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Report No: PAD2747

INTERNATIONAL DEVELOPMENT ASSOCIATION

PROJECT APPRAISAL DOCUMENT

ON A

PROPOSED CREDIT

TO THE

FEDERAL REPUBLIC OF NIGERIA

IN THE AMOUNT OF 69.6 SDR MILLION
(US\$100 MILLION EQUIVALENT)

FOR A

NIGERIA FOR WOMEN PROJECT

May 23, 2018

Social, Urban, Rural And Resilience Global Practice
Africa Region

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CURRENCY EQUIVALENTS

(Exchange Rate Effective April 30, 2018)

Currency Unit = Nigerian Naira (NGN)

NGN 305.35 = US\$1

US\$1 = SDR 0.69

SDR1 = US\$1.44

FISCAL YEAR

January 1 – December 31

ABBREVIATIONS AND ACRONYMS

BCC	Behaviour Change Communications
BPP	Bureau of Public Procurement
CAN	Christian Association of Nigeria
CBA	Cost-Benefit Analysis
CC	Communications Campaign
CDD	Community Driven Development
CSO	Civil Society Organization
CQS	Selection based on the Consultants' Qualifications
ESIA	Environmental and Social Impact Assessment
ESMF	Environmental and Social Management Framework
FAC	First Aids to Crime
FAO	Food and Agriculture Organization of the United Nations
FGN	Federal Government of Nigeria
FM	Financial Management
FMWASD	Federal Ministry of Women Affairs and Social Development
FPCU	Federal Project Coordination Unit
FPFMD	Federal Project Financial Management Division
FPMU	Federal Program Management Unit
FSC	Federal Steering Committee
FTC	Federal Technical Committee
GBV	Gender-based Violence
GDP	Gross Domestic Product
GEEP	Government Enterprise and Empowerment Program
GEMS	Growth and Employment in States
GenDi	Gender Development Initiative
IC	Individual Consultant
IFR	Interim Financial Report
IPF	Investment Project Financing
IPV	Intimate Partner Violence



LGA	Local Government Area
LPIU	LGA Project Implementation Unit
M&E	Monitoring and Evaluation
MEL	Monitoring, Evaluation, and Learning
MFB	Microfinance Bank
MIS	Management Information System
MOCI	Ministry of Commerce and Industry
NAWEF	Nigeria Women Empowerment Fund
NCB	National Competitive Bidding
NFWP	Nigeria For Women Project
NGO	Nongovernmental Organization
NPV	Net Present Value
OGP	Open Government Partnership
OPC	Operational Project Communications
PS	Permanent Secretary
PDO	Project Development Objective
PFMU	Project Financial Management Unit
PIM	Project Implementation Manual
PPA	Project Preparatory Advance
PPSD	Project Procurement Strategy Document
QBWA	Quintessential Business Women's Association
RFQ	Request for Quotation
RPF	Resettlement Policy Framework
SA	Social Accountability
SAC	Social Audit Committee
SBD	Standard Bidding Document
SMWASD	State Ministry for Women Affairs and Social Development
SORT	Systematic Operations Risk-Rating Tool
SPCU	State Project Coordination Unit
SPMU	State Project Management Unit
ToRs	Terms of Reference
TTL	Task Team Leader
YP	Young Professional
WAG	Women Affinity Group
WDC	Women Development Center
WEEI	Women's Economic Emancipation Initiative

Regional Vice President: **Makhtar Diop**

Country Director: **Rachid Benmessaoud**

Senior Global Practice Director: **Ede Jorge Ijjasz-Vasquez**

Practice Manager: **Senait Nigiru Assefa**

Task Team Leader(s): **Varalakshmi Vemuru**

**BASIC INFORMATION**

Is this a regionally tagged project?

No

Country(ies)

Financing Instrument

Investment Project Financing

☐ Situations of Urgent Need of Assistance or Capacity Constraints☐ Financial Intermediaries☒ Series of Projects

Approval Date

14-Jun-2018

Closing Date

31-May-2023

Environmental Assessment Category

B - Partial Assessment

Bank/IFC Collaboration

No

Proposed Development Objective(s)

To support improved livelihoods for women in targeted areas of Nigeria.

Components**Component Name****Cost (US\$, millions)**

Building Social Capital

14.00

Livelihoods Program

70.00

Innovations and Partnerships

6.00

Project Management, Monitoring and Evaluation and Learning

10.00

Organizations

Borrower:

Federal Ministry of Finance



Implementing Agency: Federal Ministry of Women Affairs and Social Development

PROJECT FINANCING DATA (US\$, Millions)

<input type="checkbox"/> Counterpart Funding	<input type="checkbox"/> IBRD	<input checked="" type="checkbox"/> IDA Credit	<input type="checkbox"/> IDA Grant	<input type="checkbox"/> Trust Funds	<input type="checkbox"/> Parallel Financing
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Total Project Cost:

100.00

Total Financing:

100.00

Financing Gap:

0.00

Of Which Bank Financing (IBRD/IDA):

100.00

Financing (in US\$, millions)

Financing Source	Amount
International Development Association (IDA)	100.00
Total	100.00

Expected Disbursements (in US\$, millions)

Fiscal Year	2018	2019	2020	2021	2022	2023
Annual	0.00	8.60	17.80	24.07	25.98	23.55
Cumulative	0.00	8.60	26.40	50.47	76.45	100.00

INSTITUTIONAL DATA

Practice Area (Lead)

Social, Urban, Rural and Resilience Global Practice



Contributing Practice Areas

Climate Change and Disaster Screening

This operation has been screened for short and long-term climate change and disaster risks

Gender Tag

Does the project plan to undertake any of the following?

a. Analysis to identify Project-relevant gaps between males and females, especially in light of country gaps identified through SCD and CPF

Yes

b. Specific action(s) to address the gender gaps identified in (a) and/or to improve women or men's empowerment

Yes

c. Include Indicators in results framework to monitor outcomes from actions identified in (b)

Yes

SYSTEMATIC OPERATIONS RISK-RATING TOOL (SORT)

Risk Category	Rating
1. Political and Governance	● Substantial
2. Macroeconomic	● Moderate
3. Sector Strategies and Policies	● Substantial
4. Technical Design of Project or Program	● Substantial
5. Institutional Capacity for Implementation and Sustainability	● Substantial
6. Fiduciary	● High
7. Environment and Social	● Moderate
8. Stakeholders	● High
9. Other	● Substantial
10. Overall	● Substantial



COMPLIANCE

Policy

Does the project depart from the CPF in content or in other significant respects?

☐ Yes ☒ No

Does the project require any waivers of Bank policies?

☐ Yes ☒ No

Safeguard Policies Triggered by the Project

	Yes	No
Environmental Assessment OP/BP 4.01	✓	
Natural Habitats OP/BP 4.04		✓
Forests OP/BP 4.36		✓
Pest Management OP 4.09	✓	
Physical Cultural Resources OP/BP 4.11	✓	
Indigenous Peoples OP/BP 4.10		✓
Involuntary Resettlement OP/BP 4.12	✓	
Safety of Dams OP/BP 4.37		✓
Projects on International Waterways OP/BP 7.50		✓
Projects in Disputed Areas OP/BP 7.60		✓

Legal Covenants

Sections and Description

The Receptient, through the FMOF, shall establish, no later than three (3) months after the Effective Date and thereafter maintain, throughout the implementation of the Project, a Project steering committee at federal level ("Federal Project Steering Committee"), with functions, composition and resources satisfactory to the Association and as elaborated in the PIM. Schedule 2 Section 1 to the FA.

Sections and Description

The receptient shall establish, through the FMOF, no later than one (1) month after the Effective Date and thereafter maintain, throughout the implementation of the Project, a Project coordination unit at federal level ("Federal Project Coordination Unit"), with functions and resources satisfactory to the Association, with staff in adequate numbers and with qualifications, experience and terms of reference satisfactory to the Association and as elaborated in the PIM. Schedule 2 Section 1 to the FA.

Sections and Description

The Receptient, through the FMOF, shall cause each Participating State to establish, no later than six (6) months after the Effective Date and thereafter maintain, throughout the implementation of the Project in said state, a



steering committee (“State Project Steering Committee”) with functions, composition and resources satisfactory to the Association and as elaborated in the PIM. Schedule 2 Section 1 to the FA.

Sections and Description

The Receptient, through the FMOF, shall cause each Participating State to establish, no later than six (6) months after the Effective Date and thereafter maintain, throughout the implementation of the Project in said state, a technical committee (“State Technical Committee”) with functions, composition and resources satisfactory to the Association and as elaborated in the PIM. Schedule 2 Section 1 to the FA.

Sections and Description

The Receptient, through the FMOF, shall cause each Participating State to establish, no later than three (3) months after the Effective Date and thereafter maintain, throughout the implementation of the Project in said state, a Project coordination unit (“State Project Coordination Unit”) with functions and resources satisfactory to the Association, and with staff in adequate numbers and with qualifications, experience and terms of reference satisfactory to the Association and as elaborated in the PIM. Schedule 2 Section 1 to the FA.

Conditions

Type

Effectiveness

Description

The Recipient, through the FMOF, shall ensure that at least one (1) Subsidiary Agreement, acceptable to the Association, has been executed on behalf of the Recipient and one Participating State, Section 4.01 of the FA; and the Recipient has provided a satisfactory legal opinion certifying that the Subsidiary Agreement referred to in Section 4.01 (a) of the Financing Agreement has been duly authorized or ratified by the Recipient and the Participating State and is legally binding upon each such party in accordance with its terms. Section 4.01 of the FA.

PROJECT TEAM

Bank Staff

Name	Role	Specialization	Unit
Varalakshmi Vemuru	Team Leader(ADM Responsible)	Task Team Leader	GSU07
Oyewole Oluyemi Afuye	Procurement Specialist(ADM Responsible)	Procurement	GGOPA
Akinrinmola Oyenuga Akinyele	Financial Management Specialist	Financial Management	GGOAS
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Farwah Qasim	Team Member	Social analysis	GSU01
Fatima Kyari Mohammed	Team Member	Institutional Analysis	GGOAS



Fatimah Abubakar Mustapha	Team Member	Health	GHN07
George Ferreira Da Silva	Team Member	Disbursement	WFACS
Giuseppe Manzillo	Team Member	Economic and Financial Analysis	GSU07
Helene Monika Carlsson Rex	Peer Reviewer	Gender	AFCE2
Kabiru Ali Muhammed	Team Member	Administrative Support	AFCW2
Kenneth Obiajulu Okonkwo	Team Member	Innovations	GSU07
Khadijat Hameedah Baba-Muhammad	Team Member	Monitoring and Evaluation	GSU20
Lucky Erhaze	Environmental Safeguards Specialist	Environmental Safeguards	GEN07
Mei Wang	Senior Counsel	Legal	LEGAM
Michael Gboyega Ilesanmi	Social Safeguards Specialist	Social Safeguards	GSU20
Mohammed Aliyu	Team Member	Institutional Support	GSU01
Museme Munira Issa	Team Member	Public Sector Specialist	GGOAE
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Roland Lomme	Team Member	GGC Filter, Governance	GGOAS
Rosa Maria Martinez	Team Member	Social Development	GSU20
Samik Sundar Das	Team Member	Rural Development	GFA06
Sheu Salau	Peer Reviewer	Agriculture	GFA01
Tesfahiwot Dillnessa Zewdie	Team Member	Administrative Support	GSU07
Extended Team			
Name	Title	Organization	Location



Nigeria For Women Project

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I. STRATEGIC CONTEXT

A. Country Context

1. **Nigeria experienced sustained overall economic growth of about 5 to 8 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 prices, 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 since recovered from recession.
3. **These challenging economic conditions have been coupled with a deteriorating security situation.** The conflict in northeast 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 affect women, particularly the 54 million of Nigeria's 80.2 million women who live and work in rural areas and provide 60–79 percent of the rural labor force.¹ Therefore, increased rural poverty has translated into increased female poverty.

B. Sectoral and Institutional Context

5. **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

¹ British Council. 2012. *Gender in Nigeria Report 2012: Improving the Rights of Girls and Women in Nigeria*.



distribution², higher diversification of output and export products³, higher profitability of firms⁴ and healthier financial assets.⁵ 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.⁶

6. **Over the last three decades, the Federal Government of Nigeria (FGN) has shown an increasing commitment to support gender equality.** The country also 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, 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.

