

POLICIES AND SOCIAL NORMS

THEIR RELATIONSHIP TO WOMEN'S ECONOMIC EMPOWERMENT IN NIGERIA



Nigeria Social Norms Learning Collaborative (NLC)

The Nigeria Social Norms Learning Collaborative (NLC) facilitates building knowledge and developing tools among researchers and practitioners across regions and disciplines to advance effective, ethics-informed social norm theory, measurement, and practice at scale. The NLC is made possible by the generous support of the Bill & Melinda Gates Foundation. The contents of this document are the responsibility of the NLC and do not necessarily reflect the views of the Bill & Melinda Gates Foundation.

Acknowledgements

This publication was funded by the Bill & Melinda Gates Foundation. Special thanks to the report authors and contributors, including: Professor Aishatu Abdul-Isma'il, PhD, Department of Political Science, Bayero University, Kano, Nigeria; Hasbiyallah Ahmed and Mikail Aliyu, Mid-Space Consulting, Abuja, Nigeria; Rachel Marcus, Overseas Development Institute (ODI); Rebecka Lundgren, Meredith Pierce, and Camille Ray, Center on Gender Equity and Health, University of California San Diego; and to the key informant interviewees and focus group discussants in Nigeria who gave their time and provided their insights for this report. We also recognize the insights and guidance provided by Sybil Chidiac, Greta Schettler, Katja Schiller Nwator, Fatimah Abubakar Alkali, Sohail Agha and Olufunke Olufon, Bill & Melinda Gates Foundation.

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Front cover: Cassava processing, a source of employment to Nigerian women (file name 69), © IITA 2006 via Flickr.

Acronyms

BMGF	Bill & Melinda Gates Foundation	MDA	Ministries, Departments, and Agencies
BUDFOW	Business Development Fund	NBS	National Bureau of Statistics
CCT	Conditional Cash Transfers	NDHS	Nigeria Demographic and Health Survey
CR	Community Representative	NGO	Non-Governmental Organization
CRA	Child Rights Act	NFWP	Nigeria for Women Project
CSO	Civil Society Organization	NPC	National Population Commission, Nigeria
DP	Development Partners	VAPP	Violence Against Persons (Prohibition)
FGD	Focus Group Discussion	WEE	Women's Economic Empowerment
FMWASD	Federal Ministry of Women Affairs and Social Development	WOFEE	Women's Fund for Economic Empowerment
GBV	Gender-Based Violence		
IDI	In-depth Interview		

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SECTION 1: Introduction

Background and Rationale

Social norms play an important role in determining the opportunities and life outcomes of women worldwide. In Nigeria, a country facing many challenges and opportunities, social norms both limit and facilitate women’s economic empowerment (WEE). Social norms, like other factors, vary widely by state due to the diversity of ethnic groups and socio-economic conditions in Nigeria. Growing evidence suggests that achieving sustained and meaningful empowerment for women requires addressing gender and social norms (Marcus, 2019: p. 35). Across Nigeria, as in all countries, social norms govern perceptions of appropriate and morally sound actions. Social norms constrain WEE by limiting their economic roles and access to information and technology. They further burden women with unpaid labour and permit gender-based violence (GBV). Social norms determine women’s skills, capacities, and productivity, often limiting their voices in personal decisions such as those related to their health (Hillenbrand and Miruka, 2019: p. 12). Social norms related to gender relations are often difficult to change because they are perceived as “natural and God-given.” This may explain the resistance to development

interventions, which often challenge existing power relations (Siwal, 2009: p. 8). Understanding the role of norms in women’s strategic decisions is critical to developing effective policies and interventions to improve women’s overall socio-economic development.

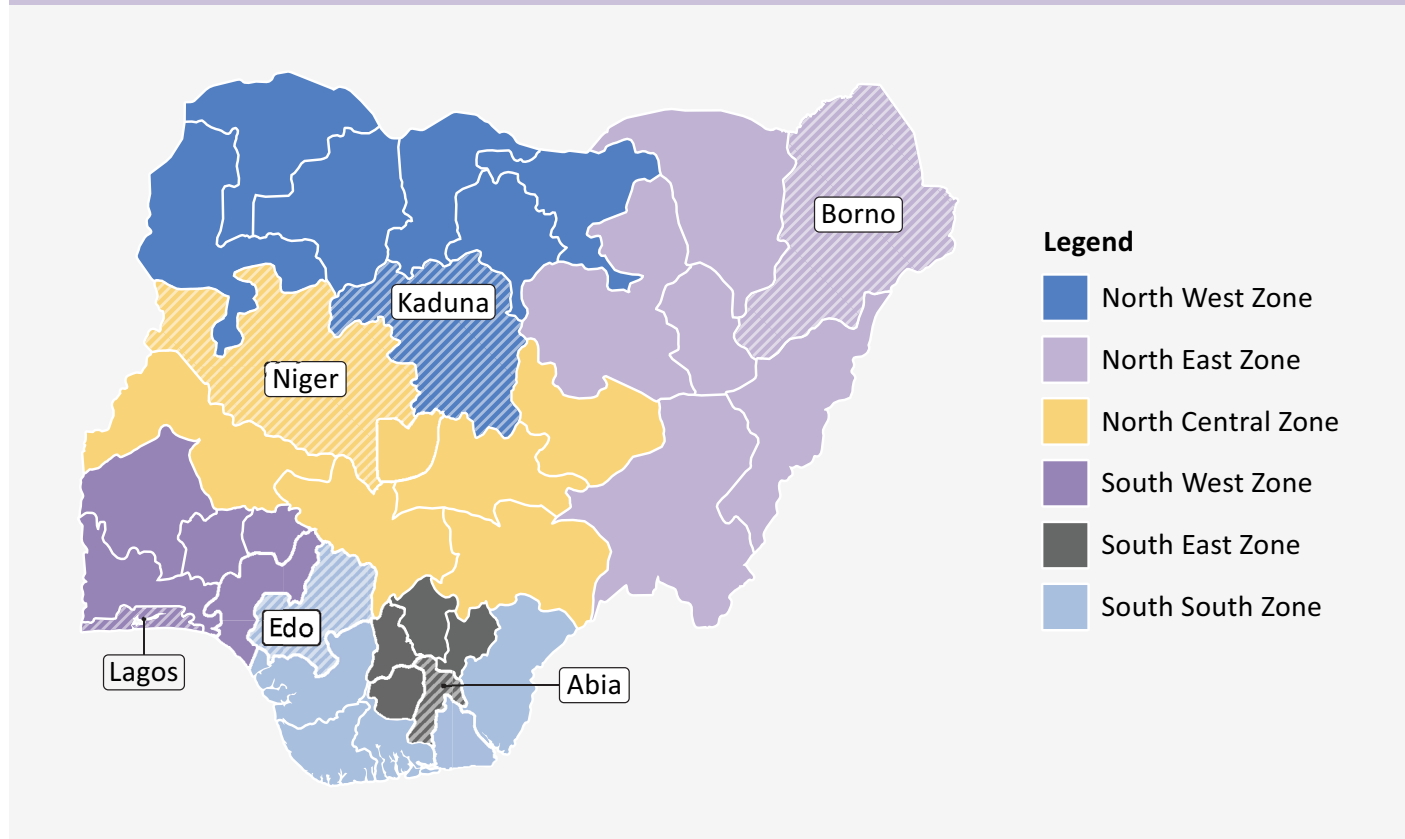
The good news is that social norms are not immutable, they are dynamic – constantly shifting in response to economic, social and policy conditions. Nigerian policy makers can implement policies which take into account social norms to increase women’s economic options. This is possible with a solid understanding of how norms influence women’s economic engagement, how they vary by context and how they influence policy implementation.

Objectives

This report provides a review of policies that facilitate or hinder WEE at the national and geo-political zones—presenting one state per zone as an example. The report also assesses the relationship between social norms and WEE policies. It further explores how that relationship informs government-led programming to address policy gaps,

MAP OF NIGERIA POLITICAL ZONES WITH SELECTION OF REPRESENTATIVE STATES AND RESPONDENTS

FIGURE 1



shift social norms, and scale-up programmes across Nigeria. This policy review is intended to strengthen understanding of the social norms that impact WEE and how policy can be deployed to enhance women’s economic engagement. The report concludes with recommendations to address social norms that inhibit WEE, and touches on broader issues beyond norms.

Selection of States and Respondents

We chose six states from geo-political zones across the country: Abia, Borno, Edo, Kaduna, Lagos, and Niger. These states were chosen to reflect diverse situations among Bill & Melinda Gates Foundation priority states (Figure 1). (See also Section 3: The Relationship between Social Norms, Women’s Economic Empowerment and Policy below.)

To select study participants, we scanned the policy environment to identify categories of influencers who have played significant roles in the policy development and implementation process. This included Government Ministries, Departments, and Agencies (MDAs); multi-lateral organizations; donor organizations and agencies; international and local non-governmental organizations (NGOs); civil society organizations (CSOs); and academia (Table A in Appendix). Private sector actors were not included because this review focused on government policies. We selected relevant stakeholders from these categories across the six states. We also interviewed women entrepreneurs and community leaders for their on-the-ground insights (Table 1).

