2020, [here](#)

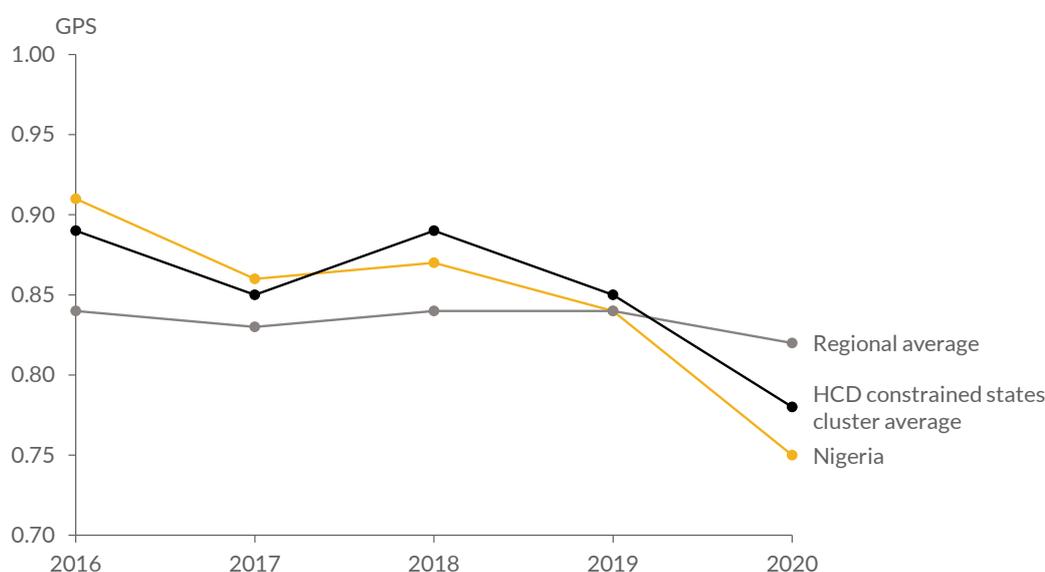
HIV/AIDS awareness, according to the annual National Demographic Health Surveys (NDHS) ([f] 71%, [m] 74% against [f] 24%, [m] 33% in 2013). The FLHE program has been the government’s centerpiece to improve adolescents’ awareness and could be replicated in other aspects of sexual, reproductive, and maternal health programs.

Women and food security

Malnutrition remains a major public health concern in Nigeria, affecting children and pregnant women, especially in conflict affected areas such as Northeastern Nigeria. 49% of children under five years old are malnourished in Nigeria³⁷, with regional disparities showing 57% of stunted children in the Northeast and 18% in the Southeast³⁸. Malnutrition is enhanced in fragile contexts such as in the Northeastern region, where over one million children and 123,000 pregnant or lactating women were expected to be acutely malnourished³⁹ during the course of 2021.

Per the regional (0.83) and HCD constrained states’ cluster trend (0.78), Nigeria’s Gender Parity Score (GPS) on the prevalence of stunting for height shows that girls under 5 are less affected by stunting than boys (75 girls affected for every 100 boys). Through the National Food and Nutrition Policy, the government is aiming at reducing stunting rates among under-five children from 37% in 2013 to 18% by 2025. The National Home-Grown School Feeding Programme (NHGSFP) is the largest national program addressing malnutrition impacts in education. It has reached 9 million pupils out of the 24-million objective across the country by providing one nutritious meal a day at the primary school level.

Figure 3: Prevalence of stunting for height – Nigeria regional and cluster average comparison (2016-2020)⁴⁰ - Gender parity scores (0-1)



Women are disproportionately affected by the impact of climate change. The agricultural sector, predominantly comprised of women (70% of the agricultural workers are women and 80% of food producers are women⁴¹), is the most vulnerable to climate change with predicted yields of rain-fed agriculture in northern Nigeria set to decline up to 50% and predicted GDP set to decrease by 4.5%

³⁷ UNICEF, Poor diets damaging children’s health worldwide, including in Nigeria, 2019, [here](#)

³⁸ Nigeria Demography and Health Survey 2018

³⁹ Integrated Food Security Phase Classification (IPC) Acute Malnutrition Analysis, 2021, [here](#)

⁴⁰ Due to missing data, regional average is excluding Guinea Bissau

⁴¹ Press article, As climate change hits Nigeria, small scale women farmers counts losses, [here](#)

by 2050⁴². Impacts of climate change in the sector include (i) increased rainfall in southeastern Nigeria causing severe flooding, resulting in soil depletion and lower productivity, but also (ii) increased temperatures and droughts in Northern Nigeria, leading to ecosystem and crop degradation. Women livelihoods are therefore the first to be impacted, facing lower yields, reduced income and food insecurity to take care of their family.

Harmful practices against women

Gender based violence (GBV) remains prevalent in Nigeria despite government efforts to curb harmful practices against women. One in every three Nigerian women has suffered physical and/or sexual violence and 36% of married women have experienced intimate partner violence⁴³. Women survivors are additionally facing several barriers to see justice served such as (i) delays in judicial processes; (ii) lack of law enforcement officers training on how to manage GBV cases, often showing prejudices and judgment towards victims, including violence in marital relationships perceived as familial issues where officers don't intervene; (iii) cultural barriers such as stigma, rejection and communities' pressure not to hold perpetrators accountable, especially for single women who are assigned a very low social status; (iv) low probability of financial independence hindering women from leaving their home and finding a shelter; (v) lack of education or access to information regarding their rights and available support services; and (vi) limited access to survivors support facilities due their saturation and lack of resources to adequately support all survivors. All these challenges are further exacerbated for vulnerable women such as women with disabilities, women living in conflict areas, displaced women and socially excluded women such as sex workers or female prisoners, who are disproportionately exposed to GBV⁴⁴.

Child marriage is also a systemic issue in Nigeria predominantly affecting the girl child with 43.4% of Nigerian women (aged 20-24 years) married before 18 in 2018⁴⁵ (vs. 3.2% of men married before 18). The proportion of child marriage in Nigeria is lower than its cluster average (49.7%), but higher than the regional average (37.2%). The Child Rights Act of 2003 set the legal age for marriage at 18 years old but is very poorly enforced, as Northern States have yet to ratify the act, hindering the ability to hold perpetrators responsible. Child marriage has several consequences on girls' life, impacting their school enrolment, employment and earning potential as well as causing early pregnancies and higher probability of maternal mortality and morbidity on girls⁴⁶.

⁴² Federal Ministry of Women Affairs and Social Development, National Beijing+25 Review, May 2019

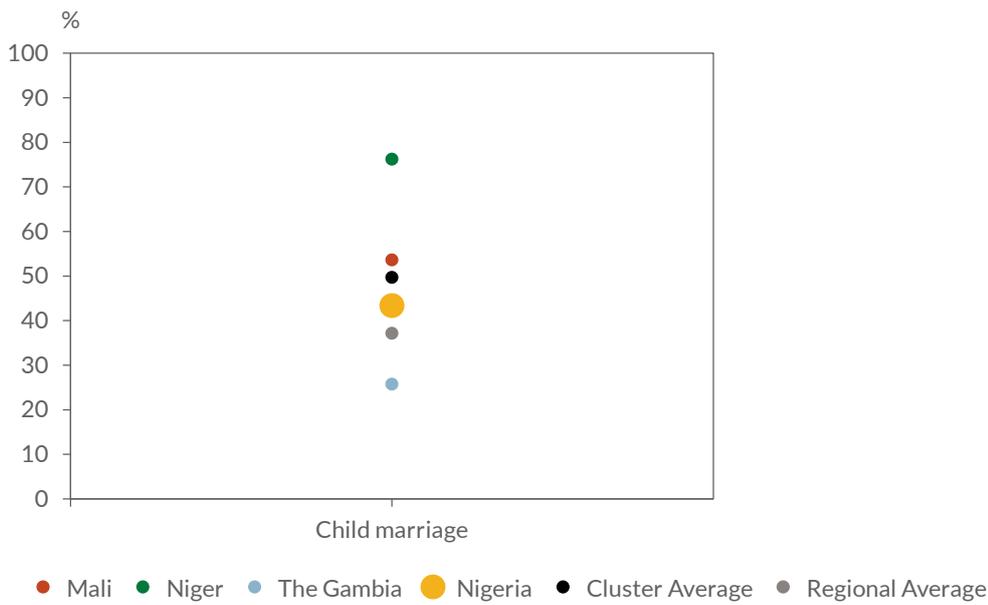
⁴³ Federal Ministry of Women Affairs, 2018 Demography and Health Survey

⁴⁴ Press articles [here](#); [here](#) and [here](#)

⁴⁵ UNICEF Data Base

⁴⁶ World Bank Group, Knowledge Brief, Basic profile of Child Marriage in Nigeria, 2016, [here](#)

Figure 4: Child marriage - Nigeria regional and cluster average comparison⁴⁷ - (percentage of girls married before 18)



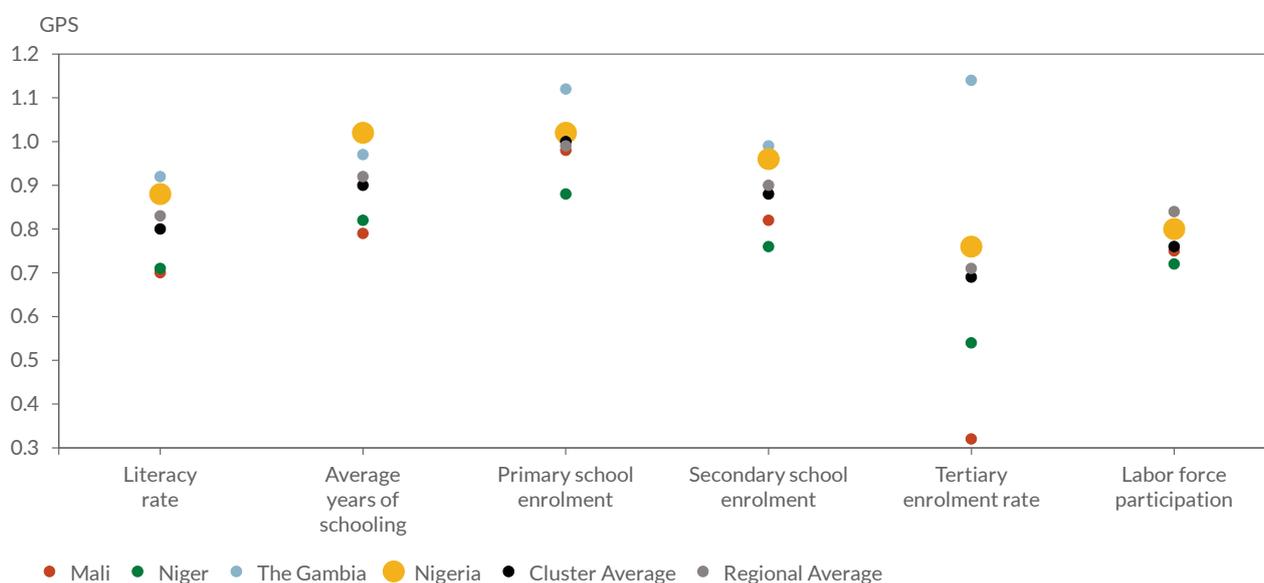
Government efforts to eliminate GBV include the signing of the Violence Against Person Prohibition Act (VAPP) in 2015, the first law explicitly mentioning GBV (including rape, spousal battery and forceful ejection from home) as criminal offenses. Despite the notable progress made by signing the VAPP law, it remains poorly implemented across the country with 17 states out of 36 that are yet to adopt it in 2021, and an overwhelming majority of Nigerians who are unaware of the law’s existence. Awareness advocacy campaigns led by civil society about the rise in GBV cases during COVID-19 led to an increase in political awareness of GBV issues in Nigeria. The Nigeria Governors Forum (NGF) declared a state of emergency on sexual and GBV in June 2020 and support mechanisms as well as reforms discussion were initiated, showcasing an unprecedented political will to combat GBV.

⁴⁷ Child marriage data are sourced from the UNICEF Data warehouse which contains data gaps across years: calculated average are based on the most recent data by country between 2012 and 2019, Nigeria data is from 2018.

