



T H E M E :

**Building Bridges: Advancing Gender and Inclusion  
Through the Intersection of Trade and Health**

28TH - 29TH NOVEMBER, 2023

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THE PURPLE BOOK 2ND EDITION

# GENDER AND INCLUSION SUMMIT 2023

## Building Bridges: Advancing Gender and Inclusion through the Intersection of Trade and Health

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The Gender and Inclusion Summit took place on the 28th & 29th of November, 2023, at the Abuja Continental Hotel, Abuja. #GS23 was organized by the Policy Innovation Centre (PIC) of the Nigerian Economic Summit Group (NESG).

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## FOREWORD

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It is with immense pleasure that I extend my heartfelt welcome to you as you journey with us in the second edition of the Purple Book. This compilation stands not only as a testament to our collective dedication to advancing gender equality and social inclusion but also as a beacon illuminating the path toward a more equitable and prosperous future for Nigeria.

As the Policy Innovation Center, we stand at the nexus of policy, innovation, and societal progress. Our commitment to fostering dialogue, driving change, and catalyzing action lies at the heart of our mission. The Gender and Inclusion Summit, epitomizes this commitment by providing a dynamic platform for stakeholders across diverse sectors to converge, deliberate, and chart a course toward a more inclusive society.

The inspiration behind this edition of the Purple Book stems from our unwavering belief in the transformative power of intersectionality. By exploring the interconnectedness of trade and health through a gender and inclusion lens, we endeavor to unearth innovative solutions that transcend traditional boundaries and address systemic disparities head-on.

In the pages that follow, you will find a rich variety of insights, recommendations, and actionable strategies distilled from the collective wisdom of policymakers, thought leaders, and change agents. From discussions on youth empowerment to reflections on policy

imperatives, each contribution serves as a building block in the edifice of progress we seek to construct.

My gratitude goes to all who have contributed to the realization of this book. From our esteemed speakers and partners to the dedicated members of the NESG and PIC communities, your unwavering support has been instrumental in shaping the discourse and propelling us forward on our journey toward gender equality and social inclusion.

As you read I hope that you seize the opportunity to engage in frank, fruitful, and productive deliberations. Let us harness the power of collaboration to dismantle barriers, amplify voices, and forge pathways to a more inclusive Nigeria.

I extend my sincere thanks to each and every one of you for your participation, dedication, and commitment to the cause. Together, let us strive to build bridges, advance gender equality, and create a future where all individuals have the opportunity to thrive and fulfill their God-given potential.

Thank you

*Mr Udemé Ufot* MFR

Chairman, Policy Innovation Centre.



## ACKNOWLEDGMENTS

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With heartfelt gratitude, we wish to acknowledge the efforts of several individuals, organisations, agencies, and institutions that contributed to the success of the Gender and Inclusion Summit 2023 (GS-23).

We express our profound gratitude to Dr Jamila Bio Ibrahim, Honorable Minister of Youth and Development; Dr. Tunji Alausa, Honourable Minister of State for Health & Social Welfare; Mrs Ibukun Awosika Founder, Ibukun Awosika Leadership Academy/Convener, International Woman Leadership Conference; Her Excellency, Annett Günther, Ambassador of Germany to Nigeria; Mr. Niyi Yusuf, Chairman, Nigerian Economic Summit Group (NESG); Mr. Udemé Ufot, Chairman, Policy Innovation Centre (PIC); Dr. Charity Chenge, Senior Program Officer, Global Development, Bill and Melinda Gates Foundation; Julia Valiant Senior Economist, World Bank's Africa Gender Innovation Lab; Katja Schiller Nwator Senior Program Officer, Global Policy & Advocacy, Bill & Melinda Gates Foundation; Takudzwa Kanyangarar Gender and Development Manager, UNICEF; His Excellency, Dr Okezie Victor Ikpeazu Former Governor of Abia State; Honourable Samson Ishaku Bugama, Commissioner for Agriculture & Natural Resources, Plateau State; Madam Maryam Uwais, Former Special Adviser to the President on Social Investments (Nigeria); Amina Oyagbola, Founder and Chairperson Women in Successful Careers; His Royal Highness, Eze Ariwodo Wogu, Past Chairman, Aba North Traditional Ruling Council; His Royal Highness, Eze Nelson Mmerengwa, Chairman, Ngwa Council of Traditional Rulers amongst others who delivered speeches and shaped the discussions about Gender and Inclusion.

We convey our gratitude to the Bill and Melinda Gates Foundation (BMGF) through the High-

Level Forum on SDGs for the funding support that made GS-23 possible. We are thankful to UNICEF, Africa Gender Innovation Lab, World Bank, Pathfinder, Michigan State University, Shehu Musa Yar'Adua Foundation, Global Alliance for Improved Nutrition, Self-Help Africa, Ace Strategy, FinEquity, and JONAPWD for their partnership on GS-23.

We are grateful to Dr Tayo Aduloju, Chief Executive Officer, NESG; Mr 'Laoye Jaiyeola, former Chief Executive Officer, NESG for their invaluable leadership in planning and executing the GS-23. We appreciate the Local Organising Committee, led by Rinmicit Temlong-Aboki and Mr. Afeez Olajire for their dedication and support. In addition, we thank the abstract review committee led by Dr. Michael Kunnuji and Dr Funmi Banjo for their unwavering support.

The GS-23 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, Ese Adams, Jessica Vakporaye, Jane Ohioghame, Akinwumi Akinola, Mayokun Adediran, Jackson Mbotidem, Paulina Yirenkyi, Femi Obidare, Toyin Umoru, Dr. Cornelius Ohonsi, Oluwakemi Olatunde, Niyi Adekanla, Adetayo Adetunji, Chris Agbajogu, Dr. Mary Jimoh, Olise Onwuka, Abiodun Obisesan, David Ogar, Julius Adeshina, Goodness Ejim-Obilo, Simnom Jonah, Eli Josiah, Kenneth Imafidor, Mayowa Akiode, Ann Esan, Tina Rose Odinachehie, Ajibola Adigun, Emmanuel Nwala, Dr. Som Nwaegbu, and Dr Demola Lewis.

Finally, we express great appreciation to individuals and organisations that participated and made presentations at the GS-23



AGRICULTURE & RURAL DEVELOPMENT  
AGREEMENT 2019

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# 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
GESI	Gender Equality and Social Inclusion
GDP	Gross Domestic Product
GRB	Gender Responsive Budgeting
ICT	Information and communication technologies
INEC	Independent National Electoral Committee
INGOs	International Non-Governmental Organizations
MDAs	Ministries, Departments and Agencies
MNH	Maternal and Newborn Health
MSMEs	Micro, Small and Medium Enterprises
NDHS	Nigeria Demographic and Health Survey
NGOs	Non-Governmental Organizations
NFWP	Nigeria For Women Project
NSAIDs	Nonsteroidal Anti-Inflammatory Drugs
OPS	Organized Private Sector
PHC	Primary Health Care
PIC	Policy Innovation Centre
POS	Point Of Sale
PWDs	Persons With Disabilities
SADDD	Sex, Age and Disability Disaggregated Data
SDGs	Sustainable Development Goals
SHIS	State Health Insurance Scheme
SMEs	Small and medium-sized enterprises
STEM	Science, Technology, Engineering and Mathematics



SWAG	Support to Women and Girls
UHC	Universal Health Coverage
STEM	Science, Technology, Engineering and Mathematics
SWAG	Support to Women and Girls
UHC	Universal Health Coverage
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

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

**Gender Mainstreaming:** It is 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. <sup>2</sup>

**Gender norms:** They describe how we are expected to behave in a given social context due to our gender. <sup>3</sup>

**Gender roles:** Gender roles is 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. <sup>4</sup>

**Intersectionality:** Intersectionality is 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. <sup>5</sup>

**Normative Factors:** Normative factors/action has been defined as 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. <sup>6</sup>

**Non-Normative Factors:** Non-normative factors/influences are 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. <sup>7</sup>

**Patriarchy:** Patriarchy is a system of relationships, beliefs, and values embedded in political, social, and economic systems that structure gender inequality between men and women. <sup>8</sup>

**Social norms:** Social norms are perceived as informal, mostly unwritten rules that define acceptable and appropriate behaviour within a given group or community, thereby guiding human behavior. <sup>9</sup>

<sup>1</sup> <https://www.who.int/news-room/questions-and-answers/item/ageing-ageism>

<sup>2</sup> <https://www.un.org/womenwatch/osagi/pdf/e65237.pdf>

<sup>3</sup> [https://www.alignplatform.org/sites/default/files/2021-04/align\\_-\\_gender\\_power\\_and\\_progress\\_0.pdf](https://www.alignplatform.org/sites/default/files/2021-04/align_-_gender_power_and_progress_0.pdf)

<sup>4</sup> [https://en.wikipedia.org/wiki/Gender\\_role](https://en.wikipedia.org/wiki/Gender_role)

<sup>5</sup> Crenshaw, 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.

<sup>6</sup> [https://www.researchgate.net/publication/283269126\\_Explaining\\_Normative\\_versus\\_Non-Normative\\_Action\\_The\\_Role\\_of\\_Implicit\\_Theories](https://www.researchgate.net/publication/283269126_Explaining_Normative_versus_Non-Normative_Action_The_Role_of_Implicit_Theories)

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

<sup>8</sup> <https://www.sciencedirect.com/topics/social-sciences/patriarchy>

<sup>9</sup> <https://plato.stanford.edu/entries/social-norms/>

## EXECUTIVE SUMMARY



The Policy Innovation Centre (PIC) Gender and Inclusion Summit was conceptualized in 2022 as an annual event to provide an inclusive platform to explore transformative ways to advance gender-responsive governance and inclusion in Africa. The PIC Gender and Inclusion Summit (GS-23) convened government, business, development, civil society, and academic leaders to deliberate on transformative ways to reduce gender disparities, accelerate the actualization of the SDGs and shared prosperity for men and women. According to the World Economic Forum, Nigeria ranks 130 out of 146 countries on the global gender index (WEF 2023) reflecting a decline from the 2022 index. There is a need for more coordinated efforts to address gender-inequality-related gaps.

The GS-23-themed “Building Bridges: Advancing Gender and Inclusion through the Intersection of Trade and Health” provided a platform for multisectoral dialogue on new evidence and contextually relevant solutions to bridging gaps for gender inclusive pathways in trade and health. At the intersection of trade and health, it is important to consider how women, men, and vulnerable populations are differently affected by trade, investment and health/trade policies to advance a gender-inclusive society.

The GS-23 summit events commenced with a pre-summit event highlighting the importance of mental wellness for young people followed by a one day workshop titled “Measuring What

Matters: A Learning Workshop on the Approaches for Evaluating Women and Girls Empowerment” in collaboration with Abdul Latif Jameel Poverty Action Lab (J-PAL) and the World Bank Africa Gender Innovation Lab (GIL). The GS-23 was held, as a two full-day hybrid (physical and virtual) event comprising of 19 sessions with 1,002 physical and over 3000 virtual attendees. Notable dignitaries at the event were Dr. Jamila Bio Ibrahim, Honorable Minister of Youth and Development; Dr. Tunji Alausa, Honourable Minister of State for Health & Social Welfare; Her Excellency, Annett Günther, Ambassador of Germany to Nigeria; Mrs Ibukun Awosika Founder, Ibukun Awosika Leadership Academy/Convener, International Woman Leadership Conference; Mr. Udeme Ufot, Chairman, Policy Innovation Centre (PIC); Dr. Charity Chenge Senior Program Officer, Global Development, Bill and Melinda Gates Foundation; Julia Valiant Senior Economist, World Bank’s Africa Gender Innovation Lab; Takudzwa Kanyangarar Gender and Development Manager, UNICEF; Katja Schiller Nwator Senior Program Officer, Global Policy & Advocacy, Bill & Melinda Gates Foundation; His Excellency, Dr Okezie Victor Ikpeazu Former Governor of Abia State; His Royal Highness, Eze Ariwodo Wogu, Past Chairman, Aba North Traditional Ruling Council; His Royal Highness, Eze Nelson Mmerengwa, Chairman, Ngwa Council of Traditional Rulers. The summit featured a wide array of dialogues that explored approaches to foster inclusion: amplifying student agency for safer and more inclusive campuses, inclusive health systems, expanding gender-inclusive

economic opportunities and financial inclusion, advancing period equity, inclusive food systems and agricultural value chain pathways, gender inclusivity in the creative sector, gender equity in trade and health policies, shifting harmful social norms, innovative community engagements, enhancing women's agency and ease of doing business for MSMEs as well as inclusive futures for youth with disabilities. The sessions highlighted normative and non-normative facilitators and barriers to a gender-inclusive trade and health ecosystem as well as recommendations for policy and programmes. By joining forces and leveraging the collective power of government, development partners, civil society, academia, and the private sector, the summit aimed to foster collective commitment and focused action. To wrap up the Summit, PIC hosted a post-summit event titled "Walk the Talk: Innovative Approaches for Gender and Socially Inclusive Climate-Resilient Food Systems" at the 28th Conference of the Parties of the United Nations Framework Convention on Climate Change (UNFCCC) COP28 in United Arab Emirates (UAE).

There was a consensus among stakeholders that cultural beliefs and discriminatory gender norms limit the active participation of women in the economic value chain and act as barriers to optimising gender-inclusive trade and health systems. Gender gaps in asset ownership, conflict induced harassment of farmers and the inability to meet up with collateral requirements limit women and other minority groups' access to financial opportunities. Gender norms also shape decision-making for policy/programming and this is reinforced by the underrepresentation of women and persons with disability in leadership and decision-making spaces. Gaps in literacy (including digital literacy), poor access to information, limited use of gender disaggregated data for decision-making and poor access to market limit the access of vulnerable groups to health and economic opportunities. Poor physical and financial access to healthcare,

inadequate infrastructure, outdated protocols, brain drain, poor political will and weak accountability systems are challenges to achieving universal health coverage in Nigeria. Persons with disability and other minority groups experience greater burdens of exclusion at all levels.

The GS-23 emphasized the need for development of evidence-based policies and full implementation of existing gender responsive policies to optimise gender-inclusive approaches to governance and address the contextual needs of stakeholders. Innovation in the collection of gender disaggregated data for decision making, human centred design approaches to improving access to financial and health services, prioritising education and financial literacy, leveraging the influence of traditional rulers to advance gender inclusive access to health and economic opportunities, creating safe spaces for adolescent girls, promoting community led initiatives, creating a policy enabling environment for greater female representation in leadership were considered important steps to reducing gender equity gaps.

The Purple Book also highlights learnings across Nigeria that are indicative of progress such as the abolition of traditions that limit inheritance rights for women in Abia state, gender equality mainstreaming in the agricultural sector in Plateau State, innovations in period equity, inclusive strategies for safe and supportive campuses and successful models for women affinity groups. It is anticipated that the GS-23 Purple Book will serve as a powerful advocacy and learning tool for catalysing innovation and measurable progress towards advancing a gender-inclusive society.

*Dr Osasuyi Dirisu*

Executive Director, Policy Innovation Centre



## MEET OUR SPEAKERS

---



**Dr. Jamila Bio Ibrahim**  
Hon. Minister of Youth Development



**Dr. Tunji Alausa**  
Honourable Minister of State for  
Health and Social Welfare



**Ibukun Awosika**  
Founder, Ibukun Awosika Leadership  
Academy/Convener, International  
Woman Leadership Conference



**Annett Günther**  
Ambassador of Germany to Nigeria



**Mr. Udemé Ufot**  
Chairman of PIC



**Charity Chenge**  
Senior Program Officer, Global  
Development, Bill and Melinda Gates  
Foundation



**Julia Valiant**  
Senior Economist, World Bank's  
Africa Gender Innovation Lab



**Takudzwa Kanyangarar**  
Gender and Development Manager,  
UNICEF



**Hana Brixi**  
World Bank, Global Director, Gender



# 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

 Health	 Education	 Gender & Social Inclusion
 Innovative Digital Solutions		 Governance
 Agriculture, Climate & Food Security		 Poverty, Livelihoods & Jobs

### OUR CORE VALUES

 INNOVATION	 COLLABORATION	
 INCLUSION	 SOCIAL IMPACT	 ACCOUNTABILITY

## THE PIC GENDER & INCLUSION SUMMIT

The Gender and Inclusion Summit was conceptualized in 2022 as an annual event to provide an inclusive platform to explore transformative ways to advance gender equity, inclusion and gender responsive governance in Africa. The Summit aims to bring together cutting edge gender related research and practice providing an opportunity for attendees to share perspectives, exchange ideas, learn and expand their networks for future policy and programmatic work. Through the Summit, critical stakeholders from diverse sectors will reflect on new evidence and contextually relevant solutions to disparities in inclusivity in Nigeria. By joining forces and leveraging the collective power of government, development partners, civil society, academia, and the private sector, the summit aims to foster collective commitment and focused

action towards building a gender inclusive society. The Gender and Inclusion Summits will have a truly inclusive scope encompassing women, men, children, youth, people with disabilities, and other vulnerable populations.

The Policy Innovation Centre will produce the 'Purple Book' annually to ensure that every idea and recommendation from the yearly event will translate into a working roadmap for actions toward lifting Nigeria's performance in gender index rankings. The Purple Book is a curation of new evidence, contextually relevant solutions and recommendations from the Gender and Inclusion Summits serving as a powerful advocacy tool for catalysing innovation and measurable progress towards advancing a gender-inclusive society.



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# Pre-Summit Events

Building  
Bridge

Date: November 9, 2023

Time: 7:00 pm – 8:00 pm  
(WAT)

**Health is the New  
Wealth: Elevating the  
Mental Wellness of  
Youths and Young Adults**

**Panelists**

- » Dedoyin Ajayi, Psychotherapist (Convener of Mental Health for Men Initiative)
- » Jakpo Ukuoku, Mental Health Advocate
- » Princess Agunbiade, Miss Universe Nigeria 2nd Runner-Up
- » Pelemo Nyajo, Poet, Youth Advocate and Disability Inclusion Activist

**Moderator**

David Nwachukwu, Vice Curator, Abuja Global Shapers Community

**SESSION OBJECTIVES**

- » *To enable young people share their perspectives on the challenges, necessities and expectations regarding mental wellness.*
- » *Get the perspectives of mental health advocates and practitioners on ways to advance youth mental wellness through a gender lens.*
- » *Gain knowledge on the key resources and tools that support mental well-being, and innovative solutions to address the mental challenges of youths.*

**Credits: Policy Innovation Centre (PIC)/ United Nations Children's Fund (UNICEF)**

**BACKGROUND**

In 2019, the average prevalence of mental illnesses among Nigerian teenagers was 10.8% (11.2% for boys and 10.3% for girls). By 2021, it increased to 14%, with some expressing suicidal thoughts. Indeed, suicide is the world's fourth greatest cause of youth mortality.<sup>1</sup> Trite to say that these numbers are conservative, owing to the stigma-induced culture of silence concerning mental illnesses. Worse, mental healthcare is expensive, therefore most adolescents and young people cannot afford it. The story is not all grim, as the Federal Government of Nigeria has taken steps to break the taboo and reduce reluctance to discuss mental health issues. In early 2023, the Mental Health Bill was signed into law; and as a result, civil society organisations and governmental agencies are working together to normalise mental health concerns.<sup>2</sup> This session set out to advance the conversation, especially as it concerns youths.



## Issues and Challenges (Normative)

### 1. Cultural Beliefs:

In most African homes, children are not encouraged to speak up; hence, they bottle up emotions, which impact mental wellness in adulthood.<sup>3</sup>

### 2. Gender Norms:

Most young females face stereotypes, because of existing gender norms that contribute to discrimination and gender-based violence, which impinge on their confidence and mental wellness.<sup>4</sup>

## Issues and Challenges (Non-Normative)

### 1. Inadequate Knowledge about Mental Health:

This often leads to stigma, discrimination and misconceptions surrounding mental illness, hindering individuals from seeking help and accessing appropriate support services.<sup>5</sup>

### 2. Societal Expectation:

Young people are in constant quest to prove a point and scale the bar of societal expectations. These pressures place varied burdens on youth, which often

lead to mental illness.<sup>6</sup>

### 3. The Impact of Social Media:

The level of engagement as well as the kind of content posted on social media platforms often trigger or exacerbate mental health issues especially among the youth. Cyberbullying is a huge cause of mental illness, with greater impact on young people.<sup>7</sup>



<sup>1</sup> Ogbonna, P. N., Iheanacho, P. N., Ogbonnaya, N. P., Mbadugha, C. J., Ndubuisi, I., & Chikeme, P. C. (2020). Prevalence of mental illness among adolescents (15-18 years) treated at Federal Neurospsychiatric Hospital, Enugu Nigeria, from 2004 to 2013. *Archives of Psychiatric Nursing*, 34(1), 7-13. <https://doi.org/10.1016/j.japnu.2019.12.008>

<sup>2</sup> Fidel B Nnadi et al., "Alcohol and Memes: How Young Nigerian Men Deal with Mental Health Challenges in the Face of Poor Access and Utilization of Professional Support" 2023.

<sup>3</sup> Haffee, S., & Levine, D. T. (2020). 'When will I be free': Lessons from COVID-19 for Child Protection in South Africa. *Child Abuse & Neglect*, 110, 104715. <https://doi.org/10.1016/j.chiabu.2020.104715>

<sup>4</sup> Koenig, L. R., Blum, R. W., Shervington, D., Green, J., Li, M., Tabana, H., & Moreau, C. (2021). Unequal Gender Norms Are Related to Symptoms of Depression Among Young Adolescents: A Cross-Sectional, Cross-Cultural Study. *Journal of Adolescent Health*, 69(1). <https://doi.org/10.1016/j.jadohealth.2021.01.023>

<sup>5</sup> Emmanuel Edet Nyenabone, "Depression and Suicide among Nigerian Youth: A Critical Interrogation of Mental Health Counseling Practice in Nigeria," 2023.

<sup>6</sup> Nesi, J. (2020). The Impact of Social Media on Youth Mental Health: Challenges and Opportunities. In *North Carolina Medical Journal* (Vol. 81, Issue 2). <https://doi.org/10.18043/ncm.81.2.116>

<sup>7</sup> Paat, Y.-F., Markham, C., & Peskin, M. (2020). Psycho-emotional violence, its association, co-occurrence, and bidirectionality with cyber, physical and sexual violence. *Journal of Child & Adolescent Trauma*, 13(4), 365-380.



## Policy Recommendations

1

### Full implementation of the Mental Health Bill:

The National Mental Health Act 2021, signed into law in 2023 is a significant step ahead for mental health, as it seeks to promote and protect the lives of persons suffering from mental illnesses. It is also a pointer to the Government's commitment to closing

Nigeria's massive mental healthcare gap, towards achieving Universal Health Coverage.<sup>8</sup> Efforts should be made across all levels to fully implement the mental health bill in Nigeria, and address the mental healthcare gap.

## Programmatic Recommendations

1

### Introduce Support Centres through Collaboration:

It is imperative to establish mental healthcare support centres by integrating mental health into existing primary healthcare system to increase access.<sup>9</sup>

2

### Encourage Mental Health Outreaches:

Mental health outreaches will help create awareness of mental health conditions thereby downgrade the phantom severity ascribed by society, and encourage beneficiaries to pay attention to their mental wellness.<sup>10</sup>

3

### Mainstream Mental Health:

It matters how we communicate mental health. The phrasing is critical because if repulsive, individuals shy away from speaking up. Mental health patients must be treated with empathy.<sup>11</sup>



<sup>8</sup> AbdulRahman A. Saied, "Nigeria's National Mental Health Act 2021: Any Challenges Ahead?," *The Lancet* 401, no. 10381 (March 25, 2023): 997–99, [https://doi.org/10.1016/S0140-6736\(23\)00345-8](https://doi.org/10.1016/S0140-6736(23)00345-8).

<sup>9</sup> Marais, D. L., & Petersen, I. (2015). Health system governance to support integrated mental health care in South Africa: Challenges and opportunities. *International Journal of Mental Health Systems*, 9(1). <https://doi.org/10.1186/s13033-015-0004-z>

<sup>10</sup> Nyanabone, "Depression and Suicide among Nigerian Youth: A Critical Interrogation of Mental Health Counseling Practice in Nigeria."

<sup>11</sup> Nnadi et al., "Alcohol and Memes: How Young Nigerian Men Deal with Mental Health Challenges in the Face of Poor Access and Utilization of Professional Support."



“

*There is an unhealthy compartmentalization, like some sort of ladder and mental health has to come lowest on the ladder, meaning that when we talk wellness, we do not think mental health should be part of it.*

*Dedoyin Ajayi*



“

*Society tries to keep people with disability down, and to steal their joy.*

*Pelemo Nyajo*





## Key Priorities, Action Steps, and Responsibilities

### Policy Recommendation: Full Implementation of Mental Health Bill

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Health and Social Welfare, National Assembly, and MDAs	Full Implementation of the Mental Health Bill	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisations	Advocate for the implementation of policies on mental health	OPS	Advocate for the implementation of policies on mental health

### Programmatic Recommendation: Introduce Support Centres through collaboration

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Health and Social Welfare, and MDAs	<ul style="list-style-type: none"> <li>» Establish new mental health centres and strengthen old ones.</li> <li>» Train and deploy mental health professionals to support centres including PHC.</li> </ul>	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs, and other related organisations	<ul style="list-style-type: none"> <li>» Using behavioural insights Provide technical assistance and capacity building on mental health</li> <li>» Develop training programmes for volunteers to provide peer support in support centres</li> </ul>	OPS	<ul style="list-style-type: none"> <li>» Invest in mental health support centres</li> <li>» Partner with NGOs and governmental agencies to provide resources and expertise for support centres</li> </ul>

### Programmatic Recommendation: Encourage Mental Health Outreaches

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Health and Social Welfare, and MDAs	<ul style="list-style-type: none"> <li>» Develop a comprehensive outreach programme on mental health</li> <li>» Conduct public awareness campaigns on the importance of mental health and help-seeking</li> <li>» Integrate mental health into primary healthcare services to increase access to care</li> </ul>	Donor agencies, INGO, NGOs, CSOs, CBOs, FBO and related organisations	Organise grassroots sensitisation programmes on mental health	OPS	Engage the media to promote positive narratives around mental health and reduce stigma.

**Programmatic Recommendation: Mainstream Mental Health**

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Health and Social Welfare, and MDAs	<ul style="list-style-type: none"> <li>» Implement refresher programmes for maternal healthcare professionals</li> <li>» Collaborate with medical associations and educational institutions to revise curricula and provide regular professional development programmes</li> <li>» Facilitate access to advanced training and workshops on best practices in maternal care.</li> </ul>	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisations	Provide refresher programmes for maternal healthcare professionals	OPS	Provide refresher programmes for maternal healthcare professionals

# Summit Events

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# Livelihood & Economic Empowerment



Date: November 29, 2023  
Time: 03:15pm - 04:30 pm  
(WAT)

**Bridging the Gender Gap:  
Leveraging What Works  
to Accelerate Inclusive  
Economic Growth (High-  
Level Ministerial Panel)**

**Panelists**

- » Shubham Chaudhuri; Nigeria Country Director, World Bank.
- » Julia Valiant; Senior Economist, World Bank's Africa Gender Innovation Lab
- » Ms. Hadiza Ambursa; Executive Director, Commercial Banking, Access Bank.
- » HRH. Eze Ariwodo Wogu; Past Chairman, Aba North Traditional Ruling Council.
- » Hana Brix; Global Director, Gender, World Bank.

**Moderator**

Nabila Aguele: Board Member, Women for Women International

**SESSION OBJECTIVES**

- » Advocate for inclusive economic reforms in Nigeria.
- » Align initiatives with National Development Goals.
- » Champion sectorial integration.

Credits: Africa Gender Innovation Lab, World Bank.

**BACKGROUND**

Tackling the multifaceted requisites for the economic empowerment of Nigerian women, this discourse was centred on fundamentals, such as economic inclusion programmes, innovative financing, liberalising land ownership and inheritance practices, delayed childbearing, access to essential skills, and the pivotal agencies for scale. This holistic approach dovetails with existing legal reforms, gender-responsive social protection measures, and customised public service delivery mechanisms. All are geared towards bolstering women's representation and support across societal strata. At the core of this pursuit, is giving a strong accent to the economic empowerment of women in the concerted effort to usher 100 million Nigerians out of poverty by 2030.<sup>12</sup>



## Issues and Challenges (Normative)

### 1. Restrictive Gender Norms:

Systemic disparities affecting women in agriculture include limited access to land, credit, technology and agricultural inputs, due to sociocultural restrictions.<sup>13</sup> There are wage gaps and constraints to attaining higher-paying roles; also compounded by unfavourable market dynamics, trade barriers, and gender-biased policies. Thus, perpetuating inequalities and limiting women's full participation and success.

### 2. Gender Roles and Unpaid Caregiving:

The time and effort devoted to caregiving remain economically undervalued or unacknowledged; robbing women of financial independence and professional growth. Unpaid caregiving – childcare, eldercare, household chores etc. – is predominantly done by women.<sup>14</sup> Being time-consuming, it hinders the full engagement of females in economic activities and restricts their availability for formal employment, entrepreneurship, and education.

## Issues and Challenges (Non-Normative)

### 1. Lack of Access to Finance:

Women often encounter challenges securing capital to start or expand businesses, due to limited access to banking services and stringent collateral requirements. According to a World Bank report, 56% of female entrepreneurs reported being rejected in their loan applications, compared to 17% of men.<sup>15</sup> Since banks demand higher interest rates on loans, women often rely on informal financing.

detriment of the academically less gifted or vulnerable. It is, therefore, imperative to develop strategies that incentivise diverse individual aptitudes. Such tailored disbursement of scholarships will promote talent inclusiveness and ensure equitable access to education.

### 2. Scholarship and Education:

There were concerns about scholarships catering predominantly to high academic achievers to the

### 3. Adolescent Childbearing:

Adolescent childbirth impacts on individual and society. It brings disruption in education, reduced employability, increases mother-child health risks. These drawbacks underscore the requirement for comprehensive support systems that cater to adolescent mothers.



<sup>12</sup> <https://www.worldbank.org/en/news/feature/2020/12/17/what-will-it-take-to-lift-100-million-nigerians-out-of-poverty>

<sup>13</sup> Sakanko, M. A. (2020). Financial inclusion and women participation in gainful employment: an empirical analysis of Nigeria. *Indonesian Journal of Islamic Economics Research*, 2(1). <https://doi.org/10.18326/ijier.v2i1.3517>

<sup>14</sup> Narayan, L. (2017). Contextualizing Unpaid Care Work and Women Empowerment. *International Journal of Applied Research*, 3(7).

<sup>15</sup> <https://blogs.worldbank.org/en/african/here-we-fi-innovative-approach-helps-unlock-commercial-financing-and-dreams-women-led#:~:text=In%20addition%2C%2056%25%20of%20female,that%20the%20borrower%20can%20provide.>



## Policy Recommendations

1

### Financial Access Initiatives for Women Entrepreneurs:

Women's entrepreneurship can be improved through targeted interventions and tailored financing. These may require reducing interest rates; allowing alternative collateral options, financial literacy programmes and women entrepreneurial mentoring; and partnerships with organisations committed to women's economic empowerment.<sup>16</sup>

2

### Innovation in Financial Data Collection:

Commercial banks should collect gender-disaggregated data and carry out analytics on the gender distribution of borrowers and the sectors of need. For lending decisions to be transparent and evidence-based, clearly outlined gender gaps and fairer lending practices should ensue. This simple yet transformative innovation would enable female inclusion in entrepreneurial financing.<sup>17</sup>

3

### Advocacy for Gender Equality:

A proper implementation of the Nigerian Gender Policy, would drive the advocacy for gender equality. Beyond fairness, the objective is to harness the potentials of females and males for progress. Empirical evidence demonstrates that gender equality contributes substantially to the prosperity of families, communities, and nations.<sup>18</sup>

4

### Increased Female Representation in Politics:

Studies show the transformative influence of female political leaders.<sup>19</sup> Women in politics have motivated a directional shift in resource allocation, gender parity and empowerment.<sup>20</sup> Thus, it is imperative to support and foster an increase in female representation in politics, as this will catalyse the drafting and implementation of policies that acknowledge and redress gender-based inequalities.

## Programmatic Recommendations

1

### Programmes Supporting Female Social Capital:

Programmes such as the "Nigeria for Women Project" stand out for nurturing social capital among women.<sup>21</sup> They offer not only financial empowerment but also foster a sense of collective knowledge and strength. By imparting financial literacy, they enable women to make informed decisions about investment and savings. Through voluntary savings associations, women pool resources to gain access to capital and launch into formal financial systems, offering opportunities for financial independence and social capital.