Data Collection and Analysis

This policy review consisted of a desk review, 36 in-depth interviews (IDIs), and two focus group discussions (FGD) with key stakeholders across the selected states and at the national level. All IDIs and FGDs were conducted virtually, in English or Hausa, respecting COVID-19 precautions.

The desk review looked at gray literature and peer-reviewed publications to provide background to define key concepts and examine the existing body of work on WEE and social norms in Nigeria. Data were analyzed using the building blocks of WEE (See **Section 2: Key Concepts & Frameworks** below) and the norms and policies related to each across states. National and state-level policies were identified and analyzed for their relevance and impact on WEE, their implementation status and challenges, and the norms they addressed. The ways in which each state reviewed and adapted national policies for their context were also explored.

NUMBER OF INTERVIEWS AND FOCUS GROUP DISCUSSIONS CONDUCTED BY TYPE OF ORGANIZATION		TABLE 1
	Interviews	FGDs
Govt. MDA: National-level focus	4	-
Govt. MDA: State-level focus	13	
Donor and multi-lateral organizations	5	1
Entrepreneurs and Community leaders	6	1

SECTION 2: Key Concepts & Frameworks

Women's Empowerment

For the purposes of this publication, we understand women's empowerment as 'increasing the opportunities open to women to make strategic life choices where such choices were previously denied to them, including in the economic sphere' (BMGF, n.d.).

This entails expanding a woman's choices by making available to her opportunities which otherwise would not have been possible and strengthening her voice so that she can speak up and be heard in discussions and decisions that shape her current or future situation, both within and outside her home. This can only be achieved by transforming unequal power relationships that disadvantage women in terms of authority, social privilege, and control of resources. These power relationships are often firmly held in place by social norms (Kabeer, 1999; Siwal, 2009: p. 8).

Women's Economic Empowerment refers to an empowerment process that equips women with the ability to venture into the economic space, succeed and advance economically, and the power to make and act on economic decisions (Golla et al., 2011: p. 4). As this report shows, advancing WEE requires action to boost women's control of economic resources, to remove obstacles, and increase their power and opportunities in society. Empowering women economically helps them buy and sell goods or services or control financial assets, such as investments or property, and increasing their ability to earn, save, spend, and invest. It also includes expanding women's ability to make significant decisions that affect them and their families (Malhotra, Schuler, and Boender, 2002).

Social Norms and Women's Economic Empowerment

The influence of social and gender norms on women's socio-economic development is increasingly recognized (Peters, Astone, Malik, Maret, and Heller, 2016: p. 5). Social norms are collectively held definitions of socially approved conduct, unstated rules or ideals. They are considered a typical action, an appropriate action, or both (Paluck and Ball, 2010; Mackie, Moneti, Shakya, and Denny, 2015: p. 7). Social norms reflect the specific culture, environment, and situation in which they emerge and are reproduced by informal and formal institutions through social interaction. Social norms are reinforced by reference groups or networks made up of the people whose opinions, approval, or disapproval matter to an individual and influence inter-dependent action. Social sanctions, which can be positive (reward) or negative (punishment), enforce social norms (Okobia, Okafor, and

DEFINING WOMEN'S EMPOWERMENT

BOX 1

Empowerment is a process of ongoing change through which women and girls expand their aspirations, strengthen their voice, and exercise more choice - thus giving them more control over their lives and future, (BMGF, n.d.).

Osajie, 2016). Social norms tend to be "sticky" or resistant to change. However, a range of laws, policies and programmes, as well as other drivers of change (such as education, economic change, and media influences), can underpin change.

The type of social norms most relevant to WEE are gender norms which define what is expected of a woman and a man in a given group. For women, social norms exert a strong influence over the choices they make in social interaction, childbearing, health, business, and in almost all aspects of their lives. This is because social norms can:

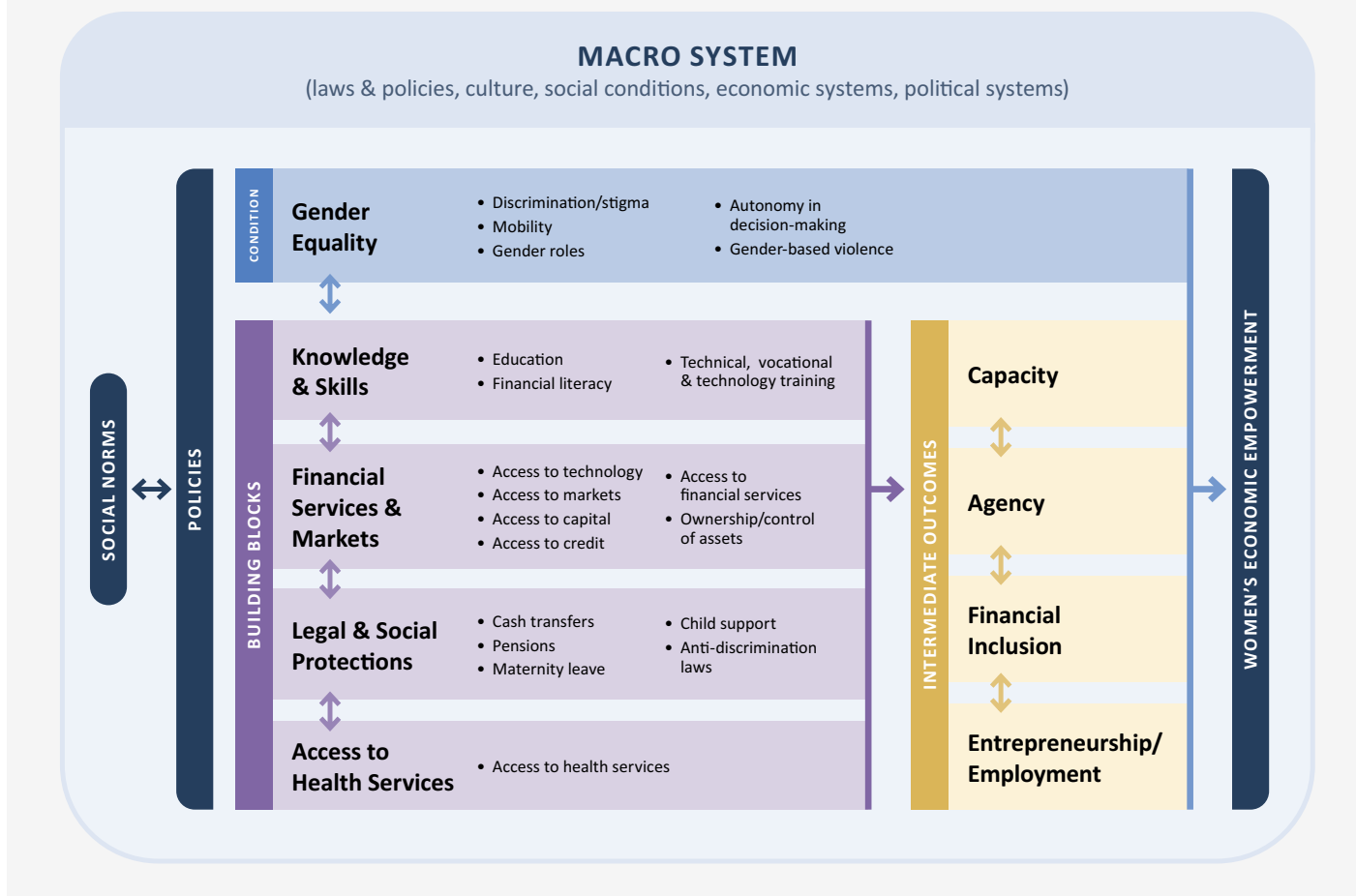
- influence how women view themselves, perceive their abilities, and shape their aspirations.
- lead to discriminatory treatment.
- limit women's access to education; skills development and technology; assets; information and social networks; and resources such as credit and capital.
- limit women's mobility and financial independence.
- increase vulnerability to GBV.
- limit women's employment and entrepreneurship opportunities, often confining them to the informal sector, and to activities with relatively low economic returns.

Building Blocks of Women's Economic Empowerment

Our analysis revealed four **building blocks** of WEE:

1. **knowledge and skills;**
2. **financial services and markets;**
3. **legal and social protections;** and
4. **access to health services.**

An additional domain – **gender equality** – emerged from this analysis as a precursor to WEE, which we labeled as a "**condition**" as it cuts across the four building blocks. The intermediate outcomes that emerge from building blocks and ultimately contribute to WEE include women's enhanced capacity and agency and their successful financial inclusion and entrepreneurship or employment. The conceptual

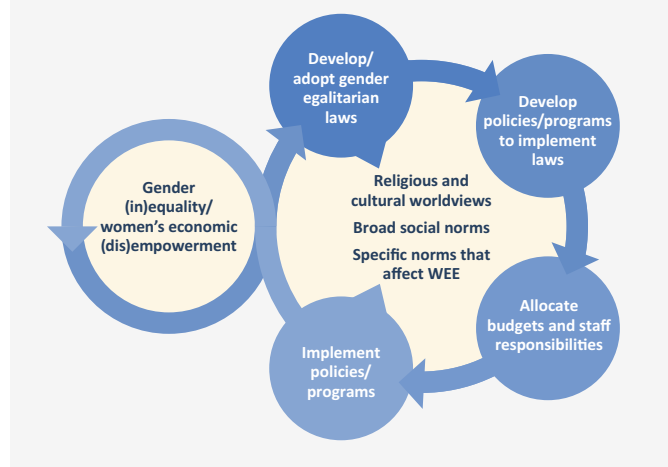


framework in Figure 2 displays this interaction between norms, policies, the four building blocks and condition described above, intermediate outcomes, and economic empowerment.

