

# COUNTRY GENDER PROFILE

**NIGERIA**





# 1. Socio-Economic Profile

1.1 The Federal Republic of Nigeria is Africa's most populous nation and largest economy. It is located in West Africa, with an estimated population of 199,399,345 in 2019<sup>1</sup>. Nigeria emerged from a recession in 2017 after a year-long slump in the economy. The Gross Domestic Product (GDP) rose to 0.9% in 2017 from 1.6% in 2016<sup>2</sup>. The projected GDP for 2018 and 2019 are 2.1% and 2.0% respectively<sup>3</sup>. The 2017 poverty level was estimated at 49.1%, a 3.1% rise from the 2009 figure of 46% based on the international poverty line of \$1.90 per person per day (2011)<sup>4</sup>. Over five out of ten Nigerians moved in and out of poverty between 2011-2016<sup>5</sup>. Nigeria was positioned at 157<sup>th</sup> among 189 countries sampled in 2017 on the United Nations Development Program's (UNDP) Human Development Index (HDI)<sup>6</sup>. The 2017 ranking is five steps down from its 152<sup>nd</sup> position in 2016. This ranking puts Nigeria in a low human development category. Due to incomplete data from Nigeria, the UNDP was unable to rank the country in its gender inequality index<sup>7</sup>.

1.2 Nigeria's 133<sup>rd</sup> rank among 149 countries on the 2018 World Economic Forum's Global Gender Gap Index (GGGI)<sup>8</sup>, is lower than its 2017 position of 122<sup>nd</sup> among 144 countries. In addition, Nigeria ranks 25<sup>th</sup> among 33 Sub-Saharan Africa countries that made it to the list<sup>9</sup>. The country's downward spiral on the GGGI is due partly to the gap among legislators, senior officials, and managers and reversals in past progress on educational attainment and healthy life expectancy<sup>10</sup>

Table 1. Gender at a Glance in Nigeria

Categories	Female (%)	Male (%)
Labor Force Participation (ILO, 2016)	48.8	56.4
Unemployment (ILO, 2016)	6.5	6.0
Bank Accounts (WEF-GGGI, 2018)	33.6	54.3
Literacy Rate (UNESCO, 2008)	41.39	61.25
Own Account Workers (WEF-GGGI, 2018)	-	-
Unpaid Family Worker (WEF-GGGI, 2018)	-	-
Entrepreneurship (Infomineo, 2017)	41	59

1. World Population Review (2018), Nigeria Country Data, <http://worldpopulationreview.com/countries/nigeria-population/>

2. AfDB (2018), African Economic Outlook: Economic [https://www.afdb.org/fileadmin/uploads/afdb/Documents/Generic-Documents/country\\_notes/Nigeria\\_country\\_note.pdf](https://www.afdb.org/fileadmin/uploads/afdb/Documents/Generic-Documents/country_notes/Nigeria_country_note.pdf), P.1

3. Ibid: 1

4. World Bank (2018) Poverty and Equity Brief, [http://databank.worldbank.org/data/download/poverty/33EF03BB-9722-4AE2-ABC7-AA2972D68AFE/Global\\_POVEQ\\_NGA.pdf](http://databank.worldbank.org/data/download/poverty/33EF03BB-9722-4AE2-ABC7-AA2972D68AFE/Global_POVEQ_NGA.pdf), P.1

5. Ibid:1

6. UNDP (2018), Nigeria Country Notes, [http://hdr.undp.org/sites/all/themes/hdr\\_theme/country-notes/NGA.pdf](http://hdr.undp.org/sites/all/themes/hdr_theme/country-notes/NGA.pdf), P.4

7. Ibid:4

8. WEF-GGGR (2018), Global Gender Gap Report 2018, <http://reports.weforum.org/global-gender-gap-report-2018/data-explorer/#economy=NGA>

9. Ibid:37

10. Ibid:27



## 2. Gender in National Development: Institutional and Policy Frameworks

2.1. A gender-budgeting initiative named the Growing Girls and Women in Nigeria (G-WIN) was introduced and piloted in five ministries (agriculture, works, health, water resources, and communication and technology) in 2012<sup>11</sup>. The objective is to seek out innovative approaches to reach out to the most impoverished girls and women by enhancing already existing opportunities and opening more support and increasing the number of girls and women that are gainfully employed<sup>12</sup>. Nigeria ratified the Convention on the Elimination of all forms of Discrimination of Women (CEDAW) in 1985 and its Optional Protocol in 2004. The country submitted its initial periodic report to the CEDAW Committee in 1986<sup>13</sup> and the combined seventh and eighth report in 2017<sup>14</sup>. A Senior Special Assistant on the Sustainable Development Goals (SDGs) has been appointed by the President to coordinate SDGs-related interventions, tracking of national progress, reporting on performance as well as managing the operational processes for results<sup>15</sup>. The office is located in the Presidency for optimal political support and authority<sup>16</sup>.

