



# Project Information Document/ Identification/Concept Stage (PID)

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Concept Stage | Date Prepared/Updated: 02-Feb-2022 | Report No: PIDC254078



**BASIC INFORMATION**

**A. Basic Project Data**

|                              |                            |  |                                       |
|------------------------------|----------------------------|--|---------------------------------------|
| Project ID                   | Parent Project ID (if any) | Environmental and Social Risk Classification | Project Name                          |
| P177940                      |                            | Moderate                                     | Umbrella Organization to Support NFWP |
| Region                       | Country                    | Date PID Prepared                            | Estimated Date of Approval            |
| AFRICA WEST                  | Nigeria                    | 02-Feb-2022                                  |                                       |
| Financing Instrument         | Borrower(s)                | Implementing Agency                          |                                       |
| Investment Project Financing | Plan International Nigeria | Plan International Nigeria                   |                                       |

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**PROJECT FINANCING DATA (US\$, Millions)**

**SUMMARY**

|                           |      |
|---------------------------|------|
| <b>Total Project Cost</b> | 4.48 |
| <b>Total Financing</b>    | 4.48 |
| <b>Financing Gap</b>      | 0.00 |

**DETAILS**

**Non-World Bank Group Financing**

|                 |      |
|-----------------|------|
| Trust Funds     | 4.48 |
| Miscellaneous 1 | 4.48 |

**B. Introduction and Context**

Country Context

**Nigeria is central to the World Bank’s mission of eliminating global poverty.** A multi-ethnic and diverse federation of 36 autonomous states, Nigeria is Africa’s largest country (over 200 million people) and largest economy (nominal gross domestic product (GDP) of around USD405 billion in 2020). With an abundance of resources and a young and dynamic society, it has the potential to be a giant on the global stage. But with over 40 percent of its population (over 80 million people) in poverty, Nigeria is also among the countries with the largest number of people living below the poverty line. Economic growth, at -1.8 percent in 2020, has been below the rate of population growth since 2016, when Nigeria experienced its first recession in two



decades. Fragility, conflict, and insecurity afflict many parts of the country, in particular the northeast. Insufficient capacity constrains the public sector, and on many human development indicators, Nigeria ranks amongst the lowest in the world. To realize its considerable potential, and to fulfill the government's ambition to lift 100 million Nigerians out of poverty by 2030, Nigeria must make tangible progress on multiple fronts, at both the federal and sub-national levels.

**Nigeria's poor human capital outcomes reflect the low levels of public expenditure and weaknesses in service delivery.** In terms of the Human Capital Index (HCI), Nigeria, in 2020, was the seventh lowest in the world—168th out of 174 countries. A baby born in Nigeria today will, if the levels, quality and coverage of human capital investments and service delivery remain unchanged, enter the labor force 18 years from now only 36 percent as productive as she would be if she were to enjoy the benefits of a complete quality education and full health. Human development outcomes are particularly low among girls and young women in Nigeria. Girls have fewer educational opportunities, more limited access to credit and productive resources, and poorer labor market outcomes even when gaps in human capital are considered.

**Nigeria is 139th out of 156 countries on the World Economic Forum's 2020 Global Gender Gap Index<sup>1</sup>.** Women's disadvantaged position and lack of decision-making power in the social, economic, and political spheres is reflected in policies, laws, and resource allocation that thwart progress towards gender equality in the country. More than 70 percent of women live below the poverty line, and maternal mortality ratio is among the highest in the world at 576 per 100,000. Female enrollment in school lags behind boys and represents one third to one quarter of classroom participants depending on the state; and two-thirds of the 10.5 million out-of-school children, are girls. The wide diversity and distinct socio-economic, cultural and political contexts across Nigerian geopolitical regions and states results in different gender-related vulnerabilities. While gender inequitable norms prevail throughout the country, these vary by region and interact with other structural, community, and individual factors exposing women, girls and boys to some forms of Gender-Based Violence (GBV) more than others. Child marriage, acceptance of wife beating, and the restricted movement of women and girls are more pronounced in the north, and the prevalence of sexual violence, conflict-related GBV and SEA is higher than in the South. In the south, female genital mutilation (FGM), intimate partner violence, physical violence by any perpetrator, trafficking, and harmful widowhood practices are more prevalent.

#### Sectoral and Institutional Context

**Investments in improving the livelihoods of women in Nigeria have the potential to boost inclusive growth.** There is growing global evidence that shows that ensuring economic opportunities for women is an important entry point for addressing gender inequality and ensuring better education, health, and nutrition outcomes for families. Gender equality has been linked to a more equal income distribution, higher diversification of output and export products, higher profitability of firms and healthier financial assets. The ratio of female-to-male labor force participation in Nigeria has been rising, with now almost three women



participating in the labor force for every four men (International Labor Organization estimate; ratio higher according to National Bureau of Statistics), up from just about 50 percent in the 1990s. This presents a unique opportunity for the Nigerian economy as investments to improve economic productivity of women could have a significant effect on overall economic growth. The International Monetary Fund estimates that growth in Nigeria could be higher by more than 1.25 percentage points annually, on average, if gender inequality was decreased to levels of countries at similar levels of development in the region.