Social Norms and the Policy Cycle

Figure 3 illustrates a simplified and stylized version of the policy cycle. Social norms have the potential to affect all stages. For example, through their effects on what is considered an acceptable arena for government concern and action and what is 'off limits', they influence the types of laws, policies and programmes that are proposed and adopted. Two of the most critical points are:

- **development, adoption and publicisation of laws**, which can help change patterns of behavior, establishing new 'descriptive norms', attitudes and beliefs; and
- **implementation of policies and related programmes**, which may aim to shift discriminatory norms directly (by promoting discussion of the negative impacts of such norms) or indirectly by increasing women's access to resources and opportunities, which can lead to new norms emerging.



In the next section we discuss the relationship between social norms and WEE in Nigeria broken down by building blocks/condition. We, then, examine the intersection between social norms and policy.

SECTION 3: The Relationship between Social Norms, Women’s Economic Empowerment, and Policy

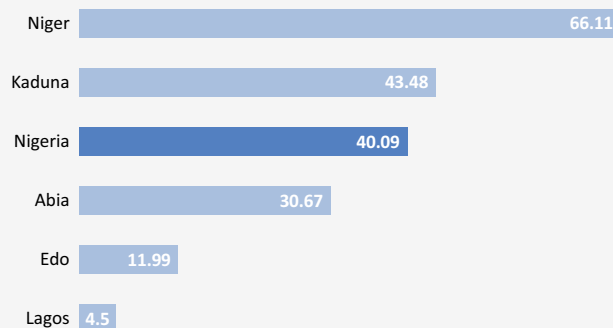
Women’s Economic Empowerment and Social Norms in the Nigerian Context

The empowerment process is embedded within specific cultural, political, social, and economic systems, which must be fully recognized. The lives of women in Nigeria are affected by countless discriminatory practices that put them at a disadvantage compared to men. Most women (like men) are employed in casual, low-skilled, low-paid informal jobs – 92 percent of Nigeria’s workforce is in the informal sector (The World Bank Group, 2018) or are engaged in unpaid work (Mayah et al., 2017: p. 4). Women’s overall average monthly earnings are just 86 percent those of men,¹ and disparities are considerably greater in the North, where women earn an average of 65 percent of men’s pay (The World Bank Group, 2018 in Enfield, 2019: p. 8).

There has been some improvement in women’s access to economic opportunities over recent decades. For example, overall female participation in the labour force rose from 39.3 percent in 1990 to 48.1 percent in 2011 (Oluwagbemiga et al., 2016: p. 1), a figure that has risen slightly over the past decade to 49.3 percent in 2019.²

Additionally, women from the northern states fare worse than their southern counterparts on multiple indicators (National Population Commission [NPC], Nigeria and ICF International, 2019). For example, the poverty level varies from very high in the North where Niger state has a poverty headcount rate of 66.11 percent followed by Kaduna, Abia and Edo. Lagos has the lowest headcount of 4.50 percent as shown in Figure 4 (National Bureau of Statistics [NBS], 2019: p. 4). The 2018 Nigeria Demographic Health Survey (2018

POVERTY HEADCOUNT (%) FIGURE 4



Source: NBS, 2019.

Note: Borno State was not included because a representative sample was not attained due to the conflict situation.

NDHS) reported high rate of polygamy and early marriage in northern Nigeria with low literacy among women and girls.

Figure 5 shows that key indicators of empowerment for women ages 15 to 49 vary widely in the six selected states, with the lowest cumulative percentage of empowerment in Niger (North Central) and the highest in Lagos (South West).

Table 2 lists common gender norms in Nigeria related to WEE that came up in the in-depth interviews. While the norms highlighted are present in all six focus states to some degree, each state represents a unique context and the prevalence of a given norm varies by state. Thus, the states are listed next to each norm in order of prevalence of the norm, according to the interview findings. The “Status of Norm” column highlights the dynamic nature of norms, showing that while they can be sticky, social expectations evolve over time. Finally, the table displays the related WEE condition/building blocks as introduced in Figure 3 above.

CONDITION: Gender Equality

Gender equality underpins all four of the building blocks of WEE presented in Figure 2. Patriarchal systems of gender inequality result in **gender roles** which constrain women’s ability to engage fully in the economy; **inability to move freely** through the community, women’s **lack of autonomy to make decisions** for themselves and their families; and increased susceptibility to **GBV**.

GENDER PARITY DECREASES AT HIGHER LEVELS OF THE ECONOMIC LADDER

BOX 2

Women constitute 41 percent of Nigeria’s microentrepreneurs but own only 20 percent of formal sector businesses. Only about 12 percent of Directors on corporate Boards of Directors are women.

Likewise, women make up 50 percent of junior formal sector employees but only 23 percent of managers. At current rates of progress, it will take 100 years to achieve gender parity in these areas of Nigeria’s economy (PwC 2020: p. 4).

1. Calculated from ILOSTAT Nigeria country profile, <https://ilostat ilo.org/data/country-profiles/>

2. <https://ilostat ilo.org/data/country-profiles/>

KEY GENDER NORM

Families consider sons more deserving of care and investment.

Inheritance structures which prioritise male offspring are the root cause of gender inequities which entrench women’s subordinate status. According to Ibrahim and Zalkuwi (2014), “*The society is more biased in favour of the male child in education, nutrition, and other opportunities. The root cause of this type of attitude lies in the belief that male child inherits the home in most societies of Nigeria*” (2014: p.45). In some families, girls are denied education and other opportunities because greater investments are diverted towards male offspring, who will continue the family lineage. In the south-south and south-east region, women depend on a birth of a male child to have rights to her husband’s property after his death. An interviewee stated that, “*From birth when a woman bears a male child, they throw a party – a male child represents the home, but the female child will go away,*” (Sewall, Hoffman, O’Donnell, Oku-Egbas, Thomas and Mendie, 2011: p.7).

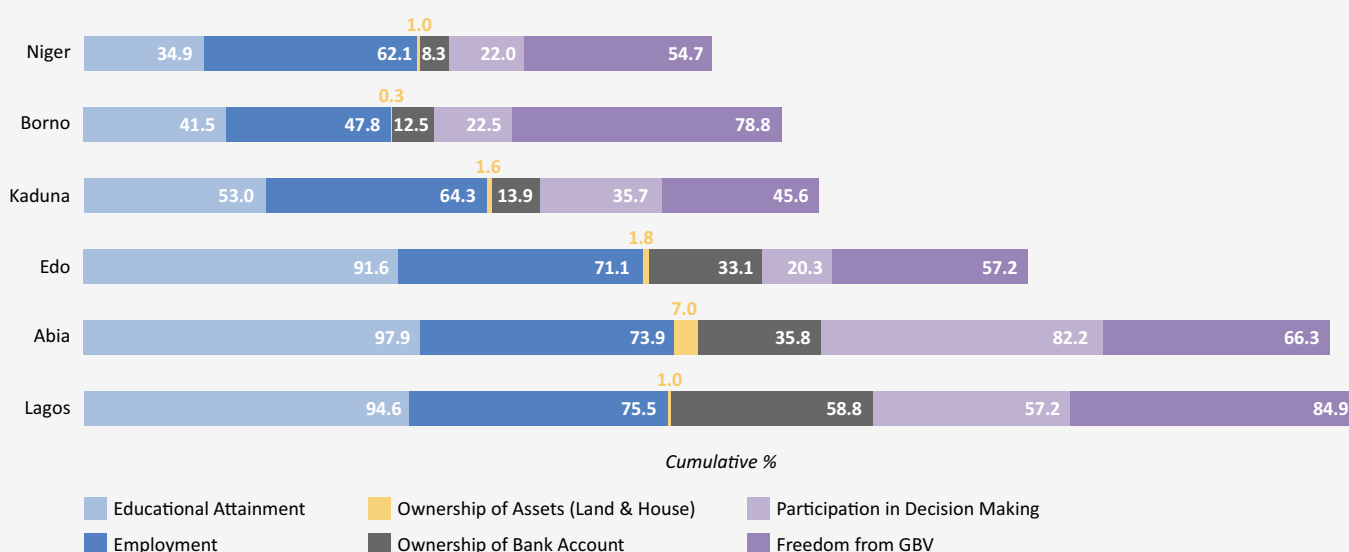
Autonomy in decision-making: Across Nigeria men hold decision-making power at home and in the community. Only 34 percent of married women participate in decisions about their own healthcare, major household purchases, and visits to their family or relatives (2018 NDHS: p. 383). This is due to social norms which prescribe gender roles as well as women’s lack of education and economic capital. For example, respondents in Kaduna noted that women do not take part in decision-making or in economic activities because it is the man’s responsibility to maintain the family. Evidence suggests that women’s participation in decision-making increases with education and wealth – 14 percent of women with no education participate in decision-making compared to almost 60 percent of women with more than a secondary education.” (2018 NDHS: p. 384).