7. **The National Gender Policy was followed by the National Plan of Action, which has a five-year target period (2014–2019) with a comprehensive plan of action for the delivery of the National Gender Policy.** The Vision 2020—Nigeria's National Development Plan 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 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 Northeast, have paid attention to the specific needs of women.

8. **There are a number of legislative and policy frameworks addressing gender equality at the state level as well.** An institutional analysis commissioned as part of project preparation identified the following relevant policies in the six project states (figure 1) highlighting the commitment of the state governments to support gender equality.

9. **The current government has sustained previous momentum and has shown a strong commitment to improve the living conditions of Nigerian women.** President Buhari created the

² Gonzales et al., "Catalyst for Change: Empowering Women and Tackling Income Inequality", IMF, October 2015.

³ Kazandjian and others, "Gender Equality and Economic Diversification", IMF, 2016.

⁴ Christiansen et al., Gender Diversity in Senior Positions and Firm Performance: Evidence from Europe.

⁵ IMF, "Nigeria: Selected Issues", 2017.

⁶ Monique Newiak. 2018. "Gender Inequality in Nigeria: Macroeconomic Costs and Future Opportunities." Draft Policy Note.



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.⁷ The design of the proposed project has benefitted from lessons learned from various government and development partner programs benefitting women in Nigeria as detailed in annex 1.

Figure 1. Selected State Legislative and Policy Frameworks Addressing Issues Related to Gender Equality

Women Development Centers in all six states

Abia	Edo	Ogun	Taraba	Niger	Kebbi
<ul style="list-style-type: none"> 1. Violence Against Persons Prohibition Act (2003) 2. Equality Bill (2017) • Abolition of Widowhood Practices Bill (2017) • Abia State Disability Bill (2017) 	<ul style="list-style-type: none"> 1. Law on prohibition of inhuman treatment of widows (passed in 2001) 2. Law against Female Genital Mutilation (passed in 1999) 3. Law on Violence Against Women (passed in 2007) 4. Law for Monitoring Maternal Mortality (2001) 	<ul style="list-style-type: none"> • Violence Against Persons Bill 2016 • Child Rights Act 2003 • Persons with Disability Bill 2017 	<ul style="list-style-type: none"> • Women Development as priority in Taraba State Development Plan or 'Rescue Plan' • No specific policies and legislation focused on women 	<ul style="list-style-type: none"> • Women Empowerment as priority area in State Development Blue Print (2015–2019) • 2010 Law to Provide and Protect the Right of the Child in Niger State and other related matters 	<ul style="list-style-type: none"> • Committee to work on domestication of Child Rights Act • Signed up for United Nations Security Council Resolution 1325 for the inclusion of women in the process of peace building, peace keeping, conflict resolution, and management

Note: WDC = Women Development Center.

10. **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.**⁸ 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 (figure 2), 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). It also falls into the group of countries with highest gender inequality in human development outcomes.⁹ 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.

11. **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

⁷ 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 NAWEF is a social intervention fund to empower women-owned enterprises in less populated areas. For more information: <http://www.boi.ng/marketreg/>.

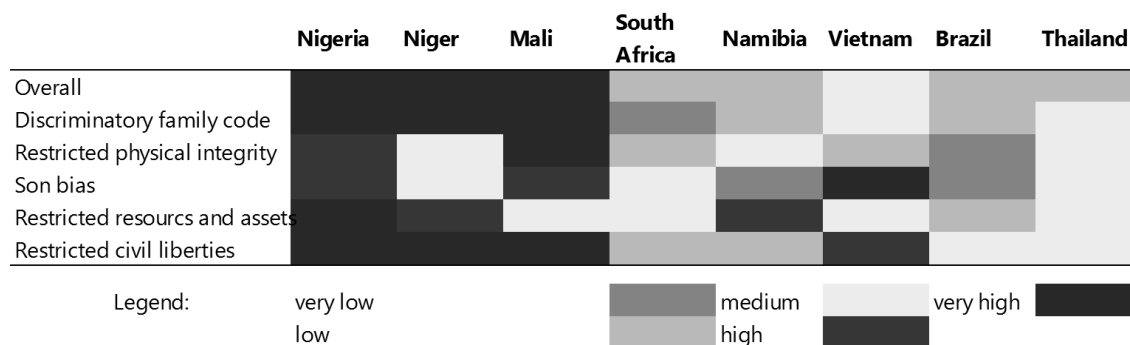
⁸ Desk and field research undertaken by the project task team from November 2016 to October 2017.

⁹ UNDP, Gender Inequality Index, Human Development Report, 2017.



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.

Figure 2. Nigeria Degree of Gender Inequality According to the Social Institutions and Gender Index



12. 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.

13. Structural and operational limitations in the financial sector also prevent women from having sustained access to finance. Over 40 percent of Nigerian adults are excluded from financial services, as banks and microfinance institutions have little to no presence in rural areas.¹⁰ Only 15 percent of women in Nigeria have a bank account and within the agricultural sector, only 3 percent of female farmers have a formal bank account, compared to 10 percent of men.¹¹ 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.¹² 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 issues have, in turn, incentivized the emergence of informal and often unregulated savings and lending groups¹³

¹⁰ EFINA 2016, "EFInA Access to Financial Services in Nigeria" (Updated July 2017).

¹¹ Ibid.

¹² Anayo Nkamnebe. 2008. *Women and Micro Credit Financing in Nigeria: Implications for Poverty Alleviation and Fight Against Vulnerability*. Nnamdi Azikiwe University, Nigeria.

¹³ Such informal and unregulated saving mechanisms include lending groups, savings collectors, *Esusus* or rotational saving schemes and credit associations, village community organizations, and cooperatives.



in rural areas of Nigeria. Nearly 25 percent of women in rural areas reported relying on these mechanisms for their financial needs, as compared to 18 percent of men, as regulated systems were seen to expose consumers to potential abuses in interest rates and repayment mechanisms, potentially leading to further impoverishment.

14. **Gender-based violence (GBV) like in other jurisdictions, remains a challenge in Nigeria significantly constraining women's autonomy and life chances.** The 2013 Demographic Health Survey indicates that nationally 28 percent of women between the ages of 15 and 49 have experienced some form of physical or sexual violence and 11 percent experienced physical violence within the 12 months before the survey. Nearly 45 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, while trafficking in women and children is endemic to Edo State¹⁴. 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.

15. **Most programming for women in Nigeria has so far focused on mainstreaming gender into broader sectoral responses, rather than stand-alone initiatives dedicated to addressing the specific constraints that limit women's productivity and upward socioeconomic mobility.** Scale and sustainability also seem to be systemic issues in programming, with initiatives being either too small in scale to make an impact or becoming unviable as soon as funding ends. Gaps in targeting and geographic coverage were also identified. Most existing programs either target established female entrepreneurs in cities such as Lagos and Abuja through dedicated financing lines or networking services, or extremely vulnerable women, through conditional cash transfers and other safety net mechanisms. Therefore, women who are on or just above the poverty line and economically active - those owning unipersonal businesses and small-scale farmers constitute the 'underserved middle' and a significant gap in programming. The proposed Nigeria For Women Project (NFWP) seeks to target and support this population segment for improving their access to economic opportunities. Table 1 describes government programs that the project will establish links with to leverage resources, enhance efficiency, and coordination in supporting women's social and economic advancement.

Table 1. Nigerian Government Programs and Links with the Proposed Project

Program	Impact on Women	Links with Proposed Project
<i>FADAMA</i>	Access to productive agricultural inputs, group creation, mainstreamed gender, women lack access due to informational asymmetries and other factors ^a	Leveraging FADAMA's community mobilization channels, LGA structures, and possibly facilitators
<i>National Social Safety Nets Project</i>	Building social safety nets institutional and delivery systems, cash transfers, focused on the poorest	Use (a) poverty maps prepared by the project for LGA and beneficiary selection and (b) mechanisms for grants delivery especially in rural and remote rural areas
<i>Growth and Employment in States (GEMS)</i>	Entrepreneurship, job creation, small and medium enterprises focused targeting only urban population, low gender quotas	Use commodity value chain analysis for designing livelihoods component; link the Proposed Project beneficiaries with enterprise development opportunities

¹⁴ GBV Analysis commissioned by the NFWP task team.



Program	Impact on Women	Links with Proposed Project
<i>Nigeria States Health Investment Project (NSHIP)</i>	Improving quality and coverage of maternal and child health in selected Nigerian states	Leverage partnerships for the behavior change and communications campaigns (CC) and use their structures for community mobilization
<i>N Power</i>	Aimed at improving livelihoods for youth of Nigeria through (a) training and deploying teachers, (b) providing N - agro (starter packs and credit for agro business startups, and (c) N - Health (training and deploying health officers); Ongoing and impact on women specifically not evaluated	Use project participants for provision of skills for job trainings for the Proposed Project beneficiaries in common areas of intervention
<i>Entrepreneurship Development Centers (EDCs)</i>	Aimed to develop entrepreneurship skills and generate employment opportunities; Centers functional in some areas and nonfunctional in others	Potentially deliver trainings, hold meetings, and conduct other activities in these centers if they exist in areas of intervention and are accessible to women targeted by the Proposed Project
<i>Reactivation of existing Women Development Centers (WDCs)</i>	WDCs catering to rural women in 18 LGAs; Centers functional in some areas and nonfunctional in others	
<i>Rural Women Enterprise Development Programme (RUWADEP)</i>	Aimed at identifying and empowering women groups in value-added economic activities as a platform for promoting entrepreneurship and improving livelihoods at the family and community levels	Leverage opportunities for partnership for enterprise development and skills enhancement in common areas of intervention

Note: LGA = Local Government Area.

a. Refer to World Bank, *Unpacking Performance and Empowerment in Female Farmer's Groups: The Case of FADAMA Project in Nigeria*.

C. Higher Level Objectives to which the Project Contributes

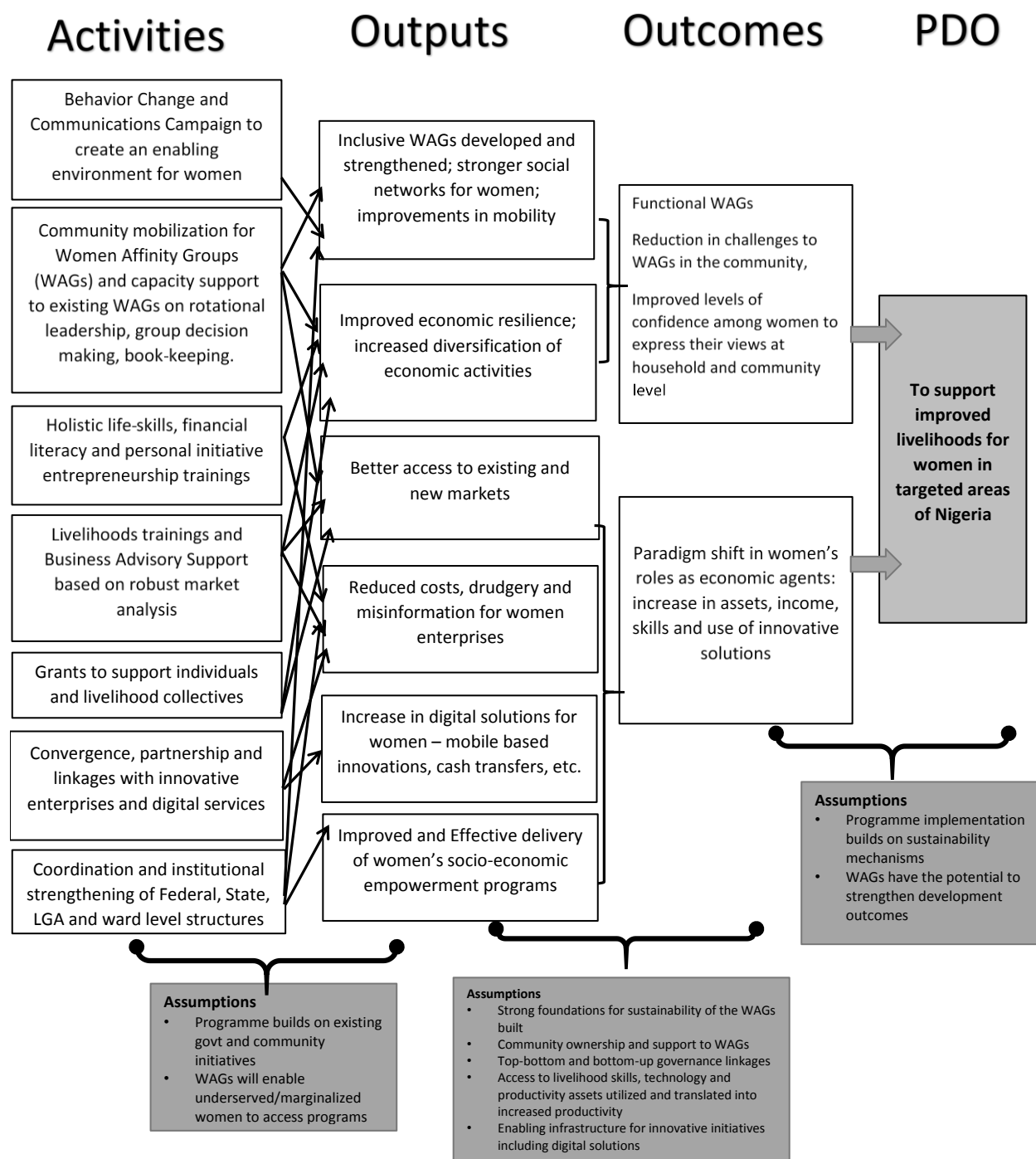
16. **The NFWP acknowledges the need for a sustained engagement to address the significant gender gaps in Nigeria and is using women's economic empowerment as an important entry point to address gender inequality.** In doing so, the NFWP will directly contribute to the twin goals of the World Bank Group's global strategy: ending extreme poverty and boosting shared prosperity in a sustainable manner. The central rationale behind the NFWP is that the World Bank Group cannot effectively achieve these goals without engaging more intensively and creatively to address the complex development challenge of women's economic well-being to bring down barriers to gender equality.