2

### Leveraging the Influence of Traditional Leaders:

The influence of traditional leaders should be leveraged towards advancing the rights and empowerment of women.<sup>22</sup> These leaders are pivotal to advocacy for gender equality and empowerment, and for driving the cultural shift in favour of the rights of and opportunities for females. Traditional leaders will help bridge traditional practices and modern efforts towards gender equality.

3

### Creating Safe Spaces for Adolescent Girls:

Adolescent girls require mentorship for holistic development and the prevention of early childbirth.<sup>23</sup> An Adolescent Club initiative offers a supportive environment for mentorship, reproductive health education, life skills development, income generation, and psychosocial support. Thus, mentorship will help break the cycle of poverty, expand opportunities, and promote healthier decision-making.

<sup>16</sup> Harry, N. (2021). Women Entrepreneurs and Financial Inclusion in Nigeria. Mastercard Insights, June. <https://newsroom.mastercard.com/nea/2015/12/10/women-entrepreneurs-and-financial-inclusion-in-nigeria/>

<sup>17</sup> Marete, J. C., Mathenge, Rev. Fr. Dr. P., & Niale, Dr. J. (2020). Entrepreneurial Strategies and Growth of Women Micro-Enterprises in Kenya: A Case of Ongata Rongai, Kajijado North Sub County. *Journal of Entrepreneurship and Project Management*, 5(1). <https://doi.org/10.47941/jepm.452>

<sup>18</sup> GÜLERVÜZ, E. H. (2021). Prosperity, Gender Equality and Economic Development in the MENA Region. *İnsan ve Toplum Bilimleri Araştırmaları Dergisi*, 10(3). <https://doi.org/10.15869/itobiad.902062>

<sup>19</sup> <https://www.un.org/africarenewal/magazine/april-2019-july-2019/african-women-politics-miles-go-parity-achieved>

<sup>20</sup> <https://www.unwomen.org/en/news-stories/press-release/2023/03/women-in-power-in-2023-new-data-shows-progress-but-wide-regional-gaps>

<sup>21</sup> <https://nfwf.gov.ng/>

<sup>22</sup> <https://www.unwomen.org/en/news-stories/feature-story/2021/11/working-with-traditional-leaders-to-end-violence-against-women-in-west-africa>

<sup>23</sup> Panda, S., Gajjala, A., & Giri, P. (2021). Empowering adolescent girls, is sexual and reproductive health education a solution? *Journal of Family Medicine and Primary Care*, 10(1). [https://doi.org/10.4103/jfmpc.jfmpc\\_1513\\_20](https://doi.org/10.4103/jfmpc.jfmpc_1513_20)



“

*Beyond finances, it's crucial to provide financial literacy to support women in effectively managing their businesses.*

*Hadiza Ambursa*



“

*Most commercial banks around the world don't gather gender-specific data in their portfolios. This lack of information makes it challenging to know the proportion of women entrepreneurs compared to men. Without this data, holding financial institutions accountable for their decisions becomes more difficult*

*Hana Brixli*

“

*It has been said that scholarships are given to smart students. But what about girls who stop schooling? Scholarships could include learning skills or trades. It's about extending scholarship opportunities beyond just academics.*

*HRH Eze Ariwodo*



“

*Gender equality is not just the right thing to fight for but the smart thing to fight for.*

*Shubham Chaudhuri*

“

*Women have low access to credit, and one of the major reasons for this is that women do not have the collateral needed to take out loans due to social norms, marriage and inheritance practices which limits their access to assets.*

*Julia Valiant*





## Key Priorities, Action Steps, and Responsibilities

### Policy Recommendation: Financial access initiative for female entrepreneurs

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
The Federal Ministry of Budget and Economic Planning, CBN, Federal Ministry of Women Affairs and Social Development, and MDAs	<ul style="list-style-type: none"> <li>» Implement the National Financial Inclusion Strategy (NFIS)</li> <li>» Continuous implementation of the National Digital Economy Policy and Strategy (NDEPS).</li> <li>» Design solutions that promote access for female entrepreneurs</li> </ul>	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisations	<ul style="list-style-type: none"> <li>» Design and implement tailored financial products</li> <li>» Advocate for women's economic empowerment</li> </ul>	Financial Institutions and OPS	<ul style="list-style-type: none"> <li>» Reduce interest rates for women and offer alternative collateral options</li> <li>» Preferential loan terms and specialised funding</li> </ul>

### Policy Recommendation: Innovation in financial data collection.

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
The Federal Ministry of Budget and Economic Planning, CBN and MDAs.	Mandate financial institutions to report gender-specific lending data to the CBN	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisations.	Collect SADDD*	Financial Institutions and OPS	Invest in digital data infrastructure to enable the collection and analytics of gender-disaggregated lending information

### Policy Recommendation: Advocacy for gender equality

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
The Federal Ministry of Women Affairs, Humanitarian Affairs, Disaster Management and Social Development and MDAs	Enforce the implementation of the gender policy	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisations.	Design and implement advocacy strategies for gender equality	OPS	Fund initiatives that promote gender equality

**Policy Recommendation: Increase female representation in politics.**

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
The Federal Ministry of Women Affairs and Social Development, The National Assembly INEC, and MDAs.	<ul style="list-style-type: none"> <li>» Enact the 35% affirmative action across board.</li> <li>» Ensure that a minimum of 35% of political representation is allocated to women.</li> </ul>	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisations.	Advocate for increased female representation in politics.	OPS	Support initiatives that increase female representation in politics.

**Programmatic Recommendation: Programmes supporting women social capital**

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
The Federal Ministry of Budget and Economic Planning, CBN, Federal Ministry of Women Affairs, and Social Development and MDAs.	Develop financial literacy programmes targeting women, focusing on savings, investment and economic opportunities.	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisations.	Develop training programmes and campaigns on financial literacy and investment for women.	Financial Institutions and OPS	<ul style="list-style-type: none"> <li>» Design financial products for women.</li> <li>» Fund training programmes on financial literacy for women.</li> </ul>

**Programmatic Recommendation: Leveraging the Influence of traditional leaders**

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
The Federal Ministry of Women Affairs and Social Development and MDAs.	<ul style="list-style-type: none"> <li>» Collaborate with traditional leaders to develop and implement programmes promoting gender equality and women empowerment.</li> <li>» Conduct gender training and capacity-building for traditional leaders.</li> </ul>	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisations.	<ul style="list-style-type: none"> <li>» Collaborate with traditional leaders to develop and implement programmes promoting gender equality and women empowerment.</li> <li>» Conduct gender training and capacity-building for traditional leaders</li> </ul>	OPS	Fund projects that collaborate with traditional leaders to develop and implement programmes promoting gender equality and women empowerment.

**Programmatic Recommendation: Creating safe space for adolescent girls**

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
The Federal Ministry of Women Affairs and Social Development, Ministry of Education and MDAs	<ul style="list-style-type: none"> <li>» Develop training and mentorship programmes for adolescent girls.</li> <li>» Integrate comprehensive reproductive health education and life skills training into the school curriculum</li> </ul>	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisations.	Develop training and mentorship programmes for adolescent girls on Sexual and reproductive health	OPS	Develop and fund training and mentorship programmes for adolescent girls



Date: November 29, 2023  
 Time: 9:05 am – 10:05 am  
 (WAT)

**Barriers and Opportunities to Women's Financial Inclusion in Nigeria**

**Panelists**

- » Aishatu Debola Aminu; Country Director, New Faces New Voices.
- » Yetunde Moito; Head, One Woman, Sterling Bank.
- » Michael Ilesanmi; Senior Social Development Specialist, World Bank and Task Team Leader, Nigeria for Women Project.

**Moderator**

Tolulope Babajide; Gender Network Manager, FSD Africa.

**SESSION OBJECTIVES**

- » To identify barriers to women's financial inclusion.
- » To address gender disparities in accessing finance.
- » To encourage advocacy for policy change.

*Credits: FSD Network Gender Collaborative Programme and FSD Africa/Policy Innovation Centre (PIC)*

**BACKGROUND**

Women's financial inclusion in Nigeria has been a subject of success and challenges.<sup>24</sup> While efforts have been made to increase women's access to financial services and opportunities, significant disparities persist.<sup>25</sup> Financial inclusion is closely linked to women's economic empowerment; access to financial services enables women to start and grow businesses, invest in education and healthcare, and participate more actively in the economy. However, there are challenges, which span social, economic, and institutional domains, and are counterpointed by opportunities, which, if deployed, can change the narrative. By prioritising women's financial inclusion, Nigeria can unlock the full potential of its female population and drive inclusive economic growth. Thus, to chart the course of financial inclusion, concerted efforts are required to improve access to financial services, address gender-specific barriers, and match the herein-discussed weaknesses with corresponding strengths.





## Issues & Challenges (Normative)

### 1. Gender Gap in Financial Inclusion:

Systemic gender disparities in accessing finance have significantly impacted women's economic engagement and empowerment.<sup>26</sup> Only 14% of women, compared to 26% of men, have formal bank accounts in Nigeria, indicating a stark gender divide.<sup>27</sup> The barriers to

acquiring formal financial services stem largely from societal norms, which limit female decision-making. In some regions, account ownership is hampered by insufficient documentation and bureaucracy due to gendered digital illiteracy. The diversity of these gender barriers warrants a holistic intervention.

## Issues & Challenges (Non-Normative)

### 1. Inadequate Product Designs:

Only 28% of commercial banks in Nigeria offer products customised for women<sup>28</sup>; thus, there is a dire need for intentionality towards inclusivity, particularly for the low-income, rural and agrarian women.<sup>29</sup> We must address the financial peculiarities of women with targeted financial choices for empowerment.

### 2. Barriers to Usage:

The high level of dormancy of female bank accounts underscores the fact that financial inclusion goes beyond account ownership. Many women are oblivious to the financial services attached to a bank account.<sup>30</sup> Conversely, such services may not align with user needs, even those of financially literate women. There is also female apathy deriving from a distrust of the banking system.<sup>31</sup>

### 3. Engagement with Formal Financial Institutions:

Engagement between successful community-led initiatives and formal financial institutions poses a challenge due to the complexities in comprehending the creditworthiness of underserved groups. Often, women are financially vulnerable consumers who keep struggling with the system,<sup>32</sup> because of the standardised criteria, such as collateral and stable income which are rarely met.

### 4. Constraints to Loans for SMEs:

Most female startups face funding challenges due to their financial capacities and the requirements of formal financiers. Limited customised financial products, low dissemination of information, cultural barriers and high-interest rates scare off female-owned SMEs, even when they meet the conditions for loans.<sup>33</sup>

### 5. Vulnerability of Rural and Low-Income Women:

Rural and low-income women are susceptible to financial exploitation due to financial constraints, which make them unable to access formal financing. Hence, they seek the assistance of unregulated money lenders, who offer quick but exploitative loans. Besides ensuring inclusive access to customised formal financing, the alternatives (loan sharks) should also be regulated.

### 6. Geographical Limitations:

Rural and remote settings present significant barriers to female financial inclusion, as cost and low population prevent banks from investing in infrastructure and digital services. Such geographical oversights inadvertently exclude women residing in those parts from mainstream financial services, such as savings, credit and insurance. This perpetuates financial disparities and hinders socio-economic development. Financial institutions should leverage digital banking and partner with community institutions.<sup>34</sup>

<sup>26</sup> Priyanka Roy and Binoti Patro, "Financial Inclusion of Women and Gender Gap in Access to Finance: A Systematic Literature Review," *Vision* 26, no. 3 (September 1, 2022): 282–99, <https://doi.org/10.1177/09722629221104205>.

<sup>27</sup> [https://www.nigerianstat.gov.ng/uploads/LSMS-ISA\\_use\\_of\\_financial\\_services.pdf](https://www.nigerianstat.gov.ng/uploads/LSMS-ISA_use_of_financial_services.pdf)

<sup>28</sup> [https://data2x.org/wp-content/uploads/2022/06/06.21\\_DataDiagnostics-Nigeria.pdf](https://data2x.org/wp-content/uploads/2022/06/06.21_DataDiagnostics-Nigeria.pdf)

<sup>29</sup> "Economic Issues No. 26—Rural Poverty in Developing Countries: Implications for Public Policy," accessed April 14, 2024, <https://www.imf.org/external/pubs/ft/issues/issues26/>

<sup>30</sup> Agwu, E. M., & Carter, A. L. (2014). Mobile phone banking in Nigeria: benefits, problems and prospects. *International Journal of Business and Commerce*, 3(6), 50-70. [https://www.academia.edu/download/35589711/7\\_Mobile\\_Phone\\_Banking\\_In\\_Nigeria\\_Benefits\\_Problems\\_and\\_Prospets.pdf](https://www.academia.edu/download/35589711/7_Mobile_Phone_Banking_In_Nigeria_Benefits_Problems_and_Prospets.pdf)

<sup>31</sup> "5 Challenges for Women's Financial Inclusion | Blog | CGAP," February 13, 2017, <https://www.cgap.org/blog/5-challenges-for-womens-financial-inclusion>.

<sup>32</sup> TIO, "Responding to Consumers in Financial Hardship\_fa\_HiRes," 2021, [https://www.tio.com.au/sites/default/files/2021-08/TIO\\_Systemic\\_Report\\_Responding%20to%20Consumers%20in%20Financial%20Hardship\\_fa\\_HiRes%20%28f1%29.pdf](https://www.tio.com.au/sites/default/files/2021-08/TIO_Systemic_Report_Responding%20to%20Consumers%20in%20Financial%20Hardship_fa_HiRes%20%28f1%29.pdf).

<sup>33</sup> Cheluguet Doreen Chebet, "Effects of Access to Financial Credit on the Growth of Women Owned Small Retail Enterprises in Uasin Gishu County a Case of Kapsaret Constituency," n.d.

<sup>34</sup> Tay, L. Y., Tai, H. T., & Tan, G. S. (2022). Digital financial inclusion: A gateway to sustainable development. *Heliyon*, 8(6).

**7. Supply-Side Barriers and Cost-Effectiveness:**

Supply-side barriers in the formal financial sector, including high operational costs and the lack of products that fit, hinder the effective engagement of the underserved. Added to that is limited customer density and consequent low returns on investment. The lack of digital infrastructure, such as internet connectivity further inhibits the operation of modern banking practices.<sup>35</sup>

**8. Scale and Sustainability:**

The national expansion of localised initiatives, such as women affinity groups, comes with myriad challenges: disparate economic conditions, varying cultural practices, infrastructural discrepancies, differing levels of technological attainment and diverse demographics.



<sup>35</sup> Economic Issues No. 26—Rural Poverty in Developing Countries: Implications for Public Policy," accessed April 14, 2024, <https://www.imf.org/external/pubs/ft/issues/issues26/>.

<sup>36</sup> "5 Challenges for Women's Financial Inclusion | Blog | CGAP," February 13, 2017, <https://www.cgap.org/blog/5-challenges-for-womens-financial-inclusion>.

<sup>37</sup> TIO, "Responding to Consumers in Financial Hardship\_fa\_HIRes," 2021, [https://www.tio.com.au/sites/default/files/2021-08/TIO\\_Systemic\\_Report\\_Responding%20to%20Consumers%20in%20Financial%20Hardship\\_fa\\_HIRes%20%28f1%29.pdf](https://www.tio.com.au/sites/default/files/2021-08/TIO_Systemic_Report_Responding%20to%20Consumers%20in%20Financial%20Hardship_fa_HIRes%20%28f1%29.pdf).

<sup>38</sup> Cheluguet Doreen Chebet, "Effects of Access to Financial Credit on the Growth of Women Owned Small Retail Enterprises in Uasin Gishu County a Case of Kapseret Constituency," n.d.



## Policy Recommendations

1

### Promote Frameworks that Advance Women's Financial Inclusion:

A framework such as advancing women's financial inclusion by the CBN which has been carefully revised for fairness and compliance should be adopted and implemented.<sup>36</sup>



## Programmatic Recommendations

1

### Developing Tailored Financial Products:

Developing financial products targeted to the needs and circumstances of women and marginalised populations requires a deep grasp of their unique necessities.<sup>37</sup> This includes taking account of cultural sensitivities and applying iterative methods to ensure improvement. Financial inclusion will be achieved by bridging the gap between standardised financial services and the uniqueness of the underserved.

skills in budgeting, saving, investing, and utilising financial services effectively. Thus, enhancing financial decision-making, and enabling sustained economic empowerment and inclusive financing.

2

### Alternative Credit Assessment Models:

A departure from conventional credit scoring is sine qua non for an accurate evaluation of the creditworthiness of the underserved. AI predictive models could be utilised to determine the appropriateness of marginalised women for financial products; thus, fostering economic empowerment.

5

### Community-Led Initiatives:

Community-led initiatives like women's affinity groups thrive on collective engagement and socio-cognition, which cultivate mutual support, and offer financial education and skill development with cultural relevance. By leveraging social networks and shared experience, these initiatives will promote economic resilience, while fostering entrepreneurship, improved financial management and community development.

3

### Promoting Usage:

The true impact of financial services lies in their utilisation not merely in access.<sup>38</sup> Transiting from access to utilisation necessitates financial literacy, tackling societal norms and engendering behavioural change.

6

### Mobile and Agent Banking:

The ubiquity of mobile phones and the deployment of local agents should be leveraged to provide cost-effective, convenient and secure financial transactions beyond geographical barriers. Massive mobile and agent banking will effectively extend financial services to underserved regions.

4

### Education and Financial Literacy:

Financial literacy programmes customised to the needs of women and the marginalised are essential in building financial confidence.<sup>39</sup> These initiatives will equip individuals with practical

7

### Fintech Innovations:

Fintech is the inclusive financing game changer via digital wallets, blockchain protection and simplified digital banking platforms. More so, it is convenient, cost-effective, user-friendly and capable of catering to diverse demographics. The challenges to Fintech are regulatory complexities and cybersecurity.

<sup>36</sup> Uchenna Nnaomah et al., "DIGITAL BANKING AND FINANCIAL INCLUSION: A REVIEW OF PRACTICES IN THE USA AND NIGERIA," Finance & Accounting Research Journal 6 (March 28, 2024): 463–90, <https://doi.org/10.51594/farj.v6i3.971>.

<sup>37</sup> [https://www.cbn.gov.ng/Out/2020/DFD/Framework%20for%20Advancing%20Women%27s%20Financial%20Inclusion%20in%20Nigeria\\_Final\\_5MB.pdf](https://www.cbn.gov.ng/Out/2020/DFD/Framework%20for%20Advancing%20Women%27s%20Financial%20Inclusion%20in%20Nigeria_Final_5MB.pdf)

<sup>38</sup> "How to Create Financial Products That Win with Women - Women's World Banking," September 4, 2018, <https://www.womensworldbanking.org/insights/how-to-create-financial-products-that-win-with-women/>.

<sup>39</sup> "Impact of Access to Financial Services, Including by Highlighting Remittances on Development: Economic Empowerment of Women and Youth," n.d.

<sup>39</sup> Chebet, "Effects of Access to Financial Credit on the Growth of Women Owned Small Retail Enterprises in Uasin Gishu County a Case of Kapsaret Constituency."





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*The banking model we have today is too expensive... to work in some of these remote areas, we need to think out-of-the-box.*

*Micheal Ilesanmi*

“

*We've been in this field for a while and understand that women aren't solely drawn to stereotypical 'pink' products. What women truly seek is recognition for their capabilities and a fair chance to be treated equally, not just on the continent but perhaps globally.*

*Yetunde Motto*



“

*We keep talking about women empowerment and all of that but the drivers of the economy are the women in the nano categories; the small-scale women entrepreneurs.*

*Aishatu Debola Aminu*





## Key Priorities, Action Steps, and Responsibilities

### Policy Recommendation: Promote Frameworks that Advance Women's Financial Inclusion

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
The Federal Ministry of Finance Budget and National Planning (FMFBNP), CBN, Federal Ministry of Women Affairs and Social Development (FMWASD), and MDAs	<ul style="list-style-type: none"> <li>» Develop and implement framework for women financial inclusion</li> <li>» Implement gender equality bill</li> </ul>	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs, and related organisations.	Advocate implementation of gender equality and the framework	Financial institutions and OPS	Fund projects that advance women financial inclusion

### Programmatic Recommendation: Tailored financial products

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
The Federal Ministry of Finance Budget and National Planning (FMFBNP), CBN, Federal Ministry of Women Affairs and Social Development (FMWASD), and MDAs	Develop financial product that encourage the adoption of digital financial services to increase access for women and underserved population	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs, and related organisations	Develop campaigns for tailored financial products to improve women's economic empowerment.	Financial institutions and OPS	Design and offer customised financial products for women and the underserved.

### Policy Recommendation: Alternative credit assessment models

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
FMFBNP, CBN, FMWASD and MDAs	Develop regulatory frameworks to support the integration of alternative credit models	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisations	Conduct impact evaluations of alternative credit models to assess effectiveness	Financial Institutions and OPS	Develop and deploy systems for predictive creditworthiness assessment

### Programmatic Recommendation: Promoting usage over accessibility

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
CBN, Ministry of Communication and Digital Economy, FMWASD and MDAs	<ul style="list-style-type: none"> <li>» Develop and implement financial literacy initiatives</li> <li>» Strengthen regulations for fair play in financial services</li> </ul>	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisations	Promote advocacy on active usage of financial services	Financial Institutions and OPS	<ul style="list-style-type: none"> <li>» Support capacity- Provide customer support financial literacy.</li> <li>» Advocate for active usage of financial services.</li> </ul>

**Programmatic Education and financial literacy**

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Ministry of Education, National Commission for Mass Literacy, Adult, and Non-Formal Education, CBN, FMWASD and MDAs	<ul style="list-style-type: none"> <li>» Develop and implement with educational institutions, financial literacy modules</li> <li>» Integrate financial literacy modules into formal education up to tertiary level</li> </ul>	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisations	Support capacity-building programmes and campaigns on financial and digital literacy	Financial Institutions and OPS	<ul style="list-style-type: none"> <li>» Support capacity-building programmes on financial and digital literacy</li> <li>» Offer tailored financial products and services that are inclusive</li> </ul>

**Programmatic Recommendation: Community- led initiatives**

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
FMWASD and MDAs.	Support the establishment and growth of women affinity groups by providing training and funding.	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related orgs.	Provide technical assistance and capacity building support for community affinity groups.	OPS	Collaborate with NGOs and government agencies to support and sustain community affinity groups.

**Programmatic Recommendation: Mobile and Agent Banking**

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
CBN, Ministry of Communication and Digital Economy, and MDAs.	<ul style="list-style-type: none"> <li>» Develop and enforce regulations to safeguard the security and integrity of mobile and agent banking.</li> <li>» Partnerships between financial institutions and mobile networks.</li> <li>» Invest in infrastructure to support remote financing.</li> <li>» Training and workshops on financial literacy.</li> </ul>	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs, and related orgs.	Training and workshops on financial literacy (mobile banking)	Financial Institutions and OPS.	<ul style="list-style-type: none"> <li>» Facilitating basic banking services through mobile devices and community agents for convenience and accessibility.</li> <li>» Financial literacy education and empowerment</li> </ul>



### Programmatic Recommendation: Fintech Innovation

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
CBN, Ministry of Communication and Digital Economy, and MDAs.	<ul style="list-style-type: none"> <li>» Training and workshop on digital and financial literacy.</li> <li>» Integrate digital literacy into educational curricula.</li> <li>» Media awareness campaigns.</li> <li>» Regulate and supervise Fintech for financial stability, consumer protection and compliance.</li> </ul>	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs, and related orgs.	Advocate and support the development and adoption of Fintech.	OPS	<ul style="list-style-type: none"> <li>» Promote and support the development and adoption of Fintech innovations through advocacy.</li> <li>» Improve cybersecurity measures to protect against cyber threats and ensure the integrity of financial transactions conducted through Fintech platforms.</li> </ul>

Date: November 29, 2023  
 Time: 12:15 pm – 01:15 pm  
 (WAT)

**Mind the Gap: How do we bridge the Gender and Inclusion for Ease of doing Business in Nigeria**

**Panelists**

- » Dr Ruth Agbo, President, Association of Women in Trade & Agriculture (AWITA).
- » Hope Onome Alex, CEO, Onome Food Market & Women Empowerment Advocate
- » Dr Ese Owie, International Trade Lawyer & Sustainability Expert, President, The Cavendish Institute.
- » Mary I Afan, Former president, Small Scale Women Farmers Organisation of Nigeria (SWOFAN).
- » Mr. Abdullahi Usman Aliyu, President Joint National Association of Persons with Disabilities (JONAPWD).

**Moderator**

Imade Bibowei-Osuobeni, Policy Advisor & Founder, Tech Herfrica

**SESSION OBJECTIVES**

- » Foster a dialogue that incorporates diverse perspectives and experiences, ensuring a comprehensive understanding of the challenges and potential solutions to gender and inclusion in the ease of doing business.
- » Move beyond the acknowledgement of disparities and actively engage in formulating actionable solutions that contribute to a more inclusive, equitable, and supportive business environment in Nigeria.

Credits: Policy Innovation Centre (PIC)

**BACKGROUND**

In this era of inclusive growth, financial inclusion remains an important mechanism for reducing poverty substantially, thereby attaining national progress and prosperity. Therefore, this session sets out to interrogate the ease of doing business for women in Nigeria. It explores the crucial intersection of gender equality and inclusive practices in entrepreneurship.<sup>40</sup> There is a rallying cry to “Mind the Gap” by intentionally addressing the hindrance to equal participation and opportunities in the running of businesses. Trite to say that sustainable development is hinged on dismantling barriers and cultivating an inclusive ecosystem. Thus, “Mind the Gap” seeks to create a blueprint for change, fostering a friendly business environment for women and the underrepresented.





## Issues & Challenges (Normative)

### 1. Cultural Norms and Stereotypes:

Nigeria's traditional norms often perpetuate gender stereotypes, limiting the roles and opportunities available to women.<sup>41</sup> Addressing these ingrained beliefs necessitates education and awareness campaigns aimed at interrogating stereotypes and promoting equal opportunities for all.

### 2. Cultural Dietary Restrictions:

Identifying and eliminating gender biases in recruitment and promotion processes is crucial. Inclusive

recruitment practices will make for an equitable workforce.

### 3. Gender Disparities in the Business and Agricultural Value Chain:

Gender gaps in the business and agricultural value chains correspond to unequal opportunities and resources, particularly land.<sup>42</sup> Yet, existing policies gloss over these inequities. Inventive strategies are required to facilitate women's access to finance, mentorship and inclusive procurement practices.

## Issues & Challenges (Non-Normative)

### 1. Access to Finance:

Women and marginalised groups are often at a disadvantage regarding access to financial resources. Microfinance banking and support for women entrepreneurs can help bridge this gap.<sup>43</sup>

### 2. Networking Opportunities:

Inclusive networking events and platforms can enhance opportunities for the underrepresented and contribute to a more diverse business landscape.

### 3. Poor Level Digital Literacy:

It presents a significant barrier to individuals' ability to fully participate in the digital age and harness the benefits of technology. This limitation can affect the ability to stay informed and conduct business.<sup>44</sup>

**4. Lack of Inclusion in the Supply Chain:** The absence of inclusion in the supply chain limits equitable economic participation and sustainable development. This cuts across limited access to opportunities, markets, networks, and underrepresentation in the decision-making process.

### 5. Inadequate Public Awareness and Corporate

**Advocacy:** Without sufficient awareness and advocacy efforts, attitudes and behaviours regarding gender and inclusion may remain unchanged, hindering progress toward achieving equality and diversity in the business sector.



<sup>40</sup> Musa Abdu et al., "Drivers of Financial Inclusion and Gender Gap in Nigeria," *The Empirical Econometrics and Quantitative Economics Letters* 4 (December 1, 2015): 186–99.

<sup>41</sup> Obiamaka P. Egbu et al., "Financial Literacy and Access: Revisiting the Bridges and Barriers to Women Entrepreneurship in Nigeria," *Amazonia Investiga* 9, no. 29 (May 18, 2020): 436–44, <https://doi.org/10.34069/AI/2020.29.05.48>.

<sup>42</sup> G. Njiraini and M. Ngigi, eds., *Bridging Gender Gaps through Innovations in Agricultural Value Chains in Africa*, 2018, <https://doi.org/10.22004/ag.econ.277080>.

<sup>43</sup> Egbu et al.

<sup>44</sup> M. E. Agwu, "Can Technology Bridge the Gap between Rural Development and Financial Inclusions?," *Technology Analysis & Strategic Management* 33, no. 2 (February 1, 2021): 123–33, <https://doi.org/10.1080/09537325.2020.1795111>.

## Policy Recommendations

- 1 **Liberalisation of Land ownership:** Develop policies that enable women and youth to acquire land on long leases, involving large landowners, community/government, SME, and women farmer groups.
- 2 **Affirmative Action in Procurement:** Implement affirmative action in government procurement by allocating a certain percentage of contracts to women-owned businesses.

## Programmatic Recommendations

- 1 **Networking and Collaboration Initiatives:** Facilitate networking on platforms that connect diverse entrepreneurs with potential partners, investors and clients. Foster collaboration between government agencies, NGOs and businesses to create a supportive ecosystem for underrepresented entrepreneurs.
- 2 **Technology Adoption and Digital Inclusion:** Promote the use of technology to streamline business operations and reduce administrative burdens for the ease of businesses owned by women and the marginalised. <sup>45</sup> Additionally, investing in digital literacy programmes will ensure that all entrepreneurs can leverage technology for business growth.
- 3 **Enhanced Access to Finance:** Establish financial initiatives that target female entrepreneurs, such as low-interest loans and grants. Collaborate with financial institutions to enable fair access to credit and foster partnerships for investment funds between the Government and the private sector.
- 4 **Capacity Building and Training:** Implement training programmes to enhance the skills and capacities of women entrepreneurs in areas such as finance, marketing and technology. Encourage partnerships among businesses, educational institutions and NGOs for mentorship and support networks.
- 5 **Awareness Campaigns:** Launch awareness campaigns to minimise gender stereotypes in business by involving the media to amplify the importance of inclusivity in driving economic growth and development and also sensitising critical stakeholders about giving voice and value to women. This will improve ease of the operations of women-led organisations along the business value chains.





