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# Tracking International Funding to Women's Empowerment Collectives in **Nigeria**

**Publish** WhatYouFund

Women's  
Economic  
Empowerment  
Building evidence for  
better investments

# About us

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Publish What You Fund is the global campaign for aid and development transparency. We envisage a world where aid and development information is transparent, available, and used for effective decision-making, public accountability, and lasting change for all citizens.

## About this project

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In October 2020, Publish What You Fund embarked on a multi-year project to improve the transparency of funding for women's economic empowerment (WEE), women's financial inclusion (WFI), women's empowerment collectives (WECs), and gender integration (GI).

We are tracking national and international funding to WEE, WFI, and WECs as well as assessing which funders have a GI approach. We have three focus countries for this phase of the work: Bangladesh, Kenya, and Nigeria.

This report is based on research funded by the Bill & Melinda Gates Foundation. Its findings and conclusions are those of the authors and do not necessarily reflect the positions or policies of the Bill & Melinda Gates Foundation.

## Navigating the report series

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This report is part of the Tracking Funding to Women's Economic Empowerment in Nigeria report series. This series includes the following reports:

- Tracking International Funding to Women's Economic Empowerment in Nigeria: [Full report](#) and [summary](#)
- Tracking International Funding to Women's Financial Inclusion in Nigeria: [Full report](#) and [summary](#)
- Tracking International Funding to Women's Empowerment Collectives in Nigeria: [Full report](#) and [summary](#)
- Assessing National Funding for Women's Economic Empowerment in Nigeria: [Full report](#)

Findings for Kenya and Nigeria are also available. To access our latest findings, please visit our [project page](#).

## About this report

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This report focuses on international funding to WECs in Nigeria. The intended audience for this report is the international funder community, policymakers, and advocates working to advance WECs and gender equality in Nigeria.

The report was researched and written by Dorcas Mutheu, Jamie Holton, Sally Paxton, and Alex Farley-Kiwanuka.

The report was reviewed by Vidhya Sriram and Aisha Adamu.

The report was designed by Steve Green and Trevor Lauder.

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Please note that participation in our project advisory committee does not necessarily equate to an endorsement of our findings or outputs.

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# ACRONYMS

BUDFOW	—	Business Development Fund
CGAP	—	Consultative Group to Assist the Poor
CRS	—	Creditor Reporting System
DAC	—	Development Assistance Committee
DFI	—	Development finance institution
EfInA	—	Enhancing Financial Innovation and Access
ECWG	—	The Evidence Consortium on Women's Groups
FAO	—	The Food and Agriculture Organization
GAC	—	Global Affairs Canada
GBV	—	Gender-based violence
BMZ	—	Germany Federal Ministry of Economic Cooperation and Development
GI	—	Gender Integration
IATI	—	International Aid Transparency Initiative
IDA	—	International Development Association – World Bank Group
IDPs	—	Internally displaced persons
ILO	—	International Labour Organization
IRC USA	—	International Rescue Committee – United States
KII	—	Key informant interview
LBQT	—	Lesbian, bisexual, queer, and transwomen
MFA	—	Ministry for Foreign Affairs
NAWEF	—	National Women Empowerment Fund
NGOs	—	Non-governmental organisations
ODA	—	Official development assistance
OECD	—	Organisation for Economic Co-operation and Development
OECD-DAC	—	Organisation for Economic Co-operation and Development's Development Assistance Committee
Oxfam NL	—	Oxfam Netherlands
PWYF	—	Publish What You Fund
SDGs	—	Sustainable Development Goals
SHGs	—	Self-help groups
SGBV	—	Sexual and gender-based violence
SRHR	—	Sexual and reproductive health and rights
USAID	—	United States Agency for International Development
UN CERF	—	United Nations Central Emergency Response Fund
VSLAs	—	Village savings and loans associations
WAGs	—	Women affinity groups
WECs	—	Women's empowerment collectives
WEE	—	Women's economic empowerment
WFI	—	Women's financial inclusion
WOFAN	—	Women Farmers Advancement Network
WOFEE	—	Women Fund for Economic Empowerment

# Executive summary

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Nigeria has made some progress towards gender equality. In addition to being a signatory to international and regional instruments, the Federal Government of Nigeria (FGN) has made national legal and policy commitments in favour of enhancing women's economic empowerment. Evidence from Nigeria reveals that women's groups are promising platforms to improve women's health, livelihoods, and financial inclusion.<sup>1</sup> The FGN offers financial support, training, or social capital to different types of women's groups through the National Women Empowerment Fund (NAWEF),<sup>2</sup> and, together with the World Bank, through the flagship Nigeria for Women Project.<sup>3</sup> Despite this, challenges persist for women's economic empowerment. Despite the central role of women within the agricultural sector, men remain five times more likely to hold land.<sup>4</sup> Women have fewer assets and as a result have less access to formal finance. According to the 2020 Enhancing Financial Innovation and Access (EFInA) report, Nigerian women remain significantly more financially excluded than men, and instead of owning a bank account, women are more likely use informal financial services.<sup>5</sup>

A women's empowerment collective (WEC) is a women's group that features five critical elements: 1) group solidarity and networks, 2) pooled savings and shared risks, 3) participatory learning and life skills, 4) critical consciousness of gender, and 5) access to markets & services and collective bargaining. Together these elements build women's human, financial, and social capital. WECs are one approach for integrating and scaling positive financial, health, and livelihood outcomes for women and girls. Consequently, they have been identified as potential enablers for realising women's economic empowerment (WEE), alongside social and political empowerment.<sup>6</sup>

The FGN and international funders increasingly recognise the importance of funding and advancing WECs and women's groups with WECs elements. However, a barrier to achieving progress on WECs is the limited understanding of what WECs activities are funded, who funds them, how, and with what results. Without this information, it remains difficult for policymakers, funders, and gender advocates to make decisions on and/or advocate for the best funding allocations and approaches.

## Building evidence

The objective of our research is to provide greater insight into the international funding landscape for WECs in Nigeria between 2015–2019 and to pilot a replicable country-based approach to tracking WECs and women's groups with WECs elements that can be used in other country contexts. We also use this exercise to understand the state of transparency among funders supporting WECs and women's groups with WECs elements. We provide recommendations for how funders can better report and publish information that allows us to track funding and monitor progress against WECs objectives more sustainably.

Our report offers insights into international funding for WECs and women's groups with WECs elements, including top funders, the types of projects being funded, and the groups of women the funding is intended to support. There are limitations to the data currently available to understand how international funders are supporting these programmes. We detail these limitations in our report and offer recommendations for funders on how they can improve the reporting and publication of financial and programmatic information that would enable a more comprehensive understanding of the funding landscape for WECs.

We hope our findings will be useful for funders, policy makers, and advocates to encourage more effective and coordinated funding for WECs.

**Key findings for Nigeria include:**

- We identified 40 grant funded projects and one non-grant funded project that supported women's groups with WECs elements but no projects that featured women's groups with all five WECs elements.
- Grant funding for women's groups with WECs elements was a small proportion of funding for WEE between 2015–2019.
- The most common WECs element featured in the women's groups we identified was participatory learning and life skills. This was followed by women's groups with activities that focused on access to markets & services and collective bargaining.
- When mapped against our typology, most women's groups fit into the non-financial category. These groups did not feature any financial activities such as savings, credit, or insurance, but may engaged in economic activities more broadly.
- The majority of grant funded projects were funded as standalone projects (21 out of 40 projects). The remaining projects integrated WEC activities into WEE/gender (12 projects) or broader development programs (7 projects).
- Funders did not publish results data for most projects identified in the open data sources used for this analysis. Eight projects reported on achieved outcomes or results, but these were of varying detail. Of these, one project provided a final report/evaluation review that outlined their results. Results data is key for monitoring progress and understanding impact.

**Transparency recommendations:** International funders can improve information on funding to WECs and women's groups with WECs elements through publication of consistent, robust, timely, accessible, and comparable data across datasets and development finance institution (DFI) portals.

- Particular attention should be paid to key fields, such as consistent reporting of the OECD gender markers, sectors, implementers, and targeted groups, as well as publishing clear project titles and detailed project descriptions. All information should be harmonised across data platforms to ensure consistent information.
- Publish all evaluations in a timely way to ensure maximum learning. This includes projects with multiple objectives, which is especially relevant when WECs are a sub-component of larger programming.
- Publish data in accessible formats to allow all stakeholders better access.

Providing this information in a consistent and complete way will enhance the ability to understand where and how funding is being delivered at the country level, which in turn can inform more strategic decision-making. Our global transparency report (forthcoming 2022) will further unpack data challenges and include additional recommendations.

# 1. Introduction

## 1.1 Objective

The objective of our research is to provide greater insight into the international funding<sup>a</sup> landscape for women's empowerment collectives (WECs) in Nigeria between 2015 and 2019<sup>b</sup> and to pilot a replicable country-based approach to tracking WECs that can be used in other country contexts.

Using Nigeria as a case study example, our report offers insights into international funding trends for WECs, including top funders, the types of projects being funded, and the groups of women the funding is intended to support. While our research objective primarily focused on mapping funding to WECs, this terminology is relatively new and there are limitations in the data currently reported to open data sources. As a result, our research also included women's groups which incorporated WECs elements in our review. The report closes with specific recommendations on how funders can improve the transparency of funding information towards WECs through improved reporting and publication.

We hope our findings will be useful for funders, policy makers, and advocates to encourage more effective investments for WECs.

## 1.2 Defining women's groups and WECs

Our analysis of international funding to Nigeria examined projects that supported both WECs as well as women's groups which featured defining characteristics or elements of WECs.

**Women's groups:** The Evidence Consortium on Women's Groups (ECWG) uses women's group as an umbrella term commonly used to refer to different types of economic, health, and community groups with a primarily female membership.<sup>7</sup> We use this definition when referring to women's groups in this report.