B3. Education, Skills and Labor participation

Nigeria has made progress in reducing gender gaps across education, skills and labor participation, yet enrolment rates for both genders remain low across primary, secondary and tertiary education. Gender parity scores (GPS) related to basic education, namely average years of schooling (1.02), primary (1.02) and secondary school enrolment rate (0.96), have reached or are close to full parity (1), showing minor disparities between girls and boys. This achievement is due to both public programs and civil society's sensitization campaigns on the importance of education for all. Nigeria's persistent challenge in education is the increased number of out of school children, particularly in conflict affected regions, causing irreversible damage to girls. Accessing technical and higher education (GPS of 0.76) as well as labor force participation (0.80) still involves several gender-related barriers for women, despite sustained government efforts to create opportunities for women.

Figure 5: Education, skills and labor participation – Nigeria regional average and cluster comparison (2020)⁴⁸ - Gender parity scores (0-1)



Girls' primary and secondary education

Despite low gender disparities, primary and secondary enrolment rates for both boys and girls in Nigeria remain low, with high discrepancies across regions. From 2016 to 2020, gender parity scores of literacy rates (+2.26%), average years of schooling (+1.20%), primary school enrolment rate (+1.20%) and secondary enrolment rate (+1.26%) moved closer to full parity. Nigeria is outperforming both the regional average and its cluster average across these 4 indicators. Increased public awareness on the importance of education due to both public program (such as the Universal Basic Education program) and civil society's sensitization campaigns, led to a 22.8% increase in junior secondary school enrolment for girls from 2011 to 2018⁴⁹ (vs 13.8% increase for male enrolment), which contributed to reducing the gender gap.

⁴⁸ Due to missing data, regional average's calculation is excluding Guinea Bissau across the 6 GPS and is excluding Liberia and Sierra Leone for the average years of schooling GPS

⁴⁹ Universal Basic Education Commission (UBEC) statistics on basic education 2011 and UBEC Digest statistics Public Personnel Audit 2018

Despite these achievements, Nigeria is still struggling with low female enrolment rates at both primary ([f] 58%, [m] 70%⁵⁰) and secondary level ([f] 46%, [m] 53%), with high fluctuations across regions. In the South-South region, the gender parity gap at primary level is skewed against boys (1.28) with 128 girls for every 100 boys enrolled whereas in Northern Nigeria, the gap is reversed with a GPS of 0.79, with 79 girls for every 100 boys enrolled⁵¹, highlighting the need for tailored interventions across regions.

Figure 6: Primary enrolment rate - Nigeria regional and cluster average comparison (2016-2020) - Gender parity scores (0-1)

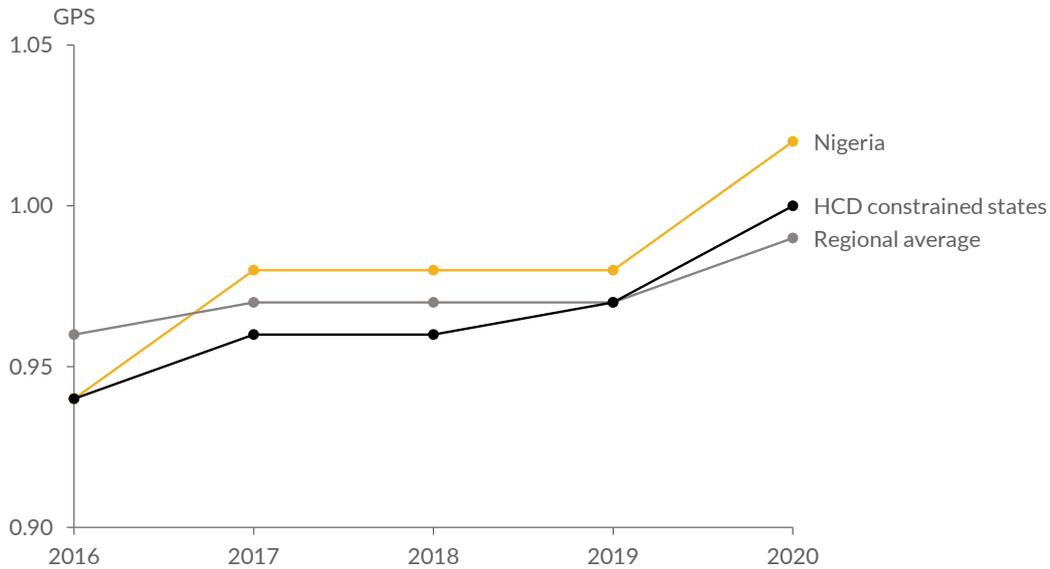
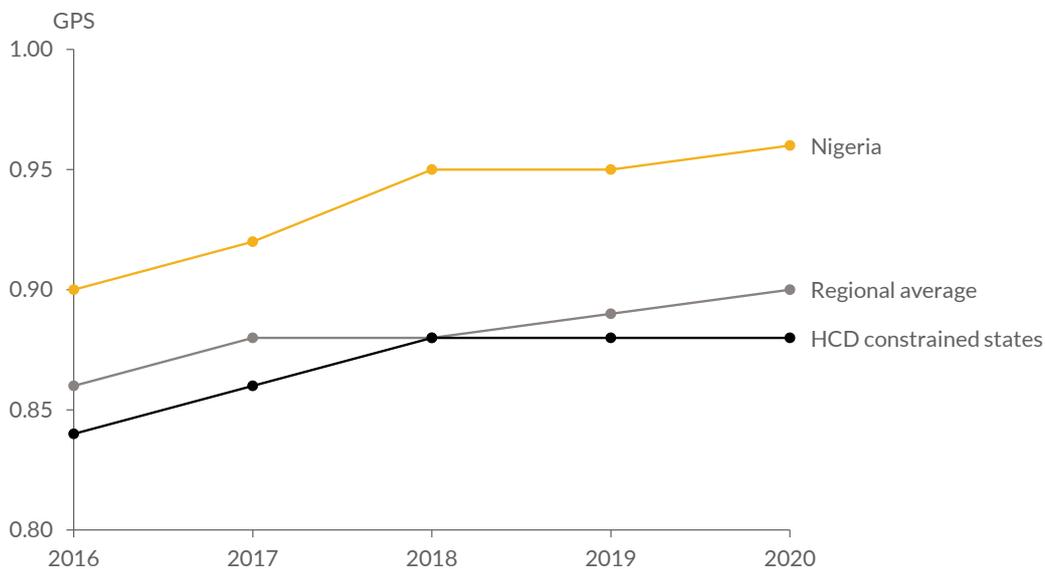


Figure 7: Secondary enrolment rate - Nigeria regional and cluster average comparison (2016-2020) - Gender parity scores (0-1)



The Northeast region is strongly affected by the challenge of out of school children, disproportionately and irreversibly impacting young girls. Increased security threats across the country results in schools' closure, disturbed transportation means and an increasing number of

⁵⁰ World Economic Forum, Global Gender Gender Gap Report, 2020

⁵¹ National Bureau of Statistics, selected data on basic education 2016

internally displaced people, leading to the increase of out of school's children (from 8.7 million in 2010⁵² to 10.2 million in 2018⁵³). The Northeast region has the highest proportion of out of school children, 33% of children (2.0 million) in 2018⁵⁴.

Accessing education in such a fragile context amplifies every barrier girls traditionally face, such as (i) the lack of water, sanitation, and hygiene (WASH) infrastructure at schools, causing girls absence during menstruations, (ii) increased cases of sexual violence and child marriage leading to teen pregnancies and early school dropouts with little chance of returning.

Further exacerbated by restrictions caused by the COVID-19 pandemic school closures, the number of out of school children is worsening despite public efforts to curb the trend. Federal and state level initiatives included (i) the Safe Schools initiative launched in 2015 [in collaboration with the UNDP, the UN Special Envoy for Education, the Multi Partner trust Fund and the Nigerian Global Business Coalition for Education] to protect children from schools attacks; (ii) the collaboration with the Education Cannot Wait coalition [UNICEF, Save the Children, and Plan International] in 2018, which provided safe and equitable access to education for 194,000 children (52% of whom are girls) in northern Nigeria (iii) the National Home-Grown School Feeding Programme (NHGSFP), which successfully fed 7.5 million students across 30 states since 2016 at the primary school level; and (iv) Ekiti State legislation to ban withdrawing girls from school for marriage, during and after pregnancies, was implemented in 2019.

Women's higher education and vocational training

While Nigerian women must still overcome gender-related barriers to access technical and higher education, the country managed to reduce the gender gap and expand higher education opportunities for women. Nigeria's gender parity score for tertiary enrolment rate (0.76) is significantly lower than primary and secondary rates (respectively 1.02 and 0.96) but remains above cluster and regional averages (respectively 0.69 and 0.71). Female enrolment in Nigerian universities reached 43.8% and 37.9% in postgraduate studies⁵⁵ in 2019, showing room for improvement, but also solid foundations in terms of access to education compared to the other Member States.

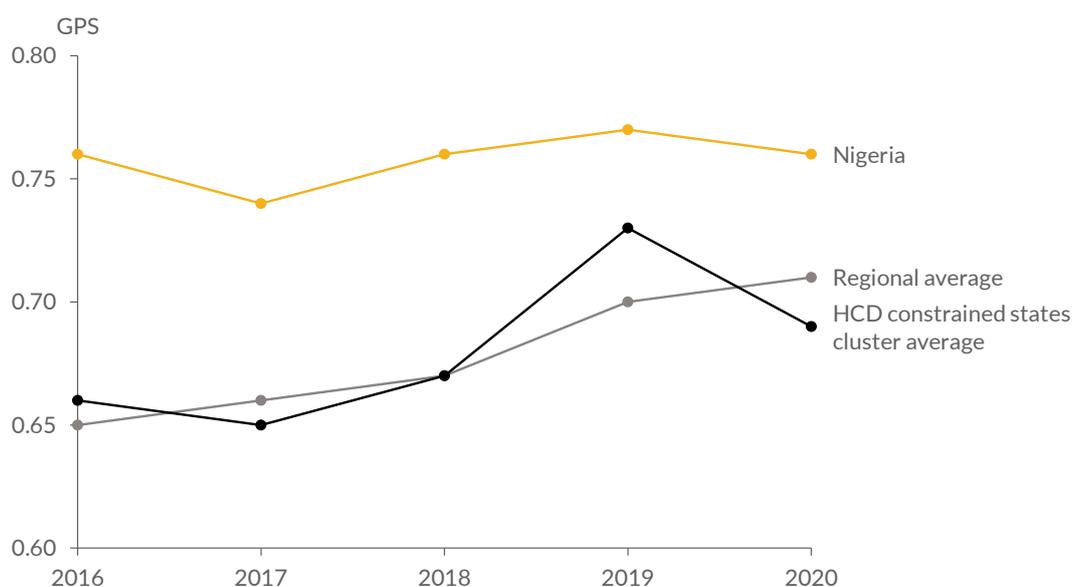
⁵² National Bureau of Statistics, revised statistic

⁵³ Universal Basic Education Commission (UBEC), Digest of Basic Education Statistics 2018

⁵⁴ Ibid

⁵⁵ National Bureau of Statistics, Statistical report on Women and Men in Nigeria, 2020

Figure 8: Tertiary enrolment rate - Nigeria regional and cluster average comparison (2016-2020)⁵⁶ - Gender parity scores (0-1)



The Federal government is pushing towards greater female inclusion in higher and technical education with support from technical partners. Initiatives such as (i) the establishment of a vocational skills curriculum and training program by the National Centre for Women’s Development, resulted in 781 graduating trainees in the first quarter of 2019; (ii) the activation of 774 women development centers with 3,000 women trained on vocational skills in 12 states; (iii) the assisted skills training and vocational education project funded by the African Development Bank⁵⁷, will upgrade technical training centers, including a women’s vocational training center; or (iii) President Muhammadu Buhari’s 2019 declaration to push girl children to acquire science based knowledge in schools in order to be relevant in the prevailing technology age.