“

*You can't talk of business in the agricultural sector if you don't have land.*

*Mary 1 Afan*



“

*Produce what you can eat and eat what you produce.*

*Dr Ruth Agbo*

“

*Insufficient communication exists both in government policies and within the private sector.*

*Mr Abdullahi Usman Aliyu*



“

*Beyond the rhetoric, buzzwords, catchphrases and the yearly events, we need to move to reality.*

*Ese Owie*

“

*Nigeria has a very big market, it's quite unfortunate that we don't value and maximise our product as other countries do, we lack a bargaining mechanism.*

*Onome Hope Alex*





## Key Priorities, Action Steps, and Responsibilities

### Policy Recommendation: Liberalisation of Land ownership

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Agriculture, Ministry of Women Affairs and Social Development and MDAs	Formulate policies that encourage the collaboration between large land owners, SMEs, and women/youth groups	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs, and related organisations	Advocate for policy reforms to support inclusive land access	OPS	Provide support and resources to enhance inclusive land accessibility

### Policy Recommendation: Affirmative Action in Procurement

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Bureau of Public Procurement, Ministry of Women Affairs and Social Development and MDAs	Enact policies to allocate a certain percentage of contracts to qualified women-owned businesses.  Simplify procurement procedures for small and medium businesses	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs, and related organisations	Collaborate with the Government to develop resources and guidelines for SMEs on gender inclusivity in business	OPS	Engage in mentorship programmes to support women-owned businesses in accessing procurement opportunities

### Programmatic Recommendation: Networking and collaboration initiatives

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Ministry of Trade and Investment, and MDAs	Organise regular networking programmes aimed at connecting diverse entrepreneurs with potential partners, investors, and customers	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs, and related organisations investors, and customers	Establish collaborative programmes between government agencies, and businesses, to create a supportive ecosystem for marginalized groups	OPS	Develop and maintain platforms that facilitate networking among entrepreneurs from diverse backgrounds



### Programmatic Recommendation: Enhanced Access to Finance

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Ministry of Budget and Economic Planning, Ministry of Women Affairs and Social Development, Ministry of Trade and Investment, MDAs	<ul style="list-style-type: none"> <li>Develop and implement financial literacy initiatives</li> <li>Strengthen regulations for fair play in financial services</li> </ul>	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisations	Promote advocacy on active usage of financial services	Financial Institutions and OPS	<ul style="list-style-type: none"> <li>Provide customer support financial literacy.</li> <li>Advocate for active usage of financial services</li> </ul>

### Policy Recommendation: Capacity Building and Training/ Awareness Campaigns

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Ministry of Trade and Investment, Ministry of Women Affairs and Social Development, MDAs	Develop comprehensive capacity building strategies to enhance the skills and capacity of women entrepreneurs	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs, and related organisations	Support by developing robust capacity building programs and trainings for marginalized groups	OPS	Collaborate with government agencies and NGOs to provide support for capacity building programs and trainings through funding

### Programmatic Recommendation: Technology adoption and digital inclusion

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Ministry of communication and Digital Economy, Ministry of Education, and MDAs	Implement initiatives towards the use of technology for business, particularly by women and the marginalized	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs, and related organisations	Create digital literacy programmes to ensure that all entrepreneurs can leverage technology effectively	OPS	Provide resources and expertise to assist small businesses in adopting and implementing technology solutions

Date: November 28, 2023  
 Time: 9:10 am – 10:10 am (WAT)

**Accelerating Trade for Women's Groups through Financial Inclusion and E-Commerce.**

**Panelists**

- » Michael Ilesanmi, Task Team Leader Nigeria for Women Project (NFWP) World Bank
- » Ayodele Fashogbon, Economist, Africa and Nigeria Gender Innovation Labs (AFGIL) World Bank
- » Kabiru Attah, Country Representative, Engender Health
- » Solape Akinpelu, CEO, HerVest
- » Ruth Peter Mshelia, National Project Coordinator, Nigeria for Women Project (NFWP) Federal Ministry of Women Affairs

**Moderator**

Yetunde Fatogun, Social Development Specialist, World Bank

**SESSION OBJECTIVES**

- » *Advocacy for an ecosystem of support for the economic empowerment of Women in Nigeria, facilitating access to trade and opportunities in the digital economy.*
- » *Bridging the digital divide by leveraging e-commerce digital literacy, and promoting the well-being of women through health insurance and support services.*
- » *Removing domestic and cross-border trade barriers for female collectives and creating gender-inclusive policies, laws and systems.*

*Credits: Nigerian for Women Project/ Social Sustainability and Inclusion Unit, World Bank/Policy Innovation Centre (PIC)*

**BACKGROUND**

The conversation opened up new avenues for the empowerment of women's collectives through commerce, based on the World Bank's estimate that closing gender disparities in critical sectors of the economy could boost Nigeria's GDP by up to \$9.3 billion.<sup>46</sup> Bangladesh was given as an example, as young women's participation in her export-intensive garment business not only increased female incomes, but also postponed marriages and motherhood, allowing young girls 1.5 more years of schooling.<sup>47</sup> This emphasises the idea that, with the appropriate policies, trade may boost women's income, improve their involvement in the labour force, and strengthen female consumer power and decision-making. The Nigeria for Women Project (NFWP), with outreach in 23 states, is a \$600 million flagship women's economic development initiative aimed at the underprivileged. It serves as a platform for establishing an ecosystem of support to promote and advance gender equality through women's affinity groups and livelihood collectives.



## Issues and Challenges (Normative)

### 1. Patriarchy:

Males are societally privileged to grow financially, such that females go against the grain to attain financial well-being. This has precipitated an economic imbalance, whereby the gender of poverty is female, making wealthy women exceptions to the rule across every stratum of society.<sup>48</sup>

### 2. Gender Roles:

Women's societal status as housewives prevents them from achieving financial independence. The woman is regarded as the primary domestic caregiver, bearing the weight of the problems at home.<sup>49</sup> This distracts from economic goals; even those in business frequently squander their profits and, eventually, their capital solving domestic problems.

### 3. Gender Roles and Access to Market:

Gender discrimination keeps women on the farm, without access to the market. The few that do, operate in spaces mediated by men, who retain the profits, while the women wallow in poverty.

### 4. How Production Capacity for Women Compared to Men:

In farming, women consistently produce 30% less per hectare compared to their male counterparts simply because women are allotted less access to plough and smaller rations of fertilisers, pesticides, seeds and productive labour.<sup>50</sup>

## Issues and Challenges (Non-Normative)

### 1. Inadequate Access to Financial Services and Education:

Women in rural areas and underserved communities who are mostly smallholder farmers usually have poor

access to financial services like loans. Inadequate financial education for smallholder women farmers and SMEs is also a challenge faced by these categories of women farmers.<sup>51</sup>



<sup>48</sup> Amalie Gjødesen Thystrup, "Gender-Inclusive Governance for E-Commerce," *The Journal of World Investment & Trade* 21, no. 4 (August 10, 2020): 595–629, <https://doi.org/10.1163/22119000-12340185>.

<sup>49</sup> Bacchetta, M., Cerra, V., Piermartini, R., & Smeets, M. (2021). Trade and inclusive growth.

<sup>50</sup> Thystrup.

<sup>51</sup> Musa Abdu et al., "Drivers of Financial Inclusion and Gender Gap in Nigeria," *The Empirical Economics and Quantitative Economics Letters* 4 (December 1, 2015): 186–99.

<sup>52</sup> IFC, "GENDER EQUALITY IN NIGERIA'S PRIVATE SECTOR A Gender Gap Assessment of the 30 Most Capitalized Companies Listed on the Nigerian Exchange," 2021, <https://openknowledge.worldbank.org/server/api/core/bitstreams/f73e0e43-229d-5dea-8141-25142f3b5f30/content>.

<sup>53</sup> Abdu et al., "Drivers of Financial Inclusion and Gender Gap in Nigeria."

## Success Stories

### 1. The Nigeria for Women Project:

The Nigeria for Women Project is a Federal Government initiative supported by the World Bank and implemented in six states selected in the six geo-political zones: Niger (Northcentral), Taraba (Northeast), Kebbi (Northwest), Abia

(Southeast), Ogun (Southwest) and Akwa Ibom (South-south). Over a million persons have benefitted from the project, with 220,423 women receiving the Livelihood Grant component of the project worth 15 billion naira as of 2023.

## Innovative Inclusive Strategies to Accelerate Technology

### 1. Psychometric Testing:

This is an alternative way to verify creditworthiness of loan applicants who may not have collateral. It is a departure from the traditional collateral-driven algorithms deployed by mainstream banks, which typically exclude underserved female smallholder farmers and SMEs.

### 2. Blended Financing:

This is a tech and touch (i.e. digital and physical) mode of training in financial literacy, while granting access to digital services and market opportunities. For inclusiveness, the training is done in local languages and in blended mode.<sup>52</sup>



<sup>52</sup> <https://about.bankofamerica.com/en/making-an-impact/blended-finance>



## Policy Recommendations

1

### Implementation of Gender Policies:

By utilising an inclusive and participatory approach, equal land access can be achieved through the domestication and integration of the gender policy and women's economic empowerment policy into state and local government operations.<sup>53 54</sup>

## Programmatic Recommendations

1

### Improved Financial Literacy and Information Dissemination:

Financial training and information dissemination should be targeted at rural and underserved women to build capacity.

2

### Harnessing Women Affinity Groups:

This is a community of common business owners for robust practice and bargaining power. These groups help to aggregate the farm produce harvested by the women, for ease of market access.

3

### Access to Empowerment Opportunities:

Increase grassroots women's access to economic empowerment activities, including giving smallholder women farmers space to grow and expand. Women should also have direct links to the market devoid of middlemen<sup>56</sup>.

4

### Leveraging E-Commerce:

This will go a long way in supporting the women in livelihood collectives and other women who do a lot of production, processing and marketing activities by providing a direct link to sell their products to the world.<sup>55</sup>



5

### Access to Social Benefit Packages:

Facilitate access to social benefit packages like health insurance and education for children, especially in rural areas, so that health emergencies will not consume all women's resources.

6

### Degender Cash Cropping:

Facilitate access to social benefit packages like health insurance and education for children, especially in rural areas, so that health emergencies will not consume all women's resources.

<sup>53</sup>[https://www.wrapanigeria.org/wp-content/uploads/2023/06/FINAL\\_NGP\\_COPY-AS-PRINTED.pdf](https://www.wrapanigeria.org/wp-content/uploads/2023/06/FINAL_NGP_COPY-AS-PRINTED.pdf)

<sup>54</sup>[https://nigeria.com/sites/g/files/tmzbd11856/files/documents/2024-02/nigeria-national-wee-policy-and-action-plan-may\\_290519\\_133503.pdf](https://nigeria.com/sites/g/files/tmzbd11856/files/documents/2024-02/nigeria-national-wee-policy-and-action-plan-may_290519_133503.pdf)

<sup>55</sup>Uchenna Nnaomah et al., "DIGITAL BANKING AND FINANCIAL INCLUSION: A REVIEW OF PRACTICES IN THE USA AND NIGERIA," Finance & Accounting Research Journal 6 (March 28, 2024): 463–90, <https://doi.org/10.51594/farj.v6i3.971>.

<sup>56</sup>Abdu et al., "Drivers of Financial Inclusion and Gender Gap in Nigeria."

“

*'You can have one thousand problems but when you have one health challenge your problems become one*

*Yetunde Fatogun*



“

*There is no biological reason or function that incapacitates woman from wealth creation*

*Solape Akinpelu*

“

*If you don't blow your trumpet no one will blow it for you because everyone is busy blowing theirs.*

*Michael Ilesanmi*



“

*Even if you improve a woman's income, patriarchal structures and health challenges can derail her economic progress. A holistic approach that includes healthcare access through health insurance is crucial to empower women and ensure their economic success.*

*Dr Kabiru Atta*

“

*The Nigeria for Women Project is empowering women across six Nigerian states, providing them with training, grants, and access to healthcare and education, ultimately strengthening their communities.*

*Ruth Peter Mshelia*



“

*There is still a goldmine for everyone of us working in this space to think through with the team in term of linking financial services to the women groups, both the livelihood collectives and affinity groups.*

*Ayodele Fashogbon*

## Key Priorities, Action Steps, and Responsibilities

### Policy Recommendation: Implementation of Gender Policies

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Health and Social Welfare, Federal Ministry of Women Affairs and Social Development, and MDAs	Domesticate and integrate gender policies across states and local government in Nigeria	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisations	Advocate for the implementation of gender policy	OPS	Advocate for the implementation of gender policy

### Policy Recommendation: Access to Social Benefit Packages

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Health and Social Welfare, Federal Ministry of Women Affairs and Social Development, State MDAs and other related MDAs.	Develop policies that ensures the availability and access to social benefit packages.	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs, and other related organisations	Advocate for policies aimed at ensuring the availability and access to social benefit packages.	Organised Private Sector (OPS) bodies and all private sector organisation.	Advocate for policies aimed at ensuring the availability and access to social benefit packages.

### Programmatic Recommendation: Improved Financial Literacy and Information Dissemination / Access to Empowerment

#### Opportunities

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Women Affairs and Social Development, Federal Ministry of Finance, and MDAs	Develop and implement financial literacy training programmes targeting marginalized groups	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisations	Organise workshops and capacity building programmes on financial literacy	OPS	Fund and organise workshops and capacity building programmes on financial literacy

### Programmatic Recommendation: Degender Cash Cropping

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Women Affairs and Social Development, and MDAs	Develop sensitization programs that encourage the diversification of cropping and discourage gender stereotypes in agriculture	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisations	Develop and fund programs that encourage the diversification of cropping and discourage gender stereotypes in agriculture	OPS	Develop and fund programs that encourage the diversification of cropping and discourage gender stereotypes in agriculture



**Programmatic Recommendation: Leveraging E-Commerce**

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Communications, Innovation and Digital Economy, Federal Ministry of Finance, and MDAs	<ul style="list-style-type: none"> <li>» Develop infrastructure for e-commerce</li> <li>» Strengthen partnerships to foster e-commerce</li> </ul>	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisations	Design and implement digital inclusion programs that aids e-commerce	OPS	Fund, Design and implement digital inclusion programs that aids e-commerce

**Programmatic Recommendation: Harnessing Women Affinity Groups**

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Women Affairs and Social Development, and MDAs	Scale up women affinity groups by providing incentives	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisations	Strengthen affinity groups through capacity building Integrate projects to accommodate affinity groups	OPS	Fund projects that strengthen women's affinity groups

**Programmatic Recommendation: Access to Social Benefit Packages**

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Women Affairs and Social Development, and MDAs		Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organizations		OPS	



*Date: November 29, 2023  
Time: 9:05 am – 10:05 am  
(WAT)*

***Building Bridges:  
Pathways for Inclusive  
Leadership in Trade and  
Health***

**Opening Remarks**

Amina Oyagbola, Founder & Chairperson Women in Successful Careers (WISCAR)

**Panelists**

- » Toyin Bashir, Partner at Banwo & Ighodalo, Nigeria.
- » Dolapo Agbede, Disability Inclusion Advisor, The Joint National Association of Persons with Disabilities (JONAPWD)
- » Weyinmi Eribo, Director General, Women Chamber of Commerce, Industry, Mines and Agriculture
- » Hansatu Adegbite, Executive Director, Women in Management, Business and Public Service (WIMBIZ)
- » Chukwuemeka Onyimadu, National Economist, UNWomen

**Moderator**

Fabia Ogunmekan, Gender and Development Practitioner

**SESSION OBJECTIVES**

- » *To advocate for leadership development programmes tailored to women in the fields of trade and health.*
- » *To advocate for policies that mandate inclusive leadership practices in both the trade and health sectors.*
- » *Foster collaborative partnerships between government bodies, the private sector, and non-profit organisations to create a supportive ecosystem for women aspiring to leadership in trade and health*

*Credits: Women in Successful Careers (WISCAR)/Policy Innovation Centre (PIC)*

**BACKGROUND**

Across various societies, women often face obstacles in economic participation, encountering inequalities that hinder their access to opportunities.<sup>57</sup> These persistent challenges are related to gender disparities and limited inclusivity. According to existing literature, women are underrepresented in managerial, leadership, or strategic positions across public and private sectors inclusive of health and trade.<sup>58</sup> For instance, women represent 70% of the global health workforce but hold only 25% of senior leadership positions. This discussion intends to shape inclusive frameworks that empower women in trade and health sectors, promote economic engagement and opportunity, and foster inclusive leadership.

## Issues & Challenges (Normative)

**1. Cultural Norms Reinforce Gender Biases:**  
Cultural biases perpetuate the discrimination and gender-based violence faced by women in the

workplace and society. They hinder the attainment of leadership by women.

## Issues & Challenges (Non-Normative)

**1. Underrepresentation in Leadership:**  
Women are largely excluded in decision-making despite the crucial roles they play. There are

more women in healthcare, yet very few are in leadership positions.



<sup>57</sup> <https://www.msm.nl/news-events-and-blogs/blog/breaking-barriers-the-imperative-for-gender-equality-and-women-empowerment>

<sup>58</sup> ASAN, M. Y., METIN, O., & ÖZDEMİR, A. (2023). WOMEN'S REPRESENTATION GAP IN TRADE UNION MANAGEMENT: A CASE OF A PUBLIC SECTOR UNION. *Journal of Management and Economics Research*, 21(3), 132-150.



## Policy Recommendations

1

### **Integrating Trade and Health Policies:**

By creating an enabling environment that supports women's leadership and economic empowerment, trade policies can become catalysts for ensuring equal opportunities, addressing barriers, and fostering an inclusive landscape. When making new policies on trade and health, there is a need to be intentional about how they might impact both genders differently.<sup>59</sup>

2

### **Integrate Affirmative Procurement Practices:**

By leveraging the 35% affirmative action, a roadmap for collaboration for key stakeholders can be developed to provide support to businesses owned by underrepresented groups, including women and other marginalised groups.<sup>60</sup>

3

### **Legislature for Women Representation and Support:**

Strengthening the implementation of the 35% quota and affirmative action policy for women is essential to ensure gender equality and representation in decision-making to giving women equal opportunities to run for office and be represented in leadership positions. This will make for fair and equal representation, making sure every voice is heard. Similarly, it will ensure adequate budget allocations to sectors of feminine concern.<sup>61</sup>

4

### **Creating Gender-Responsive Tax and Regulatory Framework:**

A framework should be developed to accommodate women and other marginalised groups, especially in MSMEs businesses, who do not have access to financial products and services.

## Programmatic Recommendations

1

### **Integrating Leadership Training:**

Business programmes should be encouraged to integrate inclusive leadership training to empower women with the essential skills needed to navigate complex business environments.

2

### **Targeted Financial Literacy Programmes:**

There should be targeted financial literacy programmes to arm women with trade acumen. These should not only focus on skill development but also comprehensive financial education, enabling women to manoeuvre the financial maze and access the resources for business growth.

3

### **Customised Support for Diverse Women Entrepreneurs:**

There is a need to recognise the diversity among women-led businesses and to offer customised support services. Understanding the unique challenges faced by nano and micro-businesses, and their different life cycles, will aid the development of targeted solutions for growth.

4

### **Inclusive Leadership in Trade and Health:**

Promoting inclusive leadership in trade and health means welcoming diverse voices, offering equal opportunities, and addressing gender-specific issues. This strategy fosters innovation and ensures a more balanced and inclusive society

<sup>59</sup> Smith, R., & Hanefeld, J. (2018). Globalization, Trade, and Health Economics. In Oxford Research Encyclopedia of Economics and Finance. <https://doi.org/10.1093/acrefore/9780190625979.013.35>

<sup>60</sup> [https://africa.unwomen.org/sites/default/files/2024-03/no2\\_affirmative\\_procurement\\_in\\_wa\\_eng\\_newsletter.pdf](https://africa.unwomen.org/sites/default/files/2024-03/no2_affirmative_procurement_in_wa_eng_newsletter.pdf)

<sup>61</sup> <https://www.wrapanigeria.org/wp-content/uploads/2023/06/FINAL-NGP-COPY-AS-PRINTED.pdf>

“

*The intersection of trade and health is a crucible where the alchemy of progress occurs. Trade, as an economic force, can be a transformative catalyst for equality. But for this to happen, we must create an enabling environment and act with urgency. We must act now.*

*Amina Oyagbola*



“

*So when you have a leader that can pick the strengths of everyone in their team, whether they have an impairment or not, or whether life is happening to them or not, and who can pull on all strengths to make sure the objectives of whatever activity is met, that is an inclusive leader.*

*Dolapo Agbede*

“

*I would say inclusive leadership is authentic. It is a leadership that is empathetic because you need to understand in whatever position you are, what the issues are with various stakeholders. So you must be a listening kind of leader with an understanding of what is on ground.*

*Hansatu Adegbite*



“

*I think inclusive leadership, is just ensuring that everybody's voice is heard, ensuring that the needs and requirements of everyone is heard.*

*Wayinmi Eribo*

“

*Connecting the dots, targeted trade reforms aim to boost economic activities. By implementing these reforms, more MSMEs can access services, finance, or scale up.*

*Toyin Bashir*





## Key Priorities, Action Steps, and Responsibilities

### Policy Recommendation: Integrating Trade and Health Policies

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal and State Ministry of Women Affairs and Social Development, Ministry of Budget and Economic Planning, and MDAs	Develop frameworks that will integrate inclusive trade and health policies to create an enabling environment	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisations	Advocate for gender-sensitive laws and policies, and provide support for women aspiring for leadership positions	OPS	Advocate for gender-sensitive laws and policies and provide support for women aspiring for political positions.

### Policy Recommendation: Integrate Affirmative Procurement Practices

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Bureau of public procurement, Federal Ministry of Women Affairs and Social Development, and MDAs	Strengthen GESI in procurement processes	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisations	Advocate for the strengthening of GESI in procurement processes	OPS	Advocate for the strengthening of GESI in procurement processes

### Policy Recommendation: Legislature for Women Representation and Support

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal and State Ministry of Women Affairs and Social Development, Ministry of Budget and Economic Planning, House of Assembly, and MDAs	Implementing the mandates outlined in the National Gender Policy regarding the 35% affirmative action in appointive positions for women.	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisations	Design and implement projects that incorporate the affirmative procurement action.	OPS	Advocate for the implementation of the affirmative procurement action.

### Programmatic Recommendation: Customised support for diverse women entrepreneurs

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Ministry of Trades and Investment, Federal Ministry of Women Affairs and Social Development, and MDAs	Develop tailored support programs that will educate women on market trends, threats and opportunities.	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisations	Support by providing capacity building programs and mentorship on financial literacy	OPS	Support enhancement of financial literacy through program funding.

**Programmatic Recommendation: Targeted Financial literacy programmes**

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Ministry of Budget and National Planning, Federal Ministry of Women Affairs and Social Development, and MDAs	Develop robust financial literacy programs tailored for women entrepreneurs	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisations	Partner with government agencies to design and provide financial literacy program tailored to for women entrepreneurs	OPS	Provide funding and support for the implementation of financial literacy programs

**Programmatic Recommendation: Gender inclusive programming.**

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal and State Federal Ministry of Women Affairs and Social Development, and MDAs	<ul style="list-style-type: none"> <li>» Collaborate with relevant stakeholders to design and implement gender-inclusive leadership training programmes.</li> <li>» Integrate gender-inclusive leadership training into existing entrepreneurship programmes</li> </ul>	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisations	Provide gender-inclusive leadership training programmes	OPS	Provide gender-inclusive leadership training programmes



Date: November 29, 2023  
Time: 02:10 pm – 03:15 pm  
(WAT)

**It's All About Power:  
Shifting Harmful Gender  
Norms to Advance  
Livelihood and Health**

**Panelists**

- » Olufunke Baruwa, Programme Officer, West Africa, Ford Foundation
- » Dr Kemi Dasilva Ibru, Founder, Women at Risk International Foundation
- » Onyinye Belinda Ndubisi, Programme Manager, United Nations Development Programme, Nigeria
- » Amb. Asmau Benzies Leo, Executive Director, Centre for Non-Violence and Gender Advocacy in Nigeria
- » HRM Eze Nelson Mmerengwa, Vice Chairman, Abia State Traditional Ruling Council; Chairman, Ngwa Council of Traditional Rulers
- » Dr Tayo Ajirofutu, Head of Clinical Psychology, Yaba Psychiatry Hospital, Yaba Lagos

**Moderator**

Dr Osasuyi Dirisu, Executive Director, Policy Innovation Centre

**SESSION OBJECTIVES**

- » *To examine the historical, cultural, and contextual factors that have perpetuated harmful social norms, such as gender bias and the caste system, to redress them.*
- » *To establish the intersection of gender-based norms, economic disparities, and health inequalities.*
- » *To suggest evidence-based policies and innovative strategies that will facilitate a shift from restrictive gender-based norms to those that harness economic opportunities and optimal healthcare for women.*

**Credits: Policy Innovation Centre (PIC)**

**BACKGROUND**

Social norms are unwritten standards or expectations that govern conduct, beliefs, and interactions within a society.<sup>62</sup> They frequently evolve with time, shaped by cultural, religious, and historical circumstances. While many social norms promote community cohesiveness and well-being, certain bad norms can impede growth, notably in the areas of livelihoods and health. In terms of livelihoods, societal norms can influence gender roles, access to resource, entrepreneurship, and economic decision-making.<sup>63</sup> They inadvertently shape the chances open to certain sectors of society, notably in terms of gender and status. Norms have a significant impact on the general health and well-being of women and men, regarding access to healthcare, nutrition, family planning, and hygiene.<sup>64</sup> This discussion paves the way for the reform of otherwise gender-harmful societal norms.



## Issues and Challenges (Normative)

### 1. Negative Cultural Practices:

Practices like female genital mutilation, early marriage and pregnancy, and preference for the male child are dangerous gender-based norms that impact negatively on the health and livelihood of females. In such communities, females are relegated to the background.

64

### 2. Religious Beliefs:

The notion that sickness is a consequence of defying societal norms and beliefs is deeply ingrained in some culture and religions.<sup>66</sup> This idea frequently intersects with concepts of morality, divine justice, and the equilibrium of cosmic powers.

### 3. Patriarchy:

In some societies, men hold absolute power and women are largely excluded from decision-making, even about their livelihood. Thus, women are forced to

endure crass inequality and violence.<sup>67</sup>

### 4. Gender Inequality:

4. When individuals face discrimination, unequal opportunities, and limited access to resources based on their gender, it can exacerbate socio-economic disparities and compromise overall well-being.

### 5. Harmful Cultural Practices:

One in four girls experience sexual violence before the age of 18 years, and 86% of the perpetrators are male relatives or friends. Some societies have normalized sexual violence. Patriarchal cultures give privileges to males over females. Thus, entitled males get violent once their whims are unattended.<sup>68</sup> Many harmful social norms are constructed to bestow power, voice, influence, and agency on the male, such inequality leaves the female irreparably disadvantaged.

## Issues and Challenges (Non-Normative)

### 1. Low Education Completion Rate among Girls:

Only about 51% of girls and 58% of boys' complete primary school as stated in a 2020 report<sup>69</sup> and only 10% of secondary school leaving girls make it to the university<sup>70</sup>

### 2. Limited Economic Opportunities for Women:

GBV often displaces women, taking them away from family and livelihoods, such that hitherto financially stable women become liabilities in their new abode.<sup>71</sup>



<sup>66</sup> <https://link.springer.com/article/10.1023/A:1025620211852>

<sup>67</sup> Bridges, Wulff, and Bamberg.

<sup>68</sup> "Global Education Monitoring Report 2019: Gender Report: Building Bridges for Gender Equality - UNESCO Digital Library," accessed April 16, 2024, <https://unesdoc.unesco.org/ark:/48223/pf0000368753>.

<sup>69</sup> <https://www.iceba.unesco.org/en/node/106#:~:text=According%20to%20UNICEF%2C%20the%20primary%25%20and%20girls%20and%2036%25.>

<sup>70</sup> International Bar Association Legal Policy et al., "50:50 by 2030: A Longitudinal Study into Gender Disparity in Law."

<sup>71</sup> Elaine Unterhalter, "Gender and Poverty Reduction: The Challenge of Intersection," *Agenda: Empowering Women for Gender Equity*, no. 81 (2009): 14-24.

<sup>72</sup> Elaine Unterhalter, "Gender and Poverty Reduction: The Challenge of Intersection," *Agenda: Empowering Women for Gender Equity*, no. 81 (2009): 14-24.



## Policy Recommendations

1

### Implementation of Laws Against Sexual Assault:

ostering partnerships among government agencies, NGOs, and religious organisations for the domestication and integration of the VAPP Act. <sup>77</sup>

Media platforms, such as radio, television, and social media should be used to disseminate messages

that promote positive social norms. Community and religious leaders should also be sensitized for communication reach and impact. <sup>78</sup>

## Programmatic Recommendations

1

### Dialogue and Awareness Programmes:

Conduct awareness dialogues for community and religious leaders, aimed at creating safe spaces for open interrogation of existing norms and promoting positive alternatives. <sup>79</sup>

3

### Engaging the Media:

Also, organising capacity-building training for media personnel on how to report and frame harmful social norms.

2

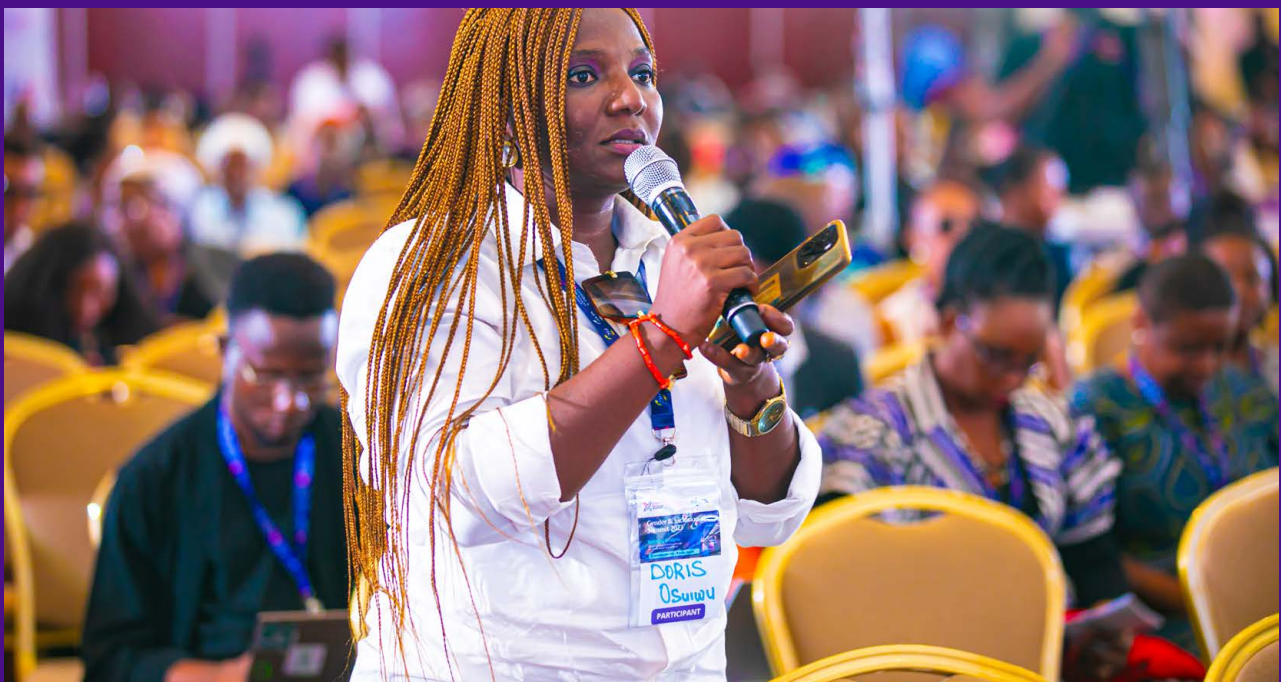
### Training and Capacity Building:

Provide training and capacity building for community and religious leaders to equip them with the necessary knowledge and skills to address harmful social norms. <sup>80</sup>

4

### Grassroots Advocacy:

Invest heavily in channels of community influence, such as town criers, local radio and royalties, religious and political leaders, community heads and women groups. Media-centred advocacy around social issues and harmful social norms will be most effective. <sup>81</sup>



<sup>73</sup> Maria Stavropoulou, "Gender Norms, Health and Wellbeing," n.d.

<sup>74</sup> Darteh, E. K. M., Doku, D. T., & Esia-Donkoh, K. (2014). Reproductive health decision making among Ghanaian women. *Reproductive Health*, 11, 1–8.

<sup>75</sup> Bridges, Wulff, and Bamberly, "Resilience for Gender Inclusion."

<sup>76</sup> ed and ed, *Advancing Gender Equality through Agricultural and Environmental Research*.

<sup>77</sup> <https://naaptip.gov.ng/document-downloads/>

<sup>78</sup> ed and ed, *Advancing Gender Equality through Agricultural and Environmental Research*.

<sup>79</sup> Eissler Sarah et al., *Exploring Gendered Experiences of Time-Use Agency in Benin, Malawi, and Nigeria as a New Concept to Measure Women's Empowerment* (Intl Food Policy Res Inst, 2021).

<sup>80</sup> Amalie Gladesen Thystrup, "Gender-Inclusive Governance for E-Commerce," *The Journal of World Investment & Trade* 21, no. 4 (August 10, 2020): 595–629, <https://doi.org/10.1163/22119000-12340185>.

<sup>81</sup> Bridges, Wulff, and Bamberly, "Resilience for Gender Inclusion."

“

*We need to leapfrog with solutions, otherwise we will lose a vast majority of our women*

*Dr Kemi Dasilwa Ibru*



“

*There has been progress towards gender equality, but there is still a long way to go*

*Amb Asmau Benzies Leo*

“

*What you don't know and the data you don't have, you can't measure. You can't discuss it effectively without data*

*Onyinye Belinda Ndubisi*



“

*Traditional rulers are the head of the community. When we speak, people listen. To address harmful social norms, we need capacity building to start well and end well, involving both young and old.*

*HRM Eze Nelson Mmerengwa*

“

*While traditionally females are seen as victims, males are increasingly vulnerable due to emotional deprivation and workplace issues.*

*Dr Tayo Ajirotutu*





## Key Priorities, Action Steps, and Responsibilities

### Policy Recommendation: Implementation of Laws Against Sexual Assault

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Justice, Federal Ministry of Health and Social Welfare, Federal Ministry of Women Affairs and Social Development, and MDAs	Strict implementation of laws against sexual assault and rape, ensuring perpetrators are punished accordingly.	Donor agencies, INGO, NGOs, CSOs, CBOs, FBO and related organisations	Advocacy for strict implementation of laws against sexual assault across the nation.	OPS	<ul style="list-style-type: none"> <li>» Advocacy for strict implementation of laws against sexual assault across the nation.</li> <li>» Offer pro bono legal services for survivors seeking justice.</li> </ul>

### Policy Recommendation: Integrate Trauma Care Services

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Justice, Federal Ministry of Health and Social Welfare, Federal Ministry of Women Affairs and Social Development, and MDAs	Popularise one stop GBV solutions	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisations	Provide training and capacity building for healthcare professionals and frontline workers on trauma care and GBV management.	OPS	Provide training and capacity building for healthcare professionals and frontline workers on trauma care and GBV management.

