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SCALABLE SOLUTIONS TO CLOSE GENDER GAPS IN NIGERIA

Nigeria Gender Innovation Lab¹

Faster and more inclusive growth is needed for Nigeria to make significant progress towards reducing poverty.ⁱ Addressing the sizable gender gaps and the drivers that undermine women's economic empowerment is a strategic pathway to achieving inclusive economic growth in Nigeria. A recent World Bank study estimates that closing gender gaps in key sectors of the Nigerian economy would provide a boost of at least US\$9.3 billion (2.3 percent of overall GDP).ⁱⁱ

Yet, to fully unlock women and girls' potential and advance Nigeria's inclusive development agenda, Nigerian policy makers and their development partners must take an evidence-based approach to addressing these gaps—identifying programs and policies proven to be effective, and the key partners poised to deliver them. This evidence note highlights five such solutions—economic inclusion, innovative financing, land interventions, adolescent girls programming, and childcare services—that have been rigorously tested, found effective, and could be adapted, piloted, and scaled to contexts across Nigeria.

Top Five Policy Solutions



Economic inclusion



Innovative financing



Securing land rights



Adolescent girls programming



Childcare services

¹ This note was prepared by a World Bank team from the Nigeria Gender Innovation Lab, including Khadijat Busola Amolegbe, Andrew Brudevold-Newman, Ayodele Fashogbon, Amy Elizabeth Copley Geist, and Julia Vaillant. The Nigeria Gender Innovation Lab (NIGIL) is a country-level initiative of the World Bank's regional Africa Gender Innovation Lab, which conducts rigorous impact evaluations across Sub-Saharan Africa to build the evidence base on innovative interventions that promote women's economic empowerment. The goal of NIGIL is to equip policymakers and project teams in Nigeria with new evidence on what does and does not work in addressing the underlying causes of gender inequality, and how best to close gender gaps in earnings, productivity, and assets.



Economic inclusion expands vulnerable women's livelihoods

Around 40 percent of Nigerians live under the national poverty line. However, relative to men, women face multiple reinforcing constraints that increase their poverty rates at key life-stages. For instance, during their childbearing years and after spousal death or divorce, social norms limit their access to education, assets, and the labor market, decreasing their physical and human capital, aspirations, and agency.ⁱⁱⁱ Supporting women to exit poverty means helping them gain the resources and skills they need throughout their lives to productively and sustainably engage in the labor market.

Evidence from Nigeria indicates that safety nets can support women's economic empowerment, and the benefits can extend to others in the community.

Specifically, cash transfers of N75,000 over 15 months to women in rural northern Nigeria under the Feed the Future program boosted women's employment and empowerment. One year after the end of the transfers, recipients and other, non-recipient women living in the same communities were both 20 percent more likely to be engaged in non-farm enterprises.^{iv} A study of the Nigeria National Social Safety Net Program (NASSP) finds similar encouraging impacts. The program, which supports primary caregivers in ultra-poor households with N10,000 every two months, has been shown to boost household savings and food security.^v The NASSP also delivered an economic inclusion livelihoods package, that combined cash transfers, savings groups, a capital injection, life skills and business skills training, and regular mentoring and coaching. Recent findings from the impact evaluation of the NASSP livelihoods package reveal that the multi-faceted livelihood program which simultaneously addresses psychosocial, skills and capital constraints, significantly increases household earnings, decreases food insecurity, and boosts women's economic empowerment and well-being.^{vi} A similar program in Niger delivered through a government-led national cash transfer program proved to be highly cost-effective with costs ranging from US\$263 for the psychosocial package to US\$584 for the full package (including a cash grant). The impacts on consumption in Niger were so large that they exceeded intervention costs 18 months after the intervention for the psychosocial package, and almost broke even for the full package.^{vii}



Innovative financing improves performance of women-owned businesses

Access to finance is one of the biggest challenges hindering the growth of women-led small- and medium-sized enterprises (WSMEs) in Nigeria. Over half (52 percent) of women-led firms identified access to finance as a major constraint to growth, compared to only 30 percent of male-led firms.^{viii} Limited access to credit prevents women from investing in their businesses: on average, women-led firms have equipment and stock valued at only 16 percent of firms operated by men. Boosting the capital stocks of female-owned enterprises to those of male-owned enterprises would increase women's profits by 25 percent.^{ix} Women's lower level of financing is fueled in part by gender gaps in asset ownership: most loan sizes are determined based on the borrower's collateral. Yet, due to social norms, inheritance and marriage practices, household assets tend to be owned by men, limiting women's access to collateral.^x

Innovative approaches to financial products, such as psychometric testing and non-asset-based forms of collateral, provide a potential avenue for facilitating access to larger business loans for women-owned firms.

