



KADUNA STATE WOMEN'S ECONOMIC EMPOWERMENT (WEE)

POLICY AND ACTION PLAN





Kaduna State
Women's Economic Empowerment (WEE)
Policy & Action Plan

EXECUTIVE GOVERNOR'S CHARGE

H.E. Senator Uba Sani
Executive Governor, Kaduna State

The struggle for gender equality and women's empowerment has been an enduring pursuit, marked by progress but with some setbacks, so it gives me great pleasure to unveil this policy document on women's economic empowerment. This is a policy which marks an important turning point in our endeavour to advance gender equality and build more prosperous and inclusive communities in our great Kaduna State.

As I unveil this document, I am reminded of the critical role that women play in our society, supporting families and communities. Despite this role, women face significant barriers to accessing resources, opportunities, and services that would enable them to reach their full potential. I am determined to change this narrative in my role as Governor of Kaduna State. Our government understands that women's economic empowerment and gender equality are critical to long-term growth and prosperity.



The Kaduna State Women's Economic Empowerment Policy is a comprehensive blueprint that rethinks the State's approach to women's economic empowerment by utilising a variety of effective methods and strategies to empower women. Women have been disproportionately impacted by discrimination, economic inequity, and limited career growth prospects for far too long. This policy document demonstrates our dedication to tackling these issues and establishing more equitable opportunities for women across all sectors of the economy, enabling them to thrive.

I am especially pleased with the inclusive process of developing this domesticated policy. This was a process where multiple actors and stakeholders took part in WEE Policy Dialogues, meetings and consultations, which gave birth to this blueprint document. Stakeholder inclusion and consultation improved our understanding of the factors that drive women's economic empowerment in our beloved state. This document outlines effective strategies and approaches for removing the economic obstacles that women encounter. In order to achieve prosperity and socioeconomic development in both the public and private sectors, I implore you all to support and implement this all-important Policy on Women's Economic Empowerment.

I pledge to ensure that the Kaduna State Government, at all levels and across all sectors, embraces this document in our efforts to push the boundaries of inclusivity and create opportunities for women as a vulnerable group. This will, no doubt, drive the much-needed reforms that will ensure our economic growth and development. To maintain continuity, I urge our beloved State's decision-makers, both current and future, to follow suit, as that is the only way we can improve the lives of women and girls in Kaduna State.

FOREWORD

It is with great pleasure that I write this foreword for the Kaduna State policy document on Women's Economic Empowerment. This document marks a critical turning point in our state's ongoing efforts to advance gender equality and women's empowerment.

Nigeria is a signatory to important international treaties and conventions, with implications for the wellbeing of women and girls. These include the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW); as well as the Maputo Protocol on the Rights of Women in Africa signed on 16th December 2003 and other African regional instruments to safeguard the rights of women. In recognition of Nigeria's commitment to uphold a place for women in society and the economy, we in Kaduna state are determined to accelerate the state's development and create an enabling environment to unleash the potentials of women to thrive in safety. Nigeria's commitment to Sustainable Development Goals (SDGs) 5, Gender Equality and SDG 8, Decent Work and Economic Growth constitute a guiding framework to place women's productive contributions at the centre of growth and development.



As a foundational asset of our society, women's economic empowerment is essential to the growth and well-being of all our local communities. This apart, it must be recognized that there are significant obstacles which women in Kaduna State must overcome, in order to engage fully in the economy with commensurate benefits. These challenges are rooted in historical factors, which influence gender norms and economic structures leading to barriers to property inheritance rights; and restricted access to education and health care. Not surprisingly, the feminization of poverty is a feature of lived experiences of women and girls as evidenced by increasing rates of gender-based violence; by girl-child hawking; by forced, early and child marriage; and by low participation and wage discrimination of women in the economy. This policy document aims to address these challenges.

The WEE Policy for Kaduna State will create an enabling environment for women to thrive and prosper. The strategies outlined in this policy document are intended to strengthen women's entrepreneurship; to enhance women's access to business literacy and skill development; to augment women's involvement in economic decision-making processes; and to protect women from gender-based violence.

We acknowledge the support provided by all relevant stakeholders in Kaduna State in the drafting of this document and thank them for their insightful comments and feedback throughout the eight-month process which started in April 2024 with an inception meeting convened by the development Research and Projects Centre (dRPC) and the National Institute for Policy and Strategic Studies (NIPSS). I also want to appreciate the support of Dev-Afriq Development Advisors in connection with development of the WEE policy document. My sincere gratitude also goes to the Permanent Secretary, Directors and other staff of the Ministry of Human Services and Social Development that contributed to development of this Policy.

I am confident that this WEE policy document will serve as a roadmap and blueprint for our journey towards women's economic empowerment in Kaduna State. There is no better legacy than policies that drive actions and which deliver prosperity to the economically disadvantaged and most vulnerable in society - women and girls. For this reason, it gives me great pleasure to introduce the WEE policy to the good people of Kaduna State. This policy document embodies our collective will to improve the standard of living for families and communities and upholds our belief and our dedication to the future of our beloved state of Kaduna, which our women represent. I look forward to tracking, documenting and learning from the positive impact that this policy will have on the lives of women and girls in our dear state, Kaduna.

Let's work together to create a future in which girls and women have equal opportunity to thrive and realise their full potential.



Rabi Salisu Hajia

Hon. Commissioner, Ministry of Human Services & Social Development, Kaduna State

ACKNOWLEDGEMENTS

Development of the Kaduna State Women's Economic Empowerment (WEE) Policy – and Action Plan is a milestone achievement, made possible through the collective effort and dedication of numerous stakeholders. First, we would like to express our deepest gratitude to His Excellency, the Governor of Kaduna State, Senator Uba Sani, for his unwavering commitment to advancing gender equality and empowering women and girls. His visionary leadership has created an enabling environment for policies that promote women's economic participation and well-being.

We are grateful to various Ministries, Departments, and Agencies (MDAs), including the Ministry of Agriculture; the Ministry of Health; and the Ministry of Finance, for their collaborative efforts in aligning their sectors with the WEE agenda.

This policy would not have been possible without the invaluable contributions of the development Research and Project Centre (dRPC), which took the lead in catalysing this process and supported the eight-month engagement as a strategic partner of the Kaduna State Government; as well as Dev-Afrique Development Advisors (team led by Mr Godson Oghenechuko), which provided technical and drafting support to the TWG, the National Institute for Policy and Strategic Studies (NIPSS), the World Bank, other partners, and dRPC's Lead Consultant, Prof Hauwa'u Evelyn Yusuf, who must all be recognized for the technical expertise and commitment they brought to the process. We appreciate their support in ensuring that the voices of women from various sectors and communities were included.

Special thanks go to the traditional rulers and religious leaders, whose involvement and endorsement of gender equality have been key in mobilizing community support for women's empowerment initiatives. The participation of civil society organizations, women's cooperatives and associations must also be acknowledged.

Finally, we acknowledge the hard work and dedication of the women and girls of Kaduna State, whose aspirations and resilience inspire this policy. This document is a testament to their potential and the commitment of all stakeholders to ensure their economic empowerment and inclusion.

We look forward to the continued collaboration and collective action required to achieve the goals set out in this policy, and to making Kaduna State a model for women's economic empowerment in Nigeria.



Dorcas Inti Benjamin Tanko
Permanent Secretary,
Ministry of Human Services & Social Development, Kaduna State

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Abbreviations and Acronyms

AfDB	African Development Bank
ALCCMS	Federal Department of Agricultural Land & Climate Change Management Services
BOA	Bank of Agriculture
BOF	Budget Office of the Federation
BOI	Bank of Industry
CAC	Corporate Affairs Commission
CBN	Central Bank of Nigeria
CBOs	Community-Based Organisations
CEDAW	Convention on the Elimination of All Forms of Discrimination Against Women
CSO	Civil Society Organization
dRPC	development Research and Projects Centre
EFInA	Enhancing Financial Innovation and Access
FAO	Food and Agricultural Organisation
FGN	Federal Government of Nigeria
GBV	Gender-Based Violence
GE	Gender Equality
GRB	Gender Responsive Budgeting
GRP	Gender Responsive Procurement
HLAC	High-Level Advisory Council on Support to Women and Girls
HOS	Head of Service
ICT	Information Communication Technology
ILO	International Labour Organisation
IMF	International Monetary Fund
KACSC	Kaduna Civil Service Commission
KADPBC	Kaduna State Budget & Planning Commission
KADSEMA	Kaduna State Emergency Management Agency
KADEDA	Kaduna State Enterprise Development Agency
KADGIS	Kaduna State Geographical Information Services
KADIPA	Kaduna Investment Promotion Agency
KADPPA	Kaduna State Public Procurement Authority
KADSWEF	Kaduna State Women Empowerment Fund
KDSG	Kaduna State Government

MBIT	Kaduna State Ministry of Business, Innovation and Technology
MDA	Ministries, Department and Agencies
MHSSD	Ministry of Human Services and Social Development
MNCH	Maternal, Neonatal, and Child Health
MSME	Micro, Small and Medium Enterprises
MSMEDF	MSME Development Fund
MTNDP	Medium-Term National Development Plan
NAICOM	National Insurance Company
NALDA	National Agricultural Land Development Authority
NBS	National Bureau of Statistics
NCWD	National Center for Women Development
NEC	National Economic Council
NERC	National Electricity Regulatory Commission
NFWP	Nigeria for Women Project
NIRSAL	Nigeria Incentive-Based Risk Sharing System for Agricultural Lending
NITDA	National Information Technology Development Agency
NPC	National Population Commission
NSE	Nigeria Stock Exchange
PAWED	Partnership for Advancing Women in Economic Development
PENCOM	Pension Commission
PFM	Public Financial Management
REA	Rural Electrification Agency
SARCs	Sexual Assault Referral Centers
SDG	Sustainable Development Goals
SEEP	Education Sector Strategic Plan
SGBV	Sexual and Gender Based Violence
SHLAC	State High-Level Advisory Council
SMART	Specific, Measurable, Achievable, Relevant, Time-bound
SME	Small and Medium Enterprises
SMEDAN	Small and Medium Enterprise Development Agency of Nigeria
SON	Standards Organisation of Nigeria

STEM	Science, Technology, Engineering and Mathematics
TWG	Technical Working Group
WAG	Women Affinity Group
WASH	Water Supply, Sanitation and Hygiene
WB	World Bank
WEC	Women Economic Collectives
WEE	Women's Economic Empowerment
WEF	World Economic Forum
WFI	Women's Financial Inclusion

BRIEF PROFILE OF KADUNA STATE

Kaduna State, located within the North-west geo-political zone of Nigeria, has the historical distinction of being referred to as the capital of Northern Nigeria. Kaduna State was created in 1987 with extraction and separation of the former Katsina Province from the contiguous territory. Despite the separation of Katsina State from greater Kaduna, Kaduna State is the fourth largest state in the Federation and the third most populous state in Nigeria. The state is often referred as the Center of Learning.

The state shares boundaries with Niger State to the west, Zamfara, Katsina and Kano States to the north, Bauchi and Plateau States to the east and the Federal Capital Territory and Nasarawa State to the south. Kaduna State lies between Latitude 10.3764°N and Longitude 7.7095°E. The total landmass of the State is estimated at 46,020 sq. km. This makes Kaduna the 12th largest State in Nigeria by landmass. Kaduna State experiences tropical continental climate with two distinct seasonal weathers - dry and rainy seasons.

Population projections from the 2006 national census, based on an annual growth rate of 2.47%, finds that Kaduna State has a population of 9,484,870 as at 2024. The table below shows that males slightly outnumbering females in the total Kaduna State population, making up approximately 50.6% of the population compared to 49.4% for females. The age distribution shows that a substantial portion, 46.1% consists of children aged 0-14, reflecting a youthful population. The working-age population, defined here as ages 15-64, comprises the largest segment at 51.0%, while the elderly population (65+ years) is the smallest group, representing just 2.9% of the total.

This age structure suggests a population with a significant dependency ratio, as nearly half are below the age of 15, placing potential demands on social and economic resources, particularly in education and health services for young dependents.

Table 1: Kaduna State Population by age ranges and gender as at 2024

Category	Population (2024)	Percentage of Total
Total Population	9,484,470	100%
Male Population	4,799,344	50.6%
Female Population	4,685,526	49.4%
Age 0-14	4,376,319	46.1%
Age 15-64	4,838,232	51.0%
Age 65+	270, 319	2.9%

The cultural composition of the State can be seen from the linguistic and ethnic groups of Kaduna State comprising largely of: Gbagyi, Hausa, Fulani, Gwong, Atuku, Bajju, Atyab, Gure, Ninkyop, Gong, Atyap, Bajju, Ninkyob, Kurama, Koro, Mada, Moro'a, Atakar and Agworok ethnic communities.

Kaduna State is a major economic hub in the region, it is a trade centre and transportation axis to nearby agricultural areas and states. The population of women, infants and children also suggest a high level of dependents and vulnerable groups in the State.

Politically, the State has three Senatorial Zones - Kaduna North; Kaduna Central; and Kaduna South, with 23 Local Government Areas. Kaduna State is one of Nigeria's top subnational economies. This is because of its wealth and diversity of natural resources positioning the State as a top producer of high-demand cash and food crops. The State has enormous potential for extractive industries and farming, taking advantage of main roads and railroad lines that have run through the nation since colonial times. Thus, the State often acts as a gateway connecting Northern and Southern Nigeria - offering a crucial platform for delivery of food supplies to different regions of Nigeria, as well as nations like Ghana, Niger, Cameroun, and the Republic of Benin.

In terms of cash crops for export, Kaduna State produces cotton, ginger, shea nuts, garlic and peanuts (groundnuts) for export. Other cash crops for in-country consumption include peppers, vegetables grown in the riverine floodplains, brown sugar processed locally from sugarcane, onions, and soybeans. Tobacco is also a major cash crop around Zaria (where cigarettes are made), and sorghum is utilized by the brewery industry in Kaduna town. The livestock industry is also significant with Kaduna producing cattle, chickens, guinea fowl, and sheep are raised, and hides and skins are tanned for export.

As noted by the Kaduna State Bureau of Statistics, the Gross Domestic Product (GDP) for Kaduna State in 2019 was projected at N3.19 trillion, compared to N1.93 trillion in 2016. The nominal GDP growth rate stood at 15 per cent (2016), fell to 2.7 per cent (2017) before rebounding in subsequent years (8.65 per cent in 2018 and 10.38 per cent in 2019).

Between 2016 and 2019, the highest increase in growth rate was 5.95 per cent points (2018), while the lowest was -12.3 per cent points (2017). The major growth drivers in 2019 were agriculture (crop production), information and communication (telecommunications), trade, public administration, and professional, scientific, and technical services.

Social Environment of WEE in Kaduna State

The most recent Annual School Census (ASC) 2021/2022 Report shows that the combined public and private Primary School enrolment stood at 2,111,969 learners. From this number 1,035,829 were girls which constituted 49% of the combined enrolment; and 51% were boys. The combined public and private JSS enrolment stood at 374,000 learners. From this number, 183,347 learners were girls, constituting 49% of the total enrolment; and 51% were boys. With an estimated 768,739, children out-of-school at the basic level of schooling in Kaduna state as at 2024, the estimates are that the State's Schooling Deprivation Rate is relatively high. The table below captures out of school children in the basic education system.

Table 2: Out of School Children in Kaduna State

Category	Percentage Out of School	Number of Children out of School
Primary School-Aged Children	31.1%	535,353
Secondary School-Aged Children	31.9%	233,386
Total Basic Education (Grades 1-9)	-	768,739

Source: Kaduna State Bureau of Statistics, published on 15 February 2024

Note: The study includes children aged 6 to 18 years who are not attending any school. "School" includes all educational institutions, including Islamic schools with government teachers, except Almajiri schools.

The table shows that Schooling Deprivation Rate for Primary School-age stands at 31.1%. By gender, the schooling deprived rate for male, and female stands at 30.0% and 32.3% respectively. Similarly, the overall Learning Deprived Rate stands at 63.3%. By gender, the leaning deprived for male, and female stands at 59.2% and 67.5% respectively. Furthermore, the overall Learning Poverty Indicator (LPI) for the State is 74.7%. By gender, Learning Poverty Indicator (LPI) for male and female are 71.4% and 78.0% respectively.

Past governments of Kaduna State in recent times have demonstrated a distinct policy shift towards free universal and compulsory education, especially for primary and early secondary education. The 2004 Universal Education Act enshrines this right, particularly at the pre-primary education level. By making education free (at least in intent) the government showed a policy commitment to equality of opportunity. This policy commitment, notwithstanding, Kaduna State continues to have large numbers of out-of-school children compared to other states in Nigeria. The girl child remains over-represented in this population (6.3m) – with nearly 2 out of 3 out-of-school children estimated to be girls. This feature is attributed to several factors such as distance of home to schools; hidden cost and levies in education; inadequate numbers of boarding schools; learning loss; inability of graduates to find jobs; the de-prioritization of education; the alternative of child, early and forced marriage; poverty; and negative social norms against girl's education.

Women in Kaduna are overrepresented in low-wage informal employment and underrepresented in formal wage employment requiring a higher level of education and specialized skills. Despite evidence that empowering women can benefit societies as a whole, women in Kaduna State, particularly those living in rural areas, do not have adequate access to financial services, healthcare, education, clean water and sanitation, or information and communication technology (ICT). All such services are critical for the state's economy to flourish. Women have historically engaged in subsistence-level enterprises, drawing innate entrepreneurial skills, knowledge, and experience that can be utilized to promote equitable growth and long-term success. The prospects for future prosperity in Nigeria, especially Kaduna State, are therefore inextricably linked to the status of its women and the state's capacity to effectively utilise their significant economic potential.

When a woman is able to make and implement financial decisions, including managing home and personal resources, and when she has access to the institutions, resources, and skills necessary for her to prosper, she is considered economically empowered. The focus of WEE is on women's capacity to be fully engaged as economic actors and to acquire access to and control over productive resources. Women economic empowerment therefore has implications for broad areas of rights including women's economic, social and political rights to participate. WEE is, therefore, in line with the Kaduna State Gender and Social Inclusion Policy 2018, the Kaduna State Social Protection Policy 2020, as well as the State's commitment to achieving SDGs 5 and 8.

Women's bargaining power within the home, their involvement in the economy, and their standard of living can all be improved by increasing their economic empowerment (UN Women, 2018). The worldwide commitment to gender equality and women's empowerment—including women's economic empowerment as a key human right and development goal, is reaffirmed by the SDGs 5 and 8. It is against this background that the Kaduna State Government domesticated the following policies: the Violence against Person Prohibition (VAPP) Law; the Gender and Child Rights Act; the Social Protection Policy; and the Equity and Social Inclusion (GESI) Policy. The state government's acceptance that women's activities play a significant role in Kaduna State's social development, has led the government to work in partnership with development partners to strengthen the social fabric of society by supporting development and implementation of such policies. These policies will undoubtedly address the challenges of gender inclusion and promote women in the state.

■ I. POLICY CONTEXT

A. State's Rising Female Population and Economic Vulnerabilities

With 51.0% of Kaduna State falling within the working population range and with approximately four and a half million of Kaduna State's working population being female, the state is challenged to support productive livelihoods for women and late adolescent girls. Kaduna State confronts these challenges in a context in which gender discrimination persists despite widely publicized campaigns calling for affirmative action in favour of women. Following the outbreak of Covid-19, the pandemic affected significantly the economy and livelihoods of women with reduction in business activities, unpaid care work, and was associated with increased rates of domestic violence. The deleterious effects of Covid-19 on economically active women is now compounded by the dual economic policy shocks of fuel subsidy removal and exchange rate harmonisation.

As noted by the Kaduna State Bureau of Statistics, the Gross Domestic Product (GDP) for Kaduna State in the state Gross Domestic Product stood at ₦3.37 trillion in 2021 (KSBS, 2022). This has increased to ₦4.37 trillion in 2022 (BudgIT, 2023). The major growth drivers of the economy in Kaduna State were found to be agriculture (crop production); information and communication; (telecommunications); trade; public administration; and professional, scientific, and technical services. The contribution of Agriculture to nominal GDP stood at 42.81%, Industry was 8.27%, and Services stood at 48.92% (KSBS, 2022)

Against this background, the Kaduna State Government is concerned about the rising number of unemployed women, the increased risks and violence they face and the resultant challenges posed to the very social fabric of society. To address this new scenario, the Kaduna State Government has fashioned out a new-found commitment to reducing the social and economic vulnerability of women and economically active late adolescent girls. The state aims to improve their means of livelihood and to position them to contribute to the state's economic growth as they also increase their productivity, develop agency within society and support their families. To do so, the WEE Policy is designed as a wrap-round planning mechanism which will bring together all current and future WEE-focused government policies, programs, projects and expenditures under one roof for effective coordination, monitoring and tracking of impact.

B. Kaduna State Gender Gaps: Women's Economic Empowerment

The economy is the most significant sector of society where gender gap is found to be most pronounced. Development practitioners argue that increased women's participation in the economy is associated with political participation and elevated social status in society. In Kaduna State, poverty and inequality persist as significant issues affecting both men and women, though these impacts are often gendered. Basic services in Kaduna State such as drinking water and electrification are limited, and these deficiencies disproportionately affect women. Access to improved drinking water stands at 43.8%, while only 48.6% of the population has access to electricity, making everyday life more challenging especially for women, who often shoulder the burden of household management (KSBS, 2022). Additionally, social protection systems cover only about 3.9% of women, indicating generally inadequate support structures (KSBS, 2022). This lack of social protection leaves vulnerable groups, including women and girls, exposed to greater economic hardship. Multidimensional poverty, which encompasses education, health, and living standards,

remains high and unequally distributed, with rural and northern areas, including Kaduna, more severely impacted.

Kaduna State SDGs Watch: The Sustainable Goals Report Development 2021 shows that 63.5% of women live below poverty in all dimensions (KSBS, [2022](#)). Girls from impoverished families take on household tasks or seek income-generating work to support their families, facing financial barriers to school despite being eligible for programs like Universal Basic Education (UBE). The indirect costs associated with education exacerbate poverty and limit opportunities for women and girls, deepening cycles of poverty within these communities. These factors contribute towards maintaining a significant gender gap in Kaduna State.

Factors that impede closing of the gender gap include child, early and forced marriage, a form of gender-based violence which is viewed by some families as a strategy to address chronic generational poverty and a way of responding to economic shocks. Early marriage has implications for the health of the mother as an early age of first birth is associated with a larger number of births with a negative impact for the health of the mother and her children. Early marriage is also associated with lower rates of secondary and indeed primary school completion rates.

Gender gaps are also pronounced in terms of land ownership in Kaduna state. While it must be noted that the pattern varies according to location, with differences in the perception of Southern and Northern Kaduna State, this phenomenon is still a feature across the state. Gender Gap in financial Inclusion is also a matter of concern. As noted by Kaduna State Bureau of Statistics (2023), despite the growing population of Kaduna State, financial exclusion continues to be a serious challenge for women particularly for women in the rural areas.

Although Kaduna State has experienced some level of economic growth in most recent years, only 25.5% of adults in Kaduna State, versus the national average of 40.1%, have bank accounts, as found in a recent survey by the Improving Financial Innovation and Access (EFInA). Also, according to the research, only 13% of women in the state have access to formal financial services, compared to 31% of men. Many issues, including restricted access to financial services in rural part of the state, low levels of financial literacy, and a dearth of financial institutions in the state, can be blamed for Kaduna State's lack of financial inclusion.

Following the removal of subsidy, Governor Uba Sani of Kaduna State signed an Executive Order on financial inclusion for one million impoverished and vulnerable people throughout the state in an effort to lessen the detrimental effects, yet, still need to be done, given the large population of chronically poor women in the state. Especially since many are unbanked, lack access to non-banking financial services, insurance, and other financial products and lack financial literacy to navigate the financial system.

Gender-Based Violence (GBV)

The phenomenon of Gender-based violence (GBV) has been a serious issue for women and girls in Kaduna. Such violence impedes gender equality and the achievement of a range of development outcomes. Experiencing violence precludes women from contributing to or benefiting from development initiatives by limiting their choices and ability to act (UN General Assembly 2006). The deprivation of women resulting from violence should be of central concern to governments and to societies at large as an intrinsic human rights issue and because of the epidemic's negative impact on economic growth and poverty reduction.