### Programmatic Recommendation: Dialogue and awareness program/ grassroots advocacy

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of information and National Orientation, Federal Ministry of Health and Social Welfare, Federal Ministry of Women Affairs and Social Development, and MDAs	<ul style="list-style-type: none"> <li>» Conduct dialogue and awareness programmes for community and religious leader.</li> <li>» Leverage the media to challenge harmful social norms.</li> </ul>	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisations	Conduct media-centred advocacy around social issues and harmful social norms with extension to grassroots	OPS	Collaborate with governmental and developmental sectors to support grassroots advocacy and dialogue

**Programmatic Recommendation: Training and capacity building**

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Health and Social Welfare, Federal Ministry of Women Affairs and Social Development, Federal Ministry of Communication and Digital Economy, National Orientation Agency and MDAs	Provide training and capacity building for community, religious leaders and the media on harmful social norms	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisations	Design and deliver capacity training on GBV and harmful social norms	OPS	Fund and design capacity building trainings on GBV and harmful social norms .

**Programmatic Recommendation: Engaging the Media**

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Information and National Orientation, and MDAs	Develop programs by leveraging to media to challenge harmful social norms.	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisations	Conduct media-centred advocacy around social issues and harmful social norms	OPS	Conduct media-centred advocacy around social issues and harmful social norms.



*Date: November 28, 2023  
Time: 12:20 pm – 01:20 pm  
(WAT)*

***Women's Agency,  
Economic Empowerment,  
and Health: Navigating  
Challenges and Driving  
Inclusion***

**Panelists**

- » Michael Gboyega Ilesanmi, Senior Social Development Specialist, World Bank
- » Hajija Hauwa Ibrahim, , President, Wives of FCT Traditional Rulers
- » Hansatu Adegbite, Executive Director, WIMBIZ
- » Babafunke Fagbemi, Executive Director, Centre for Communication and Social Impact (CCSI)

**Moderator**

Dr Amina Dorayi, Country Director, Pathfinder Nigeria

**SESSION OBJECTIVES**

- » *Explore the interrelationships between women's health, economic agency, and empowerment to understand how they intersect and influence each other.*
- » *Identify effective strategies for fostering women's economic independence, considering factors such as education, access to finance, entrepreneurship support, and employment opportunities*
- » *Examine case studies of successful initiatives that have empowered women economically and improved their access to healthcare, highlighting key factors contributing to their success and lessons learned.*
- » *Assess ways to overcome capacity gaps and infrastructure challenges to support women's health and economic initiatives, including workforce development, technology adoption, and infrastructure investment.*
- » *Explore opportunities for leveraging partnerships and innovative solutions to advance women's health and economic empowerment, including public-private collaborations, community-based initiatives, and digital innovations.*

**Credits: Pathfinder Nigeria**

**BACKGROUND**

Nigeria's women's agency, with attendant economic empowerment and health access, has witnessed successes and stagnation, with gender-based discrimination and low representation in leadership.<sup>82</sup> Cultural norms, gender-based violence, child marriage, economic imbalance, poverty and low educational attainment hinder women's agency and health, particularly in rural areas.<sup>83</sup> Though Government and NGOs are implementing empowerment initiatives to improve women's financing, skilling and entrepreneurship, challenges abound, including unequal access to credit and gender pay gaps. The National Gender Policy needs to be implemented holistically to advance women's agency, economic empowerment and health.

## Issues & Challenges (Normative)

### 1. Discriminatory Gender Norms

Discriminatory social and religious norms are major constraints to women's agency. They prevent women

and girls from achieving full potentials by stripping them of the right to financial decision-making, income ability, restricting job choices.

## Issues & Challenges (Non-Normative)

### 1. Low Literacy Rate Among Women

There is a want of education, awareness and exposure,

especially among rural women which hinders economic empowerment.<sup>84</sup>



<sup>82</sup> Egwurube, J. (2016). Challenges facing women empowerment in contemporary Nigeria. *Miroirs: Revue Des Civilisations Anglophone, Ibérique et Ibéro-Américaine*, 2(4), 134–168.

<sup>83</sup> Raj, A., Jackson, E., & Dunham, S. (2017). Girl child marriage: A persistent global women's health and human rights violation. In *Global Perspectives on Women's Sexual and Reproductive Health Across the Lifecourse*. [https://doi.org/10.1007/978-3-319-60417-6\\_1](https://doi.org/10.1007/978-3-319-60417-6_1)

<sup>84</sup> Alimua, E. P. (2021). Education, women empowerment and national development in Nigeria. *Asian Research Journal of Arts & Social Sciences*, 14(2), 14–21.



## Policy Recommendations

1

### Full implementation of Relevant Policies :

The policy prescribes a 35% affirmative action for women in public office. This ought to be applied to the private sector as well.<sup>86</sup>

3

### Implementation of Health Policies:

Implementing the national health policy in underserved communities this will ensure equitable access, strong primary care, robust infrastructure.<sup>88</sup>

2

### Gender Responsive Budgeting:

At its core, GRB operates as a transformative tool, recalibrating financial allocations and resource distribution to prioritize gender equality objectives. By earmarking budget allocation for programs and initiatives specifically tailored to women's needs, GRB catalyzes tangible progress in enhancing women's agency.<sup>87</sup>

4

### Women-Centred Polices at the Organisational Level:

Private and public organisations should intentionally ensure ample female representation at every level of leadership.

## Programmatic Recommendations

1

### Government as Key Partner in Implementation:

The Government plays a role in interrogating social norms, providing education and empowerment for women as seen in the Nigeria for Nigeria Women Project<sup>89</sup> and the AGILE program.<sup>90</sup>

3

### Social and Behavioural Change as a Bridge Builder:

For impactful gender programming, organisations must address gender issues through the lens of behavioural economics. It is important to co-create, ideate and research with women. Research findings should be innovatively used to design campaigns with emotive and provocative messages that resonate with female beneficiaries and call to action.

2

### Increased Advocacy for Gender Inclusion:

There should be continuous advocacy and sensitisation to ensure women empowerment, and thin out cultural and religious biases against women.



<sup>86</sup> [https://hesgroup.org/download\\_policy\\_drafts/National-Health-Policy-2016-\\_1661874323.pdf](https://hesgroup.org/download_policy_drafts/National-Health-Policy-2016-_1661874323.pdf)

<sup>89</sup> Nigerian Women Project <https://nwp.gov.ng/>

<sup>90</sup> AGILE <https://agileproject.education.gov.ng/>

<sup>91</sup> <https://www.snv.org/update/integrating-behavioural-change-accelerate-womens-economic-empowerment>





*'It is an impossibility to have a population of over 100 million women in this nation, and you have less than about 4% taking decisions ... in the public sector, ... less than 20% on corporate boards, ... less than 10%, in the business space; and even when you assess those that are in business, they are mostly in the micro level*

*Hansatu Adegboite*



*Until we brand women's agency and health as a priority ... as if our whole life depends on it, we are still going to be singing the same song*

*Babafunke Fagbemi*



*When you encourage the girl child education, they will not get married early because they would want to pursue their education.*

*Hajiya Hauwa Ibrahim*



*'It is important that we recognize how powerful leaders of faith and culture are, and that we must be very deliberate in working with them to address these norms because whether you like it or not, they have significant influence and followership*

*Michael Ilesanmi*





## Key Priorities, Action Steps, and Responsibilities

### Policy Recommendation: Full implementation of Relevant Policies

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Ministry of Women Affairs and Social Development, National Assembly, Ministry of Health, and MDAs.	Implement the National Gender Policy and WEE Policy and enforce the 35% affirmative action in public and private office appointments	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs, and related organisations	<ul style="list-style-type: none"> <li>» Advocate for the implementation of Gender Policy.</li> <li>» Promote women's participation in leadership</li> </ul>	OPS.	<ul style="list-style-type: none"> <li>» Advocate for the implementation of Gender Policy.</li> <li>» Promote women's participation in leadership.</li> </ul>

### Policy Recommendation: Gender Responsive Budgeting

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Ministry of Women Affairs and Social Development, Ministry of Health, Ministry of Budget and National Planning and MDAs.	Integrate gender responsive budgeting into national planning and budgetary processing.	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs, and related organisations	Advocate for gender-responsive budgeting.	OPS.	» Advocate for gender-responsive budgeting.

### Policy Recommendation: Implementation of Health Policies

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Ministry of Women Affairs and Social Development, Ministry of Health, and MDAs.	Improve infrastructure equitable and access to healthcare facilities.	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs, and related organisations	<ul style="list-style-type: none"> <li>» Collaborate with government to improve healthcare infrastructure in underserved areas.</li> <li>» Conduct health education and awareness campaigns.</li> </ul>	OPS.	<ul style="list-style-type: none"> <li>» Collaborate with government to improve healthcare infrastructure in underserved areas.</li> <li>» Conduct health education and awareness campaigns</li> </ul>

### Policy Recommendation: Women-Centred Policies at the Organisational Level

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Ministry of Labour and Employment, Ministry of Women Affairs and Social Development, National Orientation Agency and MDAs	Create guidelines for the monitoring of compliance in the private sector for women's representation.	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs, and related organisations	·Promote women's participation in leadership	OPS.	·Promote women's participation in leadership

**Programmatic Recommendation: Increased advocacy for gender inclusion**

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Ministry of Women Affairs and Social Development, National Orientation Agency and MDAs	Develop national campaigns to promote gender equality.	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs, and related organisations	Organise workshops and seminars on gender inclusion.	OPS	Organise workshops and seminars on gender inclusion.

**Programmatic Recommendation: Government as Key Partner in Implementation**

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Ministry of Women Affairs and Social Development, Ministry of Labour and Employment, and MDAs	Allocate resources for women empowerment programmes	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs, and related organisations	Design and implement women empowerment programmes	OPS	Fund and implement women empowerment programmes

**Programmatic Recommendation: Social and Behavioural Change as a Bridge Builder**

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Ministry of Women Affairs and Social Development, Ministry of Communication and Digital Economy, Ministry of Health, and MDAs	Collaborate with critical stakeholders in developing and implementation of developmental projects.	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs, and related organisations	Involve critical stakeholders in the design and implementation of development projects	OPS	Involve critical stakeholders in the design and implementation of development projects



Health

Date: November 29, 2023  
 Time: 11:35am – 12:05pm  
 (WAT)

**Reducing Maternal Mortality in 2030 and Beyond: What are the Critical Policy and Intervention Imperatives?**

**Panelists**

» Dr Tunji Alausa, Minister of State for Health and Social Welfare

**Moderator**

Dr Amina Dorayi, Country Director, Pathfinder Nigeria

**SESSION OBJECTIVES**

- » To discuss maternal morbidity and mortality in Nigeria.
- » To explore critical policy and intervention imperatives for reducing maternal mortality in Nigeria.

Credits: Policy Innovation Centre (PIC)

**BACKGROUND**

The Nigerian woman has a 1 in 22 lifetime risk of dying from pregnancy related causes compared to most developed countries where it is 1 in 4900 (WHO 2019).<sup>101</sup> In 2021, Nigeria launched the Road Map for Action on Accelerated Reduction of Maternal and Neonatal Mortality (ARMNM),<sup>102</sup> which was uniquely designed to close the gaps in equity, quality and coverage of MNH services. The Road Map stipulates clear-cut measures to guide implementers and stakeholders to crystallise the target of ending preventable deaths of mother and child. The discussion advocates that to attain the SDG of minimising maternal mortality by 2030, there must be an assortment a curation of carefully crafted policies backed by rigorous implementation.



## Issues & Challenges (Non-normative)

### 1. Healthcare Infrastructure Inadequacy :

Women in need of ante and post-natal care do not have access to sufficient and well-equipped hospitals. The lack of emergency services, shortage of trained healthcare personnel, and poor transportation, amongst others, make child birth all the more precarious.

### 2. Outdated protocols :

When rules guiding medical practices are obsolete, pregnant women are at higher risk. These protocols exclude the use of state-of-the-art methods, leading to

delayed diagnosis, gaps in prevention and ill-treatment.

### 3. Brain Drain (Japa Syndrome):

There is a stream of healthcare professionals exiting Nigeria referred to as "Japa". This robs the healthcare sector of experienced professionals and reduces the availability of appropriate care for pregnant women. The situation is severe in rural and hard to reach areas, where scarce facilities are overburdened and personnel overworked. Hence, a direct correlation with maternal mortality.



<sup>101</sup> <https://www.who.int/news/item/25-06-2019-maternal-health-in-nigeria-generating-information-for-action>

<sup>102</sup> [https://nesgroup.org/download\\_policy\\_drafts/Accelerated-Reduction%20of%20Maternal%20and%20Newborn%20Mortality%20in%20Nig\\_2019-2021\\_1661866039.pdf](https://nesgroup.org/download_policy_drafts/Accelerated-Reduction%20of%20Maternal%20and%20Newborn%20Mortality%20in%20Nig_2019-2021_1661866039.pdf)

<sup>103</sup> <https://www.who.int/news/item/25-06-2019-maternal-health-in-nigeria-generating-information-for-action>

<sup>104</sup> [https://nesgroup.org/download\\_policy\\_drafts/Accelerated-Reduction%20of%20Maternal%20and%20Newborn%20Mortality%20in%20Nig\\_2019-2021\\_1661866039.pdf](https://nesgroup.org/download_policy_drafts/Accelerated-Reduction%20of%20Maternal%20and%20Newborn%20Mortality%20in%20Nig_2019-2021_1661866039.pdf)

## Policy Recommendations

- 1 **Strengthen Policy Implementation:** Nigeria has a knack for policy formulation, not so for implementation. For example, Nigeria has launched the Road Map for Action on Accelerated Reduction of Maternal and Neonatal Mortality (ARMNM), and may need further implementation.
- 2 **Foster Collaboration:** Civil society organisations and development partners lack confidence in the government, such that each works in silos. Strategies like The Road Map for Action on Accelerated Reduction of Maternal and Neonatal Mortality (ARMNM) can be leveraged as a guide for coordination.

- 3 **Health Financing:** Hence, the inability to address critical issues, such as public health emergencies, infrastructural development and access to essential medical services. The fragmented approach to financing results in a lack of crucial resources.

## Programmatic Recommendations

- 1 **Continuing Medical Education :** There is a need for regular refresher programmes for maternal healthcare professionals, to enhance skills, and review information in accordance with current research and best practices. These programmes should incorporate simulation exercises and multidisciplinary approaches to obstetrics.
- 2 **Integration of Digital Medicine:** A widespread adoption of telemedicine and remote consultation via voice and video calls, and online messaging will markedly improve prompt access to healthcare. Practitioners need the requisite infrastructure and training for the effective delivery of telemedicine, especially to the underserved.

- 3 **4.Strengthening Maternal Healthcare through Training, Resources, and Community Engagement :** It is imperative to empower frontline healthcare workers through comprehensive training programmes that enhance their skills in maternal healthcare, provide access to the necessary resources, and establish supportive community engagement. There is also a need to create networking avenues between local and global healthcare practitioners for knowledge exchange, know-how, best practices and resources.



“

*The Nigerian problem is not about policy formulation... We're experts in putting policies together and setting up workshops. The problem is implementation.*

*Dr Tunji Alausa*





## Key Priorities, Action Steps, and Responsibilities

### Policy Recommendation: Strengthen Policy Implementation

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Health and Social Welfare, State MDAs and other related MDAs.	Invest in human resources for health	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs, and other related organisations	Invest in human resource for health	(OPS)	Invest in human resource for health

### Programmatic Recommendation: Continuing Medical Education

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Health and Social Welfare, State MDAs and other related MDAs.	<ul style="list-style-type: none"> <li>» Implement focused retraining programs for healthcare professionals specializing in maternal care.</li> <li>» Collaborate with medical associations and educational institutions to design curriculum updates and continuous professional development programs.</li> <li>» Facilitate access to advanced training and workshops on best practices in maternal care</li> </ul>	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs, and other related organisations	Provide comprehensive training programs for frontline healthcare workers in maternal healthcare.	(OPS)	Provide comprehensive training programs for frontline healthcare workers in maternal healthcare.

### Programmatic Recommendation: Strengthening Maternal Healthcare through Training, Resources, and Community Engagement

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Health and Social Welfare, State MDAs and other related MDAs.	Empower frontline healthcare workers through comprehensive training programs.	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs, and other related organisations	Organize capacity building workshops for frontline workers	Organised Private Sector (OPS) bodies and all private sector organisation.	Organize capacity building workshops for frontline workers



Date: November 28, 2023  
Time: 11:20 am – 12:20 pm  
(WAT)

### **Stop the Shame, Not the Cycle. Period!**

#### **Panelists**

- » Florence Igboayaka, Founder, Period Comic
- » Egemba Chinonso Fidelis (Aproko Doctor), Executive Director, The 100k Club
- » Dr Ishak Lawal, Executive Director, End Cervical Cancer Nigeria Initiative (ECCNI)
- » Olivia Onyemaobi, CEO, Padup Creations
- » Ugochukwu Nwosu, Head of Programmes and Grants, ACT Foundation

#### **Moderator**

Rhoda Robinson, Executive Director, Hacey Health Initiative

#### **SESSION OBJECTIVES**

- » *To interrogate the cultural norms and explore innovative approaches, such as storytelling, art and media to reverse the taboos and stigma associated with menstruation.*
- » *Discuss strategies, community-driven initiatives and sustainable solutions for overcoming economic barriers to menstrual hygiene.*
- » *Highlight initiatives and innovations that contribute to menstrual health and environmental sustainability.*

Credits: Policy Innovation Centre (PIC)

#### **BACKGROUND**

There is a conspiracy of silence, stigma and shame about menstrual issues, especially in developing countries like Nigeria. Though women and girls constitute half of the world's population, menstrual taboos persist alongside inadequate access to hygienic resources and social misconceptions.<sup>1</sup> Despite advances in gender equality and women empowerment, menstrual hygiene management remains a major challenge, affecting women's overall well-being, participation in education and employment.<sup>92</sup>

This session addressed the issue of period poverty, which occurs when a girl or woman lacks access to essential menstrual hygiene products such as sanitary pads or tampons.



## Issues & Challenges (Normative)

### 1. Cultural Ignorance about Menstruation:

Many grew up under the false impression that women are dirty during menstruation. Hence, the phrases like 'the red lady is coming to visit' and 'the monthly curse'. Some girls do not have adequate information on how to care for themselves during their period, and this mostly leads to poor hygienic practices due to menstrual misinformation grounded in culture and religion.<sup>93</sup>

### 2. Cultural Stigmatization about Menstruation:

Cultural and religious practices regarding menstruation frequently stem from discriminatory, patriarchal beliefs regarding a girl's role and standing in society. Consequently, girls and women are often required to abstain from regular activities like bathing or cooking, and in some cases, they may even face expulsion from their homes during menstruation.<sup>94</sup>

## Issues & Challenges (Non-Normative)

### 1. Poor Menstrual Hygiene:

Inadequate menstrual hygiene is prevalent mostly among rural girls and in low-income communities. Materials like dry grass, leaves, fodder, rocks, powder and other unhygienic substances are improvised sanitary pads. This practice portends medical,

psychological and social drawbacks for girls.<sup>95</sup>

### 2. High Cost of Period-Care Products:

Menstrual-care products come expensive to low-income homes. Girls may also be allergic to affordable products, having to spend more on those that fit.<sup>96</sup>



<sup>92</sup> <https://www.proquest.com/openview/83e2e9faea6f6c3997f281ccba69173/1?pq-origsite=gscholar&cbl=187508&diss=y>

<sup>93</sup> <https://www.proquest.com/openview/83e2e9faea6f6c3997f281ccba69173/1?pq-origsite=gscholar&cbl=187508&diss=y>

<sup>94</sup> <https://www.unicef.org/wash/menstrual-hygiene>

<sup>95</sup> Odey, G. O., Amusile, O., Oghenetaji, P. O., David, S., Adi, A., & Lucero-Priso, D. E. (2021). Period during a pandemic: The neglected reality of Nigerian girls and women. *Public Health in Practice*, 2. <https://doi.org/10.1016/j.puhip.2021.100196>

<sup>96</sup> <https://humanglemedia.com/rags-for-menstruation-the-harsh-reality-of-period-poverty-in-north-east-nigeria/>



## Policy Recommendations

1

### The Implementation of the National School Health Policy:

This policy emphasises the importance of providing separate sanitation facilities for boys and girls in schools to promote hygiene, privacy, and dignity among students. Separate toilets contribute to a more inclusive and supportive learning environment, encouraging school attendance and academic performance among students of all genders.<sup>97</sup>

2

### Tax Exemption for Sanitary Products Manufacturers:

Exempting manufacturers of sanitary products from tax will make for cheaper products and affordability. Government should also regulate production materials for quality.

3

### Curriculum Review:

Topics on menstruation should be incorporated into the curricula for formal education of girls and boys. The aim is to normalise issues of menstruation.

## Programmatic Recommendations

1

### The Provision of Free and Affordable Menstrual Hygiene Products:

Government should provide menstrual hygiene products at no cost for girls and women in underserved communities. Sanitary pads should also be made available in public places like the toilets of hotels and restaurants for ease of access at subsidised rate.

2

### Boy-Child Inclusive Sensitisation:

There is a need to include males, especially boys, in the conversation on menstruation. That way, culture-induced stereotypes and stigmatisation will reduce.<sup>98</sup>

3

### Community Engagement:

Community-based organisations at the grassroots should interface with women to provide avenues to discuss menstrual and reproductive health.

Community champions and religious leaders should also be engaged.

4

### Introduction of Re-Usable Sanitary Pads:

Being environment friendly and cost-effective, washable and reusable sanitary pad is a viable option for the disposable one. However, adequate training is required for use. For example, Pad-up Creation has successfully produced re-usable Sanitary towel used in across Nigeria.<sup>99</sup>

5

### Media and Sensitisation:

The National Orientation Agency should lead media conversations and engagement in menstrual sensitisation. Movie and skit producers, along with celebrities, can be motivated to include menstruation-friendly scenes, similar to those portrayed in the educational entertainment program "I Need to Know"<sup>100</sup>



<sup>97</sup> <https://www.prb.org/wp-content/uploads/2018/05/National-School-Health-Policy-2009-without-cover-kenya.pdf>

<sup>98</sup> <https://womensaction.org/engage-men-in-menstrual-health-sexual-and-reproductive-health-and-rights/>

<sup>99</sup> <https://padupcreations.com/>

<sup>100</sup> <https://www.youtube.com/watch?v=Mth9W5dQNk4>

“

*'Poor menstrual hygiene or the lack of proper knowledge about menstruation could cause not only medical health problems, even psychological and social problems in the future for the girl.*

*Dr Ishak Lawal*



“

*At the end of the day, extreme cases of using wrong sanitary products can lead to infertility. So, it is important to have policies that look at the content, materials used for the products.*

*Florence Igboayaka*

“

*Period poverty is when a girl or a woman lacks the necessary menstrual care materials to take care of their period during their menstrual days.*

*Olivia Onyemaobi*



“

*But we need to also understand that the stigmatisation around menstruation, a lot of these especially in this part of the world, and especially in Nigeria, has ground in culture and also has ground in religion. Some people make women feel like they are dirty, especially when they're going through that time of the month.*

*Egemba Chinonso Fidelis*

“

*We need to be able to make this like an inclusive conversation, whether among the boy child, the girl child, at home in schools in churches, wherever it should not be a hard thing for us to talk about.*

*Ugochukwu Nwosu*





## Key Priorities, Action Steps, and Responsibilities

### Policy Recommendation: The Implementation of the National School Health Policy

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Health, Federal Ministry of Education, and MDAs.	Implement the National School Policy	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisations	Advocate for the implementation for National School Policy	OPS	Advocate and Fund the National School Policy

### Policy Recommendation: Tax exemption for manufacturers of sanitary products.

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Finance, Budget and National Planning, Federal Ministry of Health, and MDAs.	Implement tax exemptions for manufacturers of sanitary products.	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisations	<ul style="list-style-type: none"> <li>» Organise educational campaigns to eliminate stigma and normalise menstrual hygiene.</li> <li>» Support with free pad dispensary in public space.</li> </ul>	OPS	<ul style="list-style-type: none"> <li>» Organise educational campaigns to eliminate stigma and normalise menstrual hygiene.</li> <li>» Support with free pad dispensary in public space.</li> </ul>

### Policy Recommendation: Curriculum review

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Education, and MDAs	Strengthen educational policies to include topics on female reproductive health in education curriculum	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisations	Provide funding or materials for education programs on menstruation in schools.	OPS	Provide funding or materials for education programs on menstruation in schools.

**Programmatic Recommendation: Boy's inclusive sensitization/ Community engagement.**

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Health, Federal Ministry of Women Affairs and Social Development, and MDAs	Organise community health outreach initiatives centred on menstrual hygiene and reproductive health education, ensuring the inclusion of both genders.	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisations	<ul style="list-style-type: none"> <li>» Partner with grassroots NGOs to conduct workshops and awareness campaigns on menstrual hygiene.</li> <li>» Provide training for teachers, healthcare workers and community leaders on menstrual health and hygiene.</li> </ul>	OPS	Support initiatives aimed at promoting menstrual health awareness and providing hygienic products to communities.

**Programmatic Recommendation: The Provision of Free and Affordable Menstrual Hygiene Products**

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal and State Ministry of Education, Federal Ministry of Health, Federal Ministry of Women Affairs and MDAs	·Allocate resources to support programmes on free and affordable Menstrual products especially in primary and secondary schools	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisation	» Design and implement programmes that support Menstrual Hygiene Products	OPS	·Fund programmes that support Menstrual Hygiene Products

**Programmatic Recommendation: Introduction of Re-Usable Sanitary Pads**

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal and State Ministry of Health, Federal Ministry of Women Affairs and MDAs	·Allocate resources to support research and production on free and affordable Menstrual products	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisation	» ·Conduct research on re-usable Pad and distribute free and affordable Menstrual products	OPS	·Fund research on re-usable Pad and distribute free and affordable Menstrual products

**Programmatic Recommendation: Media and sensitization**

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
The National Orientation Agency, Federal and state Ministry of Health, Federal and state Ministry of Women Affairs and Social Development, and MDAs	Organize media jingles for conversations on menstrual sensitisation	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisation	Partner with grassroots NGOs and the government to carry out media campaigns on menstrual hygiene.	OPS	Support initiatives aimed at promoting menstrual health awareness and providing hygienic products to communities



*Date: November 29, 2023  
Time: 02:35 pm – 03:05 pm  
(WAT)*

**Universal Health Coverage: A Roadmap to Inclusive Healthcare Systems**

**Panelists**

- » Dr Ishak Lawal, Executive Director, End Cervical Cancer Nigeria Initiative (ECCNI)
- » Dr Raihanah Ibrahim, Principal, Solina Centre for International Development and Research
- » Jonathan Eigege, Associate Partner, Albright Stonebridge Group (ABS) Africa Practice
- » Dr Mories Atoki, CEO African Business Coalition for Health
- » Afeez Olajire, Managing Partner, ACE Strategy and Consults Limited

**Moderator**

Dr Cornelius Ohonsi, Policy Innovation Centre

**SESSION OBJECTIVES**

- » *To establish the need to put Universal Health Coverage (UHC) at the front burner of the development agenda, through the expansion of the health insurance coverage, and a transparent and inclusive healthcare policymaking.*
- » *To advocate for the effective implementation of the National Health Act (2014) and the 2001 Abuja Declaration of 15% Budget allocation to Healthcare.*
- » *To explore the mitigation of healthcare disparities through universal access and financial protection, especially for the rural underserved.*

**Credits: Policy Innovation Centre (PIC)**

**BACKGROUND**

Universal Health Coverage (UHC) emerged as a critical global health concept tied to the Sustainable Development Goals (SDGs). It advocates for access to healthcare as a fundamental human right, while addressing disparities caused by the burden of finance. However, as of 2021, approximately 4.5 billion people still lacked full coverage, necessitating an accelerated global effort. <sup>103</sup> The situation in Nigeria is alarming, as the NDHS reports that barely 3% of the population was covered by the National Health Insurance Scheme in 2018. This was due to poor policy implementation, low government spending on health and insufficient public awareness. <sup>104</sup> There was a further setback with the COVID-19 pandemic.

The launch of the National Health Insurance Scheme (NHIS) in 2005 marked a crucial step in Nigeria's journey towards UHC. However, it was only in May 2022 that a law mandating health insurance was enacted. Despite this, coverage remains largely limited to the formal sector. The inadequate political economy for health, as demonstrated by Government's failure to meet the 15% budget allocation recommendation, underscores the need for a transparent and strategic approach to UHC.



## Issues & Challenges (Non-Normative)

### 1. Perceived Cost and Time Constraints Undermine Universal Health Coverage:

One of the challenges facing UHC is the notion that it is expensive and time-consuming. This has led many to alternative care and the abuse of medication like antibiotics and NSAIDs.<sup>106, 107</sup>

### 2. Poor Political Will:

Lack of understanding of the political economy poses a barrier to achieving Universal Health Coverage (UHC), as it hinders the shaping of political will necessary for implementing healthcare policies and initiatives. This barrier limits stakeholders' ability to navigate interests, power dynamics, and incentives within the political sphere, thereby reducing support and commitment towards UHC goals.<sup>109</sup>

### 3. Low Coverage and Poor Collaboration:

The Government cannot achieve Universal Health

Coverage without the formal inclusion of the private sector. [Watch, "Achieving Universal Health Coverage (UHC) in Nigeria Through Private Sector Financing."] While commendable, the transition of the National Health Insurance Scheme to the National Health Insurance Act has not yet reached its full potential. Additionally, Low NHIS and State Health Insurance Scheme enrolment impedes the attainment of UHC.

### 4. Low Confidence in the NHIS:

Low trust and bureaucratic hurdles impede enrolment in Nigeria's Health Insurance Schemes (NHIS & SHIS). Hospitals struggle with slow technology, leading to long wait times and delays in verifying user eligibility. This is especially frustrating during emergencies. As a result, many Nigerians bypass the system and pay for healthcare directly, hindering progress towards Universal Health Coverage (UHC).<sup>111</sup>



<sup>103</sup> [https://accessaccelerated.org/wp-content/uploads/2024/02/AA\\_2023-Highlights-Report\\_FA.pdf](https://accessaccelerated.org/wp-content/uploads/2024/02/AA_2023-Highlights-Report_FA.pdf)

<sup>104</sup> Kemisola Agbaoye, "Cultivating Political Will for Universal Health Coverage (UHC) in Nigeria," Nigeria Health Watch (blog), November 8, 2023, <https://articles.nigeriahealthwatch.com/cultivating-political-will-for-universal-health-coverage-uhc-in-nigeria/>.

<sup>105</sup> Yewande Kofoworola Ogundeji et al., "Is Nigeria on Course to Achieve Universal Health Coverage in the Context of Its Epidemiological and Financing Transition? A Knowledge, Capacity and Policy Gap Analysis (a Qualitative Study)," *BMJ Open* 13, no. 3 (March 1, 2023): e064710, <https://doi.org/10.1136/bmjopen-2022-064710>.

<sup>107</sup> Agbaoye, "Cultivating Political Will for Universal Health Coverage (UHC) in Nigeria."

<sup>108</sup> Agbaoye, "Cultivating Political Will for Universal Health Coverage (UHC) in Nigeria."

<sup>109</sup> <https://articles.nigeriahealthwatch.com/cultivating-political-will-for-universal-health-coverage-uhc-in-nigeria/>

<sup>110</sup> Watch, "Achieving Universal Health Coverage (UHC) in Nigeria Through Private Sector Financing."

<sup>111</sup> [https://www.researchgate.net/publication/330910887\\_Successes\\_and\\_Failures\\_of\\_Social\\_Health\\_Insurance\\_Schemes\\_in\\_Africa-Nigeria\\_versus\\_Ghana\\_and\\_Rwanda\\_A\\_Comparative\\_Analysis](https://www.researchgate.net/publication/330910887_Successes_and_Failures_of_Social_Health_Insurance_Schemes_in_Africa-Nigeria_versus_Ghana_and_Rwanda_A_Comparative_Analysis)



## Policy Recommendations

- 1 **Implementation of Relevant Policies:**  
The Government should commit to the implementation of relevant policies such as the Abuja Declaration of 2021 which requires 15% of the National budget be allocated to healthcare across the federal and state levels in marked contrast to the current 5%.<sup>112</sup>
- 2 **Regulating the Private Sector:**  
Leveraging existing health policies/strategies to regulate private sector operations can strengthen the health sector and encourage greater investment.