Despite comparatively low gender disparity in tertiary education attendance, enrolment of both genders remains low with 8.3% of girls enrolling in tertiary education and 12.0% of male in 2020⁵⁸. Female students face several hurdles to pursue higher education after secondary school, such as (i) limited financial freedom, pushing parents to keep them at home, and (ii) minimal parental support, who tend to be interested in education as a means to make their daughter more attractive for marriage rather than prioritizing their career prospects⁵⁹. Data also shows disparities in the number of women accessing Science, Technology, Engineering or Mathematics (STEM) tracks due to cultural biases as to what constitutes a “feminine” career path, highlighting the importance of role modeling and career counsellors in encouraging women to get into STEM programs. Only 39.3% of females enrolled at universities between 2016 and 2018 were enrolled in STEM and less than 20% of university professors were female in Nigeria in 2017⁶⁰. Missing opportunities for female students to get into scientific tracks is depriving the nation of successful female talents and perspectives in science and technology.

⁵⁶ Due to missing data, regional average’s calculation is excluding Guinee Bissau across the 6 GPS and is excluding Liberia and Sierra Leone for the average years of schooling GPS

⁵⁷ Federal Ministry of Women Affairs and Social Development, National Beijing+25 Review, May 2019

⁵⁸ World Economic Forum, Global Gender Gap Report, 2020

⁵⁹ Stakeholder Interviews, 2022

⁶⁰ Federal Ministry of Education, 2018

Women in the labor force

Despite notable improvements in women's participation in the Nigerian workforce, challenges such as limited access to executive, middle and senior management positions still need to be addressed to close the parity gap. In 2020, Nigeria's labor participation GPS (0.80) highlighted that 80 women were gainfully employed for every 100 men. In the past 10 years, Nigeria has made progress in facilitating women's access to leadership positions: women represent 23% of boards and 20% of executive positions⁶¹ of the top 30 capitalized companies in the Nigeria Stock Exchange. The financial services sector is leading the way in women's representation in leadership. Since the introduction of the Sustainable Banking Principles by the Nigeria Central bank Governor Mallam Sanusi Lamido Sanusi in 2012 requiring at least 30% of female representation in banks' senior leadership, there has been a significant rise in the number of female board members. In 2021, the industry saw 3 women become CEOs or managing partners: Nneka Onyeali-Ikpe (Fidelity Bank), Yemisi Edun (First City Monument Bank) and Miriam Olusanya (Guaranty Trust Bank)⁶².

The banking sector success has not yet been replicated to other sectors of the Nigerian economy, and there is still a lot of room for improvements in women's access to middle and senior positions. Quotas and diversity policies are often targeting boards and executive positions, which is reducing the focus on women's access to middle and senior management positions. Women represent only 27% of middle and senior management of the top 30 capitalized companies in the Nigeria Stock Exchange⁶³ despite a labor force participation of 47.6%. Gender-biased social norms have often caused Nigerian women to hold themselves back, highlighting the strong need for mentorship programs at all levels such as those implemented by the non-profits like WIMBIZ (Women in Management, Business and Public Service) and for increased role modelling in corporate organizations and across sectors.

In addition to the unpaid care work burden, Nigerian women are facing gender-related discrimination both at employment and at work. Although Nigeria's GPS in labor participation is the highest of its cluster (0.80), it remains lower than the regional average of 0.84 and has shown no progress since 2016. Nigerian women are more represented in underemployment (52%) and unemployment (56%)⁶⁴. Unpaid care work provided by women in Nigeria remains invisible and undervalued as well as its consequences on career advancement. This is due to the lack of available data on unpaid care work in Nigeria and gender-biased social norms normalizing that women are solely responsible for both children and household chores in addition to going to work every day. In terms of sectoral discrimination, Women are over-represented in care industries such as the health sector (women accounting for 61.1% of the health workforce⁶⁵) and in low paid occupations. Women provide an estimated 60-80% of all agricultural labor, but have restricted access to resources and decision-making, therefore rarely benefitting from the economic profits of their work. Industries such as digital (78.3%), finance (77.3%) or creatives (77.3%) are in contrast dominated by men in Nigeria. In their workplace, Nigerian women are also facing common discriminatory employment practices, such as (i) gender pay gap as Nigerian women only earn ₦7,700 for every ₦10,000 a man gets for the same work⁶⁶, (ii) organizations' internal policies such as parental leave are not adapted to women's

⁶¹ IFC, Gender Equality in Nigeria's private sector, 2020

⁶² Bloomberg Equality, Women are taking over top Nigerian Banks that favor male clients, [here](#)

⁶³ IFC, Gender Equality in Nigeria's private sector, 2020

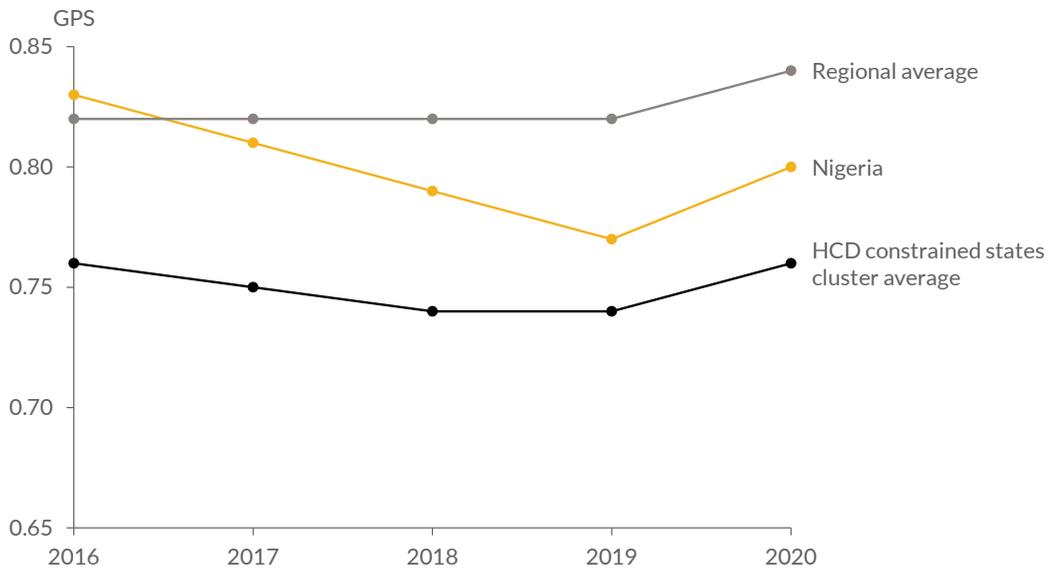
⁶⁴ National Bureau of Statistics, Labor force statistics, Unemployment and Underemployment Report, 2020

⁶⁵ National Bureau of Statistics, Labour Force Statistics Vol 2: Employment by Sector Report, 2018

⁶⁶ UNDP, SDG Goal 5: Gender equality, available [here](#)

reality (as children’s main caregivers); and (iii) high rates of sexual harassment in the workplace, with 64% of women having experienced one or more instances of sexual harassment⁶⁷.

Figure 9: Labour force participation - Nigeria regional and cluster average comparison (2016-2020)⁶⁸ - Gender parity scores (0-1)



⁶⁷ Research on workplace harassment by Stand To End Rape (STER) with 450 individuals across different sectors in Nigeria: respondents have been in formal employment for 12 months, aged 18-30 and working at large organizations over 50 employees, available [here](#)

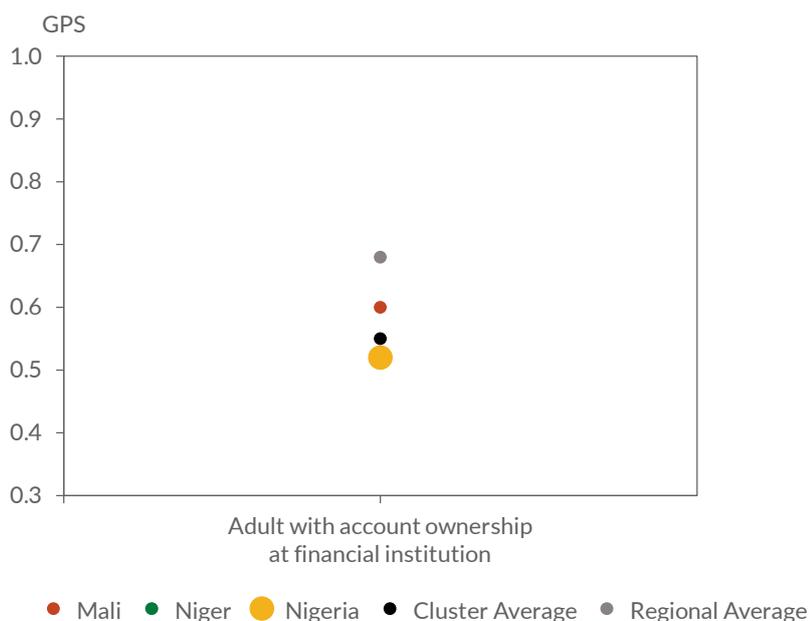
⁶⁸ Due to missing data, regional average’s calculation is excluding Guinea Bissau across the 6 GPS and is excluding Liberia and Sierra Leone for the average years of schooling GPS

B4. Entrepreneurship, Financial inclusion and Digital economy

Nigeria's achievements in terms of financial inclusion have mostly benefited men, while women are still facing significant obstacles to access basic financial services. In 2020, only 31.27% of adult women owned an account at a financial institution, positioning Nigeria as the country with the largest financial gender gap (0.52) within both its cluster (cluster average of 0.55) and the region (regional average of 0.68). Financial exclusion is limiting women's personal empowerment and ability to scale up their businesses. The Nigerian female entrepreneurship ecosystem, although very dynamic, is mostly comprised of necessity-driven entrepreneurs facing barriers to access collateral for loans credit, relevant market information or digital enablers to scale up their businesses.

As the second largest movie industry in the world, Nollywood has the potential to help inform and influence societal norms, driving cultural change across the region. Nollywood has been shifting from an era of creative silence for women to women's empowerment both in movies' narratives and for women working in the industry.

Figure 10: Adult with account ownership at financial institution - Nigeria regional average and cluster comparison (2020)⁶⁹ - Gender parity scores (0-1)



Women's financial inclusion

Nigeria's progress in financial inclusion in the past 10 years has been mostly impacting men's access to formal financial services despite government's efforts targeting women. In 2020, only 31.27% of adult women owned an account at a financial institution compared to 25.99% in 2011, highlighting a progress of only 5 percentage points in the past 10 years⁷⁰. On the other hand, the number of adult men owning a bank account increased by 16 percentage points within the same period, from 33.28% in 2011 to 59.95% in 2020. As a result, Nigeria's gender parity score in terms of adult owning a bank account is 0.52, the lowest of its cluster (cluster average of 0.55) and the entire region (regional

⁶⁹ Due to missing data, regional average's calculation is excluding Guinea Bissau for the 2 GPS and the Gambia, Liberia and Cabo Verde for the adult with account ownership GPS

⁷⁰ Dalberg analysis

average of 0.68). These large disparities are due to education disparities between men and women limiting women's financial literacy, lower-income levels reducing women's opportunity to save and invest money and the lack of control over familial financial resources, generally managed by men. Women with disabilities, young female adults, women living in Northern Nigeria and women living in rural areas are the most likely to be financially excluded. Several public financial inclusion programs have been including women as key targets such as (i) the National Financial Inclusion Strategy, revised in 2018, aims to increase formal financial inclusion to 70% by 2020 prioritizing women living in rural areas and in Northern geopolitical zones⁷¹; (ii) the Government Enterprise and Empowerment Programme (GEEP) which provided interest free loan from the federal government to 350,000 SMEs, mostly led by women; or (iii) the MarketMoni loan scheme (₦10,000-₦100,000)⁷² targeting market women, traders, artisans and enterprising youths. Therefore, it is critical for Nigeria to empower women economically to facilitate their financial inclusion so they can contribute to the country's growth.