Recent evidence from the Kaduna State GBV Dashboard indicate a significant increase in the prevalence of gender-based violence (GBV) in the State. As of October 2023, the Salama Sexual Assault Referral Center, Kaduna, revealed that, 3,168 cases were reported in Kaduna State, in 2024. Sadly, out of this number, 220 were rape cases, while other cases reported included sexual harassment, physical, emotional and economic violence among others. Due to the highly sensitive nature of GBV offences, there are factors that often prevent survivors from reporting GBV incidence.

Such factors include stigmatization, inability of the law enforcement agents to ensure justice for GBV survivors, the perception of GBV as a family matter, and some other extraneous factors. Kaduna State's legal framework to address GBV includes the following laws: VAPP Law 2018; the Child Welfare and Protection Law 2018; and the Kaduna State Penal Code Law 2017, with the Penal Code Law 2017 being the most applied. Kaduna State's Violence Against Persons (Prohibition) Law, 2018 requires updating to make provision for the offence of rape and violence against persons committed by state actors.

Kaduna State maintains various GBV reporting and referral channels and platforms, including government entities such as the Ministry of Human Services and Social Development; the Ministry of Justice; law enforcement agencies; religious and traditional institutions; and CSOs/ NGOs. However, the concentration of service providers in urban areas limits rural and remote area access to these services. Moreover, the resultant delays in arraigning accused perpetrators discourage victims/survivors from pursuing prosecutions and enable offenders to evade justice. There are also instances where both formal and informal systems do not recognize specific acts as GBV and they are inadvertently perpetuated.

Kaduna State operates five Sexual Assault Referral Centres (SARCs) across its three senatorial districts, with regional distribution of three in Kaduna Central and one each in Kaduna North and South Senatorial districts. These centres provide victims/ survivors of sexual assault with free medical services, psychosocial counselling, and legal services. The state also maintains a transit shelter, offering temporary housing and counselling services for GBV survivors.

The Kaduna State Womanity Index (GBV Ranking) (2023) noted that, there is low awareness and limited understanding of GBV laws and policies among citizens and stakeholders responsible for their enforcement. There are also insufficient structures in place for the implementation of laws and policies; coupled with the fact that many GBV laws creates loopholes for perpetrators to evade stricter penalties. Insufficient GBV support facilities and non-uniform distribution of existing ones; high dependence on CSOs and NGOs for GBV support service provisions are also limiting factors.

In order to increase awareness among a diverse range of age groups and in both urban and rural areas, the government is working with non-government women-led organizations to translate and distribute simplified versions of the GBV laws into indigenous languages. Additionally, advocates call for budgetary allocations for infrastructure and systems that facilitate the enforcement of GBV-related laws and policies to be increased.

Agriculture

Agriculture is the mainstay of Kaduna's economy contributing over 42.8% to the state GDP, with a majority of the population engaged in farming (KSBA, 2022). Women play a significant and evolving role in Kaduna's agricultural sector, participating as both small-scale farmers and labourers in various agricultural processes. Traditionally, women have been engaged in planting, weeding, harvesting, and processing, often carrying out multiple tasks simultaneously. Their roles have expanded with the growth of the agro-processing industry, where they contribute to value-added services such as grinding, packaging, and distribution (KSPA, 2021). Despite the cultural and social challenges that often limit their access to resources, women have shown resilience and adaptability, becoming essential to the agricultural workforce in Kaduna State. Study has shown that 67% of women in the agricultural sector in the state were non - members of the cooperative. Structural challenges and traditional norms often restrict their ability to participate in decision-making processes both at the household and community levels.

Although women contribute significantly to crop production and various farming activities, they frequently encounter limitations in access to land, credit, and modern farming tools, all of which hinder their productivity (AFEX, 2022). According to data from the Kaduna State Agricultural Policy, these limitations have historically resulted in lower productivity rates among female farmers compared to their male counterparts (KSPA, 2021).

C. The WEE Policy Gap in Kaduna State

While several steps have been taken in the past by previous Kaduna State governments to support women in business and reduced poverty faced by women through social protection policy, including the VAPP Law, and financial inclusion programs, no specific policy has directly and exclusively addressed women's economic empowerment. No prior policy has sought to bring all existing policy, program, project and financing initiatives under one omnibus coordinating policy roadmap. Previous policies have not linked financial exclusion and credit unavailability with shifting gender norms and prior policies have not linked prevention of GBV and women's economic empowerment.

These are the gaps that this current policy identified in a direct and measurable manner, these are also the gaps that this WEE Policy aims to address in Kaduna State.

II. RATIONALE OF THE STATE POLICY

A. WEE As a Pathway to Economic Stability and Gender Equality

The Kaduna State Government recognises the proven linkage between women's economic empowerment, the economic resilience of communities and households, and the macroeconomic and financial stability of the state. Empowering women to reach their full economic potential, not only contributes to achieving the key goal of reducing gender inequality in a current generation but also has implications for future generations as young girls learn from models of female success and aspire to also achieve. Conversely, the economic disempowerment of women, teaches future generations of adolescent girls to under-aspire and underachieve in education, employment and in the family.

A situational analysis of the poverty conjuncture faced by women in Kaduna State reveals that the negative legacies of Covid-19 have combined with current economic policy shocks and the protracted crisis of bandit incursions into about four agricultural local governments thereby reducing their access to arable land for cultivation in safety. Women have responded by shifting to the services sector; by selling of assets; by incorporating more and more of their children, especially girls into the production value chain of goods and services in industries attracting lesser profit. Despite this reality, women are still anchoring families, paying school fees, providing meals and supporting extended family members.

Kaduna State Government recognizes that this current poverty conjuncture is unprecedented with deleterious impacts for all the vulnerable and poor of the state, especially women and the state government is committed to addressing this situation. The WEE policy provides an overarching framework for the government to align and harmonizing all current and future initiatives which aim to provide economic succour to women and late adolescent girls for improved coordination, efficiency and impact. In this regard, the WEE policy becomes an invaluable tool in the quest to achieve the state government's vision for poverty reduction with a focusing on gender equity.

B. WEE Policy: Foundational Assumptions and Principles

The Kaduna WEE Policy and Action Plan is rooted in 5 key assumptions and 10 core principles that shape its approach to achieving gender equality and sustainable development. These foundational elements guide the policy framework and its implementation strategy:

A.) Assumptions:

1. Reducing Poverty and Promoting Sustainable Development is contingent on Women's Economic Empowerment: Economic growth is directly linked to the participation of women in the economy. Empowering women economically is not only a matter of fairness but also an essential strategy for poverty reduction and sustainable development. Without integrating women fully into the economy, the state's development potential remains untapped and suboptimal.

2. Addressing Violence Against Women is pivotal for achieving Economic Emancipation: Economic empowerment provides an option and path away from dependence, lack of agency and subjugation. Women's participation in the economy and their successes create a demonstration effect and offers models of alternatives to situations where GBV, including child marriage, is institutionalized by gender norms.

As an economic policy, the WEE Policy is also a GBV-facing instrument as it provides women with a pathway to negotiate improved social standing and value from the family, the community and the society.

3. **Discrimination and Gender Inequality Impede Women's Advancement and Participation in the Economy:** Gender-based discrimination in areas such as education, employment, and finance blocks women's ability to contribute to and benefit from economic activities. The WEE policy assumes that addressing systemic gender biases is a critical step toward enabling women's full participation in the economy.

4. **Women Have the Power to Propel Development and Economic Prosperity:** This assumption is based on a notion of innate abilities and a desire for negotiating agency. The assumption here is that women, when given equal opportunities, can drive social and economic transformation. Their involvement in various sectors can enhance productivity, innovation, and inclusive growth. The policy is built on the assumption that investing in women is a key driver of state-level economic progress.

5. **Active Involvement of Women is Necessary for Inclusive Economic Growth and Development:** While women's participation is necessary for the growth of an economy, this assumption holds that intentional efforts and strategies to catalyse active engagement is required for sustainable and gender transformative economic development.

2. Principles:

- a. **Human Rights and Gender Equality:** The policy is built on the principle that women's economic empowerment is a fundamental human right. Gender equality must be central to all economic policies and initiatives to ensure that women have equal access to opportunities, resources, and benefits.
- b. **Participation and Inclusivity:** Ensuring that women from all social, economic, and cultural backgrounds are actively involved in shaping economic policies and programs is crucial. The principle of inclusivity emphasizes that the policy must cater to the needs of the most marginalized women, including those in rural or underserved communities.
- c. **Self-determination and Autonomy:** The WEE policy promotes the idea that women should have control over their own economic choices and opportunities. Empowering women means providing them with the tools and resources to make decisions about their own lives and economic futures.
- d. **Equitable Treatment and Sustainability:** Policies must ensure that women are treated equitably across all sectors and that resources are distributed fairly. Sustainability in economic empowerment means creating long-term solutions that can continue to support women's progress without creating dependency.
- e. **Cooperation and Joint Venture:** Effective economic empowerment requires collaboration across various sectors — government, private sector, civil society, and international partners. The principle of cooperation highlights the need for multi-stakeholder engagement to ensure resources are mobilized effectively and goals are aligned.
- f. **Flexibility and Contextualization:** The policy must be adaptable to the unique contexts of women in Kaduna State. Recognizing the diversity of challenges women face—whether geographic, cultural, or economic—ensures that programs and policies are relevant and responsive to their multiple and overlapping needs to be free of GBV and for the removal of barriers to negotiate, value and recognition.

- g. Evidence-based Decisions: All interventions should be guided by reliable data and research to ensure their effectiveness. The policy prioritizes evidence-based decision-making to measure impact, adjust strategies as needed, and ensure that outcomes lead to tangible improvements for women.
- h. Transparency and Accountability: Transparency in the design, implementation, and monitoring of the policy is vital to build trust and ensure that all stakeholders are held accountable. This principle demands clear reporting mechanisms and the establishment of metrics for tracking progress.
- i. Diversity and Intersectionality: Recognizing the diversity of women's experiences—whether based on age, disability, ethnicity, or socioeconomic status—is key to ensuring that the policy addresses intersectional issues. The principle highlights the need for customized approaches that consider multiple layers of disadvantage.
- j. Sustainable Long-term Commitment: The policy commits to long-term solutions that go beyond short-term fixes. A sustained commitment from all levels of government and society is necessary to ensure that women's economic empowerment is not only achieved but maintained across future generations.

C. State WEE Policy Domestication Consultative Process and Meetings

An 8-Step Policy Domestication Process was followed in line with the dRPC's Policy Adaptation for Sustainability Model:

- On 16th April 2024, the development Research and Projects Centre (dRPC) and the National Institute for Policy and Strategic Studies (NIPSS) launched - The domestication of the Women's Economic Empowerment Policy in Nigeria project – under the auspices of the then Honourable Minister of Women Affairs. In attendance were 8 Commissioners of Women Affairs representing all the 6 geopolitical zones, with Kaduna State along with Kano State selected as representative of the Northwest. On 29th April 2024, following the 16th April launch, a high level dRPC/NIPSS delegation, led by Professor Linda Kwon-Ndung, Chief Operating Officer of the Gender Centre of the National Institute for Policy and Strategic Studies (NIPSS), met with the Honourable Commissioner of Human Services, Hajiya Rabi Salisu in Kaduna to follow up on the commitment of the state to domesticate the policy.
- On 15th May 2024, the Honourable Commissioner of MHSSD constituted an 18-member committee drawn from the MHSSD; Justice; State House of Assembly; Agriculture; and nominees from academia; civil society organisations; faith-based women's organisations; and the media to commence the journey of developing a consultative and adapted policy on women's economic empowerment for Kaduna State. The committee was then sworn in on 30th May 2024, by the Permanent Secretary, MHSSD, Mrs Docas Benjamin Tanko, and a WEE policy socialisation retreat was conducted on the same day.
- A wider socialisation workshop to educate civil society organisations in Kaduna State was organised on 20th June 2024, as part of strategies to increase the salience of the policy and provide context and reason why the state needs to domesticate it. Over 30 civil society organisations, mostly women-led, participated in the workshop.

- On 28th June 2024, a one-day statewide workshop was organized, with participants drawn from the three senatorial zones. Participants included traditional and religious leaders, women-led groups, faith-based women's organisations, women-led small and medium business owners, private sector groups, media, and relevant government officials. The workshop was part of a continuous input collection process designed to ensure all state segments are engaged in the domestication process.
- On 8th July 2024, the 18-member Technical Working Group met to review the progress with the consultants (from dRPC and Dev-Afrique) supporting them as part of the domestication process. Five subcommittees were then set up from the 18 members to review the five core pillars of the policy as agreed by the different sectors of the policy contributors. The five subcommittees were given until 17th September to represent their input.
- On 17th September 2024, another workshop was organised by the TWG, MHSSD and partners to explore the intersectionality between Women's Economic Empowerment and Gender-Based Violence as part of the realisation and advocacy to mainstream GBV considerations into the Kaduna State's WEE policy.
- By 21st September 2024, the five subcommittees presented their inputs, which were collated by the dRPC's lead Consultant, Professor Hauwa'u Evelyn Yusuf and Dev-Afrique's Godson Ogheneochuko, into a draft that was presented to the MHSSD for further review before it was presented to the TWG for validation.
- Two significant workshops were held: the first and second validations. First by the TWG members for a line-by-line review and edits and the second by a statewide stakeholders' validation held on the 16th October 2024, after which the final copy was presented to the state's Executive Council by the Hon. Commissioner, MHSSD.

III. POLICY GOALS AND SCOPE

A. Policy Goals and Objectives

Table 1 below outlines targeted SMART (Specific, Measurable, Achievable, Relevant, Time-bound) goals for Kaduna State from 2024 to 2028. Each goal is broken down into measurable objectives.

Table 1. Target Smart Goals for Kaduna State 2024-2028

Overarching Goals	Kaduna State aims to be the foremost state in domesticating the National WEE Policy in line with its people's culture, tradition, and beliefs. As a commercial hub, its aim is to increase women's economic empowerment through an increase in women's participation in the labour force and women-owned businesses by 33 percent by 2027 and subsequently increase by 20 percent by 2028 through targeted programs, financial literacy, access, and strategic partnerships.
	Kaduna State aims to be model for empowering women to actively participate in the economy, thereby increasing GDP of the state and increasing the wealth of the nation, making Nigeria attain the status of one amongst the Top 90 countries on the World Economic Forum (WEF) Global Gender Gap Index by 2028.
Women's Economic Participation	Labour Force Participation: Increase female labour force participation rate to 75% by 2028
	Female Participation in Agriculture: Achieve 80% female participation in agricultural sectors by 2028.
	Women landowners to increase from 4.7% to 10% in 2024 and 10% in 2027 and to 15% in 2028
	Gender income disparity: Reduce income disparity between male and female entrepreneurs in the state from 66% to 50% by 2026, 40% by 2017 and to 30% in by 2028.
	Gender disparity in employment: Reduce the level of gap between male and female employment from 68% to 50% by 2017 and 40% by 2028.
Women's Economic Literacy and Access	Women's Financial Inclusion: Raise women's bank account ownership from 21% to 30% in 2027 and 60% by 2028
	Girl's Education: Achieve 90% enrolment rate for girls in junior and secondary education by 2027.

Structural Reforms and Resets	Economic Recovery: Achieve a 5% annual economic growth rate in sectors benefiting women with particular reference to agriculture.
	Productive Tools: Ensure that 70% of women with small farm holdings in rural areas have access to productive tools by 2027.
	Financial and Digital Literacy: Train 50% of economically active women in financial literacy programs between 2024 - 2027
	Digital Transformation: Increase women's access to digital technologies to 60% by 2027
	Support Structures: Establish at least 10 women support networks and/or cooperative structures by 2027 to provide mentoring, information and referrals for women in business.
	Follow through on existing commitments: Monitor, in collaboration with civil society organisations and community associations, and report progress on at least 5 key commitments annually
	Gender-intentional government processes: Implement gender-responsive budgeting in all sectors in line with the 2025 Call Circular and thereafter, to the end of the policy's lifespan
Gender-Based Violence	GBV cases: reduce the level of Physical or sexual or emotional violence from 59.4% to 52% by 2026, 45% by 2017 and 38% in 2018

1. Scope of the Policy

In addition to promoting social justice and human rights, economic empowerment of women also lowers poverty and supports economic growth. The complete acknowledgement and realization of women's economic rights, as well as sustainable development, will be facilitated by interventions that support women's economic empowerment.

While men and women both benefit from gender equality, structural and norms-based injustices marginalize women as economic players, so more women than men experience financial insecurity and exclusion. Therefore, the scope of the WEE policy in Kaduna State includes 5 key pillars, as well as cross cutting accelerators built around 9 key components shaping the pillars and accelerators. The implementation strategy is hinged around collaboration and complementarity of partners identified as critical stakeholders.

Thus, the scope of the WEE policy in Kaduna State is as follows:

Pillars of the Kaduna State WEE Policy

Pillar 1	Agriculture
Pillar 2	Entrepreneurship
Pillar 3	Traditional Labour Market
Pillar 4	Emerging Industries
Pillar 5	Education and Skill Acquisition

9 Key Components of the Kaduna State WEE Policy

1.	Economic participation and employment
2.	Entrepreneurship and business development
3.	Access to finance and resources
4.	Education and skills training
5.	Land and property rights
6.	Social protection and safety nets
7.	Gender-based violence and discrimination
8.	Health and well-being
9.	Digital inclusion and technology

IV. CORE SECTORAL PILLARS

A. Pillar One: Agriculture

1. Women's Role in Agriculture

Agriculture is key to the Nigeria economy in line with the non-oil policy shift and is potentially its mainstay. According to PricewaterhouseCoopers (PwC), in 2020, the agriculture sector contributes about 22 percent to Nigeria's gross domestic product (GDP) and employs 36 percent of the labour force. Over 80 percent of Nigeria's farmers are smallholder farmers, responsible for over 90 percent of Nigeria's agricultural output. Many of these smallholder farmers are women and are in Kaduna State. While there is contention on the women's labour contribution to Nigeria's agricultural output, even the most conservative estimates put it at approximately 40 percent.

Most credible analyses suggest that Nigerian women account for 70 percent of the agricultural labour force and carry out up to 50 percent of livestock rearing-related activities. However, only one in five landowners in Nigeria is female. Women farmers also produce an average 30 percent less than their male counterparts. This statistic underscores the importance of supporting these farmers, particularly in states like Kaduna, where agriculture is a major economic driver.

In Kaduna State, agriculture accounts for 42.81% of the state's Gross Domestic Product (GDP) and employs 42% of the workforce, demonstrating its significance for food security, economic stability and employment.¹ Kaduna State's agricultural landscape is particularly notable for its contributions to specific crop production; Kaduna State ranks first in ginger production, contributing an impressive 76.4% to Nigeria's total output, and also leads in maize production with 7.4% of the national yield.² These figures reflect Kaduna's strategic position in Nigeria's agricultural sector and highlight the need for continued investment and support in this area. Although the agriculture funding has increased significantly over the last few years, from N10.96 billion in 2021 to N23.41 billion in 2024, representing about 113.59%, despite this funding increase, it only represents 5% of the total budget and is far below the 10% recommended by the Malabo Declaration.

2. Gender Gaps in Agriculture

In Kaduna State, only 4.7% of women own land independently, while 2.3% own land jointly with others. A significant majority of women, 92.7%, do not own any land at all.³ A recent study conducted in the state also revealed some concerning findings regarding the participation of women in agricultural decision-making and their access to productive resources. The research showed that a significant majority of women of about 58.47%, were not actively involved in crucial farm-level decisions. This lack of involvement is particularly troubling given that women play a vital role in agricultural activities.⁴ The study uncovered that a mere 11.25% of women could adequately access the productive resources necessary for successful farming.⁵ This statistic highlights the substantial barriers and inequalities that women face in the agricultural sector, hindering their ability to contribute fully to the productivity and sustainability of the industry. The study also examined the level of satisfaction derived by women from their involvement in agriculture.

¹ <https://www.thisdaylive.com/index.php/2024/08/12/kaduna-gov-commences-distribution-of-fertilizer-to-farmers/>

² https://afchub.org/documents/1601556952State%20in%20Focus-Kaduna%20State_.pdf

³ NDHS 2018

⁴ <https://www.ajol.info/index.php/jard/article/view/66819>

⁵

The findings suggest that this satisfaction is directly correlated with the size of the household farm and the proportion of farm income that reaches them. This indicates that when women have more control over land and a greater share of the financial benefits from their labour, their satisfaction and motivation to engage in agriculture increases.

In the state, there are currently 77,780 registered AFEX farmers, with the majority concentrated in the Saminaka and Pambegua areas within Lere Local Government Area (LGA). Of this group, approximately a quarter are female farmers, while the majority are male. ⁶The demographic composition of these farmers shows that more than half are middle-aged, with youths and older adult farmers constituting 36% of the total. A study conducted in Sabon-Gari and Giwa LGAs revealed that around 70% of women farmers engage in subsistence farming, focusing primarily on producing enough food to meet their families' needs rather than for commercial purposes. ⁷This highlights the gender imbalance in the agricultural sector, with women more likely to be involved in small-scale, subsistence farming, while men dominate larger-scale, commercial agriculture.

3. Access to Finance and Agriculture Inputs

Credit is a critical resource for all farmers especially women farmers because their production activities are often seasonal. A considerable lag occurs between the time they incur costs and the time they can generate income from their produce. Nigeria's women farmers receive less than 10 percent of the credit offered to small-scale farmers. They are discouraged from applying for formal loans because of the complexity of the administrative process, unsuitable loan sizes, and credit rates. According to the National Bureau of Statistics, in 2007, some 20,098 men accessed loans compared to 8,550 women.

Difficulty accessing vital agricultural inputs such as improved seedlings, fertilizers, pesticides, and machinery is often a direct result of these women's poor financial situation. Evidence points to the extant gap in financing women's agricultural activities. For example, a 2022 estimate by ActionAid suggests that women have access to less than 23 percent of available agricultural credit facilities, about 4.8 percent of agricultural insurance; while and, only about 59 percent of them have access to land. In comparison, only 29.7 percent have control of it.

According to EFInA (2021), 25% of farmers in Kaduna have access to formal banking services, while 4% use other formal financial services outside of banks, such as microfinance institutions. Additionally, 7% rely on informal financial services, including cooperatives, savings groups, or informal lenders. However, a significant 65% of farmers are financially excluded, meaning they lack access to both formal and informal financial services. This high level of exclusion could hinder their ability to invest in essential farming inputs and improve productivity, suggesting that farmers and their dependents are more likely to face financial exclusion compared to other population segments.⁸

6 https://afchub.org/documents/1601556952State%20in%20Focus-Kaduna%20State_.pdf

7 <https://www.ajol.info/index.php/jard/article/view/66819>

8 <https://efina.org.ng/wp-content/uploads/2024/01/Access-to-Financial-Services-in-Nigeria-2020-Kaduna-Deep-Dive-presentation.pdf>

9 <https://www.idosr.org/wp-content/uploads/2021/12/4.IDOSR-JBESS-62-34-47-2021.-OK.pdf>

10 -World Bank. 2022. Closing Gaps, Increasing Opportunities: A Diagnostic on Women's Economic Empowerment in Nigeria. © Washington, DC: World Bank.