Around the world, women join groups to provide economic and social support to each other.<sup>8</sup> Groups vary widely in their design, implementation, purpose, governance, and financing.<sup>9</sup>

**Types of women's groups:** Women's groups can include a 'range of models—including small collectives and larger federations of women.'<sup>10</sup> These groups vary across country contexts and go by different names including savings groups, self-help groups (SHGs), and village savings and loan associations (VSLAs).<sup>c,11</sup> In the case of Nigeria, we also find women affinity groups (WAGs).

Apart from size and purpose, women's groups differ in terms of membership. Membership may be women-only or mixed gender where a majority of the members are women.<sup>12</sup> Women-only groups are essential in creating safe spaces where women can nurture their leadership skills, agency, and collective capacity to challenge issues they face such as violence and abuse and to gain knowledge in various economic areas.<sup>13</sup>

**WECs:** As defined by the Bill & Melinda Gates Foundation, a WEC is a women's group that possesses five critical elements: 1) group solidarity and networks, 2) pooled savings and shared risks, 3) participatory learning and life skills, 4) critical consciousness of gender, 5) access to markets & services and collective bargaining ([Table 1](#)). These elements offer pathways to women's human, financial, and social capital.

<sup>a</sup> We examined funding from bilateral, multilateral, DFI, and philanthropic funders.

<sup>b</sup> Data from our four main data sources covers the period 2015–2019 which reflects the most up-to-date and completed publicly available reporting information by international funders.

<sup>c</sup> In this report we also consider CARE's definition of collectives to include "economically oriented groups such as village savings and loan associations (VSLAs), producer groups and agricultural cooperatives as well as identify-oriented groups such as self-help associations." For more information, visit: [https://www.care.org/wp-content/uploads/2020/10/care\\_crossproject\\_wee\\_revisedformat\\_june\\_2016.pdf](https://www.care.org/wp-content/uploads/2020/10/care_crossproject_wee_revisedformat_june_2016.pdf).



These groups share some common defining features including voluntary membership, self-governance, regular engagement, and contribution of time, resources, and/or money. While the nature of the group could be financial, economic, or social, there is also a focus on empowering and improving the lives of individual members.<sup>14</sup>

Because of the presence of the five elements below, WECs have been classed as a distinct sub-type of women's group.<sup>15</sup>

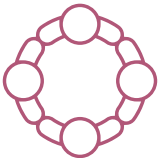




Element		Description	
<p><b>Element 1*</b> Group solidarity and networks</p> <p><b>Description</b> Building individuals' social networks, fostering trust and group cohesion</p>  <p><i>*This element was a prerequisite for a project to be considered as targeting a WEC or a women's group</i></p>		<p><b>Element 2</b> Pooled savings and shared risks</p>	<p>Opportunities for saving and lending, links to financial institutions, pooled risk, and resources to build group equity</p>
		<p><b>Element 3</b> Participatory learning and life skills</p>	<p>Practical and relevant learnings on financial literacy, health practices and services, and business-related problem-solving</p>
		<p><b>Element 4</b> Critical consciousness of gender<sup>d</sup></p>	<p>Empower a sense of personhood: identify and question inequalities and power,<sup>16</sup> dialogue and peer-to-peer sharing, collective problem solving, greater control, decision-making, and negotiating power</p>
		<p><b>Element 5</b> Access to markets &amp; services and collective bargaining</p>	<p>Reduce transaction costs, connect to local government and service providers, political or social bargaining power through numbers and collective action</p>

Table 1: Elements of WECs (Source: Bill & Melinda Gates Foundation)

**WECs as an accelerator for WEE:** A growing body of literature identifies WECs as a potential accelerator of WEE, alongside social, and political empowerment.<sup>17</sup> WEE is both a process and outcome of enhancing women's skills, agency, access to and control over resources, and bargaining power. Some evidence suggests that WECs are one approach for integrating and scaling positive financial, health, and livelihood outcomes for women and girls.<sup>18</sup>

Although evidence on the pathways to empowerment is mixed, some positive effects of WECs include empowering women financially by offering access to savings and credit facilities. The group structure enables WECs to access markets with greater collective bargaining power. WECs also offer learning opportunities where members can acquire knowledge and skills in various areas affecting their overall lives, such as financial inclusion, livelihoods, health, and agency.<sup>19,20</sup>

While there is growing literature on the potential of WECs as an enabler of WEE, there is a lack of systematic and measured approach to assessing the impact of different group models. ECWG has developed a learning agenda,<sup>e</sup> in addition to comprehensively analysing evidence gaps on the impact, cost-effectiveness, and the implementation of women's groups at scale.<sup>21</sup> ECWG's research on women's groups has offered invaluable insights into what is working and what is needed to move the WECs and women's group agenda forward.

<sup>d</sup> Referencing a 2014 special issue perspective written by Melinda French Gates, women and girls gain critical consciousness when they identify and question how inequalities and power operate in their lives and affirm their sense of self and their rights. For more information, read: "Putting Women and Girls at the Center of Development." *Science* 345 (6202): 1273–75. <https://doi.org/10.1126/science.1258882>.

<sup>e</sup> A learning agenda includes: 1) a set of questions addressing critical knowledge gaps, 2) a set of associated activities to answer them, 3) products aimed at disseminating findings and designed with usage and application in mind. <https://usaidlearninglab.org/qrg/learning-agenda>.

## 2. Methodology

### 2.1 What did we track?

The framework below details the scope of what was included in our efforts to map international funding to WECs in Nigeria. WECs is a relatively new terminology and concept thus there are few examples to analyse. As a result, our research also focused on women's groups which have incorporated WECs elements. We did this to gain an understanding on how funders target WECs elements. Funding and programmatic insights can help inform coordinated support for WECs.

We adopted the framework ([Table 1](#)) established by the Bill & Melinda Gates Foundation to identify WECs, as well as women's groups with WECs elements. Group solidarity and networks was a prerequisite element for any group to be included as a WEC or women's group. As such, a group had to contain at least two elements outlined in [Table 1](#) to be included in our sample of projects.

We developed a typology ([Table 2](#)) to categorise women's groups with WECs elements into four types of models. This helped us distinguish between WECs and women's groups with particular WECs elements. WECs must feature all five elements and are referred to as 'comprehensive WECs' in the table below. Women's groups with WECs elements can be sorted into 1) traditional savings groups, 2) layered financial groups, 3) non-financial groups, based upon the WECs elements that they demonstrate.<sup>f</sup> Given that 'comprehensive WECs' are still rare, this categorisation of different models supports our understanding of how WECs elements feature in women's groups in Nigeria.

Model	Elements	Definition
1. Traditional savings group	<ul style="list-style-type: none"> <li>Group solidarity and networks</li> <li>Pooled savings and shared risks</li> </ul>	These groups focus on savings and lending activities that aim to achieve financial empowerment for their members
2. Layered financial	<ul style="list-style-type: none"> <li>Group solidarity and networks</li> <li>Pooled savings and shared risks</li> </ul> plus, one or two of the following: <ul style="list-style-type: none"> <li>Participatory learning and life skills</li> <li>Critical consciousness of gender</li> <li>Access to markets &amp; services and collective bargaining</li> </ul>	These groups focus on financial activities such as savings and lending, and have socio-political, health and/or livelihood programming
3. Non-financial	<ul style="list-style-type: none"> <li>Group solidarity and networks</li> </ul> plus, any of the following: <ul style="list-style-type: none"> <li>Participatory learning and life skills</li> <li>Critical consciousness of gender</li> <li>Access to markets &amp; services and collective bargaining</li> </ul> without pooled savings and shared risks.	These groups have social-political, health and/or livelihood programming, and do not engage in any financial activities
4. Comprehensive WECs	All five elements	These groups address economic and socio-political empowerment issues by layering all five WECs elements

Table 2: Publish What You Fund typology for categorising WECs and women's groups with WECs elements

<sup>f</sup> Our research offers one suggestion for categorising women's groups with WECs elements. There are other typologies, most notably a recent approach offered by the ECWG that considers membership, primary organising purpose, and secondary activities. Please read more: <https://womensgroupevidence.org/improving-evidence-womens-groups-proposed-typology-and-reporting-checklist>.

## 2.2 How did we track funding to WECs and women's groups with WECs elements?

**Literature reviews, surveys, and interviews:** We applied a mixed methods approach to track international funding for WECs and women's groups with WECs elements in Nigeria. We used a literature review and, using an open and closed question format, we undertook 25 key informant interviews (KIIs) and reviewed 30 survey responses.

### Data sources for tracking funding to WECs and women's groups with WECs elements:

We carried out desk research using two publicly available data sources: International Aid Transparency Initiative (IATI) and the Organisation for Economic Co-operation and Development (OECD) Creditor Reporting System (CRS). We also used two data sources that are not publicly available: Candid and Consultative Group to Assist the Poor (GCAP) funder survey data. We examined data from 2015–2019.<sup>g</sup> These four data sources contain financial and programmatic information on projects from bilateral, multilateral, DFI, and philanthropic funders.

We split our findings by grant funding<sup>h</sup> and non-grant funding.<sup>i</sup> These two types of international funding are fundamentally different which means that we cannot compare or combine them. As such, when talking about international funding to Nigeria we analysed these two funding flows separately.<sup>j</sup>

**Desk research and review:** Our approach to identifying projects<sup>k</sup> that supported WECs and women's groups with WECs elements consisted of a systematic step by step process which was applied to the data collected from our four data sources.

- 1. Gender marker:** Funders can mark their projects using the OECD's Development Assistance Committee (DAC) gender marker in both CRS and IATI data. We searched our database for projects marked with the OECD-DAC gender marker ([Box 1](#)) to identify projects that were potentially addressing women's groups with WECs elements. Projects that explicitly did not intend to support women's empowerment through an OECD-DAC gender marker score of 0 were excluded from our review. This gave us an initial baseline of projects which had a clear gender intention.
- 2. Gender search terms:** Not all data has an OECD-DAC gender marker. For this data, we used a set of predetermined gender inclusive search terms<sup>l</sup> to identify projects. This enabled us to capture a greater number of potential projects supporting women's groups with WECs elements in our baseline.
- 3. Group search terms:** We used a set of commonly used group terms to further filter for projects whose titles and descriptions contained these terms. This allowed us to narrow down to projects that seemed to support women's groups. These terms were refined to the country context to include terms specific to Nigeria.<sup>m</sup>

<sup>g</sup> Data from our four main data sources covers the period 2015–2019 which reflects the most up to date and completed publicly available reporting information by international funders. At the time of our analysis, this was the most up to date publicly available information.

