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

**Publish** WhatYouFund

Women's  
Economic  
Empowerment  
Building evidence for  
better investments

# About us

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

## About this project

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

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

This work was conducted in collaboration with the International Center for Research on Women (ICRW). This report is based on research funded by the Bill & Melinda Gates Foundation. Its findings and conclusions are those of the authors and do not necessarily reflect the positions or policies of the Bill & Melinda Gates Foundation.

## Navigating the report series

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

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

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

## About this report

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

The report was researched and written by Afraim Karim, Chelsie Loveder, Alex Farley-Kiwanuka, and Sally Paxton with support from Mary Borrowman (ICRW).

The report was reviewed by Jonathan Eigege and Aisha Adamu.

The report was copy-edited by Catherine Ginty and designed by Steve Green and Trevor Lauder.

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

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# ACRONYMS

AFD	French Development Agency
AfDB	The African Development Bank
BMZ	Germany Federal Ministry of Economic Cooperation and Development
BUDFOW	The Business Development Fund
CGAP	Consultative Group to Assist the Poor
CRS	Creditor Reporting System
DAC	Development Assistance Committee
DFI	Development finance institution
EC	European Commission
ECCE	Early childhood care and education
FCDO	UK Foreign, Commonwealth and Development Office (formerly DFID)
FEMNET	The African Women's Development and Communications Network
FGN	The Federal Government of Nigeria
FGM	Female genital mutilation
GAC	Global Affairs Canada
GADN	Gender and Development Network
GBV	Gender-based violence
GI	Gender integration
G-WIN	Girls and Women Initiative in Nigeria
IATI	International Aid Transparency Initiative
ICRW	International Center for Research on Women
IDA	International Development Association
IDPs	Internally displaced persons
ILO	International Labour Organization
IsDB	Islamic Development Bank
KII	Key informant interview
LIFE-ND	Livelihood Improvement Family Enterprises Project for the Niger Delta
NCDs	Noncommunicable diseases
NGOs	Non-governmental organisations
ODA	Official development assistance
OECD	Organisation for Economic Co-operation and Development
OECD-DAC	Organisation for Economic Co-operation and Development's Development Assistance Committee
Oxfam NL	Oxfam Netherlands
PWYF	Publish What You Fund
RESIP	Rural Electrification Strategy and Implementation Plan
SDG	Sustainable Development Goal
SMEs	Small and medium-sized enterprises
UCW	Unpaid care work
UN	United Nations
USAID	United States Agency for International Development
WECs	Women's empowerment collectives
WEE	Women's economic empowerment
WEF	World Economic Forum
WFI	Women's financial inclusion
WOFEE	Women Fund for Economic Empowerment

# Executive summary

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

Women’s economic empowerment (WEE) is central to realising women’s rights and gender equality and reducing poverty generally. It is both a process and an outcome of enhancing women’s skills, agency, access to and control over resources, and bargaining power. As evidenced by a growing body of literature, investments in these areas are critical for women to contribute to and benefit from economic activity and to have the necessary resources to support their livelihoods.

Although governments and international funders increasingly recognise the importance of funding and advancing WEE, there is a limited understanding of who funds it, how, and with what results. Without this information, it remains difficult for policymakers, funders, and gender advocates to make decisions and/or advocate for the best funding allocations and approaches.

## Building evidence

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

Our report offers insights into international funding trends for WEE, including top funders, the types of projects being funded, and the groups of women the funding is intended to support. The report also includes a focused analysis on funding to recognise, reduce, and redistribute women and girls’ UCW within WEE funding.

Our methodology for tracking funding to WEE is predicated on a holistic and rights-based approach to WEE. Our approach to WEE, along with our methodology for tracking funding, is detailed in our WEE Methodology. The remainder of the report offers granular insights into funding to WEE in Nigeria to illustrate the numerous and intersecting dimensions of WEE.

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

Key findings for Nigeria include:

**Trends:** Although overall international funding to Nigeria has more than doubled between

2015–2019, the international grant funding to WEE remained largely unchanged over that time period. Although we gleaned insights from non-grant funding to WEE (loans, guarantees, and equity), there was an insufficient number of projects to make trend observations. The low funding levels were clearly visible for projects where WEE was the primary objective.

**Tracking WEE funding:** An objective of our research was to produce new, granular insights into which aspects of WEE received funding. We tracked grant and non-grant funding to a broad range of projects that directly supported income earning, as well as projects which both support greater economic rights for women and girls and create an enabling environment for WEE. These dimensions of WEE are outlined in our three-tier framework which includes: 1) employment, entrepreneurship & productive resources access 2) rights, policies & supports 3) foundational capabilities (see Figure 1).

International funding to projects that directly target WEE through employment, entrepreneurship & productive resources access received the least grant funding compared to projects that support greater economic rights or create an enabling environment for WEE. In contrast, initiatives that support economic rights through rights, policies & supports received the least non-grant funding. Proportionally total international funding for WEE in Nigeria between 2015–2019 was divided between the three categories as:

- 7% of grant and 34% of non-grant funding targeted employment, entrepreneurship & productive resources access
- 10% of grant and 7% of non-grant funding targeted rights, policies & support
- 83% of grant and 59% of non-grant funding supported foundational capabilities

**1) Employment, entrepreneurship & productive resource access** includes activities most directly related to income earning. This includes access to productive and income generating resources, such as banking and financial services.

Sectors within this category are vital to WEE. In Nigeria, agriculture, forestry, and fishing are prominent sectors that employ more women than men. Despite this, funding for projects where WEE is the primary objective and/or projects that have a sole focus on women and girls was low (all funding referenced here are grants):

- Funding for projects in agriculture as well as in forestry and fishing where WEE was the primary objective (1% grants) and/or projects that have a sole focus on women and girls (2% grants) was low compared to total funding for these sectors.
- The same is true for industry, construction, and mining; funding for projects where WEE was the primary objective (1% grants) and/or projects that have a sole focus on women and girls (0.7% grants) was low.
- Financial inclusion for poor women and men are still a challenge in Nigeria, with the gender gap in financial inclusion being close to 20–30%.<sup>12</sup> International grant funding to projects targeting WEE as a primary objective is low for banking and financial services, and businesses and other services.

**2) Rights, policies & supports** includes activities which support greater economic rights for women and girls. These include funding to women's rights organisations to support WEE as well as projects that create an enabling policy environment and infrastructure for the realisation of WEE.

Infrastructure projects, including energy access, rural development, and transport are all important interventions to enable WEE. Rural electrification, clean cooking equipment, and improved transportation systems that are gender-responsive are important for saving women's time commitments which can support productivity and earnings.<sup>13</sup> Most of these sectors received low levels of grant funding that targeted WEE as one objective among others, and funding for projects where WEE was the primary objective and/or where women and girls

were the sole recipients were even lower. Non-grant funding targeting WEE for these sectors remains limited.

Our analysis suggests that social dialogue and labour rights were among the two critical sectors that received the least funding among projects targeting rights, policies & supports.

**3) Foundational capabilities** include activities that support income generating activities by enhancing agency through knowledge acquisition, improved individual and family health, bodily autonomy, and gendered social services and protections. This includes universal rights, education, access to health, and gender-based violence (GBV).

Projects supporting foundational capabilities received the most funding in Nigeria during our timeframe; within this, most funding went to health and basic needs. Over 50% of grant funding to basic needs is humanitarian funding,<sup>a</sup> with 82% of basic needs grants funding allocated to the emergency response sector in Nigeria. This could be due to the insurgence of Boko Haram, which has resulted in conflict zones and displaced many people.

**Unpaid care work and WEE funding:** Our analysis determined that only 3% of WEE projects addressed women and girls' UCW. This is less than 2% of total international funding to Nigeria between 2015–2019. Even fewer projects explicitly included UCW as an objective or outcome.

- Funders are mostly integrating care services and care-supporting physical infrastructure in their WEE programmes in Nigeria, which are critical UCW policy areas.
- Although care services were the most funded policy area for UCW, no WEE funding was identified for early childhood care and education (ECCE) services.
- Our findings suggest other gaps in funding – projects targeting care-supporting workplaces were absent. These include parental leave, paid sick leave, and on-site childcare. Another gap in our review was projects targeting social protection benefits related to care, such as public pensions, cash transfer programmes or care-sensitive public works programmes to reduce UCW.

**COVID-19 and WEE funding:** Given the time frame and data constraints, we have only limited data available to analyse funding for the effects of the COVID-19 pandemic. From 2020–2021, only 9% of grants with a COVID-19 component are directly targeted to WEE, and none of the projects targeted WEE through women's employment, entrepreneurship & productive resources access. We only identified one WEE non-grant funded project with a COVID-19 component. For grants funding from 2020–2021 identified as WEE, none of the funding that targeted reducing unpaid care responsibilities for women also had a COVID-19 response.

**Transparency recommendations:** International funders can improve WEE funding information through publication of consistent, robust, timely, accessible, and comparable data across datasets and development finance institution (DFI) portals.

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

<sup>a</sup> For the purposes of our women's economic empowerment framework (Figure 1), the following OECD sector/purpose codes are identified as addressing humanitarian needs: development food assistance / food aid / food security assistance, emergency response, reconstruction relief & rehabilitation, disaster prevention & preparedness, and disaster risk reduction.



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

# 1. Introduction

## 1.1 Objective

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

Using Nigeria as a case study example, our report offers insights into international funding trends for WEE, including top funders, the types of projects being funded, and the groups of women the funding is intended to support. The report closes with specific recommendations on how funders can improve the transparency of funding information towards WEE through improved reporting and publication.

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

## 1.2 Defining women's economic empowerment

Nigeria has made some progress towards gender equality. The government has integrated WEE within its national development plans and other policies that promote the economic development of women, such as the Gender Policy in Agriculture, the National Gender Policy,<sup>14,15</sup> the Economic Recovery and Growth Plan,<sup>16</sup> the Medium-Term National Development Plan (2021–2025),<sup>17</sup> Gender in Climate Change Policy,<sup>18</sup> National Policy on Gender in Education,<sup>19</sup> and the Framework for Advancing Women's Financial Inclusion.<sup>20</sup> Nevertheless, notable challenges for WEE persist. In the 2021 Global Gender Gap Index, Nigeria ranked 139th out of 156 countries globally and 32nd out of 35 regional countries when it comes to closing the gender equality gap.<sup>21</sup> Women are less likely to own assets and land,<sup>22</sup> and more women are employed in the informal sector.<sup>23</sup> In a recent WEF report, it is estimated that women in Nigeria spend almost twice as much time on unpaid work per day than men.<sup>24</sup>

WEE is central to realising women's rights and gender equality. It is both a process and outcome of enhancing women's skills, agency, access to and control over resources, and bargaining power.<sup>25</sup> These are critical for women to contribute to and benefit from economic activity and to have the necessary resources to support their livelihoods. When women are economically empowered, they can benefit from equal access to and opportunities within markets.<sup>26</sup>

Structural factors within and outside of the labour market pose barriers to WEE. In Nigeria, gendered social norms mean that many women do not have equal decision-making power within households which inherently impact economic participation. These gendered norms are also often reflected in governance and legal structures. Marginalised groups of women will face even greater challenges in obtaining economic empowerment and are more likely to face obstacles when accessing resources.<sup>27</sup>

Recognising these barriers, we have adopted a holistic and rights-based approach to understanding WEE.<sup>d</sup> This recognises:

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

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

<sup>d</sup> We recognise that there are various definitions of WEE.

- the impact of discriminatory laws and gender norms
- the disparities in the distribution of UCW within the household and communities
- the multiple and intersecting forms of discrimination that women face, such as by race, ethnicity, religion, disability, and migration status
- the need to create an enabling environment for WEE from the household to the institutional level, including ensuring equitable social provisioning of resources outside of labour market activity, such as equitable access to healthcare, education, social welfare, and cash transfer programmes.

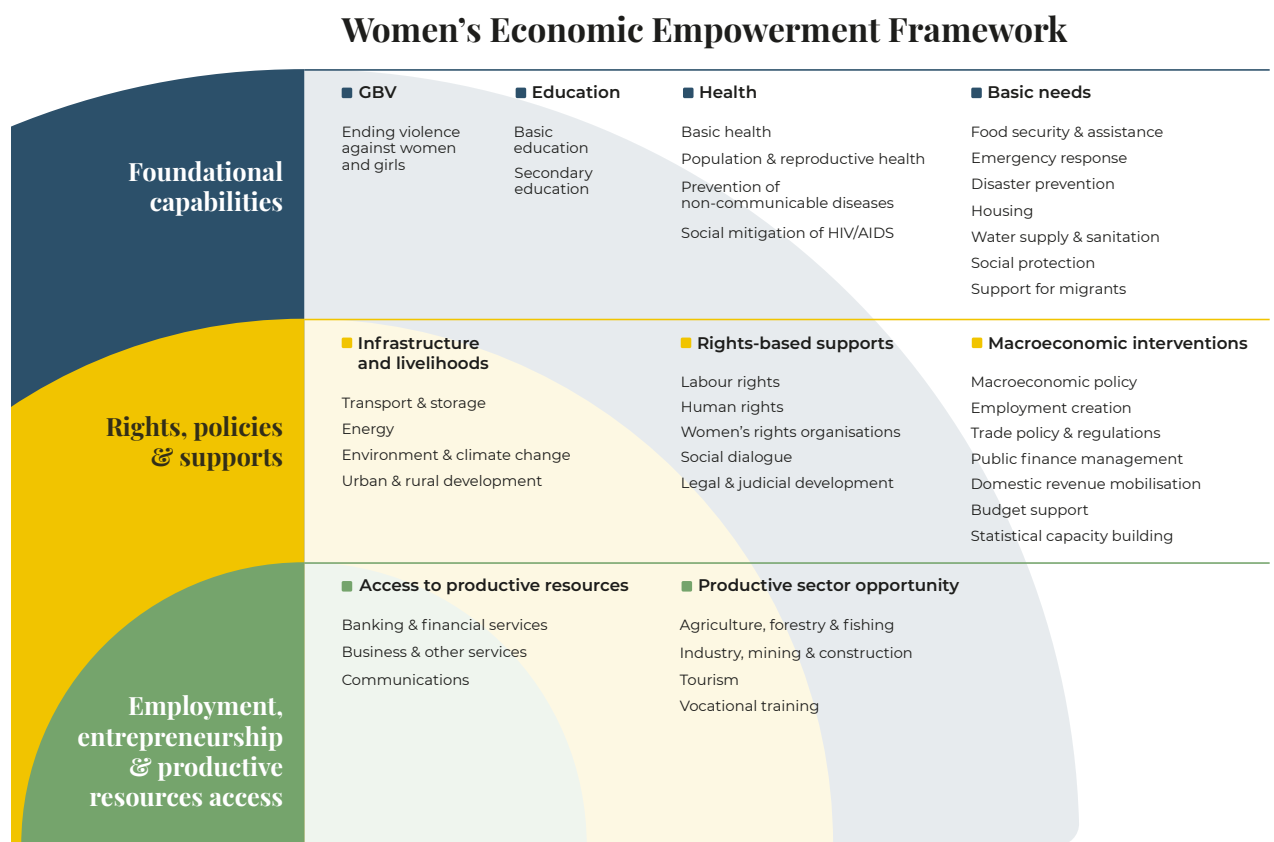
This understanding of WEE informs the scope, methodology, and findings laid out in this report. Our intention is to map and present international funding to WEE in a way that illustrates these numerous and intersecting dimensions.

# 2. Methodology

## 2.1 What did we track?

The framework below details the scope of what was included in our efforts to map international funding to WEE in Nigeria. The framework was informed by existing research carried out by the Center for Global Development and Data 2X's 'Women's Economic Empowerment Measurement Learning Collaborative'<sup>28</sup> and the United Nations (UN) Foundation's and ExxonMobil Foundation's 'Roadmap for promoting Women's Economic Empowerment'.<sup>29</sup> It was subject to extensive consultation with external researchers and other stakeholders working to advance WEE.

Our holistic definition recognises that there are numerous and intersecting dimensions to achieving WEE. This ranges from aspects most centrally related to earning incomes to those within the broader landscape which create an enabling environment to realise WEE. Our framework was established to communicate these different dimensions, and to understand how international funding supports WEE, either directly or through developing an enabling environment.



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

Figure 1: Women's economic empowerment framework

Our framework outlines three main categories. The first are areas providing direct interventions to earn incomes and the remaining two are those that provide a supportive and enabling environment for WEE. Our three categories are: 1) Employment, entrepreneurship & productive resource access, 2) Rights, policies & supports and 3) Foundational capabilities. Figure 1 outlines our framework. It shows these three main categories as three concentric but interdependent circles, all of which contribute to the realisation of WEE.

For a more nuanced breakdown, we further split our three main categories into sub-categories. Within each sub-category we have grouped sectors that we believe are key for achieving WEE. These sectors are based upon the Organisation for Economic Co-operation and Development's Development Assistance Committee (OECD-DAC) Creditor Reporting System (CRS) purpose and sector codes (see Box 2). In considering the scope of our WEE framework we utilised the detailed DAC sector and purpose code architecture to identify sectors that might contain relevant funding projects to achieving WEE. These codes provide insights into how funders are reporting on a sector level which reflect targeted policy areas. For some sectors, not all aspects of the definition and projects funded are relevant for WEE, so we manually reviewed the projects as described in the methodology below.

## WEE Framework in detail

### Inner circle (green). Employment, entrepreneurship & productive resource access

includes activities most directly related to income earning. This is divided into:

- **Access to productive resources.** This includes access to productive and income generating resources, such as banking and financial services.<sup>30,31</sup>
- **Productive sector opportunity.** This includes aspects related to formal and informal employment in sectors seen as important for WEE such as agriculture, industry, and tourism, including supporting entrepreneurship and acquisition of skills through vocational training.<sup>32</sup>

Taken together, these two areas are critical for improving women's productive and financial earnings.