## Programmatic Recommendations

- 1 **Leverage Digital Technologies Platforms for Inclusivity:**  
Deploying digital technologies will ease healthcare transactions such as digital health retail and health logistics services. Regardless of living conditions, everyone should have access to essential healthcare. Achieving this goal requires innovative mechanisms.
- 2 **Build Public Confidence:**  
Ensuring quick access to quality health care by improving emergency response, streamlining user verification and payment processes will build public confidence in the NHIS.
- 3 **Improve Funding and Accountability:**  
It is just as important to improve accountability as to increase funding of the health sector. This will augur well for access to and confidence in the NHIS.
- 4 **Encourage Public-Private Collaboration:**  
Collaboration with private sector will complement Government efforts and bring medical personnel up to speed with global best practices in UHC.



<sup>112</sup> <https://www.un.org/africarenewal/magazine/october-2020/public-financing-health-africa-when-15-elephant-not-15-chicken>

“

*Irrespective of where you live, what you do and how much you have, at the minimum, you should access basic healthcare.*

*Afeez Olayire*



“

*When we define UHC, there is an important component which says it is without suffering financial hardship.*

*Dr Ishak Lawal*

“

*At the end of the day it comes down to us as a collective and what demands we are making of our leaders and how we are holding them accountable and using the powers that we have as citizens and voters to speak with our votes.*

*Jonathan Eigege*



“

*To be intentional and committed, requires pulling all resources together to create a better healthcare system.*

*Dr Raihanah Ibrahim*

“

*We need to fundamentally revisit the learnings; the teachings and what doctors are used to.*

*Dr Monies Atoki*





## Key Priorities, Action Steps, and Responsibilities

### Policy Recommendation: Implementation of Abuja Declaration of 2021/Boost the ease of doing business

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Health and Social Welfare, Federal Ministry of Finance, Federal Ministry of Trades and Investment, and MDAs	Implement 15% of budget for healthcare.	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs, and other related organisations	Advocate for the implementation of policies that will advance healthcare systems in Nigeria.	OPS	Advocate for the implementation of policies that will advance healthcare systems in Nigeria.

### Policy Recommendation: Regulating Private Sector

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Step
Federal Ministry of Health and Social Welfare, and MDAs	» Develop guidelines for the regulation of private sector to strengthen healthcare systems	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisations	Advocate for the implementation of guidelines for the regulation of private sector to strengthen healthcare systems	OPS	Advocate for the implementation of policies that will advance healthcare systems in Nigeria.

### Programmatic Recommendation: Build Public Confidence

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Health and Social Welfare, and MDAs	Develop a comprehensive outreach programme targeting the informal sector, to raise awareness about healthcare coverage and enrolment procedures	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs, and other related organisations	Provide support by facilitating campaigns in informal settlements.	OPS	Collaborate with private healthcare providers in the informal sector to ensure quality care and coverage under the healthcare scheme.

### Programmatic Recommendation: Leverage Digital Technologies Platforms for Inclusivity

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Communications Innovation and Digital Economy and MDAs	Develop digital infrastructures that will support widespread use of digital platforms	Donor agencies, INGOs, NGOs, CSOs, CBOs, FBOs and related organisations	Organise digital Literacy programs with a focus on the usage of digital money platforms	OPS	Organise and fund financial products and financial literacy programs

**Programmatic Recommendation: Improve funding and accountability**

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Ministry of Budget and National Planning.	Improve budget implementation and monitoring	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisations	Collaborate with NGOs and government agencies to improve healthcare infrastructure and service delivery through funding	OPS	Collaborate with NGOs and government agencies to improve healthcare infrastructure and service delivery through funding

**Programmatic Recommendation: Encourage Public private collaboration**

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Health and Social Welfare, and MDAs	Develop program that will enhance public-private partnerships.	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisations	Fund and support the development of PPP in healthcare.	OPS	Fund and support the development of PPP in healthcare.





# Agriculture

Date: November 28, 2023  
 Time: 09.10 AM – 10.10 AM (WAT)

**Improving child nutrition through women's inclusion in the food systems**

**Panelists**

- » Oluwakemi Jeje, CEO, Wholeeats Africa
- » Oluwaseun Sangoleye, Baby Grubz
- » Dr Tomiisin Olatunji, Natures Burst
- » Toyin Onigbanjo, CEO of AugustSecret
- » Ladi Aiyegbusi, Head/Director Nutrition Department, Federal Ministry of Health

**Moderator**

Mercy Olorunfemi, Project Manager, Advancing Nutrition Project Business Support, GAIN

**SESSION OBJECTIVES**

- » *To empower women for the nutritional well-being of children.*
- » *To reduce child malnutrition and improve the overall health.*

**Credits: The Global Alliance for Improved Nutrition (GAIN)**

**BACKGROUND**

Understanding the relationship between women's empowerment and child nutrition is crucial. Mothers play a pivotal role in determining, cultivating, and allocating household nutrition. By empowering women and including them in food systems, we can improve child nutrition and ensure the health and well-being of future generations. Inclusive food systems can reach and empower socially and economically disadvantaged individuals and groups within society by minimizing the barriers that hinder their involvement in food system activities. By doing so, they play a crucial role in breaking the intergenerational cycle of poverty, hunger, and malnutrition. Moreover, inclusive food systems empower individuals to make strategic life choices, such as enabling women to participate in decision-making at the household level.<sup>113</sup> Empowering women for better household decision-making enhances food security, diet quality, and maternal and child nutrition.



## Issues & Challenges (Normative)

### 1. Gender Roles:

Sociocultural norms determine meal distribution such that the male head gets the choicest part, while mother and child make do with suboptimal portions <sup>114</sup>. Therefore, empowering women with nutritional decision-making will improve food distribution and child nutrition because women are traditionally saddled with household chores which include food preparation for the family.

### 2. Cultural Dietary Restrictions:

Some societies have norms that prioritise certain

foods over others, with little consideration for dietary values. This inadvertently limits the diversity of a child's diet. <sup>115</sup>

### 3. Societal Perception of Body Image:

Societal standards on body image may inevitably warrant skewed dietary options that negatively influence nutrition. A positive and inclusive approach to body image will create a healthier food environment for women and children.

## Issues & Challenges (Non-Normative)

### 1. Economic Disparities:

Economic disparities in lower-income households hinder women's ability to provide adequate nutrition for children, exacerbating the risk of malnutrition.

### 2. Agricultural Practices:

In many communities, women are key contributors to agriculture, yet they have unequal access to resources, such as land, credit and technology.

This limits their agricultural productivity and ability for the crop diversification essential for balanced dietary provisions for children.

### 3. Inadequate Healthcare and Information:

Limited access to maternal and child healthcare and a lack of nutritional education, result in missed opportunities for preventive interventions; thus, perpetuating the cycle of malnutrition.



<sup>113</sup> Fan, S., & Swinnen, J. (2020). Reshaping food systems: The imperative of inclusion. Global Food Policy Report. n. S., & Swinnen, J. (2020). Reshaping food systems: The imperative of inclusion. Global Food Policy Report.

<sup>114</sup> Lokossou, Y. U. A., Tambe, A. B., Azandjémè, C., & Mbhenyane, X. (2021). Socio-cultural beliefs influence feeding practices of mothers and their children in Grand Popo, Benin. *Journal of Health, Population and Nutrition*, 40, 1-12.

<sup>115</sup> Mapis, G. (2020). The dietary decision-making process of women in Nigeria. Walden University



## Policy Recommendations

- 1 Gender Equality:**  
Promote gender equality in accessing resources, such as land, credit and agricultural inputs.
- 2 Social Safety Nets:**  
Establish social safety nets targeting vulnerable women and children and providing them with nutritious food and essential services.
- 3 Increased inter-sectoral collaboration and partnership:**  
Encourage collaboration among government agencies, non-governmental organisations and the private sector to nurture a comprehensive and sustainable approach to improving child nutrition through the inclusion of women in food systems.

## Programmatic Recommendations

- 1 Skill Development:**  
Train women in the preparation of balanced and healthy meals from locally sourced produce.
- 2 Increase Access to Resources:**  
Ensure access to diverse nutritious food resources by closing up economic gaps and ensuring the availability of fresh produce in local markets.
- 3 Healthcare Integration:**  
Integrate nutritional counselling and education into maternal and child healthcare services.
- 4 Empowerment and Education:** Implement programmes that empower women through education on nutrition, agriculture and sustainable food practices
- 5 Technology Solutions:**  
Leverage technology for disseminating nutritional information, and provide women with mobile apps or SMS services that offer tips, recipes and reminders on healthy eating.
- 6 School Nutrition Programmes:**  
Collaborate with mothers and schools to implement nutrition education programmes, as a wholesome home-school approach to child nutrition.
- 7 Workplace Initiatives:**  
Ensure a balance of work and family requirements by encourage flexible schedules and breastfeeding facilities in workplaces.
- 8 Community based initiatives:**  
Community-based initiatives will encourage women's involvement in nutritional decision-making, supporting agriculture, enhancing market opportunities, and fostering stakeholder collaboration.



“

*We need some kind of support, and this is possible if we come together.*

*Oluwakemi Zeje*



“

*Infant nutrition is about empowering mothers and helping to ensure that we don't disseminate rubbish.*

*Oluwaseun Sangoleye*

“

*The impact of women, the impact of mothers in terms of making the right decision for their children, is felt right from their nutrition.*

*Dr Toyin Onigbanjo*



“

*To enhance nutrition, we have put in place some resolutions like the breastfeeding initiative guidelines to encourage women to breastfeed and transition to complimentary when the time comes.*

*Ladi Aiyegbusi*

“

*When you are particular about your meals, you are giving your child the best and also doing the best for yourself as a mom.*

*Dr Tomiisin Olatunji*



## Key Priorities, Action Steps, and Responsibilities

### Policy Recommendation: Empowerment and Education

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Agriculture, Ministry of Women Affairs, State MDAs and other related MDAs.	Implement programs that empower women through education on nutrition, agriculture and sustainable food practice.	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs, and other related organisations	Advocate for the implementation of programs that empower women through education on nutrition, agriculture and sustainable food practice.	Organised Private Sector (OPS)	Advocate for the implementation of programs that empower women through education on nutrition, agriculture and sustainable food practice.

### Policy Recommendation: Gender Equality

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Ministry of Agriculture, Ministry of Women Affairs and related MDAs.	Promote gender equality in accessing resources, such as land, credit, agricultural and inputs.	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs, and related organisations	Advocate for gender equality the in accessing resources, such as land, credit, agricultural and inputs.	OPS	Advocate for gender equality in accessing resources, such as land, credit, agricultural and inputs.

### Policy Recommendation: Social Safety Nets

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Ministry of Women Affairs, related MDAs	Establish social safety net for vulnerable women and children, providing access to nutritious food and essential services.	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs, and related organisations	Advocate for the establishment social safety net for vulnerable women and children.	OPS	Advocate for the establishment of social safety net for vulnerable women and children.

### Policy Recommendation: Monitoring and Evaluation

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Health, Ministry of Agriculture, Ministry of Women Affairs, State MDAs and other related MDAs.	Establish robust monitoring and evaluation systems to track the impact of policies on women and children's nutrition.	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisations	Provide support for the implementation of monitoring and evaluation systems	OPS	Provide support for the implementation of monitoring and evaluation systems



### Policy Recommendation: Increased Inter-sectorial collaboration

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Health, Ministry of Agriculture, Ministry of Women Affairs and related MDAs.	Facilitate coordination between various government agencies for a cohesive approach to child nutrition through women's inclusion.	Donor agencies, INGO, NGOs, CSOs, CBOs, FBO, and related organisations	Foster partnerships with stakeholders to leverage expertise and resources for sustainable nutrition interventions.	OPS	Foster partnerships with stakeholders to leverage expertise and resources for sustainable nutrition interventions.

### Programmatic Recommendation: Skill Development

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Health, Ministry of Women Affairs and related MDAs.	Develop comprehensive culinary and nutrition training programmes	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and re-lated organisations	Collaborate with government and other stakeholders in providing culinary training programs for women.	OPS	Collaborate with government and other stakeholders in providing culinary training programs for women.

### Programmatic Recommendation: Increase Access to Resources

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Finance, Budget and National Planning, Ministry of Women Affairs, and related MDAs.	Allocate funds for subsidies and support programs targeting women.	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisations	Engage in collaboration with the government to implement support initiatives aimed at assisting women in accessing resources effectively.	OPS	Engage in collaboration with the government to implement support initiatives aimed at assisting women in accessing resources effectively

### Programmatic Recommendation: Health Care Integration

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Health, Ministry of Women Affairs and related MDAs.	<ul style="list-style-type: none"> <li>» Integrate nutritional counselling and education into maternal and child healthcare nationwide.</li> <li>» Train healthcare professionals on dietary guidance for prenatal and postnatal care.</li> </ul>	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisations	Conduct workshops and seminars for healthcare workers on effective nutrition counselling technique	OPS	Conduct workshops and seminars for healthcare workers on effective nutrition counselling techniques.

**Programmatic Recommendation: Community Engagement**

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Ministry of Agriculture, Ministry of Women Affairs, State MDAs and other related MDAs.	Implement policies to ensure fair representation of women in agricultural cooperatives and farmer associations, including quotas if necessary.	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs, and other related organisations	Establish grants and microloan programs specifically tailored to women-led agricultural initiatives, focusing on access to land, seeds, and equipment	OPS	Establish grants and microloan programs specifically tailored to women-led agricultural initiatives, focusing on access to land, seeds, and equipment.

**Programmatic Recommendation: Empowerment and Education**

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Agriculture and Food Security, Ministry of Women Affairs, State MDAs and other related MDAs.	Implement programs that empower women through education on nutrition, agriculture and sustainable food practice.	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs, and other related organisations	Advocate for the implementation of programs that empower women through education on nutrition, agriculture and sustainable food practices.	OPS	Advocate for the implementation of programs that empower women through education on nutrition, agriculture and sustainable food practices.

**Programmatic Recommendation: Encourage school and Workplace Nutrition Programmes**

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Agriculture and Food Security, Ministry of Health, State MDAs and other related MDAs.	Implement programs that encourage the consumption of wholesome, nutritious meals in workplaces and schools.	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs, and other related organisations	Advocate for programs that encourage the consumption of wholesome, nutritious meals in workplaces and schools.	OPS	Fund programs that encourage the consumption of wholesome, nutritious meals in workplaces and schools.





Date: November 29, 2023  
Time: 12:15pm – 01:15pm  
(WAT)

**Pathways Out of Poverty:  
Closing Systematic  
Gender Gaps in  
Agricultural Productivity,  
Value Chain Pathways,  
and Entrepreneurial  
Opportunities**

**Context Setting**

Prof. Saweda Liverpool-Tasie, MSU Foundation Professor

**Panelists**

- » Hon. Samson Ishaku Bugama, Commissioner for Agriculture and Natural Resources, Plateau State
- » H.E., Dr Okezie Victor Ikpeazu, Former Governor of Abia State
- » Honorable Shehu Mu'azu- Commissioner of Agriculture and Natural Resources, Kebbi state

**Moderator**

Prof. Oyinkan Tasie, Assistant Professor, Michigan State University

**SESSION OBJECTIVES**

- » *To identify and spotlight gender gaps in the agricultural value chain, explore progress made so far in bridging them, and stir up new ideas for further action.*

*Credits: Michigan State University*

**BACKGROUND**

The agricultural value chain has a low entry barrier at the midstream and downstream stages, making it an important source of livelihood for many if it's more inclusive. <sup>116</sup> More so, 90% of the food consumed in Nigeria is produced locally by women. However, gender biased practices leave a huge potential untapped because land inheritance customs often shortchange women <sup>117</sup>. and women-owned rural businesses tend to face many more constraints and receive far fewer services and support than those owned by men <sup>118</sup> This session seeks to address challenges in the agricultural value chain, acknowledging the gender-specific considerations and disparities that exist.



## Issues & Challenges (Normative)

### 1. Patriarchy:

In many cultures in Nigeria, women are barred from inheriting landed property, which could be used for agriculture.<sup>119</sup> This inheritance exclusion is birth from traditional patriarchal structures that prioritise male heirs in matters of property ownership and inheritance, and this leads to a

broader socio-economic inequality, as it restricts women's opportunities for entrepreneurship, wealth accumulation, and social mobility. Additionally, it reinforces gender stereotypes that confine women to domestic roles and undermine their agency in economic activities beyond the household.

## Issues & Challenges (Non-normative)

### 1. Risk Aversion by Farmers:

Farmers are unwilling to invest in new technologies unless they are assured that these innovations will lead to tangible profits.

### 2. High Post-Harvest Losses:

Post-harvest losses inflict significant financial burdens on farmers, stemming from food contamination during storage and transportation. These losses are worsened by logistic challenges hindering market access.

### 3. Poor Infrastructure:

Bad roads, limited rail, poor processing conditions, high overhead, multiple taxations, and the challenges of formalization, impede engagement in farming.

### 4. Limited Technical Capacity:

Many MSMEs have limited technical capacity,

which limits their ability; unlike those with such capacities, who can incorporate modern channels and access formal financing.

### 5. Limited Access to Credit:

The high cost of formalization breeds hesitance, as many MSMEs remain informal.

### 6. Conflict-Induced Harassment of Women Farmers:

Women farmers experience sexually harassed, raped, and victimized, particularly during the farmer-herder clashes of recent years.

### 7. (Un)conscious Exclusion:

Agricultural interventions seldom take cognizance of the women in the space.

<sup>116</sup> Adediran, O., Osabuohien, E., Silberberger, M., Osabohien, R., & Adebayo, W. G. (2024). Agricultural value chain and households' livelihood in Africa: The case of Nigeria. *Heliyon*, 10(7).

<sup>117</sup> Akokuwebe, M. E., & Idemudia, E. S. (2022). A comparative cross-sectional study of the prevalence and determinants of health insurance coverage in Nigeria and South Africa: a multi-country analysis of demographic health surveys. *International Journal of Environmental Research and Public Health*, 19(3), 1766.

<sup>118</sup> Building an Inclusive Value Chain: Gender Participation in Cassava Marketing and Processing in Nigeria. *Environ. Sci. Ecol. Curr. Res*, 3, 1078. Olaomo, O. K., & Molnar, J. J. (2022)

<sup>119</sup> Ackermann, W. (1981). Cultural Values and Social Choice of Technology. *International Social Science Journal*, 33(3), 447-465.



## Progress with Women's Inclusion

### 1. Abolition of Prohibition of Inheritance for Women in Abia State:

Abia State has abolished the tradition prohibiting women from inheritance. Now women can use inherited land for agriculture or as collateral for credit.

### 2. Sectorial Female Dominance:

- » Women dominate rice farming in Kebbi State.
- » Most of the vegetables consumed in Nigeria are produced by women in Plateau State.

- » 47% of the 90,000 farmers in the 'Africa Improved Foods' supply chain are women.

### 3. Gender equality mainstreaming in Plateau State:

The Ministry of Agriculture and Women Affairs renamed the Department for Home Economics to the Department for Gender and Nutrition, to enable the mainstreaming of gender equality issues in every agricultural action of the State.

## Collaboration and Partnerships

### 1. Business-Farmer Partnerships:

MSMEs provide smallholder farmers with agro-inputs, training and incentives.

### 2. Partnership for Access to Safe and Nutritious Foods:

Wholesalers, retailers, processors, restaurants, etc., ensure that consumers have access to safe and nutritious foods, thus mitigating a lot of foodborne ailments.

### 3. Cross-Beneficial Partnerships:

Some medium-scale farms provide smallholder

farmers with inputs and training. They purchase outputs from smaller farms and aggregate with theirs to supply to markets and processors. Smallholder farmers within this arrangement use modern inputs like fertilizers and improved seeds at low cost.

### 4. Inter-State Collaboration:

A cooperation between the Kebbi and Lagos State governments called Lake Rice, whereby rice producers in Kebbi have direct access to consumers in Lagos is a welcome development.





## Policy Recommendations

- Foster Inter-State Collaboration:**  
 Plateau State, being the fruit and vegetable basket of the nation, is creating markets across Nigeria. This will open markets to the female farmers that dominate fruit and vegetable production.

## Programmatic Recommendations

- Subsidise New Technologies:**  
 Subsidise the cost of the adoption of new technologies and facilitate access to credible markets.
- Build Farmer Communities for Targeted Support:**  
 Design mutually beneficial systems to aggregate farmers and link to input dealers. Just as well, inclusive groups of farmers make for easy dissemination of new technologies.
- New Initiatives to Curb Post-Harvest Losses:**  
 Standardize the use of durable and reusable crates instead of raffia baskets for transporting farm produce to markets; thus, reducing post-harvest losses.
- Access to New, External Market Options:**  
 Provide direct linkages for farmers to sell produce to markets outside the locality. By not being limited to aggregators or wholesalers in the immediate market, farmers can maximise profit.
- Encourage Value Addition to Farm Outputs:**  
 Train women, youth in underserved communities to introduce value addition practices using climate smart technologies like solar-powered dryers to preserve shelf life and then link them to markets. This will reduce losses, improve livelihoods, and volatise women.
- Incentivise Farm-Support MSMEs:**  
 Provide farm-support MSMEs with incentives to expand operations to female, youth and physically challenged farmers in underserved communities, and imbibe climate-smart practices.



- Curb Food Poisoning:**  
 Introduce interventions to prevent food contamination at every point, of the value chain.
- Increase Partnerships:**  
 Governments, development partners and researchers should partner more with farm-support MSMEs to ease the empowerment of local farmer groups.



“

*I think we need to think about how we can provide these MSMEs with incentives to continue offering support services to farmers in the agricultural space and to expand their operations to reach more remote farmers and otherwise disadvantaged farmers – female farmers, youth, disabled farmers or physically-challenged households; ... adopt of climate-smart and environmentally beneficial practices.*



*Prof Saweda Liverpool-Tasie*



“

*If you are serious about gender equality and inclusion, you must find a way to give access and opportunities to females.*

*H.E., Dr Okezie Victor Ikpeazu*



“

*...In farming communities, especially in the rice farming sector, which was dominated mainly by the women... we are gradually seeing a shift with men trying to make incursion into that area. However, the government of Kebbi State has come up with so many programs that will support the participation of both men and women in the outside market to drive inclusion.”*

*Honorable Shehu Mu'azu*

## Key Priorities, Action Steps, and Responsibilities

### Policy Recommendation: Foster Inter-State collaboration.

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Foster Inter-State collaboration.	Federal Ministry of Agriculture, Ministry of Trade and Investment, Federal Ministry of Women Affairs and Social Development, and other related MDAs	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs, and related organisations	Advocate for policies aimed at deliberately fostering the creation of new markets spanning across states, with particular emphasis on those owned by women.	OPS	Partner with local farmers to establish markets in different parts of Nigeria.

### Programmatic Recommendation: Subsidise new technology

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Ministry of Science and Technology, Federal Ministry of Communications and Digital Economy and other related MDAs	<ul style="list-style-type: none"> <li>» Establish Technological hubs and incubators</li> <li>» Implement Technology Subsidy Schemes for MSMEs</li> </ul>	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisations	<ul style="list-style-type: none"> <li>» Fund technology research and development.</li> <li>» Establish technological hubs and incubators</li> </ul>	OPS.	<ul style="list-style-type: none"> <li>» Fund technology research and development.</li> <li>» Establish Technological hubs and incubators</li> </ul>

### Programmatic Recommendation: Build farmer communities for targeted support.

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Agriculture and other related MDAs	Provide training and support for the formation of cooperatives, management and governance.	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisations	Organise workshops and demonstrations to educate farmers on new technologies and best practices.	OPS.	Provide workshops and resources for input dealers on sustainable practices.

### Programmatic Recommendation: New initiatives to curb post-harvest losses.

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Agriculture and MDAs	<ul style="list-style-type: none"> <li>» Develop and implement training programmes for farmers on best practices, to reduce post-harvest losses.</li> <li>» Implement subsidies on storage infrastructure such as cold storage units and warehouses.</li> </ul>	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisations	Organise workshops and seminars to educate farmers on best practices of post-harvest handling.	OPS	Collaborate with farmers and markets to optimise cold chain logistics for efficiency.



### Policy Recommendation: Access to new, external market options

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Ministry of Agriculture, Ministry of Works and Housing and MDAs	<ul style="list-style-type: none"> <li>» Create platforms or programs that connect farmers directly with external markets.</li> <li>» Strengthen and improve transportation infrastructures e.g. road, rail etc</li> </ul>	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs	<ul style="list-style-type: none"> <li>» Develop and fund platforms or programs that connect farmers directly with external markets.</li> <li>» Support by funding market access initiatives programs like digital literacy branding, packaging etc to make products attractive to the external market.</li> </ul>	OPS	<ul style="list-style-type: none"> <li>» Develop and fund platforms or programs that connect farmers directly with external markets</li> <li>» Support by funding market access initiatives programs like digital literacy branding, packaging etc to make products attractive to the external market.</li> </ul>

### Programmatic Recommendation: Encourage value addition to farm outputs

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Science and Technology, Federal Ministry of Agriculture and MDAs	<ul style="list-style-type: none"> <li>» Establish Provide support for farmers by developing and integrating value addition into agricultural extension programs.</li> <li>» Invest in agricultural innovation hub.</li> </ul>	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs	<ul style="list-style-type: none"> <li>» Fund agricultural innovation hub.</li> <li>» Support farmers by introducing innovative packaging and branding to attract higher-value markets.</li> </ul>	OPS.	<ul style="list-style-type: none"> <li>» Fund agricultural innovation hub.</li> <li>» Support farmers by introducing innovative packaging and branding to attract higher-value markets.</li> </ul>

### Programmatic Recommendation: Incentivise farm-support MSMEs

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Agriculture, Ministry of Trade and Investment and MDAs	<ul style="list-style-type: none"> <li>» Provide incentives to farm-support MSMEs.</li> <li>» Provide capacity building and technical assistance to farm-support MSMEs on climate-smart agricultural practices and business development.</li> </ul>	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs	Provide capacity building and technical assistance to farm-support MSMEs on climate-smart agricultural practices and business development.	OPS	Provide capacity building and technical assistance to farm-support MSMEs on climate-smart agricultural practices and business development.

**Programmatic Recommendation: Curb food poisoning**

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Agriculture, Federal Ministry of Health and Social Welfare, NAFDAC, National Orientation Agency and MDAs	<ul style="list-style-type: none"> <li>» Conduct regular training and capacity building on food safety practices.</li> <li>» Provide food storage facilities with adequate temperature control.</li> <li>» Educate the masses on food safety</li> <li>» Support by providing warehouse for food storage</li> </ul>	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs	<ul style="list-style-type: none"> <li>» Conduct research on innovative food safety technologies.</li> <li>» Conduct regular training and capacity building on food safety practices.</li> <li>» Provide funding to upscale existing warehouses</li> </ul>	OPS	<ul style="list-style-type: none"> <li>» Conduct research on innovative food safety technologies.</li> <li>» Conduct regular training and capacity building on food safety practices.</li> <li>» Provide funding to upscale existing warehouses</li> </ul>

**Programmatic Recommendation: Increase partnership.**

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Agriculture and MDAs	Increase Partnerships with Farm-Support MSMEs for ease of empowerment	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs	Increase Partnerships with Farm-Support MSMEs for ease of empowerment	OPS	Increase Partnerships with Farm-Support MSMEs for ease of empowerment.



# Education & Youth Focus

Date: November 28, 2023  
 Time: 9:10am – 10:10am  
 (WAT)

**EmpowerED: Amplifying Student Agency for Safer and More Inclusive Campuses.**

**Panelists**

- » Hassana Maina, Gender Advocate
- » Philip Idoko, Adolescent Health and Well-Being Advocate
- » Modupe Ore Adetiba, Development Practitioner
- » Halima Mohammed, Gender Advocate

**Moderator**

Nafisa Atiku-Adejuwon, Programme Officer-Gender Justice, Shehu Musa Yar'Adua Foundation

**SESSION OBJECTIVES**

- » Empowering student advocates for gender justice with up-to-date knowledge and tools to tackle sexual harassment and foster safe, inclusive campus environments. Advocate for policy changes and institutional reforms related to sexual harassment on university campuses.

Credits: Shehu Musa Yar'Adua Foundation

**BACKGROUND**

This session discusses how the Yar'Adua Foundation, in conjunction with gender rights groups, has offered technical assistance to tertiary institutions in addressing sexual harassment and safeguarding concerns. The Foundation has also created a whistleblowing platform for universities such as AUN, UNN, BUK, and UNILAG, as well as a virtual series in collaboration with the National Female Students Association of Nigeria (NFSAN), to raise student awareness about safeguarding resources (policies, practices, and tools) to break the culture of silence and promote gender justice on various campuses. <sup>120</sup>



## Issues & Challenges (Normative)

### 1. Culture of Shame and Silence:

Survivors of rape are scared to come out because of the humiliation that GBV survivors face. The culture of shame is stratified across society, making victims hesitant to report.<sup>121, 122</sup>

### 2. Gender Discrimination:

In some cultures, males tend to enjoy the liberty of infallible action and females on the other are frequently relegated to supportive roles rather than being recognized as leaders, thereby creating an avenue for the acceptance of gender-based violence.<sup>123</sup>

## Issues & Challenges (Non-Normative)

### 1. Reluctance to Support GBV Advocacy:

There is a reluctance to support GBV advocacy by students and university administrators alike; the latter being usually reluctant to commit resources.

### 2. Focus Solely on Female Victims of GBV:

Male victims of GBV are too shy to own up due to societal expectations about masculinity. Hence, the false assumption that only females suffer GBV, and

subsequent neglect of male victims.

### 3. Slow Pace of Justice:

In seeking justice for GBV, the burden of proof is on the victim, and prosecution often tarries. Even when justice is served, enforcement is weak, as many perpetrators go scot-free.



<sup>120</sup> Alicia Eileen Barros Souza, "TRANSCENDING A CULTURE OF SILENCE: EDUCATIONAL LEADERSHIP'S ROLE IN ACTUALIZING A CULTURE OF EMPOWERED CONSENT," 2020.

<sup>121</sup> Perrin, N., Marsh, M., Clough, A., Desgroppes, A., Yope Phanuel, C., Abdi, A., Kaburu, F., Heilmann, S., Yamashina, M., & Ross, B. (2019). Social norms and beliefs about gender based violence scale: a measure for use with gender based violence prevention programs in low-resource and humanitarian settings. *Conflict and Health*, 13, 1-12.

<sup>122</sup> Barros Souza.

<sup>123</sup> Saskia van Veen et al., "Breaking a Culture of Silence: Social Norms That Perpetuate Violence against Women and Girls in Nigeria," February 28, 2018, <https://oxfamlibrary.openrepository.com/handle/10546/620458>.



# Innovative Inclusive Strategies for Safe and Supportive Campuses

## 1. Empowerment and Bystander Interventions:

Initiatives focused on fostering peer support for survivors of sexual harassment involve creating a network of female bystanders who are trained to aid (potential) victims. This approach operates on the understanding that survivors often confide in close friends, roommates, or student leaders, who act as the initial responders in the healing journey.

## 2. Positive Story

The Shehu Yar'adua Foundation has a platform where people can anonymously report cases of GBV. These cases are followed up with a high level of confidentiality, and victims are assisted with legal services and given psychosocial support.





## Policy Recommendations

1

### Mainstreaming Sexual Harassment Policies:

Many institutions do not have a sexual harassment policy and where the policy exists, there is little awareness. Sexual harassment policies should be widely circulated and doggedly implemented <sup>124</sup>

2

### Strengthen the Justice is Served:

SGBV is a crime against the states, and the responsibility to persecute resides with the

government. The State should serve justice and give succour to victims.

3

### Institutional and Individual Collaboration:

Creating safe campuses is the responsibility of all. As such, there should be policies put in place for adequate collaboration, whereby individuals and collectives work to eradicate sexual harassment.

## Programmatic Recommendations

1

### 1. Inclusion of Males in GBV Advocacy Programmes:

The inclusion of males is vital for the success of GBV advocacy efforts since they are often perpetrators and sometimes victims.

2

### Design Robust Support Systems:

Support systems are critical for the rehabilitation and reintegration of victims of sexual harassment. Institutions must therefore establish effective support structures for victims. <sup>125</sup>

3

### Increase Awareness about SGBV:

Campus communities must be massively sensitised about SGBV through relatable

messages, which speak to realities and clearly provides the procedure for redress.

4

### Provision of Free Healthcare for Students:

Free access to healthcare on campuses, including first aid by trained personnel for victims of SGBV.

5

### Research-Based SGBV Programming:

Programming for SGBV remediation must be data and research based, for comprehensive services delivery.



<sup>124</sup> Helen Jaqueline McLaren, "Silence as a Power," *Social Alternatives* 35, no. 1 (December 24, 2020): 3-5, <https://doi.org/10.3316/relapa.243009655375041>.

<sup>125</sup> Barros Souza, "TRANSCENDING A CULTURE OF SILENCE: EDUCATIONAL LEADERSHIP'S ROLE IN ACTUALIZING A CULTURE OF EMPOWERED CONSENT."

