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# Project Information Document/ Integrated Safeguards Data Sheet (PID/ISDS)

Concept Stage | Date Prepared/Updated: 03-Nov-2017 | Report No: PIDISDSC21271



**BASIC INFORMATION**

**A. Basic Project Data**

Country Nigeria	Project ID P161364	Parent Project ID (if any)	Project Name Nigeria For Women Project (P161364)
Region AFRICA	Estimated Appraisal Date Feb 26, 2018	Estimated Board Date May 28, 2018	Practice Area (Lead) Social, Urban, Rural and Resilience Global Practice
Financing Instrument Investment Project Financing	Borrower(s) Federal Ministry of Finance	Implementing Agency Federal Ministry of Finance	

**Proposed Development Objective(s)**

To support women’s access to social and financial capital for improved economic livelihood opportunities in targeted areas of Nigeria

**Financing (in USD Million)**

Financing Source	Amount
International Development Association (IDA)	100.00
<b>Total Project Cost</b>	<b>100.00</b>

Environmental Assessment Category B-Partial Assessment	Concept Review Decision Track II-The review did authorize the preparation to continue
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Other Decision (as needed)



## B. Introduction and Context

### Country Context

- 1. Nigeria experienced sustained overall economic growth of about five to eight percent in the last decade.** Gross Domestic Product (GDP) has been driven by the expansion of domestic demand concentrated primarily in trade, agriculture, and telecommunications complementing the predominantly oil-based economy. These three sectors alone accounted for roughly 80 percent of GDP growth during 2009-2012.
- 2. Recent major global economic transitions have had a significant negative impact on the Nigerian economy.** The slowdown and rebalancing of the global economy, lower commodity and oil prices, tightening financial conditions, and risk aversion of international investors have been major contributors. Due to a sharp decline in oil, revenues dropped from 10.5 percent of GDP in 2014 to 7.8 percent in 2016. Inflation also accelerated and reached about 16.5 percent in June 2016 (year-on-year). In this context, GDP growth fell from 6.3 percent in 2014 to 2.7 percent in 2015, and further into negative territory in 2016. The economy has recovered from recession.
- 3. These challenging economic conditions have been coupled by a deteriorating security situation.** The conflict in North East Nigeria has taken more than 20,000 lives, displaced about 2 million people, and has negatively affected the livelihoods of 6 million more. The impact of the insurgency has transcended the geographic borders of the country, imposing economic and security costs on neighboring countries. In parallel, the pastoralist-agriculturalist conflicts have intensified across the country due to increased desertification in the Sahel; and the Boko Haram impeding grazing and trading routes. Other security challenges include crime especially kidnapping, particularly in urban areas, attacks on oil and gas infrastructure, and threats of renewed militancy in the Niger Delta. At the root of the security challenges are faulty governance mechanisms, high levels of poverty and inequality, high unemployment rates – particularly among youth, as well as natural resource degradation and climate change induced stresses.
- 4. Nigeria has experienced poverty reduction in recent years, but this varies considerably across geographic areas and demographic groups due to entrenched inequalities.** After 2004, the poverty rate in Nigeria fell by almost half in urban areas, but barely declined in rural areas, where 50 percent of the population is currently living below the poverty line. Moreover, while the total number of poor in the south declined by almost 6 million, it increased by almost 7 million in the north. Significant rural-urban differences in income distribution impact women, particularly the 54 million of Nigeria's 80.2 million women that live and work in rural areas, and provide 60-79 percent of the rural labor force (British Council, 2012). Therefore, increased rural poverty has translated into increased female poverty.
- 5. During the last three decades, the government of Nigeria has shown an increasing commitment to support social and economic empowerment of women and fostering gender equality.** The Federal Ministry of Women Affairs and Social Development was created in 1995 to provide an institutional home to address women's issues in Nigeria. The 1999 Nigerian Constitution Chapter IV Section 42 (1), (a) and (b); (2) and (3) proposes non-discrimination based on gender, religion, ethnicity, age or circumstances of birth. The country also ratified the UN Convention on the Elimination of all Forms of Discrimination against Women (CEDAW) in 1985, and ratified the Women's Rights Protocol of the African Charter in 2004.
- 6. Similarly, President Muhammad Buhari has shown a strong commitment to improve the living conditions of Nigerian women.** The Buhari administration increased the budgetary allocation of ministries that have direct bearing on the lives of women, particularly health and education, with greater emphasis on girl-child education. Critical



