

THE PURPLE BOOK

THIRD EDITION



Reimagining Gender-Inclusive Pathways
and Partnerships for Poverty Reduction

4TH - 5TH SEPTEMBER 2024

P O L I C Y I N N O V A T I O N C E N T R E







THE PURPLE BOOK 3RD EDITION

Gender and Inclusion Summit 2024

Reimagining Gender-Inclusive Pathways and Partnerships for Poverty Reduction

The Gender and Inclusion Summit took place on the 4th & 5th of September, 2024, at the Abuja Continental Hotel, Abuja. #GS24 was organized by the Policy Innovation Centre (PIC)

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Foreword

It is with great pride that I present the third edition of the Purple Book, a testament to our shared commitment to advancing gender and social inclusion in Nigeria. The success of the Gender and Inclusion Summit 2024, which shaped this publication, was made possible by the support of individuals and organizations who stand as allies of this cause. This edition not only highlights our progress but also serves as a strategic guide to fostering inclusive partnerships that drive sustainable poverty reduction in Nigeria and Africa at large.

At the Policy Innovation Centre (PIC), we stand at the intersection of policy, innovation, and societal transformation. Our mission is driven by the pursuit of meaningful dialogue, actionable change, and lasting impact. The Gender and Inclusion Summit embodies this mission by convening diverse stakeholders to deliberate on pressing issues and forge pathways toward a more inclusive society.

The inspiration for this edition of the Purple Book stems from our unwavering commitment to ensure that the ideas and strategies discussed during the summit translate into tangible policies and sustained advocacy efforts. The 2024 summit, themed "Reimagining Gender-Inclusive Pathways and Partnerships for Poverty Reduction," underscores the urgent need to address multidimensional poverty through innovative and inclusive solutions. By bringing together voices from government, civil society, academia, the private sector, and beyond, we seek to drive collective action that fosters sustainable change.

Africa remains home to a significant proportion of the world's most impoverished and marginalized populations. Despite economic growth in some regions, poverty persists, with millions living below the \$2.15 per day poverty line. In Nigeria, the link between poverty and child mortality is particularly stark as children from the poorest households are nearly 11 times more likely to die than those from wealthier backgrounds. This reality highlights the importance of addressing disparities in health, education, and living standards as part of our broader strategy to combat poverty and inequality.

The Purple Book serves as a repository of insights and policy recommendations drawn from the Gender and Inclusion Summits 2024. We aim to deepen our understanding of poverty beyond financial measures, enabling more targeted interventions to reduce inequalities and drive social progress. This edition explores how strategic partnerships can be leveraged to create gender-inclusive pathways to poverty reduction. It highlights the role of multi-sectoral collaboration in addressing key dimensions of deprivation and ensuring that economic growth translates into equitable opportunities for all. Within these pages, you will find a wealth of knowledge from reflections on policy imperatives to discussions on women's economic empowerment, livelihood and sustainability, and gender equity. Each contribution represents a crucial step toward the inclusive society we aspire to build.

I extend my deepest gratitude to all who have contributed to this publication, our esteemed speakers, partners, policymakers, and the dedicated members of the PIC communities. Your unwavering support has been instrumental in shaping these conversations and driving forward the agenda for gender inclusion. As you engage with this edition of the Purple Book, I encourage you to embrace its insights, challenge existing barriers, and join us in shaping a future where all individuals, regardless of gender or background, can thrive and fulfil their potential.

Mr Udemé Ufot MFR

Chairman, Policy Innovation
Centre.

Acknowledgement

With heartfelt gratitude, we wish to acknowledge the efforts of several individuals, organizations, agencies, and institutions that contributed to the success of the Gender and Inclusion Summit 2024 (GS-24).

We express our profound gratitude to Dr. Jewel Howard-Taylor, Secretary-General, African First Ladies Peace Mission (AFLPM-MIPREDA); H.E, Hannatu Musawa, Honourable Minister of Art, Culture and the Creative Economy; H.E, Dr. Tunji Alausa, Honourable Minister of Education (Former Minister of State for Health and Social Welfare); H.E Amb Prof. Olufolake Abdulrazacq, First Lady, Kwara State and Chairperson, Nigeria Governors Spouses Forum; H.E, Pieter Leenknecht, Belgian Ambassador to Nigeria; Mr. Niyi Yusuf, Chairman, Nigerian Economic Summit Group (NESG); Mr. Udeme Ufot, Chairman, Policy Innovation Centre (PIC); Greta Bull, Director, Women's Economic Empowerment, The Gates Foundation; HRH Dr. Haliru Ndanusa, CFR, Emir of Shonga; HRH Jacob Adetayo Haastrup, Ph.D, Olumobi of Imobi Ijesa; HRH Olori Atuwatse III, Queen Consort of Warri Kingdom; Senator Sharafadeen Alli, Oyo South Senatorial District in the Nigerian Senate; Kafilat Adetola Ogbara (Mrs), Chairman, House Committee on Woman Affairs and Social Development, Member House of Representatives, Kosofe Federal Constituency; Prof. Abubakar Sulaiman, The Director-General, National Institute for Legislative & Democratic Studies; Dr. Emeka Vitalis Obi, Permanent Secretary, Ministry of Budget and Economic Planning; Dr. Mojisola Odeku, Senior Program Officer, The Gates Foundation; Takudzwa Kanyangarara Gender and Development Manager, UNICEF; Hon. Umar Abubakar Dan'akano, Honourable Commissioner, Ministry of Agriculture and Natural Resources, Nasarawa State; Hon. Murtala Mohammed Dabo, Honourable Commissioner, Ministry of Agriculture, Kaduna State; Dr. Yilkudi Nengak, Permanent Secretary, Ministry of Agriculture, Plateau State; Garba Aliyu Gayari, Permanent Secretary, Ministry of Agriculture, Zamfara State; Sadi Ibrahim, Permanent Secretary, Ministry of Agriculture, Kano State; amongst others who delivered speeches and shaped the discussions about Gender and Inclusion.

We convey our gratitude to the Gates Foundation through the High-Level Forum on SDGs for the funding support that made GS-24 possible. We are thankful to UN Women, Ford Foundation, UNICEF, World Bank, Plan International, Union Bank of Nigeria, Luminare, Enhancing Financial Innovation & Access (EFInA), Michigan State University, African Women in Agricultural Research and Development (AWARD), WRTHY, Care Nigeria, Sahel Consulting, Oxfam Nigeria, Self-Help Africa, Ace Strategy and Consults Limited, Centre for Communication and Social Impact (CCSI), Ipsos, Albright Stonebridge Group, WILAN Global Consulting, MSI Nigeria Reproductive

Choices, Women in Global Health, FSD Network, AG Mortgage Bank, Women in Public Health Leadership for Africa (WIPHLA), Office of the Senior Special Assistant to the President International Co-operation, Innovations for Poverty Action, WGC CO, HACEY Health Initiative, and National Institute for Legislative and Democratic Studies for their partnership on GS-24.

We are grateful to the board of directors of the Policy Innovation Centre; Mr. Laoye Jaiyeola (FCIB, FCA, FloD) Chancellor Hillside University of Science and Technology and Ms. Amina Maina, Director MRS Oil Nigeria Plc; Dr. Tayo Aduloju, Chief Executive Officer, NESG; for their invaluable leadership in planning and executing the GS-24. We also extend our appreciation to Dr. Moji Odeku for graciously chairing the abstract award presentation at the Gender and Inclusion Summit 2024. We appreciate the Local Organising Committee, led by Mr. Afeez Olajire for their dedication and support. In addition, we thank the Abstract Review Committee and the Chairman, Dr. Michael Kunnuji for their unwavering support.

The GS-24 and Purple Book overarching strategy/delivery was led by Dr. Osasuyi Dirisu, Executive Director of the Policy Innovation Centre (PIC) and the PIC Gender & Project Team: Adekemi Omole, Eseoghene Adams, Oluwakemi Olatunde, Jessica Vakporaye, Dr. Abiola Oyebanjo, Jane Ohioghame, Goodness Ejim-Obilo, Faith Fadipe, Chris Agbajogu, Olise Onwuka, David Ogar, Julius Adeshina, Omofuoma Agharite, Kenneth Imafidor, Adanna Omeye, Deborah Ozuem, Ann Esan, Paulina Yirenkyi, Eli Josiah, Amarachi Owunna and Samuel Alabi.

Finally, we express great appreciation to individuals and organisations that participated and made presentations at the GS-24.



Acronyms

Acronyms	Descriptions
AGILE	Adolescent Girls Initiative for Learning and Empowerment
CBOs	Community Based Organizations
CSOs	Civil Society Organizations
CBN	Central Bank of Nigeria
COVID-19	Coronavirus Disease of 2019
FBOs	Faith Based Organizations
FMFBNP	The Federal Ministry of Finance Budget and National Planning
FMWASD	Federal Ministry of Women Affairs and Social Development
FSP	Financial Service Providers
GBV	Gender Based Violence
GDP	Gross Domestic Product
ICT	Information and communication technologies
INEC	Independent National Electoral Committee
INGOs	International Non-Governmental Organizations
MDAs	Ministries, Departments and Agencies
MNCH	Maternal Newborn and Child Health in Rwanda
MSMEs	Micro, Small and Medium Enterprises
NGOs	Non-Governmental Organizations
NHIA	NATIONAL HEALTH INSURANCE AUTHORITY
NFWP	Nigeria For Women Project
OPS	Organized Private Sector
PIC	Policy Innovation Centre
POS	Point Of Sale
PPP	Public Private Partnership
PWDs	Persons With Disabilities
SDGs	Sustainable Development Goals
SMEs	Small and medium-sized enterprises
STEM	Science, Technology, Engineering and Mathematics
STI	Sexually Transmitted Infections
SWAG	Support to Women and Girls
UNESCO	United Nations Educational, Scientific and Cultural Organization
UNICEF	United Nations International Children's Emergency Fund
WASH	Water, Sanitation and Hygiene
WEE	Women Economic Empowerment
WHO	World Health Organization

Glossary

Ageism: The term used to describe the attitudes (stereotypes), emotions (prejudice), and behaviours (discrimination) directed towards oneself or others based on their age.¹

Gender Mainstreaming: A strategy for making women's as well as men's concerns and experiences an integral dimension of the design, implementation, monitoring and evaluation of policies and programmes in all political, economic and societal spheres so that women and men benefit equally and inequality is not perpetuated.²

Gender Norms: They describe how we are expected to behave in a given social context due to our gender.³

Gender Roles: A set of socially accepted behaviors and attitudes deemed appropriate or desirable for individuals based on their sex. Gender roles are usually centered on conceptions of masculinity and femininity, although there are exceptions and variations.⁴

Intersectionality: A theoretical framework that describes how various social identities, such as race, gender, sexuality, class, and disability, intersect and interact to create unique experiences of oppression and privilege.⁵

Normative Factors: A group act that is intended to affect public policy and conforms to the norms of the dominant social system, which could include laws and regulations.⁶

Non-normative Factors: Occurrences that do not affect all members of a given population set in the same way, nor at the same time. Some people may not even experience some of these Non-normative influences.⁷

Patriarchy: A system of relationships, beliefs, and values embedded in political, social, and economic systems that structure gender inequality between men and women.⁸

Poverty: The state of one who lacks a usual or socially acceptable amount of money or material possessions.⁹

Social Norms: Informal, mostly unwritten rules that define acceptable and appropriate behaviour within a given group or community, thereby guiding human behavior.¹⁰

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3. https://www.allgplatform.org/sites/default/files/2021-04/48%20gender_power_and_progress_0.pdf

4. <https://news.ipsos.com/what-is-gender-role>

5. Orenshav, K. Demarginalizing the Intersection of Race and Sex: A Black Feminist Critique of Antidiscrimination Doctrine, Feminist Theory and Antiracist Politics. In *Feminist Legal Theories* vol. 1989 23-51.

6. https://www.researchgate.net/publication/283269126_Explaining_Normative_versus_Non-normative_Action_The_Role_of_Implicit_Theories

7. <https://study.com/learn/lesson/Non-normative-life-events-overview-types-examples.html>

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9. <https://www.britannica.com/topic/poverty>

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Executive Summary



The Policy Innovation Centre (PIC) Gender and Inclusion Summit (GS-24) convened government, business, development, civil society, and academia leaders to deliberate on transformative ways to achieve gender equality and accelerate the actualization of the SDGs, as well as shared prosperity for men and women. According to the World Economic Forum's global gender gap report, Nigeria ranked 125th out of 146 countries on the index, taking the 29th place in sub-Saharan Africa (WEF 2024). This indicates the need for more coordinated efforts to address gender inequality-related gaps.

The GS-24, which was themed "Reimagining Gender Inclusive Pathways and Partnerships for Poverty Reduction," provided a platform to explore gender-inclusive pathways to poverty reduction by addressing dimensions of deprivation such as health, education, and standards of living and highlighted how strategic partnerships can be leveraged to advance these efforts. The GS-24 summit events commenced with a pre-summit event highlighting the importance of improving girls' financial literacy and economic empowerment, followed by a one-day workshop titled "Measuring What Matters: Innovative Approaches to Understanding Poverty and Addressing Inequities" in collaboration with Innovations for Poverty Action and IPSOS. The GS-24 was held as a two-day hybrid event (in-person and virtual) comprising 26 sessions with about 1000 daily attendees and over 5,000 participants joining virtually.

Notable dignitaries at the event were Dr. Jewel Howard-Taylor, Secretary-General, African First Ladies Peace Mission (AFLPM-MIPREDA); Hannatu Musawa, Honourable Minister of Art, Culture and the Creative Economy, Nigeria; Dr. Tunji Alausa, Minister of Education (Former Minister of State for Health and Social Welfare); Greta Bull, Director, Women's Economic Empowerment, The Gates Foundation; Pieter Leenknecht, Belgian Ambassador to Nigeria; H.E. Prof. Olufolake Abdulrazaq, First Lady, Kwara State and Chairperson, Nigeria Governors Spouses Forum; Prof. Abubakar Sulaiman, The Director-General, National Institute for Legislative & Democratic Studies; Mr. Udemé Ufot, Chairman, Policy Innovation Centre; Mr. Olaniyi Yusuf, Chairman, Nigeria Economic Summit Group; HRH Dr. Haliru Ndanusa, CFR, Emir of Shonga; HRH Jacob Adetayo Haastrup, Ph.D, Olumobi of Imobi Ijesa; HRH Olori Atuwatse III, Queen Consort of Warri Kingdom; Senator Sharafadeen Alli, Oyo South Senatorial District in the Nigerian Senate; Kafilat Adetola Ogbara (Mrs), Chairman, House Committee on Woman Affairs and Social Development, Member House of Representatives, Kosofo Federal Constituency; Dr. Emeka Vitalis Obi, Permanent Secretary, Ministry of Budget and Economic Planning, amongst other dignitaries.

The summit featured a wide array of dialogues that explored approaches around economic inclusion, social development and gender equitable pathways for addressing multidimensional poverty through innovative and inclusive solutions.

The High-Level Ministerial Plenary on Financing SDG 5 highlighted the need for better funding for gender-focused initiatives, improved data for decision making and gender-responsive budgeting. The sessions on women's economic empowerment (WEE) spotlighted the critical role that women play in Nigeria's informal economy and highlighted barriers they face related to access to finance, poor literacy and skills deficit, inconsistency in the regulatory environment and multiple taxation. Discussions highlighted innovative initiatives, such as the Village Savings and Loan Associations (VSLA), the Nigerian for Women Project (NFWP), the Women Economic Empowerment (WEE) Policy as well as leveraging digital technology for poverty reduction and socio-economic development. The GS-24 summit also explored issues related to gender equity in healthcare as well as the potential for digital innovations to address gaps in access to healthcare. Collaborative strategies for achieving food security and sustainable agriculture should address gender responsive policy gaps, issues related to access to productive assets, post-harvest losses and land law reforms. There was a consensus on the need for frameworks to guide gender-inclusive urban planning, AI governance, skilled workforce migration and shaping inclusive futures for young people.

To conclude the Summit, PIC hosted a post-summit event titled "Lessons from Africa: How Can We Make Digital Solutions Work for Women in Rural & Agricultural Livelihoods?" in Nairobi, Kenya. The event explored successful strategies across Africa for expanding access to innovative digital solutions and improved livelihood for rural women. Simple digital solutions that provide direct access to real-time market prices, advisory services, payment, buyers, financial literacy, e-commerce solutions and transport services were highlighted. Digital solutions hold the promise for improving productivity, advancing equity and reaching farmers in the last mile.

There was a consensus among stakeholders that deep-rooted cultural norms and gender stereotypes continue to restrict women's participation in economic and political spaces, limiting their access to leadership roles and financial opportunities. Gender biases in media representation perpetuate restrictive narratives about women's roles in society, affecting policy prioritization and public perception. The role of traditional and religious leaders in shifting harmful gender norms and addressing Gender Based Violence (GBV) was highlighted. Gaps in literacy (including digital literacy), poor access to information, limited use of gender disaggregated data for decision-making, and poor market access limit the access of vulnerable groups to health and economic opportunities. Infrastructure deficits, including poor electricity, transport, and digital access, hinder women-led businesses, especially in rural areas. Additionally, gaps in healthcare and education restrict access to maternal care, sexual reproductive health services, and financial literacy, exacerbating economic inequality.

The GS-24 emphasized the need to leverage Public-Private Partnerships (PPPs) to scale inclusive economic policies, while gender-disaggregated data systems must be developed to track progress and support evidence-based policymaking. Developing a policy enabling environment for greater female representation in leadership was considered an important step to reducing gender equity gaps, while gender-responsive budgeting was highlighted as an important strategy to foster sustained funding for women-focused initiatives. It is anticipated that the Purple Book will serve as a powerful advocacy tool and strategic roadmap for advancing gender inclusive pathways for poverty reduction.

Dr. Osasuyi Dirisu
Executive Director, Policy Innovation Centre

Meet Our Speakers



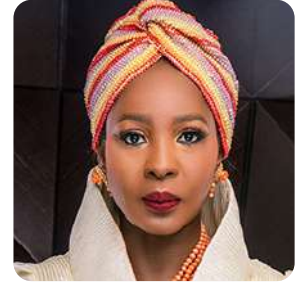
Dr. Jewel Howard-Taylor
Secretary-General, African First Ladies Peace Mission (AFLPM-MIPREDA)/ Former Vice President of Liberia



Hannatu Musawa
Honourable Minister of Art, Culture and the Creative Economy, Nigeria



Dr. Tunji Alausa
Minister of Education (Former Minister of State for Health and Social Welfare)



H.E Amb Prof. Olufolake Abdulrazaq
First Lady, Kwara State and Chairperson, Nigeria Governors Spouses Forum



Pieter Leenknecht
Belgian Ambassador to Nigeria



Greta Bull
Director, Women's Economic Empowerment, The Gates Foundation



Senator Sharafadeen Alli
Oyo South Senatorial District in the Nigerian Senate



Kafilat Adetola Ogbara
Chairman, House Committee on Women Affairs and Social Development, Member House of Representatives, Kosofe Federal Constituency



HRH Olori Atuwatse III
Queen Consort of Warri Kingdom



Dr. Emeka Vitalis Obi
Permanent Secretary, Ministry of Budget and Economic Planning



HRH Dr. Haliru Ndanusa
OON, Emir of Shonga



HRH Jacob Adetayo Haastrup
Olumobi of Imobi Ijesh



Olaniyi Yusuf
Chairman, Nigerian Economic Summit Group



Udeme Ufot
Chairman, Policy Innovation Centre

About The Policy Innovation Centre



The Policy Innovation Centre (PIC) is the first national institutionalized behavioral initiative in Africa supporting government and stakeholders to make behaviorally informed decisions and generate evidence for impact Driven interventions in critical thematic areas. The PIC is an initiative of the Nigeria Economic Summit Group (NESG), a leading think tank in Africa redefining evidence based policy advocacy. In 2017, the Bill and Melinda Gates Foundation (BMGF) provided funding to establish the ‘interim Policy Innovation Unit (PIU)’ as a proof of concept to assess whether a behavioural insights (BI) unit could work in

the Nigerian context to improve public sector outcomes. Based on the demonstrated success, the PIC was launched in October 2021 to deepen the impact of social interventions in Nigeria.

The complexity of issues faced by most countries is increasingly inter-related and dynamic. Policies and Interventions must be human centered, realistic and connect the often multi-faceted nature of the needs and challenges people face in their everyday lives. The PIC is positioned to support the delivery of better policies and innovative solutions for high impact interventions across Africa.



VISION

Delivering better policies and innovative solutions for social impact.



MISSION

We improve policies and programs using gender transformative and behavioural approaches to Drive positive social change.

OUR CAPABILITIES



SECTORS WHERE WE WORK



OUR CORE VALUES



The PIC Gender & Inclusion Summit

Gender equality is a fundamental human right, backed by the United Nations (UN) charter “to achieve international co-operation...in promoting and encouraging respect for human rights and for fundamental freedoms for all without distinction as to race, sex, language, or religion”. Nigeria ranks 125 of 146 countries on the global gender index rank (WEF 2024), pointing to the need for joint efforts toward addressing gender-inequality-related losses. Gender equality is a key accelerator for achieving all the Sustainable Development Goals (SDGs).

Behavioural insight tools are useful in exploring social, contextual and psychological Drivers of gender inequality that are not considered using traditional approaches to policy making. Innovations in policy design have taken behavioural

factors into account to address complex issues, advance gender equality and close the gender gap. The GS-24 brought together cutting-edge research and practice related to gender programming and the policy processes, providing an opportunity for attendees to share perspectives, exchange ideas, learn from gender experts and expand their networks for future policy and programmatic work. The PIC GS-24 provided a platform to explore transformative ways to achieve gender equality, inclusion and gender-responsive governance in Nigeria.





GESI Foyer

Gender and Social Inclusion (GESI) Foyer

The PIC Gender and Social Inclusion (GESI) Foyer is an innovative multidisciplinary hub that serves as a platform for capacity development, networking, research, and partnerships to advance gender-responsive policies, programs, initiatives, and practices in Africa. At the PIC, our Gender and Social Inclusion (GESI) program is focused on supporting an enabling policy environment for gender and social inclusion; gender systems strengthening; and gender transformative programming. Our approach embeds capacity building, skills transfer, and participatory strategies to create sustainable impact.

Our Pillars



Policy and Governance



Gender System Strengthening



Gender & Social Inclusion Programming

Key Initiatives & Programs

- ✓ Gender and Inclusion Summit
- ✓ Gender Network Africa
- ✓ Gender and Development Course
- ✓ Gender for Private Sector Development Course
- ✓ Customized Gender-Focused Training
- ✓ Gender & Social Inclusion Programming

Women Economic Empowerment (WEE) Policy Domestication and Implementation; A Scoping Assessment of Women in Economic Leadership in Nigeria; Strengthening Women Leadership in Academic Economic Institutions; Gender Analysis of the Mining Sector and other gender-focused programs are being implemented by the Policy Innovation Centre





Pre-Summit Event

Centering the Focus on Girls for Equitable Economic Inclusion



Context Setting:

Isaiah Owolabi, Co-Founder, HACEY Health Initiative

Panelists

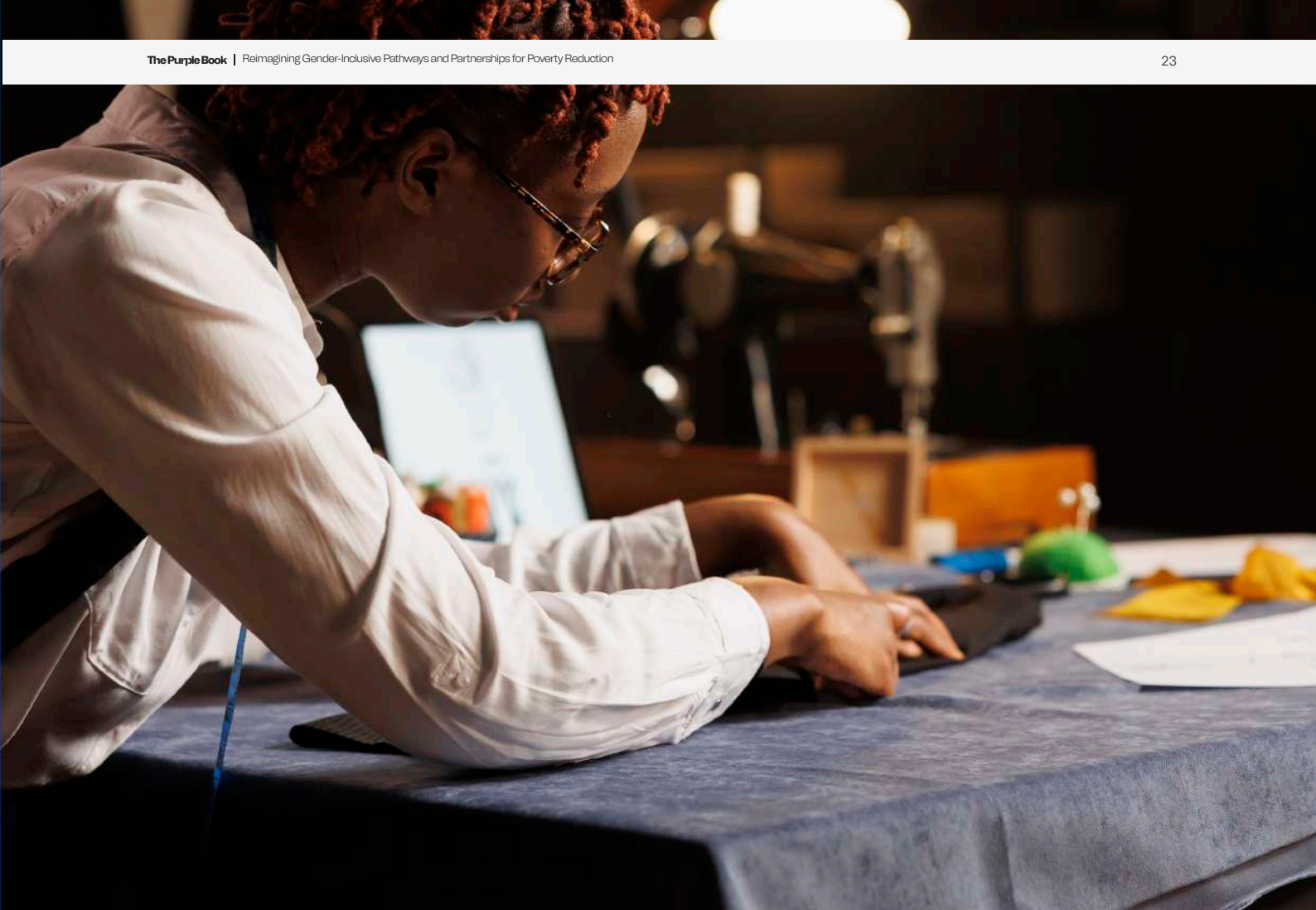
- » Rinmicit Temlong-Aboki, Gender Lead, Albright Stonebridge Group, Nigeria
- » Rhoda Robinson, Co-founder and Executive Director, HACEY Health Initiative
- » Temilade Adeyinka, Gender Equality Communications and Content Analyst, Eden Venture Group
- » Dr. Cornelius Ohonsi, Senior Program Specialist, Policy Innovation Centre

Moderator

Ekemini Akpakpan, Executive Secretary, WISCAR

Credits: HACEY Health Initiative





Session Objectives

1. *To identify key barriers to girls' economic inclusion in Nigeria.*
2. *To discuss successful initiatives that improve girls' financial literacy and economic empowerment.*
3. *To propose evidence-based recommendations for multi-sectoral stakeholders.*

Background

In Nigeria, addressing gender inequality, particularly for the girl child, remains a vital step toward sustainable development. Despite significant progress, challenges persist due to entrenched socio-economic and systemic barriers. UNICEF (2023) highlights that approximately 10.5 million children are out of school in Nigeria, with girls disproportionately affected, particularly in Northern regions.¹¹ Factors such as early marriage, period poverty, and limited financial access hinder their potential and truncate their development.¹² However, targeted interventions, collaborative efforts, and the Constitutional guarantee of non-discrimination under Section 42 provide a strong foundation for further progress. This Pre-Summit Event provided a platform to examine these challenges and identify solutions to enhance the socio-economic inclusion of girls, for a more equitable future.