Restricted ownership rights and misalignment between financial products on the market and women's needs are severely hindering Nigerian women's capacity to access loans. Due to gender-biased cultural norms, Nigerian women have restrained ownership rights to land or property (women represent only 13% of agricultural landowners while accounting for 75% of the workforce⁷³), barring them from using property as collateral to access loans, credit or start a formal business. This gender-related barrier is becoming a systemic issue for female owned businesses to access financial services, as collateral is a key requirement. The prevalence of women in the informal sector, with women owning only 20% of formal businesses⁷⁴, is also preventing them to access loans, perceived as high-risk profiles by financial institutions.

The lack of alignment between financial products available on the market and women's needs is standing out as a cross-cutting challenge that can be explained by women's limited involvement in the design of financial products and services. A 2019 study including 400 Nigerian women-owned businesses found that only 52% of them had a business bank account⁷⁵. Nigeria will need to unlock women's personal and professional access to finance, to allow them to fully contribute to inclusive growth.

⁷¹ National Financial Inclusion Strategy (Revised), 2018, [here](#)

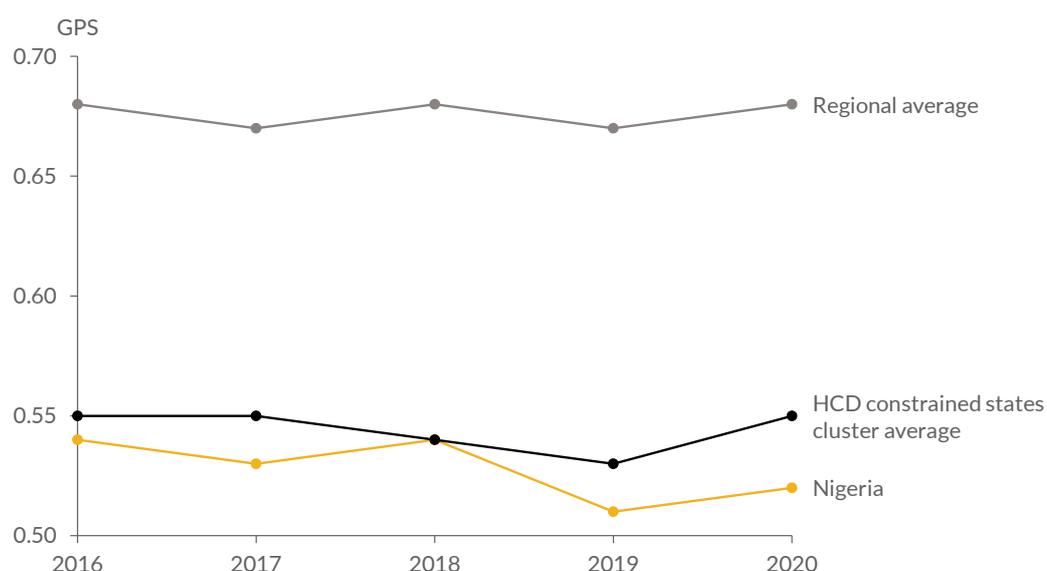
⁷² UNDP, SDG Goal 5: Gender equality, available [here](#)

⁷³ UNDP data, SDG Goal 5: Gender equality, available [here](#)

⁷⁴ London School of Economics, Women in Nigeria make up 49 per cent of the population, but only four per cent of lawmakers, [here](#)

⁷⁵ ITC Small and Medium-sized Enterprise (SME) Competitiveness Survey of 400 Nigerian women owned businesses, International Trade Centre, She Trades, Promoting SME Competitiveness in Nigeria, 2019, [here](#)

Figure 11: Adult with account ownership at financial institution - Nigeria regional average and cluster comparison (2016-2020)⁷⁶ - Gender parity scores (0-1)



Women and entrepreneurship

Although Nigeria has one of the highest number of women entrepreneurs in the world (23 million female entrepreneurs)⁷⁷, women owned businesses are mainly driven by necessity rather than innovation. Women own 40% of Nigeria's 41 million Small and Medium Enterprises (SMEs)⁷⁸, but more than half of women owned firms were not registered with a local or national authority⁷⁵. The presence of women in entrepreneurship is necessity-driven, meaning that women are survival entrepreneurs, operating mainly in the informal sector, less able to increase their profits (women owned businesses monthly profits are on average 38% lower than male owned⁷⁹) or to seize high value opportunities for lack of funding and support. Only 38.8% of women are highly comfortable holding debt (vs 44.4% of men)⁸⁰ showing a lack of familiarity with pursuing formal financing. Nigeria's entrepreneurship ecosystem could move towards formalization by focusing on overcoming key gender-related barriers such as (i) limited access to market information caused by few business networking opportunities for women; (ii) an inability to leverage digital tools for business sustainability, due to women's low digital illiteracy, (iii) gender-based discrimination in running their business, particularly in terms of access to credit.

Despite significant impacts on informal women-owned businesses, the COVID-19 pandemic has also shown women's resilience and their ability to weather a global pandemic. Founded in 2012 by Ms. Williams, Reel Fruit has become the largest dried fruits and nuts packaging and distribution business in Nigeria. While activities slowed down during the COVID-19 due to the reduction of in-person contacts, the company adapted its business model by diversifying its product line and expanding to a business-to-business channel⁸¹. This shift in business model enabled Reel Fruit to process and sell 4,000 tons of new processed fruits and nuts during the pandemic. In 2021, the

⁷⁶ Due to missing data, regional average's calculation is excluding Guinea Bissau for the 2 GPS and the Gambia, Liberia and Cabo Verde for the adult with account ownership GPS

⁷⁷ Global Entrepreneurship Monitor

⁷⁸ Ibid

⁷⁹ World Bank, Female entrepreneurs: The Future of the Africa Continent, 2018

⁸⁰ The Human Account, "Nigeria Country Report", 2019

⁸¹ Feed the Future, Partnering for Innovation, COVID-19 Pandemic Response, Reel Fruit, [here](#)

company continued to grow by raising 3 million USD to grow its production to 30,000 tons and increase exports by 10 times⁸². The pandemic opened a window of opportunity for women-owned businesses like ReelFruit to get a foothold into new channels and increased awareness on challenges business women face in Nigeria.

⁸² Press article, Nigerian dried fruits snack company, ReelFruit, closes a \$3,000,000 Series A round, [here](#)

Nollywood: Driver of cultural change and women's empowerment from the inside⁸³

As the 2nd largest movie industry in the world, Nollywood has a growing global influence, defining cultural norms for future African generations. Nollywood's early years often portrayed social patriarchal norms, featuring Nigerian women in the same pejorative archetypes. Rape victims could easily be portrayed as immoral with a dress code making them unworthy, whereas rape perpetrators would often go unpunished in movies. This type of representation partially contributed to the normalization of violence against women. However, the industry has been experiencing a shift in narrative due to the increasing presence of women in movie leadership. Amaka Igwe was the first known Nigerian female filmmaker to defy the usual narrative with her film "Violated" where the rape perpetrator ends up being let go from his job and left by his wife, while the victim finds restitution. As women represent 60% of the Nollywood audience, a better representation of women is necessary to encourage them to dare to challenge established social norms and fight for their physical integrity and rights.

The Nollywood industry has been moving from an era of creative silence and discrimination against women, towards a more inclusive environment where their voices are being heard. In 2020, Nollywood was contributing 2.3% of Nigeria's GDP according to the House of representatives, with over 2,500 movies produced annually. In the past 5 to 10 years, women have been increasingly participating in film direction and production and involved in the formalization of the industry by pushing for inclusive policies such as developing a standard fee structure to reduce the gender pay gap and ensuring women interests are not left behind. The second highest grossing film of 2021 (N134.5 million), according to the Cinema Exhibitors Association of Nigeria, "The Ghost and the tout too" was produced by Toyin Abraham, a Nigerian actress, director, and producer.

Nevertheless, women working in the industry are still facing several gender-related barriers, such as the gender pay gap, as there have been cases where lead actresses were paid less than supporting male actors. Women in the industry are fighting for more transparency in fees by creating female support networks such as the initiative Inkblot Women in Film (IWIF), created by Zulumoke Oyibo, to tackle social ethical and professional issues around gender in Nollywood. However, the patriarchal lens of male filmmakers remains omnipresent, impacting how women are featured in films and hence influencing how they are perceived in society. Remaining barriers also include, (i) difficulty to access fundings in the industry, often amplified for female producers; and (ii) unequal access to opportunities, where men are given opportunities in film based on potential, when women must first prove themselves.

Women in the Nollywood film industry at the June edition of the IWIF lunch⁸³



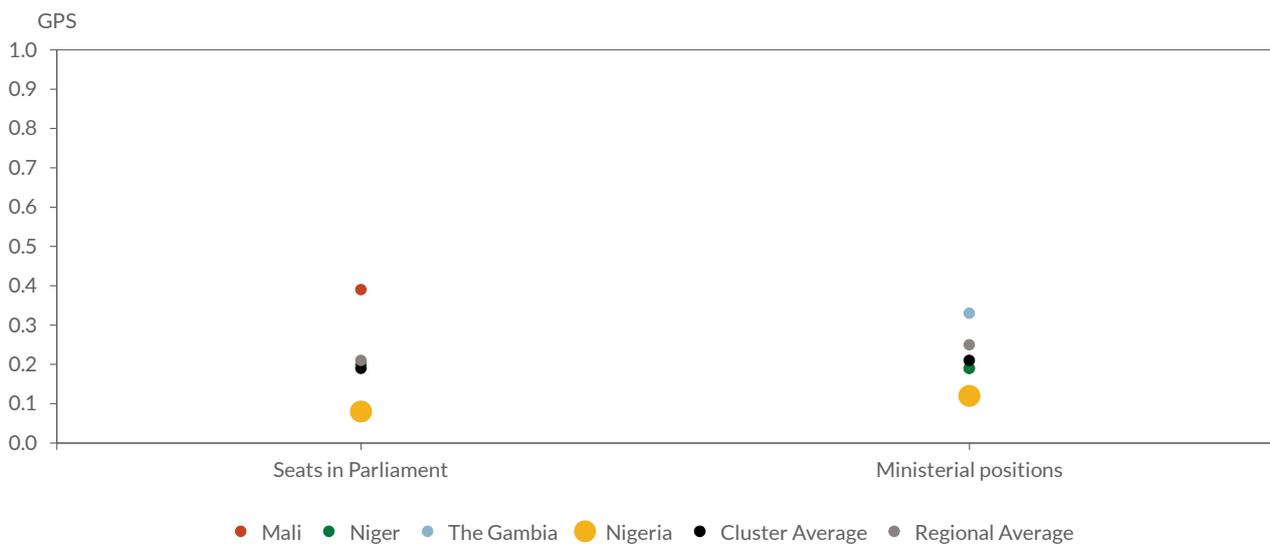
Increasing the presence of women in Nollywood decision rooms is a key requirement to reducing gender disparities in the film industry, change the classic female narrative and ensure women's vision is fully represented in creative industries.

⁸³ Photo from Premium times article, [here](#); Stakeholders interview 2022; Culture Custodian, The women of Nollywood are fighting misogyny, telling stories and making giant strides, July 2020, [here](#); Nigerian women in film discuss challenges, proffer solutions at IWIF forum, [here](#); Top 10 highest grossing films of 2021, [here](#)

B5. Political Empowerment

Nigeria has a long way to go when it comes to women’s political representation, with the lowest GPS in the region in terms of women’s appointments in national parliament (0.08) and ministerial positions (0.12). Since the introduction of the 35% Affirmative Action policy in 2006, the bill has been rejected several times (most recently in March 2022), resulting in women representing around 6% of the legislative branch and women being underrepresented in leadership positions in the executive branch⁸⁴. The country is also experiencing capacity, budget allocation barriers and internal resistance to mainstream gender and implement women’s rights related laws.

Figure 12: Political Empowerment - Nigeria regional and cluster average comparison (2020)⁸⁵ - Gender parity scores (0-1)



Women’s political representation

Women are underrepresented in the Nigerian political sphere, with a downward trend in recent years despite the formulation of inclusive policies. In 2020, Nigeria had the lowest GPS in the number of women in ministerial positions (0.12 vs 0.25 for regional average) in the region and the second lowest GPS in the number of women in parliament (0.08 vs 0.21 for regional average), highlighting the largest gender gap in women’s political empowerment within ECOWAS. In 2020, 3.4% of seats in parliaments were occupied by women and there were 8.0% of female ministers⁸⁶. The representation of women in politics greatly fluctuates according to the will of the administration in power. The past ten years have for instance seen a decline in women’s representation in elective and appointive positions from 33% in the 2013 administration to an average of 6.7% in 2017⁸⁷.