“

*If the health and rights of young people in all their diversities are not met, then the idea of safer and inclusive campuses is elusive. This is because safety and inclusion implies that the entire well-being of individuals, and students are met*

*Philip Idoko*



“

*Educational institutions should develop the political will; they should consciously spell out the fact that the environment of learning is no place for sexual harassment meaning that it is unacceptable*

*Modupe Ore Adetiba*

“

*We must examine how language plays a role in everything that we do in addressing SGBV*

*Hassana Maina*



“

*Now, when it comes to issues of sexual harassment, you find that there's a bit of reluctance by both students and the school administration*

*Halima Mohammed*



## Key Priorities, Action Steps, and Responsibilities

### Policy Recommendation: Mainstreaming of sexual Harassment Policies in schools, and strengthening of the justice system.

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Education, Federal Ministry of Justice, Federal Ministry of Health and Social Welfare, Ministry of Women Affairs and Social Development and MDAs	Strict implementation of laws against sexual assault in schools, ensuring that perpetrators are punished.	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisations	<ul style="list-style-type: none"> <li>» Advocate for the implementation of policies on sexual harassment in schools, and ensure that the policy documents are available to teachers and students.</li> <li>» Provide support and justice for survivors of sexual harassment.</li> </ul>	OPS	<ul style="list-style-type: none"> <li>» Fund the implementation of policies on sexual harassment in schools and ensure that the policy documents are available to teachers and students.</li> <li>» Provide support and justice for survivors of sexual harassment.</li> </ul>

### Programmatic Recommendation: Increase awareness on Sexual Gender Based Violence (SGBV) through male inclusion.

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Education, Federal Ministry of Health and Social Welfare, and MDAs	<ul style="list-style-type: none"> <li>» Develop comprehensive awareness programmes and sensitisation on SGBV through male inclusion.</li> <li>» Create awareness on SGBV reporting and where to seek justice.</li> </ul>	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisations	Provide technical assistance and capacity building on SGBV in schools.	OPS	Provide technical assistance and capacity building on SGBV in schools.

### Programmatic Recommendation: Empowering Women through Financial Literacy and Gender Advocacy.

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Education, Federal Ministry of Health and Social Welfare, and MDAs.	<ul style="list-style-type: none"> <li>» Develop a robust support programme for survivors of SGBV with avenues for anonymous reporting.</li> <li>» Provision of free healthcare for survivors of SGBV.</li> </ul>	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisations	<ul style="list-style-type: none"> <li>» Collaborate with government agencies and schools to provide support for survivors of SGBV</li> <li>» Collaborate with government and healthcare systems to provide free healthcare instruments to support survivors SGBV.</li> </ul>	OPS	<ul style="list-style-type: none"> <li>» Collaborate with government agencies and schools to provide support for survivors of SGBV</li> <li>» Collaborate with government and healthcare systems to provide free healthcare instruments to support survivors SGBV</li> </ul>

Date: November 28, 2023  
 Time: 03:05pm – 3:35pm  
 (WAT)

**Strive and Balance: A  
 Fireside Chat with  
 Young Industry Leaders**

**Panelists**

- » Temi Badru, Lawyer/Journalist
- » Ayomide Dokunmu, Founder, Femme Africa
- » Igbo Terfa, Youth Advocate, UNICEF
- » David Onyeneke, Country Marketing Manager, Oramo Accessories

**Moderator**

Adekemi Omole, Gender and Inclusion Advisor, Policy Innovation Centre

**SESSION OBJECTIVES**

- » To examine the prevailing definitions of career success by the Nigerian youth, and address (mis)perceptions.
- » To describe the labyrinthine trajectory of young professionals and the enduring strategies.
- » To espouse the advantages of an early career.

Credits: Policy Innovation Centre (PIC)

**BACKGROUND**

Young Nigerian professionals often go against the grain of customary gerontocracy. Early careers are bridled by the stereotype of being too young to lead or too ambitious to be trusted. When the young succeed, it is assumed that there has been a trade-off of values or other aspects of life. According to the Economic Times, some of the trade-offs at work include; Time versus money, position versus stress, and job security versus wealth creation.<sup>126</sup> This session sets out to determine the extent to which these notions ring true. How young professionals navigate the maze and balance out the critical aspects of life. Young leaders in the industry discuss the dynamics and share sheer insights on the ‘strive and balance’, and yes, the success!



## Issues & Challenges (Normative)

**1. Culture of Discrimination Based on Age:** Ageism, a culture of considering people unfit for business merely

because they are young irrespective of competence, is prevalent in the formal sector.<sup>95</sup>

## Issues & Challenges (Non-Normative)

### 1. High-cost of Implementation:

The non-affordability of participating in business, especially on commercial and high-impact scales, thus discouraging young graduates from venturing.

### 2. The Difficulty of Doing Business:

Nigeria is ranked 131 on the global index for ease of doing business<sup>128</sup>, due to bureaucratic bottlenecks, poor infrastructure and shortage of skilled manpower. Trite to say that the environment is daunting for young entrepreneurs.

### 3. Difficulty in Accessing Start-up Capital:

Young entrepreneurs, especially those at the stage of ideation, have barely any access to start-up or venture capital.

### 4. Scarcity of Skill:

It is difficult to assemble the skilled workforce required along the supply chain. This is largely due to the failure of our academic institutions to adapt to the needs of the dynamic industry.



<sup>95</sup> <https://economictimes.indiatimes.com/wealth/earn/seven-vital-trade-offs-you-will-face-at-work-and-how-to-deal-with-them/articleshow/64231405.cms>

<sup>127</sup> [https://www.who.int/health-topics/ageism#tab=tab\\_1](https://www.who.int/health-topics/ageism#tab=tab_1)

<sup>128</sup> <https://www.doingbusiness.org/content/dam/doingBusiness/country/n/nigeria/NGA.pdf>

## Programmatic Recommendations

- 1 **Advocacy against Bias:**  
Deliberate and synergistic advocacy against ageism and gender bias.
- 2 **Link Young Entrepreneurs with Opportunities:**  
Design and implement programmes that link young entrepreneurs to local and international opportunities, to learn, network, and access funding.
- 3 **Leverage Technology to Empower Youth:**  
Leverage technology, such as mobile apps, to digitise agriculture, as is being done by Terapa Farms in Benue State.
- 4 **Youth Empowerment and Venture Capital:**  
Design and conduct more time-bound skill acquisition programmes, and canvass venture capital from partners. For instance, Femme Africa funded five female entrepreneurs.
- 5 **Celebrate Youth- and Women-Owned Businesses:**  
Femme Africa holds an annual festival called Femme Fest, which is a celebration of women-owned businesses in Nigeria.<sup>129</sup>
- 6 **Leave No Industries Behind:**  
Femme Africa has an initiative called The Sound Lab, which is an accelerator programme for women who want to get into any aspect of the music industry – artists, audio technology, sound engineering, disc jockey etc. The Sound Lab is to ensure that women are not left out of the lucrative music industry.
- 7 **Make Provision for Persons with Disabilities in the Digital Transaction:**  
Introduce options for persons with disabilities in e-commerce, such as chat options for deaf users in placing and confirming orders.



<sup>129</sup> <https://www.femmeafrica.com/>



“

*Success isn't really about the number of wins, but it's in the growth process.*

*David Onyeneke*



“

*If we can't find solutions to the challenges young people face in the community, at the end of the day we'll be in trouble and face huge challenges.*

*Terfa Igbo*

“

*Competence triumphs.*

*Temí Badru*



“

*Nigeria is a very unique place to do business, but it doesn't make it easier when you are a young woman with a team of equally young women.*

*Ayomide Dokunmu*



## Key Priorities, Action Steps, and Responsibilities

### Programmatic Recommendation: Link young entrepreneurs to local and international opportunities

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Ministry of Foreign Affairs, Federal Ministry of Youths and Sports Development, and MDAs.	<ul style="list-style-type: none"> <li>» Facilitate diplomatic channels to connect Nigerian entrepreneurs with international opportunities and partners.</li> <li>» Provide incentives and support for international investors interested in partnering with Nigerian start-ups.</li> <li>» Integrate entrepreneurship training and mentorship into the NYSC programmes to equip young graduates with entrepreneurial skills.</li> </ul>	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisations.	Implement programmes targeting youth entrepreneurs, providing funding and resources.	OPS	Create incubation programmes and provide workspaces, mentorship, and networking opportunities for young entrepreneurs

### Policy Recommendation: Youth empowerment and venture capital

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Youths and Sports Development, CBN and MDAs	<ul style="list-style-type: none"> <li>» Develop a comprehensive skills training curricula based on market demands and youth interests.</li> <li>» Identify and partner with private sector organisations to provide training and expertise.</li> <li>» Create a Youth Entrepreneurship Fund to provide grants to young entrepreneurs</li> </ul>	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisations.	<ul style="list-style-type: none"> <li>» Organise trainings tailored to local economic needs and opportunities.</li> <li>» Support the establishment of youth training centres in partnership with the Government</li> </ul>	OPS	<ul style="list-style-type: none"> <li>» Provide workshops on youth business creativity.</li> <li>» Provide seed funding and business development support to winning ideas.</li> <li>» Organise networking events and workshops to facilitate knowledge sharing and collaboration among young innovators.</li> </ul>



**Policy Recommendation: Leave no industry behind.**

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Women Affairs and Social Development, and MDAs.	Develop and implement a national accelerator programme for women in all industries, focusing on skill development, mentorship and access to finance	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisations	Provide training and capacity-building programmes for women to enhance skills and competencies in various industries	OPS	Provide investment and funding opportunities for women-led start-ups and businesses, through dedicated funds and initiatives.



*Date: November 28, 2023  
Time: 03:40pm – 04:00pm  
(WAT)*

***My Life as a Nigerian:  
What Really Is the Future?***

**Panelists**

- » Bukola Shonibare, Founder, Invictus Africa
- » Titus Ikeh, Managing Partner, 6th Element Analytics & Research Ltd

**Moderator**

Mr. Akinola Akinwumi, Behavioral Insights Lead, Policy Innovation Centre (PIC)

**SESSION OBJECTIVES**

- » *To identify the causes of the prevailing mindset that degrees and certificates are the sole ticket to success in Nigeria.*
- » *To discuss collaboration among educational institutions, the industry, and vocational training centres, in creating a seamless transition from school to the workforce.*
- » *To propose policy recommendations for a wholesome education with a mix of academic knowledge and practical skills, geared towards improving graduate employability.*

**Credits: Policy Innovation Centre (PIC)**

**BACKGROUND**

Education is seen as the key to a bright future with the promise of social mobility and a prosperous life. However, a certificate alone does not guarantee employment or economic security. Indeed, the increasing number of graduates is at par with the increasing rate of unemployment.<sup>130</sup> According to the human capital theory, educational investments are made in anticipation of future greater returns. Nothing could be less true in Nigeria, as graduate unemployment, underemployment, employment mismatch, and low productivity have dulled the glamour of education. This session interrogates the fitness of formal education for the present and the future of work, suggesting insightful adjustments and expansions, while also advocating a rethink of the overemphasis on formal education at the expense of skill acquisition.





## Issues & Challenges (Normative)

**1. Social Perception of Economic Struggles:** Generally, individuals facing financial difficulties are often unfairly branded as “poor,” leading to negative perceptions that trail all aspects of their lives. It induces social exclusion and erodes self-worth. Thus, the biased attitude towards the economically disadvantaged contributes to marginalisation, and hinders full participation in social circles.

### 2. Cultural Norms and Expectations Regarding Family Structures and Roles:

Cultural norms strongly influence family structures and the roles expected of each person. Essentially, cultural beliefs often glorify specific family roles over academic pursuits, creating a challenge for individuals seeking to prioritise education.<sup>131</sup>

## Issues & Challenges (Non-Normative)

### 1. Limited Access to Education as a Barrier to Youth Involvement:

Restricted educational access hinders youth involvement. Factors like lack of schools, financial constraints, and cultural barriers override the schooling of young people in underserved communities.<sup>132</sup> This slows their general development and limits their ability to participate meaningfully in different facets of society.

### 2. Unemployment and Frustration in the Job Market:

The story of a young graduate burning his certificate typifies the heightened frustration faced by graduates in Nigeria due to exclusion from the workforce. Beyond the individual, this is a development issue as youth unemployment bars many from actively contributing to the economy.

### 3. Financial Constraints to Educational Attainment:

Limited financial resources can hinder active participation in academic activities and social life. It may lead to increased stress and loss of opportunities for personal and professional development, including difficulties in accessing quality education, non-participation in co-curricular activities, and absence from community initiatives.

### 4. Pervading Perceptions of Low Returns on Education:

Youth perceive formal education as a scam due to a lack of available job opportunities, leading to a negative perception of the educational system.<sup>133</sup> They adjudge

that there is an abysmal difference between what they learn and what they earn, going by the expectations of employers. Worse still, there are not enough jobs nor is there ample support for startups.

### 5. Impact of Socioeconomic Background on Educational Success:

The ability to succeed academically is often premised on family finances, as those from low-income backgrounds cannot afford schooling amidst family financial entanglement.<sup>134</sup> Conversely, youth from wealthy homes are spoiled for educational choices and opportunities. This inequality affects the overall life paths of economically disadvantaged youths who often opt for unconventional paths to success.

**6. Success Measured by Financial Wealth:** Money is society's monolithic measure of success.<sup>135</sup> This mounts pressure on youths to get rich at all costs, as money eclipses other ways of achieving fulfilment. This narrative requires a change.

### 7. The Crisis of Out-of-School Children in Nigeria:

Post-COVID, there has been an alarming rise in non-enrolment in formal education.<sup>136</sup> Lack of access to education creates barriers to effective communication, trade, and overall engagement in economic activities. This in turn hampers individual development and limits meaningful participation in myriad aspects of society. It is urgently imperative to stem the tide by revising curricula for youth inclusion.

<sup>130</sup> [https://www.researchgate.net/publication/374232670\\_Graduate\\_Unemployment\\_in\\_Nigeria\\_An\\_Interrogation\\_into\\_the\\_Survival\\_Strategies\\_of\\_Lagos\\_Youths](https://www.researchgate.net/publication/374232670_Graduate_Unemployment_in_Nigeria_An_Interrogation_into_the_Survival_Strategies_of_Lagos_Youths)

<sup>131</sup> “Cultural Factors in Educational Effectiveness: A Framework for Comparative Research: School Leadership & Management: Vol 20, No 2,” accessed April 20, 2024, <https://www.tandfonline.com/doi/abs/10.1080/13632430050011434>.

<sup>132</sup> “Assessment and Educational Quality: Advances, Limitations and Current Challenges.”

<sup>133</sup> “Cultural Factors in Educational Effectiveness: A Framework for Comparative Research: School Leadership & Management: Vol 20, No 2.”

<sup>134</sup> “Assessment and Educational Quality: Advances, Limitations and Current Challenges,” accessed April 20, 2024, [https://www.scielo.org/scielo.php?pid=S1409-42582021000300702&script=sci\\_arttext&lng=en](https://www.scielo.org/scielo.php?pid=S1409-42582021000300702&script=sci_arttext&lng=en).



## Policy Recommendations

1

### Reform Educational Policies:

Advocacy for a comprehensive reform of educational policies for significant improvement across board is required.<sup>137</sup> The focus should be on revamping the curricula, enhancing teacher training, upgrading infrastructure, and integrating technology. There should be a preferential option for the underserved, for access to knowledge cum skill-based high-quality education, modified to the

evolving demands of the job market.

2

### Invest in Skill Development:

Government should develop policies to promote a holistic approach to education, integrating academics, vocational skills, and digital training, to cater to the diverse talent requisites of the future of work in a dynamic world.

## Programmatic Recommendations

1

### Comprehensive Gender-Inclusive Education:

To ensure gender parity in education, Nigeria must advance beyond increasing enrolment by creating an unerringly inclusive educational environment that buckles down to equalizing the retention, completion, and completion rates for girls as for boys.<sup>138</sup>

incentives.<sup>139</sup> This will open job opportunities and grow the economy.

2

### Enhance Financial Accessibility:

Develop and strengthen financial assistance programmes, scholarships, and grants, to reduce the financial barriers for youth desiring education.

4

### Promote Behavioural Change:

For a positive societal change, it is necessary to develop programmes that incline people towards making better choices. These interventions inspire individuals, in simple and engaging ways, to adopt healthier and more responsible behaviour. Wholesome and life-changing perspectives are better dispersed through educational campaigns and community events, with motivational incentives.

3

### Encourage Private Sector Participation:

Improve the ease of doing business in education by liberalizing procedures and granting tax



<sup>135</sup> <https://www.dailyexcelsior.com/money-the-measurement-of-success/>

<sup>136</sup> Okagbue, E. F., Ezechikulo, U. P., Nchekwubemchukwu, I. S., Chidiebere, I. E., Kosiso, O., Ouattara, C. A. T., & Nwigwe, E. O. (2023). The effects of Covid-19 pandemic on the education system in Nigeria: The role of competency-based education. *International Journal of Educational Research Open*, 4, 100219.

<sup>137</sup> Roger Slee, "Limits to and Possibilities for Educational Reform," *International Journal of Inclusive Education*, March 1, 2006, <https://doi.org/10.1080/13603110600578372>.

<sup>138</sup> "Education | UNICEF."

<sup>139</sup> Slee, "Limits to and Possibilities for Educational Reform."

“

*The more you give back, the happier you are. So try and support what happens around you.*

*Maryam Uwais*



“

*People are still navigating it. What should be done? We must change that narrative, education should no longer be considered a scam.*

*Bukola Shonibare*

“

*I think that yes, the educational system, and let me close my thoughts with this. The nomenclature now is education na scam'. But let's deconstruct the scam. When you have been scammed, what does it mean? It means something has been represented to you, you invested in it, but you didn't get the return or the outcome. That's what is happening in our educational system.*

*Titus Ikeh*



## Key Priorities, Action Steps, and Responsibilities

### Policy Recommendation: Reform Educational Policies and invest in skill Development.

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Education, and MDAs.	<ul style="list-style-type: none"> <li>» Implement a comprehensive reform of educational policies to improve the quality and relevance of education.</li> <li>» Enhance teacher training to meet the demands of a holistic education.</li> </ul>	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisations	Support the Government in implementing educational reforms by providing technical assistance, funding and expertise.	OPS	Support the Government in implementing educational reforms by providing technical assistance, funding, and expertise.

### Programmatic Recommendation: Enhancing Education and Social Economic Activities.

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Education, and MDAs.	<ul style="list-style-type: none"> <li>» Teacher training on gender-inclusive education.</li> <li>» Expand scholarship and grant programmes</li> <li>» Promote public-private partnerships in education</li> <li>» Organise educational campaigns.</li> </ul>	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisations	<ul style="list-style-type: none"> <li>» Organise workshops and seminars on gender-inclusive education.</li> <li>» Offer scholarships to the underserved</li> </ul>	OPS	<ul style="list-style-type: none"> <li>» Organise workshops and seminars on gender inclusive education.</li> <li>» Offer scholarships to the underserved.</li> </ul>

### Programmatic Recommendation: Promote Behavioural Change

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Education, and MDAs.	<ul style="list-style-type: none"> <li>» Develop and implement frameworks for behavioural change</li> <li>» Organise educational campaign</li> </ul>	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisations	Organise workshops and seminars on behavioural change	OPS	Organise workshops and seminars on gender-inclusive education



Date: November 28, 2023  
Time: 4:00pm – 04:50pm

***My Certificate is not a Meal Ticket: Addressing the Dilemma in Education***

**Panelists**

- » Bukola Shonibare; Founder, Invictus Africa.
- » Titus Ikeh; Managing Partner, 6th Element Analytics & Research Ltd.
- » Maryam Uwais; Former Special Adviser to the President on Social Investments (Nigeria).
- » Azeezat Yaishawu, Founder, Ethics and Political Leadership Foundation

**Moderator**

Mr. Akinola Akinwumi; Behavioral Insight Lead Policy Innovation Centre (PIC)

**SESSION OBJECTIVES**

- » Enhance Funding for Education.
- » Diversify Educational Approaches.
- » Address Income Disparities by Promoting Gender-Inclusive Education.

Credits: Policy Innovation Centre (PIC)

**BACKGROUND**

Education is often regarded as the key to a better future, offering the promise of a brighter and more prosperous life.<sup>140</sup> In Nigeria, as in many other countries, a certificate from an educational institution is commonly perceived as a means to economic success and social mobility. However, for many, a certificate alone does not guarantee employment or economic security. The phrase “My certificate is not a meal ticket” connotes the growing concern about the value of formal education. There has been a shift in mindset to the effect that high educational attainment does not guarantee success. Hence, the verdict, “School na scam”, begs the question of diversification and funding of formal education.<sup>141</sup>





## Issues & Challenges

### 1. Value of Education:

“School na scam” (formal education is a scam) sums up the current perspective on formal education by an increasing number of Nigerian youths. It portrays a widespread disillusionment about the deficient deliverables of education.<sup>142</sup> Shockingly, some graduates have torched their certificates out of frustration. Thus, education is perceived as disconnected from the real world. This speaks to the post-graduation trauma occasioned by the elusive prospects of schooling, such that scepticism trails the perception of education as an investment. The wearing trust in education is a pointer to broader societal dissonance, worsened by high unemployment occasioned by a mismatch between curriculum and career. As a result, youth are turning to digital certification, since the digital world privileges skill over schooling. This shift challenges the traditional belief that education guarantees professional fulfilment. There is a need to realign educational objectives with real-world demands and opportunities.

### 2. Impact of Socioeconomic Background:

Socioeconomic backgrounds significantly influence individuals’ educational trajectories. The education challenges associated with socio-economic backgrounds range from financial to familial disruptions.<sup>143</sup> These challenges highlight the barriers faced by disadvantaged individuals and the disparities in opportunities linked to economic status. Well-to-do individuals often access superior educational resources, which bolster their professional prospects. This disparity not only limits educational opportunities but also impacts broader life paths. Early hardships shape resilience and promote unconventional pathways to success taken against all odds. This resilience often becomes a defining factor in navigating challenges and forging unorthodox paths to success.

### 3. Mismatch with Real-World Needs:

The labour market is saturated with unemployable graduates. Evidently, the educational system is ill-equipped to cater to the needs of industry.<sup>144</sup> On the

other hand, there is an inability of industry to absorb competent graduates. Mindful of the damage to national development, there are calls for the alignment of curricula to societal needs, and for more assiduous entrepreneurial training.<sup>145</sup>

### 4. Impact of Negative Experiences on Students:

Personal experiences, like false accusations and unjust treatment in school, have a profound negative impact on individuals.<sup>146</sup> They erode trust in the educational system and deflate the morale of victims, modifying personalities and limiting social development. This breeds resentment, disillusionment, and low self-esteem, thus, incubating antisocial behaviour.

### 5. Value Erosion:

There is a perceived decline in the value system of Nigerians, as poignantly emblematised in the existence of an Association of Parents of Yahoo Boys.<sup>147</sup> The implications of moral decadence on various facets of life are of significance, particularly concerning the acquisition of relevant skills and the transparency of recruitment processes, where there is a concern that recruitment exercises often dump fundamental ethical requisites. An erosion of values would typically compromise the professional conduct of fresh employees.

### 6. Out-of-School Children:

The surge in out-of-school children in Nigeria exposes the constraints of access to education.<sup>148</sup> Educational deficits reflect in individuals’ basic communication skills and other acumens, constituting a barrier to personal development and participation in economic activities.

### 7. Challenges in Accessing Education:

Often, the financial burden of education weighs heavily on families and hinders investment in children’s schooling. Again, the acclaimed ‘free education’ in Nigeria is lacking in quality, deficient in infrastructure, short of teachers, and comes with hidden costs, all of which constitute barriers to access.<sup>149</sup>

<sup>142</sup> “Education | UNICEF,” accessed April 19, 2024, <https://www.unicef.org/education>.

<sup>143</sup> Kwaji Tzhe, “Diversification Management at Tertiary Education Level: A Review,” *Journal of Education and Practice*, 2016.

<sup>144</sup> “Education | UNICEF.”

<sup>145</sup> Javaria Munir, Mehreen Faiza, and Sana Daud, “The Impact of Socio-Economic Status on Academic Achievement” 3 (June 4, 2023): 695–705, <https://doi.org/10.54183/jssr.v3i2.308>.

<sup>146</sup> “Work Aspirations and Attitudes in an Era of Labour Market Restructuring: A Comparison of Two Canadian Youth Cohorts - Graham S. Lowe, Harvey Krahn, 2000,” accessed April 19, 2024, <https://journals.sagepub.com/doi/10.1177/09500170022118248>.

<sup>147</sup> Galvão, A., Marques, C., & Ferreira, J. J. (2020). The role of entrepreneurship education and training programmes in advancing entrepreneurial skills and new ventures. *European Journal of Training and Development*, 44(6/7), 595–614.

<sup>148</sup> Brooks, S. K., & Greenberg, N. (2021). Psychological impact of being wrongfully accused of criminal offences: A systematic literature review. *Medicine, Science and the Law*, 61(1), 44–54.

<sup>149</sup> <https://punchng.com/updated-mothers-of-yahoo-boys-now-have-an-association-magu/>

<sup>150</sup> Okagbue, E. F., Ezechikulo, U. P., Nchekewubemchukwu, I. S., Chidiebere, I. E., Kosiso, O., Ouattara, C. A. T., & Nwigwe, E. O. (2023). The effects of Covid-19 pandemic on the education system in Nigeria: The role of competency-based education. *International Journal of Educational Research Open*, 4, 100219.

<sup>151</sup> Oda, L. O., & Omofonmwan, S. I. (2007). Educational system in Nigeria problems and prospects. *Journal of Social Sciences*, 14(1), 85–86.

## Policy Recommendations

1

### Policy Reforms:

There is an urgent need for policy reforms in Nigeria's education sector, especially with respect to funding.<sup>150</sup> A substantial increment in budget allocation is imperative. UNESCO advocates dedicating 15-20% of GDP to education. Policies must prioritise basic education to meet the critical necessity of quality education.

2

### Redefining Education:

There is a dire need to broaden the scope of formal education. Curricula should intentionally emphasise skill development, vocational training, and hands-on experience. This holistic educational framework should cater to individual and societal needs and provide a comprehensive learning experience.

## Programmatic Recommendations

1

### Gender-Inclusive Education:

Ensuring gender parity in education goes beyond mere enrolment. It involves a comprehensive approach with an emphasis on equal retention and completion rates for both genders. Boys and girls should have equal opportunities for academic success.

2

### Integrated Support Systems:

There is a need to establish a comprehensive educational framework comprising learning, skilling, conflict resolution, emotional intelligence, and resilience.<sup>151</sup> This should integrate structured mentorship and counselling to address academic and emotional concerns, coping strategies, and conflict resolution. By so doing, educational

institutions will cultivate safe spaces for the transfer of knowledge and skills.

3

### Spearheading Education for Transformation:

A paradigm shift must be steered in education, with emphasis on personal responsibility, meeting future societal needs, and fostering resilience.<sup>153</sup> The aim is to nurture individuals who take charge of their learning and career paths, irrespective of external constraints. Academic empowerment should be matched with character development, sound judgement, and critical thinking for wholesome personal growth. This should nurture open-minded individuals adaptable to diverse domains beyond academia.



<sup>150</sup> Claudio-Rafael Vasquez-Martinez et al., "THE EFFECTS OF EDUCATIONAL REFORM," n.d.

<sup>151</sup> "Building Systems of Integrated Student Support," America's Promise Alliance, accessed April 19, 2024, <https://americaspromise.org/resources/building-systems-integrated-student-support/>.

<sup>152</sup> Vasquez-Martinez et al., "THE EFFECTS OF EDUCATIONAL REFORM."



“

*It is very important for an education to be wholesome, in the sense that, it is about learning to live and adjust with other people, with other cultures, to understand that there is more to life than holding that naira because there are situations that the naira cannot fix. Education enables you to go to levels that you may not have been able to; it takes you to platforms that you may not have been able to access.*



*Maryam Uwais*



“

*I expect that no matter what is happening around you, there should be a personal performance benchmark and if you do not meet that standard, you are not employable.*

*Titus Ikeh*

“

*Until we have a gender-responsive education budgeting system in Nigeria, girls will continue to supersede boys in terms of out-of-school children.*

*Bukola Shonibare*



“

*I think that in recent times, in the last few months, we've seen the benefit of the energy of young people making decisions as well.*

*Azeezat Yaishawu*



## Key Priorities, Action Steps, and Responsibilities

### Policy Recommendation: Policy Reforms

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Education, Ministry of Finance Budget and National Planning, and MDAs.	<ul style="list-style-type: none"> <li>» Increase funding for education to align with UNESCO guidelines.</li> <li>» Augment the consolidated revenue fund for basic education.</li> </ul>	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs, and related organisations	Advocate for increased funding for education.	Organised Private Sector (OPS)	Support educational initiatives through CSR initiatives.

### Policy Recommendation: Redefining Education

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Education and MDAs.	Introduce flexible curricula in formal education.	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisations	Advocate for policies that promote inclusivity and prioritize marginalized groups' access to education and vocational training.	Organised Private Sector (OPS)	Establish partnerships with government agencies and NGOs to contribute resources and expertise towards holistic educational initiatives.

### Programmatic Recommendation: Gender Inclusive Education

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Education, Federal Ministry of Women Affairs and Social Development, and MDAs	<ul style="list-style-type: none"> <li>» Provide funding and support for programmes targeting marginalised communities, including girls, to improve access to education.</li> <li>» Conduct awareness campaigns and advocacy for gender equality in education.</li> </ul>	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and organisations.	<ul style="list-style-type: none"> <li>» Provide funding and support for programmes targeting marginalised communities, including girls, to improve access to education.</li> <li>» Conduct awareness campaigns and advocacy for gender equality in education.</li> </ul>	Organised Private Sector (OPS) bodies and all private sector organisations.	Conduct awareness campaigns and advocacy for gender equality in education.

**Programmatic Recommendation: Integrated Support System**

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Education and MDAs.	<ul style="list-style-type: none"> <li>» Allocate funding for the development and implementation of workshops on skilling, mentorship programmes and counselling in educational institutions.</li> <li>» Develop training and support programs comprising of skill-building workshops on conflict resolution, emotional intelligence and resilience training.</li> <li>» Establish guidelines and standards for the integration of these initiatives into curricula.</li> </ul>	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisations	Develop training and support programmes comprising of workshops on skilling, conflict resolution, emotional intelligence and resilience.	Organised Private Sector (OPS)	Develop training and support programmes comprising of workshops on skilling, conflict resolution, emotional intelligence and resilience.

**Programmatic Recommendation: Spearheading Education for Transformation**

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Education and related MDAs.	Develop programmes that will integrate character development and values into academic curricula.	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisations	Collaborate with educational institutions to introduce cocurricular activities on resilience and self-improvement.	Organised Private Sector (OPS)	Collaborate with educational institutions to introduce cocurricular activities on resilience and self-improvement.



Date: November 28, 2023.  
Time: 12:20pm – 01:20pm  
(WAT)

### **Hack the Future: Accelerating Technology for Learning & Empowerment**

#### **Context Setting:**

Aoki Van - Egbolibe, Youth Advocate, UNICEF

#### **Panelists**

- » Gideon Olanrewaju, Chief Executive Officer, Aid for Rural Education Access Initiative (AREAi)
- » Maryam Lawan Gwadabe, Founder, Blue Sapphire Hub
- » Kehinde Ayeni, Executive Director, LEAP Africa
- » Idris Oladipo, Senior Instructional Technology and Innovation Lead, UBEC

#### **Moderator**

Mayokun Adediran, Senior Policy Specialist, Policy Innovation Centre

#### **SESSION OBJECTIVES**

- » *Explore strategies for promoting women's participation and inclusion in science, technology, engineering and mathematics (STEM) fields and other emerging sectors.*
- » *Explore innovative and actionable strategies that can be adopted to close the existing gender divide in Nigeria.*
- » *Recommend gender-transformative programmes for the inclusion and equal participation of the marginalised in the digital economy.*

**Credits: Policy Innovation Centre (PIC)**

#### **BACKGROUND**

Technology is the game changer for learning and empowerment. It is redefining the traditional methods of knowledge dissemination and offering unprecedented access to information and interactive learning. Tagged the fourth revolution, technology has changed the dynamics of the essential skillset for success in the fast-evolving 21st Century. The incorporation of technology in education opens the floodgates to limitless possibilities for personal and societal development. However, these unique opportunities made available by digital transformation are not equally balanced between societal groups and genders.<sup>153</sup> To fully harness the potential of technology, it is imperative to address gender disparities and foster inclusion. Strategies would target areas such as availability of resources, access to skills and knowledge, confidence and relevance, inherent biases and socio-cultural norms.<sup>154</sup>



## Challenges (Normative)

### 1. Cultural Barriers and Social Norms:

There is resistance to rapid technological advancement in communities where it is viewed as a threat to

traditional values and societal norms.<sup>155</sup> Gendered postures in the educational hierarchy may also limit equal access to technology-driven learning.