Normative Issues and Challenges

01. **Cultural Norms and Practices:** Deep rooted traditional beliefs often prioritize male education and economic opportunities, influencing early marriage practices and limiting girls' access to education and future opportunities.¹⁴
02. **Gender Stereotypes in Media:** Media representation often perpetuates stereotypes, by depicting girls primarily in domestic or subordinate roles. Such narratives reinforce societal biases.¹⁵

Non-normative Issues and Challenges

01. **Education Infrastructure and Access:** Significant gaps in school infrastructure, culturally sensitive teacher availability, and safety measures hinder access to quality education for girls across Nigeria. Addressing these systemic issues is critical to improving enrolment and completion rates.¹⁶
02. **Intersectional Exclusions:** Girls from minority ethnic groups or with disabilities face overlapping challenges that exacerbate exclusion from education and economic opportunities.¹⁷

03. **Learning Poverty and Infrastructure Gaps:** Disparities in school enrolment and learning outcomes are prevalent, particularly in Northern Nigeria.¹⁸ Schools often lack essential facilities, such as toilets and perimeter fencing, contributing to safety concerns and reduced attendance
04. **Menstrual Health Management:** Many girls, particularly in rural areas, lack access to menstrual hygiene products, contributing to higher absenteeism rates.¹⁹ Improving access to affordable menstrual products and WASH facilities is essential.
05. **Limited Financial Inclusion:** A significant gap exists in financial access, with fewer women engaging with formal financial institutions compared to men.²⁰ Expanding financial services tailored to the needs of young women and girls can enhance their economic opportunities.
06. **Digital Access Disparity:** The digital divide restricts girls' access to modern tools and economic opportunities, particularly in rural areas with limited investments in literacy and infrastructure.²¹
07. **Policy Engagement:** Policies often lack direct input from girls, leading to reduced impact of interventions. Context-specific policy development and active participation of girls are critical.

Success Stories

Programs such as the PAVE project have successfully integrated girls' voices in decision-making through advisory boards, allowing young girls to contribute to designing and evaluating programs meant for them.

Policy Recommendations



01. **Strengthen Enforcement of Gender-Sensitive Legal Frameworks:** Implement the Violence Against Persons' Prohibition (VAPP) and Child Rights Act with targeted interventions to safeguard girls, particularly in vulnerable contexts, from violence and exploitation.
02. **Integrate Gender Equity into Development Plans:** Embed gender-sensitive targets in national and regional economic blueprints to address local disparities and promote inclusivity.
03. **Institutionalise Monitoring and Evaluation Mechanisms:** Using gender-disaggregated data, develop comprehensive M&E frameworks to assess policy impact.
04. **Enhance Health and Social Services:** Provide integrated mental, reproductive, and menstrual health services in schools and communities through multi-sectoral partnerships.
05. **Foster Gender-Sensitive Media Narratives:** Encourage the creation and dissemination of media content that challenges harmful stereotypes and promotes positive, empowered role models for girls.

Programmatic Recommendations



01. **Enhance Menstrual Health and WASH Infrastructure:** Establish partnerships to subsidise menstrual products and enhance WASH facilities, particularly in rural schools, to reduce absenteeism and foster a supportive learning environment for girls.
02. **Integrate Vocational Training and Financial Literacy:** Incorporate skill-based training into formal education, focusing on high-potential sectors like agriculture, STEM, and digital innovation. Complement this with accessible digital platforms for financial literacy, equipping girls with economic and entrepreneurial skills.
03. **Promote Human-Centred Program Design:** Actively involve girls in the design, implementation, and evaluation of educational and economic programs to ensure their needs are prioritised. Tailor interventions to address intersectionality and the compounded challenges faced by girls.
04. **Leverage Media for Advocacy and Social Change:** Invest in educational and entertainment media campaigns to reshape societal norms, promote girls' education, and foster community support for gender equity.
05. **Strengthen Community and Stakeholder Engagement:** Mobilise local leaders, parents, and educators through targeted advocacy campaigns to challenge gender biases. Establish multi-sectoral collaborations that promote inclusive, equitable, and sustainable development for girls.

“

We need to take a proactive stand in centring that focus to ensure that the girls of today become enlightened and empowered women of tomorrow

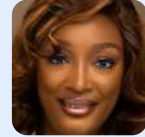
– Rhoda Robinson



“

We need a reorientation; we need to step back if it's not working and re-evaluate. And that's where M&E comes in, what was working 10 years ago, might not work anymore

– Rinmicit Temlong-Aboki



“

The media needs to take on a more serious approach into gender-sensitive narratives and messaging

– Temilade Adeyinka



“

When we empower girls, we empower the nation

– Isaiah Owolabi



“

Design programs with a human-centred approach, making sure that they are co-created with the people that you want it delivered to

– Dr. Cornelius Ohonsi



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The **Behavioural Innovation Lab** is a multi-disciplinary team that uses evidence from behavioural science to improve design, testing and implementation of innovative solutions (policies, products and services) to complex human problems

Behavioural Diagnostics

Randomized Controlled Design

Social & Behavioural Change Communication Design

Behavioural Nudging

Product Design, Design Thinking & Innovation

Demand Creation & Social Marketing



Summit Events

High-Level Ministerial Plenary on Financing SDG 5: Gender Equality



Panelists

- » Hannatu Musawa, Honourable Minister for Creative Economy, Arts and Culture.
- » Dr. Tunji Alausa, Honourable Minister of State for Health
- » Dr. Vitalis Obi, Permanent Secretary for the Ministry of Budget and Economic Planning
- » Dr. Jewel Taylor, Secretary-General, African First Ladies Peace Mission (AFLPM-MIPREDA) / Former Vice President of the Republic of Liberia

Moderator

Dr. Tayo Aduloju, CEO, NESG

Credits: UN WOMEN



Gender & Inclusion Summit 2024

THEME: Reimagining Gender-Inclusive Pathways and Partnerships for Poverty Reduction





Session Objectives

1. *Examine the drivers of underfinancing SDG 5 initiatives.*
2. *Identify systemic barriers to equitable financing.*
3. *Propose evidence-based policy and programmatic solutions.*

Background

At the heart of the summit, is the High-Level Ministerial Plenary on Financing Sustainable Development Goal (SDG) 5 convened to confront one of Nigeria's most pressing challenges— the chronic underfunding of gender equality initiatives.²² Despite about half of Nigeria's population being female, budgetary allocation towards achieving SDG 5 is significantly low, exacerbating inequalities and stalling development.²³ The session emphasised the role of gender-sensitive budgeting in achieving Nigeria's goals, particularly given the African Union's gender protocols and domestic fiscal policies.²⁴ Addressing gender equality financing gaps is imperative for Nigeria's socioeconomic growth. By prioritizing strategic investments, enacting targeted policies, and reinforcing accountability frameworks, Nigeria can unlock a future where gender equity is not just an aspiration but a reality— one where every woman and girl has the resources, opportunities, and support to thrive.

Normative Issue and Challenge

01. Cultural Biases: Deeply entrenched patriarchal norms influence budgetary priorities, leading to the chronic underfunding of gender-focused initiatives; addressing biases demands a shifts in societal and policymaker attitudes, and increase female representation in decision making ²⁵

Non - Normative Issues and Challenges

01. Fragmented Financing Mechanisms: structure results in inefficiencies, duplication of efforts, and misaligned financial inflows, reducing the overall impact of gender-sensitive programs. ^{26 27}

02. Underrepresentation in Leadership: Limited female representation in policymaking leads to gaps in gender-responsive financing, the neglect of women's lived experiences, and the exclusion of critical perspectives in economic planning. ²⁸

03. Societal Perceptions: Gender equity initiatives are often undervalued and deprioritized compared to infrastructure or defense, limiting their funding and effectiveness. ²⁹

04. Weak Legal Frameworks: Enforcement gaps and lack of accountability mechanisms allow discriminatory practices to persist, hindering gender policy implementation and reducing societal trust. ³⁰

05. Data Deficiency: Without robust gender-disaggregated data, targeted fiscal planning and policy evaluation are hindered, making accurate prioritization and optimization of gender-specific funding difficult. ³¹

06. Limited Awareness: Underestimating the economic benefits of gender equality perpetuates underinvestment, as patriarchal socio-political settings in Nigeria shape budgetary priorities.



Policy Recommendations



01. **Establish Gender-Based Budgeting Laws:** Enact legislation that mandates annual budget allocations for gender initiatives, ensuring progressive increases accelerate women's empowerment and gender equality.
02. **Strengthen Accountability:** Implement transparent tracking and public reporting systems for gender initiative funds to ensure accountability and civil society oversight.
03. **Develop Gender-Disaggregated Data Systems:** Establish robust data systems to collect and analyze gender-disaggregated information, enabling policymakers to make evidence-based decisions and assess the impact of gender-focused interventions.

Programmatic Recommendations



01. **Enhance Funding for Gender-Focused Programmes:** Increase funding for maternal health and girls' education, focusing on reducing gender disparities in essential services and economic opportunities.
02. **Capacity Building for Gender-Responsive Budgeting:** Provide targeted training for budget officials to integrate gender considerations into financial planning and policy formulation effectively.
03. **Support Women Entrepreneurs:** Design and launch financial products like low-interest loans and grants for women-led businesses, paired with mentorship and skill-building programs.
04. **Leverage Public-Private Partnerships:** Foster strategic partnerships between the government and private sector to enhance funding for gender equality initiatives, developing innovative solutions through aligned resources and expertise.
05. **Engagement with International Donors:** Strengthen partnerships with international development organizations to mobilize resources and engage donors for targeted gender equality focused programme support.
06. **Promote Cross-Sectoral Collaboration:** Collaboration across various sectors, including health, education, and economic development, can create synergies that enhance funding for gender equality.

“

We encourage MDAs to not just fully create such desks at their offices but to ensure that policies are domiciled, domesticated, practiced, and implemented fully to fruition the issues that concern and promote the attainment of SDG 5

– Dr. Emeka Vitalis Obi



“

Something must be done to change the perception that the issues that women are talking about are not as important. Until we get to that point, we're just spinning the wheel

– Dr. Jewel Taylor



“

When you look at the numbers both globally, across Africa, and in Nigeria, we are underfinancing gender equality initiatives and women's economic empowerment. That's what the numbers say

–Dr. Tayo Aduloju



“

Education and comprehensive health care will contribute to greater financial freedom and economic growth for women and girls

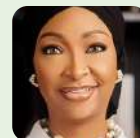
– Dr. Tunji Alausa



“

Once you create an enabling environment that is available to everyone, it is easy for women to leverage opportunities

– Hannatu Musawa



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Economic Empowerment and Poverty Reduction





ECONOMIC EMPOWERMENT
AND POVERTY REDUCTION

Gender Equity: A Catalyst for Poverty Alleviation



Women in Leadership: Catalysing Gender Equity, MSME Growth & Economic Empowerment in Africa's Informal Economy



Panelists

- » Aisha Aminu, Country Director, New Faces New Voices
- » Ruskiyat Titilola Badmus, Technical Coordinator, GIZ'S Promotion of Agricultural Finance for Agri-based Enterprises Rural Areas [AgFin]
- » Tolulope Babajide, Gender Network Manager, FSD Network

Moderator

Dr. Sophie Mills, Gender Lead, FSD Network

Credits: FSD Network





Session Objectives

1. *Examine the structural and socio-cultural challenges affecting gender equity in Africa's informal economy.*
2. *Highlight effective interventions for scaling women-led MSMEs.*
3. *Develop actionable recommendations to foster gender-inclusive policies and programs*

Background

Africa's informal economy is the primary source of employment on the continent, comprising 70-80% of the labour force. In Nigeria, this sector accounts for 93% of all jobs. Women play a significant role in this workforce, particularly in domestic work and petty trading, which are vital for households and markets. Despite this, women face systemic inequalities, including limited access to resources and underrepresentation in decision-making. Normative barriers push them into undervalued roles that are prone to wage disparities and unsafe conditions.³⁴ Weak enforcement of labour protections further exacerbates these issues, leaving many informal workers without fundamental rights. A session hosted by FinEquity Africa discussed strategies, featuring insights from research and initiatives to promote equitable growth in the informal economy. Programs like GIZ's agricultural finance initiatives and New Faces, New Voices incubation hubs in Nigeria were highlighted as key drivers of inclusive growth.³⁵

Normative Issues and Challenges

01. **Cultural Norms and Gender Roles:** In Nigeria, women are relegated to low-revenue, undervalued roles due to societal norms prioritizing men as primary earners, limiting business opportunities.³⁶
02. **Unpaid Care Work:** Women spend more hours than men on unpaid domestic work, which limits their ability to engage in entrepreneurial ventures and capacity development, ultimately hindering economic growth.³⁷

Non-normative Issues and Challenges

01. **Infrastructure Deficits:** Nigeria's infrastructure deficiencies, such as poor roads, unreliable electricity, and inadequate water systems, heighten MSMEs' operational costs and weaken competitiveness while causing post-harvest losses.³⁸
02. **Gender-Based Violence and Harassment:** Women in the informal economy face harassment and exploitation, worsened by stigmas and weak legal protections, enabling discriminatory practices by male-dominated unions.³⁹

03. **Exclusion from Professional Networks:** In rural areas, women's exclusion from male-dominated trade networks severely limits their market access, resource acquisition, business scaling, and program participation.⁴⁰
04. **Access to Funding:** In Nigeria, female-led MSMEs face credit access challenges due to collateral demands, discriminatory inheritance laws, and financial literacy gaps.⁴¹
05. **Educational and Skills Deficit:** Limited access to business and technical training restricts women's informal enterprise growth due to deficits in financial planning and logistics skills.⁴²
06. **Inconsistent Regulatory Environment:** The complexity, high costs, and unpredictability of regulations keep Nigerian MSMEs informal, limiting income opportunities and disproportionately affecting women.⁴³
07. **Precarious Employment Structures:** In Nigeria, informal employment lacks labour protections such as contracts and pensions, making women in domestic work vulnerable to exploitation.⁴⁴
08. **Limited Access to Business Training:** Training programs for Nigerian MSMEs often fail to reach informal entrepreneurs due to geographic, financial, and programmatic barriers, hindering innovation and causing business stagnation.⁴⁵



Policy Recommendations



- 01. Promote Inclusive Financial Systems:** Access to finance is critical for informal MSME growth, especially for women. Inclusive financial systems, mobile banking, and financial literacy reduce traditional banking reliance.
- 02. Strengthen Collective Action:** Supporting women's associations enhances collaboration and amplifies their voices. Policies should prioritize organizational support, training, and resource-sharing opportunities.
- 03. Expand Social Protection Schemes:** Expanding social protection for informal workers, including health insurance, maternity benefits, and pensions, safeguards against vulnerabilities (emphasizing flexibility & inclusion).
- 04. Promote Gender-Sensitive Policies and Women's Empowerment:** Policymaking must integrate a gender lens to address institutional barriers to economic participation, such as women's property rights, participation in governance, and gender-responsive budgeting to bridge gaps.
- 05. Enhance Legal and Regulatory Frameworks:** Streamlining business registration and reducing costs incentivize formalization, especially for women entrepreneurs. Reforms should address exclusionary asset ownership and inheritance laws.

Programmatic Recommendations



- 01. Women's Economic Empowerment Programs:** Targeted initiatives addressing barriers for women in business should include mentorship, skill-building, funding, and societal attitude shifts to create supportive environments.
- 02. Infrastructure Support Programs for MSMEs:** Investing in accessible electricity, transportation, and market facilities for informal MSMEs reduces operational challenges and fosters growth. PPPs are crucial to this effort.
- 03. Business Incubators and Mentorship Programs:** Creating incubators offering women entrepreneurs training, office space, and market linkages accelerates MSME growth. Partnerships with universities, NGOs, and the private sector will ensure these programs are inclusive and well-resourced.

“

For these opportunities to be available to women, we have to not just work with financial service providers, but also work with the policymakers to ensure that there's always an enabling environment....

– Tolulope Babajide



“

If women have access to the same land that men also have access to, we would improve yield by up to 20 to 30% in terms of agriculture, and we know that, in the Nigerian context, agriculture contributes to this society.

– Ruskiyat Titilola Badmus



“

Supporting small businesses requires financial institutions to tailor products to their needs, ensuring not just access but also sustainability and growth

– Aisha Aminu



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Enhancing Women's Lives and Livelihoods through Economic Inclusion



Context Setting

Dr. Ayodele Emmanuel Fashogbon, Economist, Africa Gender Innovation Lab, World Bank

Panelists

- » Ubah Thomas Ubah, Senior Social Protection Specialist, World Bank
- » Kabir Muhammed Abdullahi, Deputy Program Manager, Social SafetyNet Coordination Office (NASSCO)
- » Elizabeth Egharevba, Director, Federal Ministry of Budget and National Planning
- » Rinmicit Temlong-Aboki, Gender Lead, Albright Stonebridge Group Nigeria

Moderator

Vinay Kumar Vutukuru, Program Leader, Sustainable Development, Nigeria, World Bank

Credits: Africa Gender Innovation Lab, World Bank





Session Objectives

1. *Examine the key challenges women face in achieving economic inclusion, focusing on social norms, unequal access to resources, and disparities across different sectors.*
2. *Explore evidence-based interventions, policies, and partnerships to enhance women's economic opportunities and resilience through social protection, financial inclusion, and enabling environments.*

Background

Economic inclusion for women is essential for sustainable development and poverty alleviation in Nigeria. Despite a notable push towards achieving this, normative and systemic challenges continue to curtail women's participation in economic activities.⁴⁷ Nigeria ranks 125th of the 146 countries in the World Economic Forum's Global Gender Gap Index, reflecting significant wage inequalities where women earn considerably less than men⁴⁸ These disparities are driven by a plethora of factors stemming from gender inequality, including limited access to resources, restrictive social norms, and unequal educational opportunities and attainment.⁴⁹ Given Nigeria's declining GDP growth and rising inflation, addressing the gender gap in economic participation should be a national priority, as it holds substantial economic benefits.⁵⁰

Normative Issue and Challenges

01. **Cultural and Social Norms:** Deep-rooted patriarchal values restrict women's agency in economic decisions and control of resources. For example, women may require male approval for participation in entrepreneurial ventures or may have fewer land rights due to customary law.

Non-normative Issues and Challenges

01. **Limited Access to Resources:** Women continue to face restricted access to crucial economic resources such as land, credit, and technology – for example, in Nigeria, only 8.2% of women (vs 34.2% for men) report having sole ownership of land – hindering their productive capacity.⁵¹
02. **Economic Instability:** High levels of poverty among Nigerian women, especially those of childbearing age, exacerbate their exclusion from economic opportunities. According to the National Bureau of Statistics, nearly 40% of Nigerian women live below the poverty line.
03. **Digital Exclusion:** Women in Nigeria are less likely than men to own a mobile phone and

access the internet, limiting their access to digital financial tools and services.⁵²

04. Gender Gaps in Economic

Sectors: Gender disparities persist across economic sectors; in agriculture, women's participation rates are lower, and women-managed farms exhibit reduced productivity, yielding approximately 30% less per hectare compared to male-managed farms.⁵³



Success Stories

The Social Safety Net Program: It empowered over 19 million households through community-driven targeting, providing direct cash transfers to enhance women's autonomy, decision-making, and inclusion. It stimulated local economies by boosting purchasing power and business opportunities while capacity-building initiatives equipped women with income-generating skills, fostering sustainable development and community resilience.

Policy Recommendations



- 01. Gender-Responsive Budgeting:** Implement training programs on gender-responsive budgeting and fiscal frameworks to ensure that allocated funds across all levels of government effectively address gender disparities as seen in Nigeria's National Development Plan (2021-2025).
- 02. Inclusive Digital Policies:** Policies must prioritise affordable access to technology and digital literacy programs to close the digital gender gap. Integrating mobile-based financial tools has significantly improved women's agency and utilisation of financial services in rural areas.
- 03. Support for Women's Leadership:** Develop policies that guarantee women's participation in economic planning and decision-making positions. Inclusive leadership fosters more comprehensive and diverse perspectives, thereby increasing policy effectiveness.
- 04. Data-driven Planning:** Strengthen impact assessments to tailor policies to the diverse contexts in Nigeria. Evaluations like randomized controlled trials provide actionable insights into program design and scalability.

Programmatic Recommendations



- 01. Community-driven Interventions:** Implement localized, evidence-based campaigns to challenge harmful socio-cultural norms and enhance digital literacy.
- 02. Public-Private Partnerships:** Partnerships across sectors can significantly help to address multidimensional poverty and gender inequality.
- 03. Social Safety Nets:** Scale up the implementation of targeted cash transfer and livelihood interventions; programs such as the National Cash Transfer Program has demonstrated transformative potential to enhance women's economic activities and inclusion, particularly through the continuous development and refinement of the social register.

“

The rise of women is not the fall of men.
– Rinmicit Temlong-Aboki



“

You want delivery systems that are agile, flexible, build on robust digital public infrastructure, [for] inclusive and adequately delivered social protection intervention.
– Ubah Thomas Ubah



“

There is a big potential for economic gain in Nigeria if we are able to close the gender gap, particularly in economic outcomes in Nigeria.
– Dr. Ayodele Emmanuel Fashogbon



“

Social Safety Net [is a] very powerful tool for empowering women and communities
– Kabir Muhammed Abdullahi



“

If you don't plan for it, it can't be done.
– Elizabeth Egharevba



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Village Savings and Loan Associations (VSLA): A Catalyst for Women's Economic Empowerment and Poverty Reduction



Panelists

- » Faiza Muntaka, Partnerships and Advocacy Coordinator, CARE Nigeria
- » Alh. Nura Danmadami, Director General, Bauchi State Agency for Sustainable Microfinance

Moderator

Dr. Hussaini Abdu, Country Director, CARE Nigeria

Credits: CARE Nigeria





Session Objectives

1. *Examine the key challenges women face in achieving economic inclusion, focusing on social norms, unequal access to resources, and disparities across different sectors.*
2. *Explore evidence-based interventions, policies, and partnerships to enhance women's economic opportunities and resilience through social protection, financial inclusion, and enabling environments.*

Background

Economic inclusion for women is essential for sustainable development and poverty alleviation in Nigeria. Despite a notable push towards achieving this, normative and systemic challenges continue to curtail women's participation in economic activities.⁴⁷ Nigeria ranks 125th of the 146 countries in the World Economic Forum's Global Gender Gap Index, reflecting significant wage inequalities where women earn considerably less than men⁴⁸ These disparities are driven by a plethora of factors stemming from gender inequality, including limited access to resources, restrictive social norms, and unequal educational opportunities and attainment.⁴⁹ Given Nigeria's declining GDP growth and rising inflation, addressing the gender gap in economic participation should be a national priority, as it holds substantial economic benefits.⁵⁰

Normative Issues and Challenges

01. **Patriarchal Norms and Cultural Barriers:** Patriarchal systems inhibit women's financial independence, restricting access to financial resources; only 39% of Nigerian women have formal financial services versus 51% of men.⁶¹ This reality restricts options for savings and credit, particularly in rural areas.
02. **Gender Inequities in Financial Literacy:** Structural inequities in education and boy-child prioritisation leave many Nigerian women without financial literacy, the prevalence of early marriage (4 in 10 girls in Nigeria are married before age 18) further limits access to education and the capacity to generate income.⁶²

Non-normative Issues and Challenges

01. **Limited Access to Financial Infrastructure and Capital:** VSLAs in Nigeria often operate in rural and underserved areas where formal financial infrastructure is lacking. The scarcity of banks and microfinance institutions in these regions hampers VSLAs' ability to mobilize sufficient capital and provide more diverse financial services to their members.^{63 64}

02. **Low Literacy & Numeracy Levels:** Many women participating in VSLAs have low literacy and numeracy skills, which can hinder effective record-keeping, financial management, and decision-making within the associations.⁶⁵



Success Stories

CARE International's Village Savings and Loan Associations (VSLA) programme in Nigeria empowers women by providing access to financial services, fostering economic independence, and promoting community cohesion.

Combining business skills training, financial literacy, and linkages to formal financial institutions, it has reached over 500,000 beneficiaries resulting in socio-economic empowerment. Through the Agency for Sustainable Microfinance, Bauchi State successfully integrated Bauchi State successfully integrated VSLA models into its inclusive no-interest revolving credit fund, to benefit the most vulnerable.

Policy Recommendations



01. Formalisation and Integration: The Nigerian government should formally recognize VSLAs under the National Financial Inclusion Strategy to formalise them and ensure regulatory oversight. This would foster collaboration with formal financial institutions, enhancing their sustainability and scalability.⁶⁶

02. Expand Access to Inclusive Microcredit Programs: Revolving funds should be allocated to microfinance institutions (interest-free or low-interest loans) for VSLA participants. This targeted support will empower women to invest in income-generating activities, and safeguard against extortionate alternatives.

03. Promote Digital Transformation of VSLAs: Develop, integrate and scale digital platforms for VSLAs to improve accessibility, streamline processes, and enhance transparency.⁶⁷

These platforms should factor in low-literacy and low-internet contexts to bridge digital exclusion, especially for women in rural areas.

04. Ensure Inclusion of Marginalised Groups: Establish formal guidelines within VSLA frameworks to prevent exclusionary practices against marginalized and vulnerable populations, such as persons with disabilities who are (50%) less likely to participate in community-led financial systems due to systemic discrimination.⁶⁸

05. Foster Public-Private Partnerships for VSLA Scaling: Encourage cross-sectoral collaboration to scale the VSLA model nationally; partners can pool resources and provide technical support for maximised impact.

Programmatic Recommendations



01. Capacity Building for Financial Empowerment: Integrate targeted financial literacy and business training workshops for VSLA participants, focusing on improving women's ability to manage savings and access loans.

02. Revolving Capital Support for VSLAs: Inject revolving funds into VSLAs to provide consistent access to affordable credit for women's micro-enterprises. This fosters economic resilience and accountability.

03. Inclusive Formation Mechanisms for VSLAs: Establish mechanisms to ensure that VSLA group formation prioritizes inclusivity. This will ensure equitable participation and maximize VSLAs' community-level impact.

04. Challenge Patriarchal Norms Through Advocacy: Evidence suggests that women reinvest the bulk of their income into their families and communities.⁶⁸ Launch locally-led campaigns that emphasise the communal benefits of VSLAs for women's economic empowerment and challenge socio-cultural barriers.

05. Fill Research Gap: Conduct baseline research to assess women's economic capacity. This will inform the establishment of realistic group savings thresholds and ensure the program is tailored to the local context.

“

We can't transform our society and deal with the challenges of poverty when women continue to struggle in terms of their individual and collective political economy.

- Dr. Hussaini Abdu



“

We inject capital (revolving fund) into our VSLA groups to support them to borrow money at a free interest rate and invest them in their group business or their individual business...

- Faiza Muntaka



“

We have started working on how to upscale the VSLA across all the 20 local governments in the state [Bauchi], because right now they're in just a few local governments in the state.