<http://hdl.handle.net/10986/37225>

Another study examining gender disparity in farmers' access to agricultural credit in Southern Kaduna agricultural zone found significant differences between male and female farmers. Key findings show that access to credit among women farmers is influenced by various factors, including age, marital status, education level, family size, farm income, occupation outside farming, labour costs, and household expenditure⁹

Gender differences in the use of agricultural inputs are a key driver of the gender productivity gaps. Male farmers use over 8 times more fertilizer and 50 percent more herbicide per hectare than their female counterparts, suggesting that equalizing input use could significantly increase female productivity. Women farmers also face challenges using productive labour. When they hire male labour, it is less productive than when men hire male labour. Several mechanisms may drive the labour productivity gap: female plot managers may not have time to effectively supervise workers; male labourers working for a woman supervisor may exert lower effort; and women may lack resources to hire more productive workers.¹⁰

4. Access to Information and Extension Services

Accessing information and training is another prominent constraint women face in agricultural production. Women's participation in farmer training is often low due to the lack of awareness, illiteracy, lack of formal education, societal barriers, and lack of transportation facilities. Also, biased cultural norms limit some women from accessing ICT. Women are also short-changed in agriculture extension services because the inadequacies and shortages in the sector meant that what is available are reserved for men. Only 3 percent of women plot managers in the North participated in extension services, relative to 20 percent of men. This is despite high returns to extension services in the North: plot managers that participated in extension activities within the last year had 18% higher productivity. The low extension activity participation rates for women may be attributable to several factors: (i) current extension services may focus on crops predominantly farmed by men; (ii) extension activities may be run by men with cultural norms precluding women participating; or (iii) current outreach activities may target predominantly male social networks.¹¹

The study investigated the factors affecting women farmers' participation in agricultural extension activities in Kaduna State, revealing that a significant majority (67%) of women were not members of cooperatives. Among the various extension services offered, crop-related activities were the most prevalent. Furthermore, 57% of the women reported having quarterly contact with extension workers, while approximately 48% actively engaged in extension activities. In a related study by Omale (2019), it was found that none of the surveyed women had access to formal forest extension services, although they participated in informal environmental conservation efforts. Their involvement in tree replacement initiatives was notably low at 28%, and compliance with forest laws was minimal, with a compliance score of just 0.9. This indicates a lack of adherence to regulations and poor knowledge of forestry laws, including an unawareness of endangered species.¹²

6 https://ajchub.org/documents/1601556952State%20in%20Focus-Kaduna%20State_.pdf

7 <https://www.ajol.info/index.php/jard/article/view/66819>

8 <https://efina.org.ng/wp-content/uploads/2024/01/Access-to-Financial-Services-in-Nigeria-2020-Kaduna-Deep-Dive-presentation.pdf>

9 <https://www.ajol.info/index.php/jard/article/view/66819>

The primary barrier identified for these women was limited access to forest extension services, compounded by inadequate provision of seedlings for forest regeneration. In terms of support, Kaduna State had only 200 extension agents in 2018/2019, resulting in an extremely high extension agent-to-farmer ratio of 1:4500 in 2018 and 1:7650 in 2019, far exceeding the target ratio of 1:1000 established by KADA. This shortage is insufficient to meet the needs of millions of smallholder farmers across the state. Additionally, all 23 local government areas (LGAs) have extension desk officers who require training to enhance their effectiveness in supporting women farmers (KSPA, 2021).

5. Exogenous Shock: Climate Change

Climate change exacerbates existing gender inequities and has a greater impact on women and girls as a result of their increased vulnerability, both economically and socially.¹³ Various studies in Kaduna point to the increasing and unequal impacts of climate change on women's livelihoods. A study by Onuh (2023) examining the effects of climate variability on the milk business of Fulani women in Kaduna State, Nigeria, found that drought has a significant negative impact, reducing milk production by 18.3%. This finding highlights the vulnerability of pastoral livelihoods to climate change, particularly for women.¹⁴ Climate change awareness is increasing in the state, with a significant majority of both women (85.7%) and men (74.3%) reporting recent recognition of its impacts. However, this growing awareness is accompanied by a potential lack of preparedness.¹⁵

Key concerns expressed include late rainfall, declining vegetation cover, decreased crop yields, increased production costs, and reduced livestock productivity (FAO, 2015). Women, in particular, are disproportionately affected, spending significantly more time fetching water for domestic use. Policy interventions must address these challenges by promoting climate change adaptation strategies, investing in sustainable agriculture practices, and ensuring equitable access to water resources, particularly for women.

Some of the climate change-related challenges faced by female and male farmers include rising sea temperatures, fluctuation in weather patterns, and flooding. Studies also point to the destruction of women's farmlands, loss and failure of crops, and increase in crop diseases as climate change factors that influence food insecurity and contribute to a reduction of income. Climate change escalates social, political and economic tensions in fragile and conflict-affected settings (World Bank, 2023)¹⁶ It will be important to ensure an intersectional approach is taken when addressing the needs of women in the agricultural sector, while still not neglecting the fact that climate change will affect women across other economic sectors.

6. Grassroots Perspectives on Agriculture

Kaduna women small holder farmers consistently cite several systemic barriers that hinder their ability to fully participate in the agriculture sector (Fadlullah, 2019; Ganiyu et al, 2021; Okonkwo et al 2021).

10 - World Bank. 2022. *Closing Gaps, Increasing Opportunities: A Diagnostic on Women's Economic Empowerment in Nigeria*. © Washington, DC: World Bank. <http://hdl.handle.net/10986/37225>

11 - World Bank. 2022. *Closing Gaps, Increasing Opportunities: A Diagnostic on Women's Economic Empowerment in Nigeria*. © Washington, DC: World Bank. <http://hdl.handle.net/10986/37225>

12 <https://manuscripts.springjournals.net/full-articles/springjournals.net/jaer/articles/index=19omaleetal2.pdf?view=inline>

13 <http://www.weforum.org/agenda/2022/06/explainer-how-inequality-and-climate-change-are-interconnected>

The lack of access to critical farming inputs (seeds, fertilizers), land, agriculture financing, farming technologies/mechanization, and markets – which are emphasized in the literature also feature prominently in grassroots women’s feedback on their participation—or lack thereof—in the agriculture sector. Studies also shows that hat societal norms play a major role in hindering their access to government-provided farming inputs, as men and boys tend to be prioritized in distribution (Francis 2016; Lukman and Abdulkareem 2021). The rise of “political farmers” also hinders women from accessing the benefits of agriculture-focused empowerment programs. Research findings from the Partnership for Advancing Women in Economic Development (PAWED) project implemented by dRPC and funded by the Bill and Melinda Gates Foundation identified six clusters of negative gender norms impacting on women farmers’ vision for the sector and their plans to remain at status quo and/or to scale.

7. State Policies and Commitments

I. Kaduna State Development Plan 2021-2025

The state government commits to boost employment for women and youth who are socially excluded, increasing their participation from 15% in 2021 to 35% by 2025. This initiative focuses on realizing and harnessing the full potential of both youth and women. Additionally, the government plans to enhance annual activities specifically designed to improve women’s capabilities and health status by 10% by 2025. To further support this agenda, economic empowerment initiatives will be implemented through skills acquisition programs targeting women, youth, and vulnerable groups.

II. Kaduna State Policy on Agriculture (2021 – 2025)

The Kaduna State Policy on Agriculture emphasizes sustainable agricultural development, food security, and economic growth, with a focus on inclusivity. Women play a crucial role in this policy, as they are encouraged to participate in various aspects of agriculture, from farming and processing to marketing and decision-making. Part of the policy objective are to promote gender inclusiveness and governance, women empowerment and participation, support for female extension workers, access to resources and technology, and monitoring and evaluation

III. Kaduna State Gender Policy in Agriculture

Kaduna State Government has also developed the Kaduna State Gender Policy in Agriculture to ensure gender considerations in the planning, programming, budgeting, and implementation of agricultural programs, ensuring that women have equal access to and control of productive resources and opportunities. In March 2023, stakeholders validated the Kaduna State Gender Policy in Agriculture, which aims to address gender inequality in agricultural practices¹⁷. This policy recognizes the critical role of women in agriculture and seeks to empower them through access to Land and Resources; implementation of skills acquisition programs aimed at improving women’s agricultural practices and economic independence and addressing socio-cultural norms¹⁸.

¹⁴ <https://acjoi.org/index.php/aku/article/view/3279>

¹⁵ <https://www.fao.org/family-farming/detail/en/c/327035/>

¹⁶ *World Bank Document*

IV. Kaduna State 2024 Climate Change Policy

The Kaduna State Climate Change Policy of 2024 represents a significant advancement in addressing climate change challenges in the region. This comprehensive 10-year policy prioritizes low-carbon, climate-resilient, and gender-responsive development. Governor Uba Sani highlighted its pioneering nature in northern Nigeria and alignment with the National Climate Change Policy. Developed through extensive consultations, the policy focuses on emission reduction, climate resilience, and integrating climate considerations into state planning. A key feature is its commitment to gender-responsive climate action, recognizing the crucial role of women in agriculture and environmental management.¹⁹

8. Collaboration to Achieve Priority Policy Objectives²⁰

To further improve economic outcomes for women in the agriculture sector, the Kaduna State Government shall work with women's cooperatives, livelihood associations, women farmers' associations, the private/social sectors, and international development partners and civil society groups, to reduce the barriers to women in agriculture, strengthen the resilience and capacity of women in agriculture through the following strategies:

Table 4: Collaborations to achieve Policy Objectives in Agriculture

Strategic Goals	Lead MDAs
1.1 Improve women smallholder farmers' access to agricultural financing and markets.	<ul style="list-style-type: none"> • Ministry of Agriculture • Ministry of Finance • KADPBC • MBIT
1.2 Drive women smallholder farmers' access to high quality, climate-resistant inputs.	<ul style="list-style-type: none"> • Ministry of Agriculture • Ministry of Environment • KADSEMA
1.3 Establish pathways for moving women into more high value crop and livestock value chains.	<ul style="list-style-type: none"> • Ministry of Agriculture • Kaduna State Livestock Regulatory Authority
1.4 Make the design of government agriculture extension services more gender intentional.	<ul style="list-style-type: none"> • Ministry of Agriculture

¹⁷ <https://developmentdiary.news.blog/2023/03/04/stakeholders-validate-kaduna-state-gender-policy-in-agriculture/>

¹⁸ <https://www.facebook.com/leadsnigeria/videos/kaduna-state-stakeholders-meeting-on-the-review-and-validation-of-the-draft-kadu/774323496996257/>

¹⁹ [Kaduna gov okays climate change policy, others \(punchng.com\)](https://www.punchng.com/kaduna-gov-okays-climate-change-policy-others/)

²⁰ The implementation of the priority policy objectives throughout this Policy will further be elaborated in the Appendix: Action Plan and Implementation Guide.

<p>1.5 Provide access to labour-saving agriculture tools and mechanisation.</p>	<ul style="list-style-type: none"> • Kaduna State Agricultural Development Agency • MBIT • Ministry of Agriculture
<p>1.6 Prioritize reform of the land tenure system, with a focus on access and land ownership for women.</p>	<ul style="list-style-type: none"> • State Executive Council • Kaduna State Ministry of Justice • Local Governments • Kaduna State Agricultural Development Agency • KADGIS
<p>1.7 Leverage emerging technology platforms to scale women's agricultural success.</p>	<ul style="list-style-type: none"> • Kaduna State Agricultural Development Agency • Ministry of Agriculture • MBIT
<p>1.8 Leverage women's affinity groups (WAGs) as a platform for: driving access to agriculture financing, information, and markets; and access to quality and relevant information regarding agricultural policies, practices and related matters</p>	<ul style="list-style-type: none"> • Kaduna State Ministry of Finance • Ministry of Agriculture • MHSSD
<p>1.9 Structure programming to change harmful norms around women's role in agriculture.</p>	<ul style="list-style-type: none"> • MHSSD • Ministry of Agriculture • Kaduna State Media Corporation • Kaduna State Ministry of Justice
<p>1.10 Engage men to change norms around women's participation in high-value chains.</p>	<ul style="list-style-type: none"> • Kaduna State Ministry of Agriculture

Kaduna State Government is committed to collaborating with development partners, private sector players, CSOs, CBOs, Community and Faith Associations, as well as the media in implementing, tracking and achieving the Agriculture Strategic Goals.

21 The National WEE Policy

22 -World Bank. 2022. Closing Gaps, Increasing Opportunities: A Diagnostic on Women's Economic Empowerment in Nigeria. © Washington, DC: World Bank. <http://hdl.handle.net/10986/37225>

23 https://www.researchgate.net/profile/Olayinka-Adekoya/publication/368283540_International_Journal_of_Information_Practice_and_Management_IJIPM/links/63df8b3662d2a24f9202ab46/International-Journal-of-Information-Practice-and-Management-IJIPM.pdf#page=166

B. Pillar Two: Entrepreneurship

1. Women's Role in Business in Kaduna

Nigeria has the highest number of women entrepreneurs in the world – and that number is rising.²¹ According to the FATE Institute, women represent 43 percent of Nigeria's entrepreneurs and the gender gap in entrepreneurship is narrowing as more women continue to start businesses and enterprises. According to PwC, there are over 23 million Nigerian female entrepreneurs running microbusinesses alone, most of whom are in the informal sector.

The recent removal of fuel subsidies had a significant negative impact on female-led businesses in Kaduna state, with 96.90% of entrepreneurs reporting adverse effects. This highlights the vulnerability of these businesses to economic shocks and the urgent need for targeted support measures. While Kaduna State represents only 4.70% of the total female-led businesses in Nigeria, it demonstrates a notable entrepreneurial spirit, with a business birth rate of 31% among women. Despite the challenges posed by fuel subsidy removal, 88.60% of female-led businesses in Kaduna State reported growth, indicating resilience and potential for further development with appropriate support.

Women entrepreneurs in Kaduna State experience significant income disparities, earning 66% lower profits than their male counterparts. According to the NDHS 2018 report for Kaduna State, 4.8% of wives earn more in cash compared to their husbands, while 83.7% earn less. Approximately 11% of wives have cash earnings that are about the same as their husbands. Women own less capitalized enterprises– evidence suggests that if women-owned enterprises increased capital investment to equal that of male-owned enterprises, women entrepreneurs' profits would increase by 25%; most women entrepreneurs (95%) sell to the final consumer. Businesses that sell to final consumers earn 46% lower profits than those selling to other businesses/traders.²² This makes the sector a major site for WEE-focused policy and programming.

According to the Kaduna State Bureau of Statistics, women make up about 49% of the State's population. There is, however, insufficient data to assess how many female entrepreneurs operate in Kaduna State. Studies have shown that the major factors that encourage Nigerian women to start businesses are economic pressures, compounded by the need to support family income, reduce poverty, and attain personal financial growth and independence. The national scenario is consistent with the situation in Kaduna State. In addition, cultural norms in some parts of the State restrict women's aspirations for personal financial growth or independence (Yusuf et al. 2021).²³

Compared to men, women generally become entrepreneurs out of economic necessity, as opposed to perceived economic opportunity–i.e., necessity entrepreneurship. Women's business decisions are often constrained by gender-specific factors such as household-related demands and limited financial assets. These factors have major implications for how Nigerian women entrepreneurs can run their businesses—for example, the degree to which they can invest their profits.

²¹ *The National WEE Policy*

²² -World Bank. 2022. *Closing Gaps, Increasing Opportunities: A Diagnostic on Women's Economic Empowerment in Nigeria*. © Washington, DC: World Bank. <http://hdl.handle.net/10986/37225>

²³ https://www.researchgate.net/profile/Olayinka-Adekoya/publication/368283540_International_Journal_of_Information_Practice_and_Management_IJIPM/links/63df8b3662d2a24f9202ab46/International-Journal-of-Information-Practice-and-Management-IJIPM.pdf#page=166

Feedback from citizens engagement workshops conducted during development of this policy reveal that some women are expected to deliver monies in their possession or profits from their businesses to their spouses, who then determine how much the women should be left with. In some cases, those sums are only sufficient to cater to basic household needs, instead of reinvestment in the business. If the intention is to maintain a 'harmonious home, the affected women's decision-making power may have to be forfeited or repressed by the women. As a result, though entrepreneurial activity can lead to a rise in employment and economic opportunity, women in Kaduna State are less likely to achieve success and establish a sustainable pipeline of income and livelihood in this field compared to men, if the inhibiting conditions continue to prevail. To truly understand Kaduna's female entrepreneurs, it is important to grasp what motivates their engagement in the marketplace and some of the barriers that lead to divergent outcomes for male and female entrepreneurs in the country.

2. Structural and Normative Barriers

Several structural and normative barriers hinder Kaduna women entrepreneurs from reaching their full potential and scaling their businesses. These include inequitable access to education, property, credit, market information, and technology.²⁴ Business literacy and management skills are also major gaps that result in unsuccessful ventures for women entrepreneurs in state.²⁵

A lack of access to business financing and formal financial services is a common occurrence and a major barrier for women entrepreneurs in Kaduna State. High-interest rates, lack of formal business structure (including business registration), concealed administrative charges, and collateral requirements prevent women from accessing formal financial services and capital assets to sustain their business operations.

Findings from the PAWED project implemented by dRPC show that gender norms limit access, constrain women's ability to scale and play a major role in limiting the growth of women-owned businesses and ventures across Nigeria. In the business sector, male dominance is strongly encouraged, and these norms create and reinforce the impression that women are unable to thrive in the business environment. According to the 2021 EFInA report, only 21% of women in Kaduna State have the autonomy to make the final decision regarding their ability to engage in income-generating work, in contrast to 87% of men who have full decision-making authority over their participation in the workforce.²⁶

Consequently, most women participate in low-value, informal entrepreneurship that revolves around traditional family roles—usually small-scale agricultural activities or businesses in the informal sector.²⁷ Women entrepreneurs constitute only 13.6 percent of the total number of entrepreneurs in the formal sector and they occupy a low position in the value chain. Despite efforts to expand their businesses into the formal sector, most still operate within the informal sector due to an absence of education and lack of access to enhanced startup capital. Restrictions on women's mobility and interactions also lead to fewer economic opportunities for women. In some parts of the country, women have been forced to depend on children to access markets, constraining their opportunities to grow and expand their businesses.

²¹ The National WEE Policy

²² -World Bank. 2022. *Closing Gaps, Increasing Opportunities: A Diagnostic on Women's Economic Empowerment in Nigeria*. © Washington, DC: World Bank. <http://hdl.handle.net/10986/37225>

²³ https://www.researchgate.net/profile/Olayinka-Adekoya/publication/368283540_International_Journal_of_Information_Practice_and_Management_IJIPM/links/63df8b3662d2a24f9202ab46/International-Journal-of-Information-Practice-and-Management-IJIPM.pdf#page=166

3. Grassroots Perspectives on Entrepreneurship

During engagements with various stakeholder groups across Kaduna State, participants acknowledged that limitations identified at the national level, including access to finance and capital, are a major barrier in Kaduna State. While it was agreed that sufficient awareness of the relevant opportunities was lacking especially among women in the informal sector, many who had pursued loans from financial institutions were constrained by the requirements such as corporate registration with the corporate affairs commission, absence of a credit history and requirement for suitable collateral.

In recent times, high interest rates also pose a barrier to women in both formal and informal sectors from accessing credit because many of their micro, small or medium scale businesses cannot survive on such terms.

There is also a paucity of credit schemes that are tailored to this segment of society or the nature of businesses often carried on by women. While, on the average, women microentrepreneurs in Kaduna can scale their businesses to the next level by investing between fifty thousand naira and five hundred thousand naira, there is limited appetite in the banking community to extend credit support to the relevant women and even where such interest or scheme exists, the payment terms and other credit arrangements are not suitable.

It was also observed in some cases that due to various factors (including overbearing cultural / traditional influence), credit or other monies received by women microentrepreneurs end up in the possession of or under the control of their spouses. Where, for example, these women do not operate their personal bank accounts or use the bank account of their spouses (perhaps to showcase a credit history), the women may be shut out of access to their funds or the funds are disbursed at the discretion of their spouses. In some other cases, especially in relation to loans or grants from private and public institutions, many women utilise the funds for pressing household needs or payment of school fees to avoid their children being sent out of school. As recorded in the National WEE Policy, empowerment needs to take into consideration the full needs of women and set them up to be able to invest the capital that is provided into their businesses.

Similar to the national level, the inability to read and write is a critical barrier. A significant population of women are unable to navigate the financial system with its significant registration and collateral requirements. In Kaduna State, most women live in the rural areas, and many are barely literate. Their ability to carry on simple bookkeeping or accounting is severely limited, thereby hampering their potential of sustaining or scaling up their small businesses.

24 <https://fatefoundation.org/download/state-of-entrepreneurship-in-nigeria-2023-report/>

25 https://opendocs.ids.ac.uk/articles/report/Understanding_Intersecting_Threats_and_Vulnerabilities_Facing_Christian_Women_and_Men_in_Ungwan_Bawa_and_Saminaka_Kaduna_State_Nigeria/26434630?file=48276838

26 <https://digitalkaduna.com/women-and-dfs-inclusion-in-kaduna-state-findings-from-a-brief-qualitative-study/>

27 https://nigeria.iom.int/sites/g/files/tmzbd11856/files/documents/2024-02/nigeria-national-wee-policy-and-action-plan-may_230519_133503.pdf

Access to markets is another critical gap. Women have limited access to markets and even those who can access them have less bargaining power due to societal norms. Sometimes, the lack of access to markets is imposed by men who are worried about their wives' safety, due to insecurity in some parts of the country. For women entrepreneurs involved in agriculture, lack of access to storage facilities is also a major barrier, which forces them to sell farm produce at a loss. In some cultures, women's ability to seek out new opportunities in towns other than their primary place of residence may be frowned upon and discouraged.

Despite these challenges, technology is opening up economic access for women. Simple innovations such as mobile phones, WhatsApp groups, and POS devices are addressing information asymmetries and cash flow issues that hinder businesses. Women's financial inclusion, access to digital financial services, and the internet are foundational for progressive WEE programming and Nigeria has made tremendous progress in leveraging technology to close key gaps: women are daily benefitting from this transformation. Nigerian women increasingly desire to have access to technology to make their businesses more efficient and improve their productivity. Across Nigeria, women articulate their desire to modernize their businesses, learn new skills, and leverage technology to reach new markets and lessen the level of effort needed to reach their business goals.

Social norms, customary practices, and structural barriers prevent women from starting and sustaining businesses and impose unequal access to resources. Some women entrepreneurs stated that they could only run businesses at home and were not allowed to have male customers.

Some community leaders believe that a woman should not be seen in the market, should not have a voice or an opinion, and should not earn more than her husband—limiting the prospects of women-run businesses. Men, including husbands, tend to dismiss women's income-generation activities as unserious. Therefore, at a community level, it is generally perceived as a waste of resources to invest in women's businesses.

4. Existing Kaduna State Commitments on Entrepreneurship

Kaduna State Government is committed to promoting entrepreneurship, particularly for women, through various initiatives and policies. Notably, the Kaduna State Startup Act, signed into law in July 2023, positions Kaduna as the first state in Nigeria to domesticate the Nigerian Startup Act. This law aims to foster a conducive environment for tech startups and attract investors, further establishing Kaduna as a hub for innovation. A key feature of the Act is the creation of the Kaduna State Council for Digital Innovation and Entrepreneurship, which is tasked with overseeing the implementation of the law's objectives and supporting the growth of the startup ecosystem.²⁸

²⁸ <https://techpoint.africa/2023/08/18/kaduna-state-startup-act/>

²⁹ <https://techpoint.africa/2023/08/18/kaduna-state-startup-act/>

³⁰ *About - Rural Women Energy Security (rwes.org.ng)*

Under the Kaduna State Development Plan 2021-2025, the state government commits to boosting employment for women and youth who are socially excluded, increasing their participation from 15% in 2021 to 35% by 2025. This initiative focuses on realizing and harnessing the full potential of both youth and women. Additionally, the government plans to enhance annual activities specifically designed to improve women's capabilities and health status by 10% by 2025. To further support this agenda, economic empowerment initiatives will be implemented through skills acquisition programs targeting women, youth, and vulnerable groups.

In addition, Kaduna State has focused on equipping women entrepreneurs with essential skills. The Women in Tech Skills Training Program, launched in 2024 through a partnership with Huawei Technology Nigeria and the Renewed Hope Initiative, in collaboration with Kaduna State University, has trained 5,000 women in ICT within the administration's first 100 days.²⁹ Plans are underway to extend these opportunities to women in rural areas. The ongoing Skill Acquisition Centers for Women and Girls, established by Rural Women Energy Security (RUWES) in partnership with Kaduna State University, provide training in clean energy technologies and sustainable practices, empowering women to become entrepreneurs in the renewable energy sector. These initiatives are designed to enhance self-sufficiency and reduce reliance on male counterparts.³⁰

5. Strategy / Priority Policy Objectives

To further improve economic outcomes for women owned MSMEs, Kaduna State Government shall work with the Federal Government of Nigeria, CSOs, community and faith associations, the private/social sectors, and international development partners and leverage their collective strengths to achieve the following policy objectives

5.1 Kaduna State Government shall collaborate with the relevant Federal Government institutions and private enterprises to address systemic barriers that negatively impact women's access to capital. Adequate and deliberate measures should be put in place to ensure that available capital is provided on terms that are reasonably achievable and structured to suit the business environment that the average women microentrepreneur in Kaduna engages in.

In collaboration with the relevant institutions and parties, continuous education / awareness programmes should be conducted among women groups (with focus on entrepreneurs and microentrepreneurs) regarding opportunities for capital, potential and opportunities for scale-up of their respective businesses, financial independence and sustainable business practices.

5.2 Spouses (and men generally) should be targeted for specific education to secure buy-in for their wives and daughters' involvement in entrepreneurial activities, with emphasis on potential gains for the household if additional income can be achieved through these activities.