<sup>h</sup> Grant funding refers to funders' reported disbursements for standard grants (28 number of distinct projects), cash grants (12), grants to individuals, reimbursable grants, and unspecified grants.

<sup>i</sup> In this report non-grant financial flows refers to funders' reported commitments for standard loans, aid loans excluding debt reorganisation, investment related loans, common equity, loan to private investor (one distinct project), and acquisition of equity in developing countries-not part of joint ventures.

<sup>j</sup> For more information concerning the key differences between grant and non-grant funding, please see our report on Tracking International Funding to Women's Economic Empowerment in Nigeria (Box 1 in the methodology section).

<sup>k</sup> When referring to the number of 'projects', this report refers to unique ('distinct') project titles. Our team has checked for slight variations of project titles by the same funders across platforms, such as different US/UK spelling or use of blank spaces but has accepted larger variations to be considered as separate projects, for instance when a funder adds 'phase 1' or 'phase 2' to a project title.

<sup>l</sup> To view all gender inclusive search terms, please refer to the 'Gender terms' tab in our search terms Excel sheet: <https://www.publishwhatyoufund.org/download/wee-search-terms/>.

<sup>m</sup> To view all groups terms, please refer to the 'WECs terms' tab in our search terms Excel sheet: <https://www.publishwhatyoufund.org/download/wee-search-terms/>.

- 4. Manual review for WECs elements:** We reviewed the titles and descriptions of resulting projects using a set of guiding questions<sup>n</sup> to determine whether the project targeted a women's group that contained WECs elements. We also reviewed projects to identify those with a majority women membership. We identified 40 grant projects and one non-grant project supporting women's groups with WECs elements. We did not identify any 'comprehensive WECs' programmes in our review.
- 5. Categorised into our WECs framework:** Once the projects were determined to support women's groups with WECs elements, they were sorted into the four models as outlined in [Table 2](#).

By necessity, we accepted funders' designations in their reported data. For example, we accepted at face value the designation of sector codes and the OECD-DAC gender marker. We are aware that funders may interpret and apply codes and scores differently, or even revisit coding in the later years of a project.

To produce a replicable approach to tracking funding at a country level our approach relied on project titles and descriptions for key word searches where there was not an OECD gender marker in the data. A lack of detail or explicit mention of WECs elements related objectives in these fields can result in projects not being captured in our search.

**Gender intentionality:** we conducted a further analysis to better understand how funders integrated gender intentionality into their projects.

We used the OECD-DAC gender marker (see [Box 1](#)) to help us understand gender intentionality among funders who applied the marker in our dataset.

**Box 1: The OECD-DAC approach to monitor policy intentions**

The OECD-DAC CRS is the standard for ODA reporting globally. Funders are encouraged to use codes and markers at the design stage of programmes and projects to indicate their intended support to various sectors and policy areas.

**Sector and purpose codes:** These codes can be used to map funding to different sector and thematic areas, for example, health, education, agriculture, banking, and financial services.

**OECD-DAC gender equality policy marker:** The OECD-DAC developed a gender marker to track funders' intended financial support to gender equality and the empowerment of women. Funders can use the marker to indicate to what degree their investments intend to target gender equality with a three-point scoring system:<sup>o</sup>

- Not targeted (0) = gender equality is not a goal
- Significant (1) = gender equality is a significant, but not primary, objective
- Principal (2) = gender equality is the primary and explicit objective

The OECD notes in their [2022 guidance](#) that a principal score is not by definition better than a significant score. Instead, they argue that development partners should apply a twin-track approach to combine dedicated interventions (usually score 2) with integrated aid or gender mainstreaming (usually score 1). [The OECD-DAC handbook](#) offers funders a comprehensive overview of the minimum criteria projects must meet to qualify for a score with clear project examples.

The latest guidance also underscores that the OECD gender marker scores indicate funders' intentions and inputs, not their gender equality impact and outputs. To create transformative change in gender equality, they recommend funders monitor and evaluate their gender equality results, for instance by investing in and using *ex post* or impact evaluations and meta-evaluations.<sup>22</sup>

Of the projects we identified in Nigeria as supporting women's groups with WECs elements, 17% of grant funding was marked using the OECD-DAC gender marker 1 or 2. Of that:

- Funding marked with an 'OECD principal' gender score was 69%
- Funding marked with an 'OECD significant' gender score was 31%

Given the number of projects for which the OECD gender marker was not applied in our dataset, we undertook an additional step to understand gender intentionality in projects where an OECD-DAC gender marker score had not been applied. Our team at Publish What You Fund (PWYF) reviewed the titles and descriptions of these projects to assess whether a project had an exclusive focus on women or a partial focus on women ([Box 2](#)).

<sup>o</sup> Please review the OECD-DAC Gender Equality Policy Marker Handbook: <https://www.oecd.org/dac/gender-development/Handbook-OECD-DAC-Gender-Equality-Policy-Marker.pdf>.

**Box 2: PWYF exclusive and PWYF partial focus on women**

After collecting data from our four different data sources (OECD CRS, IATI, CGAP, Candid), we went through a cleaning process to ensure we only counted funding reported by a funder once. To be able to conduct as granular analysis as possible, we prioritised the most descriptive and comprehensive data for each funder. Often times, this led to us keeping funders' IATI data.

We know from our previous work<sup>23</sup> that many funders do not yet report on the OECD-DAC gender equality policy marker in their IATI data. In addition, funders are unable to report on this marker in their CGAP or Candid data. To be able to give a rough indication of the gender intentionality of this funding not marked against the OECD-DAC gender marker, we conducted a search for key gender-related terms to project titles and descriptions. We then manually reviewed these projects to assign one of two scores:

- 'PWYF exclusive focus on women' = projects mention women and girls as their only target group
- 'PWYF partial focus on women' = projects mention women and girls among other target groups, such as men, boys, and children

It is important to note that assigning the OECD gender marker scores is a thorough process, and the PWYF marker scores are not an attempt to replicate them. Our analysis aims only to provide further insights into the gender intentionality of projects without an OECD gender score.

Of the projects we reviewed in Nigeria for women's groups with WECs elements without an OECD gender marker score:

- Funding which had an 'exclusive focus on women' was 28%
- Funding which had a 'partial focus on women' was 72%

The OECD and PWYF breakdown both refer to funding that targets women's groups with WECs elements. We use the four-part distinction between 'OECD principal/significant' and 'PWYF exclusive/partial' focus on women to distinguish gender intentionality within WECs funding throughout our analysis. This four-part disaggregated distinction both avoids overestimating the amount of funding going to WECs and provides a more nuanced picture of funding. Especially for projects marked as 'OECD significant' and 'PWYF partial focus on women', aggregating funding amounts would overestimate WECs funding because these projects also address other objectives and target groups. Finally, it isn't possible to isolate just the funding amounts for WECs as that level of budgetary information is rarely provided.

### 2.3 COVID-19 and WECs funding

To understand how projects in Nigeria that support women's groups with WECs elements also addressed the effects of the COVID-19 pandemic, we analysed IATI data for 2020–2021. We identified projects that addressed COVID-19 using a COVID marker<sup>p</sup> which funders can attach to their reporting in IATI. This was supplemented with a list of pre-determined COVID search terms to help us capture data where the marker had not been used.<sup>q</sup> At the time of this analysis, comprehensive reporting of international funding to COVID-19 was still in its early stages.

<sup>p</sup> For detailed methodology on the COVID marker, refer to IATI methodology: <https://iatistandard.org/en/guidance/standard-guidance/covid-19/>.

<sup>q</sup> To view all COVID search terms, please refer to the 'COVID terms' tab in our search terms Excel sheet: <https://www.publishwhatyoufund.org/download/wee-search-terms/>.



## 2.4 Data considerations

As with any methodology and dataset, there are considerations and issues that affect the analysis that readers should keep in mind. Please note the following (Box 3) to better contextualise our findings:

### Box 3: Data considerations

- We rely on international funders<sup>r</sup> to publish data that is comprehensive, timely, and comparable. The quality of this data is variable across publishers and our analysis is constrained by these data quality issues. For instance, lack of detailed reporting prevents us from providing a comprehensive analysis of which types of organisations implement projects, which groups of women are being targeted with projects, and project results.
- Poor reporting of results/impact data is a common issue beyond WEC/WEE/WFI project reporting. We use secondary literature to help contextualise the findings given limitations around impact data and do not make assessments on the effectiveness of interventions in this study.
- In merging data, where funders reported to more than one of our four data sources for a particular year, we defaulted to the data with the most project level detail. This preference for detailed information could be a partial explanation of why the OECD-DAC gender marker uptake appears low for some key funders, as the use of the marker is mandatory for OECD-DAC members in the CRS and voluntary in IATI. Inconsistent use of the OECD-DAC gender marker by funders across datasets has been highlighted in our previous report.<sup>24</sup>
- Non-grant financial flows typically have less detailed reporting than grants funding. DFIs, for example, do not routinely publish project level funding, at least to open data sources. There is sometimes more information available on DFIs' own portals but searching is time consuming and affects replicability. A deep dive into this topic<sup>25,26</sup> echoes our previous work that there is a broader underlying issue with the transparency of DFI funding. This report is a starting point to highlighting what this means for WECs reporting.<sup>27</sup> Our global transparency report (forthcoming 2022) will provide a more in-depth review of data challenges.
- We conducted our analysis up to 2019 to include the most up to date reporting for all four data sources. At the time of research, IATI had more complete reporting for 2020–2021, which was used to analyse COVID-19 funding.

For more information, please see our full [methodology](#).

<sup>r</sup> In this report, funder means individual reporting agencies as captured in each of our four data sources.