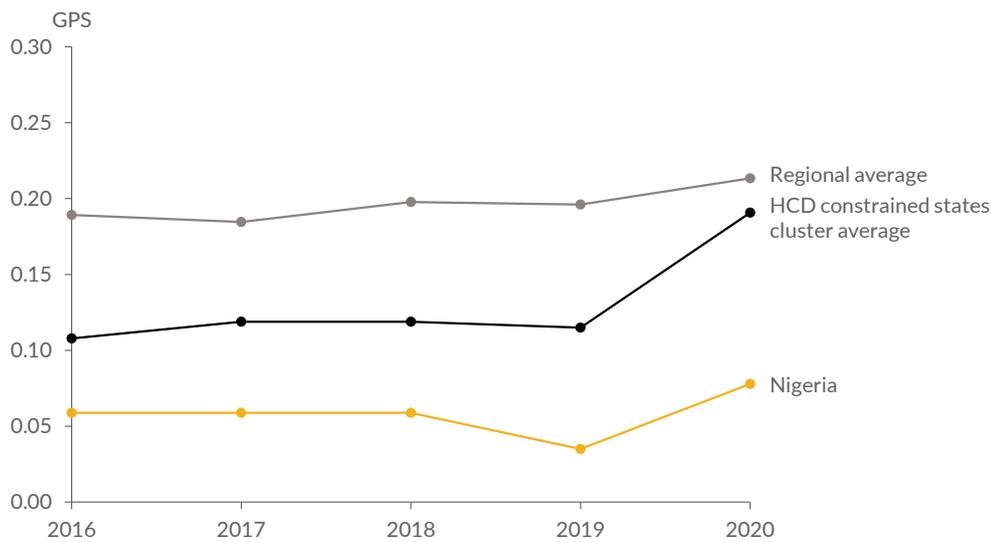
⁸⁴ National Bureau of Statistics, Statistical Report on Women and Men in Nigeria, 2020

⁸⁵ Due to missing data, regional average’s calculation is excluding Guinee Bissau for the 2 GPS

⁸⁶ World Economic Forum, Global Gender Gap Report, 2020

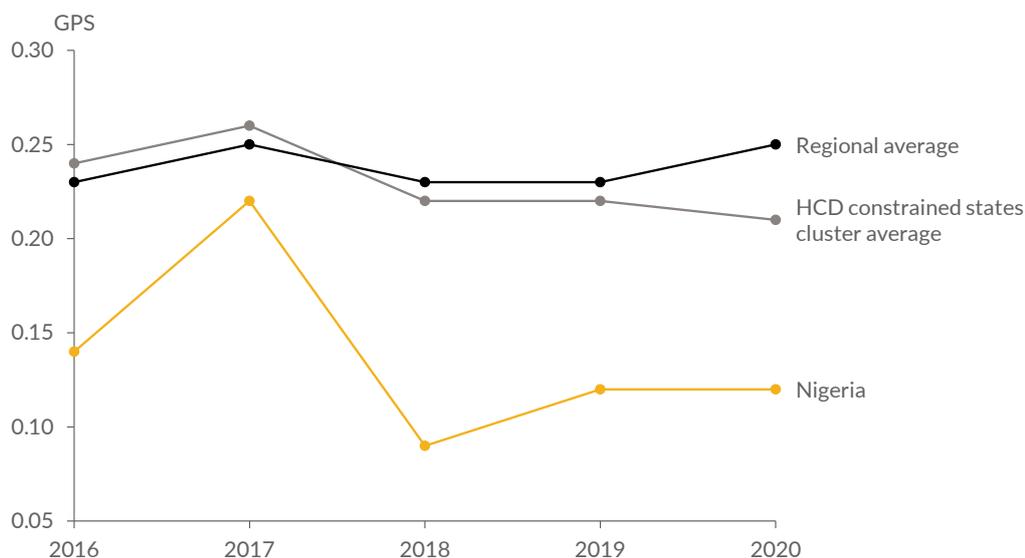
⁸⁷ CEDAW Committee, Women Peace and Security in Nigeria, 2017, [here](#)

Figure 13: Number of seats in parliament - Nigeria regional and cluster average comparison (2016-2020)
Gender parity scores (0-1)



Women representation in politics is still being hampered several structural factors. Challenges such as (i) limited access to campaign funding, (ii) low self-efficacy to enter the political sphere, due to cultural influence pushing women to stay in career paths perceived as more “feminine”; (iii) limited availability of mentoring opportunities and female political networks; (iv) poor media coverage for female candidates; and (v) dissuasion attempt against women engaging in electoral processes including psychological threats and physical harm. For instance, during the 2015 election cycle, Elendu Ukeje was targeted by gunshots during her campaign for National Assembly and was concerned that “the treatment of women in politics in Nigeria, and the threats they receive, is scaring women away”⁸⁸.

Figure 14: Ministerial positions - Nigeria regional and cluster average comparison (2016-2020) - Gender parity scores (0-1)

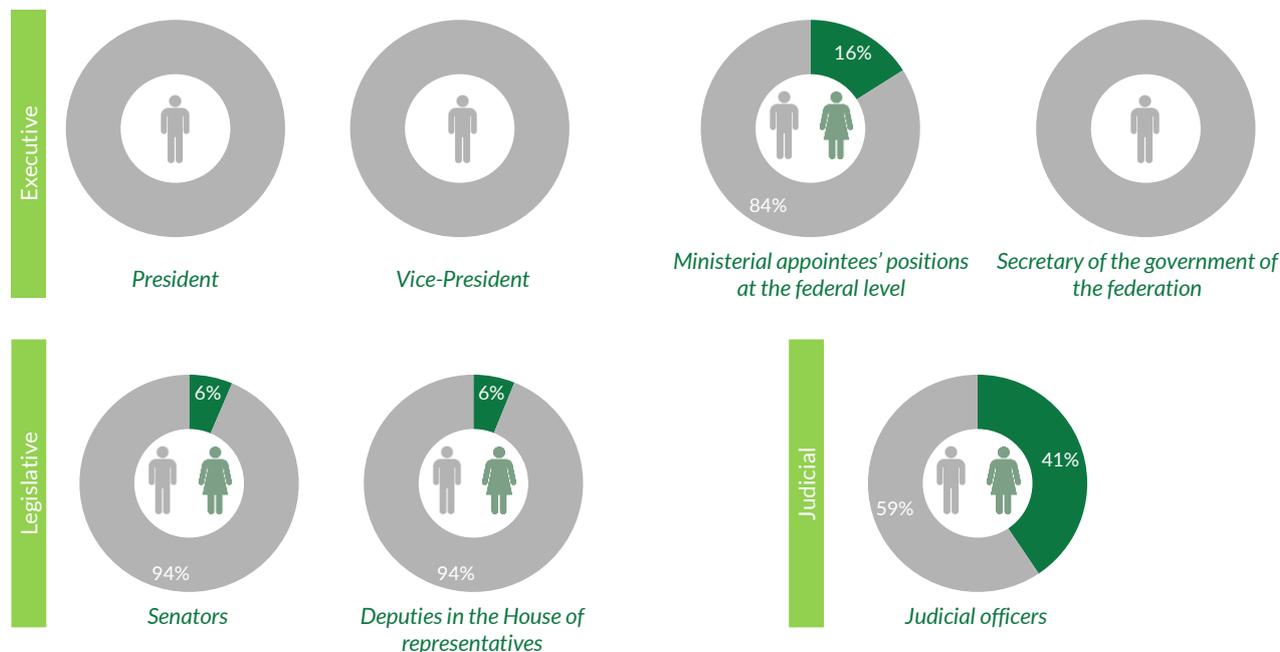


The Federal Government has recognized the need to support women’s entry into political office. To that effect the Federal Ministry of Women Affairs and Social Development established the Women’s

⁸⁸ Press articles [here](#), [here](#) and [here](#)

Trust Fund in 2011 to support female politicians with both technical and operational assistance. The National Gender Policy (NGP) formulated in 2006 an Affirmative Action policy setting a 35% quota of women involved in all governance processes. While there is an increase in women's participation in political processes, as voters and in the judicial branch (40.6% of judicial officers are women), it does not yet result in the 35% representation of women in either the executive or legislative branches. In 2021, out of the 50 women appointed into official positions, 3 of them were federal ministers, 4 of them were ministers of state, while 86% of them were presidential aides.

Figure 15: Distribution of women representation at the federal level in Nigerian politics in 2019 ⁸⁹



Gender mainstreaming

Nigeria is facing capacity limitations and internal resistance to gender mainstreaming across its political institutions. In 2011, the Federal Executive Council established Gender Units and gender focal persons in all Ministries, Departments and Agencies (MDAs). This system aims to mainstream gender issues across sectors and ensure the synergy between the Federal Ministry of Women Affairs and Social Development (FMWASD) and other sectors of the economy. Despite these efforts, the coordination of gender-related issues among institutions remains limited and the legal uniformization process also remains insufficient, hampered by the federal system where every state has its own authority. Barriers to gender mainstreaming include (i) Nigeria's complex tripartite legal system (customary, Islamic and statutory), which created numerous layers of legal provisions and precedents on women's rights that are difficult to address in one sweep, (ii) the limited availability of up to date and exhaustive gender disaggregated data, impacting the government's ability to inform policymaking and design evidence-based interventions, (iii) limited capacity in understanding women's specificities, resulting in programs considering women and girls as a homogeneous category, and therefore marginalizing groups with distinct needs such as women with disabilities⁹⁰.

Internal resistance to pass and implement gender-related laws remains an obstacle to gender mainstreaming in Nigeria. The Gender Equality bill, first introduced to the Nigerian Senate in 2016, promotes gender equality by eliminating all forms of discrimination against women and girls. Despite

⁸⁹ National Bureau of Statistics, Statistical Report on Women and Men in Nigeria, 2020

⁹⁰ CEDAW Committee, Women Peace and Security in Nigeria, 2017, [here](#)

civil society groups advocacy and several revisions to the bill since 2016, the bill was once again rejected in December 2021 by the Senate due to severe resistance from northern states senators related to “socio-cultural and religious concerns”. Most recently in March 2022, five gender bills were rejected by the Nigerian parliament: (i) a bill to provide 111 special seats for women at the National Assembly; (ii) a 35% affirmative action bill for women in political party administration and on political position appointments; (iii) a bill to grant citizenship to foreign-born husbands of Nigerian women; (iv) and a bill for women’s ability to take indigene ship in their husband’s state after 5 years. Gender-related laws that were passed such as the National Gender Policy, the Child Rights Act or the Violence Against Person Prohibition (VAPP) Act, have been facing implementation barriers including insufficient budgetary allocation and resistance to domesticating laws in some states (the VAPP Act is still not passed in 17 states, majority of which are in the Northern region such as Kano state).

B6. Impact of COVID-19

Nigeria has the highest number of confirmed COVID-19 cases across ECOWAS Member States. As of the 25th of February 2022, there was 254,428 confirmed cases and 3,142 deaths reported in Nigeria⁹¹. Federal and state governments’ swift response included (i) movement restrictions in the Federal Capital Territory, Lagos and Ogun states and interstate border closures, (ii) the shutdown of all educational institutions, (iii) the restrictions of large public-gatherings including markets. Despite government efforts to support the economy and the healthcare system, the pandemic has deepened pre-existing inequalities across Nigeria with an exacerbated impact on the most vulnerable, including women and girls.