KEY GENDER NORM

Husband controls wife and provides permission for her to access health care, engage in income-generating activities, access financial services, and move outside the home.

SITUATION OF WOMEN’S ECONOMIC EMPOWERMENT IN THE SELECTED STATES IN NIGERIA

FIGURE 5



Source: 2018 NDHS³

3. Footnote to Figure 5: Educational attainment is measured by percentage of women ages 15-49 with some level of schooling (primary, secondary, or more than secondary), therefore excluding women with no education, (2018 NDHS: p.53). Employment is measured by percentage of women ages 15-49 employed in the 12 months preceding the survey, who say they are “currently employed,” defined as having done work in the past 7 days, (2018 NDHS: p.66). Ownership of assets- land & house is measured by percentage of women ages 15-49 who own a house (alone or jointly) added to the percentage of women ages 15-49 who own land (alone or jointly), (2018 NDHS: p.394). Ownership of a bank account is measured by percentage of women ages 15-49 who have and use an account in a bank or other financial institution, (2018 NDHS: p.406). Participation in decision making is measured by percentage of currently married women age 15-49 who usually make all three decisions (woman’s own health care, making major household purchases, and visits to her family or relatives) either by themselves or jointly with their husband, (2018 NDHS: p.411). Freedom from GBV is measured by percentage of ever-married women who did not experience emotional or physical or sexual violence by any husband/partner in the past 12 months, (2018 NDHS: p.450).

While decision-making power can drive women’s economic engagement, economic status also affects their power to participate effectively in household decision-making: “the higher your financial status, the more your power and agency in household decision making and within the wider community” (Afolabi, 2015: p.193). A respondent recognised this link, declaring that, “*Economic power determines political power so it kind of gives you a voice, makes you confident, speak and make decisions when you are economically empowered,*” (IDI with National Government Official). In

some states, like Ogun (South-West) and Imo (South-East), women are included in the traditional leadership structure. In Ogun, the *Iya Loja* is the women’s market leader and also the traditional leader for the women of the community. She is a powerful and respected person who can lobby government and traditional authorities on business issues. In Imo, the senior traditional leaders are predominantly male, although among the Igbo, the *umwuada*, is recognised as a female traditional group. The *umwuada* are influential women who mediate in martial disputes, family conflicts, and regulating

COMMON GENDER NORMS RELATED TO WOMEN’S ECONOMIC EMPOWERMENT IN NIGERIA

TABLE 2

Gender Norms	States*	Status of Norm	Conditions/Building Blocks
Families consider sons more deserving of care and investment	Abia, Lagos, Edo, Borno, Kaduna, Niger	Investment in girls is gradually being made, especially as girls increasingly look after elderly parents. Girls in southern Nigeria and from higher socio-economic groups are more advantaged than girls in poorer groups and in northern Nigeria.	Gender Equality; Knowledge & Skills
Husband controls wife and provides permission for her to access health care, engage in income-generating activities, access financial services, and move outside the home.	Edo, Borno, Niger, Kaduna, Lagos, Abia	More women are now earning some income; they get a say in household decisions	Gender Equality; Financial Services & Markets; Health Services
Men should be the key decision-makers in their families and communities	Edo, Borno, Niger, Kaduna, Lagos, Abia	Changing with women earning some income; they get a say in household decisions	Gender Equality; Financial Services & Markets; Health Services
Women are not expected to control their own assets or property	Niger, Borno, Lagos, Kaduna, Edo, Abia	Changing gradually in most states, but still highly prevalent in Edo and Abia States	Gender Equality; Financial Services & Markets
Women are expected to take care of most domestic and nurturing chores within the household	Niger, Kaduna, Borno, Edo, Lagos, Abia	Still persistent in all states	Gender Equality; Financial Services & Markets
In some circumstances it is appropriate for men to use violence to discipline their wives⁴	Kaduna, Niger, Edo, Borno, Abia, Lagos	Gradually changing with increased awareness on GBV	Gender Equality

*ordered by state in which these norms are most prevalent, based on interviews

4. Unlike the other norms in the table, the issue of appropriateness to use violence to discipline wives did not arise from the interviews, it comes from the literature (2018 NDHS)

markets. Still, norms dictate that final decisions rest with men, restricting women's voice and agency within these institutions (Desai et al., 2018: p. 46-48).

KEY GENDER NORM

Men should be the key decision-makers in their families and communities.

Lack of decision-making power persists even when women do work outside the home. They may have little autonomy over the type of work they do or the resources that they generate: *"In the southern part of Kaduna, the culture is the woman does the hard work, but she doesn't have any say in how the resources are spent...you find that women are the ones that are the farmers, yet the crops are sold by the men. And whatever (income) they give her she now uses for the rest of the family,"* (IDI with Government Official). This stems from patriarchal gender norms which afford men the ultimate authority in the home and tag them as the primary breadwinner.

Social norms governing women's behavior in some settings dictate that women are not expected to be decision-makers in community affairs and therefore should not speak during town hall meetings, for example. When women speak, they are expected to cover their heads and remain seated, or else they are deemed as disrespecting men (Rivers and Edo states mainly). As a result, women's perspectives are rarely articulated, and even less often addressed (Sewall et al., 2011: p. 11).

Gender Roles: Women's caregiving and household responsibilities are vital to their families and communities. Norms which mandate strictly segregated roles, however, often serve as barriers to their development. In much of Nigeria, women are mainly responsible for unpaid care with the dual responsibility of taking care of household chores and looking after the children, the elderly and other household members (Atim and Awodola, 2020: p. 30). These responsibilities limit their ability to engage in other income-generating activities and develop personally and thrive professionally. These obligations, combined, in some regions and communities, with the stigma associated with working outside the home, often restrict women's movements and their ability to seek other work: *"Men said their woman could work if she could do an array of responsibilities that entails tending to his needs, the household and that of the children,"* (FGD, donor/multi-lateral).

KEY GENDER NORM

Women are expected to take care of most domestic and nurturing chores within the household.

In some settings, for example in the Niger Delta, women are expected to engage in income generating activities for the family in addition to household chores. This proves difficult, however, due to lack of training, access to quality inputs and technologies, as well as discriminatory social norms preventing them from owning land or securing a loan (Sewall et al., 2011: p. 10). Women who are employed or work as entrepreneurs must manage both unpaid care and paid work burdens.

KEY GENDER NORM

Women are not expected to control their own assets or property.

In addition, occupations open to women are restricted, in part due to the influence of gender norms defining appropriate behavior for women. Between 2000 and 2018, women's participation in the agricultural and industrial sectors fell rapidly while the share of female employment in the services sector rose from 44.6 percent to 61.6 percent, driven by participation in areas including catering, medical services, educational services, and transportation (PwC, 2020: p. 7). In northern Nigeria, focus on girls' education and women's empowerment has led to an increase in women with paid employment, but primarily in positions deemed acceptable for women such as nursing, midwifery, and teaching at the primary school level (Japan International Cooperation Agency, 2011: p. 34). Overall, women tend to dominate less well-paid jobs or those rejected by men, such as being engaged as paid household help to assist with household chores, which in most cases are without social protection (Ulrichs, 2016: p.12; Hunt and Samman, 2016: p. 18). Therefore, women are disproportionately engaged in the informal sector in petty trade, small scale production, and microenterprises (Enfield, 2019: p. 10; PwC, 2020: p. 10; The World Bank Group, 2019: p. 9).

Mobility: Social norms related to the appropriate roles of women as tied to purity, family honor and the protection of women limit their ability to leave their homes, move throughout the community, and participate in public settings/groups. This constraint has a significant impact on women's participation in economic activities. For example, research revealed that due to constraints on their mobility, women in Katsina and Taraba states had to rely on others to sell or hawk their wares, do physical jobs, and use middlemen to access wholesalers as they were not expected to leave their homes (Desai et al, 2018). Women in the north, especially in Borno State, largely conduct their economic activities from home, engaging in activities such as cap sewing, cola nut business and roasting of traditional delicacies. Women also rely on their daughters to hawk (undermining their education and putting them at potential risk of violence) for additional sources of income.

According to the 2018 NDHS, 41 percent of Nigerian women ages 15-49 said that their husbands insist on knowing where they are at all times, although this decreases for women from the higher wealth quintiles and with the higher education levels (2018 NDHS: p. 444). This indicator of marital control also ranges from state to state from 20.9 percent in Borno and 24.9 percent in Lagos to 59.1 percent in Edo and 62.5 percent in Abia. It demonstrates the effect that husbands have on women's ability to move freely, but taken together with other indicators of marital control, can also be warning sign for potential violence in a relationship (2018 NDHS).