# 3. National policy and development priorities for women's groups in Nigeria

## 3.1 National policy context

When examining the scope of international funding to Nigeria, it is important to recognise that funders' decisions are guided by various factors, including their own strategies as well as national priorities. This was highlighted through our KII process, where both were cited as factors influencing funding.<sup>5</sup>

The Federal Government of Nigeria (FGN) recognises the importance of women's economic empowerment. In addition to the constitutional provisions for equal rights and opportunities to men and women, and the signing of international treaties, the FGN has incorporated numerous policies, programs, or laws to support women's groups and women's economic empowerment. Key initiatives have included:

- In 2016, the FGN approved the National Women Empowerment Fund (NAWEF).<sup>28</sup> The fund targets grassroots women who operate informal businesses and is directed at improving access to finance in order to facilitate growth and entrepreneurial development at the village or community level.
- The FGN provided continued support to the Business Development Fund (BUDFOW) and the Women Fund for Economic Empowerment (WOFEE). These two 'women only' micro credit funds were established by the Federal Ministry of Women Affairs and Social Development in collaboration with the Bank of Industry. In 2019 the FGN reported it had served an estimated 6,200 women business cooperative groups.<sup>29</sup>
- The Women in Self Employment Programs provides support and access to finance for women through various cooperatives.<sup>30</sup>
- In 2018, the FGN launched the flagship 'Nigeria for Women Project' with support from the World Bank. This five-year national intervention is the first of its kind and is delivered across six states with the overall goal of improving livelihoods and increasing WEE. One of the goals of this project is to build social capital by motivating women to become members of WAGs and strengthening both new and existing WAGs that can serve as institutional platforms for women in Nigeria.<sup>31</sup>
- The Anchor Borrowers Program was initiated to build a linkage between anchor companies engaged in processing and small holder farmers with key agricultural commodities. The loans will target smallholder farmers specifically in groups/cooperatives, with between five to 20 members engaged in the production of identified commodities across the country.<sup>32</sup>
- The FGN adopted the Gender Policy in Agriculture in 2016. One of the policy's objectives includes facilitating access to extension services, and training on techniques and technologies. The policy aims to improve women's access to services which are channelled through farmer organisations and cooperatives.<sup>33</sup>

Taken together these reflect efforts to mainstream gender and provide equal opportunities to women in Nigeria, including through women's groups.

## 3.2 National budget expenditure

We also attempted to track national funding to WECs and women's groups with WECs elements in Nigeria. This research is outlined in a separate report.<sup>34</sup>



# 4. International funding to women's groups with WECs elements in Nigeria

## 4.1 Overview of funding

Our review of international funding to Nigeria revealed 40 grant projects and one non-grant project supporting women's groups with WECs elements between 2015–2019. We did not identify any 'comprehensive WEC' projects.

[Figure 1](#) demonstrates the contrast when comparing total WEE funding to funding for women's groups with WEC elements during the period 2015–2019. The proportion of grant funding to projects supporting women's groups is much lower and, in some cases, absent from some of the years. For this reason, the funding amount for women's groups was hard to visualise. The smaller decimal funding amounts visualised in [Figure 1](#) represent funding to women's groups with WECs elements in Nigeria.

### Funding to projects that support women's groups with WECs elements was a small portion of total WEE funding between 2015–2019



**Figure 1:** Grant funding trends for projects supporting women's groups with WECs elements compared to international grant funding to WEE, broken down by gender intentionality (2015–2019, \$m)

While grant funding to WEE increased overall between 2015–2019, the portion of funding for projects supporting women's groups with WECs elements remained limited ([Figure 1](#)). Notably, funding for those projects marked 'OECD principal' or 'PWYF exclusive focus on women' is lower than those marked 'OECD significant' or 'PWYF partial focus on women'.

In many cases, WEC activities are a sub-component of a larger project. Taking these totals at face value risks distorting our sense of the funding landscape for WECs (see [Figure 2](#)). For this reason, the rest of our report uses project numbers as the unit of analysis.

## Grant sizes varied among projects

### Projects sized by grant funding

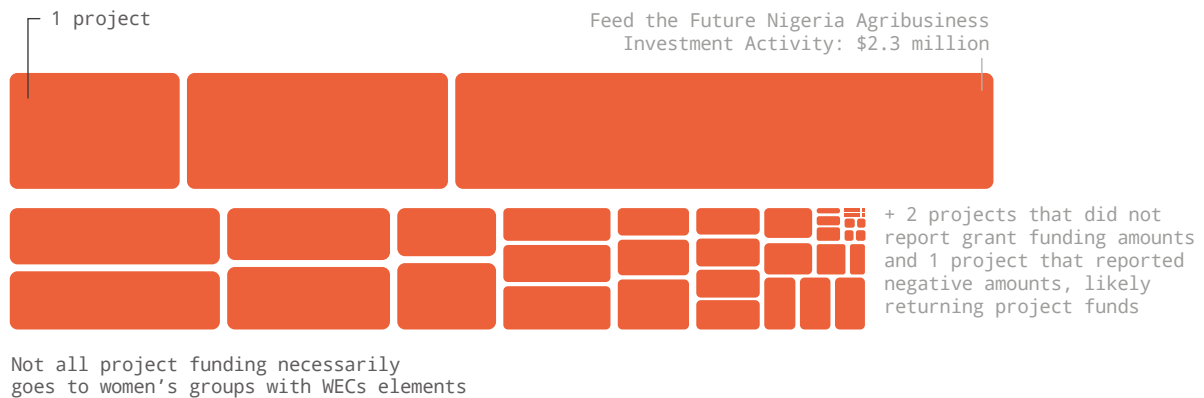


Figure 2: Projects sized by international grant funding (2015–2019, \$m)

The project that received the most funding was ‘Feed the Future Nigeria Agribusiness Investment Activity’, and is displayed in [Figure 2](#). It is an example of how one project risks distorting the funding picture. This project was funded by the United States Agency for International Development (USAID) in 2019 and was worth \$2.3m.<sup>t</sup> This project focused on increasing the agricultural competitiveness of Nigeria’s smallholder farmers by addressing constraints within the business environment and improving the levels of agriculture-related investment. The project’s activities included capacity building and providing support to women entrepreneurs and women’s associations, including the Women Farmers Advancement Network and the Nigerian Women Agro-Allied Farmers Association. This project was assessed as ‘PWYF partial focus on women’ and had notably higher grant funding compared to other projects. As this project incorporated women’s groups with WECs elements alongside other objectives, we cannot determine how much of the funding amount went to supporting activities directly related to women’s groups.

The one non-grant project identified in our review was titled ‘Nigeria for Women Project’ ([Box 4](#)). This project was funded by the International Development Association - World Bank Group (IDA) through a loan in 2018. The project focused on supporting improved livelihoods for women. Some of the activities included building social capital by galvanising women to become members of WAGs and strengthening both new and existing WAGs that can serve as institutional platforms for women. This project was assessed to be exclusively focusing on women.<sup>u</sup>

<sup>t</sup> All funding amounts in this report refer to USD currency in millions (\$m).

<sup>u</sup> The World Bank uses its own gender marker rather than the OECD-DAC gender marker. As such this project was marked blank in our dataset.

**Box 4: The Nigeria for Women Project****Title:** Nigeria For Women Project**Funder:** International Development Association - World Bank Group**Description:** The development objective of Nigeria For Women Project is to support improved livelihoods for women in targeted areas of Nigeria. This project has four components.

1) The first component, Building Social Capital, aims to build social capital by galvanising women to become members of WAGs and strengthening both new and existing WAGs that can serve as institutional platforms for women in Nigeria. It has the following subcomponents: (i) Influencing Social Norms; and (ii) WAGs.

2) The second component, Livelihoods Program, aims to support economically active women in WAGs through provision of livelihoods grants and holistic, as well as targeted skills trainings. It has the following subcomponents: (i) Support to Individual Livelihoods; and (ii) Support to Livelihoods Collectives.

3) The third component, Innovations and Partnerships, aims to use Nigeria's talent pool to identify and deploy innovations that can (a) transform women's social and livelihood outcomes, and (b) improve project delivery and overall impact.

4) The fourth component, Project Management, Monitoring and Evaluation, and Learning, aims to support the socioeconomic uplifting of women through policy dialogue; strengthening technical and implementation capacity; and better coordination among implementing partners at the federal, state, and local levels through deployment of highly qualified technical professionals.

**Finance type:** Aid loan**Reporting year:** 2018**Commitment:** \$100,000,000

## 4.2 Understanding how funders support WEC activities

We screened projects for the five WECs elements highlighted earlier in the methodology section of our report ([Table 1](#)), noting that the group solidarity and networks is a required element for the project to be considered for the WECs research.