**Middle circle (yellow). Rights, policies & supports** includes projects which support greater economic rights for women and girls. More specifically, these are projects that channel resources to women's rights organisations to support WEE and create an enabling policy environment and infrastructure for the realisation of WEE. This middle circle is divided into three subcategories:

- **Infrastructure and livelihoods.** This includes the creation of gender-responsive infrastructure and support for livelihood resources, including transport systems, energy infrastructure, inclusive rural and urban development projects, as well as addressing the impacts of climate change on land, crops, and the availability of water. Investment into quality and gender-responsive infrastructure systems are integral economic aspects to creating conditions which support WEE, such as reducing women's UCW, providing transport to reach workplaces, electricity to be able to conduct entrepreneurial activities, and mitigating the gendered impacts of environmental change on crops and livestock used for subsistence or sale.<sup>33,34,35</sup>
- **Rights-based supports.** These are interventions which support the right to lead an equal life in public and economic life, such as labour rights, social dialogue, economic rights, legal rights to inherit property or work certain jobs, and democratic participation. These rights are important for addressing social and cultural barriers which prevent women from participating in the economic sphere on an equal basis as their male counterparts.<sup>36,37,38,39,40</sup> Labour rights in particular are important to ensure that women who participate in labour markets can engage in empowering work.
- **Macroeconomic interventions.** These are interventions which create macro level change in policies from the local, national, and global level, such as trade policy, public finance management, employment creation, and macroeconomic policy. Macroeconomic interventions are important for creating structural change and a macroeconomic enabling environment for women.<sup>41,42</sup> This can involve gender budgeting, gender-disaggregated data collection, gender-responsive fiscal policies, employment creation, and better public integrity systems which all enable women's equal participation in labour markets and more inclusive economies.<sup>43,44</sup>

**Outer circle (blue). Foundational capabilities** capabilities includes activities that support income generating activities by enhancing agency through knowledge acquisition, improved individual and family health, bodily autonomy, and gendered social services and protections. These are important gender equality goals unto themselves, and support women's and girls' capability to participate in economic activities. This circle includes four sub-categories:

- **Education.** This includes access to both basic and secondary education.
- **Health.** This includes health interventions, including sexual and reproductive health.<sup>45</sup> Both education and health are fundamentally important to be able to partake fully in the labour market.<sup>46,47,48</sup>
- **Gender-based violence (GBV).** Interventions which eliminate GBV allow women to live free from violence, harassment and fear thus creating opportunities and freedom for women and enabling economic participation.<sup>49,50</sup>
- **Basic needs.** Interventions which address basic needs include those that address social assistance, poverty, housing, food assistance, and disaster prevention and reduction. All these efforts are important for negating unequal impacts and for the survival of women and girls. They form a necessary foundation to participate in economic life.<sup>51,52</sup>

We see each of these categories as fundamental to a holistic approach to WEE. Each category contributes to WEE albeit in their own way. As a result, we present our findings disaggregated by these categories.

## 2.2 How did we track funding to WEE?

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

**Data sources for tracking funding to WEE:** We carried out desk research using two publicly available data sources: International Aid Transparency Initiative (IATI) and the CRS. We also used two data sources that are not publicly available: Candid and Consultative Group to Assist the Poor (GCAP) funder survey data. We examined data from 2015–2019.<sup>e</sup> These four data sources contain financial and programmatic information on projects from bilateral, multilateral, DFI, and philanthropic funders.

We split our findings by grant funding<sup>f</sup> and non-grant funding.<sup>g</sup> These two types of international funding are fundamentally different which means that we cannot compare or combine them. As such, when talking about international funding to Nigeria we analysed these two funding flows separately (Box 1).

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

<sup>f</sup> Grant funding refers to funders' reported disbursements for standard grants (5571 number of distinct projects), cash grants (180), grants to individuals (5), and unspecified grants (3).

<sup>g</sup> In this report non-grant financial flows refers to funders' reported commitments for standard loans (74 number of distinct projects), aid loans excluding debt re-organisation (25), investment related loans (11), loan to national private investor (5), common equity (14), subordinate loans (2), acquisition of equity (2), shares in collective investment vehicles (1), guarantees/insurance (3), and unspecified debt and equity (4).

## Box 1: Grant and non-grant funding

### Key differences:

- Grants include standard official development assistance (ODA) grants and cash grants. Non-grants include various types of loans, equity, and guarantees.<sup>h</sup>
- The face value of grants and non-grants are not comparable. For example, grants are provided without any expectation of repayment. With loans, however, there is an expectation of repayment even if the terms may be below market rate.
- For grants, both commitments and disbursements are often available. For non-grant financial flows, commitments are often the only published data.
- Grants are more likely to be provided by bilateral aid agencies, international non-governmental organisations (NGOs), and foundations. Non-grants are more typically provided by multilateral development banks and DFIs.
- Grants and non-grants tend to support different types of projects. For example, grants may support humanitarian relief or other short-term development objectives, whereas non-grant projects may focus on developing or strengthening national infrastructure such as roadways, energy, or educational systems.

**Desk research and review:** Our approach to identifying WEE projects<sup>i</sup> consisted of a systematic step by step process which was applied to the data collected from our four data sources.

- 1. Gender marker:** Funders can mark their projects using the OECD-DAC gender marker in both CRS and IATI data. We searched our database for projects marked with the OECD-DAC gender marker (Box 2) to identify projects that were potentially addressing WEE. Projects that explicitly did not intend to support women's empowerment through an OECD-DAC gender marker score of 0 were excluded from our review. This gave us an initial baseline of projects which had a clear gender intention.
- 2. Gender search terms:** Not all data has an OECD-DAC gender marker. For this data, we used a set of predetermined gender inclusive search terms<sup>j</sup> to identify projects. This enabled us to capture a greater number of potential WEE projects in our baseline.
- 3. Sectoral and purpose codes:** We filtered baseline projects with a clear gender intent using the OECD sector and purpose codes as identified by our framework outlined above (Figure 1). We used the sector and purpose codes included in the OECD's analysis of WEE funding and then supplemented with additional codes to provide for a holistic funding landscape that also included enabling environment factors.
- 4. Manual review for WEE focus:** We reviewed the titles and descriptions of resulting projects using a set of guiding questions<sup>k</sup> to determine whether the project had a WEE focus. We undertook a manual review because, as previously mentioned, for some sector/purpose codes, only some aspects of the definitions and projects were relevant for WEE (such as human rights, democratic participation and civil society, energy, transport, urban development). This ensured that the projects included were relevant to WEE.
- 5. Categorised into WEE framework:** Once the projects were determined to target WEE, they were sorted into the three main categories of the WEE framework using the sector and purpose code reported by funders. We further sorted these into subcategories within the three main categories to better inform our analysis.

<sup>h</sup> For more information on the exact finance types included for grants and non-grants, please refer to Annex 4 of our data collection methodology: <https://www.publishwhatyoufund.org/download/wee-data-collection-methodology/>.

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

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

<sup>k</sup> To view the set of guiding questions/indicators please refer to Annex A1.2 in our WEE methodology document: <https://www.publishwhatyoufund.org/download/wee-methodology/>.

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

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

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

We used the OECD-DAC gender marker (see Box 2) to help us understand gender intentionality among funders who applied the marker in our dataset.

### Box 2: The OECD-DAC approach to monitor policy intentions

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

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

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

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

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

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

**The OECD approach to tracking aid to WEE:** The OECD tracks aid with gender marker 1 or 2 scores in economic and productive sectors as a proxy measure for aid to WEE.<sup>m</sup> Its analyses provide useful insights into global WEE aid trends over time.<sup>53</sup>

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

<sup>m</sup> Economic and productive sectors are grouped into 11 categories and defined by the OECD as: agriculture and rural development; industry; mining, construction and tourism; transport; energy; communication; banking and financial services; trade; public finance management; employment policy; urban development, detailed in this 2016 report: <https://www.oecd.org/dac/gender-development/Tracking-the-money-for-womens-economic-empowerment.pdf>.



Of the WEE projects we identified in Nigeria, 49% of grant funded projects and 16% non-grant funding was marked using the OECD-DAC gender marker 1 or 2. Of that:

- For WEE grant funding, 9% of projects had an 'OECD principal' gender score and 91% of projects had an 'OECD significant' gender score
- For WEE non-grant funding, none of the projects had an 'OECD principal' gender score

Given the number of projects for which the OECD gender marker was not applied in our dataset, we undertook an additional step to understand gender intentionality in projects where an OECD-DAC gender marker score had not been applied. Our team at Publish What You Fund (PWYF) reviewed the titles and descriptions of these projects to assess whether a project had an exclusive focus on women or a partial focus on women (Box 3).

### Box 3: PWYF exclusive and PWYF partial focus on women

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

We know from our previous work<sup>54</sup> that many funders do not yet report on the OECD-DAC gender equality policy marker in their IATI data. In addition, funders are unable to report on this marker in their CGAP or Candid data. To be able to give a rough indication of the gender intentionality of this funding not marked against the OECD-DAC gender marker, we conducted a search for key gender-related terms to project titles and descriptions. We then manually reviewed these projects to assign one of two scores:

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

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

Of the unmarked projects we reviewed in Nigeria without an OECD gender marker score:

- For WEE grant funding, 14% of projects had an 'exclusive focus on women' and 86% of projects had a 'partial focus on women'
- For WEE non-grant funding, 4% of projects had an 'exclusive focus on women' and 96% of project had a 'partial focus on women'

The OECD and PWYF breakdown both refer to funding that targets WEE. We use the four-part distinction between 'OECD principal/significant' and 'PWYF exclusive/partial focus on women' to distinguish gender intentionality within WEE funding throughout our analysis. This four-part disaggregated distinction avoids overestimating the amount of funding going to WEE and provides a more nuanced picture of funding. Especially for projects marked 'OECD significant' and 'PWYF partial focus on women', aggregating funding amounts would overestimate WEE

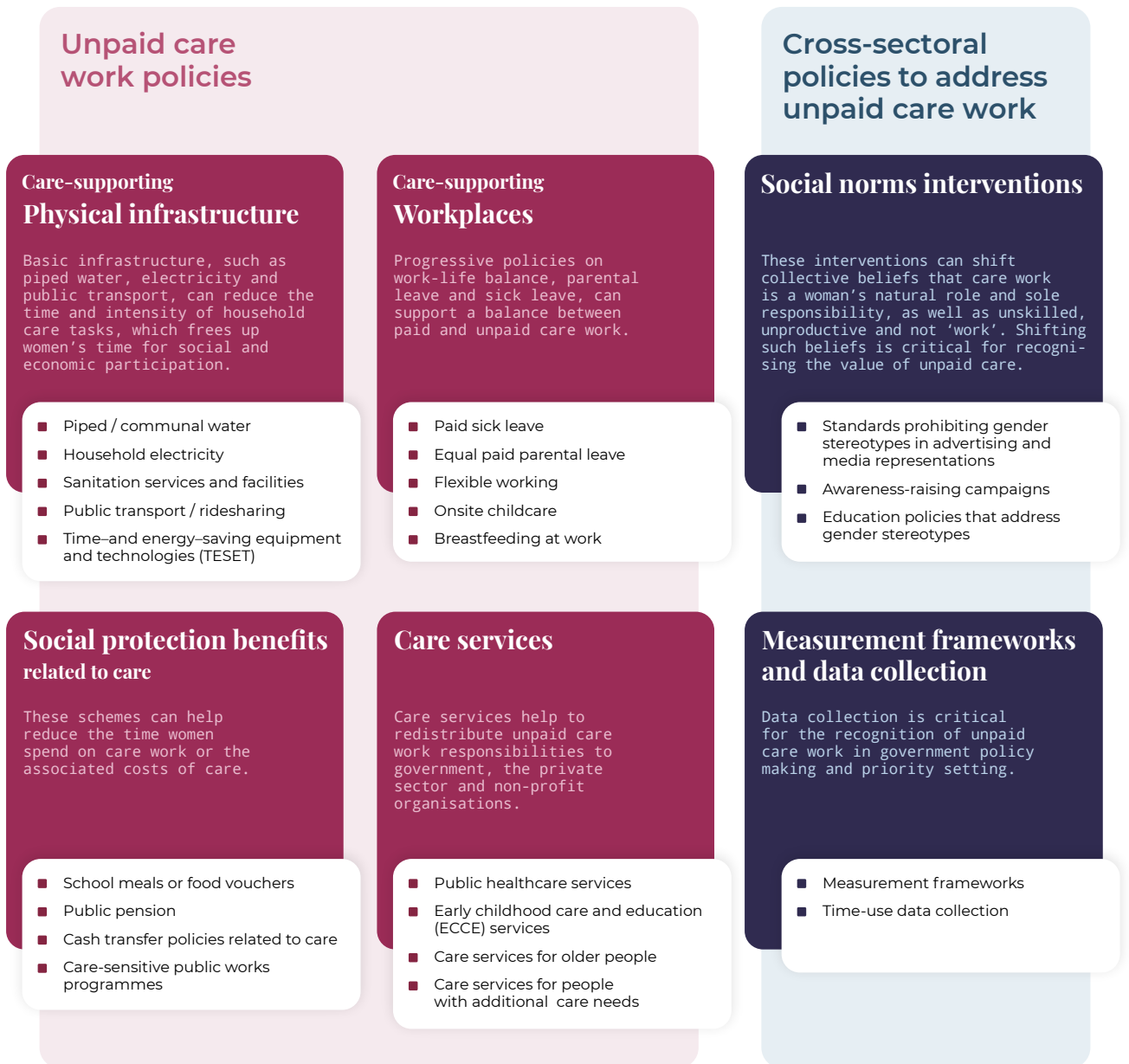
funding because these projects also address other objectives and target groups. Finally, it isn't possible to isolate just the funding amounts for WEE as that level of budgetary information is rarely provided.

### 2.3 Focused analysis on women and girls' unpaid care work

The disparities in the distribution of UCW within the household and within labour markets is a structural barrier to WEE given that UCW is typically performed by women and girls.<sup>55</sup> According to a recent study for Nigeria, it was revealed that women in Nigeria had the second-highest proportion of women's time allocation to UCW among 24 other sub-Saharan African countries, with women spending more than 30 minutes a day on water collection alone.<sup>56</sup>

We conducted a focused analysis to track international funding to women and girls' UCW responsibilities. We utilised the 'Care Policy Scorecard' developed by a consortium of organisations as a basis for our framework and analysis.<sup>57</sup> The scorecard uses the ILO 5R framework to outline why the recognition, reduction, redistribution, rewarding and representation<sup>58</sup> of UCW is critical for creating an enabling policy environment on care. The scorecard focuses on policy areas that relate to the connected areas of unpaid care, paid care, and cross-sectoral policies to address paid and unpaid care work. We used the scorecard in our research to focus on policy areas that relate to unpaid care and cross-sectoral policies for unpaid and paid care. We recognise that paid care work is also a key component to advancing WEE, but due to time and data limitations, it was not possible to further explore international funding to paid care work. However, we hope these efforts to track unpaid care and cross-sectoral policies provide meaningful analysis, which could inform further discussion on investing in care work. Table 1 provides an outline of the policy areas and indicators adapted from the Care Policy Scorecard and used in our approach.

# Unpaid care framework



Adapted from the Care Policy Scorecard

Table 1: Unpaid care framework used for mapping unpaid care within WEE projects in Nigeria

**Tracking unpaid care:** We conducted the unpaid care analysis using the universe of WEE projects we identified through the process outlined above. Our approach to identifying unpaid care projects involved:

1. Identifying WEE projects with an unpaid care component through search terms based upon the above policy indicators.
2. Manually reviewing projects with an UCW search term using the descriptions of the care policy scorecard indicator to mark relevant projects.
3. Distinguishing between projects that explicitly targeted UCW as a project objective or outcome, compared to those where the contribution was indirect or implicit. For example, a project which targeted communities to offer 600 women a caring role and a small remuneration to facilitate parents to allocate their time in paid work was marked as explicitly targeting UCW. Projects facilitating access to safe drinking water within households were marked as implicitly targeting UCW.

## 2.4 COVID-19 and WEE funding

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

## 2.5 Data considerations

As with any methodology and dataset, there are considerations and issues that affect the analysis of WEE and unpaid care funding that readers should keep in mind. Please note the following (Box 4) to better contextualise our findings:

### Box 4: Data considerations

- We rely on international funders<sup>p</sup> to publish data that is comprehensive, timely, and comparable. The quality of this data is variable across publishers and our analysis is constrained by these data quality issues. For instance, lack of detailed reporting prevents us from providing a comprehensive analysis of which types of organisations implement projects, which groups of women are being targeted with projects, and project results.
- Poor reporting of results/impact data is a common issue beyond WEC/WEE/WFI project reporting. We use secondary literature to help contextualise the findings given limitations around impact data and do not make assessments on the effectiveness of interventions in this study.
- In merging data, where funders reported to more than one of our four data sources for a particular year, we defaulted to the data with the most project level detail. This preference for detailed information could be a partial explanation of why the OECD-DAC gender marker uptake appears low for some key funders, as the use of the marker is mandatory for OECD-DAC members in the CRS and voluntary in IATI. Inconsistent use of the OECD-DAC gender marker by funders across datasets has been highlighted in our previous report.<sup>59</sup>
- Non-grant financial flows typically have less detailed reporting than grants funding. DFIs, for example, do not routinely publish project level funding, at least to open data sources. There is sometimes more information available on DFIs' own portals but searching is time consuming and affects replicability. A deep dive into this topic<sup>60,61</sup> echoes our previous work that there is a broader underlying issue with the transparency of DFI funding. This report is a starting point to highlighting what this means for WEE reporting.<sup>62</sup> Our global transparency report (forthcoming 2022) will provide a more in-depth review of data challenges.
- We conducted our analysis up to 2019 to include the most up to date reporting for all four data sources. At the time of research, IATI had more complete reporting for 2020–2021, which was used to analyse COVID-19 funding.

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

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

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

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

# 3. National policy and development priorities for WEE in Nigeria

## 3.1 National policy context

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

The Federal Government of Nigeria (FGN) has established WEE as a national development priority. In addition to the constitutional provisions for equal rights and opportunities to men and women, and the signing of international treaties, the FGN has adopted numerous policies, programmes, and laws to support WEE. Key initiatives have included:

- Integrating WEE within its national development plans and other policies that promote the economic development of women. Key policies include the National Gender Policy, the Economic Recovery and Growth Plan, the Agricultural Promotion Policy, the National Livestock Transformation Plan, the Gender Policy in Agriculture, and the National Employment Policy.<sup>63</sup> The National Medium-Term Development Plan (2021–2025) aims to foster, maximise, and promote Nigerian women's ability to productively contribute to the economy.<sup>64</sup>
- Supporting WEE through targeted support within the agriculture sector. The National Gender Policy in Agriculture (2016) seeks to promote gender equality in the agricultural sector. The policy seeks to address the main barriers to women, including restructuring and strengthening institutions to be gender responsive, collection of gender-disaggregated data, mainstreaming gender into climate change, and capacity building.<sup>65</sup>
- The flagship 'Nigeria for Women Project' launched in 2018, in partnership with the World Bank. This five-year national intervention is the first of its kind and is delivered across 6 states, with the overall goal of improving livelihoods and increasing WEE. The project addresses barriers to women's prosperity and builds social assets for women's economic participation.<sup>66</sup>
- Establishing the Girls and Women Initiative in Nigeria (G-WIN) project to tackle feminized poverty with specific aims to empower hard-to-reach women and girls.<sup>67</sup>
- Launching the Rural Electrification Strategy and Implementation Plan (RESIP). In addition to increasing access to electricity to 75% and 90% by 2020 and 2030 respectively, and at least 10% of the renewable energy mix by 2025, the RESIP will promote the use of domestic electrical appliances to reduce the amount of household tasks typically carried out by women.<sup>68</sup>
- Establishing national funds in support of WEE, including The Business Development Fund (BUDFOW) and the Women Fund for Economic Empowerment (WOFEE) are two 'women only' micro credit funds. These funds were established by the Federal Ministry of Women Affairs and Social Development in collaboration with the Bank of Industry.<sup>69</sup>
- After 14 years of vigorous campaigning,<sup>70</sup> adopting the 2015 Violence Against Persons Prohibition Law. The Act establishes, at federal level, the prohibition of all forms of violence in private and public life. Amongst others, it prohibits rape, harmful widowhood practices, female genital mutilation (FGM), and spousal battery.<sup>71</sup>

q KIIs, conducted 2021.