17. **The 2015 World Bank Group gender strategy recognizes that stronger and better-resourced efforts are needed to address key gaps between females and males, in IDA countries and beyond.** In line with the strategy, the proposed project has a focus on addressing inequalities in access to jobs and control over productive assets through building on the FGN's policies and programs, developing a better understanding of what works, and leveraging partnerships, particularly with the private sector. The project interventions (a) are geared toward informing and influencing attitudes and behaviors related to gender identity, (b) draw on gender analysis and projects globally in both the public and the private sectors, and (c) draw on analytical resources available in the World Bank Group on closing economic gaps



between men and women while providing for a robust mechanism for learning and adapting under the project (figure 3).

Figure 3. NFWP's Theory of Change





18. **The 2014 Nigeria Country Partnership Strategy for FY14–17¹⁵ 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. The NFWP will support all three strategic clusters by (a) promoting diversified growth and job creation, particularly through enhanced agricultural productivity of small-scale women farmers (who tend to have lower productivity levels), and increasing access to finance for underserved populations; (b) promoting social inclusion through the establishment of institutional platforms that improve women's access to critical life, business and technical skills; and (c) improving institutional mechanisms for gender inclusion and mainstreaming.

II. PROJECT DEVELOPMENT OBJECTIVES

A. PDO

19. The Series of Projects' development objective (PDO) is to support improved livelihoods for women in targeted areas of Nigeria.

20. The SOP Phase 1 project specific PDO is to support improved livelihoods for women in targeted areas of Nigeria.

B. Project Beneficiaries

21. For phase I, the project will be implemented in one state each in the six geopolitical zones of Nigeria namely Abia, Edo, Kebbi, Niger, Ogun, and Taraba; and any other state that may be selected to participate in the Project according to the agreed criteria. In all, only six states will participate in phase I of the project, selected according to predefined criteria. The Federal Project Coordination Unit (FPCU) has developed a performance probability assessment tool derived from the State Selection Framework to select three LGAs in each of the three senatorial zones within the states to ensure equity. This tool will also provide parameters to support the State Project Coordination Unit (SPCU) to select wards and communities for the project. The LGA selection will reflect the range of developmental achievements, needs, and challenges with respect to poverty reduction and service delivery, thus focusing on low, moderate, and high-performing LGAs. This will not only ensure a mix of LGAs to enable quick results but also help gather important lessons of working in challenging contexts. Available statistical data such as poverty maps will be used to support the LGA selection.

22. The proposed project will target all women over the age of 18 in the selected LGAs for mobilization and participation in Women Affinity Groups (WAGs). The project will also include existing groups that agree to adopt and adhere to good groups governance principles detailed in para 30. For livelihoods support, the project will specifically target women who are currently active in subsistence level economic activities, including women engaged in informal, unipersonal, small-scale businesses and subsistence farming as they are underserved by the current programming and have better readiness for upward socioeconomic mobility.

¹⁵ Report No. 82501-NG, March 13, 2014.



23. The project beneficiaries are detailed in table 2. The project will target 54,000 individual beneficiary women per state, benefitting a total of 324,000 women as part of about 21,600 WAGs. Approximately 60 percent of WAG members will benefit from livelihoods grants. The project will also have an indirect impact on men in each community who will benefit from training support and gender sensitization activities.

Table 2. Mapping of Beneficiary/Other Stakeholders to Project Components

Component	Subcomponent	Beneficiary/Other Stakeholders
Component 1: <i>Building Social capital</i>	1a) Influencing Social Norms	<ul style="list-style-type: none"> • Federal. Relevant policy makers, opinion leaders, Federal Project Coordination Unit (FPCU), and leadership of key ministries at the federal level including the Federal Ministry of Women Affairs and Social Development (FMoWASD). • State. Governors and first ladies, traditional and religious leaders, scholars, political activists who will be ‘champions’ including representatives from State Ministries of Women Affairs and Social Development. • LGA and ward. Traditional and religious leaders, policy makers, public sector staff, health workers, teachers, community members—both men and women who will be ‘champions’.
	1b) Support to Women Affinity Groups	<ul style="list-style-type: none"> • All women in rural and semi-urban areas of the six participating states and 18 LGAs who are above the age of 18 supported to either form new groups or participate through existing affinity groups. • Other participants to include trade associations, friend associations, market women associations, producer cooperatives, community facilitators, LGA technical committee, other technical implementing partners (CSOs, knowledge institutions) and adopted States¹⁶ that agree to adhere to good governance principles for groups.
Component 2: <i>Livelihoods Program</i>	2a) Support to Individual Livelihoods	<ul style="list-style-type: none"> • Members of WAGs that are economically active and fulfill the eligibility criteria (viable business plan, and so on) for comprehensive skills enhancement and livelihood grants for enhancing livelihoods in agriculture and allied sectors, trade, and jobs/employment. • Other participants will be government agencies and the various partner implementing agencies—private sector, nano/small enterprises, CSOs, and knowledge institutions.
	2b) Support to Collective Livelihoods	<ul style="list-style-type: none"> • Livelihood collectives responsive to market opportunities for value addition and access to higher and larger markets. • Other participants include government-owned training centers, market players, other training institutes, and development partners.
Component 3: <i>Innovations and Partnerships</i>		<ul style="list-style-type: none"> • Innovators, WAG members, households, artisans, implanting partners, and community members involved in specific innovations. • Other participants include innovation centers, private sector, national/regional innovators (accomplished), development partners, universities, technological hubs, banks and so on.

¹⁶ Adopted States here refer to the states that have not been selected for phase I of this project but wish to learn from project experience and replicate some of these activities in their own areas.



Component 4: Project Management, Monitoring and Evaluation, and Learning	4a) Project Management 4b) Institutional Capacity Building, M&E and Learning	<ul style="list-style-type: none"> • Staff of FPCU, State Project Coordination Units (SPCUs), LGA-level Project Implementation Units (LPIUs), ward level administrative structures. • Participants include government agencies and the various partner implementing agencies of these schemes (private sector, nano/small enterprises, CSOs, innovators, and knowledge institutions).
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Note: CSO = Civil society organization; M&E = Monitoring and evaluation.

C. PDO-Level Results Indicators

24. The achievement of the PDO SOP level will be measured using the following indicator:
 - a. Number of beneficiaries that have improved livelihoods with project support
25. The key performance indicators for the proposed five-year project include the following:
 - a. Number of beneficiaries that have improved livelihoods with project support
 - b. Increase in productive assets of WAG members participating in the project
 - c. Increase in contribution of women to household expenditure
 - d. Number of project beneficiaries disaggregated by gender and states

III. PROJECT DESCRIPTION

A. Project Components

26. The NFWP will facilitate women's access to improved livelihoods through targeted assistance following key principles of inclusion, objective targeting, transparency and accountability, enabling culture, and openness to learning (Box 1). NFWP will support the enhancement of voice and participation in decision making at the household and community level, responding to the demands of the participating women.

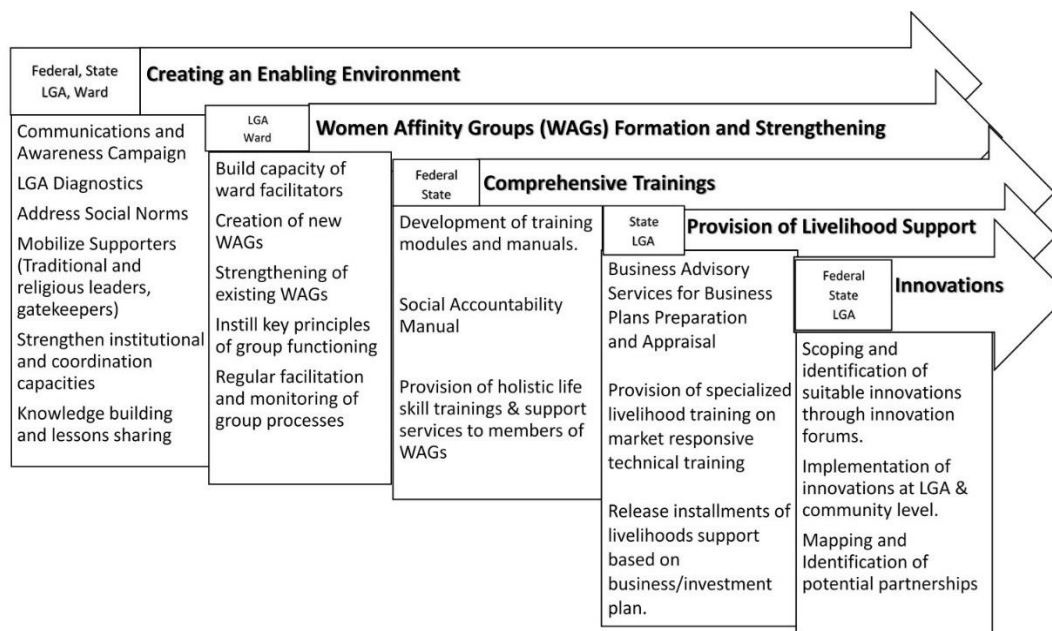
Box 1: Key Project Principles

- **Inclusion** - Ensure that all willing women above 18 years of age in the target areas are reached and provided the information, support and opportunity to participate in the project, become members of WAGs and benefit.
- **Targeting** - Simple, verifiable and objective criteria for identification of beneficiaries for livelihood grants to maintain the integrity of the process and prevent political or other interference.
- **Enabling Culture** - Developing and maintaining an enabling and facilitating culture of project support that empowers women and prevents any dependency syndrome.
- **Transparency and Accountability** – Developing and adhering to simple and transparent rules of engagement across all levels of project with accountability ensured through the key elements of the Social Accountability Framework.
- **Openness to Learning** – Adopting an openness to learning across all levels, seeking clarifications and course correction based on feedback.



27. The project will focus on creating an enabling environment for women to overcome institutional failures (including market) and barriers to enhance productive livelihoods and socioeconomic advancement. To accomplish the PDO, the project will develop and strengthen new and existing WAGs with a strong livelihood focus to enhance household income. Improved access to finance through livelihood grants will enable women to meet specific life cycle needs and in due course mitigate food, education, and health expenses. WAGs meeting predefined milestones for well-functioning groups will be eligible to nominate members to receive grants to support livelihoods/income-generating activities. The objective of encouraging such an approach is twofold: (a) to ensure post-project sustainability of WAGs so members are able to manage savings to meet recurrent and emergency financing needs and (b) to raise financial literacy, business planning, and management capacity among WAG members to better engage with financial institutions and markets. The support to WAGs and livelihoods support to members will be implemented following a graduation and phased approach to ensure beneficiary readiness to access and use resources offered by the project, as detailed in figure 4.