## Challenges (Non-Normative)

### 1. Digital Divide:

Disparities in access to technology, including and internet connectivity, create a divide between the digital haves and the have-nots.<sup>156</sup> Inadequate infrastructure in certain communities also hinders the effective implementation of learning technology.<sup>157</sup>

adoption of future-focused learning methods.<sup>158</sup>

### 4. Cost of Technology:

The high cost of acquiring and maintaining digital infrastructure draws back low-budget institutions and individuals.

### 2. Unequal Educational Resources:

Schools and institutions with limited resources stand disadvantaged in the integration of advanced technology into teaching.

### 5. Affordability of Training:

Access to quality training for digital uptake may be limited in low-income communities.

### 3. Skill Gap:

Lack of digital literacy and technological skills among educators and students can impede the successful

### 6. Privacy Concerns:

Data privacy and security concerns breed hesitancy in adopting digital learning solutions.



<sup>153</sup> Bridging the Digital Gender Divide. Chandra, Anjali (2022)

<sup>154</sup> Gender in the information society: Strategies of inclusion. Gender, Technology and Development. Faulkner, Wendy; Lie, Merete. (2017)

<sup>155</sup> Ackermann, W. (1981). Cultural Values and Social Choice of Technology. International Social Science Journal, 33(3), 447-465.

<sup>156</sup> Akanbi, B. E., & Akanbi, C. O. (2012). Bridging the digital divide and the impact on poverty in Nigeria. Computing, Information Systems & Development Informatics, 3(4), 81-87.

<sup>157</sup> Shilongo, L. M. (2023). Examining factors that impede effective implementation of ICT-based curriculum in Namibian Primary Schools. International Journal of Smart Technology and Learning, 3, xx-xx. <https://doi.org/10.1504/IJSMARTL.2023.136912>

<sup>158</sup> MOKHTARI, F. (2023). Fostering Digital Literacy in Higher Education: Benefits, Challenges and Implications. International Journal of Linguistics, Literature and Translation, 6, 160-167. <https://doi.org/10.32996/ijlt.2023.6.10.19>



## Innovative Inclusive Strategies to Accelerate Technology

### 1. Cultivating Diverse Talents:

A key aspect of inclusive innovation is the cultivation of diverse talents. By actively seeking individuals of both genders from various ethnicities and socio-economic backgrounds, teams with broad perspectives can be assembled. Diversity bolsters problem-solving, while incorporating the myriad needs of global users. Underrepresented groups can be attracted through mentorship and targeted outreach initiatives.

### 2. Prioritising Accessibility:

An inclusive approach to technology must prioritise accessibility. Inclusive products and services will spread the dividends of technology to persons with disabilities, through the use of user-friendly interfaces and assistive technologies.<sup>159</sup>

### 3. Fostering Collaboration:

A collegial environment is crucial for inclusive innovation. Open communication and diverse voices facilitate the cross-pollination of ideas. Collaboration breaks organisational knowledge barriers; such that the technology sector can harness consummate intelligence for comprehensive advancements.

### 4. Promoting Leadership Diversity:

Diversity in leadership fosters inclusive strategies, influencing policies and decision-making. Companies with diverse leadership understand workforce needs, leading to innovative technology development approaches.<sup>160</sup>



<sup>159</sup> Dodgson, M., Gann, D., Wladawsky-Berger, I., & George, G. (2013). From the digital divide to inclusive innovation: The case of digital money.

<sup>160</sup> Davis, M. W. (2018). Absence of diversity at the leadership level. *Journal of Practical Consulting*, 6(1), 148-154.





## Policy Recommendations

1

### Strict School Enrolment Policy:

The government must employ creative strategies to encourage parents to enrol their children in school, including the introduction of incentives. Additionally, there should be policy mandates tailored to support STEM education.

2

### Increased Funding for Education:

With technology being capital intensive, there is a dire need to ratchet up funding to provide resources for schools to adopt and maintain cutting-edge learning infrastructure.

3

### Curriculum Enhancement:

The Government should update educational curricula to align with the evolving needs of the tech-driven world. Integrate interdisciplinary subjects, and emphasise the intersection of technology with other fields like coding, ethics, creativity, and critical thinking.

## Programmatic Recommendations

1

### Establishment of Learning Hubs:

The Government should create physical and virtual learning hubs, with state-of-the-art facilities, to serve as community centres for technology education.

2

### Partnership with Tech Industry, private sectors and NGOs:

Forge strategic partnerships with technology companies and private sectors to facilitate resource-sharing, mentorship, and internships. NGOs to extend initiatives to underserved communities.

3

### Improved Teacher Training:

Train educators to utilise technology effectively, to aid learning and empowerment.

4

### Open Educational Resources (OER):

Promote the use and development of open educational resources through the availability of quality digital learning materials.

5

### Increase Awareness and Sensitisation:

Fostering a cultural shift that embraces technology as an enabler of education and empowerment; while promoting inclusivity and breaking gender stereotypes in technology. Communities need to be sensitised on the positive impact of technology on learning to engender participation.



“

*Technology is not just a tool. It's a catalyst for change and a tool for empowerment for all.*

*Aoki Van – Egbolibe*



“

*Education for all is the responsibility of all.*

*Idnis Oladipo*

“

*Technology isn't cheap. And I think that's one thing we should speak of when we think about affordability and access for underserved communities.*

*Kehinde Ayeni*



“

*To bridge this divide or to ensure that people have access to these opportunities, we need to create programs that are in sync with communities.*

*Maryam Lawan Gwadabe*

“

*Innovation is universal. Invention is unilateral.*

*Gideon Olanrewaju*



## Key Priorities, Action Steps, and Responsibilities

### Policy Recommendation: Strict School Enrolment Policy

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Education and MDAs	Government should develop creative strategies and policies to encourage school enrolment and support STEM education	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs, and related organisations	Advocate for strategies and policies that encourage school enrolment and support STEM education.	OPS	Partner with educational institutions to encourage school enrolment and support STEM education

### Policy Recommendation: Increase Funding of Education

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Finance, Budget and National Planning, Federal Ministry of Education, and MDAs	Increase funding for technology integration in educational institutions.	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs, and related organisations	Collaborate with Government and stakeholders to promote technology literacy.	OPS	Collaborate with Government and stakeholders to promote technology literacy.

### Policy Recommendation: Curriculum Enhancement

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Education and MDAs	Develop a curriculum framework integrating technology education, coding, ethics, creativity, and critical thinking. .	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs, and related organisations	Advocate for the inclusion of technology education in government policies and in curricula	OPS	Partner with educational institutions to provide technical expertise, mentorship and internship opportunities for students and teachers.

### Programmatic Recommendation: Establishment of Learning Hubs.

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Communication Innovation and Digital Economy, Federal and State Ministry of Education, and MDAs	Establish physical and virtual learning hubs.	Donor agencies, INGOs, NGOs, CSOs, CBOs, FBOs, and related organisations	Organise workshops and awareness campaigns to promote hub involvement.	OPS	<ul style="list-style-type: none"> <li>» Organise workshops and awareness campaigns to promote hub involvement.</li> <li>» Offer expertise in technology training and curriculum development.</li> </ul>



### Programmatic Recommendation: Partnership with Tech Industry, private sectors, and NGOs:

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Communication Innovation and Digital Economy, Federal and State Ministry of Education, and MDAs	Forge strategic partnerships with technology companies and private sectors to facilitate resource-sharing, mentorship, and internships	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs, and related organisations	Collaborate with the government and private sectors to create initiatives that provide mentorship and internships	OPS	Partner with the government to pool resources Offer expertise in technology training through mentorship and internship

### Programmatic Recommendation: Improve Teacher Training

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Communication Innovation and Digital Economy, Federal and State Ministry of Education, and MDAs	Train educators to utilise technology effectively, to aid learning and empowerment	Donor agencies, INGOs, NGOs, CSOs, CBOs, FBOs, and related organisations	Organise workshops for educators to promote effective use of technology	OPS	Offer expertise in technology training for educators

### Programmatic Recommendation: Open Educational Resources (OER)

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Communication Innovation and Digital Economy, Federal and State Ministry of Education, and MDAs	Promote the use and development of OER through the availability of quality digital learning materials	Donor agencies, INGOs, NGOs, CSOs, CBOs, FBOs, and related organisations	Organise campaigns that promote the use of OER	OPS	Offer expertise in the development of OER

### Programmatic Recommendation: Open Educational Resources (OER)

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Education, Ministry of Communications and Digital Economy, National Orientation Agency, and MDAs	Launch nationwide campaigns highlighting the positive impacts of technology on learning and empowerment	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs, and related organisations	Collaborate with local communities to establish skill development centres, offering training in technology	OPS	Develop Programmes that support STEM education in schools, and providing resources and mentorship

**Programmatic Recommendation: Increase Awareness and Sensitisation:**

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Ministry of Education, Ministry of Communications and Digital Economy, National Orientation Agency, and MDAs	Launch nationwide campaigns highlighting the positive impacts of technology on learning and empowerment.	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs, and related organisations	Collaborate with local communities to establish skill development centres, offering training in technology	OPS	Develop Programmes that support STEM education in schools, and providing resources and mentorship



*Date: November 28, 2023  
Time: 12:20pm – 01:20pm  
(WAT)*

***Beyond Dialogue:  
Strategies for Amplifying  
Gender Inclusivity in the  
Creative Sector***

**Panelists**

- » Ireti Dada , Chief of Staff to Senator Ireti Kingibe, Senator FCT
- » Ms. Doosuur Tilley-Gyado, COO, So Media Solutions
- » Felix Alaita, Former SSA to the President of Nigeria
- » Anto Lecky, Influencer

**Moderator**

Fifehan Osikanlu, Founder, Eden Group

**SESSION OBJECTIVES**

- » *To interrogate gender biases in the creative sector with a view to improving women's roles..*
- » *To foster the roles of the media, creative agencies, the fashion industry, and (social) media in inclusive marketing and advertising, and to discourage negative body imaging and objectification.*
- » *To consider how the intersection of technology, legality, and regulation can nurture inclusivity in creativity.*

*Credits: Eden Group /Policy Innovation Centre (PIC)*

**BACKGROUND**

Nigeria's creative sector has grown significantly due to the success of Nollywood and indigenous pop music in the early 2000s, benefiting various industries like radio, television, publishing, advertising, fine arts, computer games, and architecture. However, the industry faces challenges like race segregation, diversity resistance, exploitation, low wages, and gender and disability inequities. Implementing best practices is crucial for promoting inclusion and maintaining diversity.<sup>161</sup>

# Building Bridges:

Advancing Gender & Inclusion Through  
the Intersection of Trade & Health



## Issues & Challenges (Normative)

### 1. Cultural and Religious Discrimination:

Society requires conformity to already existing customs, most of which do not encourage women in the creative space. Women in the sector are often regarded as uncontrollable villains and discriminated against, sometimes leading to gender-based violence. Religion often mirrors cultural values; hence, it is also used as a prop for discrimination and inequality in the creative sector.<sup>162</sup>

### 2. Gender Bias and Stereotyping in the Creative Industry:

There is a socio-cognitive mindset that men are superior to and more intelligent than women; hence women should not attain some level of responsibility,

and male employees should command respect from female counterparts. Furthermore, soon after childbirth, women in the sector are expected to focus on homemaking, hence an early career exit.<sup>163</sup>

### 3. Sexism in the Creative Industry:

The creative sector in Nigeria is openly misogynistic. Women have to contend with the constraints of a conservative Nigerian society, which has led to the idea that women in entertainment are not exactly suitable role models. Women in the creative profession are also subjected to sexism. These and numerous other reasons limit the number of women in the industry.



<sup>162</sup> Donna Bridges, Elizabeth Wulff, and Larissa Bamberly, "Resilience for Gender Inclusion: Developing a Model for Women in Male-Dominated Occupations," *Gender, Work & Organization* 30, no. 1 (2023): 263-79. <https://doi.org/10.1111/gwao.12672>.

<sup>163</sup> Dr. Subhra Rajat Balabantaray, "Women's Leadership and Sustainable Environmental Initiatives: A Macroscopic Investigation from Ecofeminism Framework," *International Journal of Multidisciplinary Research and Growth Evaluation*, 2023.

<sup>164</sup> Musa Abdu et al., "Drivers of Financial Inclusion and Gender Gap in Nigeria," *The Empirical Econometrics and Quantitative Economics Letters* 4 (December 1, 2015): 186-99.



## Innovative Inclusive strategies to amplify gender inclusivity

### 1. Art as Advocacy Tools:

Using music, movies and other arts to convey messages to target audiences has proved to be an effective communication strategy. Hence, creatives could use their platforms to advocate for inclusiveness.<sup>164</sup>

### 2. Positive Story

The Shehu Yar'adua Foundation has a platform where people can anonymously report cases of GBV. These cases are followed up with a high level of confidentiality, and victims are assisted with legal services and given psychosocial support.

### 3. Sexism in the Creative Industry:

The creative sector in Nigeria is openly misogynistic. Women have to contend with the constraints of a conservative Nigerian society, which has led to the idea that women in entertainment are not exactly suitable role models. Women in the creative profession are also subjected to sexism. These and numerous other reasons limit the number of women in the industry.



<sup>164</sup> Abdu et al.



## Policy Recommendations

**1 Introduction of Gender-Specific Topics into the School Curricula:**  
The Government should introduce topics that espouse gender equality while discouraging discrimination and stereotypes in the curricula for schools.

**2 Implementation of Affirmative Action:**  
The affirmative action, which prescribes that 35% of those in governance and leadership should be women, should be passed into law and implemented.

## Programmatic Recommendations

**1 Gender-Inclusive Storytelling:**  
Creatives should be encouraged to tell stories that showcase gender inclusivity and denounce discrimination and other harmful gender stereotypes.<sup>165</sup>

**3 Open Safe Spaces/Movements:**  
Open spaces will encourage women to aspire to leadership and governance, as well as support and vote for champions of gender equality. They will also increase peer conversations on discrimination and gender stereotypes in offices, schools, communities and other public fora.<sup>167</sup>

**2 Engaging Influencers and Gatekeepers:**  
It is important to continuously engage community influencers, and cultural and religious leaders on the ill of gender discrimination, to mainstream gender equality.<sup>166</sup>



<sup>165</sup> International Bar Association Legal Policy et al., "50:50 by 2030: A Longitudinal Study into Gender Disparity in Law," 2023, <https://www.ibanet.org/document?id=IBA-50-50-by-2030-A-longitudinal-study-into-gender-disparity-in-law-Nigeria>.

<sup>166</sup> <https://www.wrapanigeria.org/wp-content/uploads/2023/06/FINAL-NGP-COPY-AS-PRINTED.pdf>

<sup>167</sup> Balabantaray, "Women's Leadership and Sustainable Environmental Initiatives: A Macroscopic Investigation from Ecofeminism Framework."



“

*he creative industry holds the key to shift the narrative... because it is a perception-driven industry, it feeds the populace with information subliminally and changes narratives over time*

*Felix Alaita*



“

*There is a reason an influencer can influence. It's because they speak the language of their audience*

*Anto Lecky*

“

*I think that equality amongst human beings is important. I think that safety and value of life should be important whether you are female or male.*

*Ineti Dada*



“

*We are very eager to get to the finish line where we get equality, and we all live in utopia. But we have to put some realistic checks such as the fact that we all live in Nigeria and Nigeria is 62 years old. We are just a few years old in terms of development, structure building etc, we need to put in the work, the resources and the change in behaviour and all would fall into the place.*

*Doosuur Tilly Gyado*

## Key Priorities, Action Steps, and Responsibilities

### Policy Recommendation: Introduction of Gender-Specific Topics into the School Curricula/ Implementation of Affirmative Action

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Education, and MDAs.	<ul style="list-style-type: none"> <li>» Develop a framework for educational curricula reform that promotes gender inclusivity and eliminates stereotypes.</li> <li>» Implementation of the 35% affirmative action.</li> </ul>	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisations	<ul style="list-style-type: none"> <li>» Advocate for the implementation of the 35% affirmation action.</li> <li>» Advocate for gender-responsive policies.</li> </ul>	OPS	Advocate for gender-responsive policies.

### Programmatic Recommendation: Promoting Gender Inclusivity through Storytelling and Gatekeeper Engagement.

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Information, and Culture, National Orientation Agency, and MDAs	<ul style="list-style-type: none"> <li>» Conduct workshops and training programmes for creatives to promote gender-inclusive storytelling techniques.</li> <li>» Collaborate with cultural, religious and community leaders to advocate gender equality.</li> </ul>	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisations	<ul style="list-style-type: none"> <li>» Support the creation of gender-inclusive storytelling content through grants and funding opportunities.</li> <li>» Collaborate with cultural, religious and community leaders to advocate gender equality.</li> </ul>	OPS	<ul style="list-style-type: none"> <li>» Incorporate gender inclusivity and diversity in advertising and corporate messaging.</li> <li>» Provide resources and support for creatives to produce gender-inclusive content.</li> </ul>



Date: November 28, 2023  
Time: 9:10am – 10:10am

***I Also Matter: A Discussion About Inclusive Futures for Youth with Disabilities***

**Panelists**

- » Ms Emmanuela Jighjigh, Disability Inclusion Facilitator, Joint National Association of Persons with Disabilities (JONAPWD)
- » Mr. Eloka Oduah, Disability Inclusion Facilitator, Joint National Association of Persons with Disabilities (JONAPWD)
- » Mr Samuel Omoi, Country Director, Christian Blind Mission Nigeria  
Mr. Ayode Beyioku-Alase, Chairman, Abuja Association of the Deaf
- » Patience Ogolo Dickson, Head, Women and Gender, National Commission for Persons with Disabilities

**Moderator**

Mrs. Sefunmi Oluwole, Co-lead, Advocacy, Datalead Africa Foundation

**SESSION OBJECTIVES**

- » *To identify the changes faced by Nigerian youth with disabilities in accessing healthcare and employment, and how to mitigate them.*
- » *To determine the effectiveness of the implementation of the Disability Rights Act by businesses and organisations.*
- » *To determine how digital technologies and assistive learning can be inclusively harnessed for the empowerment of youth with disabilities.*

**Credits: Policy Innovation Centre (PIC)/ Joint National Association of Persons with Disabilities (JONAPWD)/Deaf in Tech**

**BACKGROUND**

Fifteen percent of persons in the world live with disabilities, 80% of whom are in low and middle-income countries,<sup>168</sup> and an estimated 30 million Nigerians live with disabilities.<sup>169</sup> Globally, persons with disabilities (PWDs) are prone to abuses, including exclusion from educational, occupational, and civic engagements, and healthcare stigma. Besides, there are intra-disability prejudices, such as the reciprocal discrimination between the deaf and the blind, or persons with mobility disability. Although some progress has been recorded since the enactment of the Disability Rights Act in 2019,<sup>170</sup> there is yet to be a concerted implementation. This session spotlights the need for an inclusive one-community approach to disability rights. All hands must be on the plough – educators, development partners, NGOs, state actors, and government.



## Challenges Faced by Youths with Disabilities

### 1. Biased mindset:

Resulting in refusal of employment and entrepreneurial opportunities to PWDs.

### 2. Public Disability Ignorance:

The general public is often unaware of the peculiar barriers and circumstances faced by persons with different kinds of disability; resulting in apathy towards their needs.

### 3. Exclusion from Interventions:

Non-inclusion of PWDs in empowerment interventions due to inadvertently discriminatory programme design,

planning and delivery.

### 4. Ignorance of the Act:

Many business organisations are unfamiliar with the provisions of the Disability Rights Act.

### 5. Media Underperformance in Awareness-Building:

By failing to mainstream the challenges of PWDs, the media falls short of creating necessary awareness for disability issues. Most television stations are yet to incorporate sign language.

## Effectiveness of Disability Rights Act

### 1. A Dedicated Federal Government Commission:

Creation of the National Commission for Persons with Disabilities in 2019, with the mandate to advance issues of persons with disabilities, alongside MDAs.

### 2. New Policy Formulations:

The National Commission for Persons with Disabilities has sponsored policies aimed at ensuring the inclusion of PWDs in the design and implementation of interventions. A case in point is the accessibility regulation making it mandatory for public infrastructure to be accessible to PWDs.

### 3. Improved Efforts for Inclusive Education:

The Federal Government has established schools tailored to the needs of PWDs, especially in the FCT.

### 4. Increasing Collaboration:

There has been an increase in the number of collaborations in favour of PWDs. One such partnership is between the National Commission for Persons with Disabilities and the Federal Ministry of Health, which led to the enactment of a sexual reproductive health rights policy for PWDs.

<sup>168</sup> Casebolt, M. T. (2020) Barriers to Reproductive Health Services for Women with Disability in Low-And Middle-Income Countries: A Review of the Literature. *Sexual & Reproductive Healthcare*, 24, 100-105.

<sup>169</sup> Disability Inclusion in The Creative Industry in Nigeria. Initiative, P. G. (N.D.)

<sup>170</sup> <https://ncpwd.gov.ng/pdfs/6document.pdf>



## Policy Recommendations

1

### Strengthen the Implementation of Disability Rights Act:

The implementation of the Disability Right Act should be strengthened across board, to facilitate PWDs' education, employability, and entrepreneurship.

## Programmatic Recommendations

1

### High-Level Awareness Building:

Organise high-level awareness-raising activities to transform societal perceptions about PWDs. For example, the recent public awareness collaboration of the National Commission for Persons with Disabilities, the National Orientation Agency, and the Human Rights Radio in Nigeria.

2

### Better Access to Quality Education:

Conduct empowerment programmes to ease access to quality education for PWDs, take them off the streets, and launch them into productive living.

3

### Design Thinking Interventions:

Interventions should be tailored to the peculiarities of disabilities, e.g. the provision of local sign language for the impaired who do not understand formal sign language.

4

### Organise PWD Communities for Targeted Interventions:

The Christian Blind Mission of Nigeria has a village savings farmers' association for access to grants and financial coaching alongside learning best practices for high yield.

5

### Create Strategic Economic Empowerment Opportunities for PWDs:

The Christian Blind Mission of Nigeria's WASH programmes train young PWDs on borehole repairs and maintenance, and the use of Point of Sale machines to improve livelihoods.



6

### Internship Programmes for PWDs:

Opportunities for internships should be explored for graduate PWDs, to enhance their employability.

7

### Sensitisation of Digital Tool Creators:

To engender digital inclusion and access, builders of digital tools and platforms need to be sensitised about the specific needs of PWDs.

8

### Ease of Digital Education for PWDs:

ICT programs should be customised to cater to the peculiarities of PWDs, particularly those with hearing and sight impairments.

9

### Adoption of Assistive Technologies:

AI should be deployed to empower PWDs for economic productivity.

“

*As long as we don't change our attitude towards PWDs, we cannot address inclusion and diversity.*

*Samuel Omoi*



“

*If persons with disabilities are empowered, they won't be street beggars.*

*Emmanuela Zighjigh*

“

*Many people do not know that despite their impairment PWDs can... impact lives and make meaningful contributions to the society.*

*Mr Eloka Oduah*



“

*Many business organisations are not familiar with the issues of Disability Rights Act*

*Ayoadé Beyioku-Alase*

“

*There are steps we need to take to ensure that people understand the rights of persons with disability and how to bring inclusion into their work.*

*Patience Ogolo Dickson*





## Key Priorities, Action Steps, and Responsibilities

### Policy Recommendation: Strengthen the Implementation of Disability Rights Act

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Humanitarian Affairs, Disaster Management and Social Development, Federal Ministry of Women Affairs and Social Development, and MDAs.	Implement policies that promote inclusive education, employment opportunities and entrepreneurship for PWDs	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs, and related organisations	Advocate for the Implementation of policies that promote inclusive education, employment opportunities, and entrepreneurship for PWDs.	OPS	Advocate for the Implementation of policies that promote inclusive education, employment opportunities, and entrepreneurship for PWDs.

### Programmatic Recommendation: Enhancing opportunities and social inclusion for PWDs

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Humanitarian Affairs, Disaster Management and Social Development, Federal Ministry of Women Affairs and Social Development, National Orientation Agency, and MDAs	<ul style="list-style-type: none"> <li>» Collaborate to organise awareness campaigns and workshops targeting various communities to shift societal perceptions and attitudes towards PWDs.</li> <li>» Develop inclusive education policies and programmes, allocate resources for special education infrastructure, and provide scholarships for PWDs.</li> <li>» Establish research and development initiatives to create solutions tailored to the needs of specific disabilities.</li> <li>» Collaborate with NGOs for grassroots implementation of design thinking in interventions.</li> </ul>	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisations	<ul style="list-style-type: none"> <li>» Partner with government agencies for resource mobilisation and advocacy.</li> <li>» Organise community sensitisation events and campaigns.</li> <li>» Provide training for community leaders on disability rights and inclusion.</li> <li>» Support the development and implementation of inclusive education pro-grammes.</li> <li>» Fund scholarships and grants for students with disabilities.</li> </ul>	OPS	<ul style="list-style-type: none"> <li>» Create inclusive advertising campaigns featuring persons with disabilities to foster positive representation and awareness.</li> <li>» Partner with disability organisations to develop user-centric designs for products, services and environments that accommodate diverse abilities.</li> </ul>



**Programmatic Recommendation: Economic and Vocational Empowerment Initiatives for PWDs**

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
National Commission for Persons with Disability and MDAs	<ul style="list-style-type: none"> <li>» Design and implement empowerment programmes tailored to the needs of young PWDs.</li> <li>» Collaborate with developmental partners and private sector to create internship programmes for graduate PWDs, and train young artisans with disabilities.</li> </ul>	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisations	<ul style="list-style-type: none"> <li>» Design internship programmes focused on enhancing skills relevant to the job market.</li> <li>» Provide training and mentorship to graduate PWDs.</li> <li>» Create partnerships with educational institutions and industry experts.</li> <li>» Provide vocational training for PWDs</li> </ul>	OPS	<ul style="list-style-type: none"> <li>» Design internship programmes focused on enhancing skills relevant to the job market.</li> <li>» Provide training and mentorship to graduate PWDs.</li> <li>» Create partnerships with educational institutions and industry experts.</li> <li>» Provide vocational training for PWDs.</li> </ul>



COP 28 UAE – UN Climate Change Conference 2023

# NIGERIA PAVILION

## Post Summit Event



**NIGERIA  
PAVILION**

UN CLIMATE CHANGE CONFERENCE (COP28) COP 28,  
DUBAI, UNITED ARAB EMIRATES

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*Date: Monday, December 4, 2023*  
*Time: 3.00pm - 3.45pm (GST)*  
*Venue: Nigerian Pavilion, Zone B3, Blue Zone, Expo City Dubai, United Arab Emirates*

**Walk the Talk: Innovative Approaches for Gender and Socially Inclusive Climate Resilient Food Systems**

**Panelists**

- » Titilope Gbemisola Akosa. Executive Director, 21st Century Issues.
- » Olumide Idowu. Co-founder, International Climate Development Initiative
- » Rinmicit Aboki. CEO, Reinage Food.
- » Prof. Galilah Lodihe. Professor, Hassan Eel University of Casablanca, Morocco.

**Moderator**

Dr Osasuyi Dirisu. Executive Director, Policy Innovation Centre (PIC).

**SESSION OBJECTIVES**

- » *To discuss the rising food insecurity level in Nigeria.*
- » *To discuss the issue of availability, affordability, quality and safety of food in Nigeria.*
- » *To have a focused conversation about gender dimensions of climate and adaptation, and how is this affecting men and women.*
- » *To highlight resilience and climate adaptation approaches for vulnerable people in Nigeria*
- » *To discuss the Impact of social norms, household decisions and access to resources on the topic of climate change*

Credits: Policy Innovation Centre (PIC)

**BACKGROUND**

About 40% of food is lost to waste due to energy problems as global poverty stands as one of today's most urgent challenges, with sub-Saharan Africa leading the world in poverty rates, and West Africa emerging as one of the most severely affected regions.<sup>171</sup> Poverty has traditionally been defined as a state of material deprivation stemming from limited access to resources, productive assets, and income.<sup>172</sup> The World Bank defines poverty as "an individual living on less than \$2.15 a day".<sup>173</sup> However, many have argued that people experience poverty in multidimensional ways, thus, multidimensional poverty is defined across three key deprivation dimensions: health (including undernutrition and child mortality); education (measured by years of schooling completed and school attendance); and standards of living (encompassing access to infrastructure like electricity, sanitation, water, housing, and the utilization of improved cooking fuel, alongside ownership of household assets). Closing the gender gap in access to resources, productive assets, and income is a powerful catalyst for reducing poverty and driving sustainable development, particularly for groups disadvantaged by limiting social norms.<sup>174</sup>



## Issues & Challenges (Normative Factors)

### 1. Gender Gap in Agricultural Value Chain:

Large gaps also exist in access to productive input, for example, compared to men, women are less likely to take loans for productive purposes which is crucial in sectors like Agriculture and Entrepreneurship where gender differences in access to productive inputs, including land and credit, contribute to gaps in earnings.

<sup>175</sup>

### 2. Land Ownership:

Disparities abound in land ownership system, both for women in the rural setting and the urban setting. This deprivation situation has for ages limited women, affected the environment, and bred poverty. Statistics also show that only about 4.2% of Nigerian women aged

15-49 years own land compared to 27. 1% of men.<sup>176</sup>

### 3. Gender gaps in paid jobs:

Studies have shown that women are underrepresented in high-profile jobs, which tend to be better paid and overrepresented in low-paying jobs, contributing to the tipped distribution of poverty among women. Similarly, in Nigeria, statistics indicate that only about 40.4% of women aged 15-49 contribute to making major household decisions. Statistics also show that only about 4.2% of Nigerian women aged 15-49 years own land compared to 27. 1% of men.<sup>177</sup>



<sup>171</sup> <https://blogs.worldbank.org/en/opendata/march-2024-global-poverty-update-from-the-world-bank-first-esti>

<sup>172</sup> Buvinic, Mayra and Geeta Rao Gupta. 1997. Female-Headed Households and Female-Maintained Families: Are They Worth Targeting to Reduce Poverty in Developing Countries? Economic Development and Cultural Change. pp. 259- 281

<sup>173</sup> <https://www.worldbank.org/en/topic/measuringpoverty#1>

<sup>174</sup> <https://www.weforum.org/publications/global-gender-gap-report-2023/in-full/gender-gaps-in-the-workforce/>

<sup>175</sup> <https://ourworldindata.org/economic-inequality-by-gender>

<sup>176</sup> <https://ourworldindata.org/economic-inequality-by-gender>

<sup>177</sup> <https://ourworldindata.org/economic-inequality-by-gender>

## Policy Recommendations

1

### Implement Policies that Enable Women Add to the Value Chain:

Closing the gender gap requires policies that drive adequate inclusion of women, upgrade from small scale farming, conditions that favour them, especially in the face of climate change effect, land ownership, and revenue generation.<sup>178</sup>

2

### Monitor the Policies and Input of the Government Towards Women Groups:

The Government should set up mechanisms that monitor their projects and inputs towards the development of women. Proper monitoring and evaluation would give birth to food security, gender parity and drive sustainable development.

## Programmatic Recommendations

1

### Partnerships:

Robust partnerships with key stakeholders have been suggested as workable strategies for shifting positive change, with the most impactful approach involving partnerships between governments, donor agencies, civil societies, the United Nations, and other multilateral organizations as well as collaborations with youth and financial institutions.<sup>179</sup> Effective implementation of partnerships facilitates the convergence of innovative perspectives from a variety of stakeholders which the Gender and Inclusion Summit provides. This collaborative approach yields sustainable solutions that promote gender equity and contribute to poverty reduction efforts

2

### Access to Technology:

Innovation remains the way forward. A technology-based approach to solving food security, poverty reduction, and climate issues is of the essence if we are ever going to win this war.

3

### Access to Information:

Being informed about the approaches to food security, women empowerment, and all topics related to agriculture would better equip these women on how to go about their business and drive revenue, thereby reducing poverty and its effects.