- Alh. Nura Danmadami



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Women's Economic Empowerment Policy: A Pathway to Reducing Poverty and Economic Inequality



Context Setting

- » Lehle Balde, Editor, Business Day Weekender

Panelists

- » H.E Amb. Prof. Olufolake Abdulrazaq, First Lady of Kwara State and Chairperson, Nigeria Governors Spouses Forum
- » Hansatu Adegbite (representing the Hon. Minister of Youth Development) National Consultant, Private Sector Partnerships for the UN Women Nigeria Country office
- » Folu Ogunkeye (Folu Storms), Broadcast and Media Executive

Moderator

- » Rinnicit Temlong-Aboki, Gender Lead, Albright Stonebridge Group, Nigeria

Credits: Albright Stonebridge Group/ Dentons Global Advisors



Gender & Inclusion Summit 2024

THEME: Reimagining Gender-Inclusive Pathways and Partnerships for Poverty Reduction





Session Objectives

1. *Analyse the role of the WEE Policy in reducing poverty and economic inequality.*
2. *Examine the normative and systemic challenges that hinder women's economic empowerment.*
3. *Share programmatic and policy recommendations to strengthen implementation and inclusivity.*

Background

The Women's Economic Empowerment (WEE) Policy represents a pivotal framework for addressing entrenched gender disparities and advancing Nigeria's socio-economic landscape.⁷¹ By incorporating cross-sectoral initiatives – ranging from agricultural innovation to capacity building in Science, Technology, Engineering, and Mathematics (STEM) – the WEE Policy ensures that women are not only participants but leaders in high-impact sectors. As a pathway to equity, the WEE Policy aligns with global sustainable development goals and positions Nigeria to harness its full human capital.⁷² Launched in May 2023, the WEE Policy builds on existing frameworks to advance gender equity through targeted interventions in leadership, entrepreneurship, and emerging industries.

Normative Issues and Challenges

01. Gender Stereotypes and Societal Norms:

In Nigeria, women constitute only 22% of employees in technical fields, a disparity driven by societal norms and beliefs that discourage women from pursuing leadership roles, STEM careers, and other fields traditionally viewed as “male” roles.⁷³

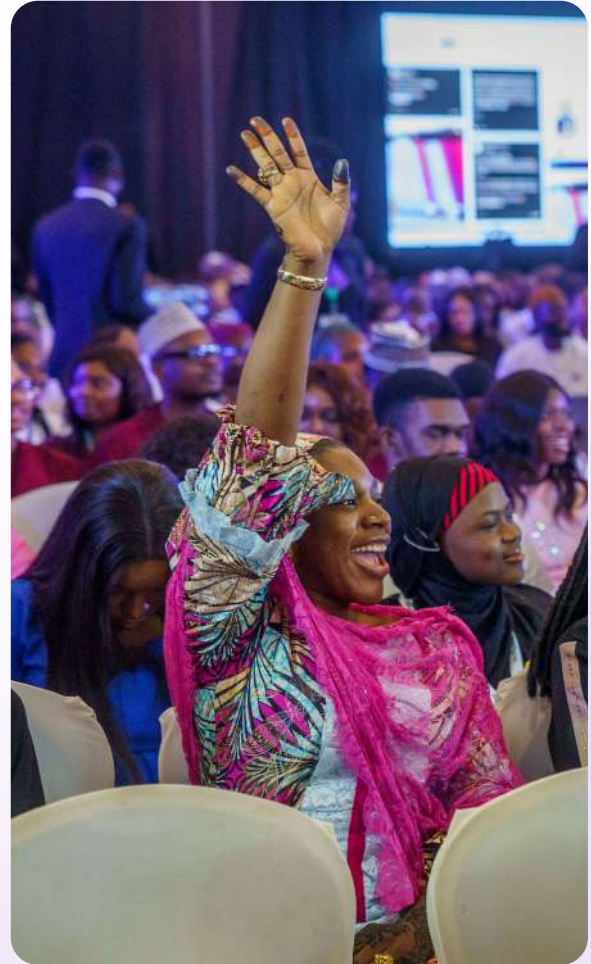
02. Limited Financial Autonomy: Patriarchal norms often grant men decision-making power over women’s finances. Hence, only 45% of Nigerian women participate in the formal financial system compared to 56% of men.⁷⁴

Non-normative Issues and Challenges

01. Access to Finance: Women entrepreneurs face systemic barriers in finance. For example, financial institutions prioritise collateral-based lending, which disproportionately disadvantages women who own less than 20% of titled land in sub-Saharan Africa.⁷⁵

02. Infrastructure and Digital Access: With a 29% gender gap in mobile internet usage,

women in Nigeria have limited ability to access global and local markets, financial tools, and training opportunities. Inadequate digital and physical infrastructure restricts women’s entrepreneurial growth.⁷⁶



Success Stories

Kwara State as a Model: 50% of cabinet positions are held by women and there are 5 women elected into the State House of Assembly, showcasing a strong commitment to gender parity in governance and decision-making roles. This deliberate inclusion ensures that women have a substantial voice in shaping policies and initiatives that affect the entire populace.

The Owo Isowo which is an “interest-free loan scheme” and the Owo Arugbo which is a “welfare support for elderly”, are initiatives within Kwara State, that exemplify transformative economic empowerment programs that provide critical microcredit facilities and uplift women across generations.

Policy Recommendations



01. **Strengthen Implementation:** Establishing robust monitoring frameworks at national and sub-national levels for WEE initiatives ensures accountability and alignment with Nigeria's National Development Plan.⁷⁷
02. **Public-Private Partnerships:** Foster cross-sector collaborations to finance and implement inclusive programs at scale.⁷⁸ Offering incentives such as tax breaks for companies that implement gender-sensitive policies could attract greater private-sector investment in WEE initiatives.
03. **Support Maternal Health:** Advocate for the amendment of Section 54 of the Labour Act to enshrine six months of paid maternity leave across public and private sectors for improved maternal and child health. Promote exclusive breastfeeding practices to enhance early childhood nutrition; 37% of children under 5 in Nigeria are experience stunted growth due to inadequate early nutrition.⁷⁹

Programmatic Recommendations



01. **Advocacy and Awareness:** Nigerian women constitute 24% of managers in the formal sector, underscoring the need for storytelling to inspire change.⁸⁰ Challenging negative stereotypes about women's capabilities requires grassroots initiatives that reshape gender norms and amplify success stories.⁸¹
02. **Capacity Building:** Expanding digital literacy and equipping women with skills in technology-based agriculture,⁸² manufacturing, and STEM can significantly increase their participation in high-growth sectors such as Fintech.
03. **Inclusive Opportunities:** Providing financial literacy and management training and targeting interventions at women-led businesses is crucial, as over 80% of women entrepreneurs in Nigeria operate informally and lack access to tailored financial products.⁸³

“

There's no real progress without public and private partnerships. We need mentors to guide young women and help scale initiatives.

– Hansatu Adegbite



“

Financial institutions, nine times out of ten, will take a chance on a man over a woman, ignoring the realities that it is women who tend to keep businesses moving forward.

– Folu Ogunkeye (Folu Storms)



“

In regard to implementing the WEE Policy, we're not waiting to start; we've already started. And a year into it now, we're seeing the changes in leadership positions, economic empowerment, and what's going on around (the) society for women

– H.E. Amb. Prof. Olufolake Abdulrazaq



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Communicate to Activate: Transforming Policy into Progress



Panelists

- » Fifehan Osikanlu, Principal, Eden Ventures Group
- » Omowunmi Gbamis, Nigerian Governors Spouses Forum (NGSF)
- » Folu Ogunkeye (Folu Storms), Broadcaster and Media Executive
- » Nsidibe- Abasi Joy Una, Special Initiatives Lead Gatefield.
- » Akinola Akinwumi, Behavioral Insights Lead, PIC.

Moderator

Raihanah Ibrahim, Principal/ Director, SCIDaR

Credits: WRTHY





Session Objectives

1. *Evaluate the effectiveness of existing communication methods used in implementing policies.*
2. *Identify challenges and barriers in policy communication that hinder progress.*
3. *Explore the roles of stakeholders and optimise their involvement in communication processes.*

Background

In the fight for gender equality and women's empowerment in Nigeria, one force has proven both timeless and transformative—communication. From amplifying successes in women's leadership and economic inclusion to mobilizing multi-sectoral support for progressive policies, communication serves as a crucial driver of societal change and sustainable development.⁸⁴ Everyday conversations on women's empowerment—ranging from online discussions about social norms, such as caregiving responsibilities, to legislative debates on pressing issues like gender-based violence and women's exclusion from political spaces—highlight the centrality of narratives in shaping perceptions.⁸⁵ These conversations play a critical role in driving initiatives like women's economic empowerment policies. However, while these conversations generate awareness, they frequently fail to translate into concrete actions, leaving significant gaps in implementation. Cultural biases, systemic barriers, and fragmented communication approaches often limit the impact of policies aimed at advancing gender equality.⁸⁶ Nonetheless, inclusive narratives that reflect the lived experiences of women, coupled with evidence-based messaging and collaboration across sectors, can inspire widespread support for gender-responsive policies and drive systemic change.⁸⁷

Normative Issues and Challenges

- 01. Resistance to Change and Miscommunication Barriers:** In Nigeria, patriarchal norms and values create hesitancy toward adopting new ideas that challenge gender inequality, even when beneficial. This is compounded by contextually misaligned strategies and awareness campaigns.⁸⁸
- 02. Negative Peer Pressure:** Deeply rooted patriarchal systems and societal pressure often discourage and create resistance to progressive policies that challenge entrenched power structures maintaining gender inequality.⁸⁹ The public reinforcement of these patriarchal beliefs stifles agency and change.

Non-normative Issues and Challenges

- 01. Resource Constraints:** Limited programming funds restrict the development and effective dissemination of culturally relevant materials, translations, and awareness campaigns. The shortage of funds also limits access to qualified personnel, undermining support and reach.⁹⁰

- 02. Language Barriers:** In view of Nigeria's unique linguistic diversity, the use of English or formal policy language often excludes marginalised and non-English speaking communities, particularly in patriarchal settings where women's access to education and participation in public discourse is already limited.⁹¹



Policy Recommendations



- 01. Develop & Implement Inclusive Policies:** Develop and communicate policies addressing women's and girls' unique vulnerabilities with inclusive, culturally sensitive messaging to promote understanding and efficient resource allocation.
- 02. Mandate Gender-Inclusive Communication Standards:** Introduce a policy, guided by the National Gender Policy, requiring its agencies and partners to implement clear and gender-sensitive communication for policy initiatives.⁹³
- 03. Increase Funding for Policy Advocacy on WEE:** Increase funding for WEE policy advocacy, prioritizing multisectoral approaches to leverage private sector funds and enhance economic empowerment initiatives.⁹⁴

Programmatic Recommendations



- 01. Collaborate with People of Influence:** Engage community leaders, media influencers, and advocates to amplify policy implementation, fostering trust and resonance among the general public to ease adoption.
- 02. Simplify Policy Communication:** Tailor communication for target audiences, simplifying policies, translating into local languages, and using user-friendly formats like infographics and audio jingles.
- 03. Establish Grassroots Advocacy Networks:** Form local advocacy groups with community members and leaders to engage the public, organize meetings, and create localized policy awareness campaigns.

“

The biggest ingredient is collaboration.

– **Fifehan Osikanlu**



“

The stories we tell ourselves matter.
– **Folu Ogunkeye (Folu Storms)**



“

Breaking something down from high level into fragmented parts is so important for real action

– **Omowunmi Gbamis**



“

Knowing and speaking to your] audience is key when you are trying to push for any policy or law in your communication.

– **Nsidibe- Abasi Joy Una**



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Empowering Women Through Digital Innovations: Bridging Maternal Health and Financial Inclusion for Sustainable Economic Growth



Panelists

- » Fifehan Osikanlu, Principal, Eden Ventures Group
- » Tolulope Babajide, Gender Network Manager, FSD Africa
- » Anyogu Ngozi Onyemuwa, MD/CEO, AG Mortgage Bank Plc
- » Dr. Sesan Makinde, Managing Partner, Viable Knowledge Masters
- » Ini Dima-Okojie, Actress and Gender Advocate

Moderator

Rhoda Robinson, Executive Director, HACEY Health Initiative

Credits: HACEY Health Initiative





Session Objectives

1. *Explore the impact of digital innovations on health outcomes and financial inclusion for women.*
2. *Examine how digital platforms improve access to healthcare information, financial products, and corresponding services for women.*
3. *Propose actionable and effective strategies for integrating digital solutions into Nigeria's healthcare and financial systems to promote inclusive and equitable growth.*

Background

The participation of women in entrepreneurship and the workforce in Nigeria is on the rise; however, systemic challenges in achieving financial inclusion and access to adequate maternal healthcare persist. Currently, only 59% of women have access to formal financial products, and maternal mortality rates remain high at 512 deaths per 100,000 live births, with just ~3% of Nigerian women covered by health insurance.^{95,96,97} But these challenges do not exist in isolation. A woman's health is directly tied to her economic potential—when healthcare is out of reach, so are opportunities for financial stability and independence. The future, however, holds promise. Digital solutions have the power to revolutionize both sectors, offering women access to healthcare and financial tools while bridging gaps in education and technology. This session focused on current challenges, best practices, and actionable strategies for integrating data-driven digital innovations to enhance health outcomes and economic outcomes for women, contributing to societal and economic progress.

Normative Issues and Challenges

01. **Patriarchal Norms and Cultural Beliefs:** Deeply rooted patriarchal structures in Nigeria limit women's decision-making autonomy in healthcare and finance, often leading to dangerous consequences.⁹⁸ These systemic constraints reinforce disparities in digitalization, healthcare accessibility, and financial inclusion.⁹⁹
02. **Gender Bias:** Socio-cultural biases prioritize male STEM education, resulting underrepresentation of women in tech and restricted access to technology and innovation.¹⁰⁰

Non-normative Issues and Challenges

01. **Economic Instability:** High medical costs and inadequate health insurance deplete household resources, deprioritizing expenditure on digital literacy, tools, services (e.g., e-Health), and devices.¹⁰¹
02. **Privacy Concerns and Stigma :** Privacy concerns and fear of judgment deter women from digital health solutions; limited digital literacy and mistrust in confidentiality exacerbate this reluctance.¹⁰²
03. **Limited Digital Access:** Limited digital access in rural Nigeria, caused by poor infrastructure, high device costs, low literacy, and internet penetration, impedes women's use of digital healthcare and

financial services.^{103,104}

04. **Health Worker Crisis:** Nigeria faces a critical shortage of trained healthcare professionals, with fewer than 0.4 physicians per 1,000 people, well below the WHO's standard of 1 per 1,000.¹⁰⁵ Insufficient training, inadequate funding, brain drain, and security challenges further exacerbate this and limit the availability of potential local, adequately skilled, and context-informed e-health service providers.¹⁰⁶



Policy Recommendations



- 01. Inclusive Digital Policies:** Implement gender-responsive legislation that ensures marginalized women have access to affordable digital tools and literacy programs. Encourage private-sector incentives to drive the development of tailored digital solutions that enhance women's economic and social inclusion.
- 02. Regulatory Support for Telemedicine:** Integrate telemedicine into national health services with insurance coverage for maternal care. Establish public-private partnerships (PPPs) to fund training programs for rural healthcare providers, ensuring quality digital healthcare delivery.
- 03. Data Protection and Security:** Align data privacy regulations with international standards (e.g., GDPR) while considering Nigeria's context; implement gender-sensitive security measures, including anonymized data handling and awareness campaigns.

Programmatic Recommendations



- 01. Tailored Inclusive Digital Solutions:** Develop affordable and accessible gender-responsive financial and health tools that meet diverse needs. These tools should be data-driven and collect user feedback.
- 02. Public-Private Partnerships:** Foster cross-sector collaborations to fund digital innovations for WEE, focusing on healthcare delivery and literacy programs, ensuring transparency and accountability.
- 03. Community Engagement:** Launch grassroots campaigns to overcome cultural barriers to women's tech adoption, building trust through local leaders and influencers with context-specific, accessible programs.

“

We cannot talk about women’s economic empowerment without talking about the health care for women

- Tolulope Babajide



“

Funding that provides targeted interventions for vulnerable women and girls needs to be [scaled up]

- Dr. Sesan Makinde



“

Digital innovation should be as diverse as the women it seeks to serve.

- Fifehan Osikanlu



“

By using [digital] platforms, we can reach women that may not have access to traditional healthcare information or women that feel isolated in their experiences.

- Ini Dima-Okojie



“

It is one thing to make policies, it is another to set criteria for evaluation and implementation.

- Anyogu Ngozi Onyemuwa



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αlpher

What is αlpher?

αlpher is Union Bank's value proposition for women, created to 'enable success' and empower Nigerian women across all segments.



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ECONOMIC EMPOWERMENT
AND POVERTY REDUCTION

Creating Secure Livelihoods and Decent Jobs for All



Unpacking Access to Essential Tools and Services for Women's Economic Empowerment: Collaborating for Sustainable Outcomes



Panelists

- » Aisha Hadejia, Partner, Sahel Consulting Agriculture and Nutrition Limited
- » Friday Nwokolo, Head of Business Development and Financial Inclusion, FCMB
- » Dr. Yetunde Fatogun, Social Development Specialist, The World Bank
- » Dr. Sophie Mills, Gender Lead, FSD Network
- » Dr. Fidelis Egemba Chinonso, Medical Doctor/Storyteller (Aproko Doctor)

Moderator

Emezino Daniel Afiegbe, Gender Center for Excellence, EFINA

Credits: Enhancing Financial Innovation & Access (EFINA)





Session Objective

Foster stakeholder engagement to discuss and identify effective mechanisms for increasing women's access to tools and economic empowerment opportunities.

Background

Access to essential tools and services is vital for enhancing women's economic empowerment (WEE) in Nigeria. Despite progress in formal financial inclusion, rising from 51% in 2006 to 56% in 2023, significant gender disparities persist.¹¹⁵ Women in Nigeria remain underrepresented in economic activities and only 22% are considered economically empowered.¹¹⁶ Key barriers and amplifiers include restrictive socio-cultural norms, limited digital access and literacy, systemic exclusion from financial services (no capital or collateral), and inadequate access to essential healthcare services. Additionally, rural women, face compounded difficulties due to geographic isolation, inadequate infrastructure, and other intersecting social parameters.¹¹⁷

Normative Issues and Challenges

01. **Patriarchal Norms:** Societal norms in Nigeria often require women to get male approval for financial decisions, limiting agency and hindering gender equality.¹¹⁸
02. **Gender Stereotypes:** Women's caregiving roles limit their professional participation, especially in rural areas with limited education for girls.¹¹⁹

Non-normative Issues and Challenges

01. **Institutional Barriers:** Religious and traditional institutions often reinforce discriminatory practices, restricting women's access to finances, education, and healthcare, worsening economic exclusion.¹²⁰
02. **Inadequate Access to Capital:** Discriminatory lending, lack of collateral, and financial illiteracy impede women's access to capital and gain economic independence.¹²¹
03. **Digital and Technological Exclusion:** Structural inequalities limit rural women's access to digital tools and internet services. For example, only 30% of women in agriculture utilise Internet services, excluding them from e-commerce, digital banking, and other resources essential for modern economic participation.

04. **Asymmetries of Knowledge:** The lack of access to reliable information about available resources, programmes, and market opportunities disproportionately affects women, particularly smallholder farmers. This gap exacerbates their exclusion as they are not able to leverage available information.¹²²

05. **Trust Deficit in Financial Systems:** Historical exclusion and discrimination in financial service provision have fostered mistrust among some women towards formal financial institutions.¹²³ Fraud and other vices have further exacerbated this, deterring engagement, and perpetuating reliance on informal mechanisms.



Progress and Success Stories

Nigeria for Women Project: This initiative has significantly advanced women's economic empowerment by establishing Village Savings and Loan Associations (VSLAs) across six states. Reaching over 427,000 women, the program provides essential financial tools and services. Through capacity building and access to finance, NFWP fosters economic independence, improves livelihoods, and contributes to sustainable development outcomes for women in Nigeria. The World Bank has approved \$500 million for the Nigeria for Women Program Scale Up (NFWP-SU) in 2023.

Policy Recommendations



01. **Expand education and healthcare access:** Implement gender-responsive policies and sensitisation, for improved education and healthcare systems towards equipping women with essential skills.
02. **Simplify NHIS enrolment:** Streamline processes for healthcare enrolment to ensure greater participation among women, ensuring that the design is fit for purpose in the relevant context. This would enable access to maternal and reproductive healthcare, reducing health-related economic setbacks.
03. **Introduce alternative credit systems:** Develop innovative credit-scoring models that utilise transactional data instead of traditional collateral. This expands access to credit for women in view of economic exclusion faced and patriarchal land and asset ownership rights, particularly in underserved areas.
04. **Strengthen rural infrastructure:** Invest in digital and physical infrastructure to enhance access to education, healthcare, and financial services. This is particularly important for marginalised communities.
05. **Provide targeted healthcare funding:** Increase funding for health issues specific to women to encourage healthcare-seeking behaviour, which in turn improves economic productivity and resilience.
06. **Expand public-private partnerships:** Foster collaboration between governments, NGOs, and private sector entities to develop and fund robust programs, for shared accountability to ensure scalable impact.

Programmatic Recommendations



01. **Develop affordable, context-sensitive innovations:** Create inclusive financial and technological products that consider the unique challenges women face, prioritising accessibility, affordability, and ease of use.
02. **Promote financial and digital literacy:** Implement literacy campaigns to teach women how to manage finances, utilise digital platforms, and engage with online markets and formal financial systems.
03. **Raise community awareness:** Conduct targeted awareness campaigns tailored to diverse communities and involving community leaders, focusing on financial opportunities, education, and healthcare. Localised, culturally sensitive messaging enhances engagement and adoption.
04. **Leverage technology for empowerment:** Partner with commercial institutions to drive the tailored design and adoption of digital tools, towards bridging technology gaps for women, particularly in rural areas.
05. **Adopt a multi-sectoral approach:** Collaborate across sectors such as education, healthcare, and finance to address interconnected challenges comprehensively, in line with the intersectional social identities and resulting needs. Integrated efforts create an enabling environment for women's economic participation.

“

We recognize that for women's economic empowerment, it's important to know that it's not a short-term thing. It takes medium to long-term approaches, so we have to be very patient

– **Dr. Yetunde Fatogun**



“

We need to increase funding for the NHIS, especially if you're talking about female-related problems, because if the funding is not there [to facilitate] access, then the program itself is lost.

– **Dr. Fidelis Egemba Chinonso (Aproko Doctor)**



“

Normative and cultural context in our societies are key in making sure that women are able to harness all these tools we are making available to help them

– **Dr. Sophie Mills**



“

Innovation is critical and it doesn't have to be expensive

– **Friday Nwokolo**



“

Financial support from our institutions should not only be about financial support. It has to be a conduit to push technology adoption, which in this world, we can't do without.

– **Aisha Hadejia**



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A Business Case for Women in Leadership: Driving Profitability and Innovation



Panelists

- » Hansatu Adegbite, National Consultant, Private Sector Partnerships for the UN Women Nigeria Country office
- » Zainab Bashir Yau, Director, DermaRx
- » Chinenye Uwanaka, Managing Partner, Firma Advisory (TFA)
- » Chukwuemeka Oyinmadu, Ph.D. Feminist Economist & Programme Specialist, Women Economic Empowerment, UN Women

Moderator

Tawakalit Kareem, Associate Managing Partner, WGC Co.

Credits: WGC Co





Session Objectives

1. *Highlight the economic and innovative value women bring to leadership roles through gender inclusion.*
2. *Examine the structural and cultural barriers limiting women's participation in leadership positions.*
3. *Identify actionable strategies and policy recommendations for promoting gender-inclusive leadership.*

Background

Across the world, businesses and institutions are unlocking the power of diversity—and the evidence is undeniable. Research from McKinsey & Company and the World Bank consistently shows that companies with gender-diverse leadership teams outperform their peers in profitability and productivity, sometimes by as much as 25%.¹²⁵ For instance, financial inclusion initiatives in Nigeria's banking sector, spurred by women in leadership roles, have expanded access for millions, demonstrating the transformative power of inclusion and representation. Despite these advantages, women remain significantly underrepresented in leadership roles globally and in Nigeria, where only 22% of businesses report women in top leadership roles.¹²⁶ This underutilisation of female talent in decision-making spheres reflects systemic barriers. Despite best intentions, organisations often struggle to translate goals for inclusion into actionable outcomes. Discussions in this session emphasised that women leaders bring unique perspectives and advocate for inclusive policies that enhance organisational growth and societal development.

Normative Issue and Challenge

01. **Cultural Stereotypes About Women Leaders:** Entrenched cultural beliefs position men as leaders and women in supportive roles, causing women to self-select out of opportunities and risk-taking.¹²⁷

Non-normative Issues and Challenges

01. **Insufficient Organisational Support for Diversity Initiatives:** Many organizations adopt diversity policies without allocating adequate resources or demonstrating genuine commitment, resulting in superficial implementation and token representation rather than meaningful impact.^{128, 129}
02. **Lack of Representation in Senior Leadership:** Despite comprising nearly half of the workforce, women are underrepresented in executive roles, particularly in male-dominated sectors lacking female role models.^{130,131}
03. **Gender Bias in Performance Evaluations:** Gendered expectations and unconscious bias negatively impact women's performance evaluations, leading to slower promotions and lower wages.^{132, 133}

04. **Resistance to Change from Male Leadership:** In patriarchal systems, male leaders often perceive gender diversity initiatives as a threat to their authority and influence.¹³⁴ This resistance frequently manifests in blockers, such as limiting women's access to mentorship or exclusions from high-stakes decision-making.¹³⁵

05. **Inequitable Compensation Structures:** Globally, women earn less than men for comparable roles across all income groups. This wage gap is even more pronounced in Nigeria and other low-income countries, where systemic biases devalue women's contributions, hinder career progression, and discourage their participation in leadership.¹³⁶



Policy Recommendations



- 01. Establish Gender Quotas in Leadership:** Implement legally mandated gender quotas for boardrooms and senior management to ensure equitable representation. Kwara State's Gender Composition Law 2021 serves as a strong precedent, leading to record-breaking female representation in the state's cabinet.
- 02. Support Gender Diversity Legislation:** Policymakers should incentivize gender diversity with laws offering tax benefits and public recognition for inclusive companies.
- 03. Foster a Culture of Accountability:** Organizations should adopt transparent reporting mechanisms and accountability frameworks to track, publish progress, and ensure measurable gender diversity outcomes.

Programmatic Recommendations



- 01. Implement Leadership Development Programs for Women:** Design targeted leadership initiatives focusing on skills training, mentorship, and access to resources, with a priority on marginalized and rural communities.
- 02. Promote Flexible Work Policies:** Encourage flexible work arrangements, such as remote work and maternity/paternity leave, to improve work-life balance, and boost female workforce retention.
- 03. Encourage Female Representation in Decision-Making:** Establish dedicated pathways for women in leadership, supported by targeted recruitment, retention, training, and measurable targets for accountability.
- 04. Strengthen Cross-Sector Partnerships:** Foster collaborative efforts among private, public, and non-governmental sectors, to share best practices, pool resources and enhance collective impact on gender diversity.
- 05. Establish Mentorship and Networking Programs:** Establish structured mentorship programs that connect aspiring women leaders with professionals to facilitate knowledge sharing, sponsorships, and accelerated growth opportunities.

“

We need more women to champion this policy to drive change, and we also need male allies.

- Chinenye Uwanaka



“

[What] works excellently well is when you develop female networks within institutions and companies, they become the driving force to push for the policies that we want.

- Hansatu Adegbite



“

[Women in leadership] is smart. It is economically justifiable. And it will show that we also contribute to inclusive growth and sustainable development.

- Dr. Chukwuemeka Oyinmadu



“

Internal networks that empower women and amplify their voices are essential. Women must also overcome the mindset of staying in the background and step boldly into leadership opportunities.