Figure 4. Project Phasing



Component 1: Building Social Capital (US\$14 million; SDR 9.7 million)

28. This component aims to build social capital by galvanizing women to become members of WAGs and strengthening both new and existing WAGs that can serve as institutional platforms for women in Nigeria. The project will aim to create an enabling environment to ensure the buy-in of key stakeholders and adequate support at the household level to facilitate investments focused on women. In doing so, activities under Component 1 will be implemented under two subcomponents.

Subcomponent 1.1: Influencing Social Norms (US\$4 million; SDR 2.7 million)

29. The project will carry out a strategic Communications Campaign (CC) with an overall objective of behavioral change, awareness generation and project information dissemination. In doing so, the campaign will focus on (i) Behavioral Change Communications (BCC) and (ii) Operational Project



Communications (OPC). The BCC will be designed and implemented at the federal, state, LGA, and ward levels to create an enabling environment to influence change in social norms that reproduce gender stereotypes and are detrimental to women's socioeconomic well-being. The OPC will leverage communication tools and activities to strategically support and strengthen achievement of the PDO and to disseminate project information, including project intended activities and benefits. This will enhance project buy-in and facilitate the identification of project "champions" at the federal, state, LGA, and community levels.

Subcomponent 1.2: Women Affinity Groups (US\$10 million; SDR 6.9 million)

30. The project will support the mobilization of women to form WAGs and strengthening of new and existing WAGs to create social capital for women at the community level. The process will be facilitated by Ward-level Facilitators who will operate at the community level reinforcing the messages disseminated through the CC. All women above the age of 18 will be provided information about the project and WAGs, and willing women will be organized into WAGs. WAG members will be provided holistic psychology based training on group management, record keeping, financial literacy, confidence building, leadership, GBV risk monitoring and response, and negotiation skills. This training will complement practical skills and knowledge gained by women being part of WAGs including household financial planning, savings and credit concepts (interest rates, estimated monthly installments, risk management, consumption and productive expenditures), and group decision making. Performance of WAGs will be evaluated based on predetermined criteria on rotational leadership, regular meetings, recording of meeting agreements, and group-based decision making¹⁷. This will be applicable to both existing and new WAGs and their performance will be tracked separately. WAGs will be instrumental in (a) influencing social norms that limit women's voice and participation in community- and household-level decision making and access to critical economic opportunities; (b) improving practical skills and knowledge; and, eventually, (c) improving access to basic services.

Component 2: Livelihoods Program (US\$70 million; SDR 48.6 million)

31. This component aims to support economically active women in WAGs through provision of livelihoods grants and holistic, as well as targeted skills trainings to include psycho-emotional entrepreneurship skills, market responsive technical skills, and life skills, based on sound analysis of the livelihood sectors and market demand. Business plans prepared through this process of capacity building will support the implementation of livelihood grants to meet both capital and operational costs as detailed in the business plans while clearly highlighting the use of funds and its contribution to livelihood enhancement.¹⁸ This component will have two subcomponents.

Subcomponent 2.1: Support to Individual Livelihoods (US\$50 million; SDR 34.7 million)

32. The NFWP will provide three windows of livelihood support to suit the needs of project beneficiary women. Window 1 for consolidation of existing livelihoods, improving production and productivity and making them resilient to shocks; Window 2 for improving existing livelihoods through exploiting commodity value chain opportunities including reaching bigger markets; and, Window 3 for exploration of new economic opportunities. An estimated 200,000 women will benefit from livelihoods grants, with

¹⁷ Sub-indicators of WAG performance include: (i) Discussion of priority issues based on a defined agenda; (ii) maintaining clear records of meetings agreements and follow-up actions; (iii) ability to reach decisions based on open debate and discussion.

¹⁸ Women will receive the necessary technical and facilitation support to prepare these business plans which will be appraised by technical experts based on predetermined and agreed criteria.



the beneficiaries of the three windows at 50, 40, and 10 percent, respectively. Members of WAGs who fulfill the eligibility criteria¹⁹ for comprehensive skills enhancement and livelihood grants will be supported in three tranches of three members per tranche in the key areas, including agriculture and allied sectors, trade, and jobs/employment.

33. Livelihood beneficiaries to be supported under the three windows will be selected through a facilitated consultative process in the WAGs. Three members per WAG per tranche will be selected for receiving livelihoods grants by an initial screening process at the Ward level. The eligible members will be provided Business Advisory Services (BAS) in the form of knowledge and technical inputs for preparation and implementation of business plans to maximize the impact of planned investments. These business plans will be appraised for technical and financial feasibility by a committee at the LGA level. The LGA-level livelihoods assessment will inform individual member's business plan to value chain of select commodities, training and exposure visit of eligible WAG members, and support from relevant sector line ministries and agencies, CSOs, Community Resource Persons²⁰, and the other private sector partners.

Subcomponent 2.2: Support to Livelihoods Collectives (US\$20 million; SDR 13.9 million)

34. Activities under this component aim to support existing or new livelihood collectives²¹ by supporting the aggregation and creation of scaled-up livelihood enterprises among members of WAGs, including those who have been supported with livelihood grants under Subcomponent 2.1. In doing so, the project will include provision of grants to support business plans of livelihood collectives, either start-up activities such as training and exposure visits, incorporation, office setup; some initial operational costs; and/or business promotion to support collective livelihoods directly. This includes support in the form of storage facilities, drying yards, higher-volume weighing scales, an automated system for management and standardization of production, packaging, inventory or accounting, and likewise.

Component 3: Innovations and Partnerships (US\$6 million; SDR 4.1 million)

35. This component aims to use 'Nigeria's talent pool' to identify and deploy innovations that can (a) transform women's social and livelihood outcomes, and (b) improve project delivery and overall impact. For NFWP, innovation is defined as "cost-effective, context-relevant, resourceful or opportunistic solution that will allow women to reduce barriers to their socio-economic empowerment and in particular their access to productive livelihoods and entrepreneurship development." These innovations will be identified through a development marketplace approach where innovators, social entrepreneurs from public, private, and civil society sectors, funders, investors, and development agencies will convene. Taking advantage of Nigeria's high mobile penetration rate (about 150 million people),²² digital solutions such as mobile applications will be offered to women. This platform will be used to facilitate strategic relationships among innovators and partners to showcase, scale up, and replicate successful innovations aligned with the project both at the national and regional levels. The project will also support strategic partnerships for improving project delivery and impact. Models that have demonstrated scalable impact

¹⁹ Indicative Eligibility criteria: (i) member of WAG for at least 4-6 months; (ii) Attended 70% of the WAG meetings; (iii) undertaking some form of economic activity; (iv) WAG leader should not be recipient of the first tranche grant. Further detailed criteria will be elaborated in the Project Implementation Manual (PIM) and will guide project implementation.

²⁰ Community Resource Persons are individuals that have a proven track record of success in expansion of similar livelihood activities.

²¹ Livelihood collectives could be cooperatives, producer organization, (including both farm and non-farm subsectors), social enterprises, producer governed and managed private limited companies, and so on.

²² Nigeria has the largest absolute number of mobile users among African nations and represents 16 percent of overall mobile subscribers on the continent. World Bank. 2014. *Mobile Innovation and Entrepreneurship Ecosystem Analysis: Nigeria*.



for improving women's socioeconomic well-being in Nigeria or other countries will be scaled up with project support.

Component 4: Project Management, Monitoring and Evaluation, and Learning (US\$10 million; SDR 6.9 million)

36. The aim of this component is to support the socioeconomic upliftment of women by supporting the advancement of policy dialogue; strengthening technical and implementation capacity; and better coordination among implementing partners at the federal, state, and LGA levels through deployment of highly qualified technical professionals. This component will have provision for supporting technology-based solutions for project management and project-related service delivery and monitoring. Support will be provided for designing the project's management information system (MIS), evaluation of outcome and impacts, participatory M&E and internal learning, and environmental and social safeguards monitoring. M&E activities will include regular monitoring of progress and performance of implementation, independent process monitoring of the community-level planning and effectiveness and quality of capacity-building efforts, and undertaking annual thematic studies and outcome as well as impact assessment of the project.

B. Project Cost and Financing

37. The NFWP, as shown in table 3, will be financed through Investment Project Financing (IPF) of US\$100 million equivalent by IDA.

Table 3. Project Costing (US\$, millions)

Project Components	Total Cost	IDA
Component 1	14	14
Subcomponent 1.1	4	4
Subcomponent 1.2	10	10
Component 2	70	70
Subcomponent 2.1	50	50
Subcomponent 2.2	20	20
Component 3	6	6
Component 4	10	10
Total Costs	100	100
Total Project Costs	100	
Front-end Fees	0	0
Total Financing Required	100	

C. Series of Projects (Objectives and Phases)

38. The NFWP is being processed as a series of projects to contribute to the achievement of the Government's ambitious goal of ensuring gender equality in Nigeria. The NFWP proposes to demonstrate the impact of a multidimensional and medium- to long-term approach to overcome the main institutional and market failures limiting women's socioeconomic outcomes in Nigeria. The NFWP intends to achieve this by implementing, across multiple local contexts in Nigeria, approaches that have proven to contribute to women's economic betterment and, through them, the well-being of individual households and the community. In this context, the series of projects offers the opportunity for a longer-term, adaptive, and continuous engagement between the FGN and the World Bank on women's empowerment allowing for the scaling up of the project from its current six states in Phase I, to other



willing states through subsequent phases. To achieve this goal, the NFWP will support the creation of an enabling environment and sustained behavioral change necessary to lower the barriers for gender equality. The NFWP will also strengthen the institutional architecture and support capacity building of the FMWASD to lead initiatives that address gender inequalities in Nigeria in a sustained manner.

39. **The first phase of the SOP is focused on validating the approaches to addressing key constraints to women's social and economic empowerment at the societal, community and household levels.** The first phase will contribute to establishing the efficacy and effectiveness of NFWP's proposed communication strategy to address social norms and create an enabling environment. Also, the Phase I will test the WAG model in Nigeria to build social capital and cohesion among women in target areas. The WAG platform will be used to provide comprehensive training to all women members on financial literacy, personal and life skills, and entrepreneurial skills to prepare them to improve their livelihoods and better interact with financial institutions and the market. The design and delivery of Business Advisory Services will also be assessed to determine effective means of reaching rural women in Nigeria who are pursuing livelihood opportunities.

40. **For sustainable livelihoods, women will need to establish informed and direct relationship with a range of external players beyond the project including financial institutions, business and market organizations, and service and technology providers.** In order to facilitate this relationship on favorable and non-exploitative terms, the project, with the help of partners and Technical Assistance providers, will offer initial facilitation support for promoting policy and process changes in the current financial institutions' business ecosystem to create business processes and systems that will improve women's access to financial institutions. Such a process is envisaged to allow for no frills transactional accounts (no balances, fees, or documentation requirements) which could initially be used for channeling the project grants but could in the long run, lead to women becoming independent clients of financial institutions. Financial literacy related to basic understanding of money and interest rates would be complemented by financial literacy on basic digital transactions which will enable women to be protected from fraud and corruption. In addition, the NFWP will engage industry associations and value-chain actors, to ensure that they are inclusive and favorable to women producers through arranging meetings and technical assistance. This could be leveraged by project beneficiary women to establish sustainable market linkages, overcome market failures, and find pathways for collective procurement and development of shared infrastructure for value addition. These investments in the supply-side would be important for the subsequent phases of the series of projects which will also be informed by the experiences and lessons learned from the first phase.

41. **The series of projects offers a learning platform for successful approaches to addressing women's social and economic empowerment, to inform the proposed as well as subsequent phases of the project.** The design is modular and includes a framework through which additional innovations and sectors for livelihood expansion can be introduced to maximize results over time. This design also allows for testing interventions before rolling them out in subsequent phases. Partnerships with a range of stakeholders including government, development partners, nongovernmental organizations (NGOs), and the private sector is proposed—to come together and address the issue more systematically and at scale.

42. **As proven by similar interventions in other contexts, addressing barriers to women's socioeconomic advancement is a medium- to long-term process that extends beyond the scope of a single project of five-year duration.** Therefore, the NFWP proposes a series of projects that extends over an initial phase that will focus on putting in place the building blocks of a platform for women's socioeconomic advancement and interventions to address demand-side constraints, and subsequent phases focused on geographical scale-up and expansion.