Gender-based violence: GBV is widespread in Nigeria with 36 percent of ever-married women reporting that they experienced emotional, sexual, or physical violence from their husbands (2018 NDHS). Prevalence ranges from a high of 50 percent in the North Central zone to a low of 20 percent in the South West. Women who are not educated and rural women face increased likelihood of experiencing physical violence (NPC and ICF International, 2019). GBV is a barrier to WEE in two ways. Fears of rape or sexual harassment restrict women's movement and participation in work and community meetings, particularly during the evenings (Sewall et al, 2011: p. 11). Secondly, it is also used as a sanction to affirm men's authority and maintain inequitable gender roles, particularly where husbands or partners are concerned about women meeting other men through work or are jealous of women's earnings.

KEY GENDER NORM

In some circumstances it is appropriate for men to use violence to discipline their wives.

Men and women alike have embraced some types of GBV as an appropriate way to discipline women who do not fulfill traditional gender roles. In northeastern Nigeria, for example, a husband is seen as justified to beat his wife if she burns food or does not cook properly, argues with him, goes out without telling him, neglects the children or refuses to have sexual intercourse with him (Ibrahim and Zalkuwi, 2014: p. 44). This norm is common in both the urban and rural areas despite major differences in the literacy level and financial independence of rural and urban women. While wife-beating in any of the above circumstances is justified under the guise of religion, religious principles are sometimes misinterpreted. Islam provides guidelines regarding the wife's permission to go out, care for children, and refusal of intercourse, but these are often misunderstood, putting women at a disadvantage and at risk.

BUILDING BLOCK #1: Knowledge And Skills

Women have limited and unequal access to skills and knowledge which can result in decreased ability to manage

their finances and fewer opportunities to improve their economic condition. Building women's capacity by improving their knowledge and skills requires access to formal **education, technical, vocational, and technology training**, as well as the ability and opportunity to improve their **financial literacy**.

Formal **education** is a critical element of WEE. It enhances capabilities and is associated with lifestyle, income, and fertility (2018 NDHS: p. 18). However, beginning in childhood, girls are disadvantaged in comparison to boys in part due to girls' lack of mobility outside of the home. For example, primary school completion rates for boys are about 80 percent and only 66 percent for girls (Enfield, 2019: p. 2). Gender disparities are very much starker in the north than the south: over two-thirds of girls in the north aged 15-19 are unable to read, compared with less than 10 percent in the south (Enfield, 2019: p. 7). Poverty and gender norms intersect with 75.8 percent of the poorest women having never been to school, compared to 28 percent of richest men (Mayah et al., 2017: p. 4). The impacts of son preference, household chores, hawking, and early marriage on access to education and training were exhaustively discussed by the respondents. As one community representative (CR) noted:

"The boy is chosen over the girl if it comes down to a choice to attend school. The girl is already demoralized in terms of education because her parents have already shown her that she is of no importance compared to a boy," (CR, Kaduna).

Study respondents conceptualised education as the key that unlocks the door to empowerment yet are cognizant of the limiting roles of traditional gender norms.

"Education enables the women to achieve their potential, and also enhances their mobility. However, the main societal expectation in Lagos State is that they are responsible for the household and must take care of the children and the cooking, it's non-negotiable," (CR, Lagos).

Beyond formal education, study respondents noted the importance of capacity development, such as **technical, vocational, and technology training** to increase opportunities and widen the horizon of women to work in professional jobs and male dominated sectors. A study in Nigeria revealed that training university graduates in information and communications technology led to a 26 percent increase in women working in this male-dominated sector (Croke, K., Goldstein, M., and Holla, A., 2018: p.1). The training challenged the norm that there is 'appropriate' and 'inappropriate' work for women, demonstrating that interventions can shift persistent norms on labour role segregation.

On the topic of **financial literacy**, respondents in Kaduna noted that the women there are not literate financially, due to lack of access to training, internet services, and the permission of the husband to engage in these activities.

Similarly, in the Nigeria for Women Project (NFWP) Social Analysis 2018, women interviewees raised concerns on their capacity for financial management, investment of funds and improved business skills especially “*within the higher expectation on women to use any money earned to invest in family wellbeing,*” (Desai et al, 2018: p.33).

BUILDING BLOCK #2: Financial Services & Markets

Women need access to useful and affordable **financial services**, products and **technologies** that meet their needs for transactions, payments, savings, credit and insurance in a responsible and sustainable way. They need **access to capital** to build their businesses and **access to markets** in which to sell their goods and services. Their ability to **own and control assets**, such as land and properties, is also critical to their economic empowerment.

The government officials interviewed during this study recognised the many barriers women face such as the inability to own capital, assets and properties, lack of access to financial services, inability to join a savings group, and lack of awareness of financial and credit services. Respondents argue that women have the rights and opportunities to access several credit facilities that are available to them, but they do not seem to know how (In-Depth Interview with National Government Official). On the other hand, social analysis conducted by the NFWP in six states (Niger, Taraba, Katsina, Imo, Edo and Ogun) found that it is common for women to belong to savings and loan associations: “*There were no evident social or cultural norms restricting women’s engagement. Indeed, they appeared to be accepted across Nigeria and were often run by women, without the involvement of men*” (Desai et al., 2018: p. 41).

Women are more likely than men to become entrepreneurs out of economic necessity. But women typically make different strategic decisions since they are constrained by the norms and gender-related factors outlined above (household related demands, the contexts in which they operate, their assets). These lead women to choose low risk sectors that can be entered with low level of investment. As a result, the gender gap in profits between male- and female-led small and medium enterprises is as high as 39 percent (Enfield, 2019: p. 10).

Bank account ownership and use are characterised by women who have an active account in a bank or a financial institution that they themselves use. This enables them to participate in a savings and credit programme, thereby increasing their **credit services access**. In Nigeria, there is a significant gap in account ownership in a bank or other financial institution between men (39 percent) and women (22 percent). Importantly, the gap in mobile phone ownership between men (81 percent) and women (55 percent) also has

an impact on women’s access to financial services because among those with a mobile phone, 28 percent of women and 35 percent of men use their phone for financial transactions (2018 NDHS: p. 383).

A digital divide based on gender, socio-economic class, education, region and geographical location persists in Nigeria. Research conducted in northern Nigeria in 2017 found a 25-percentage point gap in internet use between low-and high-income groups (Ya’u and Aliyu, 2017: p.7). As well as barriers related to digital connectivity and education level (the latter influenced by social norms as described above), the Centre for Information Technology and Development found that over 60 percent of the women surveyed could only access the internet with their husband’s or father’s permission. Factors that contributed to these restrictions on access included fears of exposure to indecent content, women breaking norms around female seclusion through their presence online, and religious leaders preaching against women accessing the internet (Ya’u and Aliyu, 2017: p. 18). Although women’s access to mobile phones is increasing, the digital divide and norms surrounding it limit women’s economic opportunities, and in particular accessing markets digitally.

In Nigeria, 37 percent of men **own a house** and 38 percent **own land** alone or jointly with someone, as compared to only 11 percent and 12 percent of women respectively, (2018 NDHS, p. 382). Although, women represent between 60 percent and 79 percent of Nigeria’s rural labour force, men are five times more likely than women to own land across Nigeria as a whole (Mayah et al., 2017: p. 18). The proportion of women who own land is highest in the South (15 percent), compared with only five percent in the South West. In the Niger Delta region (South-South), marriage and payment of the bride wealth contracted under customary law usually confer ownership and control of a wife’s property to her husband: “*Once married, all marital property, including women’s earnings, comes under the control of the husband who is free to dispose it of as he chooses,*” (Sewall et al, 2011: p. 9).

Regional disparities in land ownership can be explained in part by social norms surrounding land ownership. According to study participants, women in Edo and the South East (Abia) face particular difficulty owning property because it is seen as competing with men, and landowners refuse to deal with women. For Edo, and likely in other states, respondents noted that ownership of land/property assets is linked to a woman’s level of empowerment:

“In Edo State, they are not allowed [by others] to own landed properties even when they want to buy, so I think it all boils down to empowerment because she can [legally] own whatever she wants and use them just like the male counterpart if she is empowered,” (In-Depth Interview with Government Official).

BUILDING BLOCK #3: Legal & Social Protections

Women become vulnerable when they experience risks related to life cycle such as maternal and childcare issues, health complications and disability, divorce and widowhood, and also lack family or community-based sources of social protection.

“ We had better safety nets than we have now... but now the extended family ties are breaking down... that sense of community and being our brother’s keeper is being eroded especially in the urban areas, in the rural areas it is a bit better...” *(IDI with Government Official)*

Social protection policies and programmes are designed to reduce poverty and vulnerability by promoting efficient labour markets, diminishing exposure to economic and social risks, and enhancing people’s capacity to manage risks. This building block includes national social safety nets programmes like cash transfers, non-contributory social pensions, paid maternal leave, unemployment benefits, childcare support, health insurance and other social assistance programmes (housing allowances, scholarships, fee waivers, health subsidies, etc.). Respondents pointed out efforts to increase social protection, for example through social investment programmes that are being piloted in some states of the federation, the inclusive Pension Act 2004, and Conditional Cash Transfers (CCT). They noted the need to reduce duplication and increase synergy between CCT programmes.