- Zainab Bashir Yau



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Japa or Japada: Nigerian Youth and the Hustle for Greener Pastures



Panelists

- » Obeta Joan, Development Communications Specialist
- » Menkiti Vincent, Youth Advocate, UNICEF
- » Amarachukwu Nwokokoro, Youth Advocate, UNICEF

Moderator

Chris Agbajogu, Behavioural Insights Specialist, Policy Innovation Centre

Credits: Policy Innovation Centre





Session Objectives

1. *To explore the socio-economic, political, and cultural factors driving migration among Nigerian youth.*
2. *To examine barriers to youth retention within Nigeria.*
3. *To propose actionable policies and programs that can reduce the push factors of migration.*

Background

In recent times, the term “Japa”—a Yoruba word meaning “to flee”—has evolved from casual slang to a stark reality defining Nigeria’s socio-economic landscape. It encapsulates the urgent departure of skilled young Nigerians seeking better opportunities abroad, driven by rising unemployment, insecurity, and failing public systems. With a youth unemployment rate of 42.5% and systemic underperformance in key sectors like education and healthcare, many young Nigerians see migration as their only viable path to success. Most Nigerian emigrants are aged between 18–35, and their reasons range from seeking better career opportunities to escaping insecurity and poor governance.¹⁴¹ The push and pull factors vary per demographic. For instance, migration trends note that while women represent a growing share of emigrants, they often migrate to escape oppressive gender norms or seek improved healthcare and economic agency; while young men often leave for professional growth in technical and industrial fields.¹⁴² The ongoing emigration trend has significant socio-economic implications for Nigeria, including but not limited to ‘brain drain’, erosion of the middle class, and reduced domestic innovation.¹⁴³ The session aimed to explore these dynamics, understand their drivers, and develop practical solutions to retain youth potential in Nigeria.

Normative Issue and Challenge

01. Societal Expectations: Cultural narratives often equate success with migration, creating social pressure to "japa".¹⁴⁴ Stories of financial success abroad, shared through media and family networks, shape young people's perception that opportunities within Nigeria are limited and abundant abroad.¹⁴⁵

Non-normative Issues and Challenges

01. Failing Health Infrastructure and System: The Nigerian health sector is underfunded, leading to poor infrastructure, poor human capital development, and service delivery. This is now driving the 'brain drain' of health professionals.¹⁴⁶

02. Education Prestige: Perceived superiority of foreign education has contributed to a steady rise in the number of Nigerian students pursuing tertiary education abroad with over 71,000 relocating abroad for education in 2023.¹⁴⁷

03. Global Career Aspirations: Limited career advancement at home drives young professionals, especially in healthcare and technology, to seek better-structured and rewarding opportunities abroad.¹⁴⁸

04. Economic Constraints: Youth unemployment rate (42.5%) hinders economic stability,¹⁴⁹ as labour force growth outpaces job creation, driving youth to seek opportunities abroad.

05. Insecurity: Widespread violence, kidnappings, and terrorism have created an overwhelming sense of insecurity, driving many young people to migrate in search of safety and a more secure future for their families.¹⁵⁰

06. Technological Gaps: Poor internet infrastructure and insufficient investment in technology hinder the growth of Nigeria's digital industry, pushing young entrepreneurs to seek more advanced global ecosystems.¹⁵²



Policy Recommendations



- 01. Economic Stabilization and Job Creation:** Incentivize investments in key sectors like technology, healthcare, agriculture, and manufacturing to stimulate employment opportunities.
- 02. Revitalize the Education System:** Increase funding to improve infrastructure, curricula, and teaching quality, while fostering partnerships with international institutions to elevate local educational standards
- 03. Strengthening Public-Private Partnerships (PPPs):** Prioritise PPP arrangements to create innovation hubs, training centres, and entrepreneurial platforms like the 3MTT scheme offering expertise and market-led training.¹⁵³
- 04. Reform in Key Sectors:** Implement multi-sectoral reforms linking educational curricula to market demand, expand vocational training, and improve healthcare systems to build a more skilled and productive workforce.
- 05. Youth Inclusion in Governance:** Institutionalize youth advisory councils in governance to promote inclusivity, accountability, and policies that address the needs of a population where the under-30s make up the majority.¹⁵⁴

Programmatic Recommendations



- 01. Revamping Vocational Education:** Align education curricula with local and global market needs by integrating practical skills development in fields like ICT and agribusiness, to prepare youths for diverse jobs.
- 02. Expanding Digital Infrastructure:** With nearly half of Nigeria's population lacking internet access, strategic investments in digital connectivity and skills training are essential to bridging the digital literacy gap and promoting social inclusion.¹⁵⁵
- 03. Empowering Grassroots Communities:** Combining financial access with market linkages can drive sustainable impact. Prioritizing underserved populations—such as rural youth in agribusiness—will help build capacity and integrate them into global value chains.
- 04. Establishing Youth Mentorship Platforms:** Structured mentorship programs are key to knowledge transfer and leadership development. Targeting high-growth sectors, including healthcare and technology, these platforms should address systemic barriers such as gender disparities and limited access to professional networks.

“

We should care about our country and we are the ones to build our country

- Amarachukwu Nwokokoro



“

It is important that we tilt towards a skill-based curriculum that will fit into today's job market demands.

- Obeta Joan



“

Partnerships between governments and young innovators are crucial for unlocking local potential

- Menkiti Vincent



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Gender & Development Course

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-  Gender for Private Sector Development Course
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ECONOMIC EMPOWERMENT
AND POVERTY REDUCTION

Sustainable Cities: Gender- Inclusive Solutions for Urban Poverty Reduction



Leveraging Digital Technology for Poverty Reduction and Socio-Economic Development: Lessons from Edo State



Context Setting Presentation

Hon. Ifaluyi-Isibor Ogbeide, Commissioner, Ministry of Digital Economy, Science, and Technology, Edo State

Panelists

- » Yuwa Naps, Permanent Secretary, MDEST, Edo State
- » Osa S. Bazuaye, Managing Director, Edo State Digital Governance and Management Agency
- » Precious Asemota, Managing Director, Edo Innovates
- » Oluwaseun David Adepoju, CEO, CC Hub
- » Andidiong Okon, Program Director, Public Digital
- » Mayokun Adediran, Policy Lead, Policy Innovation Centre

Moderator

Dr Cornelius Ohonsi, Senior Program Specialist, Policy Innovation Centre

Credits: Gates Foundation





Session Objectives

1. *Highlight the impact of digital technology on socio-economic development in Edo State.*
2. *Identify challenges in extending digital transformation to underserved communities, including limited infrastructure in rural areas.*
3. *Share replicable lessons for other subnational governments, particularly the scalable models.*

Background

In the heart of Nigeria's evolving digital landscape, Edo State has emerged as a trailblazer, leveraging technology to bridge socio-economic gaps and drive inclusive development. With bold initiatives designed to enhance governance, expand digital access, and improve public services, the state is redefining what is possible in the realm of digital transformation. A defining milestone came in September 2023, when Edo State became Nigeria's first fully paperless state. This shift, powered by the Edo State Digital Governance and Management Agency, has streamlined data management, enhanced transparency, and strengthened accountability across governmental operations.¹⁵⁶ But the state's ambitions go far beyond digitized bureaucracy—it is laying the foundation for a truly connected society. The introduction of EdoNet, a free public Wi-Fi network across 150 locations, laying of 2,000 kilometres of fibre optic cables to connect all 18 local government areas and telemedicine, underscores the State's commitment to digital inclusion.¹⁵⁷ Despite persisting challenges such as low digital literacy levels, these advancements have improved governance, education, healthcare, and agricultural productivity, contributing significantly to poverty reduction and socio-economic development.

Normative Issues and Challenges

- 01. Cultural Resistance to Digital Adoption:** Traditional norms, cultural reservations and mistrust in technology hinder digitalisation, particularly among older and female demographics.¹⁵⁸
- 02. Patriarchal Norms:** Decision-making power remains concentrated in male-dominated structures, further marginalising women in digital spaces; and where interested, women still need permission to participate.¹⁵⁹

Non-normative Issues and Challenges

- 01. Infrastructure Gaps:** Challenges in internet and electricity access in remote areas limit the reach of digital solutions. Efforts made are commendable but have yet to translate to equal outcomes, particularly for women.
- 02. Digital Exclusion:** Socio-economic and gender disparities restrict access to digital resources, perpetuating inequality. A study by ImpactHER revealed that 84.3% of women in remote areas do not have a digital device, compared to 15.7% in urban areas.¹⁶⁰

- 03. High Costs of Technology:** The affordability of digital devices and internet services remains a significant barrier for low-income groups, and the intersectionality of barriers places women in a more disadvantaged position within this cohort.¹⁶¹
- 04. Digital Literacy Deficits:** Existing targeted literacy training programmes are available but limited, constraining the ability of many to engage effectively with digital platforms and scale of impact.



Progress and Success Stories

The Edo BEST initiative has boosted girls' education by standardizing curricula across rural and urban areas, ensuring quality learning for all. This has slightly reduced out-of-school girls and improved female student retention.

Policy Recommendations



01. **Inclusive Digital Policies:** Develop and implement frameworks to bridge the digital gender gap, and digital inclusion for marginalised groups by 2030. For example, EdoNet's rollout of free Wi-Fi has already reached 46 locations, significantly improving internet access in underserved areas. Extending similar frameworks can further bridge this gap and empower marginalised demographics. ¹⁶³
02. **Strengthen Digital Infrastructure:** Edo State's plan to lay and install 2,000 kilometres of fibre optic cables highlights the potential of infrastructural investment through public-private partnerships. Scaling this model could ensure equitable access across all States.
03. **Expand Existing Telemedicine Programmes:** Edo State's existing telemedicine initiatives have enabled primary healthcare centres to connect with specialists anywhere. Further investments in infrastructure, increase in scope, and adoption by other States for maximal impact can improve health outcomes nationally.
04. **Enhancing data Protection and Privacy:** Develop and implement robust data security regulations to enhance user trust in digital platforms. Edo's Tier-3 data centre offers a scalable model for secure data storage and processing, ensuring user privacy and fostering confidence in digital services.

Programmatic Recommendations



01. **Targeted Digital Literacy Training:** Develop and expand gender-sensitive training programmes, prioritising rural women and youth; such as initiatives like EdoWorX and Edo Innovates. ¹⁶⁴
02. **Support for MSMEs:** Provide equity-free grants and mentorship for digital entrepreneurs. The existing partnership with the Gates Foundation, which allocated \$800,000 in grants to 50 start-ups, can be scaled up. ¹⁶⁵
03. **Community Engagement Campaigns:** Mobilise grassroots leaders to address cultural barriers and promote digital adoption. An example is the engagement of traditional leaders in driving awareness in rural areas.
04. **Leverage Data Analytics:** Deploy advanced tools to analyse trends and inform policy decisions in agriculture, healthcare, education and other key sectors. Edo's use of the DHIS2 platform has already provided actionable insights for improving healthcare service delivery.

“

We know that SDG 1 says that we end poverty in all its forms, and we've seen a sub-national entity like Edo take [bold steps] and make it materialise.

- Dr. Cornelius Ohonsi



“

We've had success stories of young people earning in dollars [leveraging digital inclusion], becoming breadwinners for their families.

- Precious Asemota



“

Be deliberate about electing leaders because the quality of leaders is directly proportional to the quality of development that will come to the populations they serve.

- Hon. Ifaluyi-Isibor Ogbeide



“

Our policy is a living document, scaling as technology evolves.

- Yuwa Naps



“

We established an agency to unify government services and harness the data collected through citizen interactions, ensuring better service delivery—even to the most marginalized communities.

- Andidiong Okon



“

Data plays a crucial role in our decision-making process. As we evolve on this journey, we are committed to building a fully integrated and comprehensive data ecosystem—one that strengthens governance and serves the entire state.

- Osa S. Bazuaye



“

Evidence has found that women are under-represented when it comes to access and they are unable to participate fully in the digital economy.

- Mayokun Adecliran



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Face Me I Face You: Fixing the Urban Poverty and Housing Crisis



Panelists

- » Will Bradley, Consultant, Urban Livability and Mobility in Nigeria, The World Bank
- » Doyin Adewola, Founder/CEO, Roomeo Abuja, Nigeria
- » Comfort Booth, Lawyer, and TV Personality

Moderator

Dr. Osasuyi Dirisu, Executive Director, Policy Innovation Centre

Credits: Policy Innovation Centre



Gender & Inclusion Summit 2024

THEME

Reimagining Gender-Inclusive Pathways and Partnerships for Poverty Reduction





Session Objectives

- 1. Explore the structural factors sustaining urban poverty and housing challenges.*
- 2. Examine policy responses and identify gaps in implementation.*
- 3. Propose actionable, gender-responsive solutions to improve urban housing.*

Background

Nigeria faces a staggering housing deficit of approximately 28 million units, needing 700,000 new homes annually to meet demand, as its urban population is expected to grow by over 200 million by 2050, exacerbating the housing crisis.^{166,167} The rapid urbanisation and population growth in Nigeria has magnified the housing crisis. Lagos, Kano, and Abuja, representing urban hotspots, exhibit the harsh reality of “Face Me, I Face You” housing—a communal living arrangement born out of economic necessity. These dwellings are often overcrowded, lack basic amenities, and amplify public health risks.¹⁶⁸ Disparities in urban planning, economic inequalities, and weak policy implementation exacerbate the problem, leading to entrenched urban poverty and further marginalisation of underrepresented groups.¹⁶⁹ The housing crisis is deeply gendered and as such women face additional barriers such as limited access to secure tenure and heightened vulnerability to gender-based violence within these spaces. Understanding these intersections is critical for crafting sustainable solutions.

Normative Issue and Challenge

01. **Systemic Gender Inequalities:** Women face barriers to property ownership and tenure security due to cultural norms and discriminatory customs, often requiring a male companion before approval.¹⁷⁰

Non-normative Issues and Challenges

01. **Economic Constraints:** The rising costs of property, land acquisition, and housing are outpacing wages, making affordable housing inaccessible to many women and the urban poor.¹⁷¹
02. **Inefficient Urban Planning:** Urban development focuses on high-income areas while neglecting low-income settlements. Skewed implementation of The Land Use Act of 1978 hinders equitable land access.¹⁷²
03. **Inadequate Infrastructure:** Essential services such as water, sanitation, and waste management are often absent in low-income areas.¹⁷³ This neglect exacerbates health risks and lowers the quality of life.
04. **Lack of urban mass transit:** The lack of efficient mass transit systems increases extended commute times, economic strain, urban congestion, and environmental degradation.¹⁷⁴

05. **Policy Gaps and Implementation Failures:** Existing housing policies are poorly funded and lack accountability, undermining their effectiveness.¹⁷⁵ Thus the housing crisis remains unaddressed.
06. **Climate Vulnerabilities:** Substandard housing in low-income areas is vulnerable to climate impacts like erosion and flooding.¹⁷⁶ Without resilient planning, these risks will continue to increase.



Policy Recommendations



01. **Land Reform:** Amend the Land Use Act to make land accessible for low-income and women-led households. Simplify land acquisition and offer incentives such as subsidies to developers focusing on low-cost housing. This will promote inclusive land ownership and reduce the housing deficit.
02. **Gender-Sensitive Housing Policies:** Incorporate gender perspectives in urban planning and housing policies. Enhance women's tenure security and develop housing projects tailored to the needs of vulnerable women, such as single mothers, ensuring proximity to essential services.
03. **Enforce Anti-Discrimination Laws:** Establish and uphold robust legal protections to eliminate gender and marital status bias in housing markets, particularly in property transactions and tenancy agreements.
04. **Strengthen Governance:** Improve transparency and accountability in housing policy by establishing independent regulatory bodies and task forces responsible for implementation and monitoring. Initiate the use of digital tools to streamline land use verification and reduce corrupt practices in housing administration.
05. **Climate-Resilient Housing:** Adopt building standards with climate adaptation measures, incorporating measures such as flood-resistant materials, elevated structures, and heat-resilient designs. These standards should prioritise vulnerable communities in flood-prone areas.

Programmatic Recommendations



01. **Promote Gender-Inclusive Local Material Utilisation:** Encourage the use of affordable, locally sourced materials such as laterite and bamboo to lower construction costs to make housing more affordable. This approach supports local industries while fostering sustainable and inclusive development.
02. **Strengthen Public-Private Partnerships (PPP) with a Gender Focus:** Facilitate cross-sectoral collaborations to mobilise resources for affordable housing, prioritizing urban centres and low-income areas. Ensure PPP agreements include provisions for gender equity in project design, implementation, and access.
03. **Adopt Community-driven Housing Models with Women's Leadership:** Actively involve local communities in housing project planning and execution, with mandatory quotas to ensure women's representation.
04. **Improve Urban Mass Transit for Women's Mobility:** Develop safe, affordable, and reliable transportation systems that reduce the burden of commuting.
05. **Empower Women through Housing Finance and Ownership:** Provide training and resources to increase women's participation in housing construction, ownership, and management. Expand access to gender-sensitive financial products, such as low-interest housing loans to fund housing projects.

“

Every city has its dynamics, but Abuja's exclusionary nature, especially for women, is a crisis

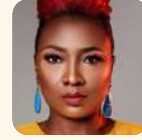
- **Will Bradley**



“

Gender disparity is at the heart of many issues we face.

- **Comfort Booth**



“

There is nothing wrong with co-living architecture; the problem is the execution.

- **Doyin Adewola**



“

We need to ask ourselves what solutions we have about affordable housing; if we don't, people are just going to continue to live in urban slums that contribute negatively to their health and well-being"

- **Dr. Osasuyi Dirisu**



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Beyond Dialogues: Securing Inclusive Futures through Gender – Equitable Legal Framework



Panelists

- » Barr. Toyin Bashir, Founder, WeSupportHer & Partner, Banwo & Ighodalo
- » Senator Sharafadeen Alli, Senator representing Oyo South Central District, Senate, National Assembly of Nigeria (NASS)
- » Honourable Kafilat Ogbara, Member House of Representatives Kosofe Federal Constituency Lagos. National Assembly of Nigeria (NASS)

Moderator

Prof. Shola Omotola, Political Science, Federal University Oye Ekiti (FUOYE), Ekiti State & NILDS Consultant

Credits: Policy Innovation Centre & National Institute for Legislative and Democratic Studies





Session Objectives

1. *Examine barriers to implementing gender-equitable legal frameworks.*
2. *Identify actionable strategies to institutionalise gender inclusivity in law-making processes.*
3. *Promote collaborative frameworks among stakeholders for effective advocacy and reform.*

Background

The Nigerian gender landscape is defined by persistent inequities and underrepresentation across socio-political and economic domains. Women comprise less than 5% of the Nigerian Senate and 16 out of over 300 representatives in the House of Representatives.¹⁷⁹ These figures highlight the underrepresentation of women in law-making in Nigeria and contribute significantly to the mismatch between legislation and impact as the voices of half of the Nigerian population go largely unheard in governance. Despite increased awareness and some progress (e.g., the ongoing efforts to secure the passage of the Gender and Equal Opportunities Bill), enforcement and societal buy-in remain limited.¹⁸⁰ If properly conceptualised and implemented, legal frameworks could minimise gender disparities. However, systemic challenges including inadequate political will, and economic barriers, impede progress towards reform and gender mainstreaming.

Normative Issue and Challenge

01. **Cultural Norms and Resistance:** Patriarchal systems limit women’s access to justice and governance participation; legal reforms face resistance from communities and religious groups defending male dominance.¹⁸¹

Non-normative Issues and Challenges

- 01. **Limited Economic Opportunities:** Economic barriers disproportionately affect women, limiting their ability to advocate for gender equity; this restricts capacity-building and political engagement.¹⁸²
- 02. **Lack of Political Will:** Male-dominated institutions tend to overlook gender-responsive policies, citing competing national interests and cultural upheaval – thereby delaying equitable legal reforms.¹⁸³
- 03. **Public Awareness:** Low public awareness of rights hinders advocacy for equitable frameworks, highlighting the need for widespread educational initiatives.¹⁸⁴
- 04. **Intersectional Inequalities:** Legal frameworks often fail to account for nuances and the compounded challenges

faced by women from marginalised communities, such as minorities.¹⁸⁵

- 05. **Underrepresentation in Law-Making:** The limited presence of women in legislative bodies restricts gender-responsive law-making.¹⁸⁶ Without a gender lens and diverse voices in governance, laws fail to prioritize women’s needs, perpetuating systemic inequalities right from ideation.¹⁸⁷
- 06. **Access to Justice:** Barriers such as high legal costs and lack of awareness hinder women and marginalised groups from accessing justice, particularly in rural areas and in the private sphere.¹⁸⁸



Policy Recommendations



01. **Affirmative Action Policies:** Implement constitutional and statutory reforms mandating 30% gender representation in legislative and executive bodies, promoting diverse perspectives and fulfilling Nigeria's international obligations.¹⁹⁰
02. **Legal Reform and Gender Mainstreaming:** Amend discriminatory provisions in statutory and customary laws governing family, inheritance, labour, and criminal justice to eliminate biases.
03. **Access to Justice:** Establish specialised gender-based violence courts, provide pro bono legal aid, and streamline procedures to enhance justice accessibility for indigent women and marginalised groups.
04. **Mandatory Gender Training:** Institutionalise gender-responsive training for lawmakers, law enforcement, and judicial officers.
05. **Intersectional Legal Frameworks:** Develop legal instruments addressing the vulnerabilities of marginalised women (e.g., rural women, women with disabilities, and ethnic minorities) using disaggregated data.

Programmatic Recommendations



01. **Grassroots Advocacy:** Collaborate with community leaders and CSOs to promote gender equity laws, enhancing public trust through culturally sensitive legal education campaigns.
02. **Capacity Building for Women Leaders:** Implement targeted training and mentorship programs to equip women with legislative and political skills, empowering them as candidates.
03. **Public Awareness Campaigns:** Launch nationwide campaigns to educate citizens on the importance of gender-equitable legal frameworks, leveraging traditional and new media platforms.
04. **Intersectional Legal Support Systems:** Develop frameworks addressing the intersectionality of the needs of women and marginalized groups (e.g., disability, minority group), and provide incentives for compliance.
05. **Male Engagement Programmes:** A strategic approach grounded in advocacy, inclusive consultations, collaborative partnerships, and targeted lobbying within the House of Assembly is essential to advance the passage of gender-related bills. Central to this process is the identification and empowerment of male champions among legislators who can lead by example, influence their peers, and mobilize support for gender equality.



Gender & Inclusion Summit 2024 Highlights





2000 +
Physical
Attendance



5000 +
Virtual
Attendance



35+
Media Channels



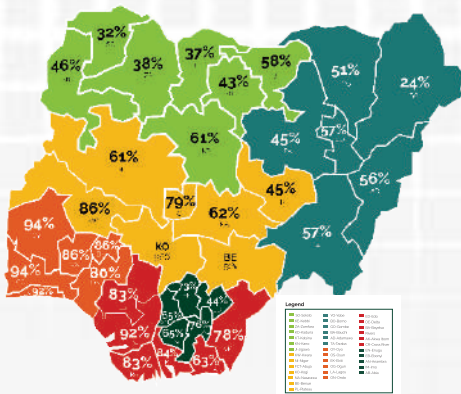
1,600,000+
Impressions Across all
our Social Media Platforms



Financial Inclusion Factsheet

A State-by-State Perspective of Access to Financial Services in Nigeria.

The State of Formal Financial Inclusion in Nigeria

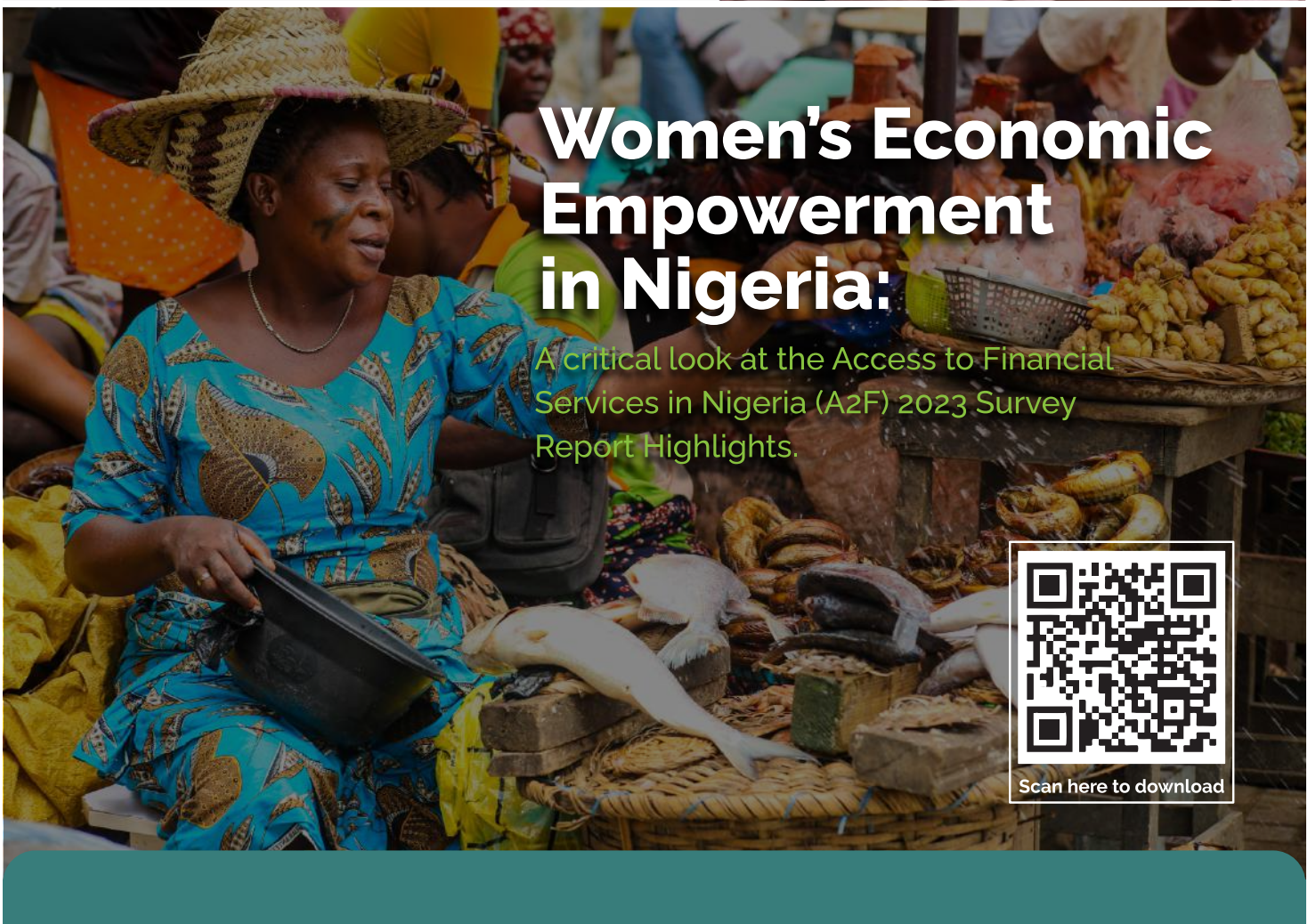
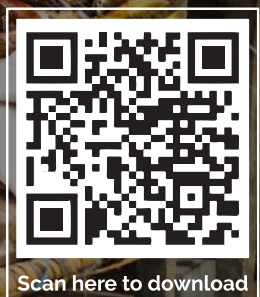


Source: EFInA Access to Financial Services in Nigeria (A2F) 2023 Survey Report



Women's Economic Empowerment in Nigeria:

A critical look at the Access to Financial Services in Nigeria (A2F) 2023 Survey Report Highlights.