### 2.2 Institutional and Policy Frameworks

2.2.1 The National Commission for Women, Nigeria's first institutional framework for women, was established by Act No. 42 of 1989<sup>17</sup>. It was later upgraded to a full-fledged ministerial institution, the Federal Ministry of Women Affairs and Social Development (FMWASD) in 1995. Since its creation, the FMWASD has engaged in advocacy, awareness-raising, and several initiatives to promote gender equality and women's empowerment in Nigeria<sup>18</sup>. Moreover, the FMWASD has fulfilled the requirements of all UN conventions, treaties and protocols, as well as the charter of regional and sub-regional institutions such as the African Union and the Economic Community of West African States (ECOWAS)<sup>19</sup>. The Women's Affairs Department, the implementing arm of the FMWASD, is responsible for promoting women's advancement at both national and international levels<sup>20</sup>. It also promotes policy formulation and program implementation aimed at integrating women into all sectors of society<sup>21</sup>. In furtherance of its objectives, the Department works in conjunction with the Gender Desks Officers in line ministries and agencies, women's NGOs and cooperative groups, United Nations, civil society groups, legislatures and international development organizations<sup>22</sup>. Gender Focal Points and Gender Desks are available across the bureaucracy.

2.2.2. The National Gender Policy (NGP) (currently under review) and its Strategic Implementation Framework and Plan were adopted in 2006 and 2007, respectively<sup>23</sup>. The NGP provides government ministries, departments and agencies (MDAs) with practical guidance in gender-responsive planning and programming<sup>24</sup>. Among the NGP's objectives are to:

11. IMF (2016), Sub-Saharan Africa: A Survey of Gender Budgeting Efforts, <https://www.imf.org/external/pubs/ft/wp/2016/wp16152.pdf>

12. WEP (2017), Girls and Women Initiative in Nigeria, <http://wepnigeria.net/index.php/event/clean-water-for-children/>

13. Bayefsky (2008), Nigeria's Reporting History on CEDAW, [http://www.bayefsky.com/html/nigeria\\_t3\\_cedaw.php](http://www.bayefsky.com/html/nigeria_t3_cedaw.php)

14. OHCHR (2017), Review of Nigeria's Combined Seventh and Eighth CEDAW Periodic Report,

<https://www.ohchr.org/en/NewsEvents/Pages/DisplayNews.aspx?NewsID=21812&LangID=E>

15. FGN (2017a), Implementation of the SDGs A National Voluntary Review, <https://sustainabledevelopment.un.org/content/documents/16029Nigeria.pdf>, P.11

16. Ibid:3

17. Laws of Nigeria (ND) National Commission for Women Act, <http://lawnigeria.com/LawsoftheFederation/NATIONAL-COMMISSION-FOR-WOMEN-ACT.html>

18. FAO (2018), National Gender Profile of Agriculture and Rural Livelihoods: Nigeria <http://www.fao.org/3/CA0818EN/ca0818en.pdf>, P.47

19. Ibid: 47

20. Ibid:47

21. Ibid:47

22. Ibid:48

23. UN Women (2010), 54th Session of the Commission on the Status of Women/Beijing +15 Review Conference [http://www.un.org/womenwatch/daw/beijing15/general\\_discussion/NIGERIA.pdf](http://www.un.org/womenwatch/daw/beijing15/general_discussion/NIGERIA.pdf), P.1

24. FGN (2014), National Beijing +20 Review, [https://www.uneca.org/sites/default/files/uploaded-documents/Beijing20/NationalReviews/natl\\_review\\_nigeria\\_-\\_eng.pdf](https://www.uneca.org/sites/default/files/uploaded-documents/Beijing20/NationalReviews/natl_review_nigeria_-_eng.pdf), P.7



- Create an enabling policy environment for translating government commitment to gender equality into reality.
- Establish policies, program structures, and mechanisms to empower women and to transform gender relations in all aspects of work at all levels of government as well as within the broader society;
- Establish an institutional framework for the advancement of the status of women as well as the achievement of gender equality; and
- Strengthen the voice of women in civil society, in parliament and in other legislatures who have already made a visible impact by challenging gender-blind laws and policies<sup>25</sup>.