**Over the last three decades, the Federal Government of Nigeria (FGN) has shown an increasing commitment to support gender equality.** The country ratified the United Nations Convention on the Elimination of all Forms of Discrimination against Women in 1985 and the Women’s Rights Protocol of the African Charter in 2004. In 2011, the Legal Aid Act was reviewed and expanded to cover crimes against human body and sexual offences. The government also approved a Federal Executive memo that directed all Government Ministries, Departments and Agencies (MDAs) to appoint gender focal persons within the directorate cadre. In 1995, the Federal Ministry of Women Affairs and Social Development (FMWASD) was created 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 nondiscrimination based on gender, religion, ethnicity, age, or circumstances of birth. The first National Women Policy was drafted in 2000, followed by the National Gender Policy in 2006, and the reviewed National Gender Policy (2021-20216), with a goal to make gender equality a driver of growth and good governance. The policy is anchored in four pillars: policy and legislation; systems and structures; processes, procedures, and mechanisms; and services, goods, and products.

**The National Gender Policy (2021-2016)** recognizes that women’s contribution to the economy remains largely undocumented and makes a national commitment to redressing long-term systemic discrimination against women, identifying and overcoming the limitations to gender equality as integral to guaranteeing well-being and productivity of all Nigerians, and ultimately creating a society that values gender balance and equity.

**The current government has sustained previous momentum and has shown a strong commitment to improve the living conditions of Nigerian women, particularly through the Nigeria for Women Project (NFWP - P161364).** President Buhari created the Government Enterprise and Empowerment Program (GEEP) and the Nigeria Women Empowerment Fund (NAWEF), both initiatives aimed at improving women’s economic participation and access to finance. The Government of Nigeria has also established the World Bank supported NFWP with an objective to support women’s improved livelihood opportunities in targeted communities of Nigeria. NFWP proposes to demonstrate the impact of a multi-dimensional and a medium to long-term approach to overcome the main institutional and market failures limiting women’s economic outcomes in Nigeria. While the NFWP is a Federal Program, it is being implemented in six States (Abia, Taraba, Ogun, Niger, Kebbi, and Akwa Ibom) and three LGAs per State based on agreed set of criteria.

**Gender gaps in economic activities across Nigeria are largely explained by four main institutional and market failures—discriminatory social norms, information and knowledge asymmetries, non-competitive markets, and limited gender-inclusiveness in formal and informal institutions.** The analysis of existing data



and research indicates that discriminatory social norms limit women’s access to economic opportunities, productive assets, and knowledge. Nigeria is among the 10 percent of countries worldwide that exhibit the highest levels of gender discrimination according to the OECD’s Social Institutions and Gender Index, with an assessment of ‘high’ or ‘very high’ in all of the evaluated categories (discriminatory family code, restricted physical integrity, son bias, restricted resources and assets, and restricted civil liberties). Given the strong link between social norms and women’s economic participation and access to productive assets (especially land), addressing discriminatory practices impeding gender equality requires a systematic and tailored approach to the Nigerian context.

**Asymmetries of knowledge and information negatively affect access to economic opportunities, improved inputs, and practices, also explaining why women remain stuck in low-productivity sectors along key agricultural commodity value chains, particularly pertinent for Nigeria.**

Women engaged as small-scale producers in certain commodity value chains such as rice, tomatoes, maize, catfish, and cassava are unable to produce to high-quality standards 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 groundnut, 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 processing time and enable them to earn more. Retailing, which employs most trading 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 access and benefit from economic growth and expand income beyond subsistence levels.

**Nonfunctional 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, 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 and operational limitations in the financial sector also prevent women from having sustained access to finance.** According to FINDEX data, only 27 percent of women in Nigeria have a bank account . Financial institutions are also polarized, having a missing middle, as the banking sector is made up of highly capitalized banks in one extreme and microfinance institutions with limited capitalization on the other extreme. These large banks avoid sectors like agriculture to cater to the commercial sector especially oil companies, whereas microfinance institutions are too few and poorly capitalized to make a revolutionary impact on microenterprises and small and medium enterprises. This, together with high operational and transactional costs caused, in turn, by dealing with many small clients in rural areas, creates little incentive for financial institutions to expand their services beyond select urban areas. Women in rural areas also prefer family, friends, and community-saving schemes above commercial and microfinance banks, due to the perception of low risks associated with using ‘dependable’ sources of finance and their inability to produce excessive documentation that is often a pre-requisite for accessing loans from the latter. These structural

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issues have, in turn, incentivized the emergence of informal and often unregulated savings and lending groups in rural areas of Nigeria.