Government strategies, such as the Buhari Plan for the reconstruction of the Nigerian North East, have paid particular attention to the specific needs of women. In addition, the President also created the Government Enterprise and Empowerment Program (GEEP) and the Nigeria Women Empowerment Fund (NAWEF), both initiatives aimed at improving the participation of women in economic activities.<sup>1</sup> These programmatic initiatives are part of larger legislative and institutional changes aimed to improve the life of women in the country and include the introduction of a legislative framework that promotes gender equality, as well as strengthening gender mainstreaming across key sectors such as education, health and agriculture.

**7. The proposed project seeks to deepen the Government's efforts on improving women's wellbeing, complementing ongoing key programs including GEEP and NAWEF.** The project will respond to a number of priorities highlighted in the Buhari Plan as well as Nigeria's National Gender Policy (NGP) which include: (i) re-orienting culture and sensitization to change gender perceptions and stereotypes; (ii) improving women's access to critical resources such as education, capital, labor, entrepreneurial skills and control over use of their time; (iii) promoting the empowerment of women and integrating gender within key sectors (Agriculture/Rural Development, Environment/Natural Resources, Gender and HIV/AIDS, Health and Reproductive Health/Rights, Education/Training, Labour/Employment); and (iv) institutionalizing women's empowerment through gender sensitive budgeting, gender benchmarking and gender impact assessment especially of public financial systems and building strategic partnerships.<sup>2</sup> WISE Nigeria will further the Government's commitment to women's wellbeing by complementing President Buhari's flagship programs on women empowerment by following a similar approach to empowerment with necessary adaptations to reach populations currently not served by these programs including women who are engaged in informal economic activities, but do not belong to existing business associations, as well as women in rural areas of States currently not covered by these programs.

#### Sectoral and Institutional Context

**8. Despite years of sustained economic growth and expansion, Nigeria's socio-economic and human development indicators remain poor for a significant share of the population and particularly for women.** Overall, Nigeria ranks 118 out of 134 countries in the Gender Equality Index. The country has some of the highest child and maternal mortality rates in the world; the latter at 545 deaths per 100,000 live births nationally with consistently higher rates in the North West and North East geopolitical zones (1,549 for rural North-East region). Gender disparities in education are significant, and particularly concentrated in the rural North, where 34 percent of primary school-age rural girls are out of school compared with 25 percent of boys. Nigerian women face different vulnerabilities circumscribed by the formal and informal structures and norms prevailing in the specific regions and groups they belong to.

**9. Gender-Based Violence (GBV) remains pervasive and underreported in the country, largely constraining women's autonomy and life chances.** The 2013 Demographic Health Survey (DHS) indicates that nationally 38 percent of women between the ages of 15-49 have experienced some form of physical or sexual violence from the age of 15, and 11 percent experienced physical violence within the 12 months prior to the survey. 45 percent of women who

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<sup>1</sup> Government Enterprise and Empowerment Program (GEEP) is one of the five Federal Government Social Investment Programs aiming to provide productive loans to young men and women in eight states. The National Women Empowerment fund (NAWEF) is a social intervention fund to empower women-owned enterprises in less populated areas. For more information: <http://www.boi.ng/marketreg/>.



experienced violence never sought help or never told anyone about the violence. Besides interpersonal and sexual violence, child marriage and Female Genital Mutilation (FGM) are the other culturally harmful practices prevalent across Nigeria. Conflict in the North East has further contributed to a steep rise in targeted violence against women and children by Boko Haram increasingly for abduction and violence. Women are increasingly being used as instruments of war, making them vulnerable to stigmatization and rejection from their families and communities.