Community leaders should be carefully selected and placed at the forefront of reformative programmes to ensure that women's involvement in entrepreneurial activities are encouraged and practised in a sustainable manner. Informal fora for dispute resolution between women entrepreneurs and their spouses in connection with their business activities should be encouraged.

5.3 A Mother-to-Daughter (M2D) model, where daughters of women entrepreneurs or microentrepreneurs with appreciable literacy levels support their mothers' businesses, should be encouraged – but not at the expense of their educational pursuits.

Where practicable, daughters of businesswomen should be encouraged to understudy their mothers' businesses and assist with simple bookkeeping / accounting needs. If the small business will benefit from (additional) public exposure, the daughters can also enable access to online marketplaces (e.g. through creation and management of social media pages) to increase access to market and enhance sustainability of the small businesses.

5.4 Every empowerment initiative affecting women should have a monitoring and evaluation framework prior to commencement, so that a test of sustainability or effectiveness of the project can be conducted prior to implementation. Business management training packages, which should cut across all strata of women-led and women-owned businesses in the state, should also be provided for women entrepreneurs before access to grants.

5.5 Existing women / community skills acquisition centres should be revamped and placed under the administrative control of the MHSSD (or its successor Ministry, in the event of a future name change or restructuring). Relevant steps should be taken to ensure that management of the skills acquisition centres are optimised for sustainability and women are consistently equipped with relevant and practicable entrepreneurial skills for their economic empowerment. Funding of these centres shall be treated as a state priority.

6. Collaboration to achieve Priority Policy Objectives

To further improve economic outcomes for women in the entrepreneurial sector, the Kaduna State Government shall work with business schools, women's cooperatives, livelihood associations, innovative thinkers, the private/social sectors, and international development partners and civil society groups, to strengthen the capacity of women in different livelihood sectors to learn, to put into practice, to teach and to mentor around key entrepreneurial success factors required for their businesses. This will be done through the following strategies:

Table 5: Collaboration in the Entrepreneurial Sector

Strategic Goals	Lead MDAs
5.1 Facilitate women's access to capital – and other foundational business needs, such as business sensitization, skills, and energy	<ul style="list-style-type: none"> • Ministry of Finance • KADPBC • MHSSD • MBIT • KADEDA • KADSWEF
5.2 Empower women to cross over into male-dominated trades/sectors through wage transparency, exposure, apprenticeship, and mentorship (both male and female mentorship)	<ul style="list-style-type: none"> • Ministry of Finance • KADPBC • MHSSD • MBIT • KADEDA • KADSWEF
5.3 Foster women's entrepreneurship and engagement in innovation and lower barriers to entry into the formal business sector	<ul style="list-style-type: none"> • MHSSD • MBIT • KADEDA
5.4 Lower the barriers for new firms to enter the formal economy and business sector	<ul style="list-style-type: none"> • MBIT • KADEDA
5.5 Foster greater access to both local and international markets	<ul style="list-style-type: none"> • MBIT • KADEDA

Kaduna State Government is committed to collaborating with development partners, the private sector, CSOs, CBOs, business schools, successful women entrepreneurs, Community and Faith Associations as well as the media in implementing, tracking and achieving Strategic Goals in the Entrepreneurial Sector

C. Pillar Three: The Traditional Labour Market

1. Imperative for Modernization

The official estimate for Nigeria's GDP was \$1.085 trillion at the end of 2022 in purchasing power parity terms³¹. Analysts predict that Nigeria's GDP could grow by \$229 billion if women engaged in the workforce at the same level as men. Though Nigeria's labour market reached 66.8 million people in 2022, a new World Bank report revealed that 40 to 50 million additional jobs will be required to employ the rapidly growing population. If Nigeria manages to build a labour market that employs women, remunerates them fairly, and provides pathways for them to lead, it will be a major site for WEE over the coming decade. However, the same World Bank report suggests that Nigeria's economic growth trajectory is creating "two Nigeria's, one in which high and diversified growth provides more job and income opportunities for a small share of the population, and one in which workers are trapped in a low-productivity and traditional subsistence activities."

Nationally, women's labour force participation remains lower than men's. According to the National Bureau of Statistics' Q2 2023 report, the female labour force participation rate is 78.8% compared to 82.1% for men. Interestingly, a higher proportion of employed women (91%) are self-employed compared to men (85.2%). However, this statistic reflects the prevalence of informal work among women, with an informality rate of 92.7% compared to 89.4% for men. Kaduna State presents a particularly positive case. The unemployment rate in Kaduna State decreased from 28.20% in 2017 to 21.90% in 2021, indicating a positive trend in employment opportunities. The unemployment rate among women in Nigeria stands at 24.3%, surpassing the national average of 23.2%. This gender disparity is particularly acute among young women aged 15-35, with a significant proportion (68%) either not actively seeking employment or not engaged in education or training (UNDP & KSG 2021). This represents a substantial untapped labour force, indicating a missed opportunity for economic growth and development.

2. Corporate Representation and Leadership

According to PwC, in 2019, Nigeria's female labour participation rate stood at 50.5 percent, compared to close to 60 percent for men. Women in Nigeria face several challenges in the traditional labour market such as gender discrimination, limited access to work opportunities, and familial responsibilities. These barriers result in low rates of female participation in professional careers and senior management. While the overall share of Nigerian women involved in the formal economy has gradually increased over the past decade—driven primarily by greater female participation in the services sector, gaps persist, particularly in professional careers; and representation in senior management remains low.

While Nigeria is a regional leader in female boardroom representation, analysis from PwC reveals that in 2019, women occupied only 19 percent of total board seats across the various sectors listed on the Nigerian Stock Exchange (NSE). Women make up just 23 percent of senior management of listed companies. For context, there are 162 companies currently listed on the Nigerian Stock Exchange. According to a recent report by the NSE, 20.9 percent of board seats at the top 20 companies are held by women (48 out of 230 seats). Incidentally, the financial sector accounts for the highest number of women in corporate leadership. However, there remains the imperative for leveraging opportunities to cultivate champions within the sector to drive progress on women's financial inclusion (WFI) and corporate representation.



3. Informal economy

Kaduna State has a dynamic informal economy that plays a vital role in its socio-economic development. Similar to like many parts of Nigeria, a substantial proportion of the state's population engages in the informal sector, which comprises small-scale, unregulated economic activities. These activities often operate outside formal legal and financial frameworks. The informal economy in Kaduna is diverse, involving various occupations such as small-scale trading, artisanship, transportation, subsistence farming, and personal services like tailoring and hairdressing. A 2024 baseline survey of the informal economy and livelihoods system in Kaduna State study indicate that the sector is active and vibrant in the state. About two-thirds of household activities in the state fall within the purview of the informal economy in addition to providing a source of livelihood for more than a quarter of a million people.³² Many businesses and workers operate without formal registration, licenses, or taxation, giving them flexibility but also excluding them from legal protections and benefits associated with formal businesses.

Majority of these enterprises are small, family-run, and typically employ a few workers. They often lack access to formal financing and operate with limited resources and infrastructure. Entry into this sector is easy, making it accessible to individuals with little formal education or technical skills, particularly youths and women. In Kaduna's informal economy, particularly in waste recycling, women play dominant yet limited roles at the lower levels of the value chain, such as collecting and selling recyclable materials, with 55% of these activities done by women. However, due to cultural barriers, poor coordination, and lack of capital, women are largely absent from higher-level recycling processes, reflecting broader gender disparities in economic opportunities within the informal sector.

With high unemployment in the formal economy, particularly among young people, the informal sector provides an alternative means of livelihood. Many people, especially in rural and semi-urban areas, rely on informal jobs as their main source of income. The sector also contributes to poverty reduction by providing income opportunities for millions of households. Although informal sector wages are generally lower than those in the formal economy, the sector helps reduce dependence on government welfare and provides a buffer against economic shocks.

³¹ [https://www.worlddeconomics.com/CountrSize/nigeria.aspx#:~:text=Nigeria%27s%20Gross%20Domestic%20Product%20\(GDP\)&text=The%20official%20estimate%20for%20Nigeria%27s,in%20purchasing%20power%20parity%20terms](https://www.worlddeconomics.com/CountrSize/nigeria.aspx#:~:text=Nigeria%27s%20Gross%20Domestic%20Product%20(GDP)&text=The%20official%20estimate%20for%20Nigeria%27s,in%20purchasing%20power%20parity%20terms)

^[32] <https://kasujeds.com.ng/index.php/kasujeds/article/view/33/34>

Despite its importance, the informal economy in Kaduna faces several challenges that limit its growth and productivity. One major challenge is the lack of access to formal financial services, such as loans and insurance, which hinders business expansion, investment in technology, and quality improvement. A study revealed that men dominate informal entrepreneurship in Kaduna, with gender and education being significant factors influencing income levels in this sector (Isaac, 2020).

Despite their participation, women in the informal economy face income disparities linked to lower educational attainment.³³ Gender inequality is a significant challenge, with women disproportionately represented in low-paying, vulnerable jobs like petty trading and domestic services. This is consistent with the study which revealed that taxation policies in Kaduna's informal economy disproportionately affect women, as flat taxes penalize them for earning less than men while being taxed the same. In essence, gender inequalities in income are caused by uniform tax policies, disadvantaging women in the informal sector.³⁴ Workers in the informal economy also lack access to social protection measures such as pensions, health insurance, and unemployment benefits, leaving them vulnerable to economic and health shocks.³⁵

Although the numbers indicate progress, most Nigerian women are employed in professional roles traditionally held by women. This is demonstrated by the fact that over 50 percent of Nigerian women employed in the formal economy work in only seven occupations including clerical services, sales, and teaching. Female representation in male-dominated professional careers like engineering, medicine, and law is far below male levels. For example, the Nigeria Bureau of Statistics (NBS) notes that only 22 percent of Nigerian engineering and technology graduates are women. As Nigerian women are less likely to be active agents in the traditional labour market, they are more likely to be in lower-earning roles in the agriculture and informal sector. Earning a wage is the least common income-generating activity among working women in Nigeria, with only 12 percent of women primarily earning wages.⁸ Within the world of work, women's success is restricted by lower levels of education, barriers in access to finance, and limited digital connectivity that would open their access to market information and mobile banking services. A notable increase in participation of women in the informal sector is largely informed by institutional and

4. Workplace Protection and Equity

Gaps in the legal code allow gender discrimination to persist in the workplace, creating another major barrier to WEE. According to McKinsey Global Institute's (MGI) 2019 Gender Parity Index, Nigeria performs slightly better on measures related to workplace equity than most of its regional peers. However, outcomes vary widely depending on socioeconomic status. This highlights the stark reality that WEE outcomes tend to vary for Nigerian women not just geographically, but also across socioeconomic lines. Nigerian law does not mandate equal remuneration for work of equal value. Therefore, even with the same level of education and amount of experience as their male counterparts, women often earn less for working in the same roles. The gender wage gap is larger in the private sector than the public. Yet, in the public sector, research indicates that women may, on average, need to be more qualified than men to reach a given salary grade.

³³ <https://openurl.ebsco.com/EPDB%3Agcd%3A11%3A20309307/detailv2?sid=ebsco%3Aplink%3Ascholar&id=ebsco%3Agcd%3A142657958&cr=c>

³⁴ <https://onlinelibrary.wiley.com/doi/full/10.1002/pop4.349>

³⁵ https://www.pdfnigeria.org/rc/wp-content/uploads/2020/02/54_PDFII_Report_Inclusive_Growth_Women_Participation.pdf

On average, women wage earners are more highly educated than male wage earners, although women have a lower return to their education. Within the private sector, women earn an average of 40 percent less than their male counterparts, which falls to 24 percent after controlling for individual-, sector, and employer-level characteristics. Female wage earners are more than twice as likely to work in education, relative to male wage earners. This stark sectoral segregation is a significant driver of the wage gender gap because education is also the lowest-paying sector—education workers earn 28 percent less than other wage workers.³⁶

Ensuring workplace protection and promoting equity for women in Kaduna State is a critical component of broader efforts to advance gender equality and safeguard the rights of female workers. The unique challenges faced by women in Kaduna's labour market, such as limited access to formal employment, gender-based discrimination, and pay inequity, demand targeted policy interventions. The labour market in the state is shaped by a combination of cultural norms, socio-economic disparities, and the weak enforcement of labour laws, all of which influence the employment experience for women.

The Kaduna State's framework for workplace protection and equity for women is based on national labour laws, including the Nigerian Constitution, the Labour Act of 1974, and the National Gender Policy 2021-2026. These legal instruments coupled with the State Gender Equity and Social Inclusion (GE&SI) Policy (2017) and Kaduna State Social Protection Policy (KSSPP) 2021 prohibit gender-based discrimination and establish essential rights for female workers, such as the provision of maternity leave, equal pay for equal work, and protection against unfair dismissal. Specifically, the Labour Act provides for 12 weeks of maternity leave at no less than 50% of pay, while prohibiting the dismissal of pregnant employees. Additionally, the National Minimum Wage Act mandates a minimum wage of ₦70,000 per month, which is intended to apply equally to both male and female workers.

Despite these protections, implementation and enforcement remain limited in Kaduna State, particularly in the informal sector where a large proportion of women are employed. Many women in the informal economy lack access to basic labour rights, including maternity leave and protections against workplace discrimination and harassment. Enforcement challenges, including limited resources for monitoring and weak institutional frameworks, further hinder compliance with labour standards, intensifying the vulnerability of women in the workforce. Women in Kaduna State encounter several barriers that prevent them from achieving full equity in the workplace. A primary challenge is gender-based discrimination, which takes many forms, including unequal pay, restricted access to career advancement opportunities, and limited representation in leadership roles. Many women are concentrated in lower-paying and less secure jobs, particularly in sectors such as agriculture, domestic work, and the informal economy, where access to benefits like pensions, health insurance, and social security is scarce.

Cultural norms continue to play a significant role in limiting the participation of women in certain industries or in leadership positions. Another critical issue is sexual harassment and workplace discrimination. Studies have shown that that 70.6% of women identified cultural and social factors, along with issues related to pregnancy, motherhood, and patriarchy, as key contributors to gender discrimination in organizations.

36 - World Bank. 2022. *Closing Gaps, Increasing Opportunities: A Diagnostic on Women's Economic Empowerment in Nigeria*. © Washington, DC: World Bank. <http://hdl.handle.net/10986/37225>

Additionally, 51.2% of women noted that manifestations of this discrimination include the under-representation of women in leadership roles, sexual harassment, violence against women, and unequal promotional opportunities within the workplace in Kaduna State.

5. Grassroots Perspectives on the Traditional Labour Market

Traditional norms and expectations significantly impact women's participation in the traditional job market. Across Nigeria, the prevailing gender ideology tends to present men as family breadwinners and are, therefore, entitled to more economic support than women. This perspective constitutes a major barrier to women's access to job opportunities and weakens the support women receive from their households and community members as they pursue employment. Women engaged through the Policy Dialogue also noted that social norms and expectations also discourage them from pursuing traditional jobs. During the Policy Dialogue, several focus group participants reiterated that their community's perception that their husbands would "no longer have control over their wives if they became financially independent" restricted them from seeking jobs.

These norms also have supply-side implications, as managers are more likely to perceive men as better and more capable workers than women, and so are more likely to hire men. Pregnant women also face significant discrimination when seeking jobs because managers perceive them as "flight risks." Gender norms in Kaduna State, like in many other regions, significantly impact women in leadership positions. The state has a patriarchal social structure that often limits women's empowerment and decision-making power both at home and in public spheres (AliGN 2021)³⁷. These norms can create barriers to women's political participation and leadership by shaping societal expectations about how women should behave and spend their time (AliGN, 2023)³⁸.

6. State Policies and Commitments

Kaduna State Tax Codification and Consolidation Law 2020: These laws empower women and provide them with opportunities to excel in their careers. Several existing laws in the state promote gender equality and encourage women's participation in revenue administration. Notably, the Kaduna State Tax Codification and Consolidation Law 2020, as amended, explicitly mandates the inclusion of women in key positions. Sections 45(1), 11, 12, 13, and 14 of the law require women's representation on the Executive Management Committee, as well as in the State Development Levy regulation. Additionally, the Service's internal code of ethics, outlined in Section 2(12), prohibits discrimination based on race, color, religion, sexual orientation, disability, genetic information, or medical history. This includes protection against discrimination for individuals with HIV, AIDS, or other non-communicable health conditions, unless medically certified to pose a health hazard.

The Gender and Equality Opportunity Bill: In 2019, the Kaduna State government introduced the Gender and Equality Opportunity Bill, a progressive legislative initiative aimed at eliminating discrimination against women and promoting gender equality. The bill seeks to ensure equal opportunities for women in various sectors, including education, employment, and political participation, while also addressing the systemic barriers that limit women's potential. If passed, the bill would provide a legal framework to protect the rights of women and girls, ensuring their inclusion in decision-making processes and safeguarding them from gender-based violence and discrimination in the work place.

³⁷ https://www.alignplatform.org/sites/default/files/2021-11/wee_kaduna_state_brief_final.pdf

³⁸ <https://www.alignplatform.org/resources/gender-norms-media-narratives-and-women-appointive-positions-nigeria>

State Social Protection Policy 2021: Under this policy, the state committed to workplace protection and equity by implementing microinsurance products for workers in both formal and informal sectors, facilitating risk pooling mechanisms to mitigate poverty and vulnerability. Key initiatives include providing health fee waivers for pregnant women and children under five, funded universally through the MDGs-DRG, while prioritizing reproductive rights and dignity for all, including marginalized groups. The policy aims to empower women through financial support and training, enhance girls' education, improve access to financial services for women-led micro, small, and medium enterprises (MSMEs), and ensure free healthcare services for vulnerable populations such as pregnant and lactating women, children, the elderly, and persons with disabilities.

7. Priority Policy Objectives

To further democratize the traditional labour market and create fulfilling and safe job opportunities for Nigerian women, the Federal Government of Nigeria shall work with subnational governments, the private/social sectors, and international development partners and leverage their collective strengths to achieve the following:

Table 6: Collaboration on Increased Access to Traditional Labour Market

Policy Strategies	Lead MDAs
3.1 Overhaul existing labour laws to create pathways for more equitable corporate governance, representation, and leadership	<ul style="list-style-type: none"> • MBIT • Ministry of Justice • MHSSD • KADIPA
3.2 Empower women to cross-over into male-dominated trades/sectors through wage transparency, exposure, apprenticeship, and mentorship (both male and female mentorship)	<ul style="list-style-type: none"> • MBIT • MHSSD • KACSC • Head of Service • Kaduna State Bureau of Statistics
3.3 Tackle biases about women's role in the traditional labour market through training and sensitisation	<ul style="list-style-type: none"> • KACSC • Kaduna State Media Corporation
3.4 Introduce employee benefits that consider women's needs and address the barriers that prevent them from working in traditional workplaces	<ul style="list-style-type: none"> • KACSC • MBIT • MHSSD

37 https://www.alignplatform.org/sites/default/files/2021-11/wee_kaduna_state_brief_final.pdf

38 <https://www.alignplatform.org/resources/gender-norms-media-narratives-and-women-appointive-positions-nigeria>

<p>3.5 Ensure women’s safety in the workplace by introducing best practice guidelines</p>	<ul style="list-style-type: none"> • KACSC • Ministry of Justice
<p>3.6 Highlight Nigerian female role models in the traditional labour market</p>	<ul style="list-style-type: none"> • MHSSD • KACSC • Kaduna State Media Corporation

Kaduna State Government is committed to collaborating with development partners, the private sector, CSOs, CBOs, community and faith Associations as well as the media in implementing, tracking and achieving all Strategic Goals in the Traditional Labour Market.

D. Pillar Four: Emerging Industries

1. Information and, Communications, Technology (ICT)

The technology industry is one of the most dynamic and rapidly emerging sectors in Nigeria and its growth has been particularly noteworthy because of its potential to empower women economically. According to data from the Nigerian Communications Commission, the ICT industry is currently valued at over \$70 billion, with an annual growth rate of around five percent. Today, Nigeria's tech sector accounts for almost 10 percent of the nation's GDP which is up from less than 1 percent in 2001. Furthermore, the technology industry is considered to one day be one of the most gender-inclusive sectors in Nigeria, with a significant proportion of women constituting the workforce. The tech industry encompasses a plethora of sub-sectors such as software development, information technology, and digital marketing, which enables women to enter the industry with a wide range of skills and talents. Women with access to technology are better equipped to take advantage of opportunities, access services, exercise their rights, and hold state and non-state actors accountable.

However, women are generally directed to the non-technological professions, and women's participation in the Nigerian tech sector is low. In a survey of 93 technology firms by ONE Campaign and the Centre for Global Development, only about 30 percent were owned by women, mostly concentrated in e-commerce and enterprise solutions. Of the 93 surveyed tech firms, only six had a woman in a top management position. Several organizations had no female staff members. Furthermore, a separate study in Nigeria found that women considered the word "technology" to have male connotations, even though "information" seemed more feminine.

Furthermore, data from the NBS shows that the technology industry has the potential to create over 10 million jobs and generate over \$7 billion in annual revenue. The technology industry has the potential to contribute to the development of other sectors such as e-commerce, which can lead to increased economic growth and development by leveraging female business owners. It is incontestable that the technology industry is an essential emerging sector in Nigeria that holds immense potential for women's economic empowerment.

Social media (SM) platforms have emerged as a powerful tool for Nigerian women to connect, build networks of support, and exchange information. In addition to facilitating the creation of women empowerment campaigns, they are also platforms for socialization, communication education and enlightenment. These platforms create forums for information exchange, mentorship, and motivation. By connecting, women have been able to share information and resources, build supportive networks, and create new business and job opportunities. Furthermore, studies to date suggest that women are utilizing social media in a variety of ways, including as a way to grow their businesses. Social media can positively impact both a woman entrepreneur's social efficacy and her social capital, ultimately resulting in feelings of empowerment that enable productivity gains in the entrepreneurial world.

Kaduna State is gradually establishing itself as a significant player in Nigeria's Information and Communications Technology (ICT) landscape, leveraging its growing digital infrastructure and educational institutions to drive economic diversification.

The state's ICT sector has witnessed increasing investments in tech hubs, innovation centers, and startups, which are transforming the local economy and creating new job opportunities. However, women remain largely underrepresented in this rapidly evolving sector, limiting their participation in and benefit from the digital revolution. The NBS (2021) report indicate that only 14.9% of women in Kaduna State have ever used a computer, while 55.9% own mobile phones. Socio-cultural norms, limited access to STEM (Science, Technology, Engineering, and Mathematics) education, and inadequate mentorship opportunities continue to pose challenges to women's full inclusion in the ICT industry. This gender gap is a key barrier to maximizing the potential of ICT as an emerging economic pillar in Kaduna. Local initiatives and training programs have been established to equip women with essential skills, enabling them to capitalize on these burgeoning opportunities and contribute to the state's digital economy.

2. Science, Technology, Engineering, and Mathematics (STEM)

Women in Nigeria face significant barriers to pursuing careers in the Science, Technology, Engineering, and Mathematics (STEM) fields. Gender stereotypes and cultural biases often discourage girls and women from pursuing STEM education and careers. According to the National Bureau of Statistics, women make up just 22 percent of the total number of Engineering and Technology university graduates each year and make up roughly a fifth of the total number of people working in the information and communication technology sector. As a result, women are underrepresented in STEM fields in Nigeria, particularly in leadership positions. However, there is a growing recognition of the importance of increasing women's participation in STEM, both for their empowerment and for the country's economic development. To promote women's participation in STEM, it is necessary to address these cultural and social barriers, provide more opportunities for girls and women to access STEM education and training, and create more supportive and inclusive work environments that value and promote gender diversity.