Social Development and Inclusion





SOCIAL DEVELOPMENT AND
INCLUSION

Equitable Access to Healthcare: A Pathway to Thriving Communities



Gender Inclusive Pathways to Equitable Primary Health Care in Nigeria



Panelists

- » Dr. Nana Sanda-Abubakar, Director, Community Health Services, National Primary Health Care Development Agency
- » Opeyemi Fadeyide, Coordinator, M&E lead of the SWAP program, Federal Ministry of Health
- » Prof. Lucy Idoko, Professor of Public Health and Community Medicine, Bingham University, Nasarawa State
- » Dr. Omokhudu Idogho, Managing Director, Society for Family Health Nigeria

Moderator

Prof. Ehimario Igumbor, School of Health Systems and Public Health, University of Pretoria, South Africa, Principal Partner and Global Health Lead, Optidel Global

Credits: Policy Innovation Centre





Session Objectives

1. *Examine the gender and socioeconomic inequities in Nigeria's health care system, focusing on the intersection of financial barriers, cultural norms, women's underrepresentation in governance, etc.*
2. *Evaluate the role of health financing initiatives and community-based, context-informed strategies.*
3. *Advocate for evidence-based gender-sensitive health policies that integrate lived experiences.*

Background

The National Health Act establishes the right to health as a fundamental right, yet equitable access in Nigeria remains a significant challenge due to systemic and socioeconomic inequities.¹⁹¹ Maternal and reproductive health data highlight these disparities, particularly the gender divide and its severe impact on health outcomes. Financial barriers are especially acute, with out-of-pocket payments accounting for 76% of total health expenditures, disproportionately burdening women and marginalized groups, especially economically disadvantaged young girls.¹⁹² Intersectional barriers, cultural norms, and discriminatory practices further worsen these challenges, limiting women's autonomy in health-related decision-making and access to quality care.¹⁹³ Also, due to underrepresentation in governance and influential roles within the health sector, policy decisions frequently fail to address lived realities.¹⁹⁴ Initiatives such as the Basic Health Care Provision Fund and the Health Sector Renewal Investment Initiative (with SWAp- Sector Wide Approach) offer promising frameworks and inclusive pathways to universal coverage.¹⁹⁵

Normative Issue and Challenge

01. **Cultural Norms and Gender Roles:** Traditional gender roles restrict women's healthcare autonomy; 62% of rural women report needing spousal consent.¹⁹⁶ Caregiving roles often lead to deprioritizing their health needs.¹⁹⁷

Non-normative Issues and Challenges

01. **Inconsistent Quality of Care:** Rural areas in Nigeria have lower-quality primary healthcare due to inadequate infrastructure and staff; 60% report lower-quality maternal health services in rural areas (versus urban areas).
02. **Geographic Barriers:** In rural areas, many women have to travel considerable distances to access healthcare facilities. For instance, in Ogun State, 40.5% of respondents travel over 5 km to access health care, hindering timely care, even in emergencies. This problem is complicated by poor transport infrastructure and networks.

03. **Inadequate Gender Sensitivity:** Only 25% of health initiatives explicitly incorporate a gender lens, resulting in interventions that inadequately address a significant root cause of poor health outcomes and systemic barriers.

04. **Discriminatory Practices in Health Service Delivery:** Over 40% of rural or low-income women report dismissive care at PHCs; the lack of structures and processes to adequately address women's health issues reinforces inequities and limits access.

05. **Underrepresentation of Women in Governance:** Women make up less than 10% of Nigeria's health policymakers, leading to ineffective policies that do not address their diverse needs.



Policy Recommendations



01. **Promote Gender-Responsive Policies:**

Integrating a gender perspective will ensure policies are inclusive and address women's distinct health needs and challenges. Expanding the role of women and embracing gender-focused reforms will improve access to MNCHR services.

02. **2. Expand Health Financing Mechanisms:**

Targeted financing initiatives and tailored insurance schemes can improve affordability. These mechanisms support equitable access to essential services like antenatal care, particularly for marginalized populations. Transparency and routine monitoring are crucial for sustainability.

03. **Enhance Gender-Inclusive Governance:**

Increased representation of women, and empowering those already in leadership roles at all levels of health governance will ensure that policies are gender-inclusive, more responsive, and prioritize equity in resource distribution.

04. **Promote Comprehensive Sexual and Reproductive Health Education:**

Comprehensive education on sexual and reproductive health should cover contraception, STI prevention, family planning, and other relevant areas with a focus on young girls, while including men/boys to foster shared responsibility and informed decisions.

Programmatic Recommendations



01. **Strengthen Health Infrastructure and Service-Delivery in Remote Areas:**

Increase in access to rural healthcare centres with resources essential for reproductive, maternal, and child health will improve service delivery.

02. **Expand Workforce and Training:** Integrating gender-responsive modules in health worker training manuals and scaling up the recruitment of female health workers will enhance trust in women's healthcare delivery.

03. **Leverage Digital Platforms for Equitable Health Access:**

Digital health solutions address geographical and financial barriers. They offer a pathway to improve women's health through scalable & integrated tools.

04. **Foster Community Engagement to Address Social Norms:**

Partner with key community influencers/leaders to challenge harmful norms through localized health education campaigns to accelerate attitude shifts and promote agency.

“

The systemic challenges range across the building block of health, from human resources for health to weak financing.

- Dr. Nana Sanda-Abubakar



“

The Nigerian Health Sector Renewal Initiative is the Minister’s blueprint to transform healthcare, aiming to save lives, ease physical and financial pain, and ensure health for all Nigerians, regardless of age or gender.

- Opeyemi Fadeyide



“

A starting point is recognizing that primary healthcare becomes people-centered when managed at the community level through a bottom-up approach.

- Dr. Omokhudu Idogho



“

When generating evidence through gender-disaggregated data, it is crucial to engage communities using participatory methods that involve all stakeholders. Women must be at the table, men must be at the table—to witness firsthand how the imbalance of power creates disparities that ultimately affect everyone: women, men, children, adolescents, and boys alike.

- Prof. Lucy Idoko



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From Policy to Action: How Health Financing Policies Can Increase Access for Vulnerable and Hard-to-Reach Populations



Context Setting

Afeez Olajire, Managing Partner/CEO, Ace Strategy and Consults Limited

Panelists

- » Dr. Gafar Alawode, Managing Partner/Program Director, Development Governance International (DGI) Consult.
- » Dr. Oghenefejiro Nwoko, Managing Director/CEO, Nigeria Solidarity Support Fund.
- » Dr. Oritseweyimi Ogbe, Director of Special duties, National Primary Health Care Development Agency (NPHCDA).
- » Gabriel Okeowo, Country Director, BudgIT.

Moderator

Dr. Nnennaya Kalu-Umeh, Deputy Director and Technical Advisor, Director General/CEO of the National Health Insurance Authority (NHIA).

Credits: Ace Strategy & Consult Ltd.





Session Objectives

1. *Examine the effectiveness of the current health financing policies and programs in delivering health care and increasing access for vulnerable and hard-to-reach populations.*
2. *Develop actionable strategies to address identified systemic barriers and enhance inclusivity, equity, and transparency towards universal health coverage.*

Background

Nigeria's journey toward Universal Health Coverage (UHC) is at a critical crossroads. With a UHC Index of just 38 out of 100, millions—especially women and girls in underserved regions—face significant barriers to accessing quality healthcare. The current system leans heavily on private and household expenditures, deepening inequalities and leaving vulnerable communities without essential care.²¹¹ A lack of inclusivity and mismanaged resources create significant barriers to equitable healthcare. However, there is hope through initiatives like the Basic Health Care Provision Fund (BHCPF) 2.0, which aims to provide essential health services to all Nigerians, and the Sector-Wide Approach (SWAp), which fosters coordinated, data-driven efforts across various sectors. The BHCPF is funded by a minimum of 1% of consolidated revenue to improve primary healthcare in areas with significant needs, and SWAp emphasises transparency and effective resource allocation.²¹² Current initiatives, such as Conditional Cash Transfers (CCT) and the NHIA's Vulnerable Group Fund, need better targeting and sustainability to enhance their impact.²¹³ These collaborative, inclusive, and targeted strategies are vital for improving access for marginalised populations and achieving health coverage.

Normative Issue and Challenge

01. **Societal Norms:** Deeply entrenched societal norms prioritize affluent groups and male decision-makers in healthcare planning, systematically excluding vulnerable populations—especially women, rural communities, and low-income groups—from quality care and accessible funding.²¹⁴

Non-normative Issues and Challenges

01. **Exclusionary Health Systems:** Nigeria's healthcare system is heavily dependent on out-of-pocket expenditures, restricting access for disadvantaged groups. This is further exacerbated by low public investment and inadequate financing mechanisms, leaving many without essential care.²¹⁵
02. **Health-care Related Stigma:** Persistent stigma, including victim-blaming and mental health discrimination, discourages individuals from seeking medical care. This is particularly pronounced in rural areas, where fear of social repercussions impedes access to services, undermining efforts toward Universal Health Coverage (UHC).²¹⁶

03. **Inefficiencies in Resource Utilization:** Poor allocation and underutilization of resources lead to inefficient service delivery, weakening healthcare infrastructure and reducing the impact of available funding.²¹⁷
04. **Equity Gaps:** Socioeconomic disparities result in unequal healthcare access, with wealthier women accessing better services; limited transportation and linguistic barriers worsen these inequities.²¹⁸
05. **Barriers to Sexual and Reproductive Health:** Insufficient infrastructure, a shortage of trained personnel, and frequent service disruptions significantly hinder access to sexual and reproductive health resources—challenges that disproportionately affect women in rural areas.²¹⁹



Policy Recommendations



01. **Expand Health Insurance Coverage:** Simplify and digitize enrolment, enhancing NHIA's Vulnerable Group Fund to prioritize marginalized groups, including rural women and those in extreme poverty.
02. **Increase Funding for Primary Healthcare:** Boost national revenue allocation for primary healthcare, prioritizing vulnerable groups like remote women; leverage political will to expand BHCPF 2.0, enhancing oversight and transparency.
03. **Implement Targeted Interventions:** Develop policies using accurate, externally monitored data to address vulnerable populations' needs; improve eligibility criteria and the social register to ensure resource allocation to those in genuine need.

Programmatic Recommendations



01. **Leverage the Sector-Wide Approach:** Strengthen coordination between sectors using data-driven decision-making to refine eligibility criteria, improve targeting mechanisms, and enhance the impact of health interventions.
02. **Improve Resource Tracking:** Establish publicly accessible digital platforms for tracking health financing from disbursement to utilization; highlight stakeholder contributions to encourage action, build trust, and support ongoing improvement.
03. **Integrate Technology:** Utilize digital health platforms for data collection and service improvement in underserved areas; biometric attendance and digital enrolment, as seen in Gombe State, address absenteeism, resource waste, and accountability.
04. **Address the Needs of Marginalized Population:** Conduct community-based assessments to design inclusive health interventions that consider gender, disability, and economic barriers, ensuring healthcare programs are responsive to local needs.
05. **Enhance Conditional Cash Transfers (CCT):** Strengthen CCT programs with health education and worker incentives, promoting health-seeking behaviors and regularly assessing program effectiveness for sustained impact.
06. **Expand Health Insurance Coverage:** Streamline enrolment for rural and marginalized populations under the NHIA; raise scheme awareness and promote community health insurance models (e.g., traditional savings).
07. **Increase Private Sector and Development Partners' Participation:** Strengthen public-private partnerships by leveraging private-sector technical expertise, infrastructure, and corporate social responsibility (CSR) budgets. Collaborate with development partners to create innovative financing solutions for high-risk, low-resource settings.

“

There is a need to synchronise data in Nigeria and to come up with a social register that will definitely target the vulnerable and marginalised.

- Dr. Oghenefejiro Nwoko



“

One of the things that the government tries to do is ensure that Nigerians can see health as a right, but even if you have it as a right, if there is no active measure to make that right happen, then it is just a right you have, with no access to exploit that right

- Dr. Oritseweyinmi Ogbe



“

We need to deploy the use of technology in our health care delivery system.

- Dr. Gafar Alawode



“

Not only the Government should be held accountable; there are... different entities that are contributing to the overall SWAP agenda. When we have [the plan] spelled out in a publicly accessible domain, it helps us [be] accountable and effective.

- Gabriel Okeowo



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SOCIAL DEVELOPMENT AND
INCLUSION

Educational Equity: Building Foundations for a Prosperous Future



Shaping a Gender-Inclusive AI Future for Nigeria: What are the Considerations?



Panelists

- » Dolapo Agbede, Disability Inclusion Advisor, The Joint National Association of Persons with Disabilities (JONAPWD)
- » Ms. Adamma Isamade, Ag. Head of Legal, Enforcement & Regulations, Nigeria Data Protection Commission
- » Mayokun Adediran, Policy Lead, Policy Innovation Centre
- » Ashley Immanuel, Co-founder, Semicolon

Moderator

Rinnicit Temlong-Aboki, Gender Lead, Albright Stonebridge Group Nigeria

Credits: Policy Innovation Centre



Gender & Inclusion Summit 2024

THEME

Reimagining Gender-Inclusive Pathways and Partnerships for Poverty Reduction





Session Objectives

1. *To identify barriers to women's participation in AI and digital technologies.*
2. *To highlight the role of multi-sectoral partnerships in driving inclusion.*
3. *To propose actionable strategies for creating a gender-inclusive AI ecosystem.*

Background

Artificial Intelligence (AI) presents vast opportunities across key sectors in Nigeria's emerging economy, including education, healthcare, finance, and agriculture. However, systemic gender inequalities and normative biases threaten to exclude women and marginalised groups from these benefits. Currently, women constitute only a fraction of professionals in Science, Technology, Engineering, and Mathematics (STEM) fields, which are critical for AI development.²²¹ Furthermore, digital access remains unequal and data reveals that mobile internet adoption by Nigerian women is at 33%; consequently, a substantial portion of women are unable to afford or access essential technologies needed to shape or participate fully in AI-driven ecosystems.²²² Without deliberate interventions to factor in local contexts through a gender lens, there is a risk that AI systems may widen existing disparities.²²³ Efforts are being made to mitigate such risks, for instance, a key guiding principle in the (Draft) Nigeria's National Artificial Strategy is 'Inclusivity and Shared Prosperity'.²²⁴ However, integration of inclusive measures appears to be sparse and emphasis on addressing the unique needs of women and marginalised groups is limited. This session explored the challenges, opportunities, and strategies for fostering a gender-inclusive AI environment in Nigeria. The discussions highlighted the importance of innovation, stakeholder collaboration, and gender-disaggregated data-driven interventions.

Normative Issue and Challenge

01. **Cultural Norms:** Patriarchal norms in Nigeria often define women as caregivers, limiting aspirations, shaping AI relationships, and discouraging the pursuit of male-dominated STEM careers. ²²⁵

Non-normative Issues and Challenges

01. **Policy Gaps:** Policy gaps in Nigeria's AI governance leave room for addressing gender-specific challenges. Strengthening gender-responsive frameworks can enhance women's access to digital tools and opportunities, fostering inclusivity. ²²⁶ Addressing these gaps is vital to closing the gender divide.
02. **Gender Bias and Underrepresentation:** Male-centric perspectives dominate AI development, with only 22% of Nigerian STEM graduates being women according to Nigeria Bureau of Statistics report 2020. Current AI development trends lack diversity, overlook critical gender nuances, and entrench existing biases in innovation.

03. **Limited Funding for Women-led Startups:** Stringent collateral requirements and high interest rates hinder women entrepreneurs' capital access, limiting AI ventures and digital economy participation. ²²⁷
04. **Data Gaps:** Insufficient gender-disaggregated data hinders inclusive AI development, risking reinforcement of inequalities and neglecting marginalized groups' needs. ²²⁸
05. **Digital Divide:** In rural areas, inadequate infrastructure, high connectivity costs, and cultural biases limit women's access to technology, restricting their internet use and hindering AI participation. ²²⁹



THEME 1
**Reimagining
 Gender-Inclusive
 Pathways and
 Partnerships for
 Poverty Reduction**



Policy Recommendations



01. **Gender-Responsive AI Governance:** Amend the National AI Strategy to expand on gender-responsive considerations and include mandatory provisions. Regular assessments of gender impacts should guide the formulation of AI policies and ensure they address disparities effectively. An inclusive AI Framework will improve outcomes for marginalised groups.
02. **Investment in Digital Infrastructure:** Invest in affordable and widespread digital access. Expansion of infrastructure and investments must prioritise areas where women and underserved groups face significant barriers to bridge the digital divide for women and ensure no one is left behind.
03. **Representation and Inclusion:** Develop and enforce diversity quotas for women's participation in research and development on AI, and in relevant regulatory bodies. Quotas should address intersectional barriers and female representation in leadership roles across STEM industries.
04. **Partnerships and Collaboration:** Strengthening partnerships among government, NGOs, academia, and the private sector is key to advancing gender inclusion in AI. Collaborative efforts will foster an ecosystem that empowers women/girls to drive systemic change.

Programmatic Recommendations



01. **Education and Training:** Develop AI-focused curricula for girls and young women, integrating project-based learning and exposure to real-world applications. Scholarships should be made accessible to alleviate economic barriers, ensuring sustained participation. In Nigeria, such programs (e.g., STEMXX project run by The Sapphires Development Initiative) have seen some success in equipping young women with digital skills and fostering innovation; such initiatives should receive additional funding and support.²³⁰
02. **Capacity Building:** Establish and support targeted STEM education programmes for girls and women, from primary to tertiary levels, integrating practical AI training. Programmes should focus on mentorship and hands-on experience by providing role models and opportunities to translate training into employability.
03. **Community Engagement:** Nationwide awareness campaigns should promote AI and women's inclusion by showcasing female tech leaders as role models, challenging patriarchal norms through collaborations with community influencers, and fostering greater community engagement and ownership.
04. **Access to Technology:** Promote affordable AI tools designed to address women's needs, such as healthcare and entrepreneurship platforms. Multi-sectoral outreach programmes should distribute mobile technology in rural areas (via social register).

“

As users, women with disabilities like myself will serve as testers for these systems to ensure that social impact projects and interventions are truly effective. With a continuous feedback loop, real-time adjustments can be made to improve outcomes

- **Adamma Isamade**



“

Technology has the power to drive access and inclusion, while innovation serves as a crucial tool for solving previously unsolved problems.

- **Ashley Immanuel**



“

Diversity in AI development ensures that technologies serve the broader society effectively.

- **Dolapo Agbede**



“

If we intentionally embrace a partnership model, we not only identify problems together but also solve them collaboratively, empowering others to make decisions and shape solutions.

- **Mayokun Adediran**



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Getting to Equal: How Educating Girls Can Help Break the Cycle of Poverty in Nigeria



Panelists

- » Gideon Olanrewaju, Country Director, Aid for Rural Education Access Initiative (AREAi) Digi Hub
- » Tobi Ransomed, Education Advisor and Consortium Team Lead, PLAN International Nigeria
- » Dr. Jidere Kaibo Musa, Chairperson, Forum for African Women Educationist (FAWE) Nigeria

Moderator

Adokaji Odela, PLAN International Youth Advisory Panel

Credits: Plan International Nigeria





Session Objectives

1. *Examine how girl child education impacts poverty reduction and highlight barriers to girls' education.*
2. *Share innovative approaches and success stories in leveraging education for gender equity.*
3. *Provide actionable recommendations for stakeholders, including policymakers, development agencies, and private sector actors.*

Background

In Nigeria, an estimated 18.3 million children, including a disproportionate number of girls, are out of school despite constitutional provisions for free and compulsory basic education.²³¹ Girls face increased risks of early marriage, economic exploitation, and restricted access to education, which perpetuates a cycle of poverty.²³² Research shows that increasing girls' education access contributes significantly to economic growth and societal development. Educated women are more likely to participate in the workforce, make informed health decisions, and break intergenerational cycles of poverty. Despite global and national commitments, such as the Sustainable Development Goals, systemic barriers persist, including harmful cultural norms, poverty, and insecurity, particularly in Northern Nigeria where female literacy rates are among the lowest globally.²³⁴ Thus, this session explored practical strategies to bridge these gaps, with insights from education, technology, and community experts.

Normative Issues and Challenges

01. **Harmful Gender and Cultural Norms:** Deeply rooted cultural beliefs often prioritise boys' education. In many families, girls are seen as future wives and economic assets through marriage, leading to early and forced marriages that disrupt their schooling.²³⁵
02. **Burden of Household Responsibilities:** Girls are often assigned significant domestic responsibilities, including housework and childcare; this restricts their academic performance.²³⁶
03. **Stigma Surrounding Female Education:** In some communities, there is a lack of trust in Western education, and educating girls is undervalued, with parents questioning its necessity – given societal expectations that their primary role is to marry and manage a household.²³⁷

Non-normative Issues and Challenges

01. **Economic Barriers:** Hidden costs of 'free' education, such as uniforms deter economically disadvantaged families from sending girls to school, particularly given inflationary pressure.²³⁸

02. **Insecurity:** Frequent attacks on schools, particularly in the North and increasing in other areas, discourage girls' attendance and prompt families to prioritise safety over education.²³⁹
03. **Infrastructure Deficits:** A lack of reliable infrastructure, like clean private toilets, discourages attendance. The shortage of female teachers limits culturally sensitive support and role models.²⁴⁰
04. **Low Quality of Education:** Learning poverty is widespread, with many students unable to read or write despite being in school. The shortage of qualified teachers and large class size ratio (in some cases, 100 students per teacher) leads to poor educational outcomes, disproportionately affecting girls.²⁴¹
05. **Weak Policy Implementation and Planning:** There is often a lack of long-term, measurable strategies in government education initiatives. Where plans exist, implementation is inadequate, hindering progress toward sustainable improvements in girls' education.²⁴²

Progress and Success Stories

Cash Voucher Assistance for Adolescent Girls: Research shows girls often drop out at transition points in education. To prevent this, PLAN International Nigeria provided 5,000 at-risk girls in Northeast Nigeria with cash vouchers to cover hidden school costs, ensuring they stay enrolled.

Policy Recommendations



- 01. Enforce the Child Rights Act:** Strengthen the implementation of free and compulsory education laws by imposing penalties for non-compliance and providing oversight mechanisms.
- 02. Implement the Safe Schools Declaration:** Increase school security measures in high-risk areas through collaboration between government agencies and stakeholders to safeguard staff and students, particularly more vulnerable groups such as girls and persons with disabilities.
- 03. Incentivise Girls' Education:** Introduce conditional cash transfers for families to offset hidden educational costs, encouraging them to keep girls in school, even in economic hardship.
- 04. Inclusive Education Policies:** Train teachers on gender-responsive teaching practices and ensure schools have the resources to create inclusive learning environments.

Programmatic Recommendations



- 01. Leverage Technology for Learning Access:** Subsidise and expand mobile learning and offline tools, so that even girls in rural areas can have access to quality education; existing programs such as DigiLearns (USSD learning platform) should be spotlighted for increased utilisation.²⁴⁵
- 02. Community Sensitisation Campaigns:** Partner with community leaders to promote the benefits of girls' education and address misconceptions through targeted advocacy initiatives.
- 03. Mentorship and Role Modelling:** Establish mentorship programs where girls can be matched with women thriving in fields they aspire to work in, to inspire them and demonstrate the tangible benefits of education.
- 04. Improve School Infrastructure:** Develop and maintain gender-sensitive school facilities, including separate sanitation facilities, to create safe and supportive learning environments.

“

The state of our educational system cannot outdo the skills of its teachers.

- Gideon Olanrewaju



“

Every child should find him or herself in a learning space. That is because education is their right, and education is a gate way to other rights.

- Dr. Jidere Kaibo Musa



“

Harmful gender norms mean families often prioritise boys' education over girls', leading to higher dropout rates for girls during economic hardship.

- Tobi Ransomed



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SOCIAL DEVELOPMENT AND
INCLUSION

Advancing Gender Equity in Water, Sanitation, and Hygiene (WASH)



The Power of Clean: Gender Equity in WASH for Sustainable Poverty Solutions



Panelists

- » Dennis Aizobu, Managing Director, SFH Access
- » Boluwaji Onabolu, Professor of Practice, University of Johannesburg
- » Elizabeth Ugoh, Director of Water Quality, Federal Ministry of Water Resources and Sanitation
- » John Makina, Country Director, Nigeria, Oxfam International
- » Joy Aderele, Country Director, Self Help Africa

Moderator

Shadrack Guusu, Head of WASH, Self Help Africa

Credits: Self Help Africa





Session Objectives

1. *To analyse the intersection of gender equity and WASH in addressing multidimensional poverty.*
2. *To identify structural barriers to achieving gender-sensitive WASH services and propose actionable solutions.*
3. *To promote inclusive, multi-sectoral frameworks that enhance women's and girls' agency through equitable WASH service delivery.*

Background

Access to Water, Sanitation, and Hygiene (WASH) is foundational for poverty reduction and gender equity, especially in Nigeria, where over 48 million people engage in open defecation, and less than 20% of the population have access to safely managed sanitation services.²⁴⁶ Women spend 200 million hours daily fetching water globally, far more than men and a large burden on their time.²⁴⁷ Poor sanitation negatively impacts cognitive development, labour force productivity, and health and perpetuates cycles of poverty and exclusion.²⁴⁸ Inadequate menstrual hygiene management (MHM) further curtails women's agency, affecting their biological needs and safety. This session discussed the disproportionately adverse impacts of inadequate WASH infrastructure on women and girls, particularly in rural and low-income areas. An intersectional and cross-sectoral approach is key to overcoming these barriers, to achieve gender equity and sustainable growth.

Normative Issues and Challenges

01. **Cultural Norms and Gender Roles:** Deeply rooted socio-cultural norms assign primary responsibility such as water collection to women, reinforcing traditional domestic roles.²⁴⁹ This disproportionately impacts women's opportunity costs e.g., having to walk long distances to fetch water at the expense of education, capacity-building, and income generation.
02. **Stigma Around Menstrual Hygiene:** Societal taboo and inadequate infrastructure for menstrual hygiene management create barriers to education and economic participation for girls and women, leading to increased school absenteeism and reduced productivity.²⁵⁰

Non-normative Issues and Challenges

01. **Infrastructure Deficits:** WASH is gender specific, and infrastructure in rural and peri-urban areas often fails to account for gender-specific needs, creating unsafe and inadequate conditions for women, particularly during pregnancy and menstrual health management. This oversight exacerbates health risks and reinforces gender disparities in access to essential

services.²⁵¹

02. **Limited Financial Resources for WASH Projects:** Insufficient and poorly targeted funding for WASH projects exacerbates gender inequities, as funding gaps prevent the construction of safe, gender-sensitive sanitation facilities.²⁵²
03. **Inadequate Legal Frameworks:** Weak enforcement of WASH-related regulations allows substandard implementation of gender-sensitive projects, leaving women and other vulnerable groups underserved.²⁵³
04. **Low Female Representation in Decision-Making:** Despite comprising a significant portion of WASH users, women are often underrepresented in governance structures. For instance, women's involvement in Water and Sanitation Committees (WASHCOMs) initiatives have been transformative, resulting in solutions that are tailored or gendered.²⁵⁴
05. **Low Awareness and Education:** Although general health awareness exists, specific gaps in WASH-related knowledge and its dissemination persist, particularly on MHM and sanitation.²⁵⁵

Progress and Success Stories

Female Leadership in WASH Programs: By integrating women into WASHCOMs, Self Help Africa empowered them to participate in WASH decision-making, ensuring their needs are met in service planning and delivery.

Policy Recommendations



01. Implement Gender-Responsive WASH

Policies: Introduce affirmative action mandating at least 50% female representation in WASH governance structures, such as WASHCOMs.

02. Legislate and Enforce Minimum Standards for WASH Infrastructure:

Ensure that every facility includes provisions for MHM, prioritising rural and marginalised communities.

03. Foster Behavioural Change

Communication: Develop targeted campaigns to educate communities on WASH practices and address socio-cultural taboos around MHM.

04. Increase Government Accountability and Transparency:

Introduce budget tracking and regular public reporting mechanisms to ensure transparent allocation of WASH resources. Leaders should be tasked with delivering on WASH commitments beyond mere political promises.

Programmatic Recommendations



01. Strengthen Community-Based WASH

Models: Engage local leaders and community members to design, implement, and monitor WASH services tailored to women's needs.

02. Adopt a Total Market Approach:

Facilitate multi-sectoral coordination and Public-Private partnerships. Leverage pooled funding and system strengthening projects to improve policy and WASH implementation at all levels. Incentivise these investments in water and sanitation facilities targeting women.

03. Develop Quick Reference Tools:

Create concise policy briefs summarising expectations, strategies, and anticipated outcomes to ensure clear dissemination of WASH goals to all.