BUILDING BLOCK #4: Access To Health Services

Access to health care and autonomy to make health decisions is fundamental to women’s ability to engage in economic activities. Gender norms influence women’s ability to make informed choices about their health and bodies, their willingness to seek healthcare, and the quality of services available to them. Agency allows women to participate in household decisions and expenditure, which positively impact the wellbeing of their children and household. Women’s ability to work is especially affected by their ability to receive good quality services to promote their sexual and reproductive health and the health of their children. Cultural practices, autonomy in decision making and proximity to health centres are significant themes that affect the acceptability and utilisation of health facilities in the interface between social norms and WEE. Due to the diversity of Nigeria, health-related social norms, as well as

the availability and quality of services vary significantly by context and influence women’s acceptance and utilisation of health services.

“ Health care in Lagos is not very accessible due to a mix of poverty, culture and comfort. As a result, [women] visit the traditional herbalists and birth attendants instead of hospitals. They have more faith there because their mothers have used it before. And you know, in some hospitals the nurse will even tell them to go to the traditional birth attendant. They met the norm in the society.” *(CR, Lagos)*

NATIONAL GENDER EQUALITY POLICY

BOX 3

Development policies in Nigeria were considered gender blind until after the first two republics. From the mid-1990s, Nigeria acceded to international conventions with a focus on women’s rights and empowerment, such as the Beijing Declaration and Platform for Action 1995; Convention for the Elimination of All Forms of Discrimination Against Women (11th Session, 1992); and the African Charter on Human and People’s Rights (October 21, 1986).

The institutional backing for gender equality paved way for new national and state laws and policies; creation and strengthening of institutions responsible for promoting gender justice; consideration of women and girls in critical policy formulation; and making budgetary commitments to support women and girls (Federal Ministry of Women Affairs and Social Development, 2019) and it also supported the emergence of women’s groups and advocates. One concrete outcome was the development of the National Gender Policy, approved by the Federal Executive Council in 2006, and revised in 2013. This aims to ensure women’s empowerment by bringing a gender perspective into all aspects of planning policy, developing legislation and transformation activities in Nigeria. Appendix Table C gives some examples of programmes developed as a means of implementing this policy.

5. 1999 Constitution (chapter IV section 42 (1), (a) and (b); (2), and (3)) of the Federal Republic of Nigeria

The Interaction Between Policies and Normative Influences

In **Section 2: Key Concepts and Frameworks** above, we introduced Figure 3, showing the ways in which laws, policies and programmes are influenced by and can influence social norms. Where proposed laws, policies and programmes are broadly consistent with social norms, the key barriers are most likely related to financial and human resourcing, which affect implementation capacity. Our interviews highlighted these challenges, but also more subtle resistance or lags in implementation, where policies and initiatives directly or indirectly challenge existing norms. We present examples of the interaction between policies and normative influences at each stage of the policy cycle shown above in Figure 3.

Development and adoption of gender egalitarian laws.

Nigeria's laws have numerous policies and legal amendments⁵ that have been developed consistent with this commitment. See Appendix Table B for a list of relevant laws, policies and programmes at federal level and in the focal states. Where proposed laws or policies are perceived to conflict with religious and cultural traditions and social norms, their passing or adoption can be stalled – as in the case of the Violence Against Persons (Prohibition) (VAPP) Act of 2015, adopted in only 23 of Nigeria's 36 states, and the Gender and Equal Opportunities Bill (2016). Some groups – both Christian and Muslim – perceive this bill as incompatible with religious principles – for example, seeing it as infringing on the Fundamental Human Rights, family structure and inheritance principles of Islam among others, and thus, even if it is adopted, risks non-implementation:

“Any rule of law which is violently opposed to the rules of custom, religion or even public opinion may become subject of persistent breach and subsequent neglect,” (Akinola Aguda, Muslim Submission to Child Rights Act [CRA], 2017:15).

With respect to gender norms, Shari'ah influences are particularly significant in the north-western and north-eastern states (see Box 4).

Development of policies and programmes. Our policy mapping and interviews show that at national level, and across the focal states, various policies and programmes have been developed, aiming to promote both broad gender equality and specific building blocks of WEE. Overall, where laws have been adopted or the federal government acceded to international conventions, development of policies and programmes has generally followed, and social norms were not viewed as a major impediment (See Appendix Table B).

Implementation. Our interviewees primarily focused on the disconnect between policies and implementation, and the role of social norms in undermining implementation, without much mention of the importance of sufficient budget allocation and staff capacity. As a community representative

in Kaduna noted, where policies (such as those promoting women's employment and mandating maternity leave) create additional costs for businesses, this interacts with prevailing norms leading employers to ignore new policies:

“You find a lot of men-dominated work environments not hiring a single woman as they believe they would want to ask for maternity leave every year or make excuses to visit the hospital or stay home. In cases where they are hired, the women aren't given the stipulated maternity leave. If they're expected to stay home for three months, the employer can decide to only allow them to stay home for a month or a month and two weeks.”

Limited implementation was the single most common issue raised in our interviews (Box 5). Some civil society respondents related this specifically to the need to bring local stakeholders on board with norm change processes:

SHARI'AH LAW AND WOMEN'S ECONOMIC EMPOWERMENT

BOX 4

From the Shari'ah perspective, Muslim women can engage in economic activities by acquiring good education and relevant skills in their chosen discipline; holding true values and morals in the use of the knowledge, skills, creativity to serve humanity; being a source of benefit not a harm to the community; inviting people to what is good and discouraging them from what is harmful; and empowering those that are vulnerable for self-reliance (Dogarawa, 2019). There is therefore no conflict between Shari'ah and women's economic activity.

However, some federal laws are incompatible with Shari'ah law or Muslim religious tradition. One example is the Child Rights Act (CRA) (2003), which defines a child as an individual below age 18, conflicting with traditional Islamic understanding of adulthood commencing with puberty. Such conflicts lead to challenges in terms of protecting girls from child marriage and sexual violence. As a result, the following eleven states have not yet domesticated the CRA (Sokoto, Kebbi, Katsina, Jigawa, Yobe, Borno, Zamfara, Kano, Bauchi, Gombe, and Adamawa).

Additionally, states practicing Shari'ah Laws are yet to domesticate the National Gender Policy and the VAPP Act due to contradictions of some of the stipulations with Islamic principles. It is pertinent to address these by domesticating the legislations and policies to address the social norms and achieve meaningful and sustained progress in the implementation of WEE policies.

“Traditional and religious leaders are custodians of culture and by extension these norms we are talking about, so targeting them is important to making any progress around these issues of norms either we talk about GBV, Gender inequality, toxic masculinity and women’s economic opportunities”. Others (from Borno) highlighted the need to work with men to challenge norm-based barriers to WEE: ‘Men also have to be educated to understand that they are also empowered if their women are, and Government should give all the technical and financial support needed’.

Our interviews also found positive examples of policies and initiatives to promote or address barriers to women’s empowerment that were being implemented. These span initiatives aimed at promoting the conditions for general gender equality, such as anti-violence and trafficking initiatives, and those targeted at specific building blocks, such as health care (for example, the Group Antenatal Care policy in Kaduna state) and initiatives promoting women’s entrepreneurship, such as the Women’s Fund for Economic Empowerment (WOFEE), Business Development Fund (BUDFOW), and Rural Woman and Enterprise Development.

Other barriers – which may be related to gendered norms affecting access to information and mobility – include lack of awareness of programmes (IDI, government official). This said, the review also found positive examples of gender-equal access to programmes:

“When you look at the fund for Agriculture and the recent 50 billion economic stimulus programmes, you find that women constitute more than 50 percent [of recipients] ...” (IDI with National Government Official).

See Appendix Table C for selected laws, policies, and programmes, the social norms that they address, and how they are being implemented.

INSIGHTS ON IMPLEMENTATION

BOX 5

“ There are a lot of policies that are theoretically of benefit to women but there are issues in its actual implementation. The Government has to really work on ensuring implementation...” (IDI with National Government Official).

“ ... there is a National Gender Policy sitting at the Ministry of Women Affairs which is totally different from [what is possible in] actual practice because [of limited] implementation. It has not been effective as it is not reflecting what the states or Nigeria in general should do,” (focus group with CSO).

“ The National Gender Policy ... and... the action plan ... has a lot of comprehensive actions. I would say it is around 20-30% implementation because there is still a lot of social norms that we have to unpack ... and also see how we could try to address it in phases. Something we have learnt over 100 years [is that] we wouldn’t be able to address [discriminatory social norms] with a 2- or 5-year project.” (focus group with CSO).

Section 4: Conclusion and Recommendations

Adapting and enacting policies at the national level has set the pace for the promotion of WEE in Nigeria. Yet there are still challenges ahead, in part due to deeply entrenched social norms which perpetuate gender bias and limit women's access to economic opportunities. The National Gender Policy and the VAPP Act were put in place to address these issues, among others, yet their potential has not been fulfilled due to weak implementation, and problems associated with domesticating the policies at state level. This analysis of the building blocks of WEE reveals the influential roles of social and gender norms across all states, while reminding us of contextual differences. While several important policies have been established, awareness and implementation remain low, and the COVID-19 pandemic has halted the implementation of many policies.

