

November 2022

# Trends and gaps in international funding for women's economic empowerment in **Nigeria**

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The Gender  
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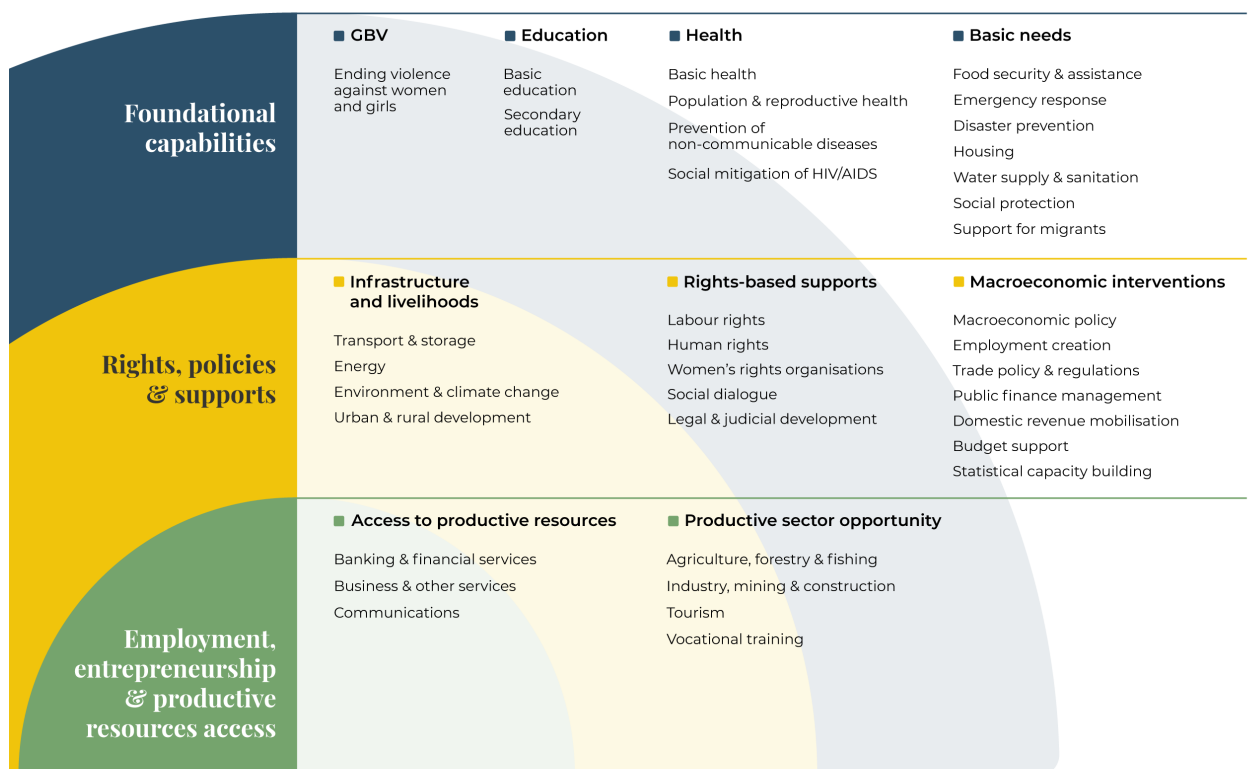
Women's  
Economic  
Empowerment  
Building evidence for  
better investments

Nigeria has made some progress towards gender equality. The government has integrated WEE within its national development plans and policies that promote the economic development of women. These include the Gender Policy in Agriculture, the National Gender Policy,<sup>1,2</sup> the Economic Recovery and Growth Plan,<sup>3</sup> the Medium-Term National Development Plan (2021–2025),<sup>4</sup> Gender in Climate Change Policy,<sup>5</sup> National Policy on Gender in Education,<sup>6</sup> and the Framework for Advancing Women's Financial Inclusion.<sup>7</sup> Nevertheless, notable challenges for WEE persist. In the 2021 Global Gender Gap Index, Nigeria ranked 139<sup>th</sup> out of 156 countries globally and 32<sup>nd</sup> out of 35 regional countries when it comes to closing the gender equality gap.<sup>8</sup> Women are less likely to own assets and land,<sup>9</sup> and more women are employed in the informal sector.<sup>10</sup> In a recent World Economic Forum report, it is estimated that women in Nigeria spend almost twice as much time on unpaid care work (UCW) per day than men.<sup>11</sup>

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 tracked national and international funding to WEE, WFI, and WECs as well as assessed which funders have a GI approach. We had three focus countries for this phase of the work: Bangladesh, Kenya, and Nigeria. Full copies of our international funding reports are [here](#). The national funding report for Nigeria can be found [here](#).