An impact evaluation of a joint World Bank and Government of Nigeria program has demonstrated that training programs can positively influence women's sectoral choice and ambitions, potentially filling encouragement gaps from parents and educators. The ACCESS (Assessment of Core Competency for Employability in the Service Sector) program provided recent university graduates with 85 hours of training to equip them with sufficient communication, computer, and cognitive skills to work in Nigeria's ICT sector. Two years after the program ended, participants were 26 percent more likely to work in the ICT sector than nonparticipants. The training was particularly effective for female participants with a pre-program bias against thinking of women as professionals: yielding an impact three times as large for women with pro-male bias. Ultimately, ACCESS suggests that training for specific sectors can shift employment and sectoral outcomes, providing promising grounds for interventions supporting women in crossing over to nontraditional sectors.³⁹

39 (Croke, Kevin, Markus Goldstein, and Alaka Holla. 2017. "Can Job Training Decrease Women's Self-Defeating Biases? Experimental Evidence from Nigeria." *Gender Innovation Lab Policy Brief 28*, World Bank, Washington, DC.)
 - Cited in: World Bank. 2022. *Closing Gaps, Increasing Opportunities: A Diagnostic on Women's Economic Empowerment in Nigeria*. © Washington, DC: World Bank. <http://hdl.handle.net/10986/37225>

3. Creative Industries

Nigeria's creative industry, one of the most prominent on the continent of Africa and rapidly advancing on the world stage, is of strategic importance to WEE in Nigeria. According to a study conducted by the Nigerian Export Promotion Council, the creative industry is worth over \$9 billion and is projected to grow at an annual rate of 5 percent. The study also found that women constitute more than 50 percent of the workforce in the creative industry, making it one of the most gender-inclusive sectors in Nigeria.

The creative industry offers a diverse range of opportunities, from fashion design and textiles to film and music production, creating unique avenues for women with varied skillsets and talents to enter and thrive in the industry and ultimately attain financial independence and self-sufficiency.

Additionally, several niche roles in the creative industry are relatively low-capital intensive, meaning that women can start their businesses with comparatively low startup costs, creating a viable pathway for women to become successful industry stakeholders and grow their economic power. Data from the Central Bank of Nigeria (CBN) shows that the creative industry has the potential to create over 5 million jobs and generate over \$3 billion in annual revenue which could significantly aid in the reduction of poverty and inequality in-country. Furthermore, the creative industry can contribute to the development of other sectors such as tourism and trade, which can lead to increased economic growth and development nationwide.

4. Traditional Media

Mass media, specifically broadcasting and creative media, can also play a crucial role in furthering WEE in Nigeria. The media provides women with an unprecedented level of access to information and resources that can empower them to intentionally participate in the economy. Broadcasting, for example, can be vital in providing women with access to information about job opportunities, financial services, and other resources to help them to become more economically self-sufficient. According to a study published in the *Journal of African Media Studies*, the number of women working in the Nigerian broadcasting industry has grown significantly in recent years, rising from 15 percent in 2000 to 22 percent in 2010. This increase in representation has led to more diverse and inclusive programming that has improved accessibility to information and resources that women would otherwise not have access to. There is room, however, for infrastructural improvements to ensure that women in various communities can access the information they need. Additionally, publishing can also play an important role in the economic empowerment of women in Nigeria. Through the proliferation of books and other printed materials, women can be inspired to seek academic and career opportunities they otherwise would not have known about.

According to Global Data, the female literacy rate in Nigeria was 71.35 percent in 2021 meaning there is an opportunity to provide resources to women to learn the skills needed for economic empowerment.

39 (Croke, Kevin, Markus Goldstein, and Alaka Halla. 2017. "Can Job Training Decrease Women's Self-Defeating Biases? Experimental Evidence from Nigeria." *Gender Innovation Lab Policy Brief 28*, World Bank, Washington, DC.)

- Cited in: World Bank. 2022. *Closing Gaps, Increasing Opportunities: A Diagnostic on Women's Economic Empowerment in Nigeria*. © Washington, DC: World Bank. <http://hdl.handle.net/10986/37225>

5. Beauty Industry

The beauty and personal care industry is one of the most resilient categories in consumer goods. Despite the disruption of Covid-19, the market was valued at \$422.7 billion in 2020, with approximately \$10 billion coming from Africa according to a 2020 McKinsey study. According to Euromonitor International, Nigeria is one of the biggest exporters of beauty and personal care trends, with an industry currently worth more than \$1.26 billion at retail and was expected to enjoy a double-digit growth to reach approximately \$2.2 billion in 2022. The country's beauty and cosmetics industry thrives partly because of the large domestic market. There are 101.7 million women in Nigeria, making it one of the largest domestic markets for the beauty industry. Nigeria's beauty and personal care industry is expected to grow between 5-10 percent over the next few years, creating a major opportunity for women to be empowered to become industry players.

With the rise of e-commerce and the growth of internet access and online shopping, many beauty brands are now selling their products online, allowing customers to purchase products from the comfort of their homes. The beauty industry has played a significant role in creating employment opportunities for women. Many women in Nigeria have started their beauty businesses, including salons, spas, cosmetic surgery, organic skincare products, and beauty product lines such as makeup, microblading, eyebrows, ombre brows, lip blush, and lash extensions – among others. An increase in beauty products and services, and the technology-driven growth of the industry are tailwinds for WEE and must be leveraged to create a wider range of opportunities for women in Nigeria, from providing employment to training to entrepreneurship. Women in the beauty industry have the potential to become financially independent and generate income for themselves and their families. This will boost the industry and help bridge the gender gap by providing opportunities for women to participate in the workforce and gain access to training, education, and skills development opportunities.

6. Grassroots Perspectives

i. Limited Social Protections

Women in emerging industries often have limited social protections, which can hinder their economic empowerment through the sector. These challenges are particularly acute in emerging industries such as film and music, where women are often employed in low-paying, precarious jobs with little or no benefits. While women describe earning fair wages across the board, many women in this sector tend to take freelance work meaning that they are often not covered by basic labour laws, such as the right to maternity leave or the right to a safe and healthy work environment. They also often lack access to social services, such as healthcare and childcare, which can make it difficult for them to maintain employment. This can leave them vulnerable to economic shocks and financial insecurity, particularly as women are often the primary caregivers for children and elderly family members. As a result of insecurity, it can be difficult for them to earn a living, support their families, and participate fully in society.

39 (Croke, Kevin, Markus Goldstein, and Alaka Halla. 2017. "Can Job Training Decrease Women's Self-Defeating Biases? Experimental Evidence from Nigeria." *Gender Innovation Lab Policy Brief 28*, World Bank, Washington, DC.)

– Cited in: World Bank. 2022. *Closing Gaps, Increasing Opportunities: A Diagnostic on Women's Economic Empowerment in Nigeria*. © Washington, DC: World Bank. <http://hdl.handle.net/10986/37225>

Poor IT infrastructure, low literacy levels, segregation along political, religious, ethnic and social class divides have been identified as obstacles to effective implementation of social protection initiatives in Kaduna State.

ii. Gender Discrimination

Nigerian women continue to face significant gender discrimination in emerging industries. Women describe their access to employment and economic opportunities in these sectors as being limited by discriminatory cultural⁴⁰ practices, bias in female recruitment, and unequal access to education and training. Additionally, women may face gender-based violence and harassment in the workplace, which can further limit their ability to succeed in emerging industries.

To achieve women's economic empowerment in emerging industries in Nigeria, it is essential to address these barriers and promote gender equality in all aspects of the workforce. This includes increasing women's access to education and training, implementing policies to prevent gender-based violence and harassment, and creating more inclusive workplaces that value diversity and support women's advancement in these emerging industries.

7. Key Existing KDSG Commitments

i. ICT and STEM

In line with a commitment in the Development Plan to create skills, opportunities and jobs using technology, Kaduna State became the first state in Nigeria to domesticate the Nigerian Startup Act by the signing into law by Governor Uba Sani, of the Development of Tech-Enabled Startups in Kaduna State Law 2023.⁴¹ A key objective of the law is positioning of Kaduna State as the leading digital technology centre in Nigeria.

Prior to this development, KDSG and Bank of Industry commissioned the KADA ICT Hub to expand access of young persons in Kaduna State to technology and innovation. The facility which also serves as a hub for entrepreneurs, computer engineers, software development and IT training, is recorded to have trained more than 15000 residents of Kaduna State. KDSG also established the Kaduna Technology City for tech talents and entrepreneurs, in partnership with CoLab and Talent City.

Specifically in relation to women and young girls, KDSG has also collaborated with international parties such as Google and Huawei for ICT training of women and girls. Google plans to train 5000 women and girls on data science, artificial intelligence, and entrepreneurial application of digital technologies, while Huawei is empowering female entrepreneurs in the state with essential technology skills.

In July 2023, the KDSG offered scholarships at Mewar International University, Nassarawa State, to 50 young women interested in ICT. Several other commitments, targets and strategy regarding ICT in the state are set out in the Kaduna State Digital Strategy 2020.

⁴⁰ Kaduna State Social Protection Policy 2020
⁴¹ Kaduna State Development Plan 2021 - 2025

ii. Creative Industry

Since 2017, the KDSG has consistently enabled the creative industry in Kaduna State and northern Nigeria through sponsorship of the Kaduna Books and Art Festival. The annual event serves as a celebration of literature, art and culture for northern Nigeria.

iii. Beauty Industry

KDSG's commitments in relation to the beauty and related industries are implemented via several programmes, including KADSWEF, and Government Enterprise and Empowerment Programme. The government also operates Women Skills Acquisition Centres and Basic Apprenticeship Training Centres in the state.

8. Priority Policy Objectives

The priority objectives for emerging industries are set out below.

- development of programmes that provide women and girls with relevant knowledge and skills in ICT, digital media, entrepreneurship and business.
- expansion of internet connectivity in rural and underserved areas and provision of affordable internet access for women and girls;
- enhanced management of all existing ICT infrastructure, and expansion to other parts of the state;
- implementation of targeted programmes to encourage women and girls' participation in ICT education and careers, including use of appropriate incentives;
- addressing cultural, gender or other stereotypes / biases that prevent woman and girls from ICT access;
- continued collaboration with the private sector to develop ICT solutions tailored to women's needs, including support for women to commence ICT-based businesses;
- provision of targeted skills training and mentorship programs for women and girls in emerging industries;
- deliberate establishment or promotion of platforms to amplify and market the work of women and girls in the creative, media and beauty industries;
- removal of regulatory or other barriers that hinder increased women participation in emerging industries; and
- reliable data collection system to track progress of women in emerging industries.

To further maximise the opportunities in the emerging industries sector and leverage the unique and abundant job openings they offer to Nigerian women, KDSG shall work with the Federal Government of Nigeria, other subnational governments, CBOs, CSOs, livelihood associations, the private/social sectors, and international development partners to reduce barriers to women's participation and expand the development, uptake and models of success for women in this emerging sector by implementing the following strategies:

Table 7: Collaboration in Exploiting Emerging Industries

Policy Strategies	Lead MDAs
4.1 Work with private and social sector actors to drive the growth of the technology and creative sectors	<ul style="list-style-type: none"> • MBIT • KADEDA • MHSSD • Secretary to the State Government
4.2 Drive deeper integration of women in emerging industries through new government programs and policies	<ul style="list-style-type: none"> • Office of the Chief of Staff • MBIT • Governor's Office • Secretary to the State Government
4.3 Adopt strategies to increase awareness of the digital gender divide, particularly in STEM education and high-tech sectors	<ul style="list-style-type: none"> • MBIT • Ministry of Education • Kaduna State Media Corporation • MHSSD
4.4 Ensure gender-intentional implementation of state digital strategies	<ul style="list-style-type: none"> • MHSSD • MBIT • KADEDA • Office of the Chief of Staff • Secretary to the State Government
4.5 Ensure access to basic tech services and infrastructure	<ul style="list-style-type: none"> • MBIT

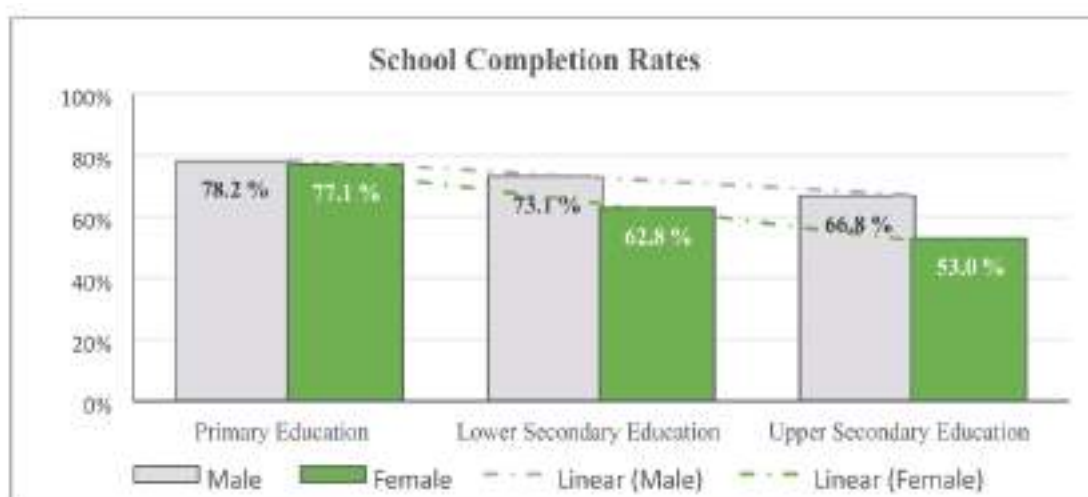
Kaduna State Government is committed to collaborating with development partners, the private sector, CSOs, CBOs, livelihood associations, organized private sector, associations of informal sector operators, community and faith associations, as well as the media in implementing, tracking and achieving all Strategic Goals

E. Pillar Five: Education and Skill Acquisition

1. A critical sector

Education is a major catalyst for WEE and human capital development. The knowledge, skills, confidence, networks, and self-reliance that stem from education are essential for women's full participation in national economic development. Education is a pathway to entrepreneurial and career opportunities and can have a multiplier effect on the family and society. Despite education's well-documented benefits, according to the World Bank, in northern Nigeria's poorest households, girls have a 9 percent chance of enrolling in secondary school, even though primary and secondary school are free and compulsory across the country. Inequitable access to education starts early and grows as girls advance within the educational system. It is important to note that these gaps are even more pronounced in rural areas.

Table 8: School Completion Rates in Nigeria



A staggering one out of every five children who are out of school globally is Nigerian. Sixty-three percent of these out-of-school children (“OOSC”) are girls. The educational landscape disproportionately impacts the poorest and most underserved girls in Nigeria. In some states, especially in the northeast and northwest of the country, more than half of the girl-child population is not enrolled in school. The exclusion of girls and young women from the education sector has exponentially negative impacts on families and society by effectively diminishing the human capital potential for a substantial portion of the country's population.

Data collected by the Kaduna State Bureau of Statistics during its General Household Survey in 2020 shows that 31.1% of children within primary school age were out of school, which translates to 535,353 children (relying on population projection of 2006 census from National Population Commission). In addition, 233,386 (or 31.9% of) children within the junior secondary school age were out of school. In effect, as of 2022, Kaduna State is estimated to have approximately 800,000 OOSC at the basic level of education (Basic 1 to 9)⁴². Key indicators suggest that the numbers have risen by at least 10 – 20% since the survey was conducted.

42. *Kaduna State Out of School Children Mapping, 2022* • Kaduna State Bureau of Statistics (kdsbs.ng)

2. Barriers to Access

The education of the girl-child in Nigeria has faced a lot of barriers in recent years. Some of these are explored below.

i. Normative barriers

Gender biases stemming from cultural and religious traditions across many Nigerian ethnic groups serve as a major barrier to girls' education in Nigeria. These beliefs discourage investments in women and girls' education but also restrict women and girls' access to education, even when it is available. Some cultural practices, such as purdah, confine women to the household and deny them other opportunities. Low-income levels incentivize keeping women at home to aid with chores. Data shows that young girls are forced to marry outside their age groups in Nigeria, a process heavily influenced by poverty. Girls in northern Nigeria face a 35.6 percent chance of being married by age 15, combined with a 45.7 percent chance of being pregnant by age 18. This prevents them from attending school and fully participating in the economy as they then become responsible for managing household duties, including taking care of their children. Furthermore, the prevalent culture of sexual assault and violence makes transportation past dusk dangerous for women and girls. Safety considerations thereby put limitations on the women's freedom of movement, which is essential for access to education.

ii. Economic Considerations

Low standards of living and other income constraints prevent parents from fully seeing the benefits of sending young women to school. The preference is to keep them at home to help with household chores or marry them off at a young age. Over 43 percent of Nigerian girls are married before they turn 18 and 16 percent before they turn 15. Only 15 percent of men in the same age group are married, indicating that young girls are forced to marry outside of their age groups. Early marriage is heavily influenced by poverty, as only 3 percent of women in Nigeria's richest households marry between the ages of 15 and 19. As more young women from lower socioeconomic classes enter early marriages, cycles of poverty are reinforced. Over 75 percent of the poorest women in Nigeria have never been to school and 94 percent of this subset are illiterate. While some of these problems such as illiteracy are continuously improving, ensuring that this progress is accompanied by an adequate understanding of the benefits of enrolling women in school is very critical.

In Kaduna State specifically, the major driver for out-of-school children is poverty. Over 45.3% of women were married before the age of 18, and 22% married before the age of 15 (MICS 2021). According to the NBS 2022 report, poverty remains widespread in the state, with approximately 8.04 million people (equating to 73.9% of the population) classified as multidimensionally poor.

This high poverty rate is a major factor contributing to both educational exclusion and early marriage, limiting opportunities for girls and women to access education and economic empowerment. With the increasingly difficult economic environment in the country, the situation is likely to continue to degenerate before interventions begin to yield desired results. On a positive note, however, the current administration in Kaduna State declared that within one year of its efforts to address the huge number of OOSC, the number of OOSC dropped from 680,000 to 300,000. Measures deployed by the Kaduna State Governor include construction of 62 secondary schools and 2,347 primary school classrooms.

iii. Accessibility

Lack of proximity of educational institutions to communities worsens the prospects of women and girls' accessing education. Dropout rates are high for women and girls living in communities that require far travel distances to get to places of education, especially in the North. According to past statistics, 70 percent of the 1.85 million girls who began primary school in 2017-2018 in the northern states are likely to drop out before reaching the final year of secondary school. There is a need to consider the geographical planning of communities and urban areas to help foster ease of access to spaces of education and safety.

iv. Covid-19

The Covid-19 pandemic served as a severe blow to education for people living in underserved communities in Nigeria. The pandemic amplified the gender education gap and socioeconomic education gap. With the Federal Ministry of Education administering school closures, the already harsh economic realities of the pandemic were exacerbated for the women and girls living in rural and poor conditions. Radio, TV, and internet access were not feasible as the purchase of equipment was, and still is, a costly trade-off for necessities. Further, technical adaptation is another challenge that persists, should access to new technologies be provided to those in need. An aggregation of harsh pandemic conditions resulted in setbacks for women and girls' educational progress that must be addressed by policy. Additionally, it framed the information technology literacy poverty that exists in rural and underserved communities.

In addition to poverty (being a key driver for children being out-of-school), findings of the Kaduna Bureau of Statistics show that distance from communities to school was another key concern. 6.2% of registered OOSC mentioned that the inexistence of a school in their neighbourhood contributed to their inability to attend school. In some communities, the nearest primary school was between 1 – 3 kilometres from the homes of children.⁴³

3. Technical and Vocational Training

In Nigeria, there is a growing appreciation of technical and vocational education and training (TVET) as a viable pathway to financial independence—including for women. These technical and vocational roles include tailoring, welding, plumbing, and phone and computer repairs. However, gender disparities in TVET are a significant issue, with women being underrepresented in these fields in Nigeria. This is due to various cultural, social, and economic factors that limit girls' and women's access to TVET opportunities. There is also a lack of awareness and insufficient funding, outdated equipment, and a shortage of qualified teachers and instructors which in most cases deters women from participating in these trainings.

The benefits of TVET for women cannot be overemphasized, especially since so many Nigerian women are dependents and may not want to return to the traditional education system. TVET offers an off-ramp to help them develop skills that will increase their economic productivity and incomes. Overcoming Nigeria's women's unemployment challenge requires a comprehensive reform effort that centres women's needs in the TVET system. Such reforms must include a commitment to bringing vocational education closer to women who stand the most to benefit from the opportunities in the technical and vocational sectors. Developing women and girl's technical, vocational, and socioemotional and life skills can facilitate their entry or transition into more lucrative,

43. *Kaduna State Out of School Children Mapping, 2022* • Kaduna State Bureau of Statistics (kdsb.org).

male-dominated sectors. Investing in developing women's socioemotional skills in particular, could empower them to choose activities that help them earn a higher income.

For instance, adolescent girl empowerment programs that provide life skills and vocational or business skills training, often combined with safe spaces, have yielded positive impacts on young women's economic empowerment. These programs also improve beneficiaries' control over their bodies and intimate relationships, leading to delayed childbearing.⁴⁴

4. Grassroots Perspectives

Increased access to education has been recorded in Nigeria over the years for both women and men. However, compared to men, education and skill acquisition for women continue to fall behind due to cultural beliefs and practices, gender and power relations, poverty and low value placed on education. During the National Policy Dialogue, grassroots women reiterated that the educational choices open to girls are limited compared to boys, who are encouraged and allowed to explore a plethora of opportunities—not limited to their geographic location, while girls are confined to their mother's business and their local vicinity. Another experience shared is the gender-based denial of scholarship opportunities. Community leaders tend to nominate boys and men for scholarship opportunities provided by the government and politicians, even if there are girls more qualified who are eager to seek support via scholarships. Beyond domestic challenges, women and girls are not given equal opportunities when it comes to access to Western education. They experience denial of access to education because families do not want to send their daughters so far away from home.

5. Key Existing FGN Commitments

i. National Policy on Gender in Education and Implementation Guide (2021)

Nigeria's most recent National Policy on Gender in Education was released in 2021. Illiteracy continues to be a major factor encumbering sustainable development in Nigeria. With a 40 percent illiteracy rate and low enrolment rates of girls in the north and boys in the south, the FGN realized that a comprehensive gender and education policy is key to ensuring all Nigerians have access to education. The National Policy on Gender in Education was formulated with the primary purpose of closing gender gaps in access to education, particularly in primary and junior secondary education across the country. In addition, it aims to integrate gender mainstreaming targets and interventions across all levels and types of education platforms.

The Policy addresses access, retention, and completion of basic, primary, secondary, tertiary, and informal education by boys, girls, men, and women across all ages and social groups. It aims to ensure equitable access to inclusive, quality, and empowering education for all Nigerians. The policy is progressive, relevant and timely owing to its focus on, and inclusion of, informal adult education, emerging issues such as violence and burning of schools, GBV, a limited number of male teacher role models, the effect of the pandemic; as well as cross-cutting issues such as access to guidance and counselling, information and communication technology, physical health, and education services. To achieve the targets it has set, standardization, sensitization, capacity-building, resource allocation, gender-responsive monitoring and evaluation, and advocacy are highlighted as key policy strategies throughout the document.

⁴⁴ World Bank. 2022. *Closing Gaps, Increasing Opportunities: A Diagnostic on Women's Economic Empowerment in Nigeria*. © Washington, DC: World Bank. <http://hdl.handle.net/10986/37225>

ii. Adolescent Girls Initiative for Learning and Empowerment (AGILE)

iii. Innovation Development and Effectiveness in the Acquisition of Skills (2020- present) Both of these programmes are detailed below.

Table 9: AGILE and IDEAS Programmes

Exemplar Programs

ii. Adolescent Girls Initiative for Learning and Empowerment (AGILE) (2020-present)
AGILE's goal is to improve secondary education opportunities among girls in target areas.

The project uses secondary school as a platform to empower girls' education, life skills, health education (e.g., nutrition health, reproductive health) GBV awareness and prevention, negotiation skills, self-agency and digital literacy. 6 million students are expected to benefit from the project.

- New classrooms in newly and existing schools
- JSS and SSS receiving School Improvement Grants based on School Improvement
- Plans developed and managed by School-Based Management Committees
- Secondary schools in participating states with separate toilets for girls
- Beneficiaries of social net programs
- Schools running life skills program
- Targeted schools that are implementing the whole school approach
- Schools running the digital literacy program
- Girls trained in digital literacy
- Number of grievances received and addressed through the project GRM system

The project is implemented in six states, including Kaduna.

iii. Innovation Development and Effectiveness in the Acquisition of Skills (2020-present)

The IDEAS projects seek to strengthen Nigeria's skills development system's ability to produce relevant skills for both the formal and informal sectors. It encourages industry participation for improved labour-market fit and crowding in of private resources in the formal training structure. It is composed of four major components: partnerships with industry for improved quality and labour-market orientation of public Technical Colleges; improving skills formation in the informal sector; increasing the availability of competent and motivated technical teachers and instructors; and strengthening the regulatory environment and public management capacities for market-oriented skill development. It hopes to benefit 50,000 people directly over the course of the project. Some of its interventions include:

- Digital Skills
- Mentorship
- Provision of Workshops/labs
- Business development

6. Key Existing KDSG Commitments

The Kaduna State Development Plan 2021 – 2025 sets out the government's commitment to improving quality of education at all levels, improving access to learning opportunities for all and upgrade of education infrastructure. It is also keen to ensure that education is relevant to the labour market and enhances productivity. The plan seeks to transform Kaduna into a knowledge-based economy.