2.1.3 The Violence against Persons and (Prohibition) Bill (VAPP Bill) was signed into law in March 2013.<sup>26</sup> Violent acts covered by the bill includes female circumcision, domestic violence, early marriage, and harmful widowhood practices<sup>27</sup>. The bill also recognizes the rights of all to safety both in the workplace and home and expressly includes the right to physical and psychological integrity in times of peace and in conflict<sup>28</sup>.

## 3. Voice and Participation

### 3.1. Women's Civil Society Organizations

3.1.1. Nigeria has a variety of women non-government organizations (NGOs) organizing across a wide range of issues such as female circumcision, widowhood rites, early and child marriages, and domestic violence to put a halt to these horrendous acts. Others have mobilized around gender equality in politics by advocating for the implementation of the NGP's quota of 35% of elective and appointive posts at the federal level. The NGOs lobbied, engaged in awareness campaigns, research, litigations, among other to put their agendas on the table.

3.1.2. These NGOs have created national coalitions to promote and protect women's rights. Among these are the Coalition on Violence Against Women (LACVAW) which was in the forefront of the campaign on violence against women, the National Coalition Against Trafficking in Person (NACATIP), is working to put an end to trafficking in persons, the Civil Society on Sustainable Development (CSCSD) focuses on monitoring the implementation of the SDGs. The Nigerian NGO Coalition Shadow Report to the CEDAW Committee has a two-pronged strategy. First, is to present an objective report on women's rights in Nigeria to the Committee. The second is to use the report as an advocacy tool to engage the government on its responsibility to protect and promote the rights of Nigeria women. The National Coalition on Affirmative Action (NCAA) is organizing in support of affirmative action.

## 4. Strategic Sectors for Gender Equality

### 4.1. Women's Economic Participation

4.1.1 According to the National Employment Policy 2017, the rising unemployed in the country revealed the high representation of women in precarious, informal, and less remunerated employment<sup>29</sup>. The unemployment rate in the first quarter of 2016 among women was 23% while that of men stood at 15.1%<sup>30</sup>. Nigeria's labor force participation rate as shown in Table 2, reveals a 7.5% difference between men over women at 56.3% and 48.8% respectively. A breakdown of the workforce force participation shows that there were more unemployed, part-time and lower-earning income women at 6.5%, 14.1% and 391.0 respectively, against men's who were 6.0%, 8.9% and 453.4%. In contrast, there were more employed men than women at 52.9% and 49.1% respectively.

25. FAO 2018, op.cit: 13

26. FGN (2014), op.cit:13

27. Ibid:13

28. Ibid: 33

29. FGN (2017b), National Employment Policy, [http://www.labour.gov.ng/Doc/NATIONAL\\_EMPLOYMENT\\_POLICY.pdf](http://www.labour.gov.ng/Doc/NATIONAL_EMPLOYMENT_POLICY.pdf), P.15

30. Ibid:16



Table 2: Employment and Economic Activities

Categories	Female (%)	Male (%)
Unemployed	6.5	6.0
Part time	14.1	8.9
Employment	49.1	52.9
Mean Monthly Earns	391.0	453.4
Labor force participation rate	48.8	56.3

Source: Compiled from The 2018 Gender Gap Report & ILO, 2019

## 4.2. Agriculture

4.2.1. In the 1970s and 1980s, the agriculture sector accounted for two-thirds of the country's GDP<sup>31</sup>. The sector currently contributes about 24.18% of the GDP in 2016<sup>32</sup>, employs about 70% of the country's labor force, accounts for more than 70% of the non-oil exports and, provides over 80% of the country's food needs<sup>33</sup>. Female participation in agriculture is about 60%-80% and dominate agriculture processing, legumes and vegetables, raise poultry and small ruminants<sup>34</sup>. Women own less than 10% of the land due to gender-biased inheritance practices<sup>35</sup>. They also lack access to productive resources, extension service and farm inputs, which hinder rural women's food production and food security<sup>36</sup>.