43. The following five key aspects are fundamental to this approach:

- (a) **Underserved middle.** The key focus for the project will be women who are on or just above the poverty line—'the underserved middle'—those owning unipersonal businesses, and small-scale farmers who constitute a significant gap in programming. The NFWP seeks to target and support this population that is not served by safety net programs or other major programs though they are economically active but highly vulnerable to falling into poverty.
- (b) **Targeted inclusion.** The project will design specific community-led processes to identify and reach young women (including newly-wed), women from poorer households (including widows), and women with disabilities; most of who have been systematically excluded from programs and economic participation for a range of reasons, including social norms, lack of information, and inability to meet costs of participation in community institutions.
- (c) **Social norms.** The Nigerian society is still deeply patriarchal, with cultural and religious practices that hinder gender equality as well as voice and agency for women. Prevalent negative perceptions about economically active women require them to prioritize household responsibilities and child care over their economic activities. Influencing these social norms and creating an enabling environment is a core activity of the project.
- (d) **GBV risks.** Prominent GBV risks associated with the project in the target areas include Intimate Partner Violence (IPV); public harassment, including verbal insults and physical abuse; rape and harmful widowhood practices. Targeted support to women under the project could likely exacerbate these risks as women interact more with the society and markets, and are perceived to take independent decisions and neglect child care and domestic responsibilities. Annex 9 details the specific GBV risks associated with the project and an integrated GBV mitigation and response plan.
- (e) **Trust deficit.** There is limited confidence among women on the ability of the (remote) local government to support their economic activities. The NFWP will, therefore, anchor community mobilization and support at the ward level with technical support to LGA teams to ensure greater proximity and sustained presence of the implementation structures to beneficiary communities, engendering greater confidence and trust in the project.

Lessons Learned and Reflected in the Project Design

44. The project design has been informed by the lessons learned from impact evaluations of women socioeconomic engagement initiatives implemented across the globe. Examples from programs, impact evaluations, and research studies conducted in Nigeria, Ghana, Mali, Niger, Uganda, India, Mexico, and Sri Lanka, among others, have analytically underpinned the different activities of the project to replicate successful experiences and approaches related to improving women's livelihoods, socioeconomic participation, and decision-making abilities at the community level. A systematic review of these lessons learned was conducted by the Africa Gender Innovation Lab. Key observations and learning also emerged from the social analysis, institutional analysis, and GBV analysis undertaken as part of the project preparatory activities. Table 4 presents a summary of the various approaches of project design and their corresponding analytical support from global evidence and the project preparation studies.



Table 4. Analytical Underpinnings of Project Design

Design Elements	Lessons Learned from Social Analysis and Impact Evaluation Evidence
Working with men and religious and traditional leaders to work with women <ul style="list-style-type: none"> Learning from Nigeria Voices4Change Program 	<p>Support to women under the program is likely to disrupt conventional gender roles and may lead to a backlash in the communities. The program will, therefore, need to be presented in terms of family success and prosperity and an emphasis on benefits to the whole community. Role models, champions, and ambassadors will need to promote this message. Referral pathways to provide support for women is being built in to address any backlash, like GBV (social analysis).</p> <p>Dominance of religious groups and women's religious fellowships risks reinforcing conventional gender roles. The project will work with progressive religious and traditional leaders to influence social norms to facilitate WAGs and women's livelihoods.</p>
Engendering trust in community institutions <ul style="list-style-type: none"> Learning from institutional analysis and social analysis conducted in selected Nigerian States 	<p>The Nigerian landscape is replete with bad experiences of microfinance and defaults in savings and loans schemes. A balance between setting up new institutions and building on existing networks will vary across contexts, while transparent and accountable processes of group functioning, decision making and resource allocation will be fundamental.</p>
Effective mobilization strategies to reach marginalized women excluded from community institutions. <ul style="list-style-type: none"> Learning from social analysis conducted in selected Nigerian States 	<p>There is exclusion of certain groups from social interactions and participation in community institutions, including young women, those who are unmarried, women from the northern states, and those who are poorer and less well educated (social analysis).</p> <p>Some strategies for reaching these excluded groups include (a) younger women through colleges and training bodies, social media for the better-off, and age-grade and classmate associations; (b) northern women who rarely socialize outside the home can be reached through occasions such as weddings, naming ceremonies, and religious and community festivals; religious leaders; and influential Muslim women; and (c) poorer and less well-educated women by networking through influential local women, traditional birth attendants, women's wings of churches, and local market days.</p>
Group savings and inter lending to meet consumption, social, and economic needs of members of WAGs. <ul style="list-style-type: none"> Learning from systematic study of programs in Ghana, Malawi, Burundi, and Uganda 	<p>Evidence from Ghana, Malawi, Burundi, and Uganda shows the effectiveness and positive impacts of Village Savings and Loan Associations (VSLAs) programs for women on financial and social inclusion. Empirical evidence has demonstrated improvements in food security, consumption smoothing, and ability to save and invest on business and productive activities because of women's participation in village savings and loan association²³</p>
Holistic trainings to WAGs members on life skills, financial literacy, and enterprise trainings using a psychology-based approach. <ul style="list-style-type: none"> Learning from social analysis conducted in Nigeria and 	<p>Women in Nigeria lack the self-confidence and skills to expand their businesses or participate effectively in WAGs (social analysis). There is also a need to improve understanding of concepts such as banking, saving, and repayments as money from government schemes is perceived as a 'gift', or simply as their right.</p> <p>Evidence shows that psychology-based personal initiative training which teaches a proactive mindset and focuses on entrepreneurial behaviors is</p>

²³ Beaman, Lori, Dean Karlan, and Bram Thuysbaert. "Saving for a (Not So) Rainy Day: A Randomized Evaluation of Savings Groups in Mali", The National Bureau of Economic Research Working Paper 20600, 2014



Design Elements	Lessons Learned from Social Analysis and Impact Evaluation Evidence
evidence from pilot programs in Togo, Sri Lanka, Ghana, and Mexico	more effective, particularly for women entrepreneurs, than standard business training programs focused on teaching basic financial and marketing practices that has shown mixed results.
Grants accompanied by specialized training, support for business plan preparation for grant use, and follow up support during implementation. <ul style="list-style-type: none"> Learning from impact evaluations in Nigeria, Uganda, and Bangladesh 	<p>Evidence from Nigeria, Uganda, and Bangladesh shows the effectiveness of providing cash grants in combination with training to enhance productive activities results in increased business profits and income²⁴ Access to credit alone is not sufficient to increase women's profits or household income significantly.²⁵</p> <p>The social analysis showed that potential beneficiaries have limited awareness of market information and access; and on how aggregation, purchasing, pricing, and productivity can boost income. Access to finance is seen as the only solution for business development. Evidence also shows that grants awarded to women who had to prepare business plans in advance have proven to be more beneficial, as the business plans set clear expectations for the use of the money and help beneficiaries avoid reallocating funds to other purposes.²⁶</p>
Innovations to enhance women's access to project benefits <ul style="list-style-type: none"> Learning from research studies and innovations mapping report for Nigeria 	Growing evidence on mobile money supports the hypothesis that digital payments benefit women. Evidence from initiatives in Nigeria, Kenya, and Niger shows that programs with digital transfers provide women with greater privacy and control over their benefits, increasing the likelihood that women receive the transfers, in addition to affecting how the transfer is spent ²⁷
Coordination and Institutional Capacity Strengthening	Systematic and sustained institutional capacities is an acknowledged pre-requisite for effective coordination of gender mainstreaming efforts. Training, skills development and peer learning will help boost the functioning of the Federal, State and LGA gender machineries. This will have a ripple effect on gender desks across different sectors of the economy.

45. The Subsequent phases of this series of projects will benefit not only from analytical evidence from impacts evaluations conducted on other projects and programs that use similar approaches to the ones proposed for Phase 1 but also from the learnings and impact evaluations conducted in Phase 1 itself. A close collaboration with the Africa Gender Innovation Lab is planned for the entire duration of this series of projects.

²⁴ Bandiera, Oriana, Robin Burgess, Selim Gulesci, Imran Rasul, and Munshi Sulaiman. "Capital, Skills and the Economic Lives of the Poor: Recent Evidence from Field Experiments", A Roadmap for Promoting Women's Economic Empowerment, 2013

²⁵ Banerjee, Abhijit, Dean Karlan, and Jonathan Zinman. "Six Randomized Evaluations of Microcredit: Introduction and Further Steps", American Economic Journal: Applied Economics 2015, 7(1): 1–21. 2015.

²⁶ Blattman, Christopher, Eric Green, Julian Jamison, M. Christian Lehmann and Jeannie Annan. "The Returns to Microenterprise Supporting among the Ultrapoor: A Field Experiment in Postwar Uganda", American Economic Journal: Applied Economics, 2016.

²⁷ Holloway, Kyle, Zahra Niazi, and Rebecca Rouse. "Women's Economic Empowerment Through Financial Inclusion – A Review of Existing Evidence and Remaining Knowledge Gaps", Innovations for Poverty Action. 2017.



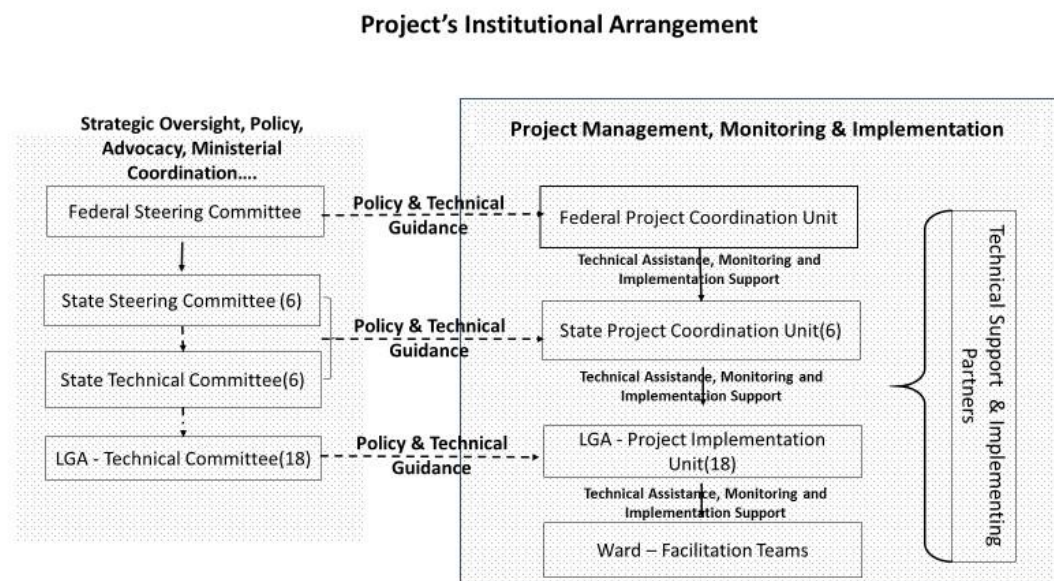
IV. IMPLEMENTATION

A. Institutional and Implementation Arrangements

46. The project's institutional and implementation arrangements are categorized into (a) policy guidance, ministerial coordination, and institutional arrangements, and (b) program management, monitoring, and implementation (along with provision for technical assistance and partner agencies) (figure 5).

47. For policy guidance, ministerial coordination, and institutional arrangements, a Federal Steering Committee (FSC) will be set up to be chaired by the Honorable Minister, FMWASD, with representation from other relevant line ministries. The commissioners from each State Ministry for Women Affairs and Social Development (SMWASD) will be part of the FSC and representatives from six of the selected LGAs across the 6 states will also be part of the FSC on a rotational basis. Project-related policy decisions and guidance from the FSC will be administered through the Federal Technical Committee (FTC) which will be constituted for the project and chaired by the Permanent Secretary (PS), FMWASD, and PSs from other relevant line ministries will be represented in this committee and will provide strategic guidance to the Federal Project Coordination Unit (FPCU). The representation from the other relevant lines ministries will be finalized included with details in the Project Implementation Manual (PIM).