Several other commitments of the Kaduna State Government are documented in the Medium-Term Basic Education Strategic Plan (MTBESP) 2020-2023 and State Development Plan (SDP: 2021-2025). The Kaduna State Education Policy (KSEP) and Kaduna State Education Quality Assurance Policy (KSEQAP) provide a more detailed policy direction for the state's education system covering 2019 – 2029. Further documents that highlight the government's education sector commitments include the 10-year Education Sector Strategic Plan (ESSP: 2019-2029) and the Education Sector Implementation Plan (ESIP: 2020-2022), the latter of which provides medium-term financial estimates for strategic activities in the sector.

As another signal of its commitment to reduction of the OOSC population, the Kaduna State Government entered into a Contribution Agreement in September 2024 between UNICEF and its Reaching Out-of-School Children Project to reintegrate 200,000 OOSC into classrooms. Further, 1,273,222 primary school pupils will benefit from improved school facilities and learning materials, while 36,233 stakeholders, including teachers, head teachers, and local education authorities, will benefit from training and capacity development.⁴⁵

7. Priority Policy Objectives

The compounding challenges of women's education and skill acquisition in Nigeria make the issue complex but also provide a canvas for multi-faceted solutions.

In addition to the policy priorities documented in the several documents mentioned above, the following policy objectives shall apply –

1. continued prioritisation of reduction in number of OOSC in the state, as well as retention of impacted children in the classrooms;
2. the government will ensure increased access, retention and completion rate at all levels for all males, females and people with special needs / disabilities, together with fulfilment of other strategic objectives in the Kaduna State Development Plan;
3. provision of targeted skills training and mentorship programs for women and girls; and
4. revamp of existing women / community skills acquisition centres and optimised management of the centres. Funding of these centres shall be treated as a state priority.

To drive educational and skilling outcomes for Nigerian women and girls, KDSG will work with the Federal Government of Nigeria, CSOs, CBOs, SBMCs, other subnational governments, relevant partners from the private, social, and development sectors to strengthen the gender responsive and gender transformative components of already existing education and skills acquisition interventions to align education sector with the needs of the state WEE policy. This will be achieved through following strategic directions:

45. *Out-of-School Children: Kaduna, UNICEF Sign Pact (leadership.ng)*.

Table 10: Collaboration in Achieving Improved Education and Skill Acquisition

Strategic Goals	Lead MDAs
5.1 Highlight the benefits of girl child and women's education and frame education as a national economic development imperative	<ul style="list-style-type: none"> • MHSSD • Kaduna State Media Corporation
5.2 Maintain a focus on plugging gaps in access to education and financing – especially in northern Nigeria where the need is greatest	<ul style="list-style-type: none"> • Ministry of Education
5.3 Improve women's and girls' access to TVET (Technical and Vocational Education and Training) education and livelihoods	<ul style="list-style-type: none"> • Kaduna State Ministry of Education (KMOE) • MBIT • MHSSD
5.4 Deepen intentionality around the promotion of girls' education outcomes in implementation of key government education programs and policies	<ul style="list-style-type: none"> • Kaduna State Ministry of Education (KMOE) • Governor's Office

Kaduna State Government is committed to collaborating with development partners, the private sector, CSOs, CBOs, SBMCs, Old Girls Associations, Community and Faith Associations as well as the media in implementing, tracking and achieving all Strategic Goals

V. CROSSCUTTING ACCELERATORS

A. Women's Financial Inclusion (WFI) and Literacy

1. Overview of Women Financial Inclusion (WFI)

Women's financial inclusion (WFI) is foundational for WEE and a necessary catalyst for a woman's ability to grow her income and be financially independent. However, having access to the financial system is not enough. Women and girls must also be empowered with the skills and knowledge to exploit the numerous options available to them in the financial system. Accessible, affordable, and user-friendly financial tools can ease this journey and transform a woman's economic power and her capacity to thrive in the five core economic sectors addressed within this policy framework.

Financial inclusion and literacy are cross-cutting enablers for self-empowerment and economic growth. Whether scaling a successful agriculture business or seeking to fill a need in one of the creative sectors, women who can make transactions, save profits, take out loans, and access insurance products when needed, among others, are more likely to thrive economically than those who cannot.

According to a survey by Enhancing Financial Innovation and Access (EFInA), 56 percent of Nigerian men have access to financial services, compared to only 45 percent of women. The World Bank's 2021 Findex Report data also highlights these gaps as shown in the table below. These gaps are even starker in rural areas and among the uneducated.

Table 11: Gaps Between Men and Women in Access to Financial Services

Measure (2021)	Female	Male	Absolute Gap	Relative Gap (women's percentage of men's total)
Owns an account	35%	55%	20%	64%
Owns a debit or credit card	26%	45%	19%	58%
Mobile money account	5%	12%	7%	42%
Saved at a financial institution	12%	23%	11%	52%
Made or received a digital payment	23%	45%	22%	51%

Additionally, financial inclusion progress in Nigeria is sensitive to fluctuations in overall economic performance. After an increase in formal financial account usage and services between 2011 and 2014, the progress slowed significantly between 2014 and 2017 as the country dealt with the economic impacts of the slowdown in global financial markets. A contraction of the Nigerian economy due to the negative shocks to oil prices and oil production caused a reduction in the percentage of the population who kept a financial account at an institution. It also reduced the percentage of people saving at a financial institution.

Financial exclusion in Kaduna State, particularly for women, remains a pressing concern. In 2020, 70% of women lacked access to formal financial services compared to 54% of men, reflecting a significant gender gap⁴⁶. This disparity has widened since 2018. Only 25% of women with disabilities had access to formal financial services, and approximately 1.4 million women were completely excluded. Despite growing awareness of financial products among women, access remains limited. The recent report from the National Bureau of Statistics (NBS) highlights significant disparities between men and women in access to financial services in Kaduna State. This data underscores the ongoing challenges women face in achieving equitable access to financial resources. Only 20.8% of women own a bank account compared to 40.7% of men. This reflects a notable gap of 19.9%, indicating that a considerable portion of women lacks basic banking access. This lack of account ownership can limit women's ability to save, invest, and manage their finances effectively.

Table 12: Gaps Between Men and Women in Access to Financial Services

Measure (2021)	Female	Male	Absolute Gap	Relative Gap (women's percentage of men's total)
Owens an account	20.8%	40.7%	19.9%	51%
Aware about debit or credit card	41.6%	50.2%	8.6%	83%
Saved at a financial institution (Commercial Bank)	18.8%	38.0%	19.2%	49%
Saved at a financial institution (Microfinance)	0.8%	4.6%	3.8%	17%
Loan Access	42.6%	45.6%	3.0%	93%

Source: MICS, 2021

2. Gaps in Financial Inclusion in Nigeria

i. Useful and Affordable Access

Access to bank accounts and financial services is directly correlated to levels of income, education, and trust in financial institutions and financial services providers in Nigeria. People in higher income brackets have access to financial services that are useful and affordable to them, compared to lower income brackets being underserved in this domain. With the income distribution and levels of education being unequal across gender, women are facing a higher level of financial exclusion than men within their income brackets and socio-economic groups (EFInA, 2019). The CBN's Financial Inclusion Secretariat and EFInA conducted a study that women's financial inclusion varies compared to men's financial access even when income, education, and trust in financial institutions and financial services are equal.

The study found that where these factors are equal, women are still less likely to use formal financial services. Other factors that impact women's financial inclusion are geography, marital status, and age group. Women in the South, married women, and women in the youngest and oldest age groups are more likely to be financially included than single women (never married).

Recent data from EFInA (2024) underscores the importance of formal financial services in driving women's economic empowerment. States like Kogi and Oyo, with higher formal financial inclusion rates for women (94% and 89%, respectively), have correspondingly higher Women's Economic Empowerment (WEE) rates (53% and 40%, respectively) compared to Kaduna State's 53% formal financial inclusion rate and 7% WEE rate in 2023.⁴⁷ Financial inclusion efforts must address the persistent gaps in the current financial inclusion outcomes.

ii. WFI and Women Entrepreneurs

Most women-owned businesses are at the nano-level. Thus, financial inclusion efforts aimed at women entrepreneurs must consider the characteristics of their businesses – size and operation structure. Beyond collaborating with banks and fintechs, telecommunications companies must be included in strategic partnerships to grow the reach of women's financial inclusion and economic empowerment interventions. Additionally, financial inclusion efforts should take into special consideration the sectors that are largely dominated by women. These include the retail and agriculture sectors where a lack of access to financial services and resources makes it difficult for women to access markets that will allow them to grow their businesses and create employment opportunities. Incorporating financial inclusion solutions in the value chains of such sectors has the potential to significantly transform the lives of women.

iii. Pensions and Insurance

Micro-pension and micro-insurance are effective tools that increase women's financial inclusion when made accessible in an affordable and useful manner. Financial security is provided by insurance and pension plans by allowing women to engage in the high-risk environment that entrepreneurship is by de-risking their financial burden. Life planning allows women to plan and prepare for their futures and the futures of their families. It provides the opportunity to save for retirement and adds to the long-term independent financial security of women.

Micro-pension and micro-insurance also provide safety cushions for health emergencies and income protection, which promotes the self-empowerment and financial independence of women further. Overall, insurance and pension are critical components of women's financial inclusion in Nigeria. The MICS (2021) report indicate that in Kaduna State, about 31.7% of women are aware of various financial products, specifically regarding insurance. By providing financial security, planning, insurance, and pension, women can be empowered to achieve financial independence and unlock their full potential.

iv. WFI Structural Reforms

To deepen financial inclusion and lay a strong foundation for closing the gender gap in access to the financial system, the Kaduna State Government will collaborate with the Federal Government of Nigeria, the private sector players and other stakeholders to:

Table 13: High-Impact Policy Prescriptions for WFI

Structural Evolutions and Innovations	Lead MDAs
Support the FGN's dual approach of growing financial inclusion with a focus on both brick-and-mortar access and scaling of digital solutions	<ul style="list-style-type: none"> • MBIT • Ministry of Finance • KADPBC • MHSSD
Accelerate efforts to tackle supply-side challenges that hinder women-owned MSMEs from accessing capital and credit	<ul style="list-style-type: none"> • MBIT, • Ministry of Finance • KADPBC • MHSSD
Tackle demand-side challenges that hinder women-owned MSMEs from accessing capital and credit	<ul style="list-style-type: none"> • MBIT, • Ministry of Finance • KADPBC • MHSSD
Create an enabling environment that incentivizes the private sector to design and roll out financial inclusion products	<ul style="list-style-type: none"> • MBIT • Ministry of Finance • KADPBC • MHSSD
Collabourate with banks and fintechs to leverage emerging digital financial services platforms	<ul style="list-style-type: none"> • MBIT, • Ministry of Finance • KADPBC • MHSSD

Build open and competitive markets to accelerate responsible and consumer-focused innovation	<ul style="list-style-type: none"> • MBIT • Ministry of Finance • KADPBC • MHSSD
Continue to build financial system infrastructure and rails for a truly integrated and efficient mobile money system	<ul style="list-style-type: none"> • MBIT • Ministry of Finance • KADPBC • MHSSD
Roll out strong consumer protection rules to ensure trust in the financial system	<ul style="list-style-type: none"> • MBIT • Ministry of Finance • KADPBC • MHSSD
Expand financial inclusion scopes to include pension and insurance options tailored to women in Nigeria	<ul style="list-style-type: none"> • MBIT, • Ministry of Finance • KADPBC • MHSSD

Women's Financial Literacy

Financial literacy refers to an individual's ability to plan and manage their finances, manage financial risk, and leverage the financial system to reach their goals. Several analyses, including a recent survey of Nigeria's MSME entrepreneurs by FATE Foundation, have shown that financial literacy is a major gap for Nigerian women entrepreneurs – to the degree that it is hurting national economic growth.

There is no standardized financial literacy curriculum in the Nigerian education system and a key challenge to scaling financial literacy for women entrepreneurs is that they are not fully aware of its benefits.



A recent analysis by EfinA shows that most Nigerian women score low or medium on the financial capability index, which measures their ability to plan and control their resources and evaluate their financial options – among other key factors. Due to familial obligations, and limited time and resources, women are also more likely to forego opportunities to gain this information. However, technology can be leveraged as a major tool for scaling financial literacy and awareness. Entrepreneurs who have undergone financial literacy training have seen significant growth in their businesses.

v. Women's Financial Literacy Structural Reforms

To enable women across the economy to deepen their financial literacy and be more equipped to take advantage of the full range of options open to them in the financial system, the Kaduna State Government will collaborate with the Federal Government of Nigeria, the private sector players and other stakeholders to:

Table 14: KDSG Initiatives to accelerate Women Financial Literacy

Structural Evolutions and Innovations	Lead MDAs
Develop tailored information for all demographic groups (including various cadres of women) and systems to disseminate it	<ul style="list-style-type: none"> • MBIT • Kaduna State Media Corporation • Ministry of Education • MHSSD
Add and/or standardize financial literacy in primary and secondary school curriculums, with after-school programs for girls	<ul style="list-style-type: none"> • Ministry of Education • MBIT • MHSSD
Incorporate financial literacy and access to finance objectives in economic and social development interventions	<ul style="list-style-type: none"> • MBIT • Ministry of Education • MHSSD
Focus on gaps such as business plan development and awareness of external funding opportunities	<ul style="list-style-type: none"> • MBIT • Ministry of Education • MHSSD
Bundle financial and digital literacy interventions, with a focus on boosting awareness and usage of digital financial services	<ul style="list-style-type: none"> • MBIT • Kaduna State Media Corporation • Ministry of Education • MHSSD

B. Digital Innovation, Literacy, and Access

1. Overview

The implications of technology and digital resources for WEE in Nigeria are crosscutting as they can increase learning opportunities, improve market access, and further entrepreneurial growth. Information and communications technology (ICT) can help break systematic discrimination and violence against women while furthering economic opportunities. It also offers an entrepreneurial opportunity for rural women, enhances decision-making and ability to participate in development programs, breaks the isolation of rural women, provides linkages for small-scale enterprises, builds the skill and capacity of women, assists small and medium size enterprises, transforms the traditional roles of women, opens economic opportunity from informal to formal sectors, enables personal business development and growth, and helps women overcome illiteracy. Notably, Covid-19 has been a tailwind for digital technology in Nigeria as it led to innovation due to increased reliance on ICT in a post-pandemic world.

Information is key to the empowerment of women in Nigeria, and this is the case across sectors. Knowledge of agricultural practices, diseases, and solutions are vital for farms to succeed; knowledge of health issues, access to reproductive products, and information about diseases is crucial to women's health; and information around politics, policies, and other education is key to women's education and political participation. ICT and digital resources thus play a crucial role in ensuring women have access to this information and thereby empowers them.

Research has also shown that social media platforms, such as WhatsApp, can empower women by providing opportunities to expand their freedom to participate in social, economic, and political activities. WhatsApp and other social media platforms can give women entrepreneurs access to more customers as they can sell their products to people who are further away or in different regions. These platforms also allow women to expand the scale of their businesses, and women are increasingly open to adopting mobile banking for their businesses.

2. Digital Gaps

Well recognised gaps in this area include the following:

i. Sociocultural Barriers

Despite the benefits that technology provides, its use in Nigeria is highly male-dominated, demonstrating the disproportionate impact the digital divide has had on Nigerian women's opportunity for economic success. According to Equal Access International, in Northern Nigeria, around 60 percent of the female population is unable to access the internet. Furthermore, 55 percent of men in Northern Nigeria do not want their wives to access the internet, while 61 percent of fathers discourage their daughters from using it. In Kaduna state only 19.6% women have used the internet (MICS 2021). Within the domestic sphere, socio-cultural norms have led to men often controlling women's access to such technology that can contribute to their economic success. These sociocultural barriers limit women from pursuing careers in the technology sector or participating in the digital economy –resulting in fewer women representation in these fields. Additionally, when women do choose to participate in these sectors, they often experience harassment or discrimination online, which can deter them from engaging with digital tools and technologies.

ii. Digital Infrastructure and Technology

The lack of digital infrastructure and technology in Nigeria has a significant impact on women's economic empowerment. Digital infrastructure refers to the physical infrastructure and networks that enable digital technologies to function, including broadband networks, mobile networks, and high-speed internet connectivity. One of the key ways in which the lack of digital infrastructure and technology impacts women's economic empowerment in Nigeria is through limited access to information and markets. Digital technologies, such as e-commerce platforms and online marketplaces, have the potential to connect women-owned businesses to customers and markets beyond their immediate communities. However, without adequate access to digital infrastructure, women are unable to take advantage of these opportunities, limiting their ability to grow and scale their businesses.

In addition, the lack of digital infrastructure and technology also limits women's ability to access digital skills and training. Digital skills are essential for women in Nigeria to effectively leverage digital technologies in their businesses and careers. However, without adequate access to digital infrastructure, women are unable to access digital skills training programs and other resources, limiting their ability to acquire the skills needed to succeed in the digital economy. To address the lack of digital infrastructure and technology in Nigeria and promote women's economic empowerment, the government must prioritize investments in digital infrastructure and technology, particularly in rural and low-income areas where access is limited. The government should also prioritize programs that promote digital skills development for women, including training and mentorship opportunities, and provide incentives and subsidies to encourage women-owned businesses to adopt digital technologies.

iii. Digital Literacy

According to the National Broadband Plan (2020-2025), Nigeria had broadband coverage of 44 percent, and its target is 70 percent by 2025. According to the World Wide Web Foundation, only 23 percent of women in Nigeria have basic digital skills, compared to 33 percent of men. This digital literacy gap is a cause for concern because while access is slow, low literacy levels is yet to be tackled—which will be important as the country increasingly digitizes. This specific divide is significant between the rural and urban areas, with rural communities often having limited access to the internet and devices, resulting in decreased literacy.

Overall, increasing digital literacy among women in Nigeria is essential for promoting economic empowerment and creating a more inclusive and equitable society. By addressing the issues surrounding digital access, innovation, and literacy, the full potential of Nigeria's digital economy can be unlocked to open to all citizens the tools and resources needed to thrive in a rapidly changing world.

iv. Information Communication and Technology

The use of Information Communications and Technology (ICT) presents a significant opportunity to further women's financial inclusion and literacy. The sector is rapidly growing in Nigeria, presenting opportunities for women to access new markets, build businesses and drive innovation. With the right support, women can increase their participation and leadership in this sector, including through entrepreneurship and job creation. Women face several challenges when it comes to accessing financial services, including lower income levels, limited access to formal financial institutions, and lower level of financial literacy. Digital financial services can offer a range of solutions to these challenges, allowing women to access financial services through digital channels such as mobile phones and the computer. With ICT-enabled digital financial services, women can make and receive payments, access savings, credit, and insurance services. Moreover, digital financial services offer convenience, affordability, and security, making them an ideal option for women located in rural areas that are geographically isolated, lack access to physical banks, or have mobility constraints. It is essential that ICT-enabled financial education can be customized in various languages to cater for women across Nigeria.

ICT presents an opportunity to address the gender gap in financial access and promote women's economic participation and empowerment in Nigeria. By leveraging financial education through ICT, women can overcome financial exclusion and improve their financial literacy, leading to increased economic opportunities and better financial outcomes.

3. Structural Reforms

To address the gaps in digital innovation, literacy, and access the government will take the following steps to improve digital access to achieve women's economic empowerment in Kaduna State:

Table 15: Steps to Improve Women's Digital Access

Structural Evolutions and Innovations	Lead MDAs
Identify major regional and infrastructural gaps in digital innovation, literacy, and access	<ul style="list-style-type: none"> • MBIT • KADEDA • MHSSD • Ministry of Education
Invest in robust digital infrastructure (high-speed internet, broadband, mobile networks) especially in rural areas	<ul style="list-style-type: none"> • MBIT • KADEDA
Promote digital literacy programs specifically targeted at women to advance their economic opportunities	<ul style="list-style-type: none"> • MBIT • KADEDA • Ministry of Education • MHSSD

<p>Develop digital skills for women-owned businesses through training and mentorship opportunities</p>	<ul style="list-style-type: none"> • MBIT • Ministry of Education • MHSSD
<p>Emphasize women’s participation in the digital economy by promoting entrepreneurship and providing access to incubation centres and innovation hubs</p>	<ul style="list-style-type: none"> • MBIT • KADEDA • Ministry of Education • MHSSD
<p>Prioritize gender diversity in the technology sector by creating policies that support women’s participation in digital education and encourage hiring and promotion in tech companies</p>	<ul style="list-style-type: none"> • MBIT • Ministry of Education • MHSSD
<p>Create digital innovation programs to support women-owned startups and hubs with funding, mentorship, and infrastructure</p>	<ul style="list-style-type: none"> • MBIT, • KADEDA • Ministry of Education • MHSSD

C. Household, Workplace, and Community Support Structures

1. Overview

Household, workplace, and community support structures cover the realms of everyday life. They undergird women's ability to participate in a multiplicity of pursuits: academic, professional, public life, and the economy. Household, workplace, and community support structures are cross-cutting for WEE accelerators because when properly constructed, they can unlock women and girls' capacity to fully engage in the economy. The gaps to WEE in this area include the following:

The Role of Social Norms

Social norms funnel women into occupations associated with traditional gender roles. Nigerian women who do hold positions in the formal economy are largely underrepresented in most sectors. Approximately 50 percent of all formally employed Nigerian women hold one of seven positions, many of them operating within clerical services, sales, and teaching roles.

At home and in the workplace, the cycles of subordination to male counterparts is perpetuated, a fact that facilitates environments of GBV by men who hold financial and social power over women. The confinement of women within low-paid positions and unpaid care work severely limits their ability to achieve financial independence, access empowering information technology resources, and to unilaterally make decisions that shape their futures.

Household Support Structures

Across regional and demographic divides in Nigeria, women's roles as primary caregivers at home restrict their pursuit of productive work. High rates of child marriage across the nation and particularly throughout northern Nigeria lead to intense childcare responsibilities early in young women's lives. Over three-fourths of women in northern states and nearly half (44 percent) of all women in the country are married by the age of 18. At a time when they could be beginning their careers or pursuing higher educational pursuits, many Nigerian women instead acquire the primary responsibility of tending to the needs of their children and husbands. The long-term benefits of accessing quality, attentive childcare include higher school attendance rates, lower levels of nutrition-based stunting, and young girls going on to achieve higher levels of lifetime earnings.

More equitable distributions of childcare responsibilities through formal institutions and personal networks empower mothers to take on employment opportunities that will help advance Nigeria's path toward post-Covid-19 economic recovery. It is estimated that women's disproportionate care burden and related underrepresentation in the labour market is responsible for missed revenue opportunities in Nigeria at a value equivalent to 23 percent of the nation's GDP. In addition to helping alleviate the disproportionate care burden on mothers, these structures help many Nigerian women from marginalized backgrounds access economic empowerment resources. For example, women's economic collectives (WECs) are voluntary membership groups of women committed to collaboratively fostering inter-community economic upliftment that has grown in popularity in Nigeria. With greater uptake, WECs have the potential to help distribute developmental support to more women who would benefit from reduced societal fragmentation, including those with disabilities, living in extreme poverty, based in rural areas, and working in male-dominated fields.

Rural-urban migration is increasingly contributing to a lack of family-based childcare in agricultural communities. Nigerian women have historically supplied the vast majority of agricultural labour in the nation. However, as members of their families continue to move to urban centres in search of work, more mothers lack the flexibility to independently engage in highly productive fieldwork.

Child safety is a major concern in many of the urban day-care centres that are affordable for the average earner; approximately 75 percent of Nigerian children are born into impoverished households. Unfortunately, many low-cost local day-care facilities are found to repeatedly engage in various forms of child abuse. Financial barriers and low confidence in the safety of private childcare providers contribute to low enrolment rates in formal childcare facilities in Nigeria, especially among lower-income families. Just 5 percent of all Nigerian children between the ages of 0 and 2 years and only 15.4 percent between ages 3 to 5 are enrolled in formal day-care. In sharp contrast, the average day-care enrolments rate for 0 – 2-year-olds and 3 – 5-year-olds in OECD countries stands at 36 percent and 87 percent, respectively. The low availability of childcare is a direct contributing factor to high out-of-school and out-of-work populations among Nigerian mothers in both urban and rural contexts.