**Women's economic empowerment** is central to realising women's rights and gender equality. It is both a process and outcome of enhancing women's skills, agency, access to and control over resources, and bargaining power. These are critical for women to contribute to and benefit from economic activity and to have the necessary resources to support their livelihoods.<sup>12</sup>

There are numerous and intersecting dimensions to achieving WEE. We tracked international funding to a broad range of projects that directly supported income earning, as well as projects which both support greater economic rights for women and girls and create an enabling environment for WEE. We categorised these dimensions of WEE as 1) employment, entrepreneurship & productive resources access 2) rights, policies & supports, and 3) foundational capabilities.



For a complete overview of sectors and purpose codes included in the framework, please see our full methodology.

Figure 1: Publish What You Fund's Women's Economic Empowerment Framework

**Employment, entrepreneurship & productive resource access** category includes activities directly related to income earning. International grant funding to projects that directly target WEE through employment, entrepreneurship & productive resources access received the least funding of the three categories.

Agriculture, forestry, and fishing employ more women than men in Nigeria. Despite this, funding for projects where WEE is the primary objective was low for these vital sectors.

Social norms impact women’s access to opportunities and resources that may empower them economically. However, our research did not find any projects directly addressing social norms impacting employment, entrepreneurship, and productive resource access.

**Rights, policies, and supports** category includes projects which support greater economic rights for women and girls, including funding to women’s rights organisations and projects that create an enabling policy environment and infrastructure for the realisation of WEE.

Although most of these sectors received funding that targeted WEE as one objective among others, funding for projects where WEE was the primary objective remains limited. Social dialogue and labour rights were among the sectors that received the least funding.

**Foundational capabilities** category includes activities that support income generating activities by enhancing agency through knowledge acquisition, improved individual and family health, bodily autonomy, and gendered social services and protections. These are important gender equality goals unto themselves as well as supporting women’s and girls’ capability to participate in economic activities. They include four sub-categories: education, health, gender-based violence interventions, and basic needs.

Overall, projects supporting foundational capabilities received the most funding in Nigeria, with most support going to health and basic needs. Over 50% of grant funding for basic needs is humanitarian funding, with 82% of basic needs grants funding allocated to the emergency response sector in Nigeria. This is likely due to the insurgence of Boko Haram, which has resulted in conflict zones and displaced many people.

**Women’s financial inclusion** includes meaningful access to, use of, and control over financial services that create economic and social benefits.<sup>13</sup> As such, we examined international funding to WFI in greater detail, using a market systems-based approach to classify WFI funding. This approach looks at the interaction of multiple market actors supporting multiple market functions, including the core functions of the demand side and supply side, supporting functions, and rules of the market system.

International funding for WFI in Nigeria from 2015 to 2019 was a small proportion of all the funding going to WEE. In most cases, funders integrated WFI activities into larger financial inclusion, WEE, or broader development programmes. Most WFI projects targeted the supply side of the market system, with the end goal of providing financial services either through formal financial institutions or informal platforms such as village savings and lending associations (VSLAs).

Projects targeting the demand side were all focused on financial literacy while those targeting supporting functions mostly focused on research and coordination. Only two projects targeted rules focusing on strengthening regulations and policies on microfinance institutions (MFIs). Notably, the women who were targeted most by WFI projects were farmers, entrepreneurs, and business owners.