In Ethiopia, an impact evaluation of psychometric loan appraisal — which has high predictive accuracy for loan repayment among women— found that this approach to lending increased firm survival and reduced firm death rates from 33 percent to 17 percent.^{xi} In Nigeria, the Women Entrepreneurship Finance Initiative (WeFi) is working with financial intermediaries to expand access to finance for women-owned firms by piloting and evaluating innovations, such as cash flow lending.^{xii} Targeting growth-oriented entrepreneurs for large cash grants through business plan competitions can also ease women's constraints to accessing capital. Grants of approximately US\$50,000 delivered through Nigeria's YouWiN! business competition increased firm entry, survival, profits and sales, and employment, with particularly strong effect on women's business start-up.^{xiii}



Securing land rights empowers women to productively use and invest in their land

Differential access to and use of land hold back on-farm and off-farm opportunities for Nigerian

women. Land is critical for generating income, storing, and accumulating wealth, and providing collateral to access credit and facilitate future investments. However, men are five times more likely than women to own land in Nigeria, and 70 percent of plots are owned by individual men, while individual women own only 8 percent of plots.^{xiv} Due to customary land tenure systems—in which all substantial property assumedly belongs to the male head of household—women’s access to land largely depends on their relationships with men through marriage, inheritance, or borrowing.^{xv}

Small incentives and low-cost information interventions can boost joint titling within land formalization programs. In Uganda, a study found that providing a subsidized land title—conditional on registering the wife’s name as a co-owner—increased demand for co-titling by 50 percent without suppressing the overall demand for titling. Presenting an educational video also raised the demand for co-titling by 25 percent.^{xvi} Broader legal and institutional reforms can also play a role in fostering greater land rights for women. In Ethiopia, for example, the 2000 Revised Family Code required the equal division of assets between spouses upon divorce. Combined with the 2003 Land Registration Act, which aimed to equalize men’s and women’s inheritance and property rights, these legal changes doubled the share of women in Ethiopia who expected that land would be divided equally between spouses during a no-fault divorce.^{xvii}

 **Adolescent girls programming helps girls stay in school and boosts their economic prospects**

Adolescence is a pivotal time when girls make schooling, employment, marriage, and childbearing decisions that affect their life trajectories. At 104 births per 1,000 girls aged 15–19, Nigeria’s adolescent fertility rate is notably high compared to its income level.^{xviii} These teenage pregnancies often lead to a loss of educational opportunity, a myriad of health issues, and negative effects on girls’ and women’s earnings prospects, while high national adolescent pregnancy rates perpetuate high dependency ratios and low human capital investment, stalling Nigeria’s demographic transition and delaying a potential dividend.

Programs that help adolescent girls reach their full potential, by increasing their education and skills and delaying childbearing and early marriage, can improve adolescent and child health and pave the way for women’s economic empowerment. In Uganda, a multifaceted program for girls (Empowerment and Livelihoods for Adolescent Girls - ELA) which combined safe spaces clubs with vocational and life-skills training led to a decrease in fertility (26 percent), increased use of contraception (25 percent), and increased engagement in income generating activities (72 percent) without any adverse effects on schooling outcomes. While the cost of the program amounted to US\$18 per girl, it yielded a US\$50 increase in annual earnings per girl.^{xix} Similar programs have been implemented in fragile contexts, such as during the Ebola crisis in Sierra Leone and during conflict in South Sudan, and have buffered girls from the effects of these crises.^{xx} In Nigeria, the Adolescent Girls Initiative for Learning and Empowerment (AGILE) is working to address the multiple constraints that girls face through multisectoral interventions, including safe spaces for life skills and digital skills training, school construction, and cash transfers.^{xxi}

 **Childcare eases women’s time constraints and increases their earnings**

Women in Nigeria, whether farmers, entrepreneurs, or wage earners, bear a much larger share of domestic and childcare duties than men. A study found that married women average almost 24 hours of household work and childcare per week, compared with 11 hours for men.^{xxii} This unequal burden leads women to work fewer hours or multitask while caring for their children. Women in the labor force work 5.5 hours a week less than men on average, a gap which rises to 8 hours in the North, where fertility is high, and women have an average of 7 or more children.^{xxiii} Simulations suggest that every US\$1 invested in childcare programming could yield US\$3 in additional income for Nigerian caregivers.^{xxiv}

Providing childcare services to women across Nigeria can be an effective way to ease their time constraints and increase productivity and earnings. A pilot rural childcare project in the Democratic Republic of the Congo provided community-based childcare centers for children ages two to six years old. Remarkably, 73



percent of households provided with access to the centers used them. In these households, women and their husbands intensified their commercial activities, and agricultural productivity, household income, and women's well-being increased.^{xxv} In Burkina Faso, mobile crèches providing affordable childcare to beneficiaries of a public works program boosted women's empowerment, financial resilience, and savings. These childcare centers essentially paid for themselves as monthly operating costs averaged US\$25.2 per child, and women who used the childcare centers earned an extra US\$23-25 per month.^{xxvi}

CONCLUSIONS

These evidence-backed policy options can ease the priority constraints facing Nigerian women and girls and help Nigeria realize its goals of achieving a more gender-equal and inclusively prosperous society.

Other policy options that offer promising results related to women's social and economic empowerment include interventions that strive to decrease occupational segregation by improving women's technical skills, providing them with information on sectoral earnings, and offering mentoring opportunities that may promote women's entry into male-dominated sectors. Moreover, socioemotional skills training and psychology-based entrepreneurial mindset trainings show very promising impacts for women entrepreneurs and farmers though more evidence is needed on these types of programs within the Nigerian context. Continuing to build the evidence base of effective programming to support women and girls in Nigeria, and strategically integrating this evidence into policies and programs, will help bring effective solutions to scale and translate knowledge into significant progress towards gender equality.

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