4.2.2. The Women in Agriculture (WIA) policy was formulated in 1986 as part of the Agriculture Development Program (ADP) to facilitate female farmers to access inputs<sup>37</sup>. The ADPs were in charge of grassroots extension and advisory services across the country<sup>38</sup>. The overall goal of the WIA policy was the integration of women farmers into the country's agriculture development through the mainstreaming of gender issues into the ADP system, to ensure they have equal access to inputs, credit, loans and extension services<sup>39</sup>. The main goal of the 2016 agriculture policy was to encourage behavioral change that has resulted in negative outcomes for women and youth and to strengthen efforts to expand wealth opportunities for them<sup>40</sup>.

4.2.3. Since women farmers are financially hamstrung to purchase seeds and fertilizers, through the G-WIN initiative, two million female farmers were given cell phones to improve their access to and exchange of information<sup>41</sup>. The cell phones enabled them to use the e-wallet system to facilitate mobile money purchases of agricultural inputs<sup>42</sup>.

## 4.3. Education

4.3.1 Nigeria has a mixed scorecard in the education sector. The Federal Government of Nigeria's (FGN) Millennium Development Goals (MDGs) Performance Tracking Survey Report reported a fall in the net attendance rate in primary school from 71% in 2012 to 68.4% in 2014<sup>43</sup>. Primary school completion rate dropped from 87.7% in 2012 to

31. FAO op.cit:1

32. All Africa (2016), Nigeria: Agriculture Now Contributes Over 24% to GDP-Central Bank, <https://allafrica.com/stories/201604141130.html>

33. FAO op.cit:1

34. Ibid:33

35. Ibid:34

36. Ibid:33

37. Ibid:16

38. Ibid:16

39. Ibid:16

40. Ibid:26

41. IMF op. cit:36

42. Ibid:36

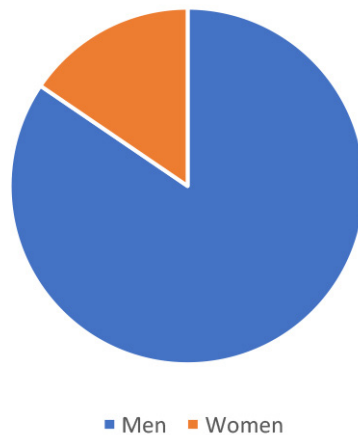
43. FGN (2015), The Millennium Development Goals Performance Tracking Survey 2015 Report, <http://www.ng.undp.org/content/nigeria/en/home/library/mdg/NigeriaMDGsSurveyReport2015.html>, P.13



74.0% in 2014<sup>44</sup>. Secondary school net attendance increased from 54.80% in 2012 to 57.4% in 2014<sup>45</sup>. Furthermore, the GPI in primary school increased from 1% in 2012 to 1.02% in 2014 and decreased from 1.02% to 1.01% over the same period<sup>46</sup>. The literacy rate among females aged 15-24 years declined from 80% in 2008 to 66% in 2012 and rose nominally to 66.7% in 2014<sup>47</sup>. More recent data reveal a bleaker picture on the state of education in Nigeria. Net primary enrollment ratio was 54%, 13.2 million school-age children are out of school (highest globally)<sup>48</sup>, and 63% of children in rural areas cannot read by 2017<sup>49</sup>. The 2011 data, the most recent on tertiary education, shows a low enrollment rate of 8.3% and 11.99% for women and men respectively<sup>50</sup>.

4.3.2. As per the African Development Fund Project, one of the objectives in Nigeria in respect of funding technical vocational education and training (TVET) program is to eliminate gender disparity by 2015<sup>51</sup>; later on the report noted that the elimination of gender disparity is far off the mark as the enrollment rate into both formal and non-formal TVET education was mostly in favor of males. For instance, the enrollment in formal TVET in 2010/2011 academic year was 84.5% and 15.5% for male and female, respectively<sup>52</sup>. Gender stereotyping was also observed in the course of study by both female and male students. Male students dominated in traditional courses deemed as suitable for them (engineering, bricklaying, welding, motor vehicle mechanic, welding) and women registered to study<sup>53</sup>.

Figure 1- Gender Disparity in Technical Education 2010-2011



Source: UNESCO: Nigeria National Review: Education for All, 2015

## 4.4 Health

4.4.1 Women's estimated life expectancy for 2015-2020 is 55% compared to men's at 54. %<sup>54</sup>. A 34% decrease was observed in the maternal mortality rate between 2000 and 2015 from 1,170 deaths per 100,000 live births to 814 deaths in 2015<sup>55</sup>. The total fertility rate per woman in 2018 stood at 5.4 children, and the adolescent birth rate for women aged 15-19 years over the same period was 145 births per 1,000 women<sup>56</sup>.