10. **Women in Nigeria have benefitted poorly from past economic growth and remain marginalized in the economic sphere.** The 2012 British Council's *Gender in Nigeria* Report revealed the disadvantaged position of women in the labor market compared to men, with a 0.76 female to male labor force participation rate. They are also overrepresented in low-skilled and low paid economic activities and make up only 21 percent of the non-agricultural paid labor force. According to the 2013 DHS, 86.2 percent women earn less than their husbands, with cash gaps being more pronounced in the North East and North Central areas. Given that women constitute roughly 50 per cent of the labor force in the country, disadvantages in their economic performance affect the overall productivity of the country, particularly of those sectors with higher female participation, such as agriculture and small-scale trading.

11. **The World Development Report 2012 on Gender Equality points out that interactions between gender, households, markets, and institutions shape and ultimately determine gender outcomes.** Gender gaps in economic activities across Nigeria are largely explained by four main institutional and market failures, namely discriminatory social norms and formal institutions, information and knowledge asymmetries, and non-competitive markets, though gender and age disaggregated data is necessary to fully understand their impact on women's economic empowerment. The analysis of existing data and research indicates that discriminatory social norms limit women's access to economic opportunities, productive assets and knowledge. Traditional practices such as inheritance norms, marriage practices, as well as perceptions of tenure of assets favor male ownership of land, financial capital and other productive assets. As a result, men are five times more likely to own land than women across the country, with sole female land ownership being particularly low in the North East and North West regions. Given the strong linkage between social norms and religious beliefs, the latter constitute a significant entry point to address the most harmful practices to women's economic empowerment, including limited educational opportunities, early marriage and pregnancy, and women's participation in public spaces.

12. **As social norms vary across the country, so do levels of economic empowerment and productivity of women.** A World Bank research paper on *Gender Differentials in Agricultural Production in Nigeria* found that there is a bigger "unexplained" gender productivity gap in the North than in the South, suggesting that even if provided with the same level of inputs, significant differences between the productivity of men and women would still emerge while the opposite is true for the South. Statistically significant differences between the productivity of male and female farmers cease once researchers control for observed factors of production indicating that productivity gaps could be more easily closed through the provision of inputs, technical assistance and productive assets. Gender differentiated roles in retail distribution activities also affect women disproportionately in the North, as social norms allow only men to occupy higher cadres of retail distribution whereas women are confined to trade in very small markets. These findings are also reflected in formal employment opportunities. Women in the South tend to be engaged more in formal sector employment including managerial, technical and professional jobs as compared to their Northern counterparts, suggesting that gender-discriminatory social norms indeed impact women's role and opportunities in the economy.

13. **Asymmetries of knowledge and information condition access to economic opportunities, improved inputs and practices, also explaining why women remain stuck in low-productivity sectors along the economic value chains.**



Women engaged as small scale producers in certain commodity value chains such as rice, tomatoes, maize and cassava are unable to produce high quality produce and reach economies of scale due to lack of access to quality inputs (seeds, fertilizers), mechanization, and knowledge of Good Agricultural Practices. A World Bank study found that the returns of the harvest value for all crops (subsistence and cash-crops) combined in male-managed plots are five times higher than their female counterparts. Female processors of agricultural goods engaged in groundnuts, potato, cassava and wheat value chains face productivity challenges as they are forced to rely on more traditional manual methods of processing which are time consuming and physically strenuous. They are often unaware or have limited access to affordable small-scale machinery that can reduce the processing time and enable them to earn more. Retailing, which employs most women, is a sector where market entry barriers such as reaching economies of scale, poor storage facilities, and lack of market information severely constrain women's ability to benefit from economic growth and expand income beyond subsistence levels.