Figure 5. Project's Institutional and Implementation Arrangements



48. At the state level, there will be a State Technical Committee chaired by the PS, SMWASD, with a representative from a CSO as co-chair on an annual rotational basis. Similarly, at the LGA level, there will be an LGA Technical Committee chaired by either the Women's Development Officer (where available) or any other representative of the SMWASD with other relevant representatives as part of the committee. This committee will also have representation from the CSOs and community-based organizations operational at the LGA level. The representation from the other relevant lines ministries will be finalized and included with details in the PIM. As indicated in figure 5, the program management, monitoring, and implementation functions will be operationalized through an FPCU, State Project Coordination Unit (SPCU), LGA Project Implementation Unit (LPIU), and Ward Facilitation Team (WFT).



49. **Federal Level:** The FPSC will provide guidance to the FPCU for NFWP headed by the Federal Project Coordinator (FPC). The dedicated full-time FPC will provide leadership for project implementation and will be responsible for overall coordination and will be supported by a dedicated executive assistant and Young Professional (YP) in the programmatic and analytical areas. The FPCU will have a multi-disciplinary team of staff and technical consultants who will work exclusively for NFWP. The team will include thematic coordinators in the areas of Livelihoods, Behavior Change Communication (BCC), Community Institution Building, Social Development (including Social Safeguards) and Gender, and Innovations and Partnerships. All thematic coordinators and coordinators of systems-related functions – Human Resources, M&E, Financial Management and Procurement; will be supported by YPs (Organogram in Annex 3). YPs will perform dedicated sub-functions under the coordinators. For example, the Livelihoods Coordinator will have two YPs one focused on on-farm livelihoods and other on non-farm or Business Advisory Services. Staff recruitment for the FPCU and SPCU will be based on efficiency, cost effectiveness and value for money. To ensure, synergy and transfer of skills and capacities, each thematic coordinator will be paired with relevant FMWASD, SMWASD and LGA staff. Administrative assistants will support the FPC and technical coordinators on administrative aspects.

50. **State Level:** The SPCU for NFWP will be established in each of the 6 States within the SMWASD. The SPCU will be responsible for implementation of the project through the LPIU, with guidance from the FPCU for all technical and policy matters related to the project. The SPCU will be headed by a dedicated and full time State Project Coordinator (SPC) who will function under the overall policy and strategic guidance of the SPSC. The SPCU will be staffed with a multi-disciplinary team of technical experts in Livelihoods, BCC, Community Institution Building, and Safeguards & Gender, and systems function experts on Financial Management, Procurement and M&E. Each State-level thematic lead will be supported by one YP each. Where possible, SMWASD staff will be paired with the SPCU thematic leads. The project will make provision for 3 administrative assistants to support the thematic leads and YPs in office administrative tasks.

51. **LGA Level:** Each of the 18 LGAs will establish an LGA PIU headed by an LGA Project Coordinator (LPC) for NFWP. The LPC in addition to coordination will be responsible for the M&E function and ensure all M&E activities and information flow between the LGA and Wards. Four LGA level Thematic Coordinators on Livelihoods, BCC, Community Institution Building and Accounting (including Financial Literacy) will provide implementation support and coordination services to each ward of about 300-500 households. The LPIU as a unit will be responsible for implementation of project activities at the ward level as well as creating linkage with local partners and technical experts in undertaking appraisal of business plans and provisioning of business advisory services. The LPIU will work under close supervision and technical guidance of SPCU. An office administrator will support the LGA team.

52. **Ward Level:** At the ward level, there will be 2-3 facilitators per ward (depending on population size and geographical spread) to work closely with champions at the community level. The Ward Level Facilitators will work with communities and then with women beneficiaries and responsible for information dissemination, the formation of WAGs, monitoring functioning and strengthening of WAGs, and respond to emergent needs of WAGs. They will receive thematic and technical guidance and support from the State and LGA teams.

53. **The hiring of project staff will take place in a graduated manner, guided by a needs-based approach at all levels.** It will aim to meet implementation demands and be executed through a transparent and open process in line with the processes and procedures and the TORs detailed in the Human Resource Manual for the project. All positions to be hired for the project as per the organogram



will be done through independent recruitment agency, that will be hired through a competitive process. Performance of staff will also be managed per the processes in the HR Manual.

54. **Technical Assistance, Business Advisory Support and Partnerships:** The project will enter into partnerships with a range of technical service providers, and academic institutions for technical support like development of package of practices, training of trainers for extension, etc. CSOs could also support field level implementation in specific thematic and geographical areas after due assessment of their credentials and capacity to provide support through a due diligence process. Partnerships with agencies working on models for linking markets with producers are envisaged and turnkey projects will be designed and implemented by the selected agencies.

55. The management and technical configuration of the program management, monitoring, and implementation functions will be elaborated in the PIM with details on roles, functions, and skills requirement for staffing the implementation architecture. In addition, the process of partnering with or hiring technical assistance and implementing partners at various levels will also be detailed in the PIM.

B. Results Monitoring and Evaluation

56. The Monitoring, Evaluation, and Learning (MEL) system for the NFWP broadly includes the following components: (a) the Results Framework which is central to the MEL system and which will be the basis for M&E data collection; (b) progress monitoring (baseline survey, midterm survey, end term survey); (c) intermediate results monitoring (of intermediate outcomes and how well community institutions and investments performed); (d) process monitoring (how effectively processes were followed); (e) participatory monitoring (receive feedback from beneficiaries on whether they are receiving the intended benefits); (f) thematic studies, case studies, and impact evaluation; (g) lessons learning approach; and (h) MEL institutional capacity building. Based on an MEL capacity assessment of the implementing entities at each of the three tiers, regular MEL modules will be delivered as part of the program's regular capacity-building exercises to enable the project to deliver on the MEL components. The NFWP will take a proactive approach to knowledge transfer, lesson learning, and sharing drawn from similar World Bank Group programs in other parts of the world, including using learning alliances from projects like the Bihar Rural Livelihoods Project - Jeevika II (P159576). The phasing of the project lends itself to the model of pilot trial, errors, and adaptation used by FADAMA III (P096572). Learning will be done at the LGA, state, and federal tiers (details in annex 3).

C. Sustainability

57. The project sustainability depends on key parameters included in the project design and their implementation. The project is well aligned with the FGN's Gender Strategy and Action Plan with a focus on women's social and economic advancement. The project also supports Vision 2020 of the Government—Nigeria's National Development Plan that commits to redressing long-term systemic discrimination against women. Other sustainability parameters include the following:

- **Social sustainability.** The project is designed to leverage the changing social norms and further enhance the enabling environment for the social and economic advancement of women in Nigeria. Investments in awareness generation and behavior change related to women's untapped economic potential and enabling women to participate in groups and pursue remunerative livelihoods alongside their gender roles, should outlive the project. WAGs created and strengthened as part of the project, informed by the cultural and religious contexts, could serve as useful social platforms for improving education, health, and well-being of participating households through greater



awareness, knowledge and tools, and potentially increased demand for access and accountability of these basic services. The project investments on the enabling environment for the social and economic advancement of women and the establishment and strengthening of WAGs should be sustained beyond the project.

- **Economic sustainability.** The project will make investments in livelihoods for women furthering their existing economic activities, exploring remunerative livelihood options, and ensuring that business plans reflect technical and financial feasibility and market responsiveness, will all ensure long-term commercial viability and increased incomes. Innovations in production processes, aggregation, value addition and market access, and business support services will enhance the economic sustainability of project-supported livelihoods.
- **Institutional sustainability.** The project builds on the experiences and learning from a number of projects and programs within the country and globally. The project will be implemented through the existing institutions at the federal, state, and LGA levels and will make substantial investments to enhance the capacities of these entities for engaging in women's social and economic empowerment. Technical support and strategic partnerships will augment the implementation capacity for influencing social norms, establishing and strengthening WAGs, supporting individual and collective livelihoods through comprehensive training, ongoing technical and business advisory support, and grants. Finally, the project activities will focus on enhancing institutional implementation and management capacity by trainings in planning, implementation, and results-based monitoring systems that will outlive the project.

58. **The FMWASD, State Governments and SMWASD will extend support to non-project states and LGAs by institutionalizing knowledge transfer and capacity-building modalities through an adoption strategy to better address women from underserved populations.** There will also be a focus on increasing domestic resources, both federal and state, toward aligning with the objectives of the project. Based on lessons to be learned during implementation, a sustainable institutional architecture will be designed that supports effective targeting and support for women's social and economic advancement and robust partnerships with opinion makers, traditional and religious leaders, NGOs, entrepreneurs, and the private sector.

D. Role of Partners

59. Key partners were identified during preparation and include the following:

- **NGOs** who are working on women's issues and business development and include Quintessential Business Women's Association (QBWA) in Niger and Edo States, STARS foundation in Niger State, Women's Economic Emancipation Initiative (WEEI), Hope for Women and the Civil Society Coalition in Taraba, Gender Development Initiative (GenDi), Life builders, and WARD Care in Edo.
- **Innovation hubs** and incubators such as Civic Innovation Hub in Abuja, Wrennovation and Co-Creation Hubs in Lagos, African Incubator Network, and Minna Technology Incubation Center in Niger State (see annex 7 for more details).
- **Religious and traditional leaders** will be critical in influencing social norms to facilitate women's social and economic activities and include Christian Association of Nigeria (CAN) in Niger and Taraba, traditional leaders and chiefs with jurisdiction over autonomous communities, religious umbrella bodies interviewed such as Jama'atu Nasril Islam, Nasrul-lahi-li Fathi Society of Nigeria, and Muslim Council of Taraba State.



V. KEY RISKS

A. Overall Risk Rating and Explanation of Key Risks

60. The overall risk rating of the project is **Substantial**, as presented in table 5 on the ‘Systematic Operations Risk-Rating Tool (SORT)’.

Table 5. SORT

Risk Categories	Rating (H, S, M, or L)
1. Political and governance	S
2. Macroeconomic	M
3. Sector strategies and policies	S
4. Technical design of project	S
5. Institutional capacity for implementation and sustainability	S
6. Fiduciary	H
7. Environmental and social	M
8. Stakeholders	H
9. Others (GBV)	S
Overall	S

61. The key risks for the project are the following:

- (a) **Political and governance.** For governance, two main risks have been identified: (i) elite capture and (ii) leakage of project funds. Community-level institutions are often captured by local elites, a potential risk that could impede the project’s access to its intended beneficiaries. Leakage of resources has also been reported in projects that follow multilevel implementation structures. In partnership with the Governance, Gender, and Conflict Filter, the political economy of women’s socioeconomic empowerment has been assessed and this has informed both the institutional and governance arrangements for the project. The design of women mobilization and strategies for promotion for community institutions have been informed by social analysis as reflected in Component 1. Specific accountability measures and grievance redress mechanisms (GRMs) have been proposed for the project focusing on accessibility, ease of use, and anonymity to ensure that women are able to use these (details in annex 8). The Ward Facilitation Teams will support the identification, training, and ongoing support to a community grievance redress focal point, selected by the community themselves based on the person’s integrity and trustworthiness, to support this process. A dedicated website to reach out to external stakeholders with updated information will be used by the project. Social audit and procurement committees at the community level will also be used.

As the national elections are due in Nigeria in 2019 the project implementation may be slowed down during the period of political transition. The project seeks to mitigate this risk through: (i) securing state ownership and commitment through defined actions (such as including project in regular budget, written commitment via the executive council of the National Assembly, etc.); (ii) Mobilizing partnerships and support for the project with other Development partners including donors, CSOs, Universities and Thinktanks; (iii) Supporting the government with a robust communications strategy to create awareness about the project; (iv) Build social accountability as a tool for protecting the project from political



transition; and finally (v) anchoring the project with mid-level civil servants and technical staff that will be responsible for implementation and are less likely to be significantly affected by political changes.