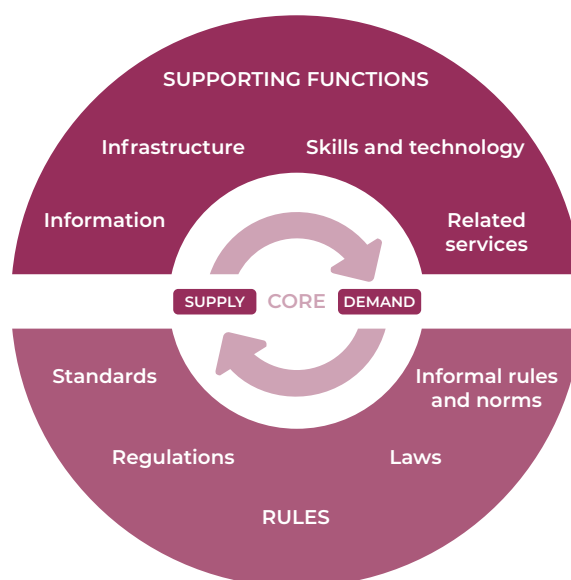


Figure 2: The market system<sup>14</sup>

**Unpaid care work (UCW)** is typically performed by women and girls and creates a structural barrier to WEE.<sup>15</sup> Our research utilised the 'Care Policy Scorecard' as a basis for our framework and analysis.<sup>16</sup> The scorecard uses the ILO 5R framework to outline why the recognition, reduction, redistribution, rewarding and representation of UCW are critical for creating an enabling policy environment on care. Our research focused on funding for unpaid care work and cross sectoral policies.

Only 3% of WEE projects addressed women and girls' UCW, which is less than 2% of total international funding to Nigeria between 2015–2019. Out of this 3%, only one project explicitly included UCW as an objective or outcome. Overall:

- Funders are mostly targeting care services and care-supporting physical infrastructure.
- Although care services were the most funded policy area for UCW, none of the funding targeted early childhood care and education services.
- Other gaps in international funding include projects targeting care-supporting workplaces and social protection benefits.

### Most WEE projects that supported unpaid care work targeted care services whilst no projects targeted care-supporting workplaces