<sup>178</sup> <https://ourworldindata.org/economic-inequality-by-gender>

<sup>179</sup> <https://www.unwomen.org/sites/default/files/Headquarters/Attachments/Sections/Library/Publications/2021/Key-stakeholders-perspectives-for-UN-Womens-next-strategic-plan-2022-2025-en.pdf>



“

*Government should follow up on whatever input they make towards women to make sure it gets to them.*

*Titilope Gbemisola Akosa*



“

*70% of women are into subsistent agriculture and that is a whole lot of our population, but they do not receive the enablement they need to upscale.*

*Rinnicit Aboki*

“

*Access to technology is the key aspect that would help us recover from this terrible situation we find ourselves in.*

*Prof Galilah Lodihe*



“

*In as much as we need indigenous knowledge, adapting to new innovations and climate smart agriculture, is also a profound way of reducing poverty and safeguarding all we need to safeguard.*

*Olumide Idowu*

## Key Priorities, Action Steps, and Responsibilities

### Policy Recommendation: Implement Policies that enable women add to the value chain

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Agriculture, National Assembly, State MDAs and other related MDAs.	<ul style="list-style-type: none"> <li>» Implement the Gender equality bill.</li> <li>» Integrate gender-responsive budgeting for agriculture.</li> </ul>	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs, and other related organisations	Promote women's participation in value-adding activities.	Organised Private Sector (OPS) bodies and all private sector organisation.	Promote women's participation in value-adding activities.

### Policy Recommendation: Monitor the Policies and Input of the Government Towards Women Groups.

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Agriculture, Ministry of Environment, State MDAs and other related MDAs.	Develop guidelines for monitoring and evaluating projects targeted at women in agriculture.	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs and related organisations	Advocate for policies that promote monitoring and evaluation of projects targeting women.	Organised Private Sector (OPS) bodies and all private sector organisation	Advocate for policies that promote monitoring and evaluation of projects targeting women.

### Programmatic Recommendation: Partnership

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of Agriculture, Ministry of Environment, State MDAs and other related MDAs.	Partner with key stakeholders to develop projects and strategies that will promote gender equity and reduce poverty.	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs, and other related organisations	Provide technical and financial support for partnership programs.	Organised Private Sector (OPS) bodies and all private sector organisation.	Provide technical and financial support for partnership programs.

### Programmatic Recommendation: Access to technology

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of science and technology, Federal Ministry of Agriculture, Ministry of Environment, State MDAs and other related MDAs.	<ul style="list-style-type: none"> <li>» Invest in research and development (R&amp;D) of technology solutions for agriculture, poverty alleviation, and climate resilience.</li> <li>» Improve ICT infrastructure in rural areas.</li> </ul>	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs, and other related organisations	Collaborate with government and other key stakeholders to scale up technology adoption in agriculture and climate resilience.	Organised Private Sector (OPS) bodies and all private sector organisation.	Develop and provide affordable technology solutions



**Programmatic Recommendation: Access to technology**

Government Sector Driven		Development Sector Driven		Private Sector Driven	
Responsibility	Action Steps	Responsibility	Action Steps	Responsibility	Action Steps
Federal Ministry of science and technology, Federal Ministry of Agriculture, Ministry of Environment, State MDAs and other related MDAs.	<ul style="list-style-type: none"> <li>» -Improve access to agricultural information by maintaining agricultural extension service.</li> <li>» Improve ICT infrastructure in rural areas.</li> </ul>	Donor agencies, INGO, NGOs, CSOs, CBOs, FBOs, and other related organisations	Support by funding and providing regular workshops and training programs on modern farming practices.	Organised Private Sector (OPS) bodies and all private sector organisation.	Support by funding and providing regular workshops and training programs on modern farming practices.



COP 28 UAE – UN Climate Change Conference 2023

# NIGERIA PAVILION



2023 Gender and Inclusion Summit at COP28  
POST SUMMIT EVENT



THEME:  
**Walk the Talk:**  
Innovative Approaches for  
Gender and Socially Inclusive  
Climate Resilient Food Systems

4th December, 2023 3:00PM - 3:45PM (GST)

Nigerian Pavilion, Zone B3, Blue Zone,  
Expo City Dubai, United Arab Emirates

Register to Attend  
[tinyurl.com/GS2atCOP28](https://tinyurl.com/GS2atCOP28)



# Using the Kobo Collect Android Smart Phone Gather Data in





## PIC Behavioural Innovation Lab

At the PIC, our Behavioural Innovation Lab (BIL) utilizes lessons from behavioural and social sciences to design, test and scale solutions for social impact. BIL draws on existing behavioural research frameworks to conduct behavioural insight diagnostics, Randomised Control Trials (RCT), explore socio-behavioural determinants and design human centered solutions. Working with a diverse and dynamic team of designers, behavioural scientists, academics, researchers, gender advisors, policy specialists and program implementers, the BIL adopts a data-driven, human-centered approach to testing and delivering contextually relevant, cost effective solutions to critical development priorities.

### Our Approach

We advance evidence driven, contextually relevant and sustainable solutions to critical development issues. We embed a three pronged strategy:

- » Diagnostics with a behavioural focus
- » Design with human-centered approach
- » Delivery with sustainable and contextually relevant approaches.





## Behavioural Insights for Programs and Public Policy

There has been a growing interest across countries globally to incorporate behavioural insights (BI) to support behaviourally informed decision making for policy and programs building on principles from behavioural and social sciences. The application of BI can improve problem definition, design of effective solutions, trust in government and support people to make better choices.

Since 2009, the use of knowledge and lessons from the social and behavioural sciences, has spread globally as a key tool in public policy. Currently, over 400 entities exist globally that have institutionalized BI in and with governments and public institutions on every continent. While projects using BI have been implemented in Africa there are still very few national level institutionalized capacities to conduct such work with local partners; the PIC is pioneering this initiative in Africa.

*While projects using behavioural insights have been implemented in Africa there are still very few national level institutionalized capacities to conduct such work with local partners; the PIC is pioneering this initiative in Africa.*

## PIC Gender Foyer

The PIC Gender Foyer is an innovative multidisciplinary hub that serves as a platform for capacity development, networking, research, and partnerships to advance gender-responsive policies, programs, and practices in Africa. The Gender Foyer's focus areas include Policy and Governance, Gender System Strengthening, and Gender and Social Inclusion (GESI) Programming.

### Policy and Governance

We use evidence-based approaches to support the development and integration of gender responsive policies. We promote advocacy to advance gender equity and inclusion for women, persons with disabilities, youths, and other marginalized groups through platforms such as the Gender and Inclusion Summit which was conceptualized in 2022 as an annual event to provide an inclusive platform to explore transformative ways to advance gender, inclusion and gender-responsive governance in Africa.



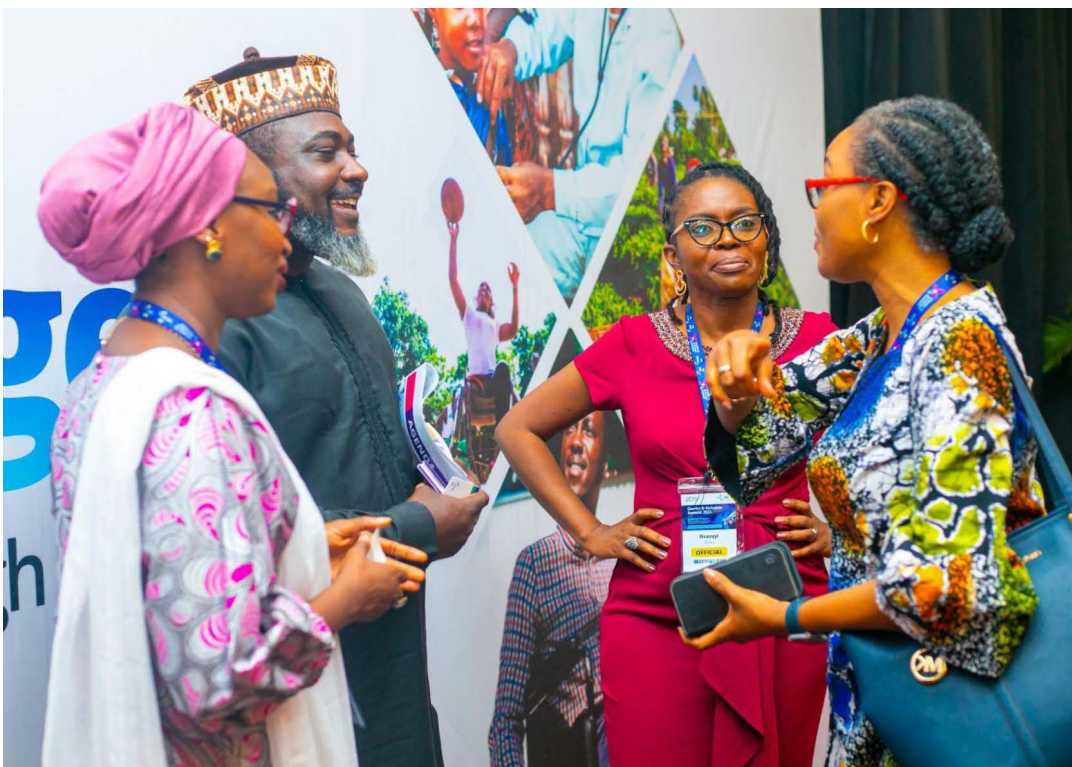
## Gender System Strengthening

We strengthen gender systems through research, information management systems and sector-specific capacity-building programs for public, private, and development practitioners that equip them with skills to engage on gender issues and implement gender transformative programs. The Gender Foyer hosts the Gender for Development and Gender for Private Sector Courses as well as customized gender-focused trainings such as the Gender and Taxation Course.



## Gender Network Africa

The Gender Network Africa is a platform dedicated to promoting gender equity and social inclusion across diverse sectors through partnerships, experience sharing, dissemination of innovative gender approaches and best practice.



# Appendix

## GS 23 AGENDA

### Monday, November 27, 2023: Day 0

TIME	TITLE	ACTIVITY	SPEAKER	VENUE
8:00am - 9:00am	Measuring What Matters: A Learning Workshop on Approaches for Evaluating Women and Girls Empowerment	Learning Workshop	PIC/J-PAL/GIL	OBECHA A & B
10:00am - 1:00pm	Gaps in Human Rights in the Economy and Governance in Nigeria	Agenda Setting	PIC/OSIWA	ACACIA A & B
4:00pm - 7:00pm	Registration and Tag pickup	Registration	PIC	Pre-Function Area

### Tuesday, November 28, 2023: Day 1

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 - 9:10am	Opening Performance	Presentation	<b>Pelemo Nyajo</b> , Gender and Inclusion Advocate	Main Hall
9:10am - 10:10am	EmpowerED: Amplifying Student Agency for Safer and More Inclusive Campuses.	Breakout Session	<b>Hassana Maina</b> , Gender Advocate <b>Philip Idoko</b> , Adolescent Health and Well-being Advocate <b>Modupe Ore Adetiba</b> , Development Practitioner <b>Halima Mohammed</b> , Gender Advocate  <b>Moderator: Nafisa Atiku-Adejuwon</b> , Program Officer-Gender Justice, Shehu Musa Yar'Adua Foundation	Main Hall
	EmpowerED: Amplifying Student Agency for Safer and More Inclusive Campuses.	Breakout session	<b>Oluwakemi Jeje</b> , CEO Wholeeats Africa <b>Oluwaseun Sangoleye</b> , Baby Grubz <b>Dr Tomiisin Olatunji</b> , Natures Burst <b>Toyin Onigbanjo</b> , CEO August Secret  <b>Moderator: Mercy Olorunfemi</b> , Project Manager, Advancing Nutrition Project Business Support, GAIN	ACACIA A
	I also matter: A discussion about Inclusive Futures for Youth with Disabilities	Breakout Session	<b>Eloka Oduah</b> , Disability Inclusion Facilitator, Joint National Association of Persons with Disabilities (JONAPWD) <b>Emmanuela Jighjigh</b> , Disability Inclusion Facilitator, Joint National Association of Persons with Disabilities (JONAPWD) <b>Samuel Omoi</b> , Country Manager, Christian Blind Mission Nigeria <b>Mr. Ayoade Beyioku-Alase</b> , Chairman, Abuja Association of the Deaf <b>Dr. Adebukola Adebayo</b> , Technical Assistant to the Executive Secretary, National Commission for Persons with Disabilities  <b>Moderator: Sefunmi Oluwole</b> , Co-lead, Advocacy, Datalead Africa Foundation	ACACIA B
	Accelerating Trade for Women's Groups through Financial Inclusion and Ecommerce	Breakout Session	<b>Michael Ilesanmi</b> – Task Team Leader, Nigeria For Women Project (NFWP), World Bank <b>Ayodele Fashogbon</b> – Economist, Africa and Nigeria Gender Innovation Labs AFGIL, World Bank <b>Kabiru Atta</b> – Country Representative, Engender Health <b>Solape Akinpelu</b> – CEO Hervest <b>Ruth Peter Mshelia</b> – National Project Coordinator, Nigeria For Women Project (NFWP) -Federal Ministry of Women Affairs  <b>Moderator: Dr Yetunde Fatogun</b> , Social Development / Social Sustainability and Inclusion Specialist, World Bank	OBECHA A
10.10am - 10.20am	Goodwill message	Remarks	<b>H.E. Joanna Tarnawska</b> , Ambassador Extraordinary and Plenipotentiary of the Republic of Poland to the Federal Republic of Nigeria. <b>H.E Stefano De Leo</b> , Ambassador of Italy to the Federal Republic of Nigeria and ECOWAS. <b>Hon. (Prince) Akiolu Moshood Kayode</b> , The Chairman, House Committee on Anti-Corruption, Lagos Island Federal Constituency	Main Hall

TIME	TITLE	ACTIVITY	SPEAKER	VENUE
10:25am – 10:35am	Remark	Remark	<b>Takudzwa Kanyangarara</b> , Gender and Development Manager, UNICEF	Main Hall
10:40am – 10:50am	Lens and Brushes for Inclusion	Art Exhibition	GS-23 Art Entries	Main Hall
10:50am – 10:55am	Opening Speech	Opening Speech	<b>Amina Maina</b> , Vice Chairperson, NESG/ Board member, Policy Innovation Centre	Main Hall
10:55am – 11:05am	Remark by Special Guest of Honour	Official Opening	<b>Dr Jamila Ibrahim</b> , Federal Minister of Youth	Main Hall
11:10am – 11:15am	Performance	Performance	<b>Adaobi Nwabuoku</b> (Spoken word/drama)	Main Hall
10:55am – 11:05am	Stop the Shame, Not the Cycle. Period!	Round Table Discussion	<b>Florence Igboayaka</b> , Founder, Period Comic <b>Egamba Chinonso Fidelis</b> , (@aproko_doctor), Executive Director, The 100k Club <b>Dr Ishak Lawal</b> , Executive Director, End Cervical Cancer Nigeria Initiative (ECCNI) <b>Olivia Onyemaobi</b> , CEO, Padup Creations <b>Ugochukwu Nwosu</b> , Head of Programs and Grants, ACT Foundation  <b>Moderator: Rhoda Robinson</b> , Executive Director, Hacey Health Initiative	Main Hall
12:15pm – 01:15pm	Women's Agency and Health: Navigating Challenges and Driving Inclusion	Plenary	<b>Tijani Hamza Ahmed</b> , Acting Country Director, Oxfam – Nigeria <b>Michael Gboyega Ilesanmi</b> , Senior Social Development Specialist, World Bank <b>Dr. Sampson Ezikeanyi</b> , Senior Policy Adviser UNFPA <b>Hajiya Hauwa Ibrahim</b> – FOMWAN/ Wives of FCT Chairmen's Wives, Grassroots Women's Advocate <b>Hansatu Adegbite</b> , Executive Director, WIMBIZ <b>Babafunke Fagbemi</b> , Executive Director, Centre for Communication and Social Impact (CCSI)  <b>Moderator: Dr Amina Dorayi</b> , Country Director, Pathfinder Nigeria, Nigeria	Main Hall
	Hack The Future: Accelerating Technology for Learning & Empowerment	Breakout Session	<b>Context Setting:</b> Aoki Van-Egbolibe, Youth Advocate, UNICEF  <b>Gideon Olanrewaju</b> , Chief Executive Officer, Aid for Rural Education Access Initiative (AREAI) <b>Maryam Lawan Gwadabe</b> , Founder, Blue Sapphire Hub <b>Idris Oladipo</b> , Senior Instructional Technology and Innovation Lead UBEC <b>Kehinde Ayeni</b> , Executive Director, LEAP Africa  <b>Moderator: Mayokun Adediran</b> , Senior Policy Specialist, Policy Innovation Centre	Main Hall
	Beyond Dialogue: Strategies for Amplifying Gender Inclusivity in the Creative Sector	Breakout Session	<b>Matthew Ohio</b> , Industry Nite Organiser <b>Bidemi Adedire</b> , Communications Consultant <b>Felix Alaita</b> , Former SSA to the President of Nigeria <b>Anto Lecky</b> , Influencer  <b>Moderator: Fifehan Osikanlu</b> , Founder, Eden Group	OBESHA A & B
01:15pm – 01:55pm	Lunch	Lunch	Lunch	
01:55pm – 02:10pm	3 minutes Research Presentation	Presentation	<b>Oral Presentation</b> Dr. Michael Kunnuji/Dr. Olufunmilayo Banjo/ / Mr. Mayokun Adediran	Main Hall
02:10pm – 02:30pm	Who is Covered? "Nigerializing" Universal Health Coverage	Fireside Chat		Main Hall



TIME	TITLE	ACTIVITY	SPEAKER	VENUE
02:30pm – 03:30 pm	Universal Health Coverage: A Roadmap Towards Inclusive Healthcare Systems	Roundtable Discussion	<p><b>Dr Ishak Lawal</b>, Executive Director, End Cervical Cancer Nigeria Initiative (ECCNI)</p> <p><b>Raihanah Ibrahim</b>, Principal, Solina Centre for International Development and Research</p> <p><b>Jonathan Eigege</b>, Associate Partner in Albright Stonebridge Group (ASG) Africa Practice</p> <p><b>Dr. Mories Atoki</b>, CEO African Business Coalition for Health</p> <p><b>Afeez Olajire</b>, Managing Partner, ACE Strategy and Consults Limited</p> <p><b>Moderators:</b> Dr. Cornelius Ohonsi</p>	Main Hall
03:30pm – 4:00pm	Strive and Balance: A Fireside Chat with Young Industry Leaders	Fireside Chat	<p><b>David Onyeneke</b>, Country Marketing Manager at Oraimo Accessories</p> <p><b>Temi Badru</b>, Lawyer/Journalist</p> <p><b>Ayomide Dokunmu</b>, Founder, Femme Africa</p> <p><b>Igbo Terfa</b>, Youth Advocate, UNICEF</p> <p><b>Moderator:</b> Adekemi Omole, PIC</p>	Main Hall
04:00pm – 04:05pm	Performance	Music Rendition	<b>Mr. Jordan</b> , Greatminds	Main Hall
04:05pm – 04:25pm	My Life as A Nigerian: What Really is the Future?	Fireside Chat	<p><b>Bukola Shonibare</b>, Founder, Invictus Africa</p> <p><b>Titus Ikeh</b></p> <p><b>Samson Tobiloba Samuel</b></p>	Main Hall
4:25:pm – 05:15pm	My Certificate is not a Meal Ticket: Addressing the Dilemma in Education	Plenary Session	<p><b>Arc Sunday Echono</b>, Executive Secretary, Tertiary Education Trust Fund (TETFUND)</p> <p><b>Maryam Uwais</b>, Former Special Adviser to the President on Social Investments (Nigeria)</p> <p><b>Azeezat Yaishawu</b>, Founder, Ethics and Political Leadership Foundation</p> <p><b>Moderator:</b> Mr. Akinola Akinwumi, PIC</p>	Main Hall
05:15pm – 05:45pm	Listening Party - GBV	Performance	<b>IndustryNite</b>	Main Hall

**Wednesday, November 29, 2023: 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	Building Bridges: Pathways for Inclusive Leadership in Trade and Health	Roundtable Discussion	<p><b>Context Setting:</b> <b>Amina Oyagbola</b>, Founder &amp; Chairperson Women in Successful Careers (WISCAR)</p> <p><b>Toyin Bashir</b>, Partner at Banwo &amp; Ighodalo, Nigeria.</p> <p><b>Dolapo Agbede</b>, Disability Inclusion Advisor, The Joint National Association of Persons with Disabilities (JONAPWD)</p> <p><b>Weyinmi Eribo</b>, Director General, Women Chamber of Commerce, Industry, Mines and Agriculture</p> <p><b>Hansatu Adegbite</b>, Executive Director, Women in Management, Business and Public Service (WIMBIZ)</p> <p><b>Moderator:</b> Fabia Ogunmekan, Social Development &amp; Human Rights Practitioner</p>	Main Hall
	Barriers and Opportunities to Women's Financial Inclusion in Nigeria	Breakout Session	<p><b>Aishatu Debola Aminu</b> – Country Director (New Faces New Voices)</p> <p><b>Yetunde Moito</b> – Head, One Woman, Sterling Bank</p> <p><b>Michael Ilesanmi</b> – Senior Social Development Specialist, World Bank and Task Team Leader, Nigeria for Women Project</p> <p><b>Uche Uzoebo</b>, Chief Distribution &amp; Stakeholder Engagement Officer, Shared Agent Network Facilities Limited (SANEF)</p> <p><b>Moderator:</b> Tolulope Babajide, Gender Network Manager, FSD Afri</p>	ACACIA A & B
10:05am – 10:30am	Tea-break	Tea-break		Pre-function Area

TIME	TITLE	ACTIVITY	SPEAKER	VENUE
10:30am – 10:35am	Welcome Speech	Welcome Speech	<b>Mr. Udeme Ufot</b> , Chairperson, PIC	Main Hall
10:35am – 10:45am	Goodwill messages	Remarks	Ambassadors/Government Officials	Main Hall
10:45am – 10:55am	Keynote Speech	Keynote Speech	<b>Dr. Charity Chenge</b> , Senior Program Officer, Global Development, Bill and Melinda Gates Foundation	Main Hall
10:55am – 11:05am	Keynote Address	Keynote Address	<b>Mrs. Ibukun Awosika</b> , Founder Ibukun Awosika Leadership Academy/Convener, The International Woman Leadership Conference.	Main Hall
11:05am – 11:15am	About the PIC	Presentation	<b>Dr Osasuyi Dirisu</b> , Executive Director, PIC	Main Hall
11:15am – 11:25am	Remark by Special Guest of Honour	Official Opening	<b>Sen. Oluremi Tinubu, OON, CON</b> , The First Lady of the Federal Republic of Nigeria	Main Hall
11:25am – 11:35am	Lens and Brushes for Inclusion	Creative Art		Main Hall
11:25am – 11:35am	Reducing Maternal Mortality in 2030 and Beyond: What are the Critical Policy and Intervention Imperatives?	High-level Interview	<b>Dr. Tunji Alausa</b> , Minister of State Health & Social Welfare <b>Moderator: Dr Amina Dorayi</b> , Country Director, Pathfinder Nigeria, Nigeria	Main Hall
12:05pm – 12:15pm	Exhibition Tour by the First Lady of the Federal Republic of Nigeria	Tea-break & Exhibition Tour		Pre-function Area
12:15pm – 01:15pm	Pathways out of Poverty: Closing Systematic Gender Gaps in Agricultural Productivity, Value Chain Pathways, and Entrepreneurial Opportunities.	Plenary Session 1	<b>Prof. Saweda Liverpool-Tasie</b> , MSU Foundation Professor Hon. Samson Ishaku Bugama, Commissioner for Agriculture & Natural Resources, Plateau State <b>H.E., Dr. Okezie Victor Ikpeazu</b> , Former Governor of Abia State  <b>Moderator: Prof. Oyinkan Tasie</b> , Michigan State University	Main Hall
12:15pm – 01:15pm	Mind the Gap: How do we Bridge the Gender and Inclusion Ease of Doing Business in Nigeria	Breakout Session	<b>Dr Ruth Agbo</b> , President, Association of Women in Trade & Agriculture (AWITA) <b>Hope Onome Alex</b> , CEO, Onome Food Market & Women Empowerment Advocate <b>Dr Ese Owie</b> , International Trade Lawyer & Sustainability Expert, President, The Cavendish Institute <b>Mary I Afan</b> , Former president, Small Scale Women Farmers Organization of Nigeria (SWOFAN)  <b>Moderator: Imade Bibowei-Osuobeni</b> , Policy Advisor & Founder, Tech Herfrica	Main Hall
01:15pm – 01:50pm	Lunch	Lunch		GARKI MENU
01:50pm – 02:10pm	3 minutes Research Presentation	Presentation	<b>Oral Presentation</b> Dr. Michael Kunnuji/Dr. Olufunmilayo Olufunmilola Banjo/ /Mr. Mayokun Adediran	Main Hall
02:10pm – 03:15pm	It's All About Power: Shifting Harmful Gender Norms to Advance Livelihood and Health	Plenary 2	<b>Olufunke Baruwa</b> , Program Officer, West Africa, Ford Foundation <b>Dr Kemi Dasilva Ibru</b> , Founder, Women at Risk International Foundation (WARIF) <b>Onyinye Belinda Ndubisi</b> , Programme Manager, United Nations Development Programme, Nigeria <b>Amb. Asmau Benzies Leo</b> , Executive Director, Centre for Nonviolence and Gender Advocacy in Nigeria <b>HRM Eze Nelson Mmerengwa</b> , Vice Chairman, Abia State Traditional Ruling Council, Chairman, Ngwa Council of Traditional Rulers. <b>Dr Tayo Ajitrotutu</b> , Head of Clinical Psychology, Yaba Psychiatry Hospital  <b>Moderator: Dr. Osasuyi Dirisu</b> , Executive Director, Policy Innovation Centre	Main Hall

TIME	TITLE	ACTIVITY	SPEAKER	VENUE
03:15pm -04:30pm	Bridging The Gender Gap: Leveraging What Works to Accelerate Inclusive Economic Growth	High-level Ministerial Panel	<p><b>Hon. Nkiruka Onyejeocha</b>, Minister of State, Labour and Employment</p> <p><b>Alh. Mustapha A. Bida</b>, Sarkin Dawakin Nupe Hana Bixi, Global Director, Gender, World Bank</p> <p><b>Ms. Hadiza Ambursa</b>, Executive Director, Commercial Banking, Access Bank</p> <p><b>HRH, Eze Ariwodo Wogu</b>, Past Chairman, Aba North Traditional Ruling Council</p> <p><b>Moderator:</b> Nabila Aguele, Board member, Women for Women International</p>	Main Hall
04:30pm- 04:45pm	Presentation of Prizes	Art/Research Presentations	<p><b>Katja Schiller-Nwator</b>, Senior Program Officer, Global Policy and Advocacy, Bill and Melinda Gates Foundation</p>	Main Hall
04:45pm -05:00pm	Vote of Thanks	Closing Session	<p><b>Dr Tayo Aduloju</b>, CEO Designate, NESG</p>	Main Hall



# ABSTRACT

Lead Author	ABSTRACT TITLE
Fatimah Jibril Abduldayan	Maternal Health Literacy Project In Rural Areas Of Northern Nigeria: A Case Study Of Niger State
Ayobambo Jegede	Overcoming Fear As A Barrier To Self-Injection Of Dmpa-Sc For Improved Sexual And Reproductive Health (Srh) Access In Nigeria
Olajire Afeez	Enumeration Of Children And Women Of Reproductive Age; A Case For Accurate Data To Forestall Missed Opportunities For Accessing Care In Gombe State
Aminat Tijani	Pathways To Contraception: Exploring Women's Experiences In Accessing Dmpa-Sc Self-Injectable Contraception In Nigeria.
Salawu Mutiat	Use Of Digital Banking Among Women Entrepreneurs In Nigeria
Razak Alli	Gender Equality In Financial Inclusion: An Intersectionality Theory Perspective
Joy Ikott	Gender Dynamics, Economic Empowerment, And Health Outcomes: Insights From Yobe State, Nigeria
Adebukunola Olajumoke AFOLABI	Demographic Factors Related To Uptake And Utilization Of Contraceptive Services In Nigeria: A Scoping Review
Kehinde Atoloye	Where Are We After Five Decades Of Addressing The Gender Divide In Primary Education Attainment Across Nigeria?
Niyi Adekanla	Women's Voter Turnout And Vote-Selling In The 2023 General Elections: Convergent Methods And Unintended Consequences On Political Participation.
Faithful Miebaka Daniel	Understanding The Prevalence, Consequences, And Factors Associated With Intimate Partner Violence: A Cross-Sectional Study On Experiences And Impacts
Solape Sonuga	It's All About Power: How Gender Norms Shape Women's Agency And Livelihood
Mfreke Asigbe	Knowledge, Attitudes And Behavioral Factors Influencing Gender-Based Violence Among Adults In Cross River State, Nigeria
Helen O Njoku-Umaru	Female Workers In Trade And Exploitation In The Federal Capital Territory (Fct), Nigeria
Hadiza Salele	Social Norms That Delay Commencement Of Antenatal Care (Anc) Visits In Northern Nigeria: Experience From Implementing The Revised Who Anc Guidelines
Grace J. Udoyen	Examining The Barriers And Enablers Of Gender-Responsive Trade Policies In Nigeria
Hilda Shuhu	Empowering Adolescents For Safer Sexual Reproductive Health Practices In Yobe State, Nigeria.
Hadiza Salele	Addressing Gender Norms To Increase Women's Agency In Community Leadership And Decision-Making On Sexual, Reproductive, Maternal And Neonatal Health (Srmnh) In Kaduna, Kano, And Katsina States
Ndukwu, George Odochi	Gender Assessment Outcomes Of Women Participation In Household And Community Decision-Making In Nigeria
Nnamso Edet	A Comparative Analysis Of Diminishing Voice Of Women In Fisheries Governance In Nigeria And Ghana

Lead Author	Abstract Title
Grace Sule	Empowering Women for Transformed Lives through the Women Empowerment Group Approach in the Federal Capital Territory
Dr. Comfort Fatimoh	Walk the Talk: Innovative Approaches to Building Equitable, Inclusive and Sustainable Climate-Resilient Food Systems in Africa
Oluwatosin Oyetayo	Nigeria's Multilateral Trade Agreements and the Achievement of Sustainable Development Goal
Dr. Muhammad Auwal Sulaiman	Breaking Barriers for a Brighter Future: Empowering Women, Trade, and Health in Northern Nigeria
Irene Obi	Elevating Gender and Social Norms Research: Unveiling the Significance, Advantages, and Challenges in Harnessing Participatory Data Collection Approaches
Emmanuel Olorunleke	Technological Adoption and Performance of Female Traders in the Informal Sector in Oyo State, Nigeria
Gloria Edukere	Creating a Path for the Future of Adolescent Girls by Ensuring Access to Improved Well-Being, Economic Opportunities and Social Inclusion, One Bridge at a Time - #Leavenogirlbehind
Vera Niniola	Transforming Gender Norms to Empower Women and Advance Health and Livelihoods in Gombe State, Nigeria
Mariam Gbajumo-Sheriff	Using Gender as a Benchmark to Build Sustainable Businesses: The Case of Nigerian Women.
Adebimpe Blessing Adewumi	Catalyzing Economic Growth and Alleviating Poverty: Strategies for Effectively Addressing Gender Disparities in Trade Unionism in Nigeria.
Margaret Bola	Gender Inclusion at the Workplace: An Antidote to Women's Participation in National Development
James Okolie-Osemene	The Imperative of Peace Education and Behavioural Modification in Curbing Violence against Men and Women in Nigeria
Kenneth Anetor	An Appraisal of Empowering Adolescent Girls and Women to Break the Cycle of Addressing Drug-Related Issues and Leaving No Girl Behind
Oluwatumininu Omotoye	Making a Case for Gender Equality an Trade Agreements and Policies.
Halima Tahir	Improving Uptake of Mnch+N Services Through the Creation of Safe Spaces for Women Empowerment Groups in Kebbi State
Isunueo Benedicta Omeghie	Level of Women's Involvement and Participation in Managerial Roles in the Faculty of Medical Sciences in Universities Within South Western, Nigeria
Lateef Olalekan	From Farmlands to Housing Estates: A Critical Analysis of Land Speculations by Real Estate Industry and The Marginalization of Women Smallholder Farmers in Rural Communities in Ibadan, Nigeria
Ugochukwu Abasilim	Beyond Policy: Advancing Women's Economic Empowerment in Nigeria through Innovative Approaches to Unpaid Care Work
Shakir Akorede	Empowering Women Petty Traders to Advance Gender Equality and SDGS In Nigeria: An Assessment of The Socio-Economic Impact of Kwassip's Owo Isowo Programme
Ajibola Adigun	United Agenda, Divided by Class: Confluences of Factors Impacting Female Representation in Governance In Nigeria



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	Ese Adams	Policy Innovation Centre	Gender & Inclusion Advisor
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	Dolapo Agbede	Will Way Paradigm	Lead
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	Tosin Oke		Member
	Hadiza Zakari Usman		Member
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