Impact on women’s health & gender-based violence

The COVID-19 pandemic has been reinforcing disparities in health access, making it harder for Nigerian women and girls to seek proper care. Movement restrictions such as lockdowns and interstates border closures (i) impeded access to health centers for women and girls, especially vulnerable groups like internally displaced people (IDPs), who were confined to IDP camps or informal settlements with few healthcare options; (ii) disrupted health supply chains, resulting in supply interruptions on contraceptive commodities; and (iii) limited health workers’ ability to reach health centers, resulting in partial service delivery (24.8% of primary health centers delivered partial services during lockdowns⁹²) and emergency prioritization over for instance antenatal routine checkups. The fear of catching the virus also further disincentivized women and girls from seeking adequate care such as antennal care or seeking contraceptives in family planning centers. Finally, women represent about 60% of the health workforce in Nigeria⁹³, and were on the frontlines of COVID-19, therefore far more exposed to health risks than men.

Restriction of movements and closer proximity with potential abusers led to an increase in domestic violence towards women and girls during the pandemic. In the Lagos, Ogun and Abuja states, the pandemic caused a three-fold spike in the number of reported cases⁹⁴. The referral pathways for victims of GBV was also disrupted by the pandemic with support telephone lines out of service, closure of police stations, courts, and hospitals, as well as reduced mobility to attain victims’ support facilities. The silver lining was that the spike in GBV across Nigeria paved the way for greater

⁹¹ WHO Health Emergency Dashboard

⁹² Effect of COVID-19 pandemic on provision of sexual and reproductive health services in primary health facilities in Nigeria: a cross-sectional study, 2021, [here](#)

⁹³ United Nations, Women

⁹⁴ Press article 2021 [here](#)

awareness of violence against women, resulting in the declaration of a sexual and GBV state of emergency in June 2020 by the Nigeria Governors Forum. More discussions were initiated on the development of support mechanisms and potential reforms, which still need to be translated into action.

Impact on girls' education and women's labor participation

The closure of all public and private schools across the country affected children's learning outcomes and threatened Nigeria's progress on parity in education. School closure disproportionately affected girls, who are less likely to return to school after an extended break. This is mainly due to cultural barriers such as (i) parents' inclination to keep girls at home to support with housework, (ii) increased risk of child marriage and teenage pregnancies, which can prevent young girls from returning to school; (iii) girls are also impacted by the consequences of COVID-19 in conflict-affected regions where the number of out-of-school children skyrocketed from 13 to 36 million during COVID-19 according to the Malala Fund⁹⁵. Girls living in rural areas were especially affected and had limited access to remote learning plans.

COVID-19 has further exacerbated disparities faced by Nigerian women in the labor force market. Women were the most impacted by unemployment and precarity during the pandemic as they are overrepresented in informality and in sectors that have been most affected by the pandemic. From Q2 2018 to Q2 2020, the unemployment rate rose by 5.5% for women compared to 2.9% for men⁹⁶. Women dominated industries, such as the travel, accommodation or food services industries were severely impacted by COVID-19 restrictions, leading to continuous increase in women's unemployment rate during 2020 (from 31.6% in Q2 2020 to 35.2% in Q4 2020⁹⁷). Women were also at the forefront of the field battle against COVID-19 as they represent 61.1% of the health sector and have restricted access to leadership⁹⁸.

In addition, women's burden of unpaid care work has significantly increased due to COVID-19 restrictions. COVID schools and nurseries closures disproportionately impacted women who are children's main caretakers in their households, Unpaid care work has been increasing for women as they have been working from home while taking care of both children throughout the day and household chores with no support system. Domestic duties during lockdowns accounted for an average of 1/3 of women's time⁹⁹, leading to increased levels of stress related to domestic responsibilities and fear of uncertainties.

Impact on entrepreneurship and financial inclusion

The economic recession induced by the pandemic affected women-owned businesses, often more informal and vulnerable to shocks. In the second quarter of 2020, Nigeria's economy contracted by 6.1%, facing its steepest decline in the last 10 years and directly impacting the most vulnerable such as businesses in the informal sector and small & micro enterprises. Only 17% of women owned

⁹⁵ Malala Fund advocates proper measure for girl's education in Nigeria, [here](#)

⁹⁶ National Bureau of Statistics, Labor Force Statistics: Unemployment and Underemployment Report – Abridged Labour Force Survey Under COVID-19: Q2 2020

⁹⁷ National Bureau of Statistics, Labor Force Statistics: Unemployment and Underemployment Report-Q4 2020, 2021

⁹⁸ United Nations Nigeria, Women On The Frontlines Of COVID-19: Spotlight On Women Health Workers In The UN SARI Treatment Centre, 2021, [here](#)

⁹⁹ PAWN survey, Rule of Law and Empowerment initiative, Impacts of the COVID-10 pandemic on women in Nigeria, [here](#)

businesses¹⁰⁰ weathered the COVID-19 pandemic as the vast majority were highly vulnerable to external shocks. Most of these businesses have no cash reserves, social safety nets or insurance to sustain operations during downturns. Women in agriculture were also particularly affected by the pandemic due to (i) higher input prices (62% of households reported an increase in farming inputs prices¹⁰¹); (ii) inflated food prices, threatening their purchasing power and food security due to global inflation and (iii) increased security threats in rural areas impacting women's ability to safely access their farms. Women-owned businesses were even more affected by the pandemic because the vast majority did not adapt to the digital age; 90% of female business owners did not make use of the internet for their businesses during lockdowns¹⁰², highlighting the importance of digital literacy for women.

Nevertheless, these challenges revealed women's resilience in managing simultaneously their household and their caregivers' jobs at home while taking on additional responsibilities as businesswomen.

¹⁰⁰ PAWN survey, Rule of Law and Empowerment initiative, Impacts of the COVID-10 pandemic on women in Nigeria, [here](#)

¹⁰¹ World Bank Group, Nigeria Development Update, Resilience through Reforms, June 2021, [here](#)

¹⁰² Ministry of Women Affairs, National survey on MSMEs

C. THE JOURNEY TO ADVANCE GENDER PARITY

C1. Lessons Learned from Nigeria's gender parity journey

Despite Nigeria's mixed results in their journey to advance gender parity, the country's experience still showcases several lessons to be learned for other member states facing similar challenges. Additionally, it is essential for Nigeria to address these lessons learned for the country to make progress and reap the benefits of granting women opportunities to engage fully within their communities and contribute to the country's economic growth.

Lessons learned in Health, Nutrition and Harmful practices against women

- **Incorporating sexual and reproductive health topics into school curriculum is an effective way to change youth behavior.** The lack of awareness and education on sexual and reproductive health, especially for youth, increases the risks of teenage pregnancies and sexually transmitted diseases (STDs), often leading to girls dropping out of school and family rejection. The Family Life and HIV Education (FLHE) program targets in-schools adolescents from 10 to 17 years old and showed promising results by increasing gender parity scores in HIV awareness. This approach could be scaled up and applied to other topics that are often considered taboo around sexual, reproductive and maternal health.
- **Adopt a holistic model to address all forms of GBV and support victims.** GBV can take multiple forms including sexual and physical abuse and particularly peaks during period of crisis and in conflict affected regions. The Mirabel Centre is the country's first Sexual Assault Referral Centre (SARC), adopting a holistic model to support GBV victims by providing medical and psychosocial support. The center has been providing care for more than 6,000 GBV survivors in the past 7 years and this model could be scaled up to support victims across the country. Supporting SARCs from both a technical and financial angle could be key to address the GBV crisis in Nigeria.
- **Civil society organizations are critical to raise national consciousness particularly in time of crisis and need to be supported to continue raising awareness, crucial to change mindsets.** Nigerian CSOs played a key advocacy role by seizing the COVID-19 pandemic momentum to highlight the plight of women increasingly suffering from GBV, locked at home with their partners. This resulted in greater public awareness and government's actions in Nigeria. In June 2020, the Nigeria Governors Forum declared the sexual and GBV state of emergency and initiated discussions on support mechanisms and reforms to implement.

Lessons learned in Education and Labor participation

- **Girls' lack of confidence and ambition across their education and professional journey can be significantly alleviated through role modelling programs.** Traditional social and gender-biased norms shape girls to be raised to aspire to be mothers and wives, often stifling their self-confidence and ambition to strive for different goals throughout their lives. Allowing girls and young women to see different paths and role models enables them to embrace various options and choose their own path. The NGO, Junior Achievement (JA) Nigeria has been implementing residential lead camps for girls from low-income communities, demonstrating the importance of positive representation. Participants' main takeaway included "the biggest

thing she learnt is that now when she wants to speak about someone successful in her field, she doesn't have to say "he" but can finally say "she"¹⁰³.

- **Prioritizing the re-integration of out of school children is essential to avoid widening the gender parity gap.** Despite Nigeria's efforts to attain full gender parity in education, schools' enrolment rates remain insufficient (primary level [f] 58%, [m] 70%) and secondary level ([f] 46%, [m] 53%)¹⁰⁴, threatened by the COVID-19 pandemic induced school closures and by the prevalence of conflict in Northern Nigeria. The risk of not going back to schools is higher for girls, who are married off early and carry the burden of household chores.
- **Successful gender focused interventions are tailored to the regional context rather than a one size fits all approach.** There are wide regional disparities in gender parity performance in school enrolment in Nigeria. For instance, 128 girls for every 100 boys are enrolled in primary school in the South-South region vs 79 girls for every 100 boys enrolled in Northern Nigeria¹⁰⁵. Identifying those disparities requires the availability of gender disaggregated data, so that interventions can be tailored to the realities of each community.
- **The private sector, particularly drove by younger generation led companies, is setting the pace towards gender parity and should be involved in initiatives to improve women's access in leadership.** Some private companies are willing to make deliberate efforts such as 50-50 quotas to include women in leadership positions. They will be key partners going forward to lead the way and be included in awareness campaigns, capacity building initiatives or sharing best practices.

Lessons learned in Entrepreneurship

- **Gender quotas coupled with advocacy work holding the private sector accountable, have been proven as efficient strategies to expand women representation in senior leadership positions.** Except for the banking sector, where a quota was successfully implemented requiring 30% of women in senior leadership roles, women's access to leadership positions is still limited across Nigerian industries. Non-profits such as the Women in Management, Business and Public Service (WIMBIZ) is working to expand these results to other industries by developing a private sector equity and equality gender scorecard and increasing public awareness on organizations who have improved women's representation in leadership.

Lessons learned in Political empowerment

- **A quota law is insufficient for more women to attain political office in Nigeria, change requires financial and technical support.** Resistance to women's presence in politics remains widespread across the executive, legislative and judicial branches. Despite the 35% Affirmative Action of 2006, women's representation has decreased from 33% in elective and appointive positions in 2013 to an average of 6.7% representation in 2017¹⁰⁶. The political system needs additional changes to make room for female candidates to have a platform, secure buy in from male community leaders to secure votes in more conservative areas and to access fundings for their campaigns.
- **Developing a monitoring and evaluation framework and ensuring adequate budget allocation for gender-related laws are critical requirements for effective implementation.** Despite the enactment of gender-related laws, implementation has been inefficient due to

¹⁰³ Stakeholder's interview, 2022

¹⁰⁴ World Economic Forum, Global Gender Gap Report, 2020

¹⁰⁵ National Bureau of Statistics, selected data on basic education 2016

¹⁰⁶ CEDAW Committee, Women Peace and Security in Nigeria, 2017, [here](#)

insufficient budget allocation and the absence of monitoring tools. In addition, the Nigerian's federal system, require the enactment and implementation of laws both at the federal and states level, which is further slowing down reforms.

C2. Recommendations

Nigeria has made some progress on its journey towards gender parity which highlighted cross-cutting constraints to be addressed. Our analysis has identified some key areas of improvements to unlock women's economic potential, that Nigeria should focus on to build on progress made so far. That include weak gender mainstreaming in the legal framework, cross-cutting gender biased social and cultural norms, capacity limitations on gender issues across the Nigerian population and restricted access to educational and professional opportunities for girls and women. Gender-focused recommendations and potential interventions have been formulated to guide Nigeria's path in addressing those constraints and towards closing its gender gap.

Strengthen and enforce legal frameworks

To further mainstream gender across its legal and regulatory ecosystem, Nigeria should consider reviewing existing legal frameworks related to girls & women's rights and ensuring the enforcement of existing laws at both the federal and state level.