## Understanding how WECs elements map to women's groups

Number of projects

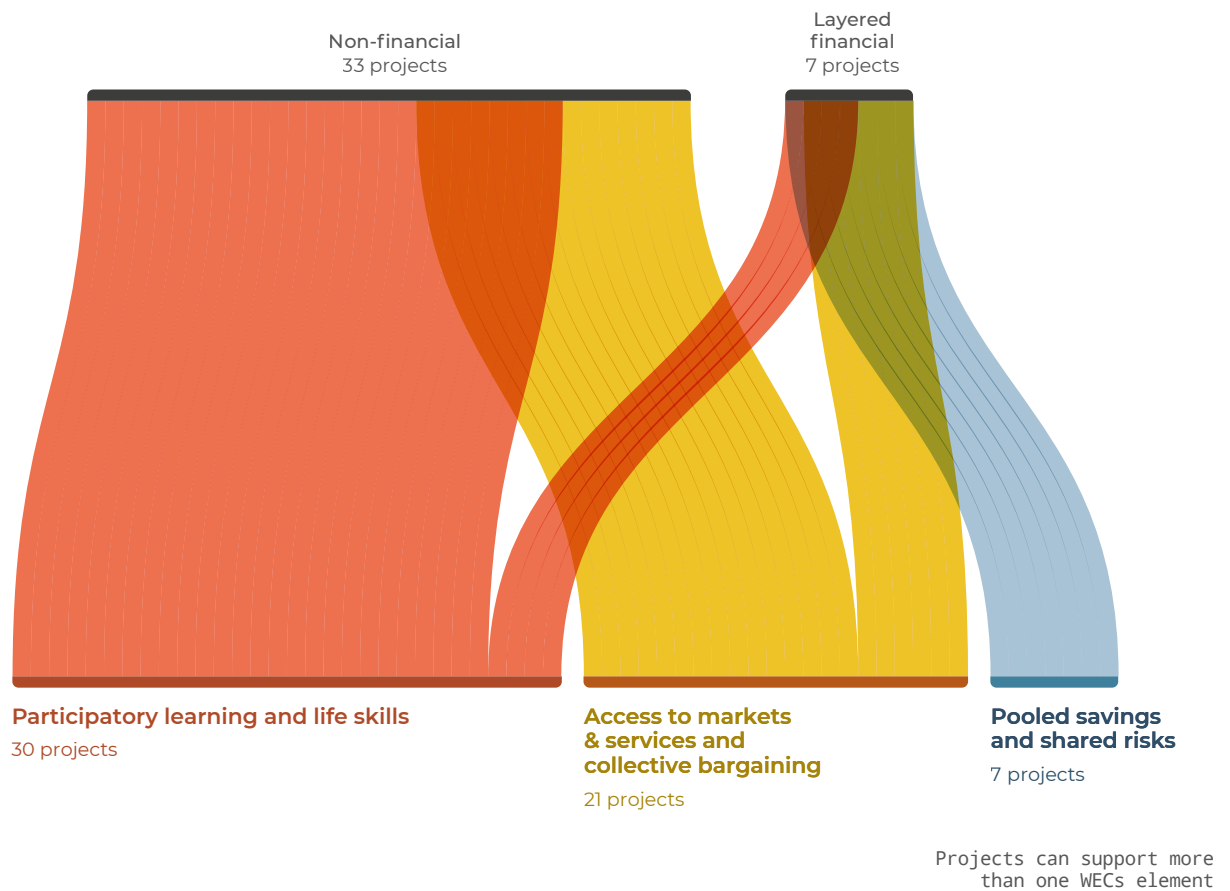


Figure 3: Relationship of women's group models to WECs elements, broken down by project numbers (2015–2019)

The most common WECs element across the 40 grant projects we identified was participatory learning and life skills (Figure 3). These projects supported women's groups activities where members were engaged in learning new skills or sharing learning experiences. For participatory learning and life skills, activities included training members of women's groups on various aspects with most of them focusing on agricultural practices. An example includes:

- The Kamazou Women Farmers' Cooperative Society was created to bring together low-income, small-scale groundnut producers in the locality to improve groundnut processing and to explore ways of improving the levels of income and standards of living. This project (2017 through 2019) was funded by the US government to develop the business management, financial management, and technical skills in groundnut processing of women members.

Other areas of training for the women's groups that we identified were waste recycling, environment conservation, sexual and reproductive health and rights (SRHR), livelihoods, business organisation, and organisational skills. For example:

- In 2019, Global Affairs Canada (GAC) funded 'Increasing Access to Safe Abortion and Contraception in Central America and Africa'. The project aimed to improve comprehensive SRHR for women and adolescent girls. Part of the project's activities involved conducting community-based trainings on SRHR with key groups including faith leaders, women's groups, and youth groups.

Research has provided some insights into how participatory learning and action may lead to improved health outcomes for women and children.<sup>35,36,37</sup> One review found that in low resource settings, women's groups engaged in participatory learning and action could have an impact on clean birthing practices and uptake of antenatal services, which in turn could lead to improved maternal and neonatal health.<sup>38</sup> The study also noted that engaging and mobilising women's groups in participatory learning may complement professional maternal health related services for improved health.<sup>39</sup>

The second most common element of the women's groups was access to markets & services and collective bargaining, as illustrated in [Figure 3](#). Activities included: small scale farmer groups increasing members' voices and capacity to influence agricultural policies and practices; supporting advocacy for bio resources management and environmental justice; bulking and collective marketing as well as inputs purchasing and access to markets. Other projects supported access to microcredit through cooperative societies and VSLAs, and advocacy for women's land rights. Examples of projects featuring this element included:

- A 2019 project funded by Global Greengrants Fund Inc., in which a grassroots women's movement of women farmers and artisans organised non-violent resistance to government and corporate entities on land grabbing.
- The US government funded 'Women Farmers Advancement Network (WOFAN) Rice Production and Processing Enterprise Expansion Project' in 2018 and 2019. The project would build WOFAN's technical skills especially in bulking and collective marketing, and provide working capital for purchase of farm inputs and farmers produce.

We identified seven projects that had the pooled savings and shared risks element. An example of a project was:

- In 2019, the International Rescue Committee- United States (IRC USA) funded 'Responding to GBV needs in Borno state, NE Nigeria'. This project aimed to contribute to women and girls' safety and healing by ensuring that women and girls can access case management services that address the physical, psychological, and social consequences of GBV to prevent further harm. Women and girls were to participate in economic and social empowerment activities, VSLAs, and discussion group series to increase their access to financial resources and control which in turn intended to reduce their vulnerability to GBV.

Understanding exactly how these different elements or pathways lead to improved outcomes for women is challenging, complex, and context dependent. More data and measuring impact through rigorous impact evaluations is needed for a better understanding.<sup>40</sup> See also [Box 5](#).

**Non-grants:** The Nigeria for Women project included the participatory learning and life skills element. The project's second component included targeted skills trainings to the active members in the WAGs.

**Box 5: Measuring impact of international funding for women's groups**

A barrier to measuring the impact of women's groups with WECs elements is the lack of in-depth programmatic information in the centralised data repositories which evaluate the impact on women's empowerment and improved livelihoods. Funders had not published impact evaluations for any of the projects we identified. Eight projects (seven grant and one non-grant) reported on achieved outcomes with varying detail. Of these, one project provided an end of year project evaluation which expanded upon the results of this project.

The grant project funded by the IRC USA titled 'Responding to GBV needs in Borno state, NE Nigeria' included the use of VSLAs for improved financial outcomes for women impacted by GBV. A 2021 final program report detailed that 650 VSLA women participants were able to access flexible VSLA loans and expand their business. In addition, through VSLA meetings, women strengthened their social networks and promoted peer learning and provided support to each other through experience sharing.<sup>41</sup>

Seven additional projects included varying details on achieved outcomes of projects, whether final or mid-completion.<sup>v</sup> For example one GAC funded grant project (Women's Voice and Leadership – Nigeria) provided 99 women's rights organisations across six states with capacity building and funding.<sup>42</sup>

Detailed results and impact data are key for monitoring progress. The ECWG Learning Agenda notes four critical areas for improvement for measuring impact. This includes standardised measurement outcomes and cost effectiveness tools as well as the inclusion of mixed methods research approaches and the use of large-scale surveys.<sup>43</sup> All of these would allow for a more in-depth and standard approach to measuring the impact of WEC related projects.

We also sought to analyse how funders supported different WECs elements. Most of the funding to women's groups projects came from bilateral government funders, with USAID reporting the highest funding amounts. Other top funders included Oxfam Netherlands (Oxfam NL), United Nations Central Emergency Response Fund (UN CERF), GAC, and the African Development Foundation. Funding from these funders was almost 81% of the total funding going to projects supporting women's groups with WECs elements.

[Figure 4](#) illustrates funders with the most projects and shows that most of them supported projects which focused on multiple elements.

<sup>v</sup> At the time of writing, projects included: [CO-R2F Program Facilitation & Cap Bldg, Nigeria for Women Project](#), [Women's Voice and Leadership – Nigeria](#), [Women Empowerment Initiative \(LINE\)](#), [Strengthening Livelihood Opportunities, Livelihood & Gov in Niger Delta 2013-14](#), and [DEC-PROSELL: EU Food Secur. & Resilien.](#)