14. **Finally, non-functional markets severely constrain women's economic outcomes and ability to earn a sustained income.** As small producers and asset-holders, Nigerian women have greater difficulty reaching economies of scale both upstream and downstream, which affects their competitiveness. As a result, they have limited bargaining power with suppliers and buyers, restricting their ability to earn profits or grow their businesses. Structural limitations in the financial sector related to the overdependence of the Nigerian economy on oil has also prevented women from becoming more productive due to negligible access to the necessary financing for productive assets. Over 40 percent of Nigerian adults are excluded from financial services, as Banks and micro-finance institutions have little to no presence of in rural areas. As a result, people especially in rural areas and semi-urban areas, including women, have to rely on family and friends and informal and often unregulated savings and lending groups to meet their financial needs.

#### Relationship to CPF

15. **The 2014 Country Partnership Strategy (CPS) for FY14-17 lays out a program that is structured around three strategic clusters:** (a) promoting diversified growth and job creation by reforming the power sector, enhancing agricultural productivity, and increasing access to finance; (b) improving the quality and efficiency of social service delivery at the state level to promote social inclusion; and (c) strengthening governance and public sector management, with gender equity and conflict sensitivity as essential elements of governance.

16. **The proposed project will support all three strategic clusters by:** (i) promoting diversified growth and job creation, particularly through enhanced agricultural productivity of small-scale female farmers (who tend to have lower productivity levels), and increasing access to finance for vulnerable populations; (ii) promote social inclusion through the establishment of institutional platforms that improve women's access to critical business and technical skills; and (iii) improving institutional mechanisms for gender inclusion and mainstreaming.

#### C. Proposed Development Objective(s)

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17. The development objective is to support women's access to social and financial capital for improved livelihood opportunities in targeted communities of Nigeria.

Key Results (From PCN)

18. The key performance indicators for the proposed 5-year project include:

- 1) Total project beneficiaries
- 2) Number of functional community institutions established by project beneficiaries
- 3) Percentage of women belonging to functional community institutions that report access to project benefits
- 4) Percentage of women belonging to functional community institutions that are engaged in wage or self-employment following training provided by the project
- 5) Percentage of innovative approaches piloted that positively improve access to livelihood opportunities for targeted women.

#### D. Concept Description

19. This project proposed components include:

- Component 1: Support to Community Institutions
- Component 2: Improved Livelihoods for Women
- Component 3: Innovations in Women's Empowerment
- Component 4: Policy Dialogue, Capacity Building and Project Management

#### Component 1: Support to Community Institutions

20. **This component aims to build critical social capital to improve livelihoods and enhance economic productivity and of project beneficiaries through supporting the mobilization and establishment of community institutions at the grassroots level.** To this end, beneficiaries will be mobilized to organize into community institutions, which will operate as self-managed primary institutions, putting in place the necessary institutional platforms at the community level and their aggregation at higher levels. Community institutions are intended to support the establishment of producer/livelihood collectives to achieve economies of scale, create larger business networks, facilitate forward and backward linkages along prioritized commodity value chains, and lower and/or reduce women's market entry barriers. Community institutions and higher level associations will also serve as platforms for voice aggregation and participation of women in decision making processes that would influence the gradual transformation of the social norms that undermine women's participation in economic activities and public life. This component proposes the design and implementation of a community institutions model tailored to the needs and characteristics of Nigerian women, and adaptable to the different socio-economic characteristics across the states in Nigeria.

21. The component will support (i) community mobilization for behavioral change of social norms, including state and local authorities, traditional and religious leaders, and other informal institutions; (ii) formation of community institutions, bringing together women with similar socio-economic characteristics interested in improving their engagement in economic activities; (iii) skills formation on group management to practice regular meetings, regular savings, regular inter-loaning, timely repayment, and up-to-date books of accounts; financial literacy; and advocacy, life



and negotiation skills; and (iv) further progressive association of community institutions at the LGA level initially and potentially at state level to create further economies of scale, and enhance participation in policy making.