04. Monitor and Evaluate Effectively:

Strengthen monitoring and evaluation frameworks to track progress and refine or adapt strategies for short, mid, and long-term interventions

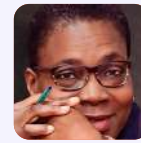
“

Poor sanitation affects the cognitive development of children and the quality of Nigeria's workforce
- Dr. Boluwaji Onabolu



“

The ministry of water resources and sanitation has a mandate to ensure the provision of sustainable and equitable access to safe water and sanitation to Nigerians, including the women and vulnerable, in such a way to improve their cultural and social economic needs and also the public health reducing poverty.
- Dr. Elizabeth Ugoh



“

I believe in what we call the total market approach, we're talking about the government, the development partners, the implementing partners, the NGOs, the private sector
- Dennis Aizobu



“

Multisectoral coordination is the foundation; then we will be looking at pool funding, accountability, transparency, budget tracking and other things
- Joy Adererele



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Sustainability and Resilience





SUSTAINABILITY AND RESILIENCE

Collaborative Strategies for Achieving Food Security and Sustainable Agriculture



Amplifying The Blind Spots: Gender Inclusion at the Centre of National Agricultural Policy (*Segment 1*)



Panelists

- » Olamide Nwanze, Senior Research Associate (Gender and Social Inclusion); Cassava breeding Unit, International Institute for Tropical Agriculture (IITA)
- » Dr. Patricia Ukegbu, Associate Professor, Human Nutrition and Dietetics; Michael Okpara University of Agriculture, Umudike; Abia State
- » Roshidat Oyinlola, Assistant Chief Land Resource Officer, Federal Ministry of Agriculture and Food Security
- » Lillian Treasure, Agricultural Economist and Gender-based violence in Agrifood systems Specialist; Lecturer; College of Agricultural Economics, Rural Sociology and Extension; Michael Okpara University of Agriculture; Umudike, Abia State. Nigeria

Moderator and Context Setting Presentation

Ms. Aisha Hadejia, Partner, Sahel Consulting Agriculture & Nutrition

Credits: AWARD





Session Objectives

1. *Highlight the importance of integrating gender and GBV considerations into agricultural policies.*
2. *Identify barriers to implementing gender-responsive policies at the sub-national level.*
3. *Recommend solutions to improve women's access to agricultural resources, participation in community-based seed entrepreneurial initiatives, decision-making processes, and policy framework that promotes GBV-free and inclusive agrifood systems in Nigeria*

Background

Currently, women face structural challenges, such as limited access to agricultural inputs and resources; and the implementation of the National Gender Policy on Agriculture remains inconsistent particularly at sub-national levels.²⁵¹ Likewise, context-blind approaches fail to eliminate exclusionary elements in many spheres of the agrifood systems including seed system projects and programs (e.g., land ownership as eligibility criteria) and adequately shape accompanying messaging to the specific needs of the varied target audience and actors.²⁵² Consequently, many intended beneficiaries, including women and marginalised groups are uninformed and unable to maximise the available opportunities.²⁵³ These barriers, among many others, have increased women's vulnerability to gender-based violence (GBV) in agrifood systems across all nodes⁸. Unfortunately, agrifood systems policies are Practical and inclusive solutions such as affirmative action in credit allocation, gender-disaggregated data, and gender-responsive policy design are vital to women's participation in agricultural programs and achieving food security. This session discusses ongoing projects and highlights findings on the gendered blind spots of Nigeria's agricultural policies.

Normative Issue and Challenge

01. **Cultural Barriers in Land Ownership:** In rural Nigeria, less than 10% of women own land solely due to traditional inheritance laws and patriarchal cultural norms favouring male relatives. ^{254, 255}

Non-normative Issues and Challenges

01. **Policy Gaps in Mainstreaming Gender:** Agricultural policies and legal frameworks often lack explicitly gender-responsive provisions, hindering targeted interventions. For instance, only 30% of 71 reporting countries score highly on laws and policies that advance women's land rights. ²⁵⁶
02. **Systemic Exclusion:** Many rural women remain unaware of the benefits of existing gender policies. ²⁵⁷ Poor dissemination and entrenched cultural norms further deter their participation
03. **Gender-Responsive Policy Limitations:** Capacity-building initiatives that train policymakers are yet to result in widespread

implementation of adequately gender-sensitive reforms. ²⁵⁸

04. **Resource Barriers:** Eligibility requirements, like minimum land size and financial capital, exclude participation of women, low-income earners, and migrant farmers lacking secure land tenure. ²⁵⁹
05. **Adolescent Nutrition Gaps:** Current agricultural policies inadequately address adolescent nutrition needs due to a lack of age and gender-specific data for targeted solutions. ²⁶⁰
06. **Post-Harvest Loss:** A high proportion of food is lost after post-harvest, due to inadequate management; female farmers face compounded technology and resource access limitations. ²⁶¹
07. **Gender Feminization and GBV-Gaps in Agrifood Systems Policies:** There is a lack of recognition of GBV in a wide range of agrifood systems policies including National Gender Policy in Agriculture, Extension Policy, Seed Policy, Climate policy and NATIP, and Livestock action plans. This calls for policy reforms and strategic action plans. ²⁶²

Progress and Success Stories

AWARD-GRASP fellows have developed comprehensive policy briefs that showcase the results of our Gender in Agricultural Policies (GAPo) Analysis. These briefs offer strategic recommendations designed to foster gender and social inclusion within national agricultural policies and strategies, paving the way for a more equitable and sustainable impact in the agri-food system in Nigeria.

Policy Recommendations



- 01. Enhance Awareness Campaigns:** Increase outreach to inform rural women about the National Gender Policy in Agriculture, using local languages and culturally relevant tools.
- 02. Reform Land Laws:** Collaborate with traditional leaders to advocate equitable women's land ownership; prioritize legal reforms for women's full agricultural participation.
- 03. Mandate Gender-Specific Data Collection:** Institutionalize data collection for gender and age-disaggregated information, supporting evidence-based policymaking and targeted interventions.
- 04. Simplify Community Seed Entrepreneurship Eligibility Criteria:** Revise land and financial requirements to improve access for marginalised groups. For example, lowering land size thresholds can enable more women to benefit from seed entrepreneurship programs.

Programmatic Recommendations



- 01. Tailor Training for Policymakers and Farmers:** Conduct gender and GBV analysis workshops with incorporated feedback mechanisms for policymakers and skill-building sessions for women farmers; tailored to addressing identified gaps, particularly since previous training.
- 02. Create Community Seed Banks:** Create community-led seed banks to enhance women's access to high-quality seeds, decentralize distribution, and support local production.
- 03. Leverage Public-Private Partnerships:** Facilitate collaborations supporting women-focused agricultural innovations with NGOs and the private sector for funding, technical assistance, and market access.
- 04. Promote Digital Platforms:** Develop mobile-based solutions to bridge information gaps, empowering rural women with agricultural information and market access through digital tools.



“

The [National Gender Policy in Agriculture] is yet to achieve any of its objectives on the ground because a lot of the women that it has been designed for do not know about the policy

– **Aisha Hadejia**



“

The key to sustainable impact in breeding, crop yield optimization, and staple productivity lies in an equitable seed system. A gender-inclusive seed policy and responsive strategies will ensure that every farmer has access to certified seeds, and participate in seed entrepreneurial initiatives, leaving no one behind

– **Olamide Nwanze**



“

Without [age and gender disaggregated data], we are flying blind; if we cannot see it, we cannot fix it.

– **Dr. Patricia Ukegbu**



“

Patriarchy, power structures and other systemic barriers in agrifood systems create breeding grounds for discriminatory practices and gender-based violence (GBV) in agrifood systems, however, agrifood systems relevant policies are yet to recognize and integrate strategic GBV-responsive actionable plans in policy design and implementation plans

– **Lilian Treasure**



“

We can't even get through food security without putting into consideration our post-harvest loss and food waste loss

– **Roshidat Oyinlola**



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Amplifying the Blind Spot: Gender Inclusion at the Centre of National Agricultural Policy (Segment 2)



Panelists

- » Dr. Temitayo Adenike Adeyemo: Lecturer, Department of Agricultural Economics, University of Ibadan
- » Dr. Sherifat Adegbesan: Senior Lecturer, Department of Fisheries Technology, Edo State College of Agriculture and Natural Resources, Iguoriakhi
- » Vera Onyeaka-Onyilo: Knowledge Management Communications and Policy Advisor, IFAD-Value Chain Development Programme
- » Dr. Chinwoke Clara Ifeanyi-Obi: Senior Lecturer, University of Port Harcourt

Moderator

Aisha Hadejia, Partner, Sahel Consulting Agriculture & Nutrition

Credits: AWARD





Session Objectives

1. *Examine the relationship between gender inclusivity and sustainable agricultural practices.*
2. *Highlight key systemic and structural barriers to women's participation in agriculture.*
3. *Propose practical strategies for integrating gender inclusion into agricultural policies and programs.*

Background

Women constitute a significant portion of the workforce in the Agricultural sector, however, they continue to face systemic barriers that limit their productivity and economic empowerment.²⁶⁴ Key challenges in Nigeria include restricted access to critical resources (e.g., land, credit, and technology), insecurity, and climate change.²⁶⁵ This session delved into the challenges of ensuring gender inclusion in Nigeria's agricultural policy landscape. The Focus was on the aquaculture and fisheries sector and cross-cutting issues regarding access to credit and climate change adaptation. For example, as of 2020, the fisheries and aquaculture sector contributed 0.83% of Nigeria's GDP with women constituting 27% of the actors, and reported as engaged in inland fisheries in 2022.²⁶⁶ Women are central to Nigeria's fisheries sector, especially in post-harvest activities. They constitute about 70-80% of the workforce in fish processing, preservation, and marketing.²⁶⁷ In addition, Nigeria has been identified as a climate hotspot, with a projected crop yield decline of above 30% by 2030 if nothing is done to manage the devastating climate change effects on the agricultural sector.

Addressing these systemic issues requires partnerships across government, international development organizations, research institutions, and grassroots actors to ensure data-driven, inclusive policy-making and sustainable agricultural development.²⁶⁸

Normative Issues and Challenges

01. **Cultural Barriers to Land Ownership:** Patriarchal practices and inheritance laws limit women's land ownership,²⁶⁹ hindering their decision-making ability and participation in agricultural activities, and reducing economic potential.
02. **Gendered Participation in Agriculture:** Societal norms restrict women to low-value tasks; women in fish processing and marketing lack resources and perform supportive roles.^{270 14}

Non-normative Issues and Challenges

01. **Policy Gaps:** Gender-specific considerations in current agricultural policies are insufficient, limiting impact or support for women in accessing essential resources like inputs and markets.²⁷¹
02. **Insecurity and Displacement:** Insecurity especially makes women vulnerable to loss of assets and resources; and unable to engage in sustainable livelihood activities.²⁷²
03. **Financial Exclusion:** Women face significant challenges in securing credit due to stringent collateral and other access

requirements, which disproportionately excludes them from the credit pool.²⁷³

04. **Impact of Climate Change:** Nigeria's agriculture, reliant on weather patterns, is vulnerable to the effects of climate change. Low mechanization rates exacerbate these effects, especially for women farmers.²⁷⁴



Progress and Success Stories

Climate-Resilient Practices: The G-Smart Monitor framework ensures climate adaptation in agriculture is gender-responsive, leaving no woman farmer behind

Policy Recommendations



- 01. Strengthening Policy Framework for Design, Implementation, and Enforcement:** Implement local and state policies ensuring women's equitable access to agricultural resources and land, including gender mainstreaming in aquaculture. This would involve strengthening the Aquaculture and Fisheries extension services as a unique sub-sector in agriculture.
- 02. Improving Security for Women Farmers:** Establish community-driven security measures and resilience programs to safeguard women farmers in conflict-prone areas. Also, promote adaptive small-scale agricultural solutions to maintain productivity, such as homestead gardens.

- 03. Advancing Climate-Smart Agriculture:** Implement gender-responsive climate adaptation strategies to enhance women's capacity to manage climate risks and ensure sustainable farming practices, including affordable climate-resilient crops.

Programmatic Recommendations



- 01. Promoting Small-Scale Farming:** Support small-scale farming initiatives providing women with resources, training, and market access; engage multi-stakeholder partnerships to enhance scalability.
- 02. Expanding Gender-Focused Financial Programs:** Develop women-specific financial products and comprehensive literacy programs to foster independence, leveraging blended financing models and support from development partners.
- 03. Community-Based Climate Adaptation:** Implement localised climate resilience programs for women farmers, providing tools and training on climate-smart practices, & collaborate with affinity groups and research institutions.

“

It's important we have a cross-sectoral framework that brings together all of the relevant policies and shows how they are translated to actions

– Aisha Hadejia



“

Women's empowerment in fisheries and aquaculture can be achieved through capacity-building, and providing access, awareness and advocacy

– Dr. Sherifat Adegbesan



“

An inclusive aquaculture sector has great potential for growth, providing employment, income, and meeting the protein adequacy of the country.

– Dr. Temitayo Adenike Adeyemo



“

We should focus on awareness and affirmative action to increase women's participation in programs and access to available funds

– Vera Onyeaka-Onyilo



“

Gender-responsive climate actions and policies are key ingredients to achieving a climate resilient agriculture

– Dr. Chinwoke Clara Ifeanyi-obi



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Bridging the Food Security Gap: From the Grassroots to the Board Room



Panelists

- » Ayokanmi Ayuba – Country Program Director, TechnoServe
- » Kingsley Nwachukwu – Program Lead, Innovation, Mastercard Foundation
- » Antonia Taiwo-Ajayi – Senior HR Manager, Sahel Consulting
- » Jamila Lawal – LAWFF Fellow, Nutrition Specialist, Jamila Lawal Enterprises Limited
- » Andrea Ruediger – Cluster Coordinator and Project Manager, Sustainable Agricultural System and Policy, GIZ

Moderator

Akinola Akinwumi (Behavioural Insights Lead, Policy Innovation Centre)

Credits: Sahel Consulting





Session Objectives

1. *Examine the intersection of gender equity and food security as a pathway for addressing multidimensional poverty.*
2. *Identify structural barriers and propose actionable solutions for gender-responsive agricultural frameworks.*
3. *Advocate for inclusive, multi-sectoral approaches that enhance women's and girls' agency through equitable agricultural policies.*

Background

Food security is integral to achieving sustainable development in Nigeria as agriculture constitutes a major component of economic activity and livelihoods.²⁷⁷ Likewise, there is no sustainable development without gender inclusion.²⁷⁸ Despite their pivotal roles in food production and household nutrition, women face systemic barriers, including restrictive cultural norms, inequitable resource access, and limited representation in decision-making processes. These issues undermine their contributions to agricultural productivity and perpetuate cycles of poverty and food insecurity. Addressing these challenges is vital to bridging the food security gap and promoting gender equity. According to the FAO, empowering women in agriculture has the potential to increase agricultural productivity by 2.5–4%, significantly contributing to global hunger-reduction.²⁷⁹

Normative Issue and Challenge

01. **Cultural Norms and Gender Bias:** Entrenched norms limit women's economic participation and resource access; only 13% of Nigerian women own land - vital for credit and agricultural inputs. ²⁸⁰

Non-normative Issues and Challenges

01. **Economic Barriers:** Women's unpaid caregiving responsibilities limit their participation in agriculture, reducing household food production and weakening food security. ²⁸¹
02. **Insufficient Funding:** Limited funding for gender-sensitive programs sustains inequalities and undermines food security by failing to leverage the benefits of inclusive agricultural development. ²⁸²
03. **Inadequate Infrastructure:** Poor storage facilities and limited market access exacerbate post-harvest losses, disproportionately affecting women farmers. ²⁸³
04. **Low Representation in Leadership:** Women's underrepresentation in agricultural governance perpetuates inequities. Inclusive leadership enhances buy-in, policy inclusivity, and effectiveness. ²⁸⁴

05. **Limited Access to Resources:** Women face disproportionate challenges in accessing financial credit, inputs, and services; under 10% of agricultural credit facilities are available to women. ²⁸⁵
06. **Weak Policy Enforcement:** Weak enforcement of agricultural policies and lack of supportive legal frameworks impede gender-equitable progress in sustainable productivity. ²⁸⁶



Progress and Success Stories

Programs by TechnoServe and partners have trained women in food production, empowering them to take on traditionally male roles and promoting gender equity in agriculture.

Policy Recommendations



01. Implement Gender-Responsive Policies:

Governments should promote gender-balanced representation in agricultural governance to ensure inclusive decision-making; this should be facilitated through training and funding initiatives.

02. **Increase Access to Resources:** Land ownership policies should be reformed to ensure equitable access for women. This should be complemented by initiatives to provide technical training on accessing financing and credit systems and gendered microfinance products.

03. **Strengthen Infrastructure:** Expand rural storage to reduce post-harvest losses and improve market access. Support community-driven projects and innovative technologies for enhanced productivity.

Programmatic Recommendations



01. **Foster Public-Private Partnerships (PPPs):** Collaborate with NGOs and private companies to enhance women's access to markets, financial resources, and agricultural technologies.

02. **Adopt Cross-Sectoral Strategies:** Integrate agriculture, health, and education policies to embed gender-responsive practices into broader development frameworks.

03. **Establish Regional Agricultural Innovation Hubs:** Create regional hubs to facilitate knowledge sharing, access to innovative tools, and community-based training tailored for women farmers. These hubs can serve as a platform for networking and collaboration, ensuring equitable growth and resilience across regions.



“

There is no sustainable development without gender inclusion; [and] women play a huge role in food security

– Jamila Lawal



“

In empowering women in agribusiness, we aim to be gender transformative and address underlying norms

– Andrea Ruediger



“

Introducing income diversification is crucial to mitigate economic and environmental shocks. It provides women with options beyond traditional agriculture

– Ayokanmi Ayuba



“

From the talent perspective, gender inclusiveness has to be integrated with your strategy from the beginning... ensure that there is a fair playing ground and equal opportunities for all, especially with your compensation and benefits

– Antonia Taiwo-Ajayi



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Fireside Chat on State Policy Response to Food Insecurity



Panelists

- » Garba Aliyu Gayari, Permanent Secretary, Ministry of Agriculture, Zamfara State
- » Hon. Umar Abubakar Dan'akano, The Honourable Commissioner, Agriculture and Natural Resources, Ministry of Agriculture and Natural Resources, Nasarawa State, Nigeria
- » Dr. Yilkudi Nengak, Permanent Secretary, Ministry of Agriculture, Plateau State
- » Sadi Ibrahim, Permanent Secretary, Ministry of Agriculture, Kano State
- » Hon. Murtala Mohammed Dabo, The Honourable Commissioner for Agriculture, Ministry of Agriculture, Kaduna State, Nigeria

Moderators

- » Adekemi Omole, Gender and Inclusion Lead, PIC
- » Prof. Oyinkan Tasie, Michigan State University

Credits: Michigan State University





Session Objectives

1. *To examine state-level policy responses to food insecurity.*
2. *To identify gaps in implementation and coordination.*
3. *To propose sustainable and inclusive solutions for improving food security across Nigeria.*

Background

Food insecurity, defined as uncertain or limited access to nutritious food, is a pressing challenge in Nigeria.²⁸⁸ Approximately 26.5 million people face acute hunger, with numbers projected to increase due to the lean season, conflicts, rising inflation, and the impacts of climate change.²⁸⁹ Nigeria ranks 110th out of 125 countries in the Global Hunger Index, indicating severe levels of hunger.²⁹⁰ Tackling food insecurity in Nigeria requires a multifaceted approach that combines short-term relief with long-term strategies for sustainable development. By fostering collaboration, integrating inclusive practices, and addressing systemic barriers, states can create resilient food systems that ensure equitable access to nutritious food.

Normative Issue and Challenge

- 01. Social Norms and Gender Stereotypes:** Entrenched stereotypes create barriers for women in agriculture, leading to unequal access to agricultural inputs and facilities, and perpetuating food insecurity. ²⁹¹

Non-normative Issues and Challenges

- 01. Representation in Policy Dialogues:** The underrepresentation of women in policymaking leads to inequitable resource allocation, ineffective food security policies, and unaddressed systemic challenges. ²⁹²
- 02. Operational Constraints:** Insufficient budgetary allocations and inadequate enforcement mechanisms reduce the efficacy of food security programs. ²⁹³

- 03. Insecurity:** Rising levels of insecurity in rural areas, particularly farmer-herder conflict, disproportionately affects vulnerable populations, restricting access to farmlands and resources. ²⁹⁴
- 04. Price Volatility of Staple Crops and Inputs:** The removal of fuel subsidies has led to a surge in food commodity prices, exacerbating the food insecurity situation. ²⁹⁵
- 05. Limited Access to Finance:** Despite initiatives like the Anchor Borrower's Programme by the Central Bank of Nigeria, many farmers still face challenges in securing adequate financing, hindering their ability to invest in improved agricultural practices. ²⁹⁶
- 06. Inefficiencies in Subsidized Input Distribution:** Ensuring that subsidized agricultural inputs reach the intended smallholder farmers remains a significant challenge, often due to bureaucratic hurdles and a lack of effective monitoring systems. ²⁹⁷



Policy Recommendations



01. **Incentivizing Local Food Production:** Provide grants, loans, and tax incentives to local food producers, boosting agricultural output and access to nutritious foods.
02. **Tackling Root Causes:** Comprehensive approaches that address underlying issues and root causes are essential for long-term solutions to the path to food insecurity.²⁹⁹ Enhancing women's roles in agricultural policy can lead to more inclusive and effective food systems.³⁰⁰
03. **Market & Price Regulation Strategies:** Develop grain buffer stock programs to stabilize food prices and support transport infrastructure to reduce logistics costs that impact food prices.
04. **Support for Local Food Systems:** Invest in small-scale farmers, farmers' markets, and urban agriculture to build resilient food supply chains, increasing women farmers' economic returns and reducing food transportation costs.
05. **Enhance Inclusive Participation:** Ensure at least 40% of agricultural program beneficiaries are women and provide accessible farming tools and training for persons with disabilities.
06. **Strengthening Security Measures:** Implement strategies to secure agricultural zones and support commercial farming by collaborating with security agencies to ensure farmers can safely return to their lands.

Programmatic Recommendations



01. **Expansion of State Food Assistance Programs:** Enhance nutrition aid programs with increased funding, streamlined applications, and target outreach to underserved populations - women and marginalized communities.
02. **School Meal Programs:** Expand universal school meal programs, providing nutritious meals for all students in high-poverty areas, improving nutrition and educational outcomes.
03. **Nutrition Education:** Integrate nutrition education into public health and school curricula to promote healthier eating habits and reduce diet-related diseases.
04. **Public-Private Partnerships:** Foster multi-sectoral collaborations; PPPs have been effective in enhancing agricultural productivity and ensuring equitable access to resources.
05. **Support for Local Food Systems:** Invest in small-scale farmers, farmers' markets, and urban agriculture to build resilient food supply chains, increasing women farmers' economic returns and reducing food transportation costs.

“

The state government is open to any partner wishing to develop the state through the agricultural sector. With this effort, we aim to address food insecurity in the state

– **Sadi Ibrahim**



“

We are recruiting new [farm] extension workers, which, I mean, we know the push is for them to counsel and guide our farmers with proper agronomic practices for improved yield

– **Hon. Murtala Mohammed Dabo**



“

[We are] creating an enabling environment for farmers and investors to expand their agriculture and related activities in the state

– **Hon. Umar Abubakar Dan’akano**



“

Developing a farmer database helps us target support effectively, ensuring inputs reach those who need them most

– **Dr. Yilkudi Nengak**



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Characterizing the Meso Environment of Nigerian Food Vendors and Their Implication for Inclusion: Evidence from a Study of Wholesale Markets for Tomatoes, Fish, and Green Leafy Vegetables



Panelists

- » Hajiya Rabi Salisu, Hon. Commissioner, Ministry of Human Services and Social Development
- » Ruth Agbo, National President, Association of Women in Trade and Agriculture (AWITA)
- » Abigail Waya, Head of Service, Nasarawa State
- » Iredele Ogunbayo, Researcher and Administrative Manager, Innovation Lab for Policy Leadership in Agriculture and Food Security, University of Ibadan

Research Presentation:

Prof. Saweda Liverpool-Tasie, Principal Investigator, Gates Foundation-Funded RSM2SNF and USAID Nigeria-Funded PSEG

Moderator

Prof. Oyinkan Tasie, Michigan State University

Credits: Michigan State University





Session Objectives

1. *Analyse the operational environment of food vendors in urban wholesale markets.*
2. *Identify normative and Non-normative barriers to inclusion.*
3. *Propose gender-responsive policies to improve vendor livelihoods.*
4. *Explore innovative programmatic interventions for sustainable inclusion.*

Background

The meso environment of Nigerian food vendors significantly influences food security, economic participation, and gender inclusion.³⁰¹ This includes local community dynamics, supply chain interactions, market conditions, and regulatory frameworks. Women dominate food retail in urban areas but are largely excluded from wholesale markets and leadership roles, facing challenges such as inadequate infrastructure, restricted access to credit, and limited influence in decision-making.³⁰² These issues worsen food safety risks and increase post-harvest losses, disproportionately affecting women. Despite their significant role in the food value chain, women's contributions are often overlooked in governance and policy-making, further marginalizing their participation.³⁰³ To address these challenges, interventions must focus on improving market infrastructure, introducing inclusive governance systems that support women's leadership, and providing financial tools, such as subsidized shop ownership programs, to empower women. These measures are vital for creating inclusive markets, reducing gender disparities, and enhancing the resilience of Nigeria's food systems

Normative Issue and Challenge

01. **Patriarchal Market Structures:** Despite the key roles women play, gender norms assign leadership roles predominantly to men and perpetuate unequal power dynamics, limiting their influence on market policies. ³⁰⁴

Non-normative Issues and Challenges

01. **Non-Occupation of Ultramodern Markets:** New ultramodern markets remain underutilized as traders can't afford higher rents, pushing them into unsafe, low-income alternatives. ³⁰⁵
02. **Discriminatory Credit Access:** Women vendors face institutional credit access barriers. Lacking documentation or collateral, they are forced to rely on exploitative informal lenders with exorbitant interest rates. ³⁰⁶
03. **Market Infrastructure:** Inadequate sanitary and secure market facilities challenge female vendors who are typically also juggling caregiving duties, ³⁰⁷exposing them to health and safety risks.
04. **Post-Harvest Losses:** Nigeria's annual post-harvest losses of NGN 3.5 trillion highlight economic setbacks and gaps in storage, transportation, and processing infrastructure. ³⁰⁸

05. **Low Budget Allocation to Agriculture:** Despite the Maputo Declaration's 10% budget recommendation for agriculture, Nigeria allocates less, constraining agricultural productivity and alleviation of systemic challenges. ³⁰⁹
06. **Market Touts:** Intermediaries exploit buyers and women sellers, leading to inflated prices and reduced earnings, undermining fair market access and perpetuating economic disadvantages.
07. **Old Markets with Poor Hygiene Practices:** Many Nigerian markets have deteriorating structures and inadequate hygiene facilities, such as functional toilets and clean water, which risk health and spread diseases. ³¹⁰



Progress and Success Stories

Tactical Penetration: Across Nigerian markets, AWITA (Association of Women in Trade and Agriculture) members are gaining leadership through strategic involvement, actively contributing to decision-making.

Policy Recommendations



- 01. Develop Ultramodern Markets:** Build markets with modern amenities like toilets, potable water, storage and processing facilities, and accessibility facilities to boost vendor productivity and well-being.
- 02. Enforce Market Hygiene Standards:** National/ sub-national market hygiene framework, supported by trained health officers, should include regular sanitation audits and enforce penalties for non-compliance.
- 03. Promote Gender-Responsive Market Governance:** Promote 40% female representation in inclusive market committees and offer leadership training programs to support women's participation in governance
- 04. Enhance Financial Inclusion:** Implement gender-sensitive lending policies in microfinance institutions, including flexible repayment terms and tailored financial products for women vendors.
- 05. Improve Infrastructure:** Allocate state funds to gender-sensitive market infrastructure, including secure storage and sanitation. Use vendor feedback to identify gaps and align resources with needs.