Nigeria's existing legal frameworks on girls and women's rights are still not fully adopted across all states, including (i) the Violence Against Person Prohibition (VAPP) Act is still pending across 17 out of 36 states; (ii) 11 Northern States¹⁰⁷ haven't ratified the 2003 Child right Act setting the legal age for marriage at 18 years old); (iii) the 2004 Compulsory, Free Universal Basic Education Act is currently not effectively enforced resulting in 11.4 million out of school children in Nigeria , 60% of which are girls¹⁰⁸; (iii) for the 3rd time since its introduction in 2016, the Gender Equality Bill was rejected by the Senate in December 2021 and there is no existing legal framework on gender discrimination in the workplace; and (iv) the 35% quota of women to be involved in all governance processes from the 2006 Affirmative Action policy has still not been passed as a bill.

To tackle this challenge, Nigeria could (i) conduct an analysis of underlying constraints to enforcing existing gender-related laws and assess whether there is a need to revise existing laws to facilitate their enforcement (ii) identify states' champions willing to support the enforcement of pending laws; (iii) develop dissemination tools to better inform the population on their states' legislative process and on their rights; (iv) increase budget allocation and ensure funds' release for gender related laws' implementation. Once existing laws have the required components for effective implementation (endorsement, funding, monitoring and evaluation tools, action plan, etc), Nigeria could conduct an assessment to identify existing gaps in the legal framework, such as introducing legislation to protect women at work against pay gaps and discrimination.

Address gender-biased norms

To enable women to reach their fullest potential across all four dimensions, Nigeria should address gender-biased cultural and social norms by raising awareness on gender barriers arising from those norms and how they prevent change.

¹⁰⁷ As of 2019, the states of Bauchi, Yobe, Kano, Sokoto, Adamawa, Borno, Zamfara, Gombe, Katsina, Kebbi, and Jigawa are yet to pass the Child Rights Act, [here](#)

¹⁰⁸ Federal Government, Ministry of Education, 2016

Cultural and social norms establish strict gender roles, encouraging male domination of productive resources and resulting in women's economic dependence, restricted rights and limited access to basic health and education services. Often resistant to questioning and change, gender-biased norms impact all the stages and aspects of women's lives, (i) women need their husbands' permission in some communities to access care and face multiple taboos around sexual, reproductive and maternal health limiting their ability to take advantage of family planning tools; (ii) victims of GBV also face stigma, rejection and communities' pressure not to hold perpetrators accountable to preserve families reputation; (iii) cultural biases as to what constitutes a "feminine" career path hinders women's access to STEMs tracks; (iv) restricted ownership rights and control over financial resources limit women's ability to scale up their businesses; (v) cultural belief that women should stay out of politics, alleviating women's own self-confidence to enter the political sphere.

Addressing and gradually shifting gender-biased norms will involve developing strategies across all these dimensions. Interventions should include (i) developing awareness campaigns starting at the community level targeting both children and adults; (ii) leveraging champions such as traditional leaders to initiate discussions in male groups around GBV issues, girl's education, maternal health, etc; (iii) incorporating sexual and reproductive health topics into school curriculum to mitigate taboos. Nigeria could also leverage creative industries such as Nollywood to drive cultural change by representing empowered women in movies rather than reinforcing pre-existing gender roles.

Interventions aiming at challenging cultural norms need to feature sustained engagement from target groups by helping them identify by themselves changes to be done rather than trying to teach them what is good or bad. Changing cultural norms is a long-term process requiring stakeholders to understand root differences and gain communities' trust in order to accompany them into seeing other perspectives.

Build technical capacity

To ensure gender mainstreaming across all 4 dimensions, Nigeria should aim to empower both men and women with the right tools and skills to identify gender gaps and unlock gender barriers going forward. Building technical capacity towards gender parity across sectors will enable Nigeria to move closer to closing the gender gap.

In both the private and public sector, professionals are often missing the required skills to support women as gender specificities are not systematically included in training curriculums: (i) there is a shortage of skilled workers trained to provide basic maternal care (in 2018, only 43% of deliveries were performed by skilled health workers¹⁰⁹); (ii) counsellors and teachers tend to direct women towards more "feminine" career paths; (iii) law enforcement officers have little training dealing with gender related issues such as GBV, showing prejudices and judgment rather than protecting victims; (iv) policymakers have a limited capacity to mainstream gender across initiatives and tailor interventions to gender needs. Additionally, Nigerian working women need capacity reinforcement across sectors, often missing the required technical skills to unlock their full potential. For instance, women entrepreneurs have limited access to market information, digital skills or mentoring opportunities.

Implementing gender sensitive training programs for civil servants, from law enforcement to policy makers and the judiciary will equip agents with the required tools to address women specific issues.

¹⁰⁹ National Population Commission [Nigeria] and ICF, Nigeria Demographic and Health Survey 2018-2019

Additionally, building gender disaggregated data collection capacity will inform evidence-based policymaking.

Reinforcing girls and women capacity could be improved by (i) including gender sensitive considerations into school curriculum; (ii) implementing women networking groups, mentoring and training programs to allow women to unlock their potential and fully participate in wealth generation; or (iii) supporting existing facilities such as business clinics specialized in women's owned businesses.

Develop incentives' mechanisms

To address gender barriers enhanced by regional disparities, Nigeria might want to consider developing tailored incentives mechanisms, both financial and non-financial to unlock opportunities otherwise unavailable to women and girls.

Girls and women face multiple barriers to access opportunities and services hindering their capacity to contribute to the national economic growth: (i) ongoing conflicts in Northern Nigeria have increased girls' drop out of schools, hampering their capacity to return to school and restricting their access to WASH and health infrastructure; (ii) female access to tertiary education, especially in STEMs, is still limited, depriving the country of successful female talents; (iii) financial exclusion in both the personal and professional sphere is prevalent among women limiting their financial empowerment; (iv) restrained access to market information and opportunities due to women's limited inclusion in networking circles.

Barriers in accessing education and health services could be offset by tailored incentives mechanisms such as (i) providing financial incentives to teachers and health professionals to reopen basic services like health centers and schools in underserved areas; (ii) financial incentives for parents to ensure the participation of girls to remote learning programs; (iii) scholarships or subsidized programs for girls to access tertiary education and especially STEMs tracks; (iv) developing gender quotas in higher education and vocational training programs.

Hurdles on the way of women's professional empowerment could be addressed by the introduction of (i) guarantee schemes dedicated to women entrepreneurs offering an 80% coverage as a substitute of collateralization to access credit; (ii) competitive credit terms tailored to their needs; (iii) quotas to increase female representation in leadership and in networking circles; or (iv) grant funds to finance female political campaigns to help them run for office.

D. APPENDIX

D1. Methodology used for the case study

Anchoring the Gender Equality and Parity Study in the 2050 ECOWAS HCD Strategy

The ECOWAS Human Capital Development framework evaluates regional performance metrics across three dimensions, which measure social, economic, and educational elements, all critical for societies to thrive. Dimensions selected include:

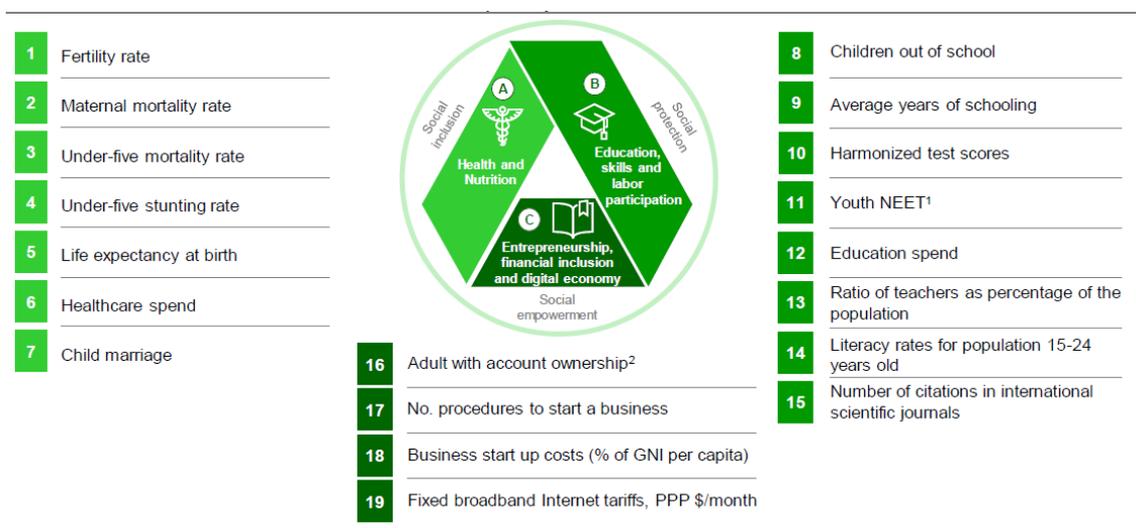
- Health and nutrition
- Education, skills, and labor participation
- Entrepreneurship, financial inclusion, and digital economy

We have also added a political empowerment dimension to assess women’s representation in the political arena and capture the challenges they still face.

The gender-transformative human capital development (HCD) strategy is anchored into this overall HCD approach and aims to promote gender equity and equality as key to reaching inclusive and sustainable economic growth. Gender inclusion is critical to drive economic growth and increase societal value. All fifteen Member States have untapped opportunities when it comes to gender equality and parity. For these reasons, gender inclusion is a cross-cutting enabler of the HCD Strategy aligned around the previously outlined dimensions.

Each one of these dimensions breaks down into a set of priority indicators as illustrated in the figure below:

Figure 16: The ECOWAS HCD framework

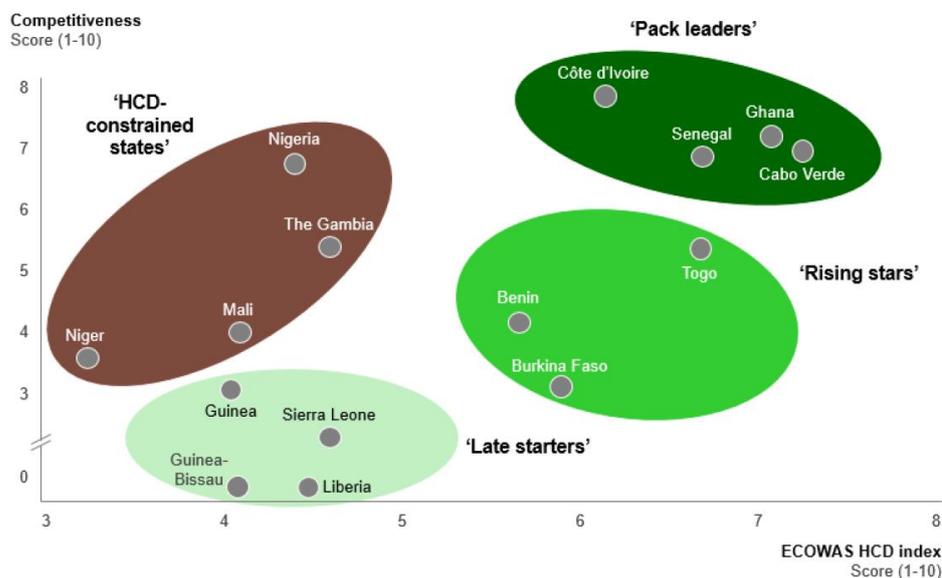


ECOWAS HCD strategy categorizes countries in four clusters based on their HCD performance and economic competitiveness.

- **The Pack Leaders** are the strongest performers on both HCD and competitiveness
- **The Rising Stars** have been registered average performances on both HCD and competitiveness

- **The HCD-constrained States** are lagging behind their peers on HCD indicators despite strong economic competitiveness performances
- **The Late Starters** have experienced a stunt in their progress on HCD indicators resulting in competitiveness under-performance

Figure 17: ECOWAS country clusters based on economic competitiveness and HCD performance¹¹⁰



The country performance assessment will be framed around these four archetypes and use the selected indicators across each HCD dimension as guidance to evaluate the country's gender parity performance. This clustered approach will capture the region's diversity and allow a comparison of countries performance facing similar constraints. This study will then review the gender parity performance for each dimension of the HCD framework to understand the drivers and binding constraints to reach total parity (Score of 1 for the index).