## **Component 2: Improved Livelihoods for Women**

22. **This component aims to provide the technical and financial capital necessary to enable members of community institutions to develop and expand productive livelihood activities in traditional and non-traditional sectors.** For this, gender-sensitive value chain analyses of priority commodities will be conducted in project State for identifying (i) specific economic sectors in which women are already engaged or could easily engage like agriculture, animal husbandry, trade and enterprise development, and agro processing; (ii) potential entry-points for women along the value chain in prioritized sectors; and (iii) the requirement of inputs in terms of skills and capacity, information technology and tools, and capital to improve their participation and productivity. The component will provide support to community institution members under the two subcomponents.

### ***Subcomponent 2.1: Human Capital development for improved livelihoods***

23. Based on gender-value chain and market assessments, the subcomponent will support two key livelihood categories:

- i. For existing livelihoods, the subcomponent will support (a) mobilization and selection of livelihood beneficiaries, formation of project commodity groups, aggregation into producer cooperatives wherever appropriate, and strengthening capacities of existing and new producer cooperatives for accessing input and output markets; (b) deepening livelihoods and business management skills; (c) improved production through access to input and output markets, technology and equipment, access to storage and processing infrastructure; and (d) facilitation of backward and forward linkages for small producers, processors and retailers within the value chain. Support will be tailored according to the specific opportunities for women's livelihoods in project states.
- ii. For areas with high potential for new livelihood opportunities, the subcomponent will support enhanced skills for increased employability, enterprise development, promotion of other income generating activities in non-agricultural sectors based on market skills and gaps assessments which will determine the skill-enhancement training, employment, and/or entrepreneurship development that will allow women to take advantage of these opportunities.

24. This subcomponent will build upon successful and innovative approaches to livelihoods, business, entrepreneurship, and life skills formation, including the adoption of applied, hands-on methodologies.

### ***Subcomponent 2.2: Financial capital for livelihoods***

25. In line with the phased approach of the project, the community institutions that attain the defined level of institutional maturity (to be developed during project preparation) will have access to grants to meet both consumption and production needs of members. This subcomponent will build upon support provided under component 1 on group and money management, ensuring that community institutions and their members are prepared to absorb these funds in the most efficient manner.

26. Complementing investments under sub-component 2.1, subcomponent 2.2 will support:





- (i) Access to grant resources to meet short-term financial needs and/or encourage positive behaviors: Enabling community institutions' members to access capital to meet short term consumption needs and incentivizing positive behaviors at the household level, particularly related to girls and young women. Grant resources will be provided against defined criteria to be developed during project preparation.
- (ii) Access to micro-finance for productive activities: Based on support provided under sub-component 2.1, community institutions' members will gain access to productive grants either in economic activities they are already engaged in, or for the set-up of nano and micro-enterprises in areas that present high potential for new livelihood opportunities. Grants will be provided upon the development and appraisal of a sound business plan.

### **Component 3: Innovations in Women's Empowerment**

27. **This component will support innovations in social and economic spheres to further women's livelihood outcomes.** The identification of these innovations will be through a development marketplace approach which will invite proposals from individuals, CSOs, and private sector to propose interventions that would address particular binding constraints women face in their socio-economic empowerment and in particular access to livelihoods, which can then be scaled up. While this component, as well as the overall project, are focused on addressing demand-side barriers to economic empowerment, this component will support innovative approaches aimed at addressing supply side barriers, including those for access to financial services.

### **Component 4: Policy Dialogue, Capacity Building and Project Management**

28. **This component aims to support the socio-economic empowerment of women by supporting the advancement of policy dialogue, strengthening capacity of implementing partners to provide adequate technical assistance to project beneficiaries, support gender mainstreaming, and ensure adequate overall project coordination and implementation arrangements at the Federal, State and Community levels.** Oversight in the areas of financial management, procurement, social and environmental safeguards management, and Monitoring and Evaluation will be supported. As the first World Bank supported project for women empowerment in Nigeria, and one of the few initiatives of this kind implemented by other development partners, the proposed project offers a significant learning opportunity for the Government of Nigeria, the World Bank and the broader development community on what approaches and mechanisms contribute more significantly towards the socio-economic empowerment of women. This learning is even more valuable given the limited number of experiences targeting women "in the middle" as a significant portion of Government and partner's programming is focused on the poorest (i.e. through social protection programs) or already established female-led enterprises. For this reason, the financing of a rigorous impact evaluation would also be considered under this component.