Taken together these reflect efforts to mainstream gender, provide equal opportunities to women, and enhance WEE in Nigeria.

### **3.2 National budget expenditure**

We also researched and analysed publicly available information to track national funding to WEE. This is outlined in a separate report.<sup>72</sup>

# 4. International funding to WEE in Nigeria

## 4.1 Trends in international funding for WEE

**Grant funding:** International grant funding to Nigeria increased between 2015–2019. Despite the national importance of WEE, international grant funding to WEE has been limited compared to overall funding.

Our analysis provides the breakdown of international grant funding trends within each of our three categories: (1) Employment, entrepreneurship & productive resource access, (2) Rights, policies & supports (3) Foundational capabilities, compared to overall international grant funding trends to Nigeria as captured in our review from 2015–2019. (Figure 2, Figure 3, Figure 4).


Employment, entrepreneurship & productive resource access 



Figure 2: Total reported grant funding to employment, entrepreneurship & productive resource access category, broken down by gender intentionality (2015–2019, \$m)



Figure 3: Total reported international grant funding to rights, policies & supports category, broken down by gender intentionality (2015–2019, \$m)

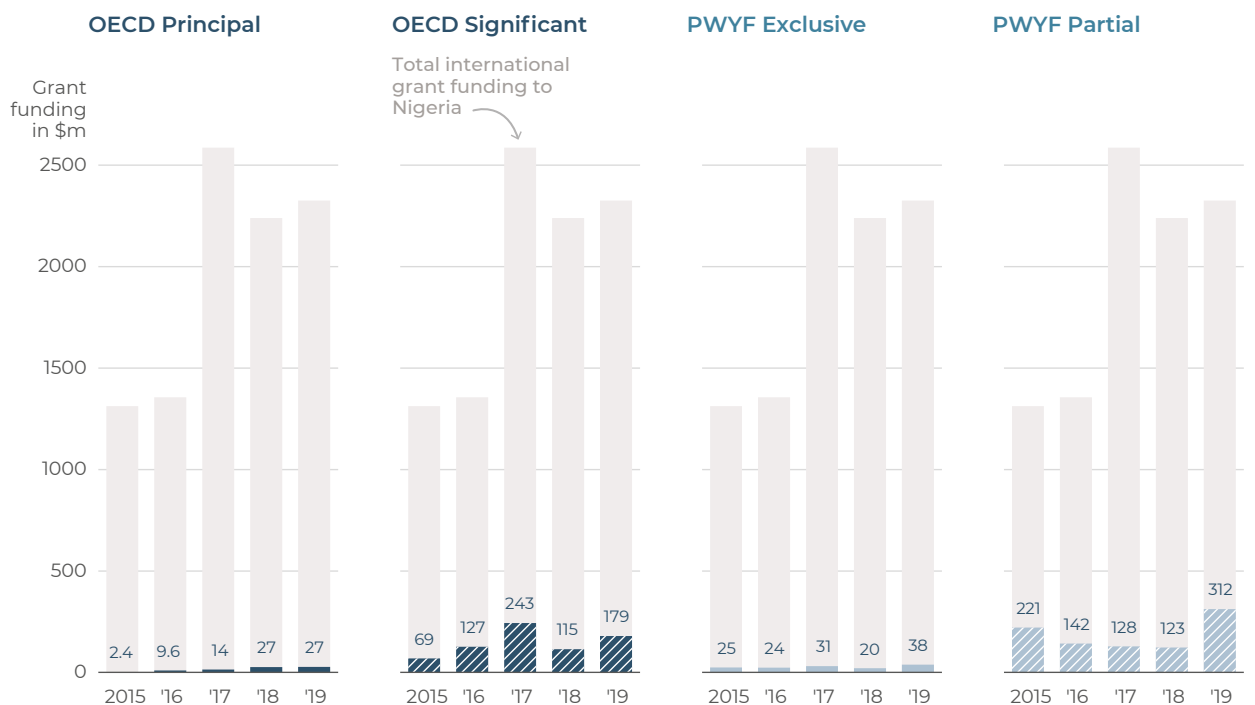


Figure 4: Total reported international grant funding to foundational capabilities category, broken down by gender intentionality (2015–2019, \$m)



**Non-grant funding:** The international non-grant funding trends were dominated only by a few projects and a few large international funders. There was insufficient non-grant data to draw trend observations. There are spikes in non-grant funding due to loans from DFI and bilateral institutions. Examples of such spikes were in 2017 and 2018, for employment, entrepreneurship & productive resource access and foundational capabilities. In 2018, the United States government committed \$200m funding for supporting small and medium-sized enterprises (SMEs) and women's on-lending initiatives in Nigeria. In 2017 the International Development Association (IDA) committed \$140m to a project titled 'Agro-Processing, Productivity Enhancement and Livelihood Improvement Support Project.'

One reason for the lack of identification of non-grant funding in our dataset may be explained by specific limitations in DFI project-level reporting to open data sources.<sup>73</sup> This is a well-known challenge when it comes to gathering data on DFI development financing and it prevents a comprehensive mapping of the funding universe for WEE. To understand this further, we conducted a deep dive into non-grant financial flow reporting. The full report and recommendations of this deep-dive research into DFI funding can be viewed separately.<sup>74</sup>

## 4.2 Which areas of WEE receive funding?

The distribution of funding across the main categories and sub-categories of our WEE framework shows that employment, entrepreneurship & productive resources received the smallest percentage of international grant funding while rights, policies & supports received the lowest percentage for non-grants. Foundational capabilities was disproportionately the highest funded category for both grants and non-grants.

## Employment, entrepreneurship & productive resource access received the least international WEE grant funding between 2015–2019

Percentage of grant funding for WEE

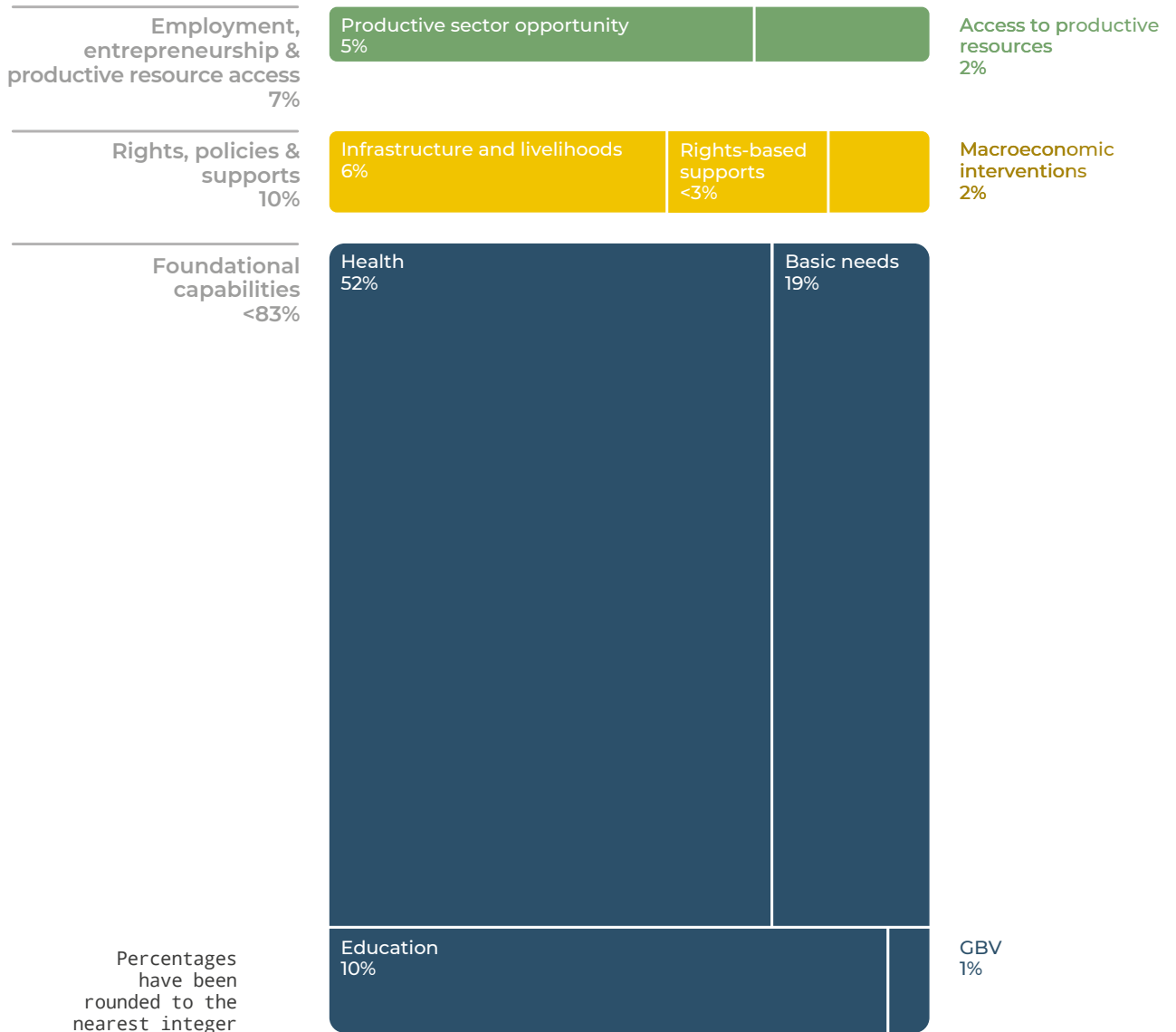


Figure 5: Proportion of international grant funding identified as targeting WEE, broken down by WEE main category (2015–2019, \$m)

## Most international non-grant funding for WEE went to **foundational capabilities**

Percentage of non-grant funding for WEE

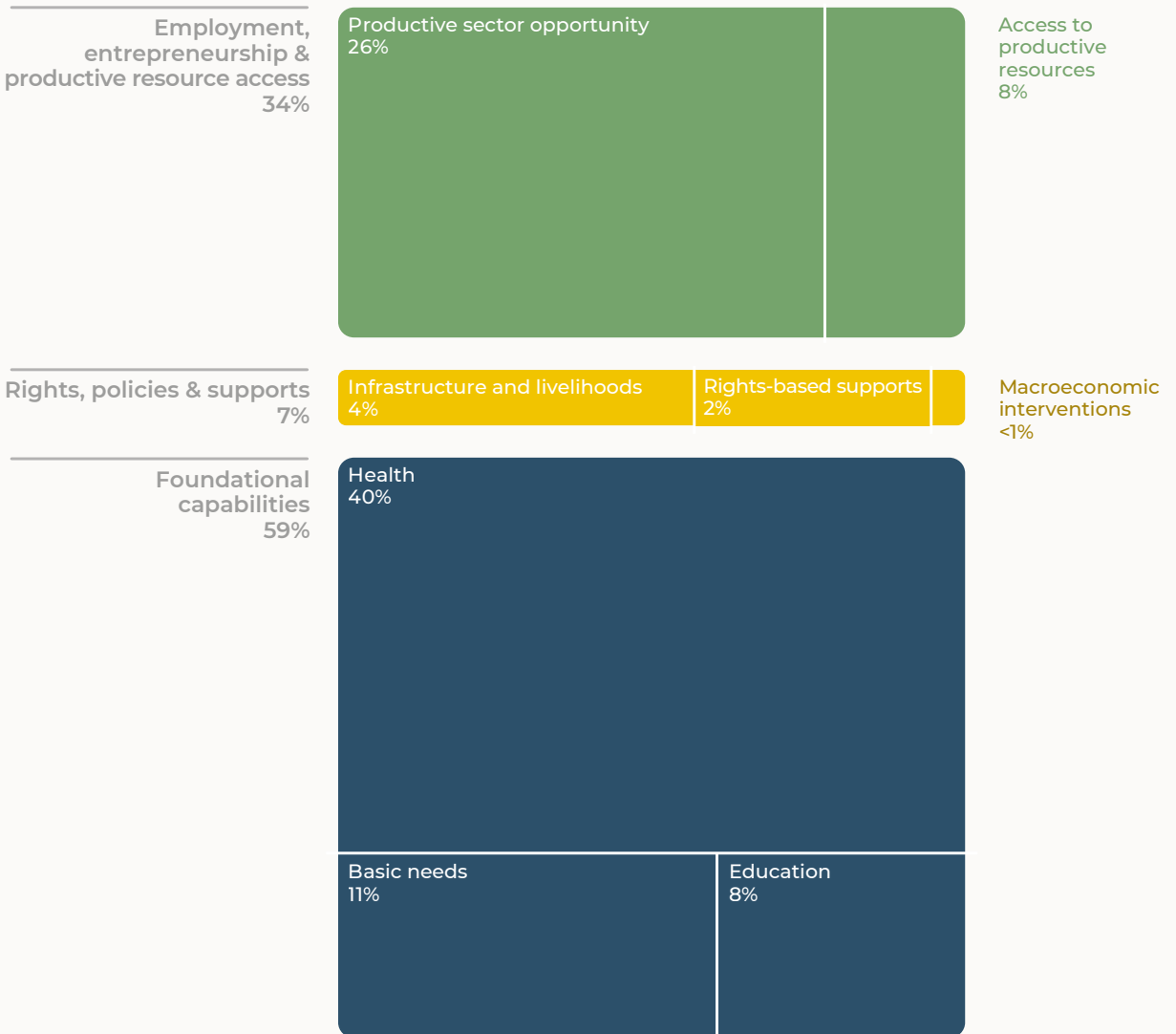


Figure 6: Proportion of international non-grant funding identified as targeting WEE, broken down by WEE main category (2015–2019, \$m)

### 4.3 A sector breakdown of international funding to WEE

This section provides insight into which sectors were targeted by funders with their WEE programming in Nigeria between 2015–2019. The sector level breakdown is situated within the categories and sub-categories of our WEE framework (Figure 1). Both grant and non-grant funding, particularly that was marked ‘OECD principal’ or ‘PWYF’s exclusive focus on women’, remains low for several sectors<sup>r</sup> that are key for WEE in Nigeria. Overall targeting of WEE through non-grant funding is very low in Nigeria. We examine the implications of this at a sector level, including the need for greater targeting to sectors key to advancing WEE.

Compared to overall funding to each sector, funding targeting WEE often remains a small portion. For a full list of grant and non-grant international funding figures (\$m) captured for

<sup>r</sup> For visuals 7-12 we follow the format and spelling of OECD sector and purpose codes as presented in the publicly accessible online database. Additionally, whilst our WEE framework uses a mixture of sector and purpose codes, this section refers to sectors.

each WEE category and sub-category, please refer to the Appendix.

### 4.3.1 Employment, entrepreneurship & productive resource access

Interventions grouped under employment, entrepreneurship & productive resource access most directly relate to income earning. Compared to total funding, WEE targeted funding to sectors relating to entrepreneurship & productive resource access was particularly low with 0.9% of the grant funding in this category marked 'OECD principal', and 1.6% marked 'PWYF exclusive focus on women'. There was no 'OECD principal' non-grant funding and only 0.9% marked 'PWYF exclusive focus on women' to sectors within this category.