Programmatic Recommendations



- 01. Capacity Building and Training:** Implement vocational and financial literacy programs, tailored for women vendors to enhance their business acumen and resilience.
- 02. Digital Market Platforms:** Develop e-commerce solutions to connect vendors directly with consumers, to minimize dependency on exploitative intermediaries and increase profit margins.
- 03. Community Savings Schemes:** Establish cooperative savings groups for women in the market to foster collective resource management and improve access to small-scale credit.



“

Policies and laws are the foundation upon which you build resilience against poverty.

– Hajiya Rabi Salisu



“

To make [an] impact, there is a need to carry along stakeholders at every stage of qualitative research.

– Iredele Ogunbayo.



“

The better our hygiene, the less money our people have to spend on health issues and we're likely to have [fewer disease outbreaks].

– Abigail Waya



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SUSTAINABILITY AND RESILIENCE

The Intersection of Gender and Multidimensional Poverty



From Policy to Practice: What is the Role of Religious and Traditional Leaders in GBV Interventions that Promote Equity and Address Poverty



Panelists

- » HRH, Dr. Haliru Ndanusa, CFR, Emir of Shonga
- » HRH Dr. Jacob Adetayo Haastруп, FCIPM, FNIPR, FHAN, FITD, JP, Olumobi of Imobi Ijesa
- » Olori Atuwatse III, Queen Consort of Warri
- » Sheikh Muhammad Nurudeen Lemu, Director, Development Initiative of West Africa (DIWA)
- » Fr. Atta Barkindo (PhD), Executive Director, The Kukah Centre

Moderator

Dr. Kemi DaSilva - Ibru; MD, MPH, Founder, Women at Risk International Foundation (WARIF)

Credits: Ford Foundation





Session Objectives

1. *Examine the intersection of GBV, poverty, and gender inequality.*
2. *Identify the roles of religious and traditional leaders in shifting harmful cultural norms.*
3. *Develop actionable strategies for leveraging leadership to promote equity and reduce poverty.*

Background

Women have been known to experience different forms of Gender-based violence (GBV) and thus remains a significant challenge in Nigeria. Data from the Nigeria Demographic and Health Survey (NDHS) 2018 reveals that 31% of Nigerian women aged 15-49 have experienced physical or sexual violence; largely owing to gender inequalities, power imbalances, and cultural norms.³¹⁸ Marginalised groups, particularly women in rural areas and those with disabilities, face compounded risks.³¹⁹ Religious and traditional leaders, as custodians of moral and cultural values, hold a unique position in addressing GBV and fostering equitable development. By mobilising religious and traditional leaders, Nigeria can address the root causes of GBV, promote gender equity, and mitigate poverty. Cross-sectoral and context-informed strategies ensure the sustainability of interventions, ultimately fostering inclusive and resilient communities.

Normative Issues and Challenges

01. **Cultural Norms and Practices:** Entrenched practices perpetuate GBV, framing domestic violence as private, with norms and victim-blaming prioritizing family honour over victims' justice.³²⁰
02. **Misinterpretation of Religious Teachings:** Extremists often misconstrue religious texts to uphold patriarchal systems, diminishing women's rights and normalizing GBV through gendered power imbalances.³²¹

Non-normative Issues and Challenges

01. **Economic Vulnerability:** Poverty heightens women's exposure to GBV, limiting their access to education, resources, and support systems. As seen during the COVID-19 pandemic, this marginalisation often forces women to remain in abusive relationships due to a perceived lack of viable alternatives.³²³
02. **Weak Legal Frameworks:** Despite the enactment of the VAPP Act, enforcement is weak, especially in rural areas where traditional mechanisms often replace formal justice systems.³²⁴

03. **Inadequate Support Systems:** There is a lack of tailored GBV services, such as shelters and legal aid, especially in remote communities, limiting prevention and support.³²⁵



Policy Recommendations



01. Strengthen Legal Accountability and Enforcement: Involve religious and traditional leaders in enforcing GBV laws like the VAPP Act, ensuring accountability and preventing culprits from being shielded.

02. Institutionalise Gender Sensitivity in Traditional Governance: Establish formal roles for women and a Gender and Social Inclusion Office within traditional councils to enhance strategic planning and equity.

Programmatic Recommendations



01. Capacity Building for Leaders: Provide gender-sensitive training to religious and traditional leaders, covering women's legal rights, GBV impacts, and strategies for promoting gender equity.

02. Economic Empowerment Programs for Women: Develop and implement programs that enhance women's financial independence, that religious and traditional leaders can advocate for.

03. Creating Safe Spaces: Create safe spaces, provide legal aid, counseling, medical care, and shelter for GBV survivors, with community leaders' involvement to reduce stigma and encourage help-seeking.

04. Public Awareness Campaigns: Design community-based campaigns to challenge GBV, consulting leaders from design to implementation, emphasizing respect, equity, and non-violence in tailored initiatives.

05. Integrating GBV Prevention into Poverty Alleviation Programs: Integrate GBV prevention into poverty alleviation initiatives, like conditional cash transfers, recognizing the link between GBV and poverty.

06. Changing Social Norms Through Community-Based Dialogues: Develop programs that engage religious and traditional leaders in dialogues to challenge harmful practices, fostering collective commitment to end GBV.

“

Child marriage is one of the most painful things and there are two things that can discourage it; formal education of girls and appropriate birth registration

- Dr. Jacob Adetayo Haastrup (Olumobi of Imobi Ijesa)



“

Modelling is critical because people can only become what they see. When you treat women as traditional rulers as equal to you, then the people begin to see the same thing. I've seen notable change in just three years alone in how the women in the Warri Kingdom have become esteemed.

-Olori Atuwatse III (Queen Consort of Warri Kingdom)



“

As traditional rulers, we should influence anything against harassment or anything against GBV; call for meetings to educate men and women, discuss issues, and share experiences; and we must make sure we do the best as traditional rulers to encourage the issue of economic empowerment.

- Dr. Haliru Ndanusa (Emir of Shonga)



“

The moment you are a human being, you come with a dignity that has to be respected irrespective of your gender... The big challenge of religious leaders is to recognize and overcome their own biases and to strive towards making sure we have a more just society.

- Sheikh Muhammad Nurudeen Lemu



“

At the KUKAH Center, we have recognized the capacity of religious leaders, understanding their responsibilities in preventing and combating gender-based violence So the best we can do is to provide the training and develop the policies that are necessary to support them in preventing gender-based violence.

- Fr. Atta Barkindo



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How Do We Address Gender Disparities That Exacerbate Poverty?



Panelists

- » Dr. Oluwatobiloba Moody, Director, World Intellectual Property Organization (WIPO)
- » Orode Uduaghan, MBA, The Honorable Commissioner, Humanitarian Affairs and Girl Child Development, Delta state
- » Toyin Bashir, Founder WeSupportHer, Partner, Banwo & Ighodalo
- » Dr. Ochanya Idoko-Asuelimhen, MSI Reproductive Choice

Moderator

Chioma Momah, Policy Lawyer, Author and Coach

Credits: Policy Innovation Centre





Session Objectives

1. *Examine the impact of gender disparities on poverty in Nigeria.*
2. *Identify systemic barriers hindering women's socio-economic advancement.*
3. *Develop actionable, data-driven strategies to promote gender equity through multi-sectoral policies and programmes.*

Background

An estimated 87 million Nigerians live below the poverty line and Nigerian women constitute 64% of this population – persistent gender gaps in healthcare, education, and financial inclusion limit opportunities for women to overcome poverty.³²⁸ Nigerian women are simultaneously deprived of education, living standards, and income generation, compounding their experience of poverty. The session delves into barriers that exacerbate economic hardships for Nigerian women, exploring the effective approaches and policies that will foster more equitable and inclusive socioeconomic development. Closing the gender gap could boost the global economy by an estimated USD 7 trillion; addressing these disparities is crucial to fostering inclusive growth and reducing poverty.

³²⁹

Normative Issues and Challenges

01. **Patriarchal Structures:** Cultural and religious norms limit women's access to resources and agency, barring them from owning or inheriting assets in many settings.³³⁰
02. **Unpaid Care Work:** The expectation that women bear the responsibility for caregiving and domestic work limits paid labour engagement and their income-generating ability.³³¹

Non-normative Issues and Challenges

01. **Limited Financial Inclusion:** Despite government initiatives, which increased financial inclusion from 56% in 2020 to 64% in 2023, gender gaps persist, particularly in formal systems.³³²
02. **Healthcare Disparities:** Maternal mortality in Nigeria stands at 576 deaths per 100,000 live births, with rural women in states like Zamfara and Yobe facing the highest risks.³³³
03. **Digital Inequality:** The gender gap in digital literacy restricts women's engagement with digital financial services, e-learning

platforms, and telemedicine solutions, particularly in rural areas.³³⁴

04. **Multidimensional Poverty:** Women are disproportionately affected by poverty, thus perpetuating cycles of deprivation and exclusion.³³⁵
05. **Barriers to Education:** Barriers to education for girls include early marriage, financial hardship, and unsafe environments. Sexual harassment exacerbates this issue, with weak enforcement of protective laws like the 2021 Sexual Harassment Act.³³⁶
06. **Intersectional Discrimination:** Women with intersecting identities experience compounded barriers. For instance, disabled women from Northern minority ethnic groups in conflict areas may face heightened risks and vulnerabilities due to their gender, physical condition, and culture.³³⁷



Progress and Success Stories

Project ASO Accord: In April 2024, Nigeria's government, under the Vice President's office, signed the Project ASO Accord to streamline financial inclusion efforts. For the first time, key stakeholders—including the CBN, commercial banks, and mobile money operators—are coordinated by the President's financial inclusion adviser. This aims to enhance collaboration and accelerate women's access to financial services.

Policy Recommendations



01. **Inclusive Policy Framework:** Accelerate the implementation of the National Gender Policy to promote women's representation in leadership, addressing marginalized women's needs and intersectionality for equitable resource access.
02. **Financial Equity Measures:** Tailor financial inclusion schemes to prioritise women's access by implementing inclusive lending programs in financial institutions. ³³⁹
03. **Healthcare Innovations:** Expand telemedicine and mobile health to improve access to reproductive and maternal services in underserved, hard-to-reach areas.
04. **Leverage Creativity and Innovation:** Develop policies to support women in STEM and creative sectors with IP rights education, mentorship, and resources to monetize innovations.
05. **Anti-Harassment Legislation:** Enforce anti-harassment legislation to ensure safe and equitable access, robust monitoring and accountability across all institutions.

Programmatic Recommendations



01. **Digital Literacy Campaigns:** Launch digital skills initiatives for rural and marginalized women, bridging the digital divide and improving access to financial tools.
02. **Community Health:** Enhance primary healthcare by training community health workers and the availability of essential medical commodities, focusing on maternal and reproductive health.
03. **Engaging Traditional Leaders:** Partner with influential community and religious leaders to challenge harmful cultural practices, promote gender equity, and drive behaviour change. For example, involve religious leaders in family planning advocacy for increased uptake.
04. **Targeted Capacity Building:** Develop intersectional training programmes that empower marginalised women with skills to navigate and overcome systemic barriers. For instance, vocational training centres in Enugu have empowered widows and women with disabilities.
05. **Education and Mentorship for Girls:** Expand access to mentorship programmes and non-traditional educational paths, including vocational training and entrepreneurial education. Initiatives like Junior Achievement Nigeria's mentorship programme have shown success in equipping girls with practical skills.

“

We need to have legislation in place to address economic disparities; such as gender quotas for leadership, equal pay, access to finance and opportunities. There is a direct correlation between such legislation and economic prosperity.

- Toyin Bashir



“

In seeking women representation in rooms, we need to forge strong allies and collaborations, especially with men and associations who share the same vision.

- Dr. Oluwatobiloba Moody



“

All of us should commit to being advocates against gender disparities in our homes, workplaces, communities, churches, and whatever groups we find ourselves.

- Dr. Ochanya Idoko-Asuelimhen



“

When a woman is treated equally, it's better for the nation and all of us. It improves the economic outlook, and makes the nation healthier, happier, and wealthier.

- Chioma Momah



“

You cannot overemphasize the importance of having strong communities that are like guides to these girls, so the people they look up to, the people that hold their hands and help them move from point A to point B.

- Orode Uduaghan



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Post Summit Event



POST SUMMIT EVENT

Lessons from Africa: How Can We Make Digital Solutions Work for Women in Rural & Agricultural Livelihoods?



SESSION 1

Context Setting



Panelists

- » Alice Tipap, Climate Change Action Coordinator, Indigenous Women Development Affairs (IWDA)
- » Nancy Muggi, Administrator-Isiolo, Kenya Small Business Development Centres

Moderator

Dr. Osasuyi Dirisu, Executive Director, Policy Innovation Centre

Credits: Policy Innovation Centre with support from FSD Network & Better4Kenya





Session Objectives

1. *Examine the role of digital technologies in improving financial inclusion for rural women.*
2. *Explore the effectiveness of digital platforms in expanding women's access to financial services and market opportunities.*
3. *Develop practical strategies to integrate digital innovations into Nigeria's economic framework to promote equitable growth.*

Background

Rural women play a vital role in Africa's economy, yet they continue to face systemic barriers to financial inclusion, economic participation, and access to digital tools.³⁴⁰ Despite high mobile phone penetration, many rural women are unable to engage with digital financial services due to connectivity challenges, affordability, and cultural constraints.³⁴¹ In Nigeria, limited ownership of assets, restricted decision-making power, and relatively low digital literacy prevent women from fully utilising opportunities for financial growth.³⁴² However, digital solutions present an opportunity to bridge these gaps, enhance financial autonomy, and improve overall economic empowerment.³⁴³ This session discussed successful digital initiatives across Africa and explored the challenges, best practices, and strategies needed to enable women in rural areas to leverage digital innovations for economic growth.

Normative Issue and Challenge

01. **Gender Disparities in Access to Resources:** Gender norms and cultural restrictions limit women's access to financial tools and economic activities; rural women often have less financial control.³⁴⁴

Non-normative Issues and Challenges

01. **Limited Digital Literacy:** Many rural women struggle with using mobile phones for financial transactions, making engagement with digital financial services difficult.³⁴⁵
02. **Exclusion from Decision-Making:** Rural women are frequently left out of policy discussions regarding economic inclusion, resulting in solutions that do not address their specific needs.³⁴⁶
03. **Access to Financial Services:** Limited digital literacy, eligibility restrictions, and faith-based constraints such as Sharia compliance (e.g., high interest loans) discourage rural women from engaging with formal banking systems.³⁴⁷

04. **Infrastructure Gaps:** Poor internet connectivity, unreliable electricity, and limited access to affordable digital devices hinder the adoption of digital financial tools.³⁴⁸

05. **Market Accessibility and Exploitation:** Women farmers are often susceptible to risks associated with in-person cash transactions, such as cattle theft, unfair pricing and dependency on middlemen who exploit their lack of direct market access and communication.³⁴⁹



Progress and Success Stories

Localized Digital Platforms: Innovations like "Wafugaji Digital" in Kenya have enabled women to sell livestock and related products online, bypassing middlemen and security threats posed by transporting goods to physical markets.

Policy Recommendations



01. **Strengthening Gender-Inclusive Policies:**

Policies should address gender and rural-urban disparities holistically, and promote equitable access to credit, digital tools, and financial services.

02. **Expanding Infrastructure Investments:**

Improved internet access, electrification of rural areas, and mobile service expansion are essential for integrating women into digital financial systems.

03. **Formal Recognition of Marginalised**

Groups: Government policies formally recognize the contribution of women to the economy, particularly marginalised groups such as women in rural areas, to improve their access to financial and other supportive resources.

Programmatic Recommendations



01. **Targeted Digital Literacy Programs:** Develop accessible, community-based digital training for rural women on mobile banking, financial apps, and e-commerce, integrating sustainable systems for lasting impact.

02. **Digitisation of Savings Groups:** Transition traditional savings and loan associations to digital platforms, e.g. converting manual record-keeping in VSLAs to digital formats to enhance transparency and security.

03. **Accessible Market Platforms:** Expand gender-sensitive digital platforms for direct-to-market sales, enabling women to bypass exploitative intermediaries while ensuring usability, affordability, and attractive benefits to counter mistrust.

“

When we digitize records, we protect women's hard-earned money from fire, theft, and memory loss

– Nancy Muggi



“

There's no limit to what a woman can achieve when she is connected to the world.

–Dr .Osasuyi Dirisu



“

A woman who controls her finances controls her destiny.

– Alice Tipap



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SESSION 2

Challenges & Opportunities in Scaling Effective Digital Solutions for Rural Women in Africa



Panelists

- » Jared Ochieng, Senior Agricultural Finance Specialist, FSD Kenya.
- » Akinola Akinwumi, Behavioral Insights Lead, Policy Innovation Centre

Moderator

Tolulope Babajide, Gender Network Manager, FSD Africa

Credits: Policy Innovation Centre with support from FSD Network & Better4Kenya





Session Objectives

1. *Examine the structural and socio-cultural challenges affecting gender equity in Africa's informal economy.*
2. *Highlight effective interventions for scaling women-led MSMEs.*
3. *Develop actionable recommendations to foster gender-inclusive policies and programs*

Background

The digital finance ecosystem presents a significant opportunity to bridge gender disparities in economic participation across Sub-Saharan Africa.³⁵³ Insights drawn from Kenya demonstrate the transformative power of digital finance and agritech.³⁵⁴ Financial inclusion increased from 26.7% in 2006 to 84.1% in 2024 and the gender gap in financial inclusion decreased significantly, from 8.5 percent in 2016 to 4.2 percent in 2021; this change is largely driven by digital financial services such as M-Pesa, DigiFarm, and M-Shwari which improved access for women.³⁵⁵ Nevertheless, increased financial inclusion does not inherently translate to financial health and challenges persist in translating access to meaningful economic empowerment, particularly for marginalised women.³⁵⁶ Digital financial solutions must be accompanied by gender mainstreaming, user-centricity, and regulatory safeguards to ensure improved financial access leads to improved livelihoods and economic empowerment for women.³⁵⁷

Normative Issues and Challenges

01. **Cultural Norms:** Gender biases reinforce Nigerian women's financial exclusion; unpaid care work burdens women farmers, restricting economic productivity, digital participation, and formal banking engagement.³⁵⁸
02. **Gender Norms:** Gender norms prioritising male education (reflected in the digital literacy gap) and emphasis on social capital for women, heightens perceived risks and reinforce distrust of fintech due to data privacy, predatory lending, and cybersecurity concerns.³⁵⁹

Non-normative Issues and Challenges

01. **Infrastructure Gaps:** Lack of inconsistent electricity and network coverage contribute to rural-urban and gender disparities in smartphone access and digital finance adoption, reducing confidence.³⁶⁰

02. **Low Digital and Financial Literacy:** Literacy barriers hinder rural women's engagement with fintech, leading to underutilisation.³⁶¹ Present bias and gendered asset ownership further limit lending, saving, and investment potential.³⁶²
03. **Limited Involvement of Women:** Women's limited involvement in policy and product development often centres stereotypes over intersectional experiences, negatively impacting relevance and uptake.³⁶³
04. **Poor Grievance Mechanisms:** Accessibility and transparency issues in dispute resolution mechanisms discourage women from using digital financial platforms, as many rural users struggle to navigate these systems.³⁶⁴



Progress and Success Stories

Improved Financial Inclusion in Kenya: Digital platforms like M-Pesa and M-Shwari have drastically increased financial inclusion rates in Kenya, with the gender gap in financial access dropping from 12% to 4.2% between 2006 and 2021.

Policy Recommendations



01. Strengthen Regulatory Frameworks:

Governments must strengthen and enforce regulatory oversight and consumer protection to tackle digital financial system risks, ensuring data privacy and cybersecurity.

02. **Invest in Rural Infrastructure:** Enhance rural digital infrastructure by expanding broadband, mobile networks, and electrification to bridge the financial inclusion gap, facilitating women's access to digital financial services.

03. **Context-aware Policymaking:** Policy design should be data-informed, incorporating representative public consultations, to meet the diverse needs of rural women and marginalized groups.

Programmatic Recommendations



01. Human-Centred Design of Fintech Products:

Financial service providers should adopt a co-creation approach, involving women in designing context-sensitive fintech solutions, considering cultural, educational, and technological barriers.

02. **Digital and Financial Literacy:** Stakeholders should implement context-specific training using interactive methods to equip women with digital skills, integrating behavioral change frameworks (e.g., EAST: easy, attractive, social, timely).

03. **Revamp Grievance Mechanisms:** Establish user-friendly complaint resolution platforms, including USSD-based services, to efficiently inform users and address disputes with minimal input from consumers.

04. **Gender Mainstreaming in Agritech:** Promote gender-sensitive agritech initiatives offering digital financial solutions for female farmers, ensuring equitable access to market linkage and user incentives.

05. **Cross-Border & Sectoral Collaboration:** Collaborative efforts between governments, academia, the private sector, and countries are essential for knowledge sharing, learning from successful models, and developing scalable solutions.

“

Women’s experiences are diverse, and financial products must reflect these differences to be truly effective and inclusive.

– Tolulope Babajide



“

Regulation must catch up with innovation to protect the most vulnerable.

– Jared Ochieng



“

Without sensitive, context-aware design, even the largest investments will fail to drive user adoption and program impact.

– Akinola Akinwumi



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375.

SESSION 3

Africa's Unique Journey: What has Worked, What is Working, and Why?

**Panelists**

- » Dr. Jackline Omolloh, Lecturer, Jomo Kenyatta University of Agriculture and Technology
- » Jackson Kiptanui, Innovation Director, Jenga Future Initiatives
- » Dr. Mary Jimoh, Gender Research Specialist, Policy Innovation Centre

Moderator

Akinola Akinwumi, Behavioural Insights Lead, Policy Innovation Centre

Credits: Policy Innovation Centre with support from FSD Network & Better4Kenya





Session Objectives

1. *To explore the role of digital and climate solutions in enhancing women's economic resilience.*
2. *To examine structural and cultural barriers affecting women's participation in agritech and fintech.*
3. *To propose actionable policy and programmatic recommendations that promote gender inclusivity in digital and agricultural innovations.*

Background

Women's economic empowerment (WEE) is not just about fairness, it is a fundamental driver of sustainable development and a critical factor in achieving gender equality.³⁶⁵ Without it, the 2030 Agenda for Sustainable Development remains out of reach. Closing the gender gap in the workforce could add a staggering \$7 trillion to the global economy,³⁶⁶ this shows the immense potential of women's full participation in economic activities. In Nigeria, for example, the agricultural sector contributes roughly 28% to the nation's GDP and women play a crucial role in this sector, yet their participation in agritech and fintech—two rapidly evolving industries remains limited. If more women were empowered with access to these innovations, the economic impact could be transformative, boosting productivity, financial inclusion, and overall national growth.³⁶⁷ Women face barriers in labour force participation, access to formal financial services, wage equality, social protection, and digital literacy. These challenges limit their ability to thrive in a rapidly evolving economy.³⁶⁸ This session examined existing barriers, the intersection of digital and climate technologies in addressing gender disparities, and proposed solutions to enhance women's participation in digital and climate-responsive economic opportunities.

Normative Issues and Challenges

01. **Social Norms:** Gender norms limit women farmers' mobility, land rights, and market access; behavioural and societal shifts are necessary to drive the adoption of digital and climate solutions.³⁶⁹
02. **Cultural Bias Against Women in Agriculture:** Perceptions that mechanisation and agritech are male-dominated restrict women's engagement in high-value agricultural activities.³⁷⁰ Women in Nigeria produce 30% less per hectare than men due to limited access to inputs and tools, etc.³⁷¹

Non-normative Issues and Challenges

01. **Infrastructure Deficits:** In Nigeria, broadband penetration is at 44% and electricity is either unavailable or sporadic in rural areas, hindering fintech and agritech adoption. This condition limits women's ability to use digital tools for financial transactions and climate adaptation.³⁷²
02. **Digital Literacy Gaps:** Digital illiteracy is a key challenge. Gender disparities in digital skills among Nigerian youth (31% in favour of boys and young men), restrict women and girls' ability to utilise digital payment platforms and solutions such as agritech

services.³⁷³

03. **Gender Exclusion in Policymaking:** Underrepresentation in decision-making on policies exacerbates exclusion; e.g., women represent less than 27% of decision-makers in single/lower houses of parliament.³⁷⁴
04. **Limited Trust in Digital Financial Services:** With 67% of banked customers in Nigeria trusting banks over fintech solutions despite dissatisfaction; this mistrust limits women's fintech adoption.³⁷⁵
05. **Climate Vulnerabilities:** Although women are perceived as more vulnerable to the effects of climate change, gender-responsive climate finance remains underfunded.³⁷⁶ For instance, despite contributing more than men to food production, access to financing for women farmers is limited.³⁷⁷
06. **Lack of Access to Capital:** Women-led businesses are less likely to access capital and credit due to restrictions such as collateral requirements.³⁷⁸ This limits their ability to scale up and integrate digital innovations.
07. **Limited Gender-Disaggregated Data:** Policymaking remains hampered by inadequate gender-disaggregated data; with such data, policy design is likely to be more effective.³⁷⁹

Progress and Success Stories

Women-Led Climate Initiatives: In the Rift Valley, women have successfully taken leadership roles in coffee and tree-planting projects, contributing to both economic growth and environmental conservation.

Expanded Access to Entrepreneurial Training: Universities like Jomo Kenyatta University of Agriculture and Technology (JKUAT) are equipping students, particularly women, with entrepreneurial skills to create self-employment opportunities in agriculture and technology.

Policy Recommendations



01. **Promote Gender-Responsive Agricultural Policies:** Governments should implement mandatory gender quotas in agritech and fintech initiatives, ensuring that there is more inclusivity and parity in participants in these programs.
02. **Investment in Rural Infrastructure:** The expansion of broadband connectivity and electricity supply to rural areas is essential for digital inclusion. Also, an increase in internet penetration could boost female employment opportunities and economic inclusion.
03. **Financial Incentives:** The introduction of women-targeted credit schemes and subsidies can increase the adoption of

digital solutions (e.g., agritech), enhancing entrepreneurship.

04. **Strengthening Digital Financial Protections:** Enforcing robust financial regulations and consumer protection laws in fintech is likely to result in a reduction in fraud and other vices and an increase in trust.
05. **Inclusive Policymaking:** Underrepresentation weakens policy impact. establish frameworks that ensure women's representation in decision-making bodies, targeting policy on digitalisation.

Programmatic Recommendations



01. **Digital Literacy and Capacity-Building:** Development of tailored training programs for rural women can enhance the adoption of technological tools and solutions. Women who receive fintech literacy training are more likely to use and benefit from digital payment platforms.
02. **Community-Led Behavioural Change Campaigns:** Partnering with local leaders, schools, and cooperatives can increase societal acceptance of women's roles, especially in roles considered better suited to males such as tractor operators in mechanised agriculture.
03. **Partnerships for Knowledge Transfer:** Collaboration between universities, private sector firms, and women's cooperatives is effective in improved adoption of digital solutions.
04. **Climate-Smart Agricultural Training:** Integrating climate adaptation strategies and feedback mechanisms into digital agritech

platforms can increase climate resilience, and improve solutions provided by leveraging local knowledge.

05. **Gender-Sensitive Data Collection:** Establishing data collection mechanisms focused on gender-disaggregated analytics can enhance policy relevance, engagement, and efficacy.
06. **Gender-Sensitive Education:** Education shapes norms and influences socialisation; integrating gender awareness into curricula and encouraging students to share insights with peers and family for broader impact will address challenges presented by stereotypes.
07. **Inclusive Representation:** Ensure women, including the marginalised (e.g., rural, with disabilities) influence decision-making and product design for equitable access to tools and opportunities made available to transform progressive discussions into real impact.



“

When you take land away from women, you take away their livelihood.

– Dr. Jackline Omolloh



“

Trust is the cornerstone of digital adoption among rural women.