**Gender-based violence (GBV) like in other jurisdictions, remains a challenge in Nigeria significantly constraining women’s autonomy and life chances.** The 2018 Demographic Health Survey indicates that nationally 31 percent of women between the ages of 15 and 49 have experienced some form of physical or sexual violence and 14 percent experienced physical violence within the 12 months before the survey, up from 28 percent and 11 percent, respectively, in the 2013 DHS. Fifty-five (55) percent of women who experienced violence never sought help or told anyone about the violence. Besides interpersonal and sexual violence, child marriage and female genital mutilation are the other harmful cultural practices prevalent across Nigeria. Conflict in the northeast 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, including suicide bombing and forced marriages, making them vulnerable to stigmatization and rejection from their families and communities.

**The Bill and Melinda Gates Foundation is partnering with the World Bank to support the implementation of the NFWP through the Trust Fund “Support for Women's Social and Economic Empowerment through the NFWP”** which is funding this small IPF operation. This Project is critical to the successful institutionalization of the WAG model being set up under NFWP. It will support NFWP to test different approaches to delivering behavior change communications and trainings around health, GBV, and social norms, which can be scaled across the current NFWP locations and will inform implementation in future phases of NFWP. This Project will support NFWP in institutionalizing the WAGs beyond their first NFWP-supported savings cycle by continuing to bring WAGs together for additional training ("layering") and community dialogue on key issues that affect women's empowerment.

#### Relationship to CPF

**The Project is strategically aligned with the WBG’s FY20-FY25 Country Partnership Framework (CPF) for Nigeria.** The CPF, which builds on the 2020 Systematic Country Diagnostics (SCD) for Nigeria, prioritizes addressing the most binding constraints Nigerian girls and women face, through ongoing and future operations across sectors. This Project is designed to improve the effectiveness of the Nigeria for Women Project and inform future phases of NFWP, including by providing technical assistance on implementation.

### **C. Project Development Objective(s)**

#### Proposed Development Objective(s)

To support the NFWP in implementing women's social and economic empowerment activities in the targeted areas.

#### Key Results

- Deployment of technical experts to support NFWP at the request of the FPCU and SPCUs



- Planning and execution of three activities to support NFWP:

- i. health and GBV training and communications for WAGs under NFWP;
- ii. coordination of livelihoods pilot support for select women beneficiaries of NFWP
- iii. technical assistance to NFWP to design, test, and implement social norms and communications innovations.

#### **D. Preliminary Description**

Activities/Components

##### **Component 1: Identification and Deployment of Technical Experts to Support NFWP (\$1.6m)**

This component will fund the identification and deployment of technical expertise at short notice to provide capacity building to the NFWP's Federal Project Coordination Unit (FPCU) and the State Project Coordination Units (SPCUs). This may be achieved through an existing roster of consultants and/or through clearly delineated human resources processes for the rapid identification and engagement of necessary experts. Technical expertise that may be required will include: (i) Behavioral Change and Communications; (ii) Institutional Capacity Building; (iii) Gender and gender-based violence (GBV); (iv) Innovations and Partnerships; (v) Livelihoods (agriculture and non-agricultural livelihoods); (vi) Financial Inclusion; (vii) VSLA and related approaches; and (viii) Social norms marketing and communications. This component will specifically support the development of terms of reference, identification, evaluation, and contracting of experts, orientation of selected experts, and their periodic performance evaluation. While most of the experts will be deployed at the Federal level, it is expected that they will also support the PCUs at the State and Local levels including spending periods of time in project states.

##### **Component 2: Contracting and Management of Specialized Agencies (\$2.88m)**

**This component will focus on the planning and execution of three sub-components:** (i) implementation of health and GBV training and communications; (ii) coordination of livelihoods pilot support for select women beneficiaries of NFWP; and (iii) providing technical assistance to NFWP to design, test, and implement social norms and communications innovations. In doing so, the implementing agency will:

- i. Form a team of experts to supervise and procure necessary support at the local level to implement the three sub-components. The implementing agency will be in charge of providing oversight and ensuring timely and high-quality delivery for each of these sub-components. If necessary for implementation, the implementing agency will dedicate in-house technical experts to work jointly with sub-contracted organizations in the field.
- ii. Define the ToRs and activity details for the three sub-components in collaboration with the World Bank and the NFWP.
- iii. Define work plans, budgets, targets and deliverables for each of the sub-components in consultation with the World Bank and NFWP.



- iv. Ensure successful delivery of outputs as per agreed work plans, budgets, targets, and deliverables for the three sub-components. This will include close monitoring and quality control of the implementation of the Strategic Initiatives according to agreed process, timelines, and budgets.