#### WEE grant funding marked as OECD Principal or PWYF Exclusive focus on women was low in sectors key for employment, entrepreneurship & productive resource access

Employment, entrepreneurship & productive resource access


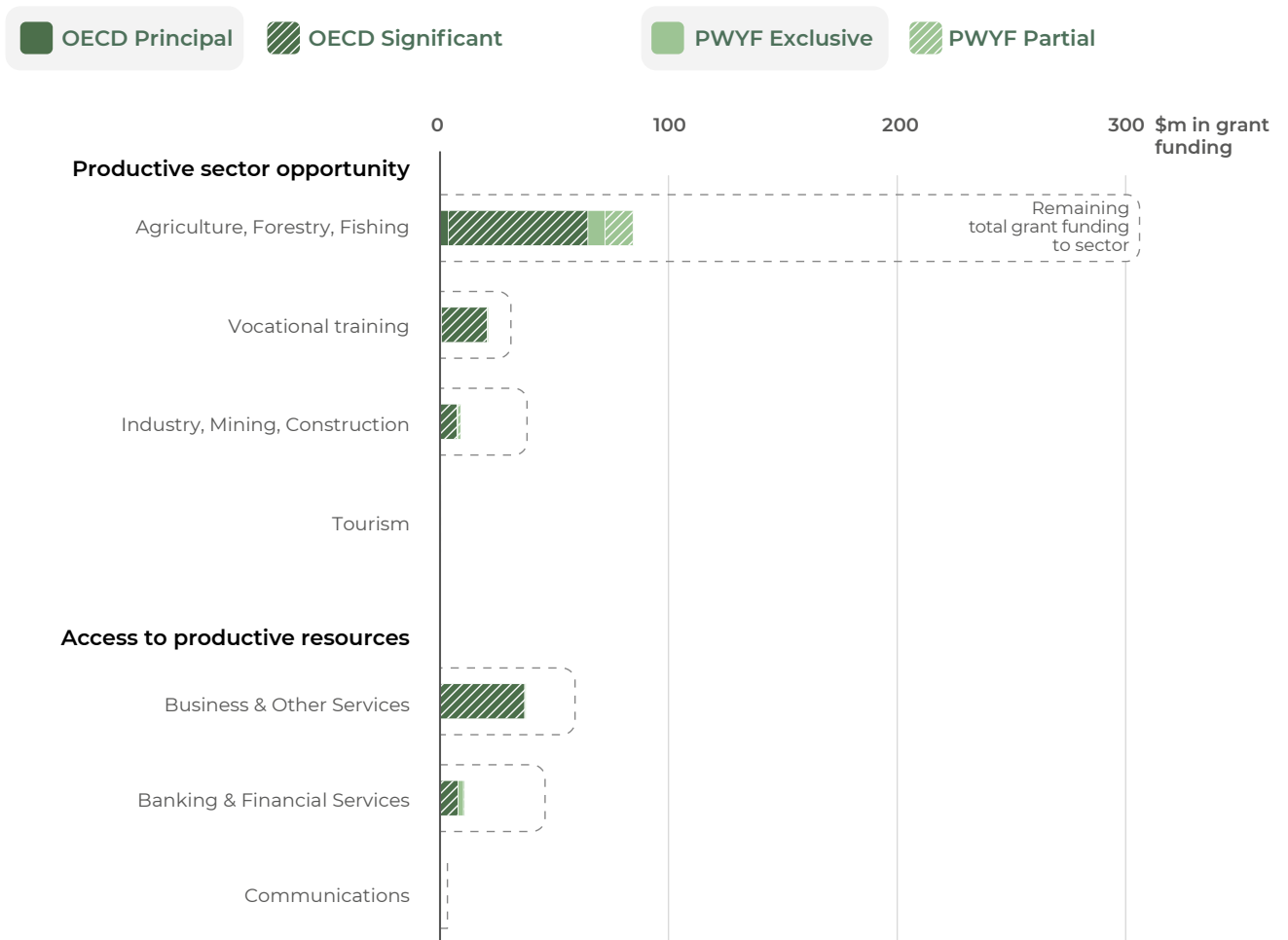



Figure 7: Proportion of international grant funding targeting WEE, broken down by WEE sub-category and sector; employment, entrepreneurship & productive resource access (2015–2019, \$m)

## Out of the sectors key for women's income generation, the Industry, Mining and Construction sector received the most non-grant funding for WEE

Employment, entrepreneurship & productive resource access

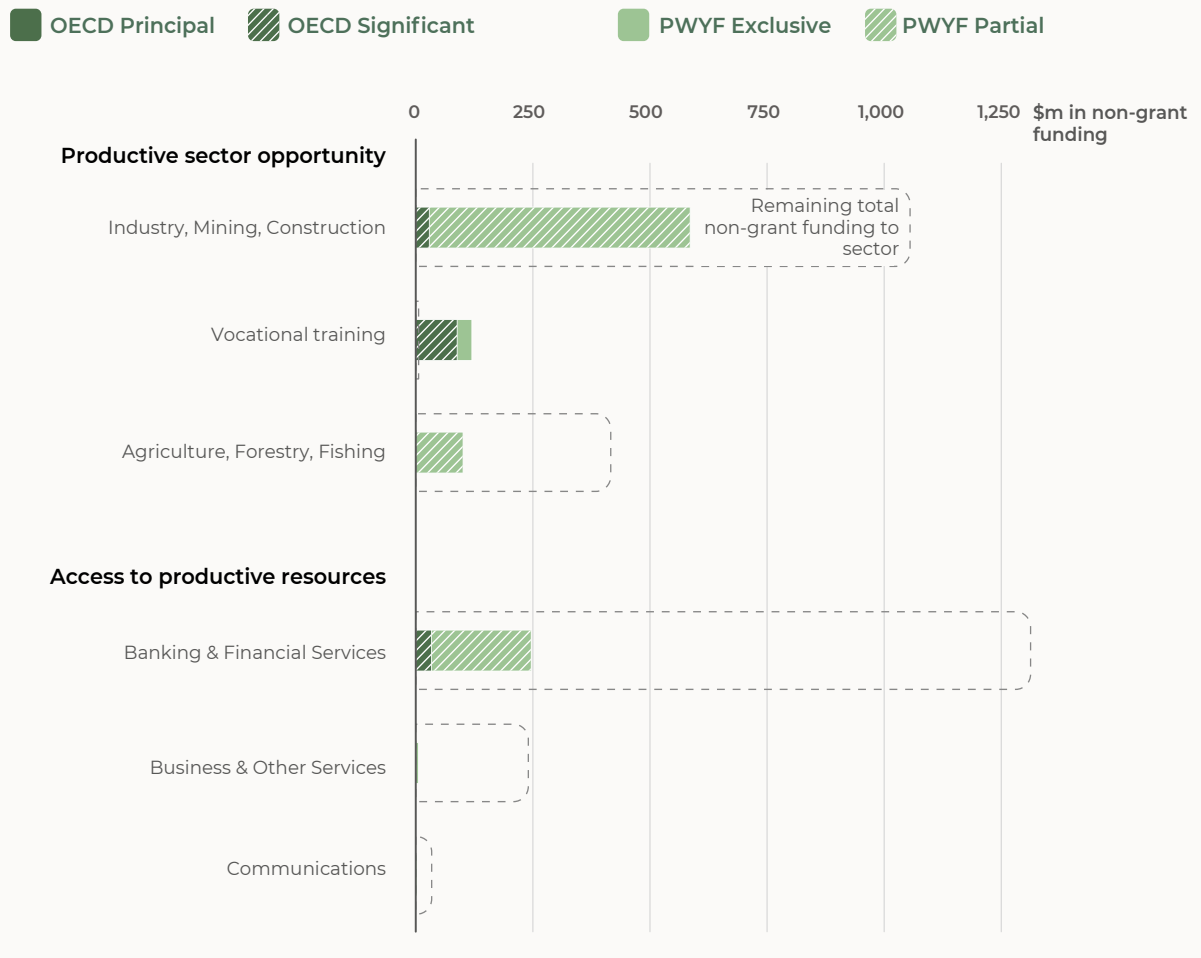


Figure 8: Proportion of international non-grant funding targeting WEE, broken down by WEE sub-category and sector; employment, entrepreneurship & productive resource access (2015–2019, \$m)

**Productive sector opportunity:** Of the total grant funding to agriculture, forestry, and fishing 22% was targeted WEE between 2015–2019. Of the total funding to this sector only 1% was marked 'OECD principal' and 2% marked 'PWYF exclusive'. None of the non-grant funding to agriculture, forestry and fishing was marked 'OECD principal' or 'PWYF exclusive'. External research shows that agriculture is a prominent sector in Nigeria where women small holder farmers represent 70% - 80% of the agricultural labour force.<sup>75</sup> Yet, women's share of income in comparison to men in the same sub-sector is far lower. The wage gap between men and women in Africa within the rural sector can start from 15% and run as high as 60%.<sup>76</sup> Moreover, women small farm-holders only have 14% holding rights on land where they farm in Nigeria,<sup>77</sup> despite being the majority in the labour force. Instead, land ownership in Nigeria is often governed by customary rules and traditional practices, which prevent women from taking legal ownership of title.<sup>78</sup>

Funding that targeted WEE within the industry, construction & mining sectors was lower than agriculture with 19% of total grant funding. Of the total funding to these sectors, 1% was marked 'OECD principal and 0.7% marked 'PWYF exclusive'. For the same sectors, non-grant funding targeted at WEE represented 36% of total sector funding but none was marked 'OECD principal' or 'PWYF exclusive'. According to research, women in Nigeria only make up 16% of the construction sector<sup>79</sup> and 13% of the industry sector.<sup>80</sup> These sectors largely contribute to the economic market in Nigeria and low representation of women within this sector represent

gaps for promoting WEE. One of the projects we identified was funded by the Germany Federal Ministry of Economic Cooperation and Development (BMZ), which aimed to support small enterprises in the value chain process and revitalisation of textile production for women, to facilitate WEE in the sector.

Funders appeared to be integrating gender in their funding for vocational training in Nigeria with 95% of non-grant funding to vocational training targeting WEE. For grants, 39% of the funding to vocational training was marked 'OECD significant', 2% was marked 'OECD principal', and 0.1% marked 'PWYF exclusive'. Examples of such projects from our review include an IDA funded non-grant project titled the 'Nigeria For Women Project'. This project aims to support economically active women in targeted areas in Nigeria through Women Affinity Groups, using livelihoods grants as well as targeted skills trainings. Similarly, a BMZ grant funded project provided vocational training for youth and women in Nigeria.

**Access to productive resources:** International grant funding targeting WEE marked with 'OECD principal' or 'PWYF exclusive focus on women' is low for the banking and financial services. Of the total grant funding to this sector, 0.7% is marked with the 'OECD principal' gender marker and 4% is marked 'PWYF exclusive' (Figure 7). Only 16% of non-grant funding to this sector targeted WEE, with no 'OECD principal' or 'PWYF exclusive' marked funding. There were two projects with grant funding marked 'OECD principal'. One aimed to improve marginalised women's access and engagement with digital financial services. The other promoted female entrepreneurship through the establishment of a loan fund for the training of small, medium, and large female enterprises in the Ogun region of Nigeria.

According to a Women's Financial Inclusion Survey, 36% of Nigerian women are financially excluded compared to 24% of men.<sup>81</sup> The Framework for Advancing Women's Financial Inclusion in Nigeria identifies key barriers, including lack of income as well social norms which underlie women's ability to partake in formal financial services.<sup>82</sup> Although there are laws mandating representation of women in the banking and financial sector by the Central Bank of Nigeria, only 30% of commercial banking institutions were reported to adhere to these laws.<sup>83</sup> Such implementation gaps limit women's access to formal or informal credit.

Similarly, business services is an important sector supporting women entrepreneurs as well as women in employment. Only 0.2% of total grant funding was marked 'OECD principal' and 0.1% 'PWYF exclusive'. According to a PwC analysis of the labour market, Nigerian women account for 41% ownership of micro-businesses with almost 23 million female entrepreneurs.<sup>84</sup> This high-level participation of female entrepreneurs in the country, however, is often driven mainly by necessity, given insufficient formal employment opportunities.<sup>85</sup> Often in informal employment, women entrepreneurs are more prone to exploitation, earn lower wages, have limited social protections, and experience discrimination in the market.<sup>86</sup>

There is a notable gap in WEE funding to the communication sector for both grant and non-grant funding. Interventions that address information services, telecommunications, and information and communications technology infrastructure are important for women's inclusion, including internet use and access. Fostering women's leadership in these areas is of equal importance to build gender inclusive technology systems.<sup>87</sup>

Research has shown that removing the access barriers to productive resources, including financial and business services, is an important precursor for full and effective participation in the economy. This can be addressed by creating financial services catering to women's financial needs, both formally and informally,<sup>88</sup> providing appropriate savings and credit policies, and offering quality financial and business services such as training to support women-owned small and medium-sized enterprises. These influence women's opportunities to earn income and can ultimately expand choices and economic freedoms to pursue other income generating activities.<sup>89</sup>

### 4.3.2 Rights, policies & supports

Interventions under rights, policies & supports include activities that support women's ability to control resources and their ability to participate in the economic sphere in equitable ways. This category is divided into infrastructure and livelihoods, macroeconomic interventions, and rights-based supports. Figures 9 and 10 illustrate the different picture of support at a sectoral level between grant and non-grant funding. Significantly, none of the sectors in this category received non-grant funding targeting WEE marked 'OECD principal' or 'PWYF exclusive' between 2015–2019.

**WEE grant funding marked OECD Principal and PWYF Exclusive focus on women was low for rights, policies & supports**

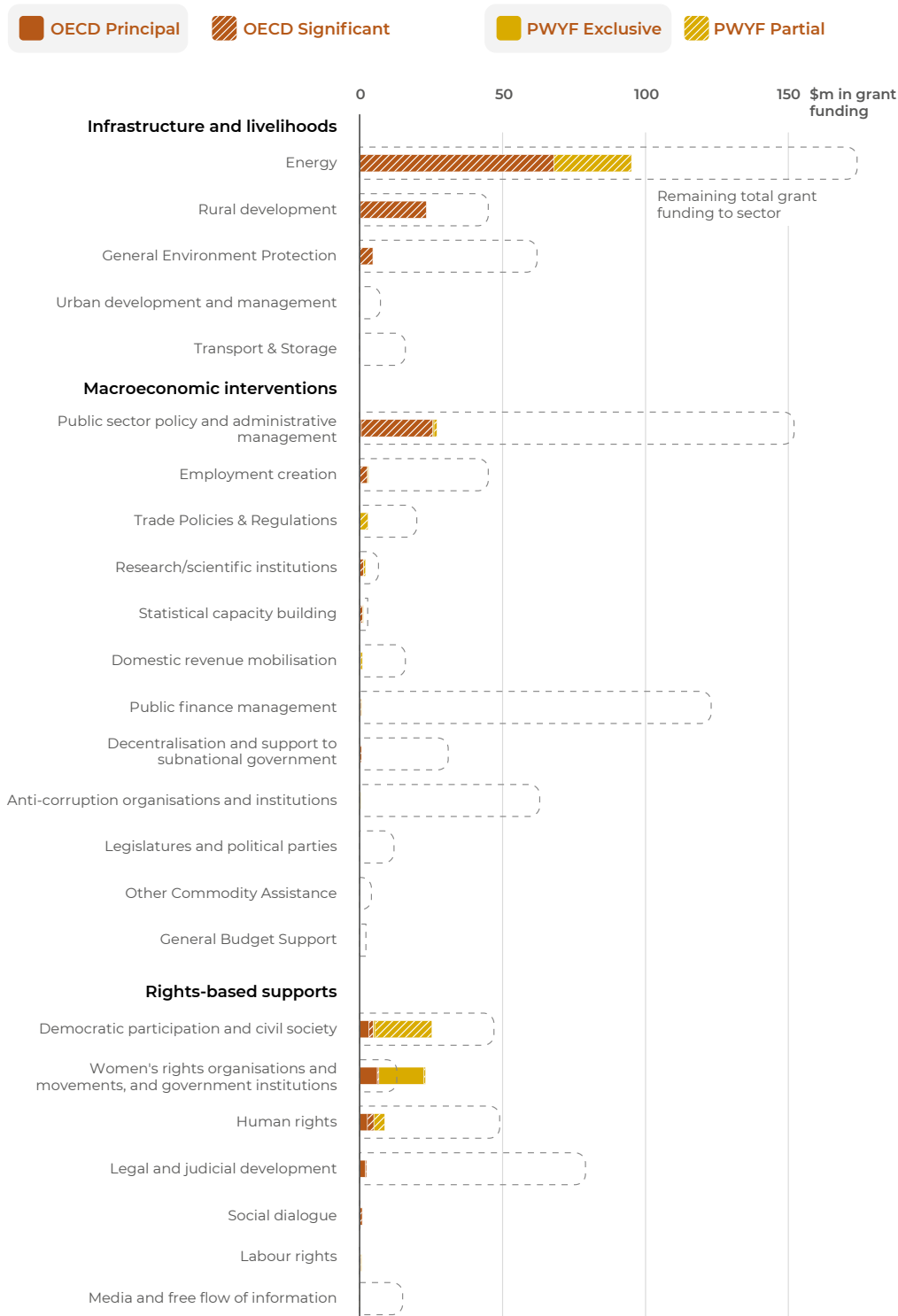


Figure 9: Proportion of international grant funding targeting WEE, broken down by WEE sub-category and sector; rights, policies & supports (2015–2019, \$m)

## There was limited non-grant funding that targeted WEE through rights, policies & supports

Rights, policies & supports

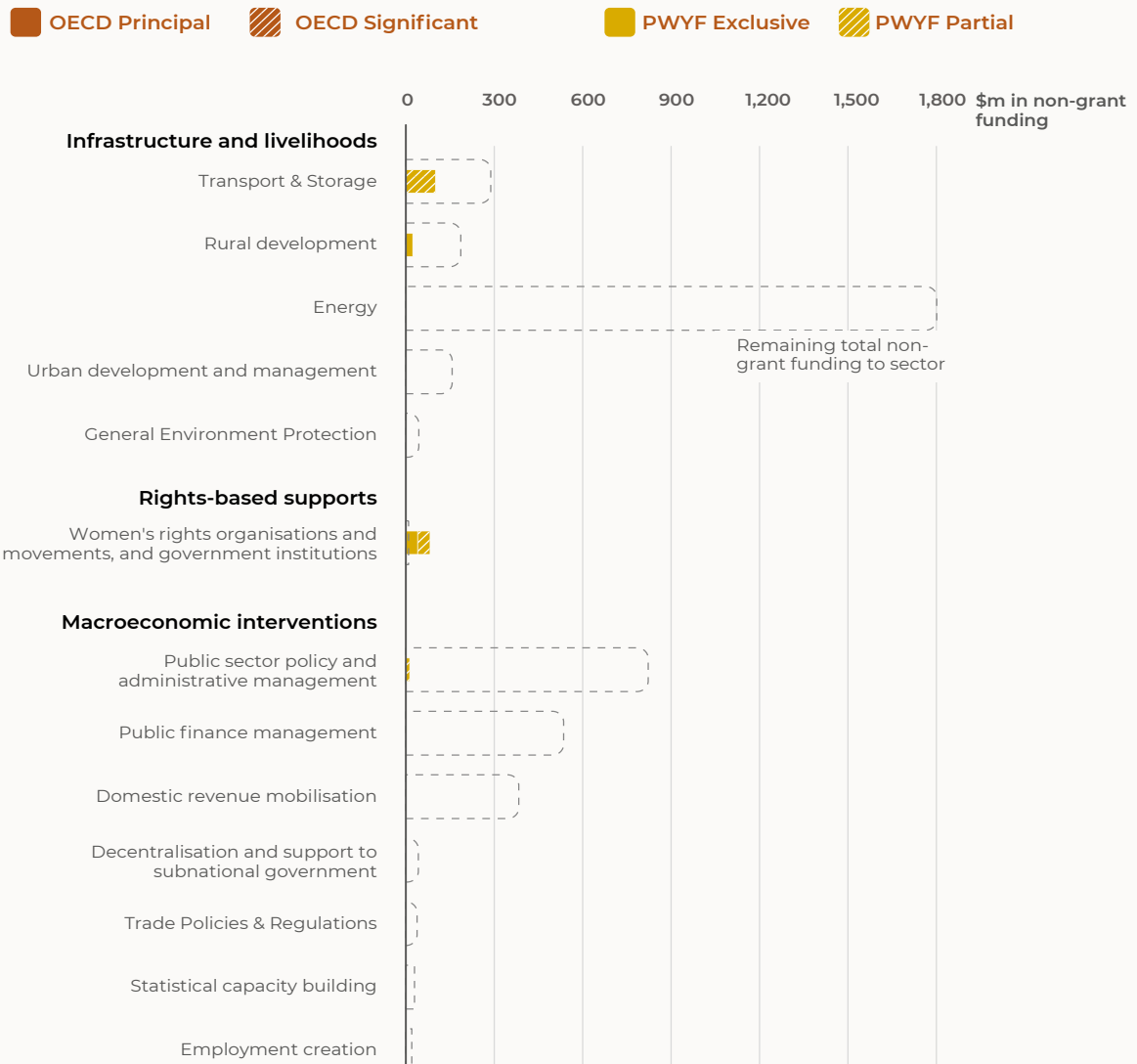


Figure 10: Proportion of international non-grant funding targeting WEE, broken down by WEE sub-category and sector; rights, policies & supports (2015–2019, \$m)

**Infrastructure and livelihoods:** Infrastructure projects such as those that address energy access, rural development, and transport are all important interventions to enable WEE. Rural electrification, clean cooking equipment, and improved transportation systems that are gender-responsive are important for saving women's time commitments which can support productivity and earnings.<sup>90</sup> This category received the highest grant funding for WEE. Examples of grant funded projects captured in our review include the Solar Nigeria Programme. The programme, funded by the UK Foreign, Commonwealth and Development Office (FCDO),<sup>t</sup> aims to improve the welfare outcomes of the currently underserved communities in Lagos state and Northern Nigeria by making a significant financial contribution towards the solar power electrification of public institutions, such as schools and hospitals. United States Agency for International Development (USAID) funds the Nigeria Power Sector Program (NPSP). The program seeks comprehensive reform within Nigeria's power sector, addressing gas-to-power challenges, competitive procurement of clean and conventional energy, regulatory, and policy reforms. The project fosters enhanced roles for women in power sector institutions by promoting skill development, better hiring practices,

<sup>t</sup> Formerly, the UK Department for International Development (DFID).



increased access to finance for female entrepreneurs, and policy reforms to incorporate gender into energy planning. Although 35% of the grant funding in the energy sector targeted WEE (25% marked 'OECD significant' and 10% 'PWYF partial'), no projects were marked as principally targeted for this sector. No WEE targeted non-grant funding was identified for this sector.