Key indicators selected to assess gender parity performance

This study will seek to assess gender equality and parity across a set of key indicators under each dimension (health, education, entrepreneurship, and political empowerment). The figure below is an initial selection of relevant indicators for the gender parity analysis that are used to frame this country assessment. These indicators were chosen because they relate to gender parity and equality. While not an exhaustive list of indicators for lack of gender disaggregated data across all 15 Member States, these indicators capture the state of gender parity consistently across the region.

¹¹⁰ ECOWAS 2030 Integrated Regional Strategy for Human Capital Development

Figure 18 : Selected indicators across HCD dimensions for regional and country gender parity analysis

Selected indicators			
Dimension	Health and Nutrition	Entrepreneurship, financial inclusion and digital economy	Education, skills and labor participation
HCD Indicators	<ul style="list-style-type: none"> Fertility rate Maternal mortality ratio Child marriage 	<ul style="list-style-type: none"> Adults with account ownership 	<ul style="list-style-type: none"> Average years of schooling Literacy rate
Additional indicators	<ul style="list-style-type: none"> Life expectancy Prevalence of stunting for height 	<ul style="list-style-type: none"> Estimated earned income 	<ul style="list-style-type: none"> Labor force participation Primary school enrolment rate Secondary school enrolment rate Tertiary enrolment rate Average years of schooling
Additional dimension	Political Empowerment Seats in parliament Women in ministerial positions		

D2. Methodology used to conduct interviews and type of stakeholders interviewed

A total of 22 in-country stakeholder interviews were conducted to draft the Nigeria dive report:

- 2 interviews with ministries and government agencies allowed us to identify challenges and potential opportunities in current gender focused interventions implemented by Member State governments.
- 2 interviews with technical partners were conducted to identify successful gender focused interventions to scale up and synergies between their activities and ECOWAS interventions.
- 9 interviews with civil society organizations focused on promoting women and girls' social, political, and economic inclusion. These conversations were critical to identifying successful initiatives implemented by these organizations to advance gender parity objectives.
- 9 interviews with private sector actors were held and conversations with female-led businesses across a wide range of sectors were prioritized to better understand the hurdles women face when pursuing their professional aspirations.

We applied a hypothesis-driven approach to develop tailored interview guides for each interviewees/stakeholder archetypes. The table below outlines the list of stakeholders interviewed for the purpose of this study.

Table 1: List of stakeholders interviewed in Nigeria

Type of stakeholder	Institution
Government	Federal Ministry of Health
	Kano State Government
Technical Partners	Gesellschaft für Internationale Zusammenarbeit (GIZ)
	USAID
Civil Society Organizations	Women in Management, Business and Public Service (WIMBIZ)

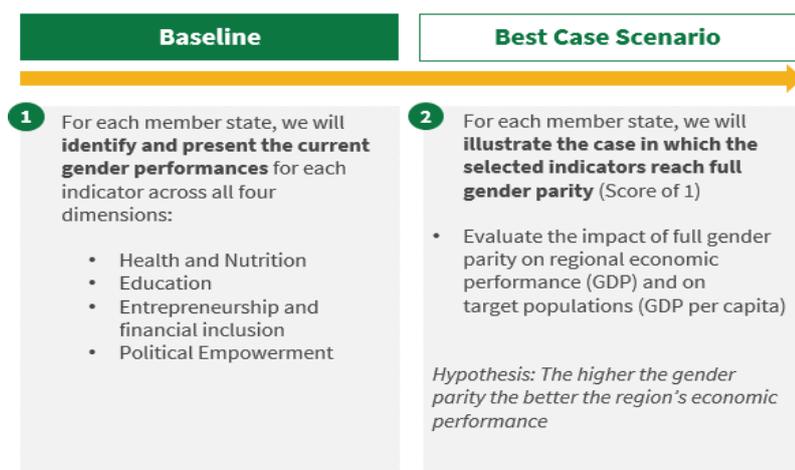
	Nigerian Women Agro Allied Farmers Association (NIWAAFA)
	Strategic African Women In Leadership (SAWIL)
	The African Women Power Network (AWP)
	Citizenship Education and Women Empowerment Initiative (CEWEIN)
	Centre For Media Resources & Dev. (CEMERDEV)
	Junior Achievement (JA) Nigeria
	Ibukun Omololu, Gender Specialist
	Mirabel Rape Crisis center
Private Sector	Bank of Industry
	Thrive Agric
	Stanbic IBTC Bank
	Riby Finance
	Access Bank
	Havenhill Synergy Limited
	Inkblot Production
	HerVest
	AFEX Commodities Exchange

D3. Methodology used to measure the economic impact of gender parity

The methodology focused on testing the hypothesis that higher gender parity scores lead to a more inclusive society and drive sustainable economic growth. The objective of the modeling exercise was to size the economic potential across each dimension if the region is to achieve gender parity. The purpose is to understand how improvements in gender parity in each dimension can positively impact economic performance.

By using GPS scores for selected indicators and for each country, a baseline and best-case scenario was developed as illustrated below.

Figure 19: Illustration of the scenario modeling methodology



Prior to running the simulations, the pre-selected indicators were presented to ECOWAS to review their relevance to gender. Upon validation of the indicators, a baseline was created for each country using their current gender parity performance scores and determine their current economic performance.

A panel data on the evolution of economic growth was used for each year between 2000 and 2030 in fourteen (14) West African states, namely Benin, Burkina Faso, Capo Verde, Côte d'Ivoire, Gambia, Ghana, Guinea, Liberia, Mali, Niger, Nigeria, Senegal, Sierra Leone, and Togo¹¹¹. This model analyzed the impact of these different variables on the economic growth for the fourteen (14) countries.

$$\text{GDPgrowth}_{it} = \alpha + \delta \text{GPS}_{it} + \beta \text{X}_{it} + \epsilon_{it}$$

GDPgrowth_{it} = dependent variable- GDP growth for the country (i) at time (t)

α = the constant

δ = the coefficient of Gender Parity Index for country (i) at time (t)

GPS_{it} = Gender Parity Score is the variable of interest – independent variable for country (i) at time (t)

β = the coefficient of the control variables

X_{it} = control variables for country (i) at time (t)

ε_{it} = error term

¹¹¹ Guinea Bissau was excluded from the model due to insufficient data availability

A baseline and best-case scenarios simulation were conducted to estimate the impact on the economic performance and targeted populations. With GDP growth as the dependent variable and the GPS as the independent variable of interest. World Bank databases on population growth, the share of international trade in GDP, gross savings rate, and the corruption index were used as control variables in the model. Thus, the indicators whose coefficients were found to be more significant on GDP growth were retained. As a result, primary, secondary, tertiary enrolment rates, literacy rate and labor force participation were determined to be the indicators with the most significant impact on GDP growth.

D4. Indicators tables across the 4 dimensions

Health & Nutrition

Table 2: Nigeria's health and nutrition indicators and Gender Parity Scores (GPS) in cluster and region¹¹² (2020)

Indicators Countries	Fertility rate	Maternal mortality ratio	Prevalence of stunting for height	Child marriage*	Life expectancy at birth
	(total births per woman)	(per 100,000 live births)	(GPS)	(% of girls <18)	(GPS)
Mali	6.57	627.91	0.57	53.65	1.02
Niger	6.96	498.72	0.91	76.27	1.04
The Gambia	5.19	520.38	0.75	25.74	1.05
Nigeria	5.36	860.84	0.75	43.40	1.03
Cluster Average	6.02	626.96	0.78	49.77	1.03
Regional Average*	4.75	496.78	0.82	37.18	1.04

Table 3: Evolution of Nigeria's health and nutrition indicators and GPS (2016-2020)

Indicators	2016	2017	2018	2019	2020	CAGR (2016-2020)
Fertility rate (total births per woman)	5.53	5.46	5.39	5.32	5.36	-0.62%
Maternal mortality ratio (per 100,000 live births)	925.00	917.00	921.84	939.02	860.84	-1.43%
Prevalence of stunting for height (GPS)	0.91	0.86	0.87	0.84	0.75	-3.83%
Life expectancy at birth (GPS)	1.03	1.03	1.03	1.03	1.03	-0.02%

Education, skills and labor participation

Table 4: Nigeria's Education, skills and labor participation Gender Parity Scores (GPS) in cluster and region (2020)¹¹³

Indicators	Literacy rate	Average years of schooling	Primary school enrolment rate	Secondary enrolment rate	Tertiary enrolment rate	Labor force participation
Countries	(GPS)	(GPS)	(GPS)	(GPS)	(GPS)	(GPS)
Mali	0.70	0.79	0.98	0.82	0.32	0.75
Niger	0.71	0.82	0.88	0.76	0.54	0.72
The Gambia	0.92	0.97	1.12	0.99	1.14	0.76
Nigeria	0.88	1.02	1.02	0.96	0.76	0.80
Cluster Average	0.80	0.90	1.00	0.88	0.69	0.76
Regional Average*	0.83	0.92	0.99	0.90	0.71	0.84

¹¹² Regional average is excluding Guinea Bissau, with no available data across the 4 indicators; Child marriage data are sourced from the UNICEF Data warehouse which contains data gaps across years: calculated average are based on the most recent data by country between 2012 and 2019, Nigeria data is from 2018.

¹¹³ Due to missing data, regional average's calculation is excluding Guinea Bissau across the 6 GPS and is excluding Liberia and Sierra Leone for the average years of schooling GPS

Table 5: Evolution of Nigeria's Education, skills and labor participation GPS (2016-2020)

Indicators	Years					CAGR (2016-2020)
	2016	2017	2018	2019	2020	
Literacy rate (GPS)	0.79	0.88	0.84	0.77	0.88	+2.26%
Average years of schooling (GPS)	0.96	0.96	0.98	1.00	1.02	+1.20%
Primary school enrolment rate (GPS)	0.94	0.98	0.98	0.98	1.02	+1.55%
Secondary enrolment rate (GPS)	0.90	0.92	0.95	0.95	0.96	+1.26%
Tertiary enrolment rate (GPS)	0.76	0.74	0.76	0.77	0.76	+0.13%
Labor force participation (GPS)	0.83	0.81	0.79	0.77	0.80	-0.68%

Entrepreneurship, financial inclusion and digital economy

Table 6: Nigeria's entrepreneurship, financial inclusion and digital economy Gender Parity Scores (GPS) in cluster and region (2020)¹¹⁴

Countries	Indicators	Adult with account ownership at financial institution (GPS)	Estimated earned income (GPS)
	Mali		0.60
Niger		0.52	0.56
The Gambia		N/A	0.71
Nigeria		0.52	0.58
Cluster Average		0.55	0.53
Regional Average*		0.68	0.63

Table 7: Evolution of Nigeria's entrepreneurship, financial inclusion and digital economy GPS (2016-2020)

Indicators	Years					CAGR (2016-2020)
	2016	2017	2018	2019	2020	
Adult with account ownership at financial institution (GPS)	0.54	0.53	0.54	0.51	0.52	-0.83%
Estimated earned income (GPS)	0.65	0.65	0.00	0.73	0.58	-2.15%

¹¹⁴ Due to missing data, regional average's calculation is excluding Guinea Bissau for the 2 GPS and the Gambia, Liberia and Cabo Verde for the adult with account ownership GPS

Political Empowerment

Table 8: Nigeria's political empowerment Gender Parity Scores (GPS) in cluster and region (2020)¹¹⁵

Indicators Countries	Seats in parliament	Ministerial positions
	(GPS)	(GPS)
Mali	0.39	0.19
Niger	0.20	0.19
The Gambia	0.09	0.33
Nigeria	0.08	0.12
Cluster Average	0.19	0.21
Regional Average*	0.21	0.25

Table 9: Evolution of Nigeria's political empowerment GPS (2016-2020)

Indicators	Years					CAGR (2016-2020)
	2016	2017	2018	2019	2020	
Seats in parliament (GPS)	0.06	0.06	0.06	0.03	0.08	+5.79%
Ministerial positions (GPS)	0.14	0.22	0.09	0.12	0.12	-3.29%

¹¹⁵ Due to missing data, regional average's calculation is excluding Guinea Bissau for the 2 GPS