– Dr. Mary Jimoh



“

A woman who sees value in agriculture sees value in her future.

– Jackson Kiptanui



“

Partnerships and collective action are the pathways to meaningful change.

– Akinola Akinwumi



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ANTICIPATE

Measuring What Matters:

Learning Workshop



September 2nd, 2025



Abuja

Enquires:

genderfoyer@policycentre.org

+234 803 498 3392



Appendix

Agenda

Tuesday, September 3, 2024: Day 0

TIME	TITLE	ACTIVITY	SPEAKER	VENUE
9:00am – 5:00pm	Measuring What Matters: Innovative Approaches to Understanding Poverty and Addressing Inequities	Learning Workshop	PIC/IPA/IPSOS/PC	Obecha A and B
9:00am – 2:00pm	Exploring the Roles of Religious and Traditional Leaders in the GBV Policy Process	Stakeholders Dialogue	PIC/Ford	Acacia A and B
4:00pm – 7:00pm	Registration	Registration and Tag pickup	PIC	Pre-Function Area

Wednesday, September 4, 2024: Day 1

TIME	TITLE	ACTIVITY	SPEAKER	VENUE
8:00am – 9:00am	Registration	Registration and Tag pickup	Policy Innovation Centre	Pre-Function Area
9:00am – 9:05am	Introduction to the Summit	Welcome and Introductions	Policy Innovation Centre	Pre-Function Area
9:05am – 10:05am	The Power of Clean: Gender Equity in WASH for Sustainable Poverty Solutions	Breakout Session 1	<ul style="list-style-type: none"> » Dennis Aizobu, Managing Director, SFH Access » Dr. Boluwaji Onabolu, Professor of Practice, University of Johannesburg » Ms. Elizabeth Ugoh, Director of Water Quality, Federal Ministry of Water Resources and Sanitation » John Makina, Country Director, Nigeria, OXFAM International » Ms. Joy Aderele, Country Director, Self Help Africa 	Obecha A and B
			<p>Moderator: Shadrack Guusu, Head of WASH, Self Help Africa</p>	

Shaping a Gender-Inclusive AI future for Nigeria: What are the Considerations?	<ul style="list-style-type: none"> » Dolapo Agbede, Disability Inclusion Advisor, The Joint National Association of Persons with Disabilities (JONAPWD) » Dr. Vincent Olatunji, National Commissioner, Nigeria Data Protection Commission (NDPC) » Mayokun Adediran, Policy Lead, Policy Innovation Centre » Ashley Immanuel, Co-founder, Semicolon 	Main Hall		
<p>Moderator: Dr. Yetunde Anibaba, Senior Lecturer, Lagos Business School</p>				
From Policy to Action: How Health Financing Policies Can Increase Access for Vulnerable and Hard to-Reach Populations.	<ul style="list-style-type: none"> » Afeez Olajire, Managing Partner CEO, ACE Strategy and Consults Limited » Dr. Gafar Alawode, Managing Partner/ Program Director, Development Governance International (DGI) Consult » Dr. Oghenefejiro Nwoko, Managing Director/ CEO, Nigeria Solidarity Support Fund » Dr. Oritseweyimi Ogbe, Director of Special duties, The National Primary Health Care Development Agency (NPHCDA) » Gabriel Okeowo, Country Director, BudgIT 	Ball Room 4		
<p>Moderator: Dr. Nnennaya Kalu-Umeh, Deputy Director and Technical Advisor, Director General/CEO of the National Health Insurance Authority (NHIA)</p>				
Village Savings and Loan Associations (VSLA): A Catalyst for Women Economic Empowerment and Poverty Reduction.	<ul style="list-style-type: none"> » Faiza Muntaka, Partnerships and Advocacy Coordinator, CARE, Nigeria » Alh. Nura Danmadami, Director General, Bauchi State Agency for Sustainable Microfinance 	Acacia A and B		
<p>Moderator: Dr. Hussaini Abdu, Country Director, CARE Nigeria</p>				
10:05am – 10:30am	Tea Break & Exhibition Tour	Tea-break & Exhibition Tour	Tea-break & Exhibition Tour	
10:30am – 10:35am	Music Rendition	Music Rendition	El-Excess Entertainment	Main Hall
10:35am – 10:40am	The National Anthem	The National Anthem	PIC Media Team	Main Hall
10:40am – 10:45am	Welcome Speech	Welcome Remark	Udeme Ufot, Chairman, Policy Innovation Centre	Main Hall
10:45am – 10:50am	Opening Remark	Opening Speech	Olaniyi Yusuf, Chairman, Nigeria Economic Summit Group	Main Hall

10:50am – 10:55am	Special Guests	Special Recognition	Government/Donors/Development Partners/ Private Sector	Main Hall
10:55am – 11:05am	Special Remarks	Special Remark	» Prof. Abubakar Sulaiman, Director General - National Institute for Legislative & Democratic Studies » Takudzwa Kanyangarara, Gender and Development Manager, UNICEF » Dr. Usie Charles, Country Director, Plan International Nigeria & The Country Shadow Director » Other Special Guests	Main Hall
11:05am – 11:15am	Introduction to the Gender and Inclusion Summit	Presentations	Dr. Osasuyi Dirisu, Executive Director, Policy Innovation Centre	Main Hall
11:15am – 11:30am	Keynote Speech	Keynote Speech	Greta Bull, Director, Women's Economic Empowerment, Bill & Melinda Gates Foundation	Main Hall
11:30am – 12:00pm	Japa or Japada: Nigerian Youth and the Hustle for Greener Pastures	Fireside Chat	» Hashim Adamu, Youth Champion, PLAN International » Amarachukwu Nwokokoro, Youth Advocate, UNICEF » Menkiti Vincent, Youth Advocate, UNICEF Moderator: Chris Agbajogu, Behavioural Insights Specialist, Policy Innovation Centre	
12:00pm – 12:10pm	Ministerial Speech: Shaping Inclusive Futures for Nigerian Youths	Ministerial Speech	Engr. Ayodele Olawande Wisdom, Honourable Minister of State for Youth, Federal Ministry of Youth Development in Nigeria	Main Hall
12:10pm – 1:15pm	Beyond Dialogues: Securing Inclusive Futures through Gender-Equitable Legal Frameworks	Plenary 1	» Senator Natasha Akpoti-Uduaghan, Kogi Central Senatorial District in the Nigerian Senate » Senator Sharafadeen Alli, Member of the Senate of Nigeria, Representing Oyo South Senatorial District » Hon. Blessing Amadi, Member, Federal House of Representatives, National Assembly of Nigeria (NASS) Moderator: Prof. Shola Omotola, Professor of Political Science, Federal University Oye Ekiti (FUOYE), Ekiti State, and Consultant in NILDS	Main Hall
1:15pm – 1:25pm	3 Minutes Research Presentation	Oral Presentation	Dr. Michael Kunnuji/Dr. Bukola George/Dr. Sesan Makinde/Mayokun Adeniran	Main Hall

1:25 pm – 2:15 pm	Unpacking access to essential tools and services for women's economic empowerment – Collaborating for sustainable outcomes	Plenary 2	» Aisha Hadejia, Partner, Sahel Consulting Agriculture and Nutrition Limited » Egemba Chinonso Fidelis, Medical Doctor/ Storyteller (Aproko Doctor) » Yetunde Fatogun, Social Development Specialist, The World Bank » Ifeanyi Nwokolo, Head of Business Development and Financial Inclusion, FCMB » Dr. Sophie Mills, Gender Lead, FSD Network	Main Hall
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Moderator:

Emezino "Zino" Daniel Afiegbe, Gender Center for Excellence, EFINA

2.15pm - 3.00pm	Refreshment & Networking	Refreshment & Networking	Lunch & Networking	
3:00pm – 03:50pm	Getting to Equal: How Educating Girls Can Help Break the Cycle of Poverty in Nigeria	Breakout Session 2	» Gideon Olanrewaju, Country Director, Aerei Digi Hub » Jidera Musa, Chairperson, Forum for African Women Educationist. Nigeria (FAWE) » Nabila Aguele, Chief Executive, Nigeria, Malala Fund » Abiola Arogundade, Senior Special Assistant to the President on Technical, Vocational and Entrepreneurship Education.	Ball Room 4

Moderator:

Adokaji Odela, Plan International Youth Advisory Panel

Bridging the Food Security Gap: from the Grassroots to the Board Room	» Ayokanmi Ayuba, Country Program's Director, TechnoServe » Kingsley Nwachukwu, Program Lead – Innovation, Mastercard Foundation » Anthonia Taiwo-Ajayi, Senior HR Manager Sahel Consulting » Jamila Lawal, LAWFF Fellow, Nutritionist Specialist, Jamila Lawal Enterprises Limited » Andrea Ruediger, Cluster Coordinator and Project Manager, Sustainable Agricultural System and Policy, GIZ	Obecha A and B
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Moderator:

Akinola Akinwumi, Behavioural Insights Lead, Policy Innovation Centre

A Business Case for Women in Leadership: Driving Profitability and Innovation. (WGC Co)	» Hansatu Adegbite, National Consultant, Private Sector Partnerships for the UN Women Nigeria Country office » Zainab Bashir Yau, Director, DermaRx » Chinenye Uwanaka, Managing Partner, Firma Advisory (TFA) » Chukwuemeka Oyinmadu, Ph.D. Feminist Economist & Programme Specialist, Women Economic Empowerment, UN Women	Acacia A and B
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Moderator:

Tawakalit Kareem, Associate Managing Partner, WILAN Global Consulting

	Enhancing Women's Lives and Livelihoods through Economic Inclusion		» Ayodele Emmanuel Fashogbon, Economist, World Bank Africa Gender Innovation Lab » Ubah Thomas Ubah, Senior Social Protection Specialist at the World Bank » Kabir Muhammed Abdullahi, Deputy Program Manager, National Social Safety Net Coordination Office (NASSCO) » Elizabeth Egharevba, Director, Economic Growth Department, Federal Ministry of Budget and National Planning » Chukwuemeka Onyimadu, Feminist Economist and Programme Manager, Women Economic Empowerment, UN Women Nigeria	Main Hall
			Moderator: Taimur Samad, Operation Manager, World Bank	

3:50pm – 4:45pm	From Policy to Practice: What is the Role of Religious and Traditional Leaders in GBV Interventions that Promote Equity and Address Poverty	Plenary 3	» Joy Ehinor-Esezobor, Program Manager, Ford Foundation » His Royal Highness, Dr. Haliru Ndanusa, CFR, Emir of Shonga » HRH Dr. Jacob Adetayo Haastrup, FCIPM, FNIPR, FHAN, FITD, JP, Olumobi of Imobi Ijesa » Olori Atuwatse III, Queen Consort of Warri » Sheikh Muhammad Nurudeen Lemu, Director, Development Initiative of West Africa (DIWA) » Fr. Atta Barkindo (PhD), Executive Director, The Kukah Centre Foundation	Main Hall
			Moderator: Anita Kemi DaSilva - Ibru MD; MPH, Founder, Women at Risk International Foundation (WARIF)	

4:45pm – 4:50pm	Closing for Day One	Closing for Day One		
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Thursday, September 4, 2024: Day 2

TIME	TITLE	ACTIVITY	SPEAKER	VENUE
8:00am – 9:00am	Registration	Registration	Policy Innovation Centre	Pre-function Area
9:00am – 9:05am	Introduction to the Summit	Welcome and Introductions	Policy Innovation Centre	Main Hall
9:05am – 10:05am	How do we address gender disparities that exacerbate poverty?	A Learning Session/ Breakout Session	<ul style="list-style-type: none"> » Dr. Oluwatobiloba Moody, Director, World Intellectual Property Organization (WIPO) » Orode Uduaghan, MBA, The Honorable Commissioner, The Humanitarian Affairs and Girl Child Development, Delta State » Toyin Bashir, Partner, Banwo & Ighodalo » Dr. Maureen Ugochuku, Member, Women in Public Health Leadership for Africa (WIPHLA) » Emmanuel Ajah, Country Director, MSI Reproductive Choice 	Ball Room 4
			<p>Moderator: Chioma Momah, Public Policy Lawyer, Author and Coach</p>	
	Fireside Chat on State Policy Response to Food Insecurity	Fireside Chat	<ul style="list-style-type: none"> » Hon. Ya'u Haruna Gamji, Commissioner for Agriculture, State Ministry of Agriculture, Gusau, Zamfara State » Hon. Bello Mohammed Wamakko, The Honourable Commissioner for Agriculture, Ministry of Agriculture, Sokoto State, Nigeria » Hon. Abubakar Umar Dan'Akano, Commissioner Ministry of Agriculture, Nasarawa State » Hon. Samson Ishaku Bugama, The Honourable Commissioner, Agriculture and Natural Resources, Ministry of Agriculture and Natural Resources, Plateau State Government, Nigeria. » Hon. Murtala Mohammed Dabo, The Honourable Commissioner for Agriculture, Ministry of Agriculture, Kaduna State, Nigeria » Dr. Danjuma Mahmood Yankatsari, The Honourable Commissioner, Agriculture and Natural Resources, Ministry of Agriculture and Natural Resources, Kano State, Nigeria. 	Main Hall
			<p>Moderators: Prof. Oyinkan Tasie, Michigan State University Adekemi Omole, Gender and Inclusion Lead, PIC</p>	
	Empowering Women Through Digital Innovations: Bridging Maternal Health and Financial Inclusion for Sustainable Economic Growth		<ul style="list-style-type: none"> » Anyogu Ngozi Onyemuwa, MD/CEO, AG Mortgage Bank Plc » Fifehan Osikanlu, Principal, Eden Ventures Group » Dr. Sesan Makinde, Managing Partner, Viable Knowledge Masters » Ini Dima-Okojie, Actress and Women's Health Advocate » Tolulope Babajide, Gender Network Manager, FSD Africa 	Acacia A and B
			<p>Moderator: Rhoda Robinson, Executive Director, HACEY Health Initiative</p>	

10:05am – 10:15am	Goodwill messages	Remarks	Ambassadors	Main Hall
10:15am – 10:25am	About the PIC	Presentation	Dr. Osasuyi Dirisu, Executive Director, PIC	Main Hall
10:25am – 10:45am	Keynote Speech	Keynote Speech	Dr. Jewel Howard-Taylor, Secretary-General, African First Ladies Peace Mission (AFLPM-MIPREDA)	Main Hall
10:45am – 11:25am	Face Me, I Face You: Fixing the Urban Poverty and Housing Crisis	Fireside Chat 1	» Will Bradley, Consultant, Urban Livability & Mobility in Nigeria, The World Bank » Doyin Adewola, Founder/CEO Roomeo, Abuja, Nigeria » Sadiq Gulma, PMP, LEED AP, Chief Executive Officer/President, Green Habitat Initiative (GHI)	Main Hall

Moderator:

Dr. Osasuyi Dirisu, Executive Director, Policy Innovation Centre

10:45am – 11:25am	Characterizing the Meso Environment of Nigerian Food Vendors and their Implication for Inclusion: Evidence from a Study of Wholesale Markets for Tomatoes Fish and Green Leafy Vegetables	Plenary 1	» Dr. Hadiza Sabuwa Balarabe, The Deputy Governor, Kaduna State » Prof. Saweda Liverpool-Tasie, Principal Investigator, Gates Foundation Funded RSM2SNF and USAID Nigeria funded PSEG » Iredele Ogunbayo, Researcher and Administrative Manager, Innovation Lab for Policy Leadership in Agriculture and Food Security, University of Ibadan » Abigail Waya, Head of Service, Nasarawa State Government » Ruth Agbo, National President, Association for Women in Trade and Agriculture	Ball Room 4
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Moderator:

Prof. Oyinkan Tasie, Michigan State University

10:45am – 11:25am	Exhibition Tour by Dr. Jewel Howard-Taylor, Secretary-General, African First Ladies Peace Mission (AFLPM-MIPREDA)	Tea-break & Exhibition Tour	Tea-break & Exhibition Tour	Pre-Function Area
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11:50am – 12:00pm	3 minutes Research Presentation	Oral Presentation	Dr. Michael Kunnuji/Dr. Bukola George/Dr. Sesan Makinde/Mayokun Adeniran	Main Hall
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12:00pm – 12:50pm	Gender-Inclusive Pathways to Equitable Primary Health Care in Nigeria	Plenary 2	<ul style="list-style-type: none"> » Dr. Muntaka Umar-Sadiq, National Coordinator, Nigeria Health Renewal Investment Initiative » Dr. Muyi Aina, Executive Director, National Primary Health Care Development Agency (NPHCDA) » Dr. Kelechi Ohiri, Director General, National Health Insurance Scheme (NHIS) » Prof. Lucy Idoko, Professor of Public Health and Community Medicine, Bingham University Karu, Nasarawa state. » Dr. Omokhudu Idogho, Managing Director, Society for Family Health Nigeria 	Main Hall
Moderator:				
Prof. Ehimario Igumbor, Extraordinary Professor, School of Health Systems & Public Health, University of Pretoria, South Africa; Principal Partner & Global Health Lead, OptiDel Global				
12:00pm – 12:50pm	Women in Leadership: Catalysing Gender Equity, MSME Growth, and Economic Empowerment in Africa's Informal Economy		<ul style="list-style-type: none"> » Aisha Aminu, Country Director, New Faces New Voices » Ruskiyat Titilola Badmus, Technical Coordinator, GIZ's Promotion of Agricultural Finance for Agri-based Enterprises in Rural Areas (AgFin) in Nigeria » Tolulope Babajide, Gender Network Manager, FSD Africa 	
Moderator:				
Dr. Sophie Mills, Gender Lead, FSD Network				
12:00pm – 12:50pm	Communicate to Activate: Transforming Policy into Progress		<p>Nsidiibe-Abasi Joy Una, Special Initiatives Lead Gatefield</p> <p>Folu Storms, Broadcaster and Media Executive</p> <p>Akinola Akinwumi, Behavioral Insights Lead, PIC</p> <p>Omowunmi Gbamis, Nigerian Governors Spouses Forum (NGSF)</p> <p>Fifeha Osikanlu, Principal, Eden Ventures Group</p> <p>Raihanah Ibrahim, Principal/Director, SCIDaR</p>	Obecha A and B
12:50 pm – 1:05 pm	Ministerial Reflection	Ministerial Reflection	Dr. Tunji Alausa, Minister of State for Health and Social Welfare	Main Hall
1:05pm – 1:55pm	Leveraging Digital Technology for Poverty Reduction and Socio-Economic Development; Lessons from Edo State	Plenary Session 3	<ul style="list-style-type: none"> » Hon. Ifaluyi-Isibor Ogbuide, Commissioner, Ministry of Digital Economy Science and Technology (MDEST), Edo State' » Yuwa Naps, Permanent Secretary, MDEST, Edo State » Osa S. Bazuaye, Managing Director, Edo State Digital Governance and Management Agency, Edo State » Precious Asemota, Managing Director, Edo Innovates » Oluwaseun David Adepoju, Managing Partner, CcHUB » Ms. Andidiong Okon, Program Director, Public Digital » Mayokun Adediran, Policy Lead, Policy Innovation Centre 	Main Hall
Moderator:				
Dr. Cornelius Ohonsi, Policy Advocacy Specialist, Policy Innovation Centre				

1:05pm – 1:55pm	Amplifying the Blind Spots; Gender Inclusion at the Centre of National Agricultural Policy	Breakout Session 2	<p>Keynote Presentation: Michèle Mbootchouawou, Deputy Director, AWARD</p> <ul style="list-style-type: none"> » Ms. Olamide Deborah Olaosebikan, Senior Research Associate (Gender Specialist), International Institute of Tropical Agriculture (IITA) » Dr. Patricia Ukegbu, Associate Professor, Michael Okpara University of Agriculture, Umudike » Ms. Roshidat Oyinlola, Assistant Chief Land Resource Officer, Federal Ministry of Agriculture and Rural Development » Ms. Lilian Treasure, Lecturer » Michael Okpara University of Agriculture, Umudike <p>Moderator: Ms. Aisha Hadejia, Associate Partner, Sahel Consulting Agriculture & Nutrition Ltd</p>	Acacia A and B
1:55pm – 2:00pm	Music Rendition	Music Rendition	El-Excess Entertainment	Main Hall
2:00pm – 2:50pm	WEE Policy as a policy pathway for reducing poverty and economic inequality?	Fireside Chat 3	<ul style="list-style-type: none"> » H.E Amb Prof. Olufolake Abdulrazaq, The First Lady of Kwara State and Chairperson Nigeria Governors Spouses Forum » Hon. Minister Dr. Jamila Ibrahim; Hon. Minister of Youth Development. » Ms. Hadiza Bala Usman, Special Adviser to the President on Policy & Coordination » Ms. Nabila Aguele; Chief Executive Malala Fund » Mrs Shyllon, Director WAPA, Lagos State » Folu Ogunkeye (A.K.A Folu Storms), Broadcaster and Media Executive <p>Moderator: Lehle Balde, Editor, Businessday Weekender</p>	Main Hall
2:00- 2:50pm	Amplifying the Blind Spots; Gender Inclusion at the Centre of National Agricultural Policy		<ul style="list-style-type: none"> » Dr. Temitayo Adenike Adeyemo, Lecturer, University of Ibadan » Dr. Sherifat Adegbesan, Senior Lecturer, Edo State College of Agriculture and Natural Resources » Ms. Vera Onyeaka-onyilo, Knowledge Management, Communications and Policy Advisor, International Fund for Agricultural Development (IFAD) » Dr. Chinwoke Clara Ifeanyi-obi, Senior Lecturer, University of Port Harcourt <p>Moderator: Ms. Aisha Hadejia, Associate Partner, Sahel Consulting Agriculture & Nutrition Ltd</p>	Obecha A and B
2:50pm – 3:00pm	3 minutes Research Presentation	Oral Presentation	Dr. Michael Kunnuji/Dr. Bukola George/Dr. Sesan Makinde/Mayokun Adeniran	Main Hall

3:00pm – 3:50pm	Financing SDG 5 in Nigeria: Addressing Gaps and Opportunities for Gender Equity	High-Level Ministerial Plenary	» H.M. Hannatu Musawa, Minister of Art, Culture, and the Creative Economy in Nigeria » H.M. Dr. Tunji Alausa, Minister of State for Health and Social Welfare (Health-focused)	Main Hall
Moderator: Dr. Tayo Aduloju, CEO, NESG				
3:50pm- 4:00pm	Presentation of Prizes	Research Presentations	Gates Foundation	Main Hall
04:00pm – 4:10pm	Vote of Thanks	Closing Session	Dr. Tayo Aduloju, CEO, NESG	Main Hall
04:05pm – 4:10pm	Closing of Day Two			



Abstract Directory & QR Code

Lead Author	Abstract Title
Oladunni Adenuga	From pockets to clicks: the influence of wealth status on gendered digital
Oluyemi Theophilus Adeosun	Dynamics of balancing personal and professional commitments and impact on job satisfaction: evidence from Nigerian women in professional spheres
Ayooluwa Femi Aribisala	Impact of Women's Economic Empowerment on Household Poverty Reduction in Abuja
Eseyin, Emmanuel Olorunleke (Ph.D), Sarah Oriowo	Stakeholders' Interventions on Girls' Reproductive Health Needs for Equitable Access to Secondary Education in Niger State
Ebuka Christian Orjiakor	Strengthening the School Engagement of Adolescent Girls through Social Support: A Moderation Analysis of Socioemotional Skills
Olamide Nwanze	Gender-Responsive and Transformative Review of Cassava Seed Producers Selection and Accreditation Policy Guideline in Nigeria
Helen Okotie	The impact of Village Savings and Loan Association (VSLA) on women's economic empowerment in Kano state: A case study of ALDDN
Isaac Oritogun	Understanding Behavioural Drivers of Political Farming and its Impact on Food Security in Nigeria
Precious Ugochukwu	Mapping School Insecurity in Nigeria: Addressing Educational Inequity and Enhancing Opportunities for Girls
Maryam Ibrahim	An evaluation of the gender-responsiveness of Nigeria's Energy Transition Plan (ETP) targets for the cooking sector
Abutalib Abdulsalam	Understanding relationships between birth registration and healthcare access in Gombe state, Nigeria
Hauwa Ali	Energizing agriculture: Empowering women farmers through sustainable
Ifeanyi-obi C.C	Promoting Gender-Responsive Climate Smart Interventions and Policies in Agrifood Systems in Nigeria; Perspective from Rural Women in Southern Nigeria
Ebenezer Akinwale	The Impact of Teach for Nigeria on Whole Child Development, Teaching Quality, and School Community
Funmilayo Oyekanmi	Closing the gender gap in Poverty Through Girl Empowerment
Ngozi Iyoho	Challenges and opportunities for formalizing the informal sector and improving the working conditions of women in South-west Nigeria: A qualitative approach

Omosese Oyekanmi (Ph.D.)	Policy Formulation and Implementation of Women's Land Rights and Climate Adaptation Policies in Nigeria
Akinola Akinwumi	Educational Inequities in Nigeria; Policy Recommendations for Reducing School Deprivation
Temitayo Adeyemo	Gender gaps in the Nigerian aquaculture sector: the role of policy framing and implementation
Vera Onyeaka Onyilo	Improving Access to Credit for Smallholder Women Farmers to Boost Food Systems Transformation in Nigeria: A Case for Policy and Action
Ademuson Adefolake Olusola	Gender Inequality as Constraint on Women Occupying Administrative Leadership Positions in Oyo State Civil Service
Atunde Ahmed Olarewaju	Predictive Analysis: Clean Cooking and Health of Women and Children in Nigeria
Akintunde Olugbemi	Empowering Women in African Agriculture: Addressing Marginalisation, Leveraging Technology, and Fostering Partnerships for Sustainable Development
Sandra Onyia	Nigerian Women in Political and Corporate Leadership: The Role of Gender Quotas in Enhancing Gender Equity
Emmanuel Nwala	Barriers to women's health joint advocacy and collective action in Nigeria
Iyanu Joseph	Examining the Multi-Dimensional Impact of Educational Inequality on Almajiri Children in Northern Nigeria
Christopher Michael Orji	Household Disposable Income and the Girl-child Access to Basic Education
Devis Mwakanyamale	Gender Transformative Approaches in Agrifood Systems: Building Economic Resilience through Norm Change
Adegbile Mayowa	Exploring "Nwa Girls": Ashake Foundation's Apprenticeship Tool for Sustainable Women Empowerment
Alhassan Alhaji Bulama	Unlocking Girls' Potential: Harnessing the value of Female Mentorship in Empowering Adolescent Girls and Addressing Gender Inequalities in Northern Nigeria
Ehon Anthony Ph.D.	Reducing women's vulnerability and poverty through Saving and financial inclusion; Nigeria for Women project implementation
Aisha Hadejia	Policy actions to catalyze sustainable food system transformation in Northeastern Nigeria
Precious Olamide Oyeleke	Prevalence and Correlates of Sexual Satisfaction and Quality of Life Among Married Adults in Ibadan North Local Government Area of Oyo State Nigeria
Temitope J. Owolabi	Navigating Equity and Empowerment: Exploring Gender Dynamics and Inclusive Leadership in the Creative Arts Sector
Ishak Lawal	Preventing female cancers as a stimulus for sustainable economic growth: a narrative review of implementation of Nigeria for Women Project (NFWP)

Muhammad Kabir	Male Engagement: Transforming Gender Inequalities and Empowering SRH Decision-Making Among Married Adolescent Girls Aged 15-19 in Jigawa State
Uthman Hassan Alao	Knowledge and Attitude of Blood Donors toward Sickle Cell Anemia in Ibadan
Dr. Comfort Fatimoh Sheidu	Gender Equity in Technology and Innovation: Pathways to Reducing Poverty
Umar Umami Musa	Health inequity as a factor hindering cervical cancer elimination: A case study of the ruga nomadic pastoralist communities in Nigeria
Victor Patrick	Empowering Rural Women through Financial Inclusion: A Case Study of Nigeria for Women Project (NFWP) in Niger State
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