Funding for general environment protection and rural and urban development also appears to be limited in Nigeria. Six percent of grant funding to the general environment protection sector was marked as targeting WEE, out of which 0.3% was marked 'OECD principal'. Research into the gendered impacts of climate change has shown that women are often more vulnerable than men. In Nigeria, women's livelihoods, particularly those related to agriculture, are likely to be impacted by climate change further exacerbating the vulnerability of some groups of women.<sup>91</sup> There appears to be a trend among funders to integrate gender into grant funding to rural development in recognition of these challenges. Most funding targeting WEE was marked 'OECD significant'.

There is a gap in international funding for the transport and storage sectors in Nigeria. These were the only sectors within the infrastructure and livelihoods sectors to receive no grant funding targeting WEE. However, this is the only sector among infrastructure and livelihoods that received WEE targeted non-grant funding marked 'PWYF partial'. Transport is critical for women to be able to fully and safely participate in economic markets. Efforts have been made by the Nigerian government to accommodate gender mainstreaming for transportation planning for the last decade. However, women continue to face obstacles when accessing transportation, limiting their economic capacity.<sup>92</sup>

**Rights-based supports:** There is a gap in WEE targeted funding for the sectors in rights-based supports. Out of the handful of sectors receiving funding, democratic participation and civil society received the highest grant funding targeting WEE (Figure 9). One example of a project marked 'OECD principal' was funded by the Ford Foundation. This project provided support to build the capacity of women in marginalised communities in the Niger Delta region, to advocate for a more equitable benefit sharing of oil revenue, and to demand accountability from the Nigerian government.

The legal and judicial support sector received 3% of the total grant funding to this sector targeting WEE, marked 'OECD principal'. One project that targeted WEE included initiatives to increase women's participation in drafting legislative and political instruments to fight trafficking and increase protection for vulnerable women. Another project that aimed to improve the legal and judicial sector for women in Nigeria was funded by the John D. & Catherine T. MacArthur Foundation, and offered legal and economic empowerment training for women in Kano state.

Laws and regulations in a country impact women's access to essential resources, their ability to control these resources, and their ability to participate in the economic sphere in equitable ways. This ranges from protections from non-discrimination, equal pay, and paid parental leave – all which impact women's ability to enter and stay in the labour market or pursue entrepreneurship and financial activities.<sup>93</sup> Research into Nigeria's legal frameworks suggests that Nigeria still has several laws in place that make it harder for women to work than men.<sup>94</sup>

Labour rights and social dialogue were two other critical sectors that received no WEE targeted grant funding marked 'OECD principal' or 'PWYF exclusive'. Women in Nigeria are largely concentrated in the informal sector and are underrepresented in secure wage employment in the private and public sectors.<sup>95</sup> Social dialogue and collective bargaining are essential to achieving gender parity at work and in the family. This includes strong labour rights, which are critical to achieving protections in the workplace,<sup>96</sup> which allow women to enter and remain in formal labour markets.

In reporting their programmes, funders can specify if they are targeting women's organisations and movements, and government institutions. This sector received the most grant funding marked 'OECD principal' (17%) and 'PWYF exclusive' (43%) for WEE. However, funding to this sector represents only 0.2% of total overall grant funding. This was the only sector in this category to receive non-grant funding. Of the total non-grant funding to women's rights organisations and movements, and government institutions, 90% targeted WEE. However, this only represented 0.6% non-grant funding to Nigeria. According to our previous research on global gender financing, international funding captured to this sector code represented 1–2% of all international funding.<sup>97</sup> Women's rights organisations are fundamental actors in implementing and advocating for WEE policy and programmes. Despite this, there has been a chronic history of underfunding to this sector by international funders at a global level.<sup>98</sup> A closer examination of these projects showed that the implementers included private sector organisations, international and national NGOs, and government institutions, indicating that even though women's rights organisations are included in this code, they are not the exclusive recipients.

**Macroeconomic interventions:** From our review, funding for grants and non-grants that support WEE through macroeconomic interventions remains low, with only 0.2% of grant funding in this category marked with an 'OECD principal' marker and 0.1% marked 'PWYF exclusive'. Some initiatives we identified support evidence generation to inform policy recommendations to national and regional policymakers to maximise the gender dividend. Others centred on fully harnessing women's economic potential and integrating them into the labour force.

Public finance management and public sector policy and administrative management are two sectors in this category which receive relatively higher WEE targeted grant funding. Interventions which create macro level change from the local, national, and global level – such as trade policy, public finance management, employment creation, macroeconomic policy, and anti-corruption –<sup>99</sup> are important for creating structural change and a macroeconomic enabling environment for women.<sup>100</sup> This can involve gender budgeting, access to decent work, acknowledging UCW, progressive fiscal policies, pensions, employment creation, and better public integrity systems, all of which enable women's equal participation and access to resources in labour markets.<sup>101,102</sup>

Feminist literature demonstrates how larger structural macroeconomics impact women's everyday lives from what gets counted as paid 'productive' work to women achieving decent and empowering work.<sup>103</sup> As the African Women's Development and Communications Network (FEMNET) and the Gender and Development Network (GADN) explain, macrolevel economic policymaking is inseparable from wider women's rights and gender equality work, because women overwhelmingly face the greatest negative impacts of our current macroeconomic model.<sup>104</sup>

### 4.3.3 Foundational capabilities

Interventions included under foundational capabilities are critical to achieving global progress on the Sustainable Development Goals (SDGs), particularly SDG 5: Gender equality. As such these areas are important gender equality goals, which funders also support as goals separate from WEE. At the same time, these areas also support income generating activities by enhancing agency through knowledge acquisition, improved individual and family health, bodily autonomy, and gendered social support systems.

## Grant funding to WEE for foundational capabilities mostly targeted health and basic needs, but other important sectors received less

Foundational capabilities

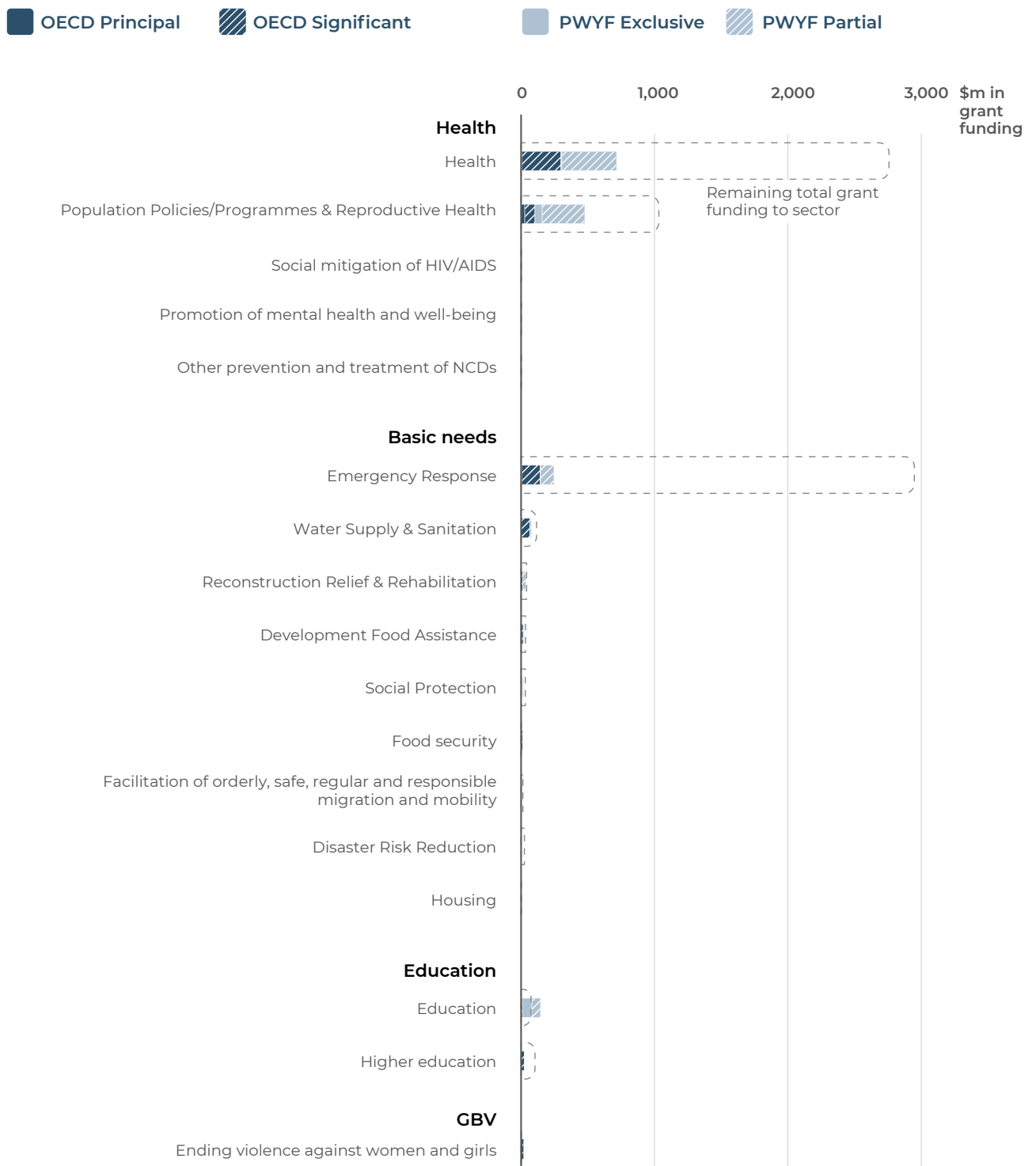


Figure 11: Proportion of international grant funding targeting WEE, broken down by WEE sub-category and sector; foundational capabilities (2015–2019, \$m)

## Non-grant funding for foundational capabilities mostly targeted health

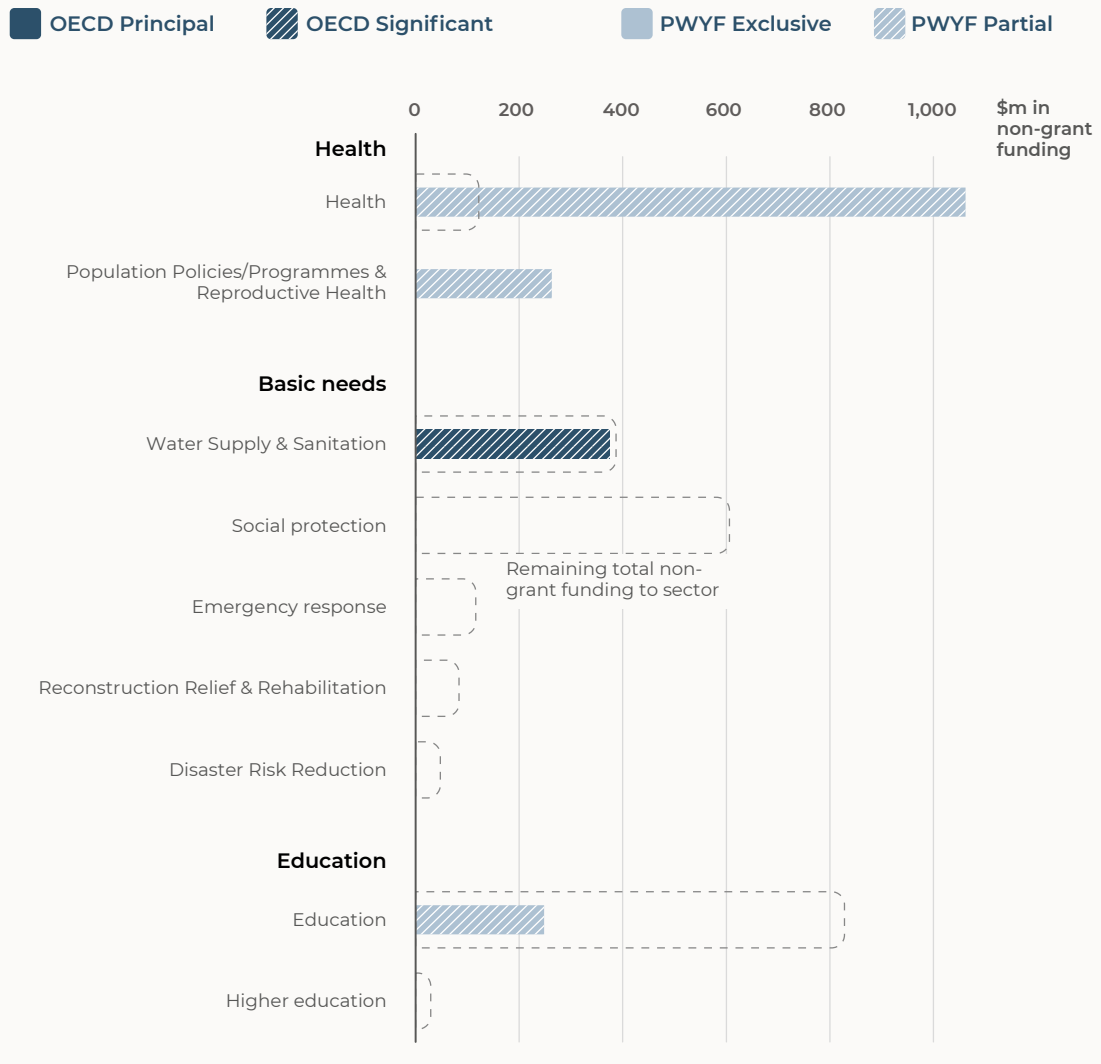


Figure 12: Proportion of international non-grant funding targeting WEE, broken down by WEE sub-category and sector; foundational capabilities (2015–2019, \$m)

**Basic needs:** Funding to humanitarian sectors<sup>u</sup> in Nigeria represents over 50% of the grant funding to the basic needs category. Eighty-two percent of WEE grant funding to these humanitarian sectors is allocated to emergency response alone. One such project, ‘Emergency assistance for the displaced population of the north of Nigeria caused by Boko Haram’ targets emergency response by supplying internally displaced women with emergency kits that contain, among others: mattresses, blankets, mosquito nets, and soap. The insurgence of Boko Haram, one of the largest Islamist militant groups in Africa,<sup>105</sup> has led to deaths and internal displacement of people in Nigeria. In the past decade, 27,000 people have been killed and thousands of women and girls have been abducted by Boko Haram. There are approximately

<sup>u</sup> For the purposes of our women's economic empowerment framework (Figure 1), the following OECD sector/purpose codes are identified as addressing humanitarian needs: development food assistance / food aid / food security assistance, emergency response, reconstruction relief & rehabilitation, disaster prevention & preparedness, and disaster risk reduction.

1.8 million internally displaced people; 80% are women and children.<sup>106</sup> Incorporating a gender lens into humanitarian funding is critical to be able to address the specific needs which different groups of women with intersecting vulnerabilities face in times of crisis. With increased sexual violence, increased rates of maternal mortality, and impacted livelihoods, it is essential to consider these disproportionate impacts to prevent backtracking on progress made on WEE.<sup>107</sup>

**Social protection and basic needs:** Our analysis suggests social protection is among the sectors supporting basic needs that receive the least WEE grant funding. Of the total funding to the social protection sector, 35% was identified as targeting WEE; of this, less than 10% was marked with an 'OECD principal' marker and 18% marked 'PWYF exclusive' (Figure 11). None of the non-grant funding to social protection targeted WEE. Examples of grant funded projects marked 'OECD principal', included the development of a national social protection policy framework inclusive of age specific and gender specific needs. Another project aimed to improve the capacity of federal and state governments to generate and use evidence required for formulating policy and providing better social protection.

Research has shown that more than 90% of women in Africa are employed in the informal economy and are thus deprived from social protection benefits. Only 3.9% of women in Africa receive comprehensive legal coverage of social protection compared to 10.8% of men.<sup>108</sup> Nigeria also has high levels of disparity when it comes to social protection or social services.<sup>109</sup> Social protection is key to WEE by providing women with a safety net, particularly poor and vulnerable women. The federal and state governments in Nigeria have been implementing social protection projects and programmes to tackle poverty in all regions. However, because of a lack of effective coordination and collaboration mechanisms,<sup>110</sup> and limited fiscal capacity,<sup>111</sup> the programmes are not yielding optimal results. Social protection is increasingly important for sub-Saharan Africa to ensure WEE outcomes. Poverty eradication, reducing inequalities, and stimulating the economic and productive growth of women, along with creating resilience in times of crises, enables the growth of WEE.<sup>112</sup>

**Other basic needs:** Funding for affordable and safe access to clean water, electricity, heat, sanitation, housing, transportation, and food are also integral economic aspects of livelihood support for women. Water supply and sanitation received only 0.05% of WEE grant funding marked 'OECD principal'. The sector receiving the most non-grant funding was the water supply & sanitation sector, with 49% of the total non-grant funding marked 'OECD significant'. These sectors are also highly relevant for women's UCW work and requires similar attention for enhancing WEE.