This analysis also highlights the power of gender norms which influence women's movement outside the home and define appropriate roles at home and in the labour force. Together a combination of these norms, and the limited development of the formal sector, lead to women being primarily engaged in the informal sector, typically in areas with lower returns than men (Enfield, 2019: p. 5). Their access to financial services is regulated by policies, programmes and norms rooted in patriarchal gender systems which govern women's ownership of property. The nexus between social norms and policy related to WEE is complex, and bi-directional, with norms influencing the policy process and new policies influencing norms as they evolve over time.

There have been many policy achievements in Nigeria related to transformation in social expectations. These include increased awareness of the need to educate girls and help women develop life and vocational skills, increasing number of women accessing financial services and greater involvement of women in household decisions. There is also increasing acceptance of WEE strategies by community leaders, families, the private sector and government at local, state and national levels and awareness of the negative implications of social norms. Improved technological and digital skills are also helping break down barriers to women's economic activities. However, there are challenges as well. Many of the protocols and policies promoted by the government are not fully implemented or accepted. There is a lack of adequate and timely release of resources to implement WEE policies and programmes and of capacity among staff tasked to do so. Finally, gaining acceptance of new ideas and practices related to WEE can be difficult when they contradict familiar and accepted gender expectations.

Recommendations for addressing social norms that constrain women's economic empowerment (WEE)

- 1. Understand and address the diverse norms at play in different contexts**
 - **Include a social norms dimension in upfront diagnostic work** to ensure WEE programmes are based on a holistic understanding of the norm-based challenges women face. Too many programmes – particularly those focused on financial services – principally address only supply side constraints. Needs assessments must properly take into account the diversity of women's situations, social identities, and livelihoods.
- 2. Engage key stakeholders: family and community**
 - Involve **community and religious leaders, men, women and youth, and state and LGA representatives** in mobilisation for WEE. All should be brought on board to identify their problems, recommend solutions, generate support, build cooperation and transform the situations of women. Addressing norm-based barriers requires understanding the ideas, interests and incentives of these different groups, to best engage and sensitise them and catalyze norm shifts. In contexts resistant to women's engagement in development initiatives, WEE initiatives organised under the framework of religious organisations may provide an entry point (Desai, 2018).
 - Engage **family members**, as norms within families are often significant impediments to WEE. Supportive families can contribute to women's self-expression and skills acquisition and can enable them to act as change agents.
- 3. Make greater use of norms-based insights to increase the impacts of WEE programmes**
 - Seeing increasing numbers of others acting in new ways can help normalise change. This points to the need to **invest in policies and initiatives that enhance building blocks of WEE at scale**. These could help normalise women's entry into the labour force, for example, and help women build skills and resources to move from the informal to the formal sector.
 - **Publicise existing initiatives, with positive stories about their impacts more widely**, including through broadcast and social media, to help shift norm-based barriers to uptake.
 - **Make sustained efforts to challenge norms-based barriers**, through mass media, supporting community dialogue processes, and extending

services (e.g., childcare) that can alleviate constraints to women's economic activity.

4. Policy implementation

- Federal and state governments should provide an enabling environment for the effective implementation of WEE policies and programmes. Specifically:
 - Develop an **integrated, coordinated multisectoral approach** involving governments (National, State and Local), development partners (DPs), the private sector and civil society organizations (CSOs).
 - Review effectiveness of the National Gender Policy and strengthen its implementation, through enhancing capacity, prioritising locally led approaches and supporting efforts to shift norms that conflict with its provisions.
 - **Strengthen the role of local governments** authorities as stakeholders, through training of officers tasked with implementation to strengthen their buy-in to policies and initiatives.
- Both government and CSOs should:

- **Strengthen monitoring and evaluation systems** to track results and assess the impacts of WEE initiatives on women's livelihoods. Periodically review policy design and implementation to learn lessons that can inform scaling.
- **Engage in sustained awareness raising** on WEE policies, making greater use of local languages to reach marginalised women.

5. Specific policies

- Strengthen contributory schemes and community outreach service delivery in Kaduna State to enhance health services – a building block of gender equity.
- Adopt the Kano State Family Code, to strengthen the family system and empower women by the proper implantation of Shari'ah principles, with reference to issues of unpaid care, decision-making, divorce, inheritance, GBV and child welfare. This could have positive spin-offs for strengthening the legal and social protection of women across northern Nigeria.

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Appendix

SOME IDENTIFIED PRIMARY INFLUENCERS OF WOMEN'S ECONOMIC EMPOWERMENT POLICIES IN NIGERIA

TABLE A

Govt. Ministry, Department or Agency (MDAs)	Multi-lateral Organizations	Donor Organizations (Bi-lateral & Private)	CSOs, NGOs & Academia	Grass-roots Level
<ul style="list-style-type: none"> • Federal Ministry of Women Affairs and Social Development • Federal Ministry of Humanitarian Services • Federal Ministry of Health • Federal Ministry of Finance • Federal Ministry of Agriculture • National Orientation Agency • National Agency for the Prohibition of Trafficking in Persons (NAPTIP) • Office of the Senior Special Assistant to the President on the Sustainable Development Goals • Gender Focal Officer's in each Federal MDA • State Ministries of Women Affairs and Social Development, • State Ministries of Health • State Ministries of Finance • State Ministries of Agriculture • Gender Development Officers at LGA level 	<ul style="list-style-type: none"> • The Development Partners Group on Gender • UN Women • UNICEF • UNODCF • UNPFA • UNDP • IFAD • The World Bank • AfDB 	<ul style="list-style-type: none"> • The United States Agency for International Development (USAID) • The UK Department for International Development (DfID) • The Japanese International Cooperation Agency (JICA) • Bill and Melinda Gates Foundation • MacArthur Foundation 	<ul style="list-style-type: none"> • The '100 Women Lobby Group,' which comprises women of influence at community, state and national levels respectively, • WRAPA • National Women Trust Fund (NWTF) • Women - focused Organizations • Action Aid • International Federation of Women Lawyers • Save the Children • Pathfinder International • Centre for Gender Studies, in various Universities across the country 	<ul style="list-style-type: none"> • Community leaders • Entrepreneurs

Appendix

NATIONAL AND STATE POLICIES: SUMMARY TABLE

TABLE B

	Cross-cutting gender equality laws, policies and programmes (legal and social protection)	WEE-focused laws, policies and programmes	Corresponding WEE building block(s)
NATIONAL	<p>General Gender Equality</p> <ul style="list-style-type: none"> • Constitution of the Federal Republic of Nigeria (1999) • National Gender Policy and National Plan of Action (2014-2019) • Child Rights Act (CRA) 2003 • Nigeria Vision 20:2020: Nigeria's National Development Plan(NV20:2020) <p>Gender-Based Violence</p> <ul style="list-style-type: none"> • Trafficking in Person's (Prohibition) Enforcement and Administration Act 2003, amended 2005 and 2015 • Violence Against Persons (Prohibition) Act (VAPP) (2015) • National Action Plan for the Implementation of UN Security Council Resolution (UNSCR) (UNSCR) 1325 (2017-2020) 	<ul style="list-style-type: none"> • Pension Reform Act (2004, 2014) 	<ul style="list-style-type: none"> • Social protection
		<ul style="list-style-type: none"> • Women's Fund for Economic Empowerment (WOFEE) 	<ul style="list-style-type: none"> • Financial services and markets
		<ul style="list-style-type: none"> • Government Enterprise and Empowerment Programme (GEEP) 	<ul style="list-style-type: none"> • Financial services and markets
		<ul style="list-style-type: none"> • National Women Empowerment Fund (NAWEF) 	<ul style="list-style-type: none"> • Financial services and markets
		<ul style="list-style-type: none"> • Rural Women Enterprise Development Programme (RUWADEP) 	<ul style="list-style-type: none"> • Financial services and markets
		<ul style="list-style-type: none"> • Economic Services Department, Federal Ministry of Women's Affairs and Social Development (FMWASD) 	<ul style="list-style-type: none"> • Knowledge and skills, Financial services and markets
		<ul style="list-style-type: none"> • National Cooking Gas Programme 	<ul style="list-style-type: none"> • Health
		<ul style="list-style-type: none"> • Conditional Cash Transfers (CCT) National Programme 	<ul style="list-style-type: none"> • Legal and Social Protections