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**SAFEGUARDS**

**A. Project location and salient physical characteristics relevant to the safeguard analysis (if known)**

Specific project location are yet to be determined. However, the team is considering the implementation of activities in 3 to 6 states across Nigeria.

**B. Borrower’s Institutional Capacity for Safeguard Policies**

Nigeria has demonstrated its commitment to mitigating adverse social and environmental impacts in the implementation of a range of World Bank projects, including category A projects. There are adequate legal and institutional frameworks in-country to ensure compliance with World Bank safeguards policies triggered by projects.

Project specific implementation arrangements will be defined during project preparation. Once roles and responsibilities for implementation are established, a review of the relevant Government MDA's capacity on social and environmental safeguards will be assessed, building upon existing experience with livelihood support/socio-economic empowerment programs. Capacity building needs will be established based on this assessment.

**C. Environmental and Social Safeguards Specialists on the Team**

- Omezikam Eze Onuoha, Environmental Safeguards Specialist
- Michael Gboyega Ilesanmi, Social Safeguards Specialist
- Lucky Erhaze, Environmental Safeguards Specialist

**D. Policies that might apply**

Safeguard Policies	Triggered?	Explanation (Optional)
Environmental Assessment OP/BP 4.01	Yes	The Project proposes to enhance the socio-economic empowerment of vulnerable women in selected project areas in Nigeria. Part of which will be achieved by improving their opportunities for income generating activities through a package of training and financial support for implementing micro-activities that may lead to environmental impacts albeit minor. Due to the size of the project and the nature of the activities to be supported under component 2.2 in particular, it is proposed that OP 4.01 be triggered and that a limited Environmental and Social Management Framework be prepared and disclosed before appraisal.
Natural Habitats OP/BP 4.04	No	The project will not affect or involve natural habitats.
Forests OP/BP 4.36	No	The project will not affect or involve forests or forestry.
Pest Management OP 4.09	Yes	The project will support agricultural livelihoods and while it will not procure pesticides directly,



		beneficiaries may use acquire them them using productive grants provided by the project. A pest management plan will be prepared for the project.
Physical Cultural Resources OP/BP 4.11	Yes	The project will not directly affect physical cultural resources. However, given its focus on rural areas there is a higher risk of chance findings. Management of physical cultural resources will be included in the ESMF.
Indigenous Peoples OP/BP 4.10	No	The project will not involve Indigenous Peoples.
Involuntary Resettlement OP/BP 4.12	TBD	The project will further assess if limited land acquisition is needed and reach a final decision during preparation. Should this be the case and mindful that specific project locations are yet to be defined, a Resettlement Policy Framework (RPF) will be prepared for the project.
Safety of Dams OP/BP 4.37	No	The project will not support the construction of new dams or entail the rehabilitation of existing dams.
Projects on International Waterways OP/BP 7.50	No	The project will not affect water use, neither in quantity or quality.
Projects in Disputed Areas OP/BP 7.60	No	The project will not be implemented in any disputed areas.

**E. Safeguard Preparation Plan**

Tentative target date for preparing the Appraisal Stage PID/ISDS

Nov 15, 2017

Time frame for launching and completing the safeguard-related studies that may be needed. The specific studies and their timing should be specified in the Appraisal Stage PID/ISDS

Completion of all safeguard-related studies, if deemed required, will be disclosed by November 1, 2017.

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**APPROVAL**

Task Team Leader(s):	Varalakshmi Vemuru, Paula Andrea Rossiasco Uscategui
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**Approved By**

Practice Manager/Manager:	Robin Mearns	05-Nov-2017
Country Director:	Indira Konjhodzic	14-Nov-2017

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