**Sub-component 2.1: Leveraging WAGs as platforms for improved health and GBV prevention (\$1.3m)**

The implementing agency will identify, recruit, and manage partnerships with specialized NGOs/agencies that are active in the health and GBV areas, to test and pilot the approach of layering health and GBV prevention interventions on to WAGs in selected states of Nigeria. Activities may be sequenced or may run concurrently, depending on the proposed workplan. Tasks under this sub-component include:

- a. Adapting existing MoH approved curricula and modules for training WAG members as frontline health champions. Modules could focus on areas such as: antenatal care and birth preparedness, post-natal care, breastfeeding and supplementary nutrition, routine immunization, family planning, personal hygiene and safe storage of water at the household level, use of toilet and garbage management.
- b. Facilitation of gender-dialogue groups. Modules may include teaching household members (intimate partners) joint financial planning, communication and negotiation skills, and joint decision making.
- c. Conducting Training of Trainers on piloting and then implementing the aforementioned health and GBV prevention trainings.
- d. Test behavioral communication and social norms initiatives to change health and SRH outcomes at the WAGs including selection of norms to be changed, initiatives to test and metrics to measure progress and success.

**Sub-Component 2.2: Leveraging WAGs as platforms for improved livelihoods and financial inclusion (\$580,000)**

Nearly 70 percent of NFWP funds will be supporting individual and collective livelihoods as the project development objective of the NFWP is to improve livelihoods of beneficiary women.

In order to supplement the LGA and market assessment undertaken by NFWP, this sub-component will:

- a. Conduct a market scoping and analysis of interventions provided under Component 2 of the NFWP and based on that identify entry points for livelihoods and financial inclusion innovations in select pilot locations.
- b. Provide technical assistance to NFWP to implement the identified livelihoods and financial inclusion innovations.

**Sub-component 2.3: Social Norms at the community level (\$1m)**

Creating an enabling environment for women's socio-economic empowerment is a key investment area under the NFWP and Social norms change activities are expected to create a conducive environment for the success of NFWP and contribute to sustained change on specific perceptions, attitudes and behaviors that foster gender inequalities in economic outcomes for women in Nigeria. To address negative and





discriminatory social norms, key interventions need to be made at the societal as well as the community level.

To support NFWP in this endeavor, this sub-component will:

- provide technical assistance to implement social norms and communications innovations identified under NFWP.
- implement social norms marketing campaigns at the community level based on existing social norms research and campaigns under the NFWP.

This activity will be implemented in the States and LGAs identified as part of the sampling strategy of the NFWP Impact Evaluation:

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| State  | LGA              |        |
|--------|------------------|--------|
| Abia   | Obi Ngwa         | Ohafia |
| Kebbi  | Maiyama          |        |
| Niger  | Agaie            |        |
| Ogun   | Ijebu North East | Odeda  |
| Taraba | Bali             | Takum  |

**Environmental and Social Standards Relevance**

**E. Relevant Standards**

| ESS Standards |   | Relevance              |
|---------------|---|------------------------|
| ESS 1         | Assessment and Management of Environmental and Social Risks and Impacts                       | Relevant               |
| ESS 10        | Stakeholder Engagement and Information Disclosure   | Relevant               |
| ESS 2         | Labor and Working Conditions  | Relevant               |
| ESS 3         | Resource Efficiency and Pollution Prevention and Management                                   | Not Currently Relevant |
| ESS 4         | Community Health and Safety   | Relevant               |
| ESS 5         | Land Acquisition, Restrictions on Land Use and Involuntary Resettlement                       | Not Currently Relevant |
| ESS 6         | Biodiversity Conservation and Sustainable Management of Living Natural Resources              | Not Currently Relevant |
| ESS 7         | Indigenous Peoples/Sub-Saharan African Historically Underserved Traditional Local Communities | Not Currently Relevant |
| ESS 8         | Cultural Heritage   | Not Currently Relevant |
| ESS 9         | Financial Intermediaries  | Not Currently Relevant |



**Legal Operational Policies**

| Safeguard Policies                          | Triggered | Explanation (Optional) |
|---|-----------|------------------------|
| Projects on International Waterways OP 7.50 | No        | N/A                    |
| Projects in Disputed Areas OP 7.60          | No        | N/A                    |

Summary of Screening of Environmental and Social Risks and Impacts

The activities supported by the Grant is rated Low for environment and moderate for social. The key issues relevant is Occupational Health and safety of project workers and beneficiaries because of the risk of spread of COVID-19 during the capacity building and advisory services for selected women beneficiaries of NFWP. The Stakeholder Engagement Plan and Labor Management Plan will include aspects of the COVID-19 constraint and the requirements. The Environmental and Social Commitment Plan will also itemize key actions the firm will comply with during implementation.

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Umbrella Organization to Support NFWP

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