Appendix

NATIONAL AND STATE POLICIES: SUMMARY TABLE			TABLE B
	Cross-cutting gender equality laws, policies and programmes (legal and social protection)	WEE-focused laws, policies and programmes	Corresponding WEE building block(s)
ABIA	<p>General Gender Equality</p> <ul style="list-style-type: none"> • Child's Rights Act (2009) • Equality Bill (2017) • Abolition of Widowhood Practices Bill (2017) • Abia State Disability Bill (2017) <p>Gender-Based Violence</p> <ul style="list-style-type: none"> • VAPP Act (2020) 	<ul style="list-style-type: none"> • No WEE-focused policy/ programme exists or information could not be located. 	<ul style="list-style-type: none"> • n/a
BORNO	<p>Gender-Based Violence</p> <ul style="list-style-type: none"> • Borno State Action Plan on Women, Peace and Security in 2017- 2019 • Borno State Action Plan for the Implementation of the UN Security Council Resolution (UNSCR) 1325 and Related Resolutions 	<ul style="list-style-type: none"> • No WEE-focused policy/ programme exists or information could not be located. 	<ul style="list-style-type: none"> • n/a
EDO	<p>General Gender Equality</p> <ul style="list-style-type: none"> • Inhuman Treatment of Widows (Prohibition) Law (2004) <p>Gender-Based Violence</p> <ul style="list-style-type: none"> • Law on Violence Against Women (2007) • Edo State Trafficking in Persons Prohibition Act (2018) • Edo State Female Circumcision and Genital Mutilation (Prohibition) Law (1999) • VAPP Act (2019) 	<ul style="list-style-type: none"> • Law for Monitoring Maternal Mortality (2001) • Law on Safe Motherhood 	<ul style="list-style-type: none"> • Health • Health

Appendix

NATIONAL AND STATE POLICIES: SUMMARY TABLE

TABLE B

	Cross-cutting gender equality laws, policies and programmes (legal and social protection)	WEE-focused laws, policies and programmes	Corresponding WEE building block(s)
KADUNA	<p>General Gender Equality</p> <ul style="list-style-type: none"> • Gender Equity and Social Inclusion (GESI) Policy (2017) • Group Antenatal Care (G-ANC) Project (2020) • Child Welfare and Protection Law (2018) <p>Gender-Based Violence</p> <ul style="list-style-type: none"> • VAPP Act (2018) 	<ul style="list-style-type: none"> • Kaduna State Women Empowered Programme (2020) 	<ul style="list-style-type: none"> • Financial services and markets
		<ul style="list-style-type: none"> • Maternity and Paternity Leave Bill (2020) 	<ul style="list-style-type: none"> • Health
		<ul style="list-style-type: none"> • Health Financing Policy 	<ul style="list-style-type: none"> • Health
LAGOS	<p>General Gender Equality</p> <ul style="list-style-type: none"> • Criminal Law of Lagos State (2011) • Gender and Social Inclusion Charters (2015) <p>Gender-Based Violence</p> <ul style="list-style-type: none"> • Prohibition Against Domestic Violence Law of Lagos, State Law No. 15 (2007) • VAPP Act 	<ul style="list-style-type: none"> • Administration of Estate (Small Payments) Law of Lagos State (2004) (Land inheritance law) 	<ul style="list-style-type: none"> • Financial services and markets
NIGER	<p>General Gender Equality</p> <ul style="list-style-type: none"> • Law to Provide and Protect the Right of the Child in Niger State and other related matters (2010) • Women Empowerment as Priority Area in State Development Blueprint (2015-2019) • Legislations Prohibiting Early Marriage 	<ul style="list-style-type: none"> • Small & Medium Enterprises/ Microfinance Agency 	<ul style="list-style-type: none"> • Financial services and markets

Appendix

SELECTED LAWS, POLICIES AND PROGRAMMES – ILLUSTRATIVE EXAMPLES

TABLE C

Building block of WEE	Policy/ Law/ Programme and implementer	Purpose	Norms addressed	Implementation status/ issues/ challenges
CONDITIONS FOR WOMEN'S EMPOWERMENT	<p>National Gender Policy, 2006, revised 2013, Federal Ministry of Women's Affairs and Social Development (FMWASD)</p> <p>Various implementing programs including:</p> <ul style="list-style-type: none"> • Skill Acquisition • Centres for Women Empowerment, • National Cooking Gas Project 	<p>'Build a just society devoid of discrimination, harness the full potentials of all social groups regardless of sex or circumstance, promote the enjoyment of fundamental human rights and protect the health, social, economic and political wellbeing of all citizens in order to achieve equitable rapid economic growth' (FMWASD, 2019).</p>	<p>All norms from Table 2 (the policy is cross cutting)</p>	<p>Disconnect between aspirations, and perceived implementability. Failure to domesticate laws in some states, insufficient funding, and gender capacity deficits within key government institutions, particularly state and local government levels.</p>
	<p>The Violence Against Persons (Prohibition) Act, 2015, 22 of the 36 states and the FCT have adopted the act: Oyo, Ogun, Lagos, Osun, Ekiti, Edo, Anambra, Enugu, Ebonyi, Benue, Cross River, Kaduna, Plateau, Bauchi, Akwa Ibom, Abia, Kwara, Yobe, Jigawa, Kogi, Bayelsa, and Rivers.</p>	<p>Prohibits all form of violence against persons in private and public life, and provides for protection and remediation for victims and punishment of offenders. Covers issues including: rape, spousal battery, eviction, forced financial dependence or economic abuse, harmful widowhood practices, female circumcision or genital mutilation, abandonment of children, harmful traditional practices, attacks such as acid baths, political violence, forced isolation and separation from family and friends, depriving persons of their liberty, incest, indecent exposure and violence by state actors (especially government security forces)</p>	<p>Norms permitting GBV in different contexts and circumstances</p>	<p>Challenges related to duplication of provisions with other laws, and between regulatory body for the act (NAPTIP) and the police. Development of implementation structures in some states e.g., Lagos State Domestic and Sexual Violence Response Team (DSVRT) comprised of lawyers from the Ministry of Justice, doctors from the Ministry of Health, representatives from the Ministry of Women Affairs and the Nigerian Police.</p> <p>Knock-on effects: Edo and Osun states passed laws to criminalize female genital mutilation. Cross River, Anambra and Oyo prohibited harmful widowhood practices.</p>

Appendix

SELECTED LAWS, POLICIES AND PROGRAMMES – ILLUSTRATIVE EXAMPLES

TABLE C

Building block of WEE	Policy/ Law/ Programme and implementer	Purpose	Norms addressed	Implementation status/ issues/ challenges
EDUCATION AND SKILLS DEVELOPMENT	Girls Education Project/ Programme (GEP) , 2012-2020, joint venture between target state governments in northern Nigeria, DFID, and UNICEF	GEP: To empower girls and advocacy to increase enrollment and retention and completion and transition of girl child.	Norms prioritizing boys' education; norms deterring women from taking up employment as teachers	Both programmes are now closed and are in the process of evaluation.
	Female Teachers Training Scholarship Scheme (FTSS) , 2008-2015, joint venture between five Nigerian state governments, the UK government and UNICEF	FTSS: support skill acquisition and training of female teachers (esp. hard to reach areas) and provides educational scholarship.	Norms prioritizing boys' education; norms deterring women from taking up employment as teachers	Both programmes are now closed and are in the process of evaluation.
FINANCIAL SERVICES AND MARKETS	Women's Fund for Economic Empowerment (WOFEE) , 2003, national, focused on rural areas and women's cooperatives	Facilitate access to goods, marketing strategies, business training and infrastructure and to provide a supportive policy environment	Norms around women's financial management and decision-making capacities, norms limiting women's access to finance, norms limiting women's mobility	As at 2012, these initiatives had provided funding support to an estimated 6,200 women business cooperative groups (FMWASD, 2015)
	Business Development Fund (BUDFOW), Developed by FMWASD in 2003 in collaboration with the Bank of Industry and the Bank of Agriculture, National, Targeting individual women entrepreneurs	Bridge the gender gaps in the credit financial sectors by reducing the rigorous conventional bank procedures for accessing loans. Therefore, it was domiciled at FMWASD instead of in Bank of Industry or Bank of Agriculture.	Norms around women's financial management and decision-making capacities, norms limiting women's access to finance and ownership of assets	It was domiciled at the ministry of women affairs to reduce the rigorous conventional bank procedures (instead of being domiciled in BOI or BOA). Women complained that assessing funds from the BOA and BOI was cumbersome.

Appendix

SELECTED LAWS, POLICIES AND PROGRAMMES – ILLUSTRATIVE EXAMPLES

TABLE C

Building block of WEE	Policy/ Law/ Programme and implementer	Purpose	Norms addressed	Implementation status/ issues/ challenges
LEGAL AND SOCIAL PROTECTION	Conditional Cash Transfers (CCT) National Programme	Part of social safety net provided by the government, given to women as a form of financial support.	Norms about women's control of income	National programme has been developed and is being implemented. According to the national cash transfer office, 1,254,492 households had been enrolled in 34 States through June 2020 (No data on female members of households.) (NCTO, 2021) Various CCT programmes by development partners (DPs) exist nationally, which has led to a duplication of efforts and lack of synergy.
ACCESS TO HEALTH CARE	National Health Insurance Scheme (NHIS)	Provide women with access to health care at primary care levels without financial hardship	Norms prioritizing men's health care if resources are scarce.	Coverage is still very low. Implementation has lagged since initiation. However, states like Kaduna and Lagos have made provision for free ANC services and also increased maternity leave to 6 months.

Appendix

Sources for Tables B & C

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