Workplace Support Structures

The Covid-19 pandemic has exacerbated existing employment disparities between men and women in Nigeria. Men are currently 10 percent more likely to engage in employment than women. Relatedly, Nigerian men report spending an average of 50 percent less time on childcare daily than Nigerian women. Childcare is disproportionately designated as a woman's responsibility, and thus a persistent barrier to closing the gender wage gap. Analysts predict that Nigeria's GDP could grow by \$229 billion if women engaged in the workforce at the same level as men. Thus, it is in Nigeria's economic interest to create more productive, and gender-inclusive workspaces that are free from discrimination and violence. In pursuit of this goal, the FGN should invest in the development of sustainable childcare infrastructure and conduct a review of Nigeria's labour laws to ensure that women are not disadvantaged in the workplace, on account of their gender.

2. Community Support Structures

Persons with Disabilities

The Discrimination Against Persons with Disabilities (Prohibition) Act of 2019 and Kaduna State Disability Law of 2021 provides mandates for the protection of disabled persons in the workplace, though it lacks gendered provisions for women. It is estimated that 15 percent of Nigerians have physical and neurological impairments and that women make up a large portion of this population. Throughout Africa, women with disabilities are three times more likely to have unmet healthcare needs, twice as likely to be illiterate, and much less likely to access the internet than fully able-bodied persons. In Nigeria, women with disabilities face multi-layered marginalization which amplifies their experiences of discrimination at the workplace and in their households. Policy prescriptions that explicitly establish social equity frameworks that help alleviate the isolation of women with disabilities in society are needed, in addition to activities to monitor their implementation and ensure the cycle of disenfranchising this group is disrupted.

Community support structures that promote WEE and create more evenly distributed power dynamics, such as WECs, are needed to help women liberate themselves from restrictive and harmful gender roles. The flagship of WEC-based programs in Nigeria remains the Nigeria for Women Project (NFWP), the scale-up of which is in the final preparatory stage. It has successfully developed and tested a model for the formation and strengthening of Women Affinity Groups (WAGs). These are community-based, women-only groups in which members come together to address their common problems, participate in saving circles and support one another's entrepreneurial activities.

Recognizing that WAGs offer members benefits beyond economic empowerment and serve as a platform for reaching women and their households with multiple development interventions, the Government of Nigeria has adopted the WAG model as a platform for addressing interconnected development challenges such as access to health insurance; reproductive, maternal, newborn and child health and nutrition (RMNCH-N); WASH services; GBV and food security challenges.

As a result of the successes recorded in the pilot states, it is being extended to more states across the federation. Participants have noted the program has enabled them to run more profitable businesses and pass on their knowledge to other businesswomen. The future of WECs in Nigeria could build upon this model of cultivating community ties among women with shared interests and backgrounds, providing resources that help women succeed in their unique social contexts, and encouraging them to share what they have gained to empower others with similar experiences.

Universal childcare

There has been an international call for the provision of universal childcare in Nigeria, to help catalyse national development outcomes. The cost of such a valuable undertaking could be reduced by investing in strengthening the capacity of existing local childcare resources. These include places of religious worship, the homes of caregivers within women's economic collectives, and the meeting places of grassroots women's labour organizations. The dedication of public resources toward designated community caregivers would enable these individuals to have access to living wages and enable more mothers to engage in the nearby workplace. The added benefit of such a model is that it would build upon local care models, thereby strengthening community interconnectedness and facilitating scalable day-care enrolment through trust and accessibility.

A number of recent studies have shown benefits of childcare availability to female labour force participation in low- and middle-income countries, with some studies also highlighting benefits around productivity, income and work quality. A study of 'mobile creches' in Burkina Faso for women participating in urban public works showed that 25 percent of women offered the childcare centers use them. Women's employment outcomes improved and there were positive impacts of the intervention on financial resilience and savings. In the DRC, a rural childcare experiment demonstrated the high demand for childcare, as over 70 percent of households provided with access to childcare centres used them. The childcare services led women to increase their engagement in commercial activities, leading to gains in agricultural productivity and broader household income.⁴⁸

3. Structural Reforms

To enable women to be able to fully participate in the economy, the Kaduna State will continue its efforts to:

Table 16: List of KDSG Structural Reform Targets

Structural Evolutions and Innovations	Lead MDAs
Enforce policies and social protection systems for women (pensions, unemployment benefits, maternity protection, equal pay)	<ul style="list-style-type: none"> • Secretary to the State Government • Ministry of Finance • MHSSD • Ministry of Justice
Increase awareness of rights and laws about women's role in the household and workplace	<ul style="list-style-type: none"> • MHSSD • Kaduna State Media Corporation • Ministry of Justice
Acknowledge gaps between policies and implementation, and the role of social norms in undermining policy-to-action processes	<ul style="list-style-type: none"> • MHSSD • Ministry of Justice • KADIPA
Revise, adopt, and enforce equal opportunity legislation for women, including those in the informal economy, mothers, and women with disabilities	<ul style="list-style-type: none"> • Ministry of Justice • House of Assembly • Secretary to the State Government
Promote the reduction of household responsibility segregation through reference groups and networks	<ul style="list-style-type: none"> • MHSSD • Ministry of Finance

48. Ajayi, Kehinde F, Dao, Aziz ; Koussoube, Mousson Estelle Jamel. *The Effects of Childcare on Women and Children: Evidence from a Randomized Evaluation in Burkina Faso (English)*. Policy Research working paper; no. WPS 10239; Impact Evaluation series Washington, D.C.: World Bank Group.

---- Donald, Aletheia, Vaillant, Julia. 2023. *Experimental Evidence on Rural Childcare Provision*. Unpublished manuscript.

http://documents.worldbank.org/curated/en/099215111282254210/IDU09ee54b690865904f71089a60d76ad6216_01c

<p>Increase visibility and information on self-empowering opportunities for underserved women</p>	<ul style="list-style-type: none"> • MHSSD • Ministry of Justice • KADEDA
<p>Strengthen the usage of WECs (Women Empowerment Centres) as a tool for poverty alleviation and economic growth</p>	<ul style="list-style-type: none"> • MHSSD • Ministry of Finance • KADPBC • Ministry of Justice
<p>Allocate public and private resources to WEC structures, offering childcare, education, and professional skills training to marginalized women</p>	<ul style="list-style-type: none"> • MHSSD • Ministry of Finance • KADEDA
<p>Create employment bridge programs supporting women's return to the workforce after childbirth and obtaining roles in under-represented areas</p>	<ul style="list-style-type: none"> • MHSSD • Ministry of Labour • Secretary to the State Government

D. Gender-Responsive and Data-Driven Government Processes

1. Leveraging Government Processes for WEE

Given the reach, resources, and norm-shaping power of the federal and subnational governments in Nigeria, more intentional, gender-responsive, and data-driven government policies, programs, and processes have the potential to be a major catalyst for WEE in Nigeria. The tremendous progress made to advance transformative WEE-focused programming and gender-intentional public financial management point to the importance of government action and political will for WEE and how gender-intentional approaches can be mainstreamed through government functions and processes. However, key gaps remain, and much more can be done to advance WEE through the government's executive, legislative, and administrative functions – including policymaking and program design, public financial management, and public procurement – among others.

2. Policymaking and Program Design

Over the past few years, the Federal Government of Nigeria has deepened its efforts to mainstream gender in government programs, policies, and processes. This commitment is reflected in the release and endorsement of key gender policies in agriculture, education, climate change, and the mainstreaming of gender in other key policy frameworks such as the Framework for Advancing Financial Inclusion in Nigeria. However, WEE is still often treated as a second-tier priority across various government offices, especially at the subnational level where WEE-focused programming can sometimes be driven only by women actors (i.e., first ladies), outside of the government's strategic policy framework. Some of these innovations also emphasize traditional views of empowerment, such as one-time cash transfers, instead of systematic, transformative efforts to unlock the economy and provide sustained, equal access for women.

i. Mainstreaming GBV and Female Perspectives

For WEE programs to be successful, they must be woven into, and understood as, a key part of the government's mix of strategic initiatives aimed at driving national economic growth. Women must also be prioritized and given a seat at the table across all stages of policy-making and program design. Involving grassroots women, advocates, and women leaders in government will ensure that policy recommendations reflect diverse perspectives while adequately meeting every woman's needs. Keeping women in key decision-making roles will ensure that WEE remains at the centre of policy decisions. This brand of inclusive policy and program design will also drive ownership and accountability for government programs and incentivize follow-through on shared targets.

Studies show that when women are economically empowered, they are more likely to challenge abusive relationships and seek support, thereby fostering safer environments. Conversely, if WEE initiatives are poorly implemented or fail to address underlying social norms, they could inadvertently lead to increased GBV by provoking backlash from men who feel threatened by women's empowerment. For instance, research indicates that in contexts where women's economic roles expand without accompanying shifts in societal attitudes, there may be an uptick in domestic violence as a means of exerting control. This complex interplay highlights the necessity of a holistic approach that combines economic empowerment with community education and advocacy to effectively combat GBV while promoting WEE in Kaduna.

49. <https://msmeafricaonline.com/ford-foundation-and-technoserve-release-report-on-women-empowerment-and-gbv-in-west-africa/>

ii. Data-Driven Policy and Program Design

Current, gender-disaggregated data can help ensure that policies and programs are designed to meet women's most pressing needs in the most underserved areas. Good data can demonstrate what works to drive WEE and where those interventions are needed most urgently. While there have been strong improvements in the last few years, the gender-disaggregated data that exists and is used to drive policymaking in Nigeria is often filled with inaccuracies or is incomplete. Ensuring that methodology and technical measurement is clearly defined and adhered to can help provide robust data that can fill gaps in understanding. Conducting rigorous impact evaluations to understand the gender-disaggregated effects of development interventions will also be needed to further build the evidence base of effective policies and programming to economically empower women, which can inform the design, implementation, and effective scale-up of the efforts of the Government of Nigeria and its development partners. In addition to collecting this data, ensuring that it is used beyond research to support government initiatives and policymaking can pave the way for sustained advancements in WEE.

3. Structural Reforms

To leverage government policymaking and program design processes and implementation to accelerate WEE outcomes, the Kaduna State Government can:

Table 17: Policymaking and Programme design Processes and Implementation

Structural Evolutions and Innovations	Lead MDAs
Ensure strong female representation (at least 35 percent) on all Steering Committees or Interministerial Committees responsible for the development of government programs, policies, and initiatives	<ul style="list-style-type: none"> • Governor's Office • State Executive Council • MHSSD • Ministry of Finance
Include WEE/gender targets in all relevant government programs, policies, and national economic plans	<ul style="list-style-type: none"> • KADPBC • Kaduna Bureau of Statistics • Secretary to the State Government
Replicate high-impact programmatic approaches that drive WEE (e.g., leveraging women's affinity groups) across new government programs and initiatives	<ul style="list-style-type: none"> • MHSSD • Ministry of Finance
Ensure gender desk officers are empowered and involved in all program and policy design processes across all MDAs	<ul style="list-style-type: none"> • KADPBC • Secretary to the State Government

Leverage trusted private, social, and development actors to scale high-impact government programs (especially where there is weak capacity)	<ul style="list-style-type: none"> • MHSSD • Ministry of Finance • KADPBC
Unbundle joint programming focused on all marginalized populations to design programs based on specific group needs, track impact, and ensure that marginalized groups are not competing for support	<ul style="list-style-type: none"> • MHSSD • State Executive Council
Mainstream grassroots women's voices and perspectives in all government policy and programmatic design	<ul style="list-style-type: none"> • MHSSD • Governor's Office
Strengthen the capacity of law enforcement to investigate and ensure justice for GBV victims and survivors	<ul style="list-style-type: none"> • Ministry of Justice • Ministry of Health
Leverage emerging coordination platforms, including the High-Level Advisory Council on Support to Women and Girls, to integrate global best practices into government policy and program design	<ul style="list-style-type: none"> • Secretary to the State Government • MHSSD
Develop clear systems and fill current gaps in collecting and accessing gender-aggregated data to inform government program design and policy development	<ul style="list-style-type: none"> • Kaduna Bureau of Statistics • MHSSD • Ministry of Finance
Set clear gender/WEE targets for each economic intervention, track progress, and publish data on these goals over the lifetime of each major project	<ul style="list-style-type: none"> • KADPBC • Ministry of Finance
Implement and domesticate the National WEE Monitoring and Evaluation Policy at all levels for greater accountability and follow-through on programmatic commitments	<ul style="list-style-type: none"> • Ministry of Health • MHSSD • Ministry of Finance

4. Public Financial Management

Recent analysis carried out by Publish What You Fund shows that there has been an upward trend in budget allocations to gender-related issues in Nigeria since 2015. The analysis revealed that up to 1899 WEE projects, 156 WFI-focused projects, and 185 projects focused on leveraging women's affinity groups were funded in the six years between 2015 and 2020 with N132.28 billion from the national budget. This represents only 0.28 percent of the cumulative N46.65 trillion of the Federal Government's approved budget within this period. dRPC also revealed an upward trend in the budget allocation for women's economic empowerment between 2021 and 2023.

The analysis revealed a total of 2128 projects with N314.68 billion in the national budget. This represents 0.58 percent of the cumulative N54.54 trillion of the federal government's approved budget within this period. The dRPC also revealed 1491 WEE projects from the Zonal Intervention Projects, also known as the constituency development projects of the members of the National Assembly, between 2019 and 2023, with 85.14 billion Naira. This also represents 17 percent of the total fund in the approved budget within this period. The funding was channelled mostly through a few ministries, including the Federal Ministry of Women Affairs, the Federal Ministry of Agriculture and Rural Development, the Federal Ministry of Industry, Trade and Investment, and the Federal Ministry of Labour and Employment – to name a few.

At the state level, dRPC reported a significant increase in budgetary allocations for WEE, rising from N248 million to N15.33 billion in the 2024 fiscal year.⁵⁰ Over a four-year period, a total of N26.32 billion was allocated to WEE, representing 2.89% of the state's total capital allocation of N907 billion. Key initiatives funded include the renovation of shelters for women and girls, upgrades to children and women centers, and AGILE project. Additional programs, such as KADSWEF, provision of small ruminant starter packs to women farmers, promotion of labour-saving technologies, and ICT capacity building for women and youth, were implemented across various ministries including the Ministry of Human Services and Social Development, Ministry of Education, KADPBC, Ministry of Agriculture, Kaduna State Development and Property Company and the Community and Social Development Agency.

5. Gender-Responsive Budgeting

GRB can be a major accelerator for women's economic empowerment, as it ensures that the needs of women are mainstreamed across the various sectors which affect WEE. Historically, GRB has not been mandated in national and subnational budget preparation and leaders across MDAs have allocated resources to priorities at their discretion. In some instances, this has caused negative outcomes for WEE initiatives, especially since Nigeria's budget is organized administratively. Rolling out GRB in Kaduna State will not only further gender-based interventions but can also help create an accountability benchmark for which the government's gender policy commitments can be measured. Currently, while budget allocation and execution data can be easily accessed, the execution data is not disaggregated making it impossible to track impact and beneficiaries. True gender-intentional PFM processes will make it possible to track the scale and impact of government spending on women's economic livelihoods. GRB will also allow the government to make sound public financial decisions as they consider how budget allocations are meeting the various needs of men and women, which would allow an efficient allocation of resources.

The analysis of the 2024 budget shows an evidence of the gender-responsive budgeting approach covering key sectors including health, education, and agriculture, aimed at reducing disparities and promoting equitable access for women and girls. Additionally, it addresses issues related to gender-based violence, employment and wage policies, and social protection programs to enhance the overall well-being and empowerment of women in the community.

50. <https://drpcngr.org/wp-content/uploads/2022/03/COMPARATIVE-ANALYSIS-OF-SUBNATIONAL-2022-WOMEN-ECONOMIC-EMPOWERMENT-WEE-BUDGETARY-ALLOCATION-formatted-1.pdf>; Kaduna state 2023 and 2024 Approved Budget Documents.

51 Kaduna State Approved 2024 budget document

These activities include training women and youth in horticultural practices across all local government areas, empowering women and youth through ICT initiatives and establishing the KADSWEF with an allocation of N200 million. Additionally, the budget focuses on promoting labour-saving technology for women, allocating substantial funds for the construction of new secondary schools, and implementing programs like conditional cash transfers, digital literacy, life skills, and second chance education to address gender disparities. The budget also allocates resources to family planning, procurement of drugs for MNCH week, and the establishment of SARCs. The state has 15 specific gender disaggregated programs with funding commitment of N15.59 billion in 2024.

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6. Structural Reforms

The KDSG can leverage PFM reform to accelerate WEE outcomes by rolling out efforts and initiatives that:

Table 18: Leveraging PFM Reforms to Accelerate WEE

Structural Evolutions and Innovations	Lead MDAs
Build more institutional capacity for gender-responsive budgeting and create a clear and transparent framework that will guide the prioritization and funding of gender-responsive initiatives and interventions.	<ul style="list-style-type: none"> • Governor's Office • State Executive Council • MHSSD • Ministry of Finance
Provide more disaggregated data on government spending: Publish expenditure data disaggregated on a project-by-project basis to aid the evaluation of fund disbursement for each project.	<ul style="list-style-type: none"> • KADPBC • Kaduna Bureau of Statistics • Ministry of Finance
Conduct and publish gender impact assessments by establishing a performance measurement framework for medium- and long-term initiatives to determine requirements for gender-responsive budgeting.	<ul style="list-style-type: none"> • MHSSD • Kaduna Bureau of Statistics

Strengthen coordination between key state actors, institutional roles, responsibilities, and coordination through the enforcement of existing frameworks and guidelines for gender-responsive budgeting.	<ul style="list-style-type: none"> • Governor's Office • MHSSD • KADPBC • Ministry of Health
Implement policies aimed at promoting gender equity and establish systems linking those policies to budget tracking and analysis.	<ul style="list-style-type: none"> • MHSSD • Ministry of Finance
Harmonize gender equality principles enshrined in the constitution with Nigeria's laws and enforce the established legal framework to improve gender disparities.	<ul style="list-style-type: none"> • Ministry of Justice • State Executive Council
Invest to drive increased access to contraceptives to improve women's agency, education, and labour force participation.	<ul style="list-style-type: none"> • Ministry of Health • MHSSD

7. Affirmative Procurement

GRP is intended to improve women's economic empowerment by allowing women-owned or women-led businesses to access procurement opportunities that they otherwise would not have been able to. By procuring services and supplies from women's businesses, governments and commercial entities can promote gender equality in the marketplace, at work, and in local communities. Despite the socio-economic benefits that GRP can bring, a 2018 report by the IMF shows that Nigeria has not yet fully embraced this concept. A lack of clear guidelines, targets, and data on the implementation of GRP has hindered any progress on this front.

In Kaduna State, the Governor has signaled his administration's intentions by approving a Gender Responsive Procurement Policy that seeks to increase women's interest in procurement bidding processes and enable greater economic empowerment, this hindering widespread economic empowerment. Other barriers which exclude women from the public procurement process include cultural biases, lack of understanding of the procurement process, and limited access to information technology. Financial and social capital also prevents women from being able to start businesses that have the potential to scale and grow in a way that makes them competitive in the procurement process.

8. Structural Reforms

To ensure the procurement market is easily accessible to women, the KDSG will consider the best pathways to:

Table 19: Leveraging Procurement Process for WEE

Structural Evolutions and Innovations	Lead MDAs
Communicate procurement opportunities to women's business organizations and networks proactively and intentionally to ensure awareness of these opportunities.	<ul style="list-style-type: none"> • KADPPA • MHSSD
Provide informational sessions and capacity-building workshops to guide women through the procurement process, addressing confusion and enhancing clarity.	<ul style="list-style-type: none"> • KADPPA • MHSSD
Release an updated procurement-responsive manual that clearly outlines the process to increase transparency.	<ul style="list-style-type: none"> • KADPPA • MHSSD
Modernize and standardize solicitation documentation and qualification procedures with gender responsiveness provisions across procuring entities.	<ul style="list-style-type: none"> • KADPPA • MHSSD
Encourage the use of best value award criteria and, where appropriate, give preference to women-owned businesses.	<ul style="list-style-type: none"> • KADPPA • MHSSD
Provide meaningful feedback to unsuccessful bidders on the strengths and weaknesses of their tenders and areas for improvement.	<ul style="list-style-type: none"> • KADPPA • MHSSD
Enforce the procurement quota for women-owned or women-led businesses.	<ul style="list-style-type: none"> • KADPPA • MHSSD
Enforce rules for the prompt payment of women-owned businesses, including at the subcontract level.	<ul style="list-style-type: none"> • KADPPA • MHSSD
Add gender-responsive requirements in solicitation documentation and throughout the evaluation procedures, ensuring all suppliers' codes of conduct are updated.	<ul style="list-style-type: none"> • KADPPA • MHSSD

9. Coordination

Limited coordination and technical capacity constraints remain significant obstacles to the effective delivery of key WEE initiatives in Kaduna. There is a pressing need for a more coordinated and strategic approach that aligns with government priorities, integrates private sector strategies, and ensures mutual accountability. The KDSG has sought multisectoral stakeholder perspectives on WEE to enhance targeted interventions for women and girls; however, the absence of an effective coordination platform for collaboration among public, private, and social sectors hinders progress. To address this gap, it is essential to streamline advisory bodies overseeing gender interventions and engage innovative leaders from various sectors to drive successful program design and implementation.

10. State High Level Advisory Council (SHLAC)

A SHLAC on the Empowerment of Women and Girls will be formed to fill this critical gap. Co-chaired by state commissioners and private sector representatives, the SHLAC will have purview over the KDSG's gender-focused programs and initiatives and channel multisectoral recommendations and perspectives to inform WEE policy, programs, and partnerships. The SHLAC will be a standing committee administered at the Governor's office. It will outlive the current administration and works to drive action toward achieving SDG 5 between now and 2030. In its inaugural six months, the SHLAC's focus will be on women's economic empowerment, with a focus on economic power, livelihoods, and education.

In pursuit of its mandate, the SHLAC will:

Table 20: SHLAC Mandate for WEE

Structural Evolutions and Innovations	Lead MDAs
Leverage its collective experience and multisectoral expertise and perspectives to provide technical advice that catalyzes all efforts to identify and propose bespoke solutions to critical Gender Equality gaps that exist in Nigeria.	MHSSD
Provide strategic guidance and oversight to the state and other key partners involved with key national and subnational Gender Equality initiatives, ensuring that these interventions are strategic and meet intended goals.	Office of the Chief of Staff to the Governor
Leverage its social capital and the personal/professional networks of its membership and external influencers to generate buy-in for gender mainstreaming in national economic and policy planning—in line with the state policy direction.	State Executive Council

<p>Serve as a cohort of ambassadors for Gender Equality in the private and social sectors.</p>	<p>State Executive Council</p>
<p>Proactively identify opportunities and leverage their networks to drive joint programming and public-private partnerships that accelerate women and girls' empowerment targets.</p>	<p>State Executive Council</p>

ANNEX 1: ACTION PLAN AND IMPLEMENTATION GUIDE (2024-2028)

A. Introducing the State WEE Policy Action Plan

The Kaduna State government is committed to ensuring robust implementation of the WEE Policy and success in achieving the goals and outcomes defined in the Policy. This will require a strong, co-created, and co-owned Action Plan that details the timelines, strategies, and mechanisms for ensuring collaboration across all key stakeholder groups and sustained progress on the goals broadly outlined in the Plan.

The State WEE Action Plan, defined here, will serve as a high-level blueprint and guiding framework for the implementation of the state WEE Policy over the next four years. At a high level, the Action Plan seeks to:

1. Define implementation phases and timelines to orient stakeholders around a shared calendar and strategic check-in points.
2. Outline the coordination mechanisms that will be leveraged to drive collaboration across multiple stakeholder groups and ensure accountability on the Policy's implementation.
3. Identify different stakeholder groups and players – and define their broad mandates, roles, and responsibilities for ensuring the success of the Policy.
4. Map out some potential strategic, financial, and political risks that could affect robust implementation of the Policy and attainment of the shared goals identified in the document; and
5. Provide more detail on the Policy's individual strategic goals, how success will be measured, who is responsible for driving them forward, and the financial resources that will be required to advance these strategic objectives.