44. Ibid:14

45. Ibid:13

46. Ibid:7

47. Ibid: 15

48. Premium Times (2018), Nigeria Now Has 13.2 million Out-of-School Children-UBEC, <https://www.premiumtimesng.com/news/top-news/288344-nigeria-now-has-13-2-million-out-of-school-children-ubec.html>

49. FGN 2017, op.cit:17

50. UNESCO (2019), Nigeria Country Data, <http://uis.unesco.org/country/NG>

51. UNESCO (2015), Nigeria EFA Review Report, 2000-2014, <http://unesdoc.unesco.org/images/0023/002310/231081e.pdf>, P 104

52. Ibid:104

53. Ibid:105

54. UNFPA (2019), Nigeria Country Data, <https://www.unfpa.org/data/world-population-dashboard>

55. WHO (2018), Nigeria Fights High Maternal Mortality Through Improved Quality Care, <https://afro.who.int/news/nigeria-fights-high-maternal-mortality-through-improved-quality-care>

56. UNFPA (2018) Nigeria Country Data, <https://www.unfpa.org/data/world-population-dashboard>



4.4.2. The proportion of women who received antenatal care at least once from trained medical providers is estimated at 43% between 2006-2017<sup>57</sup>. Nigeria's HIV epidemic affects all population groups, and it is the second largest epidemic globally<sup>58</sup>. In total, Nigeria had 3,200,000 people living with HIV in 2016, and 32% of pregnant women living with HIV were on antiretroviral to contain transmission from mother-to-child<sup>59</sup>. Nigeria is a Fast-Track country, and its response is guided by the National Strategic Framework 2017-2021, which aims at ending AIDS by achieving, zero new infections, zero AIDS-related deaths, and zero discrimination<sup>60</sup>. Elimination of mother to child-transmission is a priority<sup>61</sup>.

## 4.5. Entrepreneurship

4.5.1 Female entrepreneurs account for 41% of the total number of entrepreneurs in Nigeria<sup>62</sup>. They are 20% less likely to have a bank account and 17% not likely to have borrowed formally<sup>63</sup>. As per a 2016 World Bank report on female entrepreneurship, it was stated that Nigerian women entrepreneurs opened 162,372 new limited liability companies compared to 332,884 opened by men<sup>64</sup>. In addition, women owned 33.6% (37,188) of new sole proprietorship enterprises compared to male ownership of 66.39% (73,478)<sup>65</sup>. Micro, small medium enterprises (MSMEs) employ 84% of Nigeria's labor force and contribute 48.47% to the country's GDP<sup>66</sup>. Furthermore, 54% fewer MSMEs have female ownership than the entire sub-Saharan Africa (SSA)<sup>67</sup>. In comparison to SSA, Nigerian women owned 16.8% small enterprises and 12.2% of medium enterprises compared to the SSA average of 35% and 29% respectively<sup>68</sup>. Additionally, while women own almost half of the existing microenterprises, their ownership of SMEs is far less<sup>69</sup>.

4.5.2 In 2003, FMWSAD in collaboration with the Bank of Industry and the Bank of Agriculture established two women-only microcredit funds: the Business Development Fund (BUDFOW) and the Women Fund for Economic Empowerment (WOFEE). As of 2012, these initiatives have provided funding support to an estimated 6,200 women business cooperative groups<sup>70</sup>. In 2012, the Central Bank of Nigeria (CBN) set up a N200 billion MSMEs Development Fund to provide cheap and long-term financial resources for the development of the sector. The CBN proposed that 60% of this fund will target women entrepreneurs<sup>71</sup>. The Small Holders Women Farmers' Organization of Nigeria (SWOFON) was established by ActionAid in response to the demand for women to participate in emerging reforms and opportunities. SWOFON has enabled over 300,000 women to access agricultural inputs<sup>72</sup>.