**Education:** International funding support for the education sector targeting WEE remains one of the funding gaps in Nigeria. Education overall received a low level of grant funding within foundational capabilities, of which 2% was marked 'OECD principal' and 11% was marked 'PWYF exclusive'. For non-grant funding, 22% was identified as targeting WEE, through 'PWYF partial' focus. One example of a grant project marked 'OECD principal' was 'The Girls' Education Challenge Phase 2'. The project aims to enable up to 1 million marginalised girls to continue to learn, complete primary school, and then transition on to secondary education.

An evaluation by PwC shows that Nigeria's educational attainment for women is low with female literacy rates at 53%, compared with men at 71%. There is also a gender gap in school enrolment rates with more male pupils being enrolled than females.<sup>113</sup> In the poorest parts of the country, 75% of girls are out of school, and in some regions, the share of unenrolled girls is close to twice that of boys.<sup>114</sup>

A recent 2022 report by the Center for Global Development highlights that while girls' education can have numerous spill over benefits, evidence of a strong link between education and gender equality is mixed and context specific.<sup>115</sup> The authors recommend advocating for

areas of girls' education where there is clear evidence of effectiveness while also recognising and addressing other barriers to gender equality that education alone will not solve, such as labour market inequalities. The report further recommends that policy makers strengthen the potential for education to support WEE by: crafting reforms focused on laws and policies that promote equity, supporting school-to-work transitions, hiring more women, strengthening cross-sector collaboration, making gender norms more equal, and by ensuring the education sector and other sectors better prepare girls for the future.<sup>116</sup> Funders could similarly support such initiatives to complement their international investments towards women and girls' education and ultimately to support WEE.

**Health:** Our analysis suggests that health was one of the top sectors for WEE funding for grant and non-grant funding in Nigeria. Only 23% of the grant funding to this sector was identified as supporting WEE, of which 0.7% was marked 'OECD principal' and 1.2% marked 'PWYF exclusive'. Most of the non-grant funding for health targeted WEE with 90% of funding marked 'PWYF partial' focus on women. This was due to four projects funded by IDA.<sup>v</sup> All non-grant funding to population policies / programmes & reproductive health was identified as targeting WEE, again due to the IDA projects. Health projects marked 'OECD principal' focused on improving primary healthcare services, such as maternal healthcare. In Nigeria, women's life expectancy is still slightly lower than men. For instance, maternal mortality is still a major risk for women of childbearing age in Nigeria,<sup>117</sup> making health a crucial sector to be addressed for attaining WEE.

The participation of women in the services-oriented sectors such as medical services is also prominent in Nigeria and a major factor driving the marginal growth of women in the active labour force.<sup>118</sup> International grant and non-grant funded projects identified in our review have focused on enhancing skills of medical attendants (midwives) for improved maternal and postnatal services.

**GBV:** Out of the total grant funding to end violence against women and girls, 99.9% was identified as supporting WEE. Of this, 74.5% was marked 'OECD principal'. However, funding for GBV represents only 0.15% of the total international funding to Nigeria from 2015–2019. According to statistics reported by UNFPA, approximately 30% of Nigerian women have been reported to face some form of GBV.<sup>119</sup> GBV takes the form of sexual harassment, physical violence, harmful traditional practices, emotional and psychological violence, socio-economic violence, and violence against non-combatant women in conflict situation in Nigeria.<sup>120</sup> Violence against women in Nigeria is also perpetuated due to social norms where in some culture's women are still perceived as the property of their husbands. As such, GBV still hinders WEE and the rights of women and requires focused interventions to enable WEE.

<sup>v</sup> Project titles included: Nigeria - Program to Support Saving One Million Lives, Nigeria States Health Investment Project, Nigeria Polio Eradication Support Project, and Nigeria- Accelerating Nutrition Results.

### Box 5: Addressing social norms in WEE by international funders

Social norms are a set of expectations from individuals that are considered to be normal within a society and can largely influence the behaviour of individuals within and outside households. A set of such norms or expectations are imposed on women and girls and directly relate to influencing women's participation in the economic market.<sup>121</sup> Women and girls in Nigeria are no exception to the implications of such norms. In rural communities, men are five times more likely to own land than women. Gaps in existing laws and the dominance of traditional norms and customs related to inheritance mean that land is often passed from father to son.<sup>122</sup> Insecure land rights is one way that access to productive resources is prevented. The lack of assets and collateral restricts women's financial inclusion.<sup>123</sup> Furthermore, strict gender roles within the household mean that, even when Nigerian women economically contribute to the household, their primary role is still often seen as being responsible for domestic and childcare tasks.<sup>124</sup>

Gender norms and stereotypes can influence all the dimensions of WEE in our framework. Understanding how projects might work to address gender norms and promote women's voice and agency is often limited by the amount of project level information reported by funders. Using a set of word searches, our initial analysis determined that most projects that referenced social norms within our WEE projects were ones that supported **rights, policies & supports**. Some of the projects we identified included prevention of violence against women, or to transform social and gender norms to facilitate better policies.

Our high-level search did not identify any projects directly addressing social norms within employment, entrepreneurship & productive resource access. Advocacy against social norms and gender stereotypes are equally important when targeting WEE through this area of WEE. Cultural elements and social norms impact women's opportunities and limit access to safer forms of employment that can ensure proper wages and safe working conditions in Nigeria.<sup>125</sup>

## 4.4 Which women does WEE funding target?

Not all international funders in our review identified the groups of women being targeted within their WEE programmes. We found that 63% of grant funding for WEE projects specified a certain group of women, compared to 80% of non-grant funding for WEE projects. Identifying the specific group(s) of women that the funding is intended to support greatly enhances our ability to identify gaps in funding. Further, addressing the differential needs of women is complex given that economic empowerment and access to resources are shaped by intersecting discriminations. Experiences and opportunities differ based on gender identity, race, ethnicity, nationality, migration status, sexuality, class, and caste.<sup>126</sup> Knowing which groups of women are targeted through international funding provides a starting point for better coordination amongst international funders and helps to ensure that those groups on the margins also receive appropriate attention. The WEE projects that did specify a group of women do offer some useful insights.

## International grant funders for WEE most often mentioned girls or adolescents as target groups

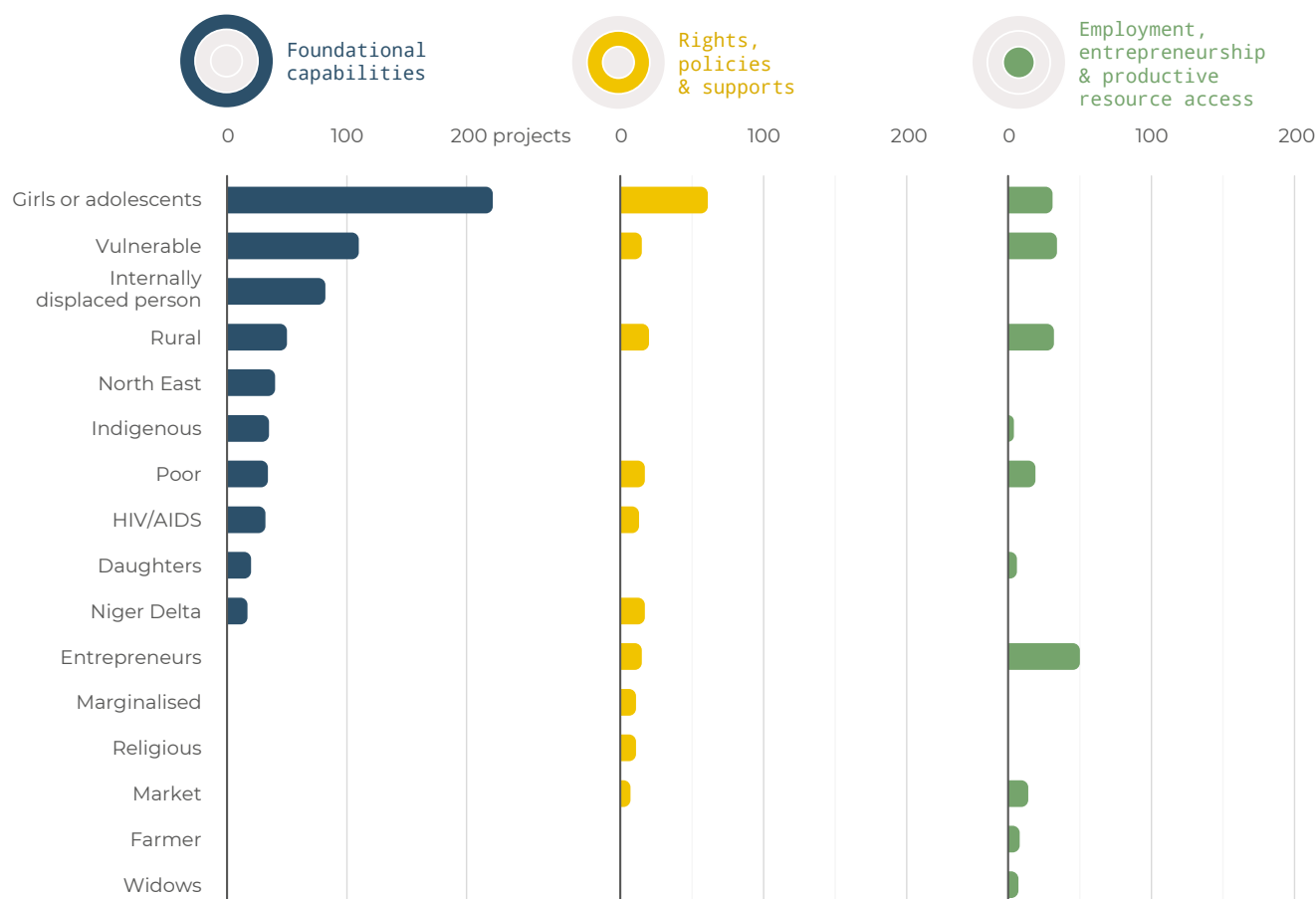


Figure 13: Groups of women specified in project descriptions, broken down by WEE main category and project numbers (2015–2019, \$m)

**Grant funding:** In the case of grant funded WEE projects, ‘girls or adolescents’, ‘rural’, ‘poor’ and ‘vulnerable’ women were the most commonly cited target groups of women in Nigeria. Adolescent girls in Nigeria continue to face barriers and are often victims of violence. According to UNICEF, the rates of FGM for girls increased from 17% in 2013 to 20% in 2018.<sup>127</sup>

Most poor women in Nigeria are reported to live in rural areas.<sup>128</sup> Rural women also face limited access to productive resources, including education. Lower levels of educational level and illiteracy contribute to poverty and vulnerability, which hinders any progress towards economic empowerment.<sup>129</sup>

As Figure 13 illustrates, foundational capabilities and rights, policies & supports projects also focus on supporting women in the Niger Delta region, located in southern Nigeria (Africa’s largest delta). The Niger Delta region is known for violence and conflicts because of opposition by militant groups to oil exploration activities.<sup>130</sup> The population in this region also face livelihood challenges due to the negative impacts of oil extraction.<sup>131</sup> Internally displaced persons (IDPs) are also targeted through foundational capabilities. In Nigeria, women make up a large portion of IDPs from such conflict zones or victims of Boko Haram. These women have experienced different forms of violence and torture, such as rape, forced labour, sex slavery, and brutal murder,<sup>132</sup> and as a result have perpetually had their rights infringed, disabling them to participate in the economic market.

**Non-grant funding:** Non-grant projects tended to specify the same groups of women as grants. However, these projects more often specified entrepreneurs for employment, entrepreneurship & productive resource access, including support for various SMEs in transformative sectors. These include: agricultural, agribusiness, construction, manufacturing, and educational sectors in Nigeria, as well as women and youth-owned enterprises and agricultural transactions. Another project supported employment, entrepreneurship & productive resource access to enhance income, food



security, and job creation for rural women, specifically mentioning women from Niger Delta. This project focused on agri-enterprise development on a sustainable basis in the region.

#### 4.5 How funders target WEE in their programming

**Grant funding.** Most of the international grant funding identified as targeting WEE in Nigeria is funded by bilateral governments. When looking at the top five funders the European Commission (EC) reported the highest funding for WEE focused projects between 2015–2019. This was followed by the FCDO, USAID and other US government agencies, and Global Affairs Canada (GAC). Collectively, the top five grant funders represented 58% of the total grant funding to WEE projects in Nigeria.

#### Employment, entrepreneurship & productive resource access received the least grant funding from the top 5 funders

Grant funding in \$m

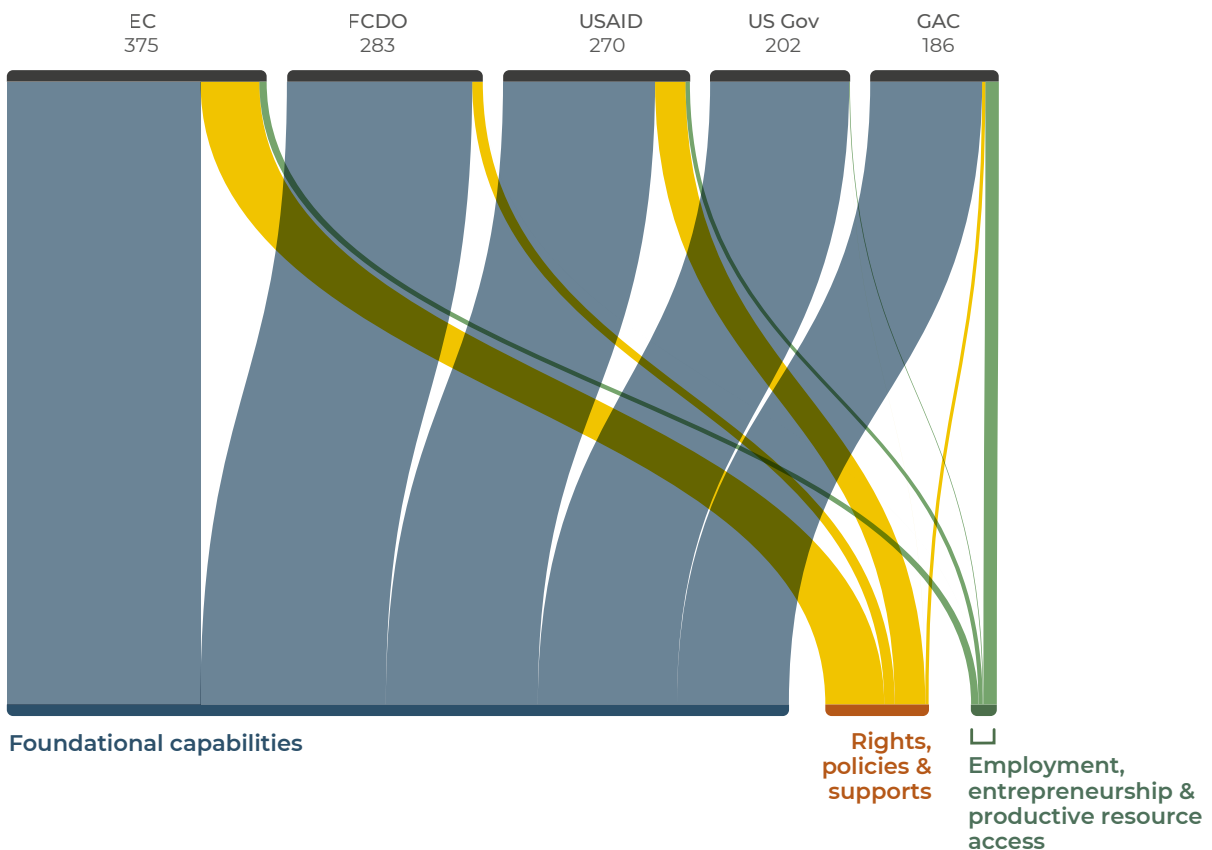


Figure 14: Top five funder organisations with highest grants disbursements to WEE, mapped against WEE sub-category (2015–2019, \$m)

A more nuanced analysis of the types of WEE projects funded by these top grant funders shows a clear priority for funding foundational capabilities. Employment, entrepreneurship & productive resource access received only 3% of the funding (Figure 14). All top five funders funded foundational capabilities disproportionately, with 86% of their total WEE funding allocated to foundational capabilities alone.

**Non-grant funding.** International Development Association (IDA) reported the highest non-grant funding commitment to WEE, followed by the African Development Bank (AfDB), the French Development Agency (AFD), US government agencies (unspecified in reporting) and the Islamic Development Bank (IsDB). The top five funders account for 96% of the overall WEE non-grant funding to Nigeria (Figure 15), 58% of which were loans to the Nigerian government.

The top five non-grant funders allocate 62% of the funding to foundational capabilities, 31% to employment, entrepreneurship, & productive resource access and only 7% to rights, policies & supports.