## Funders most often targeted **participatory learning and life skills** when funding women's groups with WECs elements

Number of projects

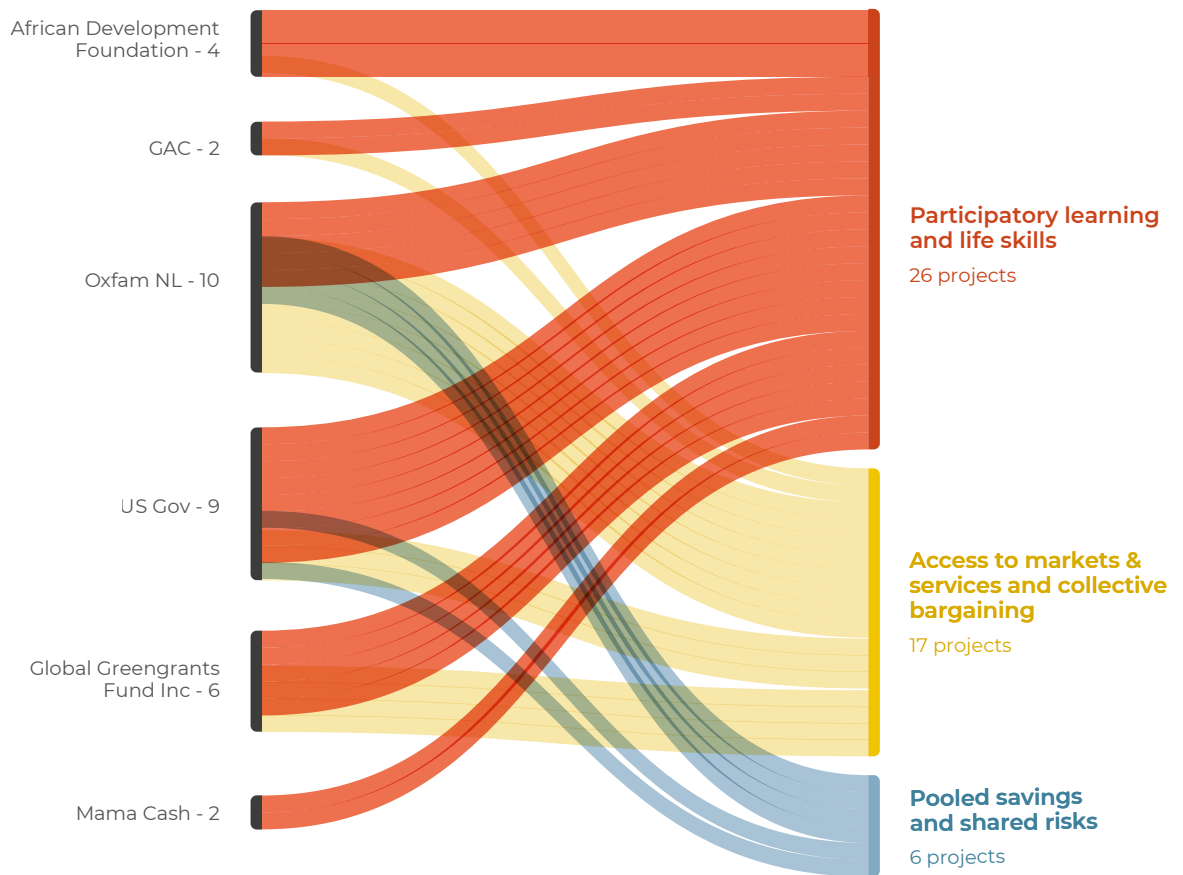


Figure 4: Top six grant funders (by number of projects) mapped to WECs elements (2015–2019)

Top funders by number of projects included Oxfam NL, United States government and Global Greengrants Fund Inc., with ten, nine, and six projects respectively. Each of these funders supported projects with the participatory learning and life skills element. Overall, ten of the 13 funders funded projects supporting women's groups that incorporated participatory learning and life skills.

### 4.3 Types of women's groups with WECs elements

Using our typology in [Table 2](#) we mapped projects into three models: traditional savings groups, layered financial groups, and non-financial groups.

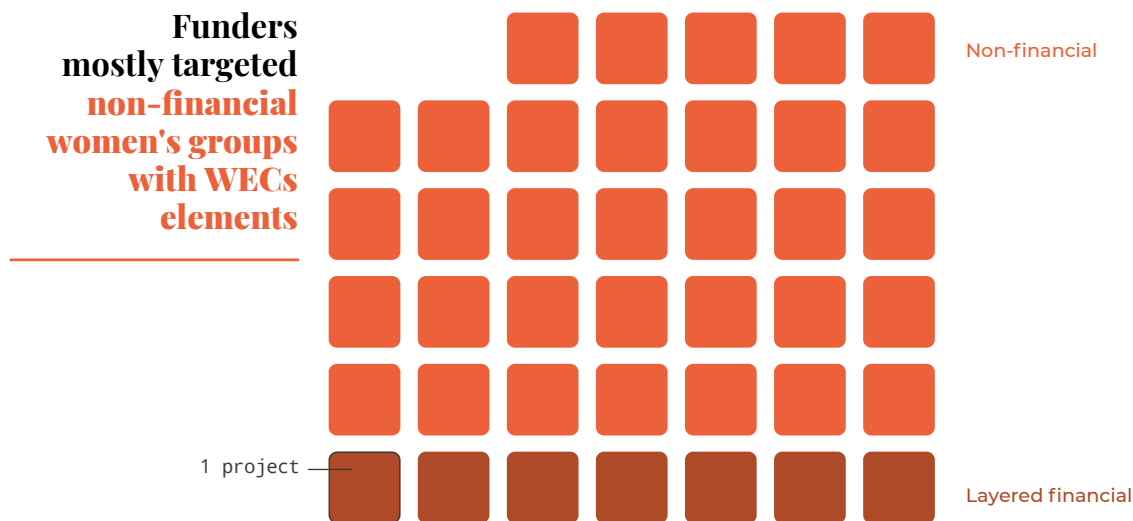


Figure 5: Women's group model, broken down by number of projects (2015–2019)

The non-financial model was the most common group model identified. The highest number of projects and the highest funding amounts corresponded with non-financial groups. Activities supporting women's groups captured under the non-financial model included provision of community-based training on SRHR, advocacy for women's rights, educating local women on land ownership, establishing groundnut processing facilities and, supporting the increase of vegetable production. Project examples included:

- A 2018 Food and Agriculture Organization (FAO) funded project 'TeleFood Project to Support Food and Nutrition Security for Children'. The overall objective of this project was to provide assistance to the poor rural women in Gwagwalada and Kwali local government. The project aimed to specifically assist six women groups in the two area councils to increase the production of vegetables and small animals for income generation and nutrition. Other objectives included ensuring food security in these poor households, strengthening the capacity of the smallholder farmers to adopt to new technology, and strengthening farmers-based organisation as well as enhancing their entrepreneurial skills.
- In 2015, the Global Greengrants Fund Inc. funded the 'Women Initiative for Sustainable Environment (WISE)' to launch a women-led plastic bag recycling campaign in Kaduna. WISE aimed to both reduce plastic bag waste and provide economic opportunities for disadvantaged women by teaching women how to turn discarded plastic bags into useful products. They visited 20 community women's groups for training and distribution of educational materials.

Seven projects were included in the layered financial model category of our typology. These projects included financial activities such as savings, credit, and insurance as well as non-financial activities. Two examples of projects included:

- An Oxfam NL funded project in 2015–2016, 'Strengthening Livelihood Opportunities in the Niger Delta (SLOPIND)' to support group-based savings to guarantee sustainability and ensure that those who have gone through livelihood trainings have the finance to expand or start up their businesses.
- Another Oxfam NL funded project in 2016, 'Livelihood & Gov in Niger Delta 2013-14', which aimed to improve the social, economic, and political status of women in the Niger Delta. It expanded existing activities for livelihood and mobilising communities, supporting at least 13 cooperative societies, especially fish and cassava farmers, with micro credit.



A review of economic SHG models which incorporated financial (for example, savings, loans, and/or insurance) and livelihood elements (for example, life skills training, business training, and financial education) improved women's economic and social empowerment. Although women can be economically empowered from increased access to savings, the review highlighted that training is a key component for improving the decision-making capability of women to control those resources.<sup>44</sup>

Despite most projects being categorised as non-financial, most still included economic activities. Our analysis distinguished between women's groups with financial elements (savings, credit, or other financial services) and those that are involved in other economic activities (production, commerce, or service provision). Just over half of the projects that didn't include a financial element (21 out of 33) still reported economic activities, mostly in the form of income-generating and farming activities, in women's groups.

We acknowledge that due to international funders' current lack of (quality) reporting on women's groups with WECs elements (see [Box 3](#)), our research does not offer a definitive picture of all types of women's groups with WECs elements receiving funding in Nigeria. We also acknowledge that traditional savings groups could be part of larger WEE programmes but have not been explicitly reported by funders, and as such have not been identified through our review. However, this breakdown does indicate that funders are investing in other group models that focus on more than just savings and include other financial activities and non-financial programming.

**Non-grants:** The Nigeria for Women Project targeted non-financial women's groups with WECs activities. This project focused on social capital and livelihoods support and training.

#### 4.4 Women's groups with WECs elements are mostly funded as standalone projects

From our review, we determined that most projects supporting women's groups with WECs elements were solely focused on women's groups (standalone projects in [Figure 6](#)) in Nigeria between 2015–2019. Funders also supported women's groups with WECs elements through both WEE/gender projects and broader development projects ([Figure 6](#)).

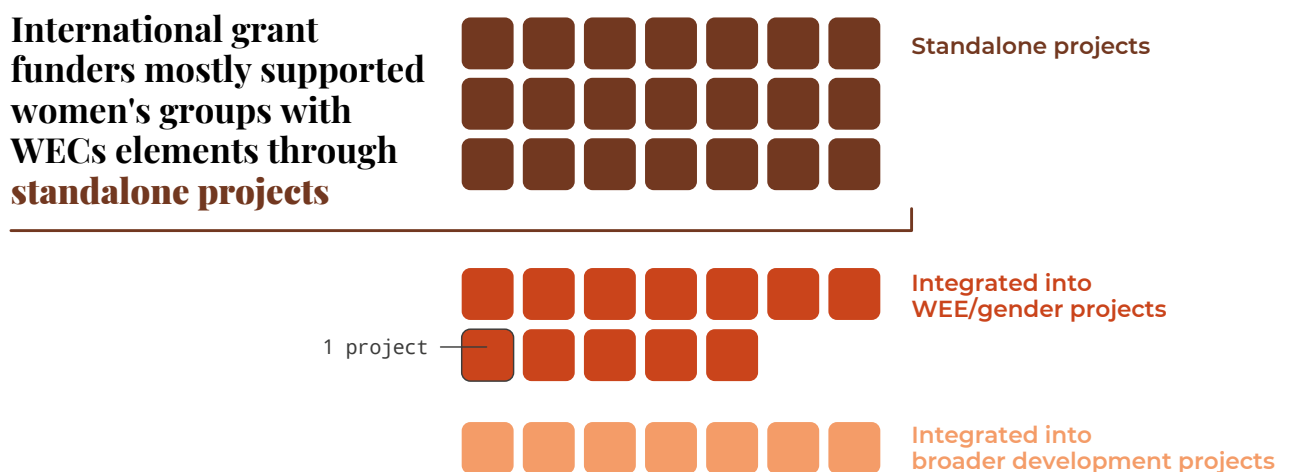


Figure 6: Women's group project types, broken down by number of projects (2015–2019)

Twenty-one of the 40 projects supported standalone women's groups. These projects solely focused on agriculture activities, violence against women, advocacy for women's rights, environmental preservation, and savings and microcredit. Funders mostly supported projects for women's farmer groups, networks, and cooperatives.