## 4.6 Water Supply and Sanitation (WSS)

4.6.1. The number of households with access to improved sources of water is currently at 64.1%<sup>73</sup>, and the FGN expects usage to increase to 79.7% by 2020 and to 100% in 2030<sup>74</sup>. The current number of households with access to improved basic sanitation facilities stand at 60.3% with plans to increase the level to 73.6% by 2020 and 100% by

57. Ibid

58. UNAIDS (2017), UNAIDS in Nigeria, <http://www.unaids.org/en/regionscountries/countries/nigeria>

59. Ibid

60. Ibid

61. Ibid

62. Infomineo (2017), The Rise of Female Entrepreneurship in Sub-Saharan Africa, <https://infomineo.com/the-rise-of-sub-saharan-african-women-entrepreneurs/>

63. Ibid

64. World Bank (2016), Women's Entrepreneurship: How to Measure the Gap between Female and Male Entrepreneurs, <http://www.doingbusiness.org/content/dam/doingBusiness/media/Special-Reports/Womens-Entrepreneurship.pdf>, P.8

65. Ibid:8

66. Master Card (2015), Women's Entrepreneurship and Financial Inclusion in Nigeria, <https://newsroom.mastercard.com/mea/2015/12/10/women-entrepreneurs-and-financial-inclusion-in-nigeria/>

67. Ibid

68. Ibid

69. Ibid

70. FGN 2014, op.cit: 20

71. Ibid:20

72. Ibid:20

73. UNICEF & (2018) Multiple Indices Cluster Survey 2016/2017, [https://www.unicef.org/nigeria/NG\\_publications\\_mics\\_201617feb2018.pdf](https://www.unicef.org/nigeria/NG_publications_mics_201617feb2018.pdf), P.vi

74. FGN 2017 op.cit:22



2030<sup>75</sup>. Around 25% of Nigerians practice open defecation (ODF), and as part of its commitment towards achieving the SDGs, the FGN's is working to end ODF by 2025<sup>76</sup>.

4.6.2. The Federal Ministry of Water Resources (FMWR) commissioned the Women Environmental Program (WEP) to implement its G-WIN Project. The FMWR's vision for the G-WIN projects is to build a cadre of women leaders in water management<sup>77</sup>. This objective is being achieved through capacity building programs in water management, skills acquisition and livelihood support programs in water management. Other programs focus on the provision of water and sanitation facilities in public spaces and on improving the hygienic condition of the rural populace<sup>78</sup>. Over 40 women and girls in each of the four pilot states have been trained in community-led total sanitation (CLTS), leadership and conflict resolution, slab construction, facility maintenance<sup>79</sup>, and water and sanitation-related skills such as soap and detergent making, water pump repairs and the operations of water kiosks<sup>80</sup>.

## 4.7. Energy

4.7.1. Nigeria has abundant oil, gas, hydro and solar, and has the potential to generate 12,522 megawatts (MW) of electric power, but most days generates only 4,000 MW well below the installed capacity<sup>81</sup>. The country's current electricity access stands at 45% (36% in rural areas and 55% in the urban areas)<sup>82</sup>. Nigeria's energy, which was 85% gas-fired power energy sources and 15% hydropower in 2015, declined to 74% gas-fired power and increased to 26% hydropower in 2017<sup>83</sup>. About 80.6% of Nigerians use solid fuel for cooking made up of 69.2% wood, 12.7% kerosene and 6.0% of charcoal, among others<sup>84</sup>. The FGN is targeting 30% renewables in its energy mix by 2030 as part of its SDG commitment<sup>85</sup>. In the meantime, the government has issued mini-grid regulations to guide the registration to license small consumers, and off-grid developers seeking up to 100 kilowatts and over 100 kilowatts and up to 1 megawatt, respectively<sup>86</sup>. The FGN also started the implementation of the Rural Electrification Strategy and Plan in 2017<sup>87</sup>.

4.7.2. On the other hand, both for profit and not for profit organizations have been pushing ahead with their solar electrification agenda among Nigerians. One area that they have gained traction is on providing renewable energy for the benefit of women as both consumers and entrepreneurs. Their focus on women as consumers has resulted in the use of improved cookstoves, solar lanterns, and the installation of solar microgrids for electrification in rural communities<sup>88</sup>.

## 4.8. Rural Development

4.8.1. The FGN's latest rural development agenda is built around its Agriculture Transformation Agenda (ATA) adopted in 2012. The broad objectives of the program are to improve food security in Nigeria and move more farmers from subsistence farming to agri-business<sup>89</sup>. Women and youth were designated as a separate pillar, with several training and input support provided to the cluster<sup>90</sup>. Also, the Rural Finance Institution Building Program (RUFIN) to boost income, food security and general living conditions of rural households, have at least a 40% quota for female-headed households<sup>91</sup>.