It is envisioned that this Action Plan serves as the “north star” for key stakeholders over the next five years, as government leads the effort to ensure that Nigerian women and girls are more equipped and supported to participate and succeed in the economy.

B. Implementation Phases and Timelines for State WEE Policy (2024–2028)

The implementation of the Kaduna State Women' Economic Empowerment (WEE) policy will be structured into four key phases over the course of four years (2024-2028).

Table 21: Implementation timeline

Phase	Key Activities	Timeline
Phase One: Finalization and Socialization	<ul style="list-style-type: none"> • Finalise, validate, and endorse the state WEE Policy drafting committee • Review and approve by the State Executive Council. • Policy Launch by the Governor • Set up an inter-ministerial / agency Working Group / Policy Task Force • Convene policy workshops to socialize the policy with stakeholders (public, private, and social sectors) • Identify and empower Key POCs across MDAs to lead strategic goals • Formation of a stand-alone accountability framework with CSOs and the government • Set-up of Accountability Technical Working Group to measure policy progress 	Q1 2024 – Q4 2024
Phase Two: Implementation	<ul style="list-style-type: none"> • Policy Implementation Task Force continues work and provides regular updates to SHLAC • Convening of gender desk officers regularly for progress reporting, including reporting on GBV. • SHLAC review of policy implementation and target achievement annually • SHLAC provides oversight and leverages partnerships to advance policy goals 	Q1 2025 – Q4 2025
Midpoint Review	<ul style="list-style-type: none"> • MHSSD convenes a State Midpoint Review to assess progress toward WEE Policy's strategic goals • Celebrate wins, identify gaps, and revisit targets. • Recommitment opportunities for government MDAs, private sector, and social sector stakeholders. 	December 2025

Phase Three: Consolidation and Renewal	<ul style="list-style-type: none"> • Stakeholders intensify efforts to achieve policy goals. • Policy Implementation Task Force continues regular updates to SHLAC. • Gender desk officers convene regularly for progress reports. • Honourable Commissioner, SHLAC, and ecosystem continue advocacy. • New government initiates State Policy Dialogue after the 2027 presidential election to review WEE Policy's impact. • Launch revised State WEE Policy and Action Plan by the end of 2028 for continuity. 	Q1 2026 – Q4 2028
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C. Stakeholders Roles and Responsibilities

The following stakeholders were identified for effective implementation of the State WEE policies.

Table 21: Stakeholders roles and responsibilities

Stakeholders	Roles and Responsibilities
Ministry of Human Services and Social Development (MHSSD)	Lead in overall coordination and implementation of WEE policy. Provide social support, manage training programs, and ensure alignment with state objectives.
Office of the Chief of Staff to the Governor	Oversee the implementation across ministries and ensure political commitment and resource mobilization.
Ministry of Finance	Allocate budget for WEE policy implementation. Facilitate access to financial services and grants for women entrepreneurs.
Private Sector (e.g., Banks, Corporates)	Provide financial products tailored to women entrepreneurs. Support public-private partnerships to foster women's economic inclusion.
Civil Society Organizations (CSOs)	Raise awareness, mobilize community support, and monitor policy implementation on the ground. Provide feedback to enhance WEE programs.
Development Partners (e.g., UN Women, USAID, DFID, World Bank, etc)	Offer technical support, capacity building, and financial resources. Provide expertise in monitoring and evaluation processes.

Religious and Traditional Leaders	Advocate for WEE and gender equality within communities. Challenge harmful cultural practices that hinder women's empowerment and participation in the economy.
Women's Cooperatives/Groups	Serve as key beneficiaries and implementers of WEE programs. Facilitate the transfer of knowledge and skills to other women within their communities.
Media	Raise awareness through media campaigns on WEE and its benefits to society. Promote success stories of empowered women.
Security Agencies	Ensure safety and protection of women, especially those involved in economic activities, from gender-based violence and other security risks.
Educational Institutions	Provide technical and vocational education and training for women, equipping them with skills to participate in economic activities.

D. Implementation Risks

The following risks are identified in the state WEE policy implementation, and mitigation measures are introduced as follows:

Table 22: Implementation Risk

Risk	Description	Mitigation Measures
Cultural Resistance	Resistance from traditional and religious institutions towards women's economic empowerment initiatives.	Engage with religious and traditional leaders early in the process to gain buy-in and promote the benefits of WEE.
Funding Gaps	Inadequate or inconsistent funding to fully implement WEE programs.	Secure commitments from government, development partners, and private sector early, and explore diverse funding streams.
Political Instability	Changes in political leadership or priorities may derail implementation.	Establish multi-year agreements and institutionalize the policy within government frameworks to ensure continuity.
Gender-Based Violence (GBV) Backlash	Empowering women could lead to backlash from men, including increased GBV cases.	Integrate GBV awareness and prevention programs within WEE initiatives. Engage men and boys in discussions around WEE.

Gender-Based Violence (GBV) Backlash	Empowering women could lead to backlash from men, including increased GBV cases.	Integrate GBV awareness and prevention programs within WEE initiatives. Engage men and boys in discussions around WEE.
Low Participation of Women	Women may lack awareness or confidence to participate in WEE programs.	Conduct grassroots awareness campaigns and provide mentorship and support networks to encourage participation.
Poor Coordination Among Stakeholders	Lack of coordination between government, private sector, and civil society may lead to inefficient outcomes.	Establish a central coordinating body to manage collaboration, ensure communication, and track progress.
Inadequate Capacity at Local Levels	Local government and CSOs may lack the capacity to implement WEE programs effectively.	Provide training and capacity-building programs for local institutions and implementers.
Monitoring and Evaluation Challenges	Difficulty in tracking the long-term impacts of WEE initiatives as well as the lumpsum budgetary provisions	Develop robust monitoring and evaluation frameworks from the outset, with clear indicators and regular reporting. Ensure specific WEE budget lines.
Funding Limitations	Given the tight fiscal space facing the state government and competing priorities committed funding for WEE may be challenging	The WEE policy is designed as a wrap-around policy where all existing policies, programs and projects being implemented will be brought under the banner of the policy rather than developing new initiatives

ANNEX 2: STATE WEE ACTION PLAN 2024-2028

Long term goal	Short-term action by 2025	Targets	Indicators	Medium-term action by 2026	Targets	Indicators
Labour Force Participation: Increasing Kaduna state labour force participation rate to 55percent to match the national rate by 2028	Reserve female employment quotas in key social sectors e.g. Education, health, welfare	200,000	Microgrants & business training at LGAs for 200,000 women who are disabled, widowed, survivors of GBV, abandoned women	Reserve female employment quotas in key social sectors e.g. Education, health, welfare	500,000	Microgrants & business training at LGAs for 500,000 women who are disabled, widowed, survivors of GBV, abandoned women
Female Participation in Agriculture: To increase Kaduna state's share of women in agriculture to 25percent by 2028	Female Job creation in the agricultural value chain	200,000	New jobs created for women in high-value segments of the agriculture value chain	Female Job creation in the agricultural value chain	300,000	New jobs created for women in high-value segments of the agriculture value chain
Women In the Workforce: To increase women in the workplace to match the national benchmark of 63percent by 2028	Women In the state public sector and LGA employment schemes in line with LGA autonomy	100,000	New jobs created for women in education, health and at the LGA level	Women in the state public sector and LGA employment schemes in line with LGA autonomy	100,000	New jobs created for women in education, health and at the LGA level

Long term goal	Short-term action by 2025	Targets	Indicators	Medium-term action by 2026	Targets	Indicators
Women's Financial Inclusion: Leverage digital financial services and innovative models to scale women's financial inclusion to reach the national baseline of 45 percent by 2028.	Promote Financial literacy programs specifically targeted to women to ensure that they have the skills and knowledge to leverage financial technologies to advance their social and economic opportunities.	10,000	New skills and jobs created for women in the digital space at the subnational levels.	Increase the number of areas with access to digital literacy	50,000	New jobs created for women in the digital space. Number of women who have access to digital financial services such as mobile money, online banking, and e-wallets.
Girl's Education: Increase the percentage of girls enrolled in secondary school to match the Baseline of 67 percent.	Incentivize communities to promote enrolment in school and address the issue of out-of-school children and deepen the Universal Basic program's gender targets.	100,000	Increase in Secondary school enrolment of girls by 20percent	Reducing the number of out-of-school girls by 50percent	500,000	Increase in the number of girls who sat for the JSS qualifying examination and SSS examinations of WAEC & NECO by 100percent
Economic Recovery: Address the long-term effects of pandemics and emergencies (COVID-19, Insecurity, Climate change, and Petrol Subsidy removal) by enshrining a gender-transformative Economic Recovery	Enforce policies to address pandemics and emergencies by invoking social and economic protection systems for women like cash transfers, grants, and unemployment benefits.	100,000	Percentage of women reporting access to economic and social protections increases by 20percent	Reduction in the number of vulnerable women exposed to pandemics and emergencies by 50percent	1,000,000	Increases in healthy, educated and well-protected (socially & economically) women population in the LGA's

Long term goal	Short-term action by 2025	Targets	Indicators	Medium-term action by 2026	Targets	Indicators
Productive Tools: Scale women's access to productivity-enhancing tools across critical sectors, including land, mobile phones, and the internet – in line with existing state policies and targets.	Develop platforms where women can access critical skills and productivity-enhancing tools to enable them to participate in agriculture, digital economy, and internet services.	50,000	Increase in the number of women farmers, mobile phone retail services and Café operators.	Increase women participation and access to productivity enhancing tools in agriculture, mobile phones sector and internet services to match the national baseline.	200,000	Increase in the number of women farmers, land owners, mobile phone services providers and Café owners and operators to match the 2025 target.
Financial and Digital Literacy: Support the economic empowerment of women by facilitating access to financial literacy training, providing financing, providing skill-building training, and supporting MSMEs' business viability	Increase women participation in Financial and Digital Literacy by increasing support in the digital economy ecosystem, including training programs and mentorship opportunities to help them effectively leverage digital technologies to grow and scale their businesses.	50,000	Increase in the number of women in the Financial and Digital economy by 20 percent. Percentage increase in the number of women who have the skills and knowledge to make informed financial decisions.	Bridge the gap, which presently is about 20 percent, promote useful and affordable access and promote WFI in the retail and agricultural sectors. Support Nigerian women from being 20percent less likely to own digital devices than their male counterparts to more likely in 2 years.	100,000	Increase in women led SMEs that have achieved sustainable growth in income, number of customers served, number of jobs created etc.
Digital Transformation: More intentionally leverage Nigeria's ongoing digital transformation to advance WEE outcomes, in partnership with relevant stakeholders in the private sector.	Increase digital literacy programs specifically targeted to women to ensure that they have the skills and knowledge to leverage digital technologies to advance their economic opportunities.	100,000	Number of women in the digital space in LGAs	Increase the no. of women entrepreneurs leading registered technology focused enterprises grow by 20 percent over five years, and the number of women beneficiaries for business advancement programs grow by the same proportion and timeline	10,000	Increased support for women-owned tech businesses through funding, training, and mentorship programs encouraging women to participate in the industry while growing that sector.

WOMEN IN AGRICULTURE

Women in Agriculture	Long-Term Goal by 2028	Short-Term Action by 2025	Targets	Indicators	Medium-Term Action by 2026	Targets	Indicators
Increasing Women's Participation in Agricultural Value Chains	Enhance women's participation in all aspects of agriculture, from production to marketing, by 2028.	Provide training in modern farming techniques and value addition.	Train 8,000 women farmers in modern techniques by 2025.	Number of women trained; adoption of new farming methods.	Facilitate access to inputs, technology, and storage facilities.	50% increase in productivity for women farmers by 2026.	Productivity levels; post-harvest losses reduction.
Access to Land, Finance, and Resources	Ensure equitable access to land, finance, and agricultural resources for women by 2028.	Collaborate with local authorities to improve land ownership rights for women.	Secure land titles or access for 4,000 women by 2025.	Number of women with secure land access; increase in land ownership.	Partner with financial institutions to provide agricultural loans tailored to women.	40% of women farmers accessing agricultural loans by 2026.	Number of loans granted; increase in cultivated land area.
Market Access and Supply Chain Integration	Strengthen women's integration into agricultural supply chains and improve market access by 2028.	Create market linkages for women farmers through cooperatives and buyer partnerships.	60% of women farmers linked to formal markets by 2025.	Number of women in cooperatives; increase in market participation.	Establish agricultural hubs to connect women farmers with processing and export opportunities.	50% of women farmers engaged in processing or export chains by 2026.	Number of women in value-added agriculture; export volumes.
Climate-Smart Agriculture and Sustainability	Promote climate-smart and sustainable agricultural practices among women farmers by 2028.	Implement climate resilience training and provide access to drought-resistant seeds.	Train 5,000 women farmers on climate-smart practices by 2025.	Number of women trained; adoption of climate-smart practices.	Expand access to irrigation, water conservation technologies, and renewable energy.	30% increase in climate-resilient agricultural production among women by 2026.	Use of irrigation and sustainable energy technologies; reduction in crop losses due to climate factors.

WOMEN IN ENTREPRENEURSHIP

Women in Entrepreneurship	Long-Term Goal by 2028	Short-Term Action by 2025	Targets	Indicators	Medium-Term Action by 2026	Targets	Indicators
Promoting Women-Led Businesses	Increase the number and sustainability of women-led businesses in Kaduna State by 2028.	Provide entrepreneurship training and mentorship for women.	Train 10,000 women entrepreneurs by 2025.	Number of women trained; increase in women-led businesses registered.	Create women-focused business incubators and support networks.	70% of trained women have viable businesses by 2026.	Number of businesses sustained after 1 year; increase in revenue for women-led businesses.
Access to Finance for Women Entrepreneurs	Ensure women entrepreneurs have equitable access to finance and capital by 2028.	Partner with financial institutions to offer women-friendly loan products and financial literacy programs.	Provide financial literacy training to 5,000 women and facilitate access to loans for 3,000 women by 2025.	Number of loans disbursed to women; increase in financial literacy among women.	Expand access to low-interest loans and micro-grants for women-led startups.	50% increase in women's access to finance by 2026.	Amount of capital raised by women-led businesses; loan repayment rates.
Market Access and Digital Empowerment	Enhance market access and digital skills for women entrepreneurs by 2028.	Organize trade fairs and digital marketing workshops for women entrepreneurs.	At least 50% of women entrepreneurs participate in trade fairs or use digital platforms by 2025.	Number of women participating in trade fairs; increase in online sales by women entrepreneurs.	Develop e-commerce platforms and support digital literacy programs for women.	60% of women entrepreneurs using digital platforms for business growth by 2026.	Number of women using e-commerce; growth in online sales and reach.
Leadership and Innovation in Entrepreneurship	Foster innovation and leadership among women entrepreneurs in Kaduna State by 2028.	Launch innovation hubs and women-led startup competitions.	At least 100 women-led startups supported through innovation hubs by 2025.	Number of startups; innovation hub participation rates.	Establish partnerships with tech companies and investors for women-led innovations.	30% increase in women-led innovative startups by 2026.	Number of partnerships formed; increase in innovative women-led ventures.

WOMEN IN TRADITIONAL LABOUR MARKET

Indicator	Long-Term Goal	Short-Term Action by 2025	Targets	Indicators	Medium-Term Action by 2026	Targets	Indicators
Increasing Women's Participation in the Traditional Labour Market	Ensure equal participation and opportunities for women in traditional labour sectors (agriculture, trade, manufacturing) in Kaduna State.	Provide skills development and capacity-building programs tailored to women's roles in traditional sectors.	Train 5,000 women in key traditional labour sectors by 2025.	Number of women trained; increase in women's employment in traditional sectors.	Create and enhance market access for women in traditional labour roles.	70% of trained women linked to sustainable market opportunities.	Number of women with improved market access; growth in women's income in traditional sectors.
Addressing Gender Barriers in Traditional Labour	Remove socio-cultural and structural barriers limiting women's access to traditional labour markets.	Conduct advocacy campaigns targeting community leaders and male allies to support women's participation.	Reach at least 100 community leaders and traditional rulers by 2025.	Number of community leaders engaged; changes in local labour practices.	Implement policies that promote equal wages and working conditions for women.	60% reduction in the gender wage gap in traditional labour markets.	Reports on wage disparities; feedback from women workers.
Promoting Leadership and Decision-Making Roles	Increase the number of women in leadership positions within traditional labour sectors.	Encourage women's participation in trade unions and cooperatives.	50% increase in women's membership in local trade unions by 2025.	Number of women in leadership roles; representation in labour unions.	Facilitate leadership training programs for women in traditional sectors.	30% of leadership roles in trade unions held by women by 2026.	Number of women leaders; satisfaction levels with leadership opportunities.

WOMEN IN EMERGING INDUSTRIES

Indicator	Long-Term Goal by 2028	Short-Term Action by 2025	Targets	Indicators	Medium-Term Action by 2026	Targets	Indicators
Increasing Women's Representation in Emerging Industries	Ensure equal representation of women in ICT, creative, beauty, and media industries by 2028.	Provide skills development and training in ICT, digital marketing, and creative arts.	Train 5,000 women in ICT, creative industries, and beauty by 2025.	Number of women trained; increase in women-led businesses and employment in these sectors.	Establish women-led innovation hubs and mentorship programs for emerging industries.	50% of participants to launch businesses or gain employment in these sectors by 2026.	Number of businesses started; increase in job placements for women.
Access to Finance and Investment in Emerging Industries	Ensure access to finance and investment opportunities for women in emerging industries by 2028.	Partner with venture capital and micro-finance institutions to fund women in emerging industries.	1,000 women entrepreneurs receive funding or grants by 2025.	Number of women-funded projects; amount of capital raised.	Expand access to low-interest loans and grant opportunities for women-led businesses.	30% increase in financing for women entrepreneurs in ICT and creative sectors by 2026.	Number of successful loan applications; loan repayment rates.
Digital Literacy and Market Access	Enhance digital literacy and market access for women in ICT, creative industries, and beauty sectors by 2028.	Organize digital literacy and e-commerce workshops for women.	Train 3,000 women in digital skills and online marketing by 2025.	Number of women trained; increase in online businesses started.	Facilitate access to e-commerce platforms and digital media channels for women entrepreneurs.	40% of women entrepreneurs use e-commerce platforms for their businesses by 2026.	Number of women utilizing online platforms; growth in online sales.
Leadership and Innovation in Emerging Industries	Promote leadership and innovation among women in ICT, creative industries, beauty, and media by 2028.	Launch leadership programs and innovation challenges for women in emerging industries.	200 women-led startups or projects supported through leadership programs by 2025.	Number of leadership program participants; number of innovations launched.	Establish partnerships with tech companies and media houses to foster women's leadership.	20% of leadership roles in ICT and media held by women by 2026.	Number of women in leadership positions; partnerships formed for leadership development.

WOMEN IN EDUCATION AND SKILLS ACQUISITION

Indicator	Long-Term Goal by 2028	Short-Term Action by 2025	Targets	Indicators	Medium-Term Action by 2026	Targets	Indicators
Increase Access to Education and Skills for Women	Achieve equal access to quality education and skills training for women across Kaduna State.	Provide scholarships and financial aid for women in secondary and tertiary education.	Award 2,000 scholarships to women by 2025.	Number of scholarships; Increased enrollment rates.	Expand vocational training and skills acquisition programs for women.	60% increase in enrollment in vocational training by 2026.	Number of women enrolled in vocational programs; skills certification rate.
Promote STEM Education for Women	Ensure more women participate in STEM (Science, Technology, Engineering, Mathematics) fields.	Launch campaigns and workshops to encourage STEM education for women.	Train 1,000 women in STEM fields by 2025.	Number of women in STEM training programs; STEM-related certifications.	Establish mentorship and internship programs in STEM fields for women.	50% of STEM-trained women gain employment in STEM fields by 2026.	Number of women employed in STEM sectors; feedback from mentorship programs.
Reduce Gender Gaps in Literacy and Numeracy	Close the gender gap in literacy and numeracy among women, particularly in rural areas.	Implement community-based literacy and numeracy programs in rural regions.	Enroll 5,000 women in literacy and numeracy programs by 2025.	Enrollment numbers; literacy rate improvements.	Develop mobile learning platforms to improve access to education.	30% increase in women's literacy rates by 2026.	Literacy test scores; number of users of mobile education platforms.
Equip Women with Leadership and Entrepreneurial Skills	Prepare women with the leadership and entrepreneurial skills needed for economic empowerment.	Organize leadership and entrepreneurship training workshops for women.	Train 3,000 women in leadership and entrepreneurial skills by 2025.	Number of women trained; new women-led businesses started.	Establish leadership academies and mentorship networks for women.	40% of women in training programs take leadership roles by 2026.	Number of women in leadership roles; effectiveness of mentorship programs.

WOMEN AND CROSS CUTTING ISSUES

Cross-Cutting Issues	Long-Term Goal	Short-Term Action by 2025	Targets	Indicators	Medium-Term Action by 2026	Targets	Indicators
Mainstreaming GBV and Female Perspectives	Ensure the integration of gender-based violence (GBV) prevention and response into all socio-economic initiatives for women.	Implement GBV awareness and training programs across communities and workplaces.	Train 500 community leaders and employers on GBV awareness and response.	Number of community leaders and employers trained; increase in GBV reporting.	Establish GBV response teams in local communities and workplaces.	50% reduction in GBV cases by 2026 in key areas.	Number of GBV cases reported; effectiveness of response teams.
Community Support Structures	Strengthen community-based structures to support women's economic empowerment and protect against GBV.	Form women's economic support groups in at least 100 communities.	100 women's economic groups established and operational by 2025.	Number of support groups formed; level of participation.	Link community groups with local government support and resources.	80% of groups linked to formal support structures.	Reports of community-government partnerships; resource access rate.
Workplace Support Structures	Create supportive workplace environments that promote gender equality and protect against GBV.	Develop workplace policies that promote gender equity and offer GBV protections.	At least 70% of large employers to implement gender-sensitive policies by 2025.	Number of employers with gender-sensitive policies; employee feedback on workplace safety.	Establish workplace support systems for women, including reporting mechanisms for GBV.	60% of workplaces to have support systems in place by 2026.	Number of workplaces with support systems; effectiveness of reporting mechanisms.
Gender-Responsive Budgeting	Ensure that budgeting processes at all levels incorporate gender considerations to promote equitable resource allocation by 2028.	Train government officials and budget planners on gender-responsive budgeting (GRB) techniques.	Train 500 government officials on GRB by 2025.	Number of officials trained; number of gender-sensitive budget policies developed.	Institutionalize GRB in all government departments and sectors.	80% of government ministries adopt GRB practices by 2026.	Percentage of ministries with GRB frameworks; annual budget reports reflecting gender priorities.
Integration of Gender Data into Budget Planning	Ensure that gender-disaggregated data is used to inform budget decisions by 2028.	Develop systems to collect and analyze gender-disaggregated data for budgeting.	Integrate gender data collection systems in 60% of ministries by 2025.	Number of ministries using gender data in budget planning; quality of data reports.	Mandate the use of gender-disaggregated data in all sectors for budget formulation.	100% of ministries using gender-disaggregated data in budgets by 2026.	Budget documents reflecting gender data; increase in gender-equitable spending.

KADUNA STATE WEE POLICY DOMESTICATION COMMITTEE MEMBERS

S/No	Names	Portfolio/Organization
1	Hon. Rabi Salisu Hajia	Commissioner, MHSSD
2	Hon. Munirat Suleiman	Member, House of Assembly
3	Dorcas Inti Benjamin Tanko	Permanent Secretary, MHSSD
4	Maryam Mua'zu	Director, Youth Development
5	Lami Usman	Director, Gender Affairs Dept. MHSSD
6	Dr Khadija Hawaja Gambo	Peace Commission
7	Bilques Yusuf	CERSDOV
8	Barr. Sarah Kajere Peters	Ministry of Justice
9	Sophie Akut	CSO - Gender Awareness Trust
10	Aisha Wada	Women group
11	Dr. Rakiya Shonekan	Women group
12	Hadiza Umar	FOMWAN
13	Rahila Bawa	CAN
14	Daharatu Ahmad Aliyu	Media
15	Adejumonke Ozomata	NGO
16	Dinatu Ayuba Sambo	Representative, Ministry of Agriculture
17	Juddi Doyaro	Representative, MBIT
18	Usman Aliyu Lamido	Representative, KADPBC
19	Prof. Hauwa'u Evelyn Yusuf	Lead consultant





TECHNICAL PARTNERS FOR DOMESTICATION OF THE WEE POLICY