- The US Government funded seven projects solely focused on women's groups. These projects all targeted women's farmer cooperatives: four were focused on groundnut production and processing, two were focused on rice milling and collective marketing, and one was focused on ginger powder production. Oxfam NL funded a project in 2019 that supported the Nigerian Association of Women in Agriculture to train village agents on VSLA methodologies.

According to the 2020 EFINA report, Nigerian women remain significantly more financially excluded than men. Instead of owning a bank account, women were found to be more likely use informal financial services.<sup>45</sup> As such, research points to VSLA's in Nigeria being more common among women. A 2019 study on VSLA's in Nigeria found that women reported positive benefits ranging from the ability to pay schooling fees, to improved nutrition, to the ability to grow their business.<sup>46</sup>

For projects where women's groups with WECs elements were integrated into WEE/gender projects they often related to health, agriculture, savings and loans, and rights-based programs. Examples included:

- A project funded by Germany's Federal Ministry of Economic Cooperation and Development (BMZ) from 2016 to 2018 to enhance civic participation, women empowerment, and support for small-scale farmer groups in the Diocese of Ijebu-Ode.
- The 2019 IRC USA funded project, 'Responding to GBV needs in Borno state, NE Nigeria' involved women and girls in economic and social empowerment activities, VSLAs, and discussion group series to increase their access to financial resources and control thereby reducing vulnerability to GBV and empowering them to contribute to their basic needs.

Seven projects were identified as broader development projects which integrated women's groups with WECs elements. Examples included:

- A project funded by UN CERF in 2015 with the aim of improving access to protection and assistance to internally displaced persons (IDPs) and their host communities. The project offered psycho-social counselling support to sexual and gender-based violence (SGBV) survivors through women's groups.
- 'KIND Nigeria', a 2017–2018 Oxfam NL funded project, promoted actions to tackle policy deprivations as well as social and institutional barriers faced by persons with disabilities and to mitigate the social exclusions, abuses, exploitation, and violence against women. The project supported women's farmer groups who faced restricted access to finance.

**Non-Grants:** The Nigeria for Women Project was an example of women's groups with WECs elements integrated into a WEE project. The main objective of the project was to support improved livelihoods for women in targeted areas of Nigeria.

To further understand how women's groups are being integrated into larger programming and with what results, detailed evaluation and impact reporting across all programming objectives or components is essential.

## 4.5 Sector analysis

A sectoral analysis further indicates the ways in which funders are supporting women's groups with WECs elements through integrated programmes. We looked at the most common four sectors which were reported by funders (Figure 7).

### The Agriculture, Forestry, Fishing sector had the highest number of projects that supported women's groups with WECs elements

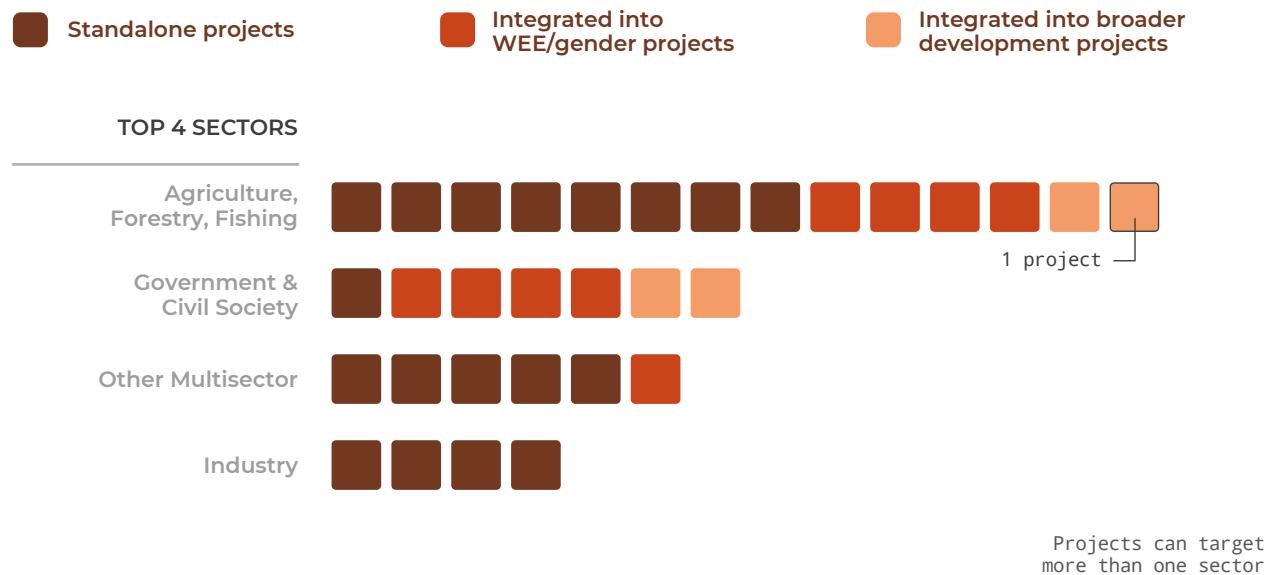


Figure 7: Top four sectors by number and type of projects (2015–2019)

The agriculture, forestry, and fishing sectors reported the highest number of projects (14 projects). Eight of these projects were solely focused on women's groups with WECs elements.

- Six projects supporting Kamazou Women Farmers, Dawanau Group Farmers, Kangire Women Groundnut Oil, and Ummuhatul Women Groundnut Oil Cooperatives were all funded by the US government to establish groundnut processing facilities, and to build members technical capacities in production, business management and financial management.
- Another example is a project funded by USAID, 'Feed the Future Nigeria Agribusiness Investment Activity' which provided support to women entrepreneurs and women's associations, including the Women Farmers Advancement Network and the Nigerian Women Agro-Allied Farmers Association.

Nigerian women are active in agriculture but are largely concentrated in subsistence agriculture and unpaid farm work. Cooperatives provide an opportunity for women (and men) to come together to acquire inputs, services, and market products. A 2021 study on the influence of cooperatives on women empowerment in Nigeria found that both social activities (such as training) and economic activities (such as credit/ loans) provided by cooperatives to its members had a positive role in improving women's empowerment.<sup>47</sup>

The government and civil society sector was the second highest sector with seven projects. Of these projects, one was purely focused on women's groups with WECs elements while two were integrated into broader development projects and four were integrated into WEE/other gender programming. Examples include:

- The project funded by BMZ enhancing civic participation, women's empowerment, and support for small-scale farmer groups in the Diocese of Ijebu-Ode.
- The Oxfam NL funded project, 'Livelihood & Gov in Niger Delta 2013-14', which focused on improving the social, economic, and political status of women in the Niger Delta region. This included improving existing livelihoods and mobilising communities. At least 13 cooperative societies, especially fish and cassava farmers, would be supported with micro credit through asset financing.

The 'Other multisector'<sup>w</sup> projects included:

- A 2017 African Development Foundation funded project supporting Tahama Fadama Rice Farmers, a women's group focused on rice milling.
- The 2015 Global Greengrants Fund Inc. funded project focused on creating awareness to community women's groups on plastic bag recycling.

The other sectors that had projects supporting women's groups with WECs elements was the industry sector (four projects) and the education and banking and financial services sectors (three projects each). The sectors population policies/programmes and reproductive health, trade policies and regulations, emergency response, and the health sector each had one project each.

Four projects did not specify which sectors they fell under, but they focused on women's rights, farmers cooperatives, SRHR, and peace and security.

**Non-grants:** The Nigeria for Women Project was reported as targeting five sectors: government and civil society, business and other services, education, communications, and other multisector. It is not uncommon for projects to be reported as addressing different sectors when they have multiple activities.

#### 4.6 Many projects supported existing women's groups with WECs elements or layered more elements onto existing women's groups

To understand how international funders are approaching WECs in Nigeria, we reviewed project descriptions to determine whether funding went to establishing new women's groups with WECs elements or supporting existing groups.

<sup>w</sup> Other multisector' is an official OECD-DAC sector that includes various sub-sectors, such as rural development, urban development, disaster risk reduction, and more. Please refer to the OECD-DAC sector code list for more information: <https://www.oecd.org/development/financing-sustainable-development/development-finance-standards/dacandcrscodelists.htm>.

## Many projects supported existing women's groups with WECs elements, or layered more elements onto existing women's groups

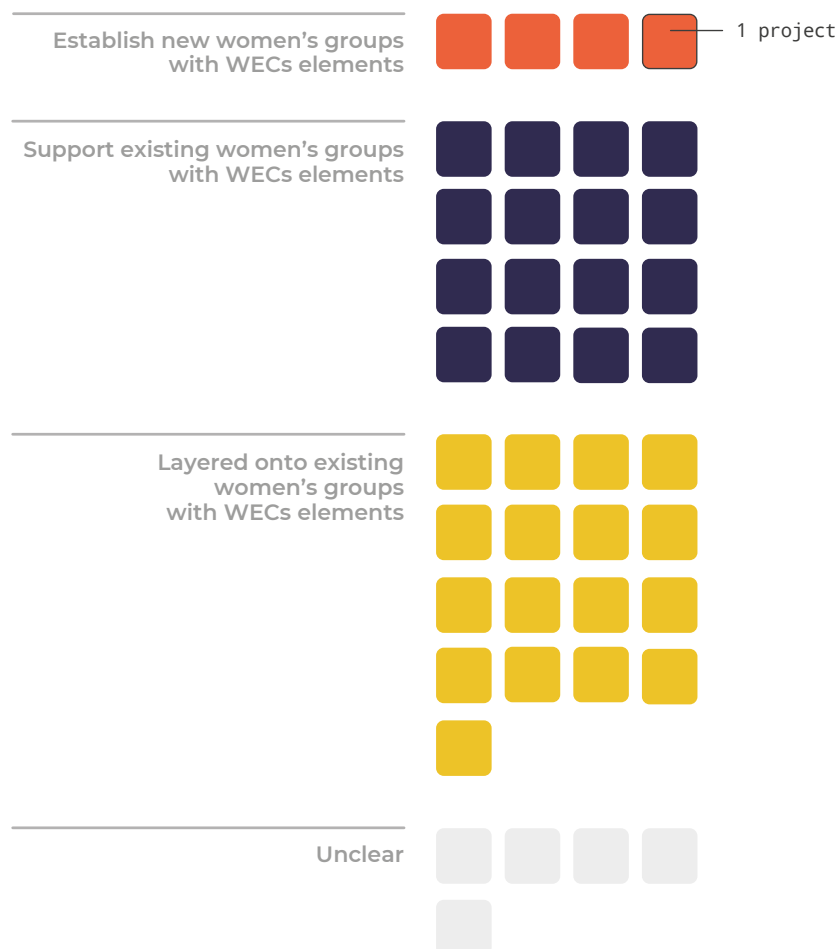


Figure 8: Number of projects establishing new, women's groups with WECs elements, supporting existing or layering new programming onto women's groups with WECs elements (2015–2019)<sup>x</sup>

The majority of projects identified included working with existing women's groups (16 projects) or layer new programming on top of existing activities (17 projects). For the one 'unclear' project, there was insufficient detail in the project description to determine if this project was establishing a new women's group or supporting an existing one. Four projects establishing new women's groups were all non-financial. These included women and youth small-scale farmers groups; women's network where women advocate for better access to natural resources and participation in community decision-making; grassroots women's movement of women farmers and artisans; and women's groups for community peace initiatives.