75. Ibid:22

76. WSSCC (2017), Nigerian Celebrates its First ODF Local Government Area, <https://www.wsscc.org/2017/04/11/no-one-came-tell-empowered-nigeria-celebrates-first-odf-local-government-area/>

77. WEP 2017, op.cit /

78. Ibid

79. Ibid

80. FGN 2017, op.cit:24

81. USAID (2018) Nigeria: Power Africa Factsheet, <https://www.usaid.gov/powerafrica/nigeria>

82. Ibid

83. Business a.m. (2017), Nigeria Target 30% Renewable Energy Mix by 2030, <https://www.businessamlive.com/nigeria-targets-30-renewables-energy-mix-2030-signs-14-solar-power-purchase-agreements/>

84. UNICEF&NBS 2018, op.cit: 82

85. Business a.m., op.cit

86. Ibid

87. Ibid

88. IRENA (2018), Empowering Women in Nigeria with Solar Energy, <http://irena.org/newsroom/articles/2018/Feb/Empowering-Women-in-Nigeria-with-Solar-Energy>

89. FGN 2014, op.cit:37

90. Ibid:37

91. Ibid:38





4.8.2. The G-WIN initiative increased women's access to farmlands, provided potable water in some rural communities, conducted capacity development programs on packaging, marketing of farm produce and the building of skills acquisition centers<sup>92</sup>. A total of 1,500 women were trained in road maintenance<sup>93</sup>.

## 4.9 Urban Development

4.9.1 One distinct feature of Nigeria's urbanization is its high rate of 3.97%, which is higher than the national population growth rate of 3.2%<sup>94</sup>. This has resulted in the proportion of its urban population rising from 10.2% in 1953 to 15.2% in 1963, 35.7% in 1991 and 39.94% in 2006<sup>95</sup>. It is estimated that the urban population would rise to 60.3% by 2025 and 75.42% by 2050<sup>96</sup>. Nigeria currently has about 19 cities with a population of over a million inhabitants and above<sup>97</sup>.

4.9.2. UN-Habitat, in its Country Program for 2017-2021, notes the lack of gender-sensitive legislation in Nigeria affected their previous urban efforts. Going forward, the agency has committed to mainstreaming both gender and youth perspectives in their programs by integrating these approaches in their normative and operational projects as well as using age and gender- disaggregated data<sup>98</sup>. It was stated further that they would apply a two-track approach consisting of mainstreaming and issue-specific projects in the execution and implementation of their projects<sup>99</sup>.

# 5. Thematic Areas

## 5.1 Climate Change

5.1.1 The impacts of climate change in Nigeria is varied and depends on the geographic zone of the population. For instance, in the arid and semi-arid areas of northern Nigeria, the vegetation consists of Sudan Savanna in the North and Northern Savannah Guinea in the North-East/Central. The impacts of climate change have resulted in desertification, drought, deforestation, windstorm, heatwave, flooding, and erosion<sup>100</sup>. This has led to the loss of fertile land, reduction in water availability, drastic reduction or loss of plants, below average rainfall among others<sup>101</sup>. The effects of climate change in the coastal areas with 25% of the country's population include floods, erosion, increase salinity in the water which affects fisheries, a primary source of livelihood and protein, among others<sup>102</sup>.

5.1.2 These adverse climate impacts have affected women in their everyday roles as home managers and workers. On one hand, they have complained about low employment, reduced earnings, the dearth of local herbs for treating ailments. On the other hand, they have bemoaned increase spending on food, high incidences of diseases and medicines (asthma, malaria and diarrhea), malnutrition, and the high death toll among women due to fatigue from long walks in search of water and firewood<sup>103</sup>.

5.1.3. Gender is mainstreamed in Nigeria's National Adaptation Strategy and Plan of Action on Climate Change. The Women Environment Program and the FMWASD have been designated by the FGN to lead its gender in the climate

92. Ibid:21

93. IMF 2015, op.cit:36

94. FGN (2016) Habitat 111 National Report: Nigeria, <http://habitat3.org/wp-content/uploads/National-Report-Africa-Nigeria-English.pdf>, P.11

95. Ibid:11

96. Ibid:11

97. Ibid:12

98. UN Habitat (2017) Habitat Country Program Document: Nigeria, 2017-2021, <https://unhabitat.org/wp-content/uploads/2017/11/4.HCPD-NIGERIA-FINAL-DRAFT-20-Sept-2-HAPSO.pdf>, P.18