- (b) **Sector strategies and policies.** Multiple traditional practices in Nigeria perpetuate gender inequalities hindering women's socioeconomic empowerment. Legal frameworks at different levels often do not address these issues. Therefore, the attitudes and positions of both formal and informal institutions—the Government and traditional and religious authorities—will be critical for the project's success. At the macrolevel the project will support the advancement of policy dialogue on some of the most critical issues that limit women's socioeconomic well-being in Nigeria. At the meso and micro levels, the project proposes the engagement of authorities at the state, LGA, and community levels to ensure their buy-in and support.
- (c) **Technical design.** The risks include (i) ineffective social mobilization that could exclude vulnerable groups/households from the project, (ii) high vulnerability to environmental shocks, (iii) poor physical infrastructure limiting livelihood opportunities and income generation, (iv) risks related to distribution of livelihood grants, and (v) market distortions introduced by project activities. To address these risks, the project will (i) use participatory and informed social mobilization strategies to ensure inclusiveness and develop strong feedback systems alongside developing the capacity of implementation staff at all levels to carry out these functions; (ii) identify climate-resilient measures, including the adoption of sustainable crops and cropping practices to the degree possible; (iii) coordinate with roads projects supported by the World Bank such as the Rural Access and Mobility Project (RAMP 2 – P095003, under implementation) and the Rural Access and Agricultural Marketing Project – P163353 (RAAMP, under preparation) to ensure priority coverage of the LGAs covered under the program; and (iv) coordinate with social protection programs to incorporate measures to ensure efficient delivery of financial capital.
- (d) **Institutional risks related to capacities for implementation and sustainability.** The project will require technical skills that the implementation agencies need to strengthen. Many ministries, departments, and agencies that are likely to be involved in the implementation of the project do not have the relevant experience with large World Bank-supported projects. The FPCU and SPCUs be strengthened with the necessary expertise and appropriate skills and capacity enhancement investments. The project will rely on competitive selection processes for staff and performance-based contracts to ensure adequate quality of support provided to community institutions.
- (e) **Fiduciary.** The Financial Management (FM) capacities are limited, particularly at the state, LGA, and community levels. As such, the associated procurement risks are (i) low capacity of the civil service in adhering to World Bank procurement procedures, (ii) nonexistence of procurement manuals, (iii) poor contract management and record keeping, and (iv) inadequate procurement complaints mechanisms. All states of the Federation have a Project Financial Management Unit (PFMU). The project will rely on the selected well-performing state PFMUs to boost Financial Management capacity. Procurement technical assistance will also be utilized as needed to reduce procurement risks associated with lack of institutional capacity. Furthermore, a detailed procurement risk assessment has been conducted and corresponding mitigation measures have been agreed.



- (f) **Stakeholder.** The main risk faced by the project is from its livelihoods support which will require coordination across multiple ministries, departments, and agencies at the federal and state levels. That said, the NFWP, like several World Bank projects in Nigeria, has embedded a cross-sectoral coordination mechanism in the form of STC.
- (g) **Other risks.** Entrenched gender-discriminatory social norms have the potential to put women who challenge these norms by earning significant incomes or engaging in nontraditional employment sectors through project support at a risk of experiencing GBV, especially IPV, at least in the short term. A GBV assessment undertaken revealed that harassment and verbal insults toward women, in public spaces and in households, and harassment of women by other women especially co-wives and mothers-in-law were reported. Human trafficking, because of poverty, and harmful widowhood practices were also prevalent. In order to address these risks, the NFWP includes (i) CCs based on international good practices for behavior change and sensitization to address many drivers of IPV and harassment, (ii) improved livelihoods reducing conflict-inducing tensions like poverty and scarcity of resources at home, and (iii) safe spaces for women to discuss and support each other (Annex 9). The project will work with traditional structures, for example, traditional/ward heads, that are first responders to GBV cases in communities; use women groups and community focal points to monitor GBV risks and respond at the ward level; train the project's implementing partners and facilitators on GBV prevention and response; and ensure that an accessible GRM for women, including a phone hotline, is put in place.

VI. APPRAISAL SUMMARY

A. Economic and Financial (if applicable) Analysis

62. The economic and financial analysis conducted as part of project preparation suggests that the proposed interventions are economically and financially feasible. It is not possible to predetermine actual investments as the project is designed to respond to beneficiary priorities and the market demand. Therefore, the economic and financial analysis was carried out based on existing empirical evidence and includes a total of six interventions across two investment components of the project. However, during the midterm review, the project will undertake a detailed economic and financial analysis for the project-supported interventions. The project's incremental benefits relate to interventions of Component 1, Building Social Capital, concerning the (a) training on financial literacy and life skills to promote networking and integration of women, (b) opportunities for training and foster a stronger sense of community among women through trust building and networking, (c) financial support through grants to expand their business potential, and (d) implementation of specialized training programs focusing on entrepreneurship and business administration to help women unleash their economic potential like exploiting opportunities along the commodity value chains and accessing larger markets, including at the international level. Moreover, as part of Component 2, Livelihoods Support, other initiatives include the (a) participation of women in improving household livelihoods and (b) provision of technical training to provide women with the know-how to maximize efficiency, productivity, and economic returns of activities in agriculture and allied sectors.

63. **Rationale for public sector engagement:** The rationale for public sector engagement for this project is based on the role of the government and local administrations to promote economic and social goals and their spillover effects. Investments funded through the project aim at meeting demand for women's access to social and economic capital for improved livelihood opportunities through a multi-



sectoral approach that aims to address the social, cultural, institutional, market and information failures limiting women's socio-economic outcomes in Nigeria. In particular, interventions aiming at meeting demand for increased social services, both in terms of number and quality, and allowing women to have access to training, entrepreneurship, agriculture resources such as land and fertilizers, livelihood, finance, and an overall business enabling environment through the creation of both business opportunities and improved infrastructure. Nevertheless, these interventions have positive externalities and important spillovers (as demonstrated by direct and indirect benefits in the E&F Annex 5) which justify the key role of the government. Additionally, the public sector is also targeted by the World Bank's specific interventions to strengthen capacities of the different local administrations for policy making related to community's empowerment and demographic issues.

64. **Value added of World Bank support:** The value added of the World Bank support to the project comes from: (i) critical technical contribution based on international experience on, gender, improved access to productive resources in rural areas, and private sector development, among many others, and (ii) its convening power to support Nigeria in addressing the issue of gender inequality. The World Bank team will provide its international expertise with such projects to enhance the effectiveness of NWFP implementation. The proposed interventions would be rigorously evaluated, in coordination with the government, to produce regional and international evidence on successful and innovative solutions, based on lessons learned and built up experience.

65. While the economic analysis is based on these benefits, it must be noted that this is rather conservative as the returns from the proposed investments are far larger and a significant portion of benefits are not readily quantifiable. Net present values (NPVs) were calculated for the proposed interventions (table 6) with benefits quantifiable in monetary terms, whereas others show several intangible, indirect benefits (details in annex 5).

Table 6. Proposed interventions and Relative Cost and Benefits

Proposed Intervention	Estimated Cost (US\$)	NPV (US\$)
Financial literacy and life skills training	480,150	327,793
Financial support	100	1,572
Entrepreneurship training	328	1,223
Household livelihoods participation	250	529
Agricultural skills training	451	789

Source: Team calculations.

66. A sensitivity analysis was conducted to assess the effect on the internal rate of return (IRR) of variations in benefits and costs in the realization of benefits. All results are apparently robust. Notwithstanding an increase in cost by 10 percent or a decrease in the total estimated benefits by 10 percent, the results remain robust. Moreover, a third scenario that contemplates a 10 percent increase in costs combined with a 10 percent decrease in benefits still shows robust IRR, considering a social discount rate of 3 percent according to the World Bank guidelines (table 7). In conclusion, the overall net discounted benefits of the presented cost-benefit analysis (CBA) remain positive under any circumstance.



Table 7. Sensitivity Analysis

	Financial Literacy and Life Skills Training (%)	Financial Support (%)	Entrepreneurial Skills Training (%)	Household Livelihoods Participation (%)	Agricultural Skills Training (%)
Base scenario	21	351	94	57	48
Cost + 10% OR Benefit – 10%	16	319	85	50	42
Cost + 10% and Benefit – 10%	12	290	76	44	36

Source: Team calculations based on CBA simulations and estimated NPV of monetized benefits.

Social discount rate of 3 percent in accordance with World Bank guidelines.

B. Technical

67. The technical design for the project has been finalized based on analytics undertaken during the preparation, experience from existing programs in the field, and consultations with key stakeholders and based on the national and global best practices, and lessons learned, discussed elsewhere. The proposed project interventions on social capital generation through institutional platform of women's groups and social and economic needs of members; holistic trainings for members on life skills, financial literacy, and enterprise trainings using a psychology-based approach; and grants accompanied by specialized training, support for business plan preparation for grant use, and follow-up support during implementation are all based on extensive global experience and builds on the results of impact evaluations in the Africa region from similar programs.

68. The project's proposed interventions have been extensively discussed and agreed upon with the NFWP team, FGN officials, other stakeholders, CSOs and development partners. The proposed technical design is sound and built on lessons from a number of other successful World-Bank-funded livelihoods and poverty reduction programs in India and Asia and the Africa region. These projects confirm that a community-led approach (built on strong, self-managed, and sustainable institutions) is effective for catalyzing socioeconomic changes at the grassroots, providing rural households pathways out of poverty, and stimulating the rural economy.

69. The agriculture commodity value chains have been developed based on the detailed analytics carried out for the existing key value chains in the country by various organizations in Nigeria and others are proposed during implementation. This approach ensures that caution is exercised in identifying commodities, and the decision is based on the existing/forecasted market demand and presence of growth opportunity in the commodity value chain. The project will seek independent process and field monitoring, to ensure that the implementation of interventions complies with the project's core principles, standards, and manuals.

C. Financial Management

70. Responsibility for establishing and maintaining acceptable FM arrangements will be handled by the existing Project Financial Management Units (PFMUs) in the six participating states and the Federal Project Financial Management Department (FPFMD) at the federal level. The PFMUs and FPFMD are multi-donor and multi-project FM platforms, established in all states and at the federal level, respectively, through the joint efforts of the Government and the World Bank. These common FM platforms feature robust systems and controls. The PFMUs and FPFMD are presently involved in the implementation of a



number of World Bank-assisted projects. The World Bank's recent review showed that these units have been performing satisfactorily. Project accountant, project internal auditor, and other supporting accounting technicians will be designated for the project from the pool of professional accounts in the Office of the State Accountant General and Office of the Accountant General for the Federation that will make for appropriate segregation of duties. An FM assessment has been conducted and related mitigation measures agreed to strengthen the financial management system in the PFMUs and FPFMD. Further to the recommended action plans being implemented as per the agreed time frame, the financial management arrangements will meet the minimum FM requirements in accordance with the Bank Policy and the Bank Directives – IPF. Taking into account the risk mitigation measures, the financial management residual risk for this financing is assessed as **Substantial**.

71. **FM.** The FM assessment of the implementing entities was conducted in March 2018, in line with the FM Manual (March 1, 2010) and the Africa Region Quality and Knowledge Services, Financial Management (AFTFM) Assessment and Risk Rating Principles (October 2010). The objective is to determine whether the implementing entities have acceptable FM arrangements, which will ensure (a) correct and complete recording of all transactions and balances related to the project; (b) the preparation of regular, timely, and reliable financial statements; (c) safeguarding of the entity's assets; and (d) existence of auditing arrangements acceptable to the World Bank.

D. Procurement

72. Procurement under the NFWP will be carried out in accordance with the World Bank Procurement Regulations for IPF Borrowers and other provisions stipulated in the Financing Agreement. All procuring entities as well as bidders and service providers will be expected to observe the highest standard of ethics during the procurement and execution of contracts financed under the project in accordance with Section I and II of the World Bank Procurement Regulations for IPF Borrowers of July 2016.

73. The project design has provided a window for a Project Preparation Advance (PPA) of US\$4.98 million to enable the borrower to carry out a few critical preparatory activities that were identified by the FMWASD and this has been agreed with the Federal Ministry of Finance. In the implementation of the PPA, the project has adopted the World Bank Procurement Regulations for IPF Borrowers.