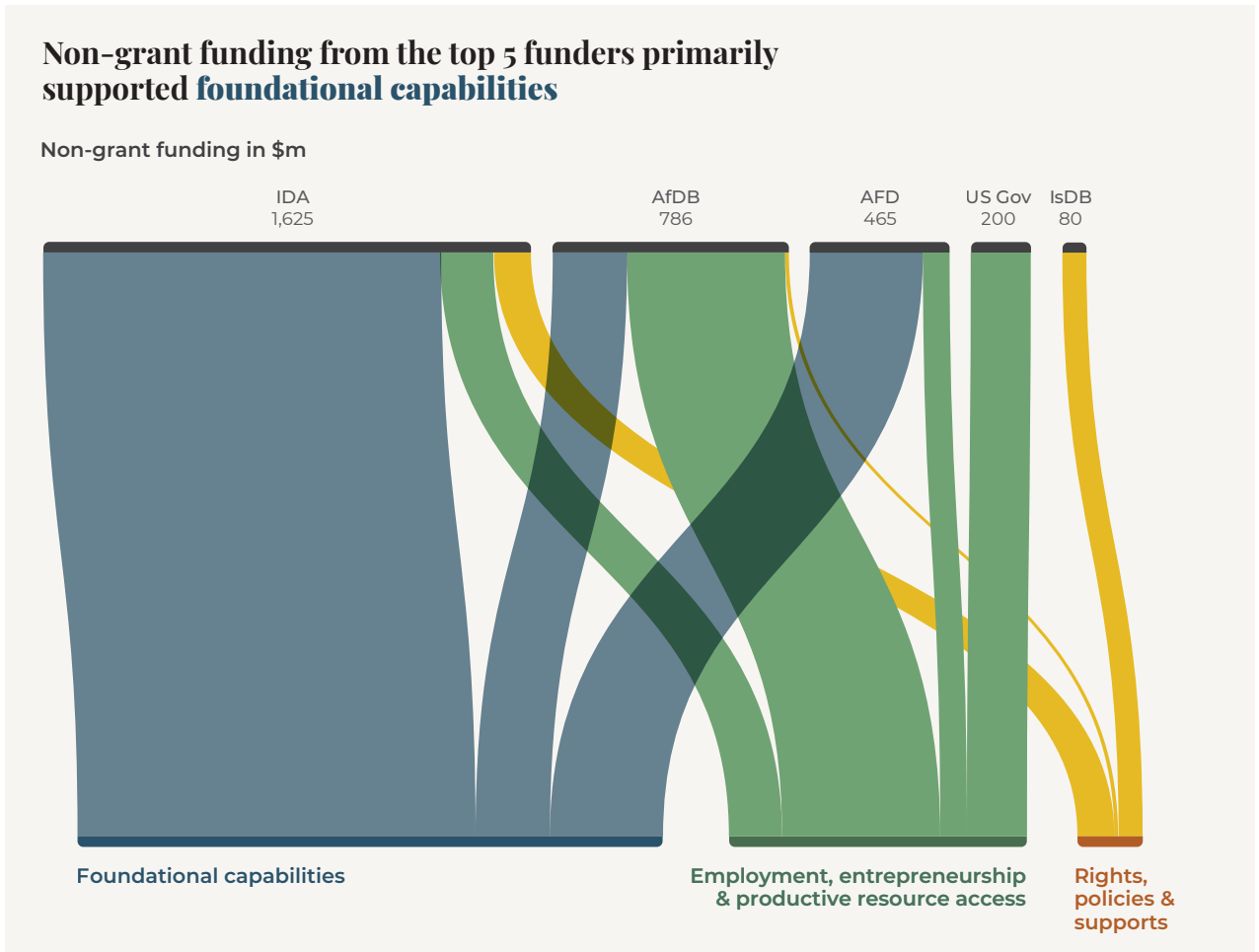


Figure 15: Top five funder organisations with highest non-grant funding to WEE, mapped against WEE sub-category (2015–2019, \$m)

## 4.6 Who is implementing WEE programmes in Nigeria

Identifying the implementers of WEE projects was challenging due to gaps in funder reporting. We estimate that the FGN received 5% of grant funding and 56% of non-grant funding going to Nigeria between 2015–2019.

## 4.7 Unpaid care work and WEE funding

### 4.7.1 WEE projects targeting UCW

Our analysis determined that only 3% of WEE projects addressed women and girls' UCW. This is less than 2% of total international funding to Nigeria between 2015–2019. Only one non-grant funded project identified in our review addressed UCW.

## Only 3% of WEE projects targeted unpaid care work, and only one project did so explicitly

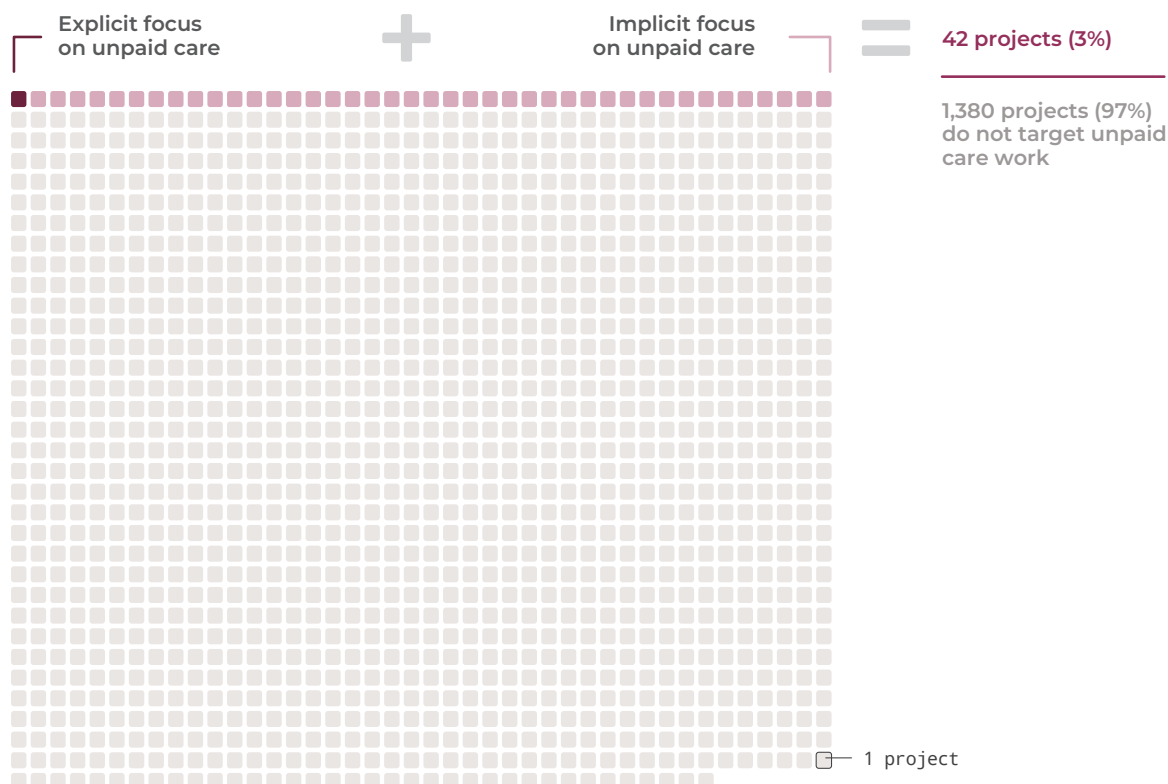


Figure 16: Number of WEE projects that target unpaid care (2015–2019)

The one non-grant project was funded by the IsDB. It aimed to facilitate better road construction and improve mobility in the zone, providing all (including the vulnerable, women, young, old, and disabled) in both urban and rural areas with at least some basic level of access, through transport services at the most accessible cost. Improving public transportation can reduce the time taken on UCW tasks, for example travelling to essential services, such as for health and school, which can free up women's time.<sup>133</sup>

We identified 42 grant funded UCW projects during this timeframe. Only one out of the 42 projects explicitly focused on reducing UCW or reducing women and girls' time on household or domestic chores as a project objective or outcome. The explicit project was funded by Global Greengrants Fund Inc, by using funds to dig a well, purchase water pipes, conduct training on hygiene and sanitation, and establish a water users committee. It aimed to reduce the time spent by women on the long-distance commute to find water for household consumption (Box 6). Infrastructure which reduces the time and workload of household tasks is important for reducing the time spent on such tasks.<sup>134</sup> According to the Care Policy Scorecard, although women are responsible for water and sanitation for the household, they are significantly underrepresented on water and sanitation committees. Improving decision-making and participation in such entities are also an important aspect towards reducing UCW.<sup>135</sup>

There is a clear connection between UCW, paid care work, and paid work.<sup>136</sup> In particular, UCW exacerbates women and girls' poverty by reducing the amount of time available for economic, political, or social activities. There is also clear evidence that UCW responsibilities pose a challenge when entering paid work, forcing many into the informal sector where they face more precarious working conditions and fewer social protections compared to those without UCW responsibilities.<sup>137</sup>

An increase in employment opportunities doesn't necessarily reduce UCW work. According to a study by ActionAid on time allocation reported by women, women reported sleeping less hours each day than men and spending more than four hours a day on childcare. Women spent on over half of their hours in the 24 hours on UCW.<sup>138</sup> Activities such as collection of

water and fuel, housework, child and adult care, including subsistence farming, limited their hours participating in the economic market and earning wages. Once women enter the labour market they are required to juggle time between their UCW and other activities to earn a living, such as subsistence agriculture or small-scale trading.<sup>139</sup>

### 4.7.2 UCW policy areas targeted by funders in their WEE programmes

Figure 17 illustrates how funders targeted UCW policy areas in their WEE programmes using the Care Policy Scorecard policy areas and indicators (Table 1). This illustration reveals substantial gaps in funding to policy areas key to addressing women and girls' unpaid care in Nigeria.

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

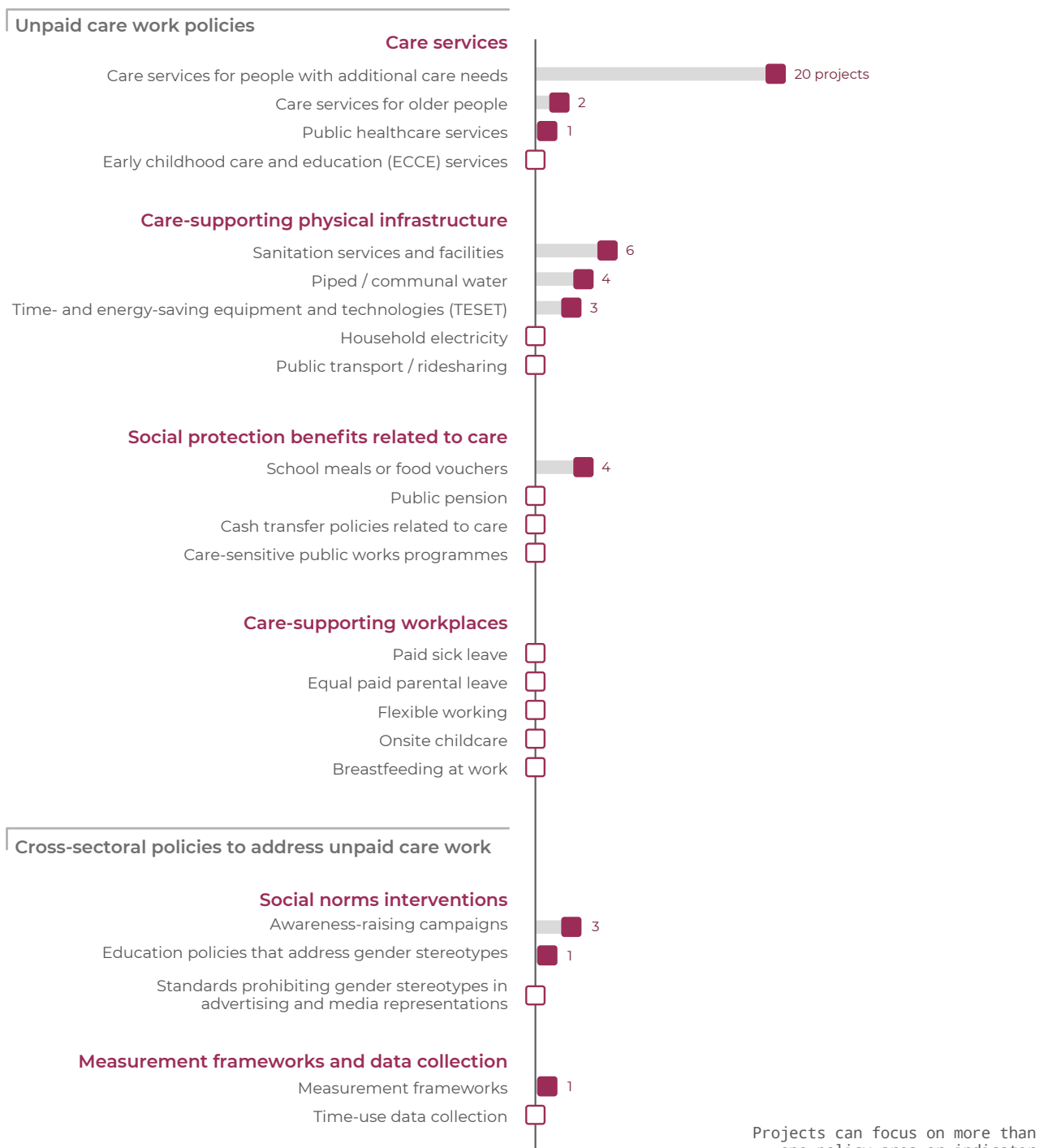


Figure 17: Number of projects mapped to individual policy indicator for UCW

Care services was the most commonly targeted policy area for unpaid care in Nigeria. Care services includes care services for older people and people with additional care needs, public health services, and ECCE services. Many of the projects addressing this policy area were large health projects where reducing women and girls' UCW is one of many objectives. Funding care services can help transfer caring responsibilities away from women and redistribute them to government, private sector, and NGOs.<sup>140</sup>

Although care services are the most targeted policy area, no WEE funding was identified as targeting ECCE between 2015–2019. Access to affordable, safe, and quality ECCE is important for reducing UCW. More than 40% of all children globally below the age of five do not have any access to childcare.<sup>141</sup> A 2021 study by UN Women on free universal childcare in sub-Saharan Africa found that the net enrolment rate in formal ECCE for children in Nigeria was 5% for ages 0–2 and 15.4% for ages 3–5 years.<sup>142</sup> Despite low public investment, the Nigerian government places ECCE as a policy priority. The study looks at the impact of investing in ECCE and the types of (fiscal) policy and reform needed in Nigeria. It concludes that significant recurrent public investment in ECCE is key to achieving the SDGs, including improving children's health, addressing the gendered disparities of UCW and to recover from the COVID-19 pandemic.<sup>143</sup>

Care-supporting physical infrastructure was the second most commonly targeted area of unpaid care. The basic infrastructure services covered under care-supporting physical infrastructure, such as piped water, electricity, and public transport, can reduce the intensity and time women spend on unpaid care tasks or domestic chores, especially in low-income countries and rural and low-income communities.<sup>144</sup> Although the one non-grant project targeted public transport, no grant projects were identified as targeting public transportation to facilitate women's ease in transport. The availability of time saving technological equipment is still limited in Nigerian households, increasing women's time allocated to domestic tasks such as food preparation, involving tasks such as water fetching, heavy lifting, pounding, grinding, and cooking for long hours.<sup>145</sup>

The third highest targeted area was social protection benefits related to care and social norms interventions, which provide a critical safety net for vulnerable women and those living in poverty. Social protection benefits recognise the contribution of unpaid care to society and can help reduce the amount of time women spend on unpaid care or the associated costs.<sup>146</sup> Although our analysis did identify projects that provided school feeding programmes, other critical areas such as public pensions, care-sensitive workplaces, or cash transfers did not receive any UCW targeted funding for Nigeria.

Care-supporting workplaces appear to be another prominent gap in funders' WEE programming. We identified no projects that targeted this policy area. The private sector also has a role to play in creating care-supporting workplaces. Stronger policies for affordable and secure childcare services, and the right to breastfeed in workplaces and public spaces, could help address this gap.<sup>147</sup> Family-friendly policies and protections around returning to work are also important, including paid and comprehensive maternity and paternity pay.<sup>148</sup>

Another funding gap is the lack of projects targeting measurement frameworks that facilitate reduction of UCW through data. Time-use surveys and measurement frameworks can be pivotal in monitoring allocation of time spent by women on UCW. Despite this, globally, only 83 countries have conducted time-use surveys up until 2019.<sup>149</sup> Support from international funders for such data collection can be a critical step to reducing UCW work for women.

**Box 6: Example of project explicitly targeting UCW**

**Title:** Water pollution; Water utilities; Climate change; Environmental and resource rights; Environmental justice; Health

**Description:** Women Environmental Group Kimeloc (WEKG) will use the funds to improve water access, quality, and availability for communities living in Jungu village, Tanzania.<sup>w</sup> The Jungu Village is among the poorest villages in Kilindi District Tanga Region. There have been several interventions conducted in this village to alleviate the poverty situation, but a harsh environment caused by lack of water and an increasingly unpredictable rainy season raised a lot of concern, especially with regards to the impact on women and children. Water availability has a major impact on the health and development of a community. Jungu lacks a community water supply system, leaving the villagers depend[ent] on rainfall and shallow wells. Women walk a long distance from their homes to find water for household consumption, impacting their time for other activities such as agriculture and family care. According to the geophysical and hydrological survey report (June, 2017) conducted by Envirocare found that there is a high possibility of extracting groundwater in the area, due to observed deep seated rock formations which have tendency to percolate and host groundwater. WEKG will construct one groundwater well and will create a water users committee to manage it. Funds will be used to dig the well, purchase water pipes, and conduct a training on hygiene and sanitation, and establish a water users committee. This is a women-led project that will benefit the 200 indigenous households of Jungu.

**UCW policy indicator:** Piped / communal water

**Funder:** Global Greengrants Fund Inc

**Recipient Organisation:** Women Environmental Programme

**Finance type:** Cash grant

**Purpose code name:** Multisector education/ training

**Disbursement amount:** \$5,000

**Year:** 2018

### 4.7.3 Funders targeting UCW through their WEE programmes

Our analysis identified seven main funders whose WEE programmes also appeared to address women and girls' unpaid care. These seven funders account for 99.7% of total grant funding to unpaid care in Nigeria 2015–2019. The US government allocated the highest amount of funding relating to unpaid care in Nigeria across projects. This is followed by the EC, Sightsavers UK, GAC, MSI Reproductive Choices,<sup>x</sup> Oxfam Netherlands (Oxfam NL) and BMZ.

<sup>w</sup> In some instances, projects descriptions specified multiple countries, or a different country than it was tagged for. While this project description focuses on Tanzania, the funding amount was reported to Nigeria. As such, we still considered this project in our review for Nigeria. Issues like this underscore the need for better reporting by funders. Please refer to our recommendations for more details.

<sup>x</sup> Formerly, Marie Stopes International.