99. Ibid:18

100. Boell, H. (2009), Gender and Climate Change in Nigeria, [https://ng.boell.org/sites/default/files/uploads/2013/10/gender\\_climate\\_change\\_in\\_nigeria.pdf](https://ng.boell.org/sites/default/files/uploads/2013/10/gender_climate_change_in_nigeria.pdf), P.22

101. NEST (2011), Gender and Climate Change Adaptation: Tools for Community-Led Adaptation in Nigeria, <https://genderinsite.net/sites/default/files/BNRCC-Gender-Toolkit.pdf>,

102. FGN (2011), National Adaptation Strategy and Plan of Action on Climate Change for Nigeria, <http://citeseerx.ist.psu.edu/viewdoc/download?jsessionid=27C7F6A7FD5FCAAD495C69457F2C5F7D?doi=10.1.1.367.6707&rep=rep1&type=pdf>, 17

103. Boell, op. cit:19



change program. On the hand, international NGOs such as the Henrich Boell Foundation and national NGOs like Nigerian Environmental Study Action Team are also working with women on adaptation and mitigation programs to save the environment, their livelihoods, and homes<sup>104</sup>

## 5.2 Islamic Finance

5.2.1. Islamic-Bank is relatively new in Nigeria. The first Islamic bank came into being in January 2012, when the Central Bank of Nigeria granted Jaiz Bank approval to operate as a Nigeria's first full-fledged Islamic bank<sup>105</sup>. It started operations as a regional bank with offices in Abuja, Kaduna, and Kano<sup>106</sup>. Sterling Bank and Stanbic IBTC operate Islamic windows. Jaiz Bank's operation was upgraded in 2016 from a regional to a national banking outfit<sup>107</sup>. Total asset reached NGN 40 Billion (US\$ 125.35million) while the deposit reached NGN 65 billion (US\$ 203.69)<sup>108</sup>. The Takaful sub-sector of the Islamic finance industry was boosted with the approval of licenses to Noor Takaful and Jaiz Takaful to commence operation<sup>109</sup>. Sun Trust Bank Nigeria, a partner of the Islamic Corporation for Development, the private sector arm of the Islamic Development Bank Group, was licensed to operate an Islamic banking window in 2017<sup>110</sup>.

5.2.2 The Islamic banking sub-sector is relatively new in Nigeria, and the operators are yet to branch out into providing women-specific products. Hopefully, as the sub-sector grows, the operators will develop new products as they expand their clientele.

# 6. Development Partners

- UN Family
- United Kingdom's Department for International Development (DfID)
- Henrich Boell Foundation
- United States Agency for International Development (USAID)
- Japan International Cooperation Agency (JICA)
- The World Bank
- The African Development Bank
- European Union
- ActionAid

# 7. Recommendations

1. Since Nigeria has shown commitment to achieving the SDGs, the Bank should use its expertise to assist the FGN to develop an inclusive and sustainable development strategy across all sectors in the society to improve the country's social indicators;
2. The Bank should provide training, technical assistance and advice to the National Bureau of Statistics to ensure that all data is disaggregated by gender and age. Also, data dissemination should be timely;
3. The Bank needs to work with the FGN to adopt a comprehensive gender mainstreaming approach across the bureaucracy at all levels of governance for equitable development in the country;

104. Ibid

105. Mondaq (2017), Nigeria: Islamic Finance in Nigeria, <http://www.mondaq.com/Nigeria/x/757434/islamic+finance/islamic+finance+in+Nigeria>

106. Islamic Finance News (2016), Islamic Finance Industry is Growing Despite Recession, <https://www.islamicfinancenews.com/islamic-finance-industry-in-nigeria-growing-despite-recession.html>

107. Ibid

108. Ibid

109. Ibid

110. Sun Trust Bank (2017), Sun Trust Bank Signs Agreement with ICD to Establish a New Non-Interest Banking Window, <https://www.suntrustng.com/suntrust-bank-signs-agreement-with-icd-to-establish-a-new-non-interest-banking-window/>



4. Within the agriculture sector, the IsDB should open discussion on strengthening women's role in the sector to enable them access improved agricultural farming techniques and on farm succession to open the way towards equitable inheritance practices;
5. The IsDB should work with the FGN to promote girls' education across the education sector at all levels of governance. In the same vein, girls' education should also be promoted in the TVET, especially in the non-traditional sector; and
6. Since the Islamic finance sub-sector is in its infancy, the Bank should use this opportunity to provide technical assistance on developing female-specific products to grow the field.



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