- An example of a project setting up new women's groups: The Christian Aid UK funded a project, 'Support to Building Early Warning & Early Response Systems', in 2017 and 2018. Part of the project's activities included formation of youth committees and women groups to organise youth-driven community service initiatives on peaceful co-existence.
- An example of a project layering new programming onto existing women's groups: The UN CERF funded project offered psycho-social counselling support to survivors of SGBV through women's groups.
- An example of a project supporting existing women's groups: The FAO funded project assisted six women's groups to increase the production of vegetables and small animals for income generation and nutrition.

<sup>x</sup> Two projects had two different descriptions which signified two different ways of engaging women's groups. Both projects were both supporting existing women's groups and layering new programming onto existing women's groups.

**Non-grants:** The Nigeria for Women project was both supporting existing WAGs and establishing new ones.

Understanding which models of women's groups with WECs elements are being established in Nigeria can provide insights into funder priorities.

#### 4.7 Which women does WECs funding target?

Not all international funders identified the groups of women being targeted within their WECs programmes. We found that 24 of the 40 projects specified certain groups of women. Of those, farmers were the most targeted (12 projects). Rural and grassroots women were mentioned in four projects and girls and indigenous women were cited by three projects each.

The other groups of women mentioned in our review included LBQT, persons with disabilities, SGBV survivors, artisans, and political aspirants.

Identifying the specific groups of women that funding is intended to support greatly enables the ability to identify gaps in funding. Further, addressing the differential needs of women is complex given that economic empowerment and access to resources are shaped by intersecting discriminations. Experiences and opportunities differ based on gender identity, race, ethnicity, nationality, migration status, sexuality, class, and caste.<sup>48</sup> Knowing which groups of women are targeted through international funding provides a starting point for better coordination amongst international funders and helps to ensure that those groups on the margins also receive appropriate attention.

#### 4.8 NGOs received the most funding as implementers supporting women's groups with WECs elements

Identifying the implementers of WEC projects was challenging due to gaps in funder reporting. Seventeen of the 40 projects we identified reported the type of organisation receiving the funds. Of these, non-governmental organisations (NGOs) received the highest amount of funding. The highest funded project was reported to a national NGO. Seven projects reported funding to 'other public sector' organisations all farmer cooperatives or networks. One project reported funding to a public charity.

Our KII respondents also mentioned NGOs as being the main implementers of WEE, WFI, and WECs programmes.<sup>y</sup>

Funding going towards the OECD purpose code for women's rights organisations and movements, and government institutions was \$0.003m of the total funding captured to women's groups with WECs elements. This was for one project funded by Comic Relief in 2019 which was marked 'PWYF exclusive focus on women'. The project, 'African Women's Development Fund', focused on strengthening women's organisations who were working to improve women's incomes and reduce levels of violence against women.

**Non-grants:** From the data reviewed, the Nigeria for Women Project did not report on the recipient organisation receiving funding. However, we are aware that the project is in partnership with the Federal Government of Nigeria.<sup>49</sup> Additionally, \$41m of its funding was reported under the OECD purpose code for women's rights organisations and movements, and government institutions.

<sup>y</sup> KIIs, conducted 2021.

## 4.9 COVID-19 and WECs funding

Research has shown that the COVID-19 pandemic has had disproportionate social and economic impacts on women.<sup>50</sup> This is especially true for poor and marginalised women who are at a higher risk of loss of livelihood, economic opportunities, and increased risk of violence.<sup>51</sup> The effects of global lockdowns have led to a loss of income and reduced earnings for women.<sup>52</sup> School closures and reduced care services have led to an increase in unpaid care work, for which women already bear the large share.<sup>53</sup> Additional social and economic stress due to increased responsibilities, along with reduced mobility and social isolation have also led to an increase in GBV.<sup>54</sup> The existing inequalities between groups of women have also been brought to light with impact and spread of the virus being experienced differently based on race, disability, income, and age.<sup>55</sup>

The disproportionate impact of the pandemic has renewed urgency for global stakeholders to commit to action and prevent a reversal of progress made for WEE and Sustainable Development Goal (SDG) 5.<sup>56</sup>

Recent evidence suggests that savings groups have been helpful in coping with the economic fallout of COVID-19 in several African country contexts.<sup>57</sup> At a household level, savings groups have helped mitigate income loss for members with small businesses and mitigating concerns about food security, while supporting community response during the pandemic. Savings groups have also, in some cases, demonstrated their resilience by adapting new ways of meeting digitally and finding alternative ways of generating income.<sup>58</sup>

While WEC type groups offer resilience in the face of the economic challenges of COVID-19, it is also clear that COVID-19 has created additional financial challenges for them. Evidence from savings groups research suggests that the increased disbursement of funds to group members has depleted savings in some cases, while the disruption to unemployment and income has impacted savings.<sup>59</sup>

To build on the growing research of how international funders are responding to the gendered impacts of the COVID-19 pandemic<sup>60</sup> in Nigeria, we analysed our most recent data, collected from the IATI data source for 2020–2021.<sup>z</sup> Out of the 1,690 grants projects for 2020–2021, 120 projects were identified with a COVID marker or COVID search terms.<sup>aa</sup> Out of these, one project was identified as having a WECs focus.

- This project was part of Canada's international efforts, through GAC, to respond to COVID-19. They supported local women's rights organisations to address the increase in SGBV and a widening gap in services for survivors.

<sup>z</sup> 2020–2021 data was only available for IATI and CANDID. Thus, our analysis for COVID has been done on a different subset of our dataset that is not comparable to the rest of our analysis in the report for 2015–2019, where complete data from four different data sources were analysed.

<sup>aa</sup> To view all COVID search terms, please refer to the 'COVID terms' tab in our search terms Excel sheet: <https://www.publishwhatyoufund.org/download/wee-search-terms/>.



## 5. Conclusion and recommendations

This report has provided insight into the ways that funders have integrated women's groups with WECs elements into their programmes in Nigeria. Grant funding to the 40 women's groups identified was a small portion of total WEE grant funding to Nigeria between 2015–2019. Our review suggests that participatory learning and life skills was the most featured WECs element among women's groups. Additionally, funders tended to fund standalone women's groups projects. Most of these projects were reported as targeting the agriculture, forestry, fishing, and government and civil society sectors.

Our research has also outlined some of the limitations in tracking non-grant funding for WECs. A more comprehensive picture of the WECs international funding landscape is undermined by gaps in funder reporting of non-grant financial flows to publicly available sources.

The following recommendations would significantly improve the transparency of the international funding landscape for WECs through publication of consistent, robust, timely, accessible, and comparable data across datasets and DFI portals. Our global transparency report (forthcoming 2022) will further unpack data challenges and include additional recommendations.

### Transparency recommendations

**1) Publish key fields and harmonise where possible.** Ideally, all funders should create one dataset that can be used for reporting to various portals, including open databases and funders' own websites. At a minimum, funders should harmonise information across platforms. Data platforms should enable and encourage funders to report on key fields, and funders should consistently report on these. Fields include:

- **OECD gender marker scores.** This provides information on the gender intentionality of a project. Publish these scores both in OECD and IATI data and where applicable, alongside funders' unique gender scores.
- **Sectors and implementers.** Use the CRS code list, including sector/purpose codes and parent-channel (implementing organisations type) codes, and recipient organisation names, including for multi-year projects within datasets. Avoid "blank" reporting in these fields.
- **Targeted groups.** Specify which groups of women are targeted by funding, even where WECs is a sub-component of a broader project. This provides better insight into whom is included/excluded in WEE or other programmes and how this might be addressed, specifically for marginalised groups of women. For example, funders can mention age group, race/ethnicity, disability status, social class, and religious affiliation.
- **Titles and descriptions.** Funders should provide clear titles and detailed project descriptions and clearly indicate WEC objectives. This allows for more reliable and robust WECs identification and analysis.

**2) Publish more evaluations and results.** The sparse reporting of project evaluations and results significantly limits the ability to measure the impact and learn from investments in WECs and women's groups with WECs elements. To improve this:

- Funders should publish evaluations and results information where possible and as soon as they become available.
- Funders should publish on all aspects of programme activities. This is particularly relevant where WECs or women's groups with WECs elements are a component or objective of a much larger programme.
- Data platforms should enable and encourage funders to publish evaluations and results information where not already possible.



**3) Improve data accessibility:** Improving accessibility of programmatic and financial data is vital to track funding for individual projects. To improve this, funders should:

- Make project lists and the results of project searches exportable in CSV or other formats compatible with common software suites.
- Facilitate browsing and downloading of project documents.

Providing this information in a consistent and complete way will enhance the ability to understand where and how funding is being delivered at country level and with what results, which in turn can inform more strategic decision-making and improve coordination between in-country stakeholders and international funders.

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