74. As part of the preparation of the project, the borrower has prepared a project-level (short-form) simplified Project Procurement Strategy for Development (PPSD) that describes how procurement activities will support project operations for the achievement of PDO and deliver value for money. The procurement strategy links the project implementation strategy at both the federal and state levels, and ensures proper sequencing of the activities. It has considered institutional arrangements for procurement; roles and responsibilities; thresholds, procurement methods, prior and post reviews; and the requirements for carrying out procurement. It also included a detailed assessment and description of state government capacity for carrying out procurement and managing contract implementation, within an acceptable governance structure and accountability framework. Other issues considered include the behaviors, trends, and capabilities of the market (that is market analysis) to respond to the Procurement Plan. The procurement plan for the first 18 months has been finalized and is being implemented using the PPA. The NFWP's activities will also require strong technical capacity to prepare Terms of Reference and evaluate proposals. Both federal and states implementation units will have dedicated Procurement Officers resident at each level to provide procurement support. These officers will be competitively selected following the World Bank's procurement regulations. The procurement officer for each state will render support to the LGAs. An experienced procurement consultant, also competitively selected, is



providing procurement support to the FPCU in all procurement transactions supported by the PPA and will continue support after the project becomes effective. This capability, or a plan to enhance it, have been described in the strategy. The strategy describes special arrangements like direct selection, use of statement of expenditures, third-party monitors, local NGOs, Community procurement packages and civil servants needs. The strategy includes a summary on Procurement Risk, Mitigation Action Plan, and Procurement Implementation Support and Supervision Plan.

75. The procurement assessment of the FMWASD was carried out by the World Bank and findings are provided in annex 3. The mitigation measures for the identified procurement risks and the action plan to address the risks to ensure smooth project implementation have also been provided in annex 3. The design of the procurement strategy, prepared by the borrower, has been finalized and agreed with the World Bank. This was the basis for the preparation of the first 18 months' Procurement Plan which is being implemented with the PPA.

76. The procurement of operational vehicles and MIS will be undertaken centrally. This arrangement will assist the states mitigate against low capacity vendors and poor-quality items. Other procurement activities at the Federal level include procurement of office equipment and furniture, hiring of consultancy firms (Local and international), individual consultants etc. The states will implement procurement of office equipment, office furniture, hiring of consultants, engagement of NGOs, organized groups, training institutions and individual consultants.

77. For the component 2.2: Support to Livelihoods Collectives, since these activities will be happening at the LGA level, majority of the procurement packages will be low risk and low value contracts. In view of the low capacity at the LGAs, the SPCU will provide support in the engagement of NGOs, CSOs, Community Resource Persons, other private sectors partners. The selection will be done competitively and transparently to ensure that selected NGOs, CSOs, Community Resource Persons possess the requirements for participation in any procurement package. When applicable, the use of Direct Contracting and Sole Sourcing procurement methods will be used to avoid unnecessary delays, and to efficiently acquire the desire procurement objectives.

78. Community Level Procurement: Women in the communities will be exposed to procurement of the required goods, basic machinery, working tools, through Community procurement procedures. The project will provide a Community Procurement Manual to the participating states and LGAs to facilitate procurement activities at these levels during project implementation. The women and other community groups will be strengthened in their administrative and managerial capacity as required to foster adequate development partnerships and sustainability of the learned procurement skills at the community level.

79. From the procurement assessment carried out at the FMWASD, and the findings, the procurement risk rating is **High**. Mitigation measures have been identified to address the identified risks.

E. Social (including Safeguards)

80. **Involuntary Resettlement.** The project triggers the World Bank's Policy OP 4.12 on Involuntary Resettlement. Given the fact that all the actual subprojects are not known at project appraisal, the borrower has prepared a Resettlement Policy Framework (RPF) in accordance with the World Bank Safeguards policy on Involuntary Resettlement (OP/BP 4.12). The RPF has been finalized, consulted upon, reviewed by the World Bank and disclosed in country and on the World Bank's external website on April 3, 2018



81. The RPF sets out the policies, principles, institutional arrangements, likely categories of affected people, eligibility criteria and categories, compensation rates, methods of valuing affected assets, community participation and information dissemination, Grievance Redress Mechanism (GRM), and effective M&E. These arrangements will also ensure that there is a systematic process (as against ad hoc one) for the different stages of the implementation of a framework that ensures participation of affected persons, involvement of relevant institutions and stakeholders, adherence to both the Government and World Bank procedures and requirements, and outlines compensation for affected persons.

82. **Citizen engagement (CE)** will be a vital aspect of the project's success. CE will be built into the project through (a) setting up effective grievance redress and beneficiary feedback mechanism, (b) ensuring an intensive program of engagement with project stakeholders, (c) deploying effective strategic communications and public education, (d) deepening the consultation process which began during project preparation, and (e) monitoring social impacts through annual stakeholder surveys.

83. **Grievance redress and feedback mechanism.** The project will set up a project-specific grievance redress and feedback mechanism for people to report concerns or complaints, if they feel unfairly treated or are affected by any of the subprojects. The mechanism will, among other things, (a) provide information about project implementation, (b) provide a forum for resolving grievances and disputes at the lowest level, (c) resolve disputes relatively quickly before they escalate to an unmanageable level, (d) facilitate effective communication between the project and affected persons, and (e) win the trust and confidence of project beneficiaries and stakeholders and create productive relationships between the parties. The mechanism is envisaged to be at multiple levels and will address such complaints, including logging, tracking, and resolving grievances, promptly during and after the implementation of the project.

84. Considering the importance of social and cultural barriers and practices that hamper gender equality and women's empowerment, the project will develop a behavior change communication strategy. The strategy will build awareness and expand the outreach, understanding, and acceptance of the NFWP among (a) the beneficiaries and (b) relevant stakeholders.

F. Environment (including Safeguards)

85. The proposed project is not expected to have adverse environmental impacts and is assigned Environmental Assessment Category 'B' according to the World Bank safeguards policy requirements, as the adverse impacts are likely to be mostly site specific, reversible, and can easily be avoided or managed. The project triggered four out of the ten safeguard policies: Environmental Assessment (OP/BP 4.01), Pest Management (OP/BP 4.09), Physical Cultural Resources (OP/BP 4.11), and Involuntary Resettlement (OP/BP 4.12). The environmental issues of the project are primarily associated with the activities of Components 1 and 2, which may have environmental and social impacts, though reversible.

86. The specific livelihood activities and sites that will be financed under this project are not yet determined. The borrower has prepared and consulted upon an Environmental and Social Management Framework (ESMF) which was disclosed in-country and on the World Bank's external website on April 3, 2018 in accordance with World Bank requirements. This included the guidance on chance finds to effectively implement OP/BP 4.11 on Physical Cultural Resources. The ESMF outlines steps which will be followed in preparing site-specific safeguards instruments like Environmental and Social Impact Assessment (ESIA), and Environmental and Social Management Plan (ESMP) when the locations of the project activities are determined during implementation. These site-specific safeguards instruments will be consulted upon and disclosed before the commencement of civil works. In addition, the ESMF contains the screening checklist, the ToRs and outline of site-specific ESIA/ESMP, and monitoring and reporting



formats. The effective application of the ESMF will be regularly monitored as part of the project's M&E system.

87. Because the project triggered the Pest Management (OP/BP 4.09), an Integrated Pest Management Plan was also prepared and consulted upon and disclosed in-country and on the World Bank's external website on April 3, 2018 in accordance with the World Bank requirements.

88. A Climate and Disaster Risk Screening was undertaken for Nigeria, which reveals that average maximum temperatures have been increasing in Nigeria with maximum temperatures ranging between 31°C and 33°C with temperatures reaching 40°C in certain areas. The southern part of Nigeria has seen a larger increase in mean temperature than the north. However, temperatures are predicted to rise in the north too in the near future. Significant drought years occurred in 1973 and 1983, and persistent droughts have the possibility of causing crop failures, loss of livestock, and famines. Additionally, desertification has been occurring in Nigeria, with desert conditions moving southward. Desertification has been intensifying in the northern and central areas of Nigeria, with deserts migrating southward. Droughts negatively affect the socioeconomic growth of Nigeria and are projected to become more severe in the future because of climate change.

89. Nigeria, like many other countries in the region, is vulnerable to the *impact of climate change* on many fronts considering its geography, climate, vegetation, soils, economic structure, population and settlement, energy demands, and agricultural activities. As a developing country, Nigeria is particularly vulnerable because a large share of its economy is dependent on climate-sensitive natural resources. From research carried out in some selected states in the northern part of the country, Kebbi and Taraba inclusive, small-scale farmers—particularly women—have been identified to be most vulnerable to climate fluctuations and extreme weather conditions because of their dependence largely on rainfall and seasonal agriculture. In some parts of Edo and Ogun State (Egor and Ogida communities in Edo State), several houses have been abandoned by the owners due to floods and many more areas in the region are vulnerable to floods. In Abia State, the major influence of climate change on cocoyam production includes decline in yield of cocoyam, reduction of soil fertility, uncertainty in planting and harvesting date, stunted growth of cocoyam, and increase in loss during storage in the barns.

90. In light of this and for the project areas to increase their resilience to these extreme events and adopt adaptation strategies, the NFWP will focus on diversification of livelihoods, adoption of drought-tolerant and early maturing varieties of crops, efficient weather forecasting, sustainable land management, and increasing and upgrading storage facilities through interventions under various components. Under Component 1, the project will support capacity building and training of women who will be organized into WAGs, which will include information on vulnerabilities to climate change, including droughts and floods and the resulting food insecurity and opportunities for planning for and mitigating these negative impacts. The members of WAGs are also likely to use the group's savings to procure inputs for their ongoing agricultural production and value addition of agricultural produce through processing activities both at an individual level and also as collectives.

91. Under Component 2, the project will provide support for individual and collective livelihoods in the areas of agricultural production and productivity enhancement. In this context, the project will ensure that the beneficiary women and their households use climate-resilient crop varieties and cropping practices, which will increase their resilience to climate impacts. As part of value addition, trading or manufacturing activities to be supported under this component will require energy. Therefore, the project will make all efforts to incorporate attention to renewable energy and energy efficiency. Under



Component 3 which looks to bring in innovations into the rural space for women to enhance the returns from their livelihoods, the project will focus on climate responsive and energy-efficient innovations.

G. World Bank Grievance Redress

92. Communities and individuals who believe that they are adversely affected by a World Bank (WB) supported project may submit complaints to existing project-level grievance redress mechanisms or the WB's Grievance Redress Service (GRS). The GRS ensures that complaints received are promptly reviewed in order to address project-related concerns. Project affected communities and individuals may submit their complaint to the WB's independent Inspection Panel which determines whether harm occurred, or could occur, as a result of WB non-compliance with its policies and procedures. Complaints may be submitted at any time after concerns have been brought directly to the World Bank's attention, and Bank Management has been given an opportunity to respond. For information on how to submit complaints to the World Bank's corporate Grievance Redress Service (GRS), please visit <http://www.worldbank.org/en/projects-operations/products-and-services/grievance-redress-service>. For information on how to submit complaints to the World Bank Inspection Panel, please visit www.inspectionpanel.org.



VII. RESULTS FRAMEWORK AND MONITORING

Results Framework COUNTRY : Nigeria Nigeria For Women Project

Project Development Objectives

To support improved livelihoods for women in targeted areas of Nigeria.

Project Development Objective Indicators

Indicator Name	Core	Unit of Measure	Baseline	End Target	Frequency	Data Source/Methodology	Responsibility for Data Collection
Name: Number of beneficiaries that have improved livelihoods with project support		Number	0.00	155000.00	Mid Term and End Term	PMIS and Beneficiary Survey	SPCU, FPCU
Description: Measures the number of a WAGs members that have improved livelihoods (as defined by a set of criteria) as a result of participation in the project							
Name: Increase in productive assets of WAG members		Percentage	0.00	30.00	Base, Mid and End term	PMIS and Beneficiary Survey	LGA PIU, State PCU, FPCU
Description: Measures the percentage change in productive assets accessed and/or owned by a randomized sample of 500 and static sample of 100 WAGs members per state (against a control of 100) as a result of participation in the project.							



Indicator Name	Core	Unit of Measure	Baseline	End Target	Frequency	Data Source/Methodology	Responsibility for Data Collection
Numerator: New average number of productive assets minus previous average Denominator: Previous average number of productive assets							
Name: Increase in contribution of women to household expenditure		Percentage	0.00	15.00	Base, Mid and End term	PMIS and Beneficiary Survey	SPCU and FPCU
Description: This measures the change in average percentage contribution of a randomised sample of 500 and static sample of 100 WAGs members (per state) to their household expenditure against control group of 100. Numerator: New average percentage contribution minus Previous average contribution Denominator: Previous average contribution							
Name: Number of project beneficiaries disaggregated by gender and states		Number	0.00	648000.00	Bi-Annually	PMIS	LGA PIU, SPCU and FPCU
Description: Counts total number of community members reached through different interventions including Communication Campaigns for behavior change, awareness generation, WAG support and livelihoods support per state disaggregated