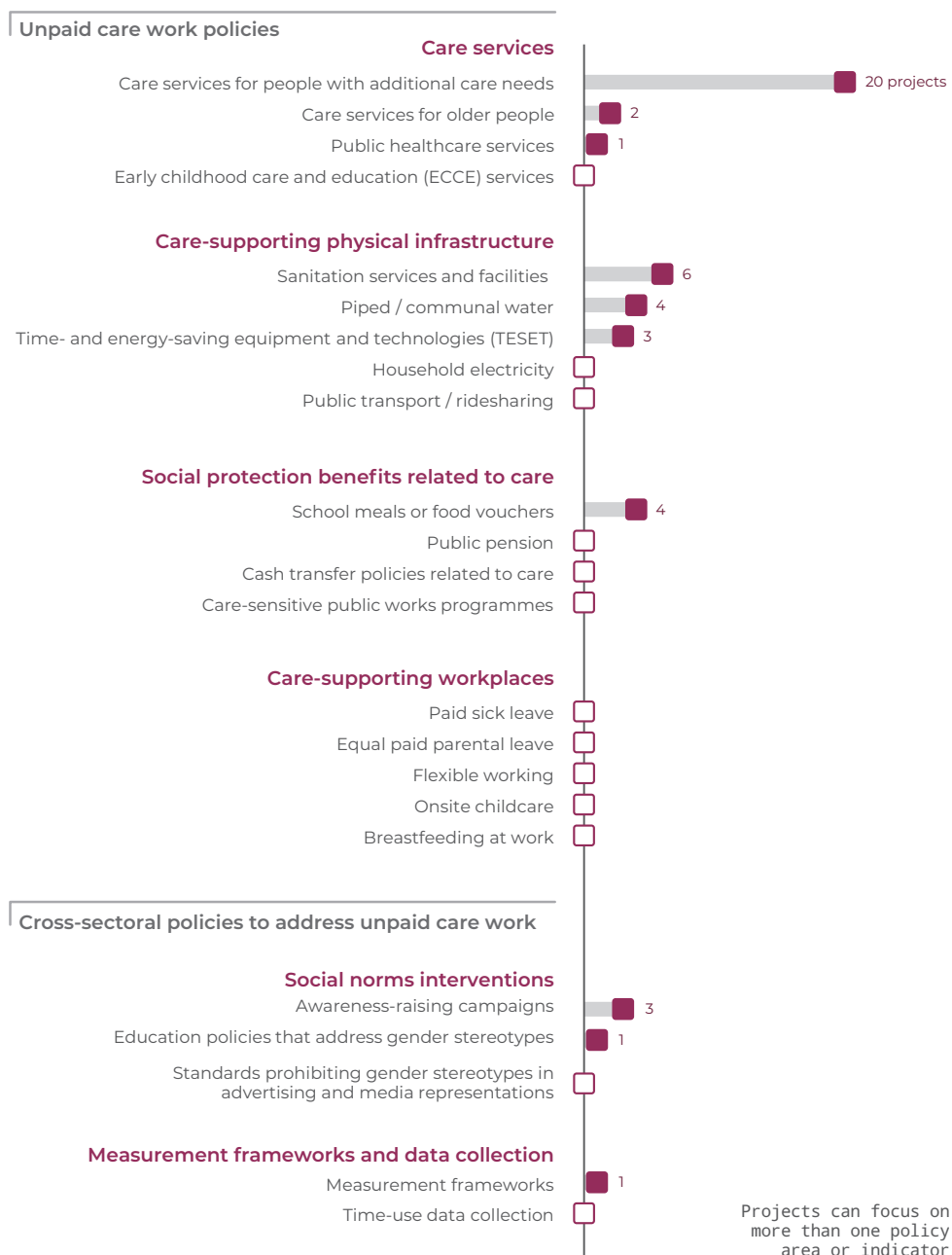


Figure 3: Number of projects mapped to individual policy indicators for UCW

## Recommendations:

1. Funders should be more intentional in both funding standalone WEE projects and publishing the results information for these projects to better understand the impact of this funding.
2. Promote and fund more initiatives that create an enabling policy environment for WEE. This will in turn support greater investments for WEE.
3. Consider increasing funding to areas that support WEE through income-generating activities and access to productive resources given the limited focus on women and girls in these sectors.
4. Increase funding and embedded initiatives that address gendered norms at the society and institutional levels. These have had an impact on women's voices, visibility, and representation. Addressing gendered norms can further equal decision-making within households, enhance women's voices in society, and provide better access to resources which stimulates women's economic empowerment.
5. Increase funding for women's access to technology and digital literacy as well as to the development and promotion of women-friendly digital financial solutions. Such access offers women a platform where they can control their finances, leading to increased women's agency.
6. Increase funding for basic and financial literacy. Financial literacy improves women's understanding of financial services and gives them the power to choose financial services that will work best for them.
7. Promote conversations around UCW in-country between government and non-government sector actors for alignment on UCW concepts and better coordination. This will increase buy-in from most stakeholders to increase funding for more UCW interventions.
8. Fund projects that explicitly focus on recognising, reducing, redistributing, rewarding, and representing women's and girls' unpaid care work. Addressing the barrier of UCW for women and girls is critical for enabling WEE.
9. Prioritise collaboration with government ministries, departments, and agencies working on WEE programs at all stages of the funding cycle. This can result in coordinated efforts for the realisation of WEE where sector players develop synchronised priorities and consider data pooling for better decision-making.
10. Report consistently on the impact of projects to increase understanding of effective investments, improve program design of future projects, and inform advocacy for better targeted funding.
11. Report on all projects using a gender lens. Sex-disaggregated data and analysis give a clearer picture of gender targeting in key productive sectors, including for projects where WEE activities are integrated into broader development programmes.

## Endnotes

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- 13 Publish What You Fund. 2022. "Tracking International Funding to Women's Financial Inclusion in Nigeria." <https://www.publishwhatyoufund.org/download/tracking-international-funding-to-womens-financial-inclusion-in-nigeria/>
- 14 For more information, please refer to 'The Operational Guide for the Making Markets Work for the Poor (M4P) Approach': [https://beamexchange.org/uploads/filer\\_public/6f/94/6f9444bf-da88-45b3-88d7-5118a7479517/m4pguide\\_full\\_compressed.pdf](https://beamexchange.org/uploads/filer_public/6f/94/6f9444bf-da88-45b3-88d7-5118a7479517/m4pguide_full_compressed.pdf)
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