## International funders mostly supported **care services** and **care-supporting physical infrastructure** within unpaid care projects

Number of projects

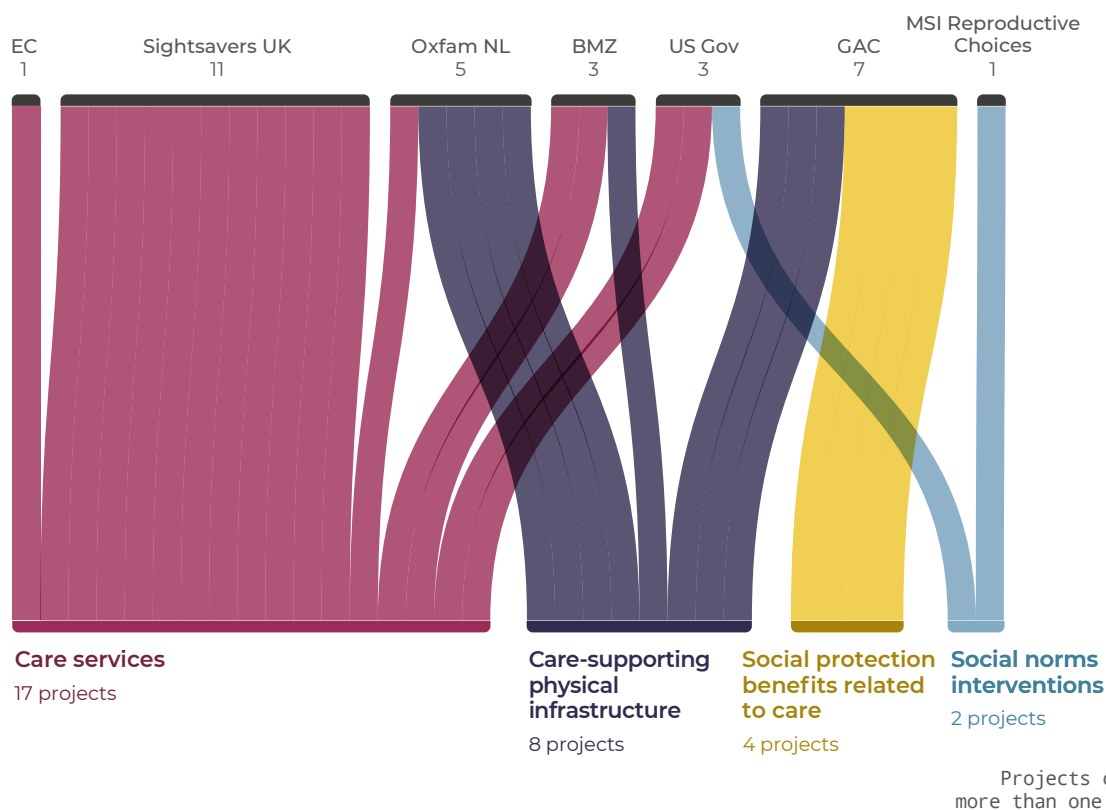


Figure 18: Unpaid care policy areas funded by top funders (2015–2019)

These funders most commonly targeted care services and care-supporting physical infrastructure in their programming. Social norms interventions and social protection benefits related to care were also funded by the top seven funders (Figure 18). An example of a project targeting care-supporting physical infrastructure by Oxfam NL was funding for energy saving food stoves and introduction of fuel wood reduction stoves.

### 4.7.4 Who implements WEE programmes that address UCW

As with WEE funding, identifying the implementers of unpaid care projects was challenging due to gaps in funder reporting, but it is estimated that 7% of the grant funding for unpaid care went directly to the FGN, targeting care services across six projects. The implementer of the non-grant funded project was not specified by the funder. Much of the UCW research, including the Care Policy Scorecard and other studies,<sup>150</sup> have emphasised the importance of stronger government policies and interventions in addressing UCW. Without this governmental leadership role, including the provision of accessible public services for women and girls, the responsibilities of unpaid care are unlikely to shift.<sup>151</sup>

### 4.7.5 Which groups of women does UCW funding target?

Funders specified a target group of women for 74% of the unpaid care projects we identified. Like WEE, girls or adolescents or entrepreneurs were the most frequently mentioned. Because of UCW, many girls may be forced to drop out of school to help with household tasks or caring responsibilities. The impact on girls' education because of UCW is noted and Nigeria is no exception.<sup>152</sup>

A 2021 study titled 'Understanding Rural Women's Domestic Work Experiences (DWE) in Ibadan, Nigeria' found that UCW was socially accepted to be a women's role in the household.<sup>153</sup> The most frequent common domestic tasks women engaged in every day or more than once a day were "cooking (93%), bathing and dressing children (90%), sweeping (87%), washing dishes (90%), fetching water (75%), carrying children (75%), and washing clothes (64%)."<sup>154</sup>

UCW is mostly performed by those living in poverty and those from groups that experience social and economic discrimination based on their gender identity, race, ethnicity, nationality, migration status, sexuality, class, and caste.<sup>155</sup>

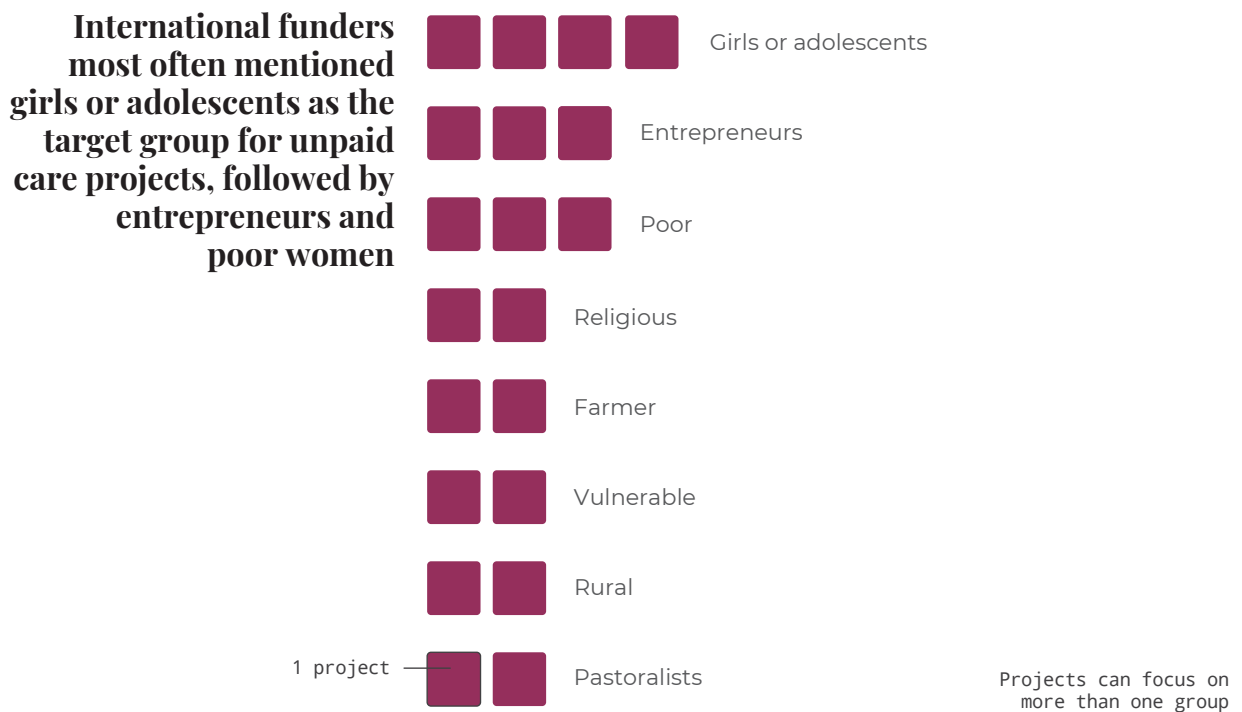


Figure 19: Top ten groups specified for UCW projects (2015–2019)

## 4.8 COVID-19 and WEE funding

Research has shown that the COVID-19 pandemic has had disproportionate social and economic impacts on women.<sup>156</sup> This is especially true for poor and marginalised women who are at a higher risk of loss of livelihood, economic opportunities, and increased risk of violence.<sup>157</sup> The effects of global lockdowns have led to a loss of income and reduced earnings for women, with reduced savings and ability to earn. School closures and reduced care services have led to an increase in UCW for which women already bear the large share.<sup>158</sup> Additional social and economic stress due to increased responsibilities, along with reduced mobility and social isolation have also led to an increase in GBV.<sup>159</sup> The existing inequalities between groups of women have also been brought to light with impact and spread of the virus being experienced differently based on race, disability, income, and age.<sup>160</sup>

The disproportionate impact of the pandemic has renewed urgency for global stakeholders to commit to action and prevent a reversal of progress made for WEE and SDG 5.<sup>161</sup> The impacts of COVID-19 in Nigeria has compounded pre-existing gender inequalities, such as lack of access to information on health services, increased GBV, increasing women's UCW, and restricting their economic activities.<sup>162</sup> Although the National COVID-19 Pandemic Multi-Sectoral Response Plan in Nigeria includes some attention to marginalisation and poverty, it largely overlooks gendered impacts.<sup>163</sup>

To build on the growing research of how international funders are responding to the gendered impacts of the COVID-19 pandemic,<sup>164</sup> we analysed IATI data for 2020–2021 to get a sense of



how funders were targeting WEE and COVID-19 in their programming.<sup>y</sup> Out of the 456 grants projects identified as targeting WEE for 2020–2021, 43 projects were identified with a COVID marker or COVID search terms. This represents 9% of the total projects reported in 2020–2021.

**Grant funding:** BMZ, USAID, SIDA, GAC, and United Nations Central Emergency Response Fund were the top five funders to include a COVID-19 response element in their WEE programmes. GAC funded a COVID-19 response project entitled 'Girls' Education in Conflict-affected Areas in Nigeria - Response to COVID-19'. The project focused on improving foundational capabilities of women and facilitating education for girls. It helped respond to the pandemic through printing and distributing information, education, and communication materials on COVID-19 health precaution measures. The project also focused on procuring solar powered radios to support remote learning for predominantly girls and providing radio-based learning.

Ten percent of WEE funding with a COVID-19 focus targeted rights, policies, & supports and 90% targeted foundational capabilities. According to our analysis, no WEE grant funding with a COVID-19 focus targeted employment, entrepreneurship & access to productive resources.

Women have faced a 'triple disadvantage' due to COVID-19. According to a recent study by ODI and International Rescue Committee,<sup>165</sup> women in Nigeria were most likely to have difficulties covering their basic needs, with nearly 73% reporting problems since the start of the pandemic.<sup>166</sup> The economic impacts are expected to have greater intensity among crisis affected and vulnerable populations, including IDPs in the north-east, who are often concentrated in the informal sector.<sup>167</sup> Lockdowns have also impacted Nigerian women engaged in entrepreneurial activities. One research paper looking at the impacts of COVID-19 on women entrepreneurs in Oyo State found that lockdowns restricting travel meant that women entrepreneurs were unable to complete business transactions resulting in notable economic impacts.<sup>168</sup> Overall this demonstrates that funding across WEE is important for addressing the multi-dimensional impacts of COVID-19.

**Non-grant funding:** We only identified one non-grant funded WEE project with a COVID-19 component in Nigeria. Funded by the AfDB in 2020, the project ('Nigeria - COVID-19 Crisis Response Budget Support Programme') provided approximately \$300m in a loan to the FGn. The project supported state governments, the private sector – especially the MSME that are women led and women employed – the financial sector, and the people of Nigeria as direct beneficiaries. The goal was to improve healthcare services delivery particularly for containment, prevention, and treatment of the COVID-19. Additionally, the project sought to help the poor and vulnerable through provision of social safety nets, cash transfers, and improved basic service delivery. The project was marked 'PWYF partial' focus on women targeting WEE through the rights, policies & supports category.

## 4.9 Unpaid care and COVID-19

Addressing the impact of UCW has been a vital part of addressing the gendered impacts of COVID-19. At the global level, the data captured by the COVID-19 Global Gender Response Tracker demonstrates that, on a global level, gendered measures remain limited. For example, only 7% of other social protection and labour market responses were recorded as addressing unpaid care.<sup>169</sup>

Our analysis suggests that although targeted funding to UCW was higher in 2020–2021 than previous years, none of the projects were targeted to address the impacts of COVID-19 on UCW in Nigeria.

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

# 5. Conclusion and recommendations

This report has provided insight into the international funding landscape for WEE in Nigeria between 2015–2019, examining both grant and non-grant funding. Applying a methodology for tracking funding to WEE that is predicated on a holistic and rights-based approach, we have aimed to illustrate the numerous and intersecting dimensions of WEE. We have shown that in Nigeria, international grant funding to WEE has remained largely unchanged between 2015–2019, despite an increase in total international grant funding. The targeting of WEE in both grant and non-grant funding, particularly that was marked ‘OECD principal’ or ‘PWYF’s exclusive focus on women’, remains low across key sectors for advancing WEE. Through our focused analysis on UCW we have identified that only 3% of total WEE projects addressed women and girls’ UCW. Considering the increasing attention to UCW globally there is room for improvement. The scale and effects of COVID-19 are far-reaching. While our data was unable to touch upon this in more detail, we hope that it has created a starting point for tracking international funding for WEE during the pandemic and especially in the post recovery phase. This will be critical to monitor future funding allocations to WEE and to ensure that we continue to progress towards global gender equality goals.

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

## Transparency recommendations

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

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

**2) Publish more evaluations and results.** The sparse reporting of project evaluations and results significantly limits the ability to measure impact and learn from investments in WEE. To improve this:

- Funders should publish evaluations and results information where possible and as soon as they become available.

- Funders should publish on all aspects of programme activities. This is particularly relevant where WEE is a component or objective of a much larger programme.
- Data platforms should enable and encourage funders to publish evaluations and results information where not already possible.

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

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

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

# Appendix

All funding in this report is in USD millions. Funding amounts over \$10m have been rounded to the nearest million. Amounts under \$10m include one or more (rounded) decimals.

WEE main category	WEE sub-category	Sector name	OECD Principal		OECD Significant		PWYF exclusive focus on women		PWYF partial focus on women		Remaining total grant funding to sector	
			Grants (G)	Non-grants (NG)	G	NG	G	NG	G	NG	G	NG
<b>Employment, entrepreneurship &amp; productive resource access</b>	Access to productive resources	Banking & Financial Services	\$0.4	-	\$7.7	\$34	\$2.3	-	\$0.3	\$211	\$46	\$1,312
		Business & Other Services	\$0.2	-	\$37	-	\$0.1	\$5.0	\$0.1	-	\$59	\$240
		Communications	\$0.003	-	\$0.2	-	-	\$2.0	\$0.01	-	\$3.2	\$34
	Productive sector opportunity	Agriculture, Forestry, Fishing	\$3.8	-	\$61	-	\$7.5	-	\$12	\$100	\$306	\$416
		Industry, Mining, Construction	\$0.5	-	\$7.1	\$30	\$0.3	-	\$1.0	\$555	\$38	\$1,055
		Tourism	-	-	-	-	-	-	-	-	\$0.02	-
		Vocational training	\$0.9	-	\$20	\$89	\$0.07	\$30	\$0.01	-	\$31	\$6.0
<b>Rights, policies &amp; supports</b>	Infrastructure and livelihoods	Transport & Storage	-	-	-	-	-	-	-	\$100	\$16	\$288
		Energy	-	-	\$68	-	-	-	\$27	-	\$174	\$1,801
		General Environment Protection	\$0.2	-	\$4.3	-	-	-	-	-	\$62	\$44
		Urban development and management	\$0.04	-	\$0.04	-	-	-	-	-	\$7.3	\$157
		Rural development	\$0.3	-	\$23	-	-	\$22	-	-	\$45	\$186
	Rights-based supports	Legal and judicial development	\$2.1	-	\$0.2	-	-	-	-	-	\$79	-
		Democratic participation and civil society	\$3.3	-	\$1.6	-	\$0.3	-	\$20	-	\$47	-
		Media and free flow of information	-	-	-	-	-	-	\$0.1	-	\$15	-
		Human rights	\$2.8	-	\$2.3	-	-	-	\$3.6	-	\$49	-
		Women's rights organisations and movements, and government institutions	\$6.3	-	\$0.3	-	\$16	\$41	\$0.4	\$40	\$13	\$9
		Labour rights	-	-	\$0.5	-	-	-	\$0.001	-	\$0.003	-
		Social dialogue	-	-	\$0.8	-	-	-	-	-	\$0.1	-

<b>Rights, policies &amp; supports</b>	Macroeconomic interventions	Trade Policies & Regulations	-	-	\$0.04	-	-	-	\$2.8	-	\$20	\$38
		General Budget Support	-	-	-	-	-	-	-	-	\$2.2	-
		Public finance management	-	-	\$0.6	-	-	-	\$0.01	-	\$123	\$535
		Domestic revenue mobilisation	-	-	\$0.4	-	-	-	\$0.5	-	\$16	\$383
		Macroeconomic policy	-	-	-	-	-	-	-	-	-	-
		Employment creation	\$0.1	-	\$2.7	-	\$0.2	-	\$0.1	-	\$45	\$20
		Statistical capacity building	\$0.01	-	\$1.2	-	\$0.01	-	\$0.003	-	\$2.8	\$29
		Public sector policy and administrative management	\$0.7	-	\$25	-	\$0.36	-	\$0.9	\$12	\$152	\$822
		Decentralisation and support to sub-national government	-	-	\$0.5	-	-	-	-	-	\$31	\$42
		Anti-corruption organisations and institutions	\$0.003	-	-	-	-	-	\$0.3	-	\$63	-
		Legislatures and political parties	-	-	-	-	-	-	-	-	\$12	-
		Other Commodity Assistance	-	-	-	-	-	-	-	-	\$4.1	-
		Research/scientific institutions	-	-	\$1.4	-	-	-	\$0.6	-	\$6.6	-
<b>Foundational capabilities</b>	GBV	Ending violence against women and girls	\$13	-	\$0.9	-	\$0.6	-	\$3.1	-	\$0.02	-
	Education	Education	\$0.7	-	\$10.8	-	\$70	-	\$62	\$248	\$74	\$828
		Higher education	\$2.3	-	\$19	-	-	-	-	-	\$103	\$29
	Health	Health	\$6.2	-	\$295	-	\$5.2	-	\$407	\$1,062	\$2,758	\$122
		Population Policies/Programmes & Reproductive Health	\$30	-	\$76	-	\$54	-	\$316	\$263	\$1,032	-
		Promotion of mental health and well-being	-	-	\$0.5	-	-	-	-	-	\$0.003	-
		Other prevention and treatment of NCDs	-	-	\$0.3	-	-	-	-	-	\$1.6	-
	Basic needs	Social mitigation of HIV/AIDS	-	-	\$3.4	-	-	-	\$0.2	-	\$0.02	-
		Water Supply & Sanitation	\$0.1	-	\$68	\$376	-	-	\$8.0	-	\$116	\$387
		Development Food Assistance	\$1.2	-	\$17	-	-	-	\$0.7	-	\$32	-
		Emergency Response	\$6.6	-	\$139	-	\$1.1	-	\$98	-	\$2,948	\$116
		Reconstruction Relief & Rehabilitation	\$2.9	-	\$12	-	-	-	\$19	-	\$41	\$84
		Disaster Risk Reduction	\$0.0001	-	\$1.1	-	-	-	-	-	\$25	\$48
Facilitation of orderly, safe, regular and responsible migration and mobility		-	-	\$2.2	-	-	-	-	-	\$13	-	
Social Protection		\$4.8	-	\$2.8	-	\$8.6	-	\$0.5	-	\$31	\$606	
Food security		-	-	\$9.0	-	-	-	-	-	\$0.1	-	
Housing	-	-	-	-	-	-	-	-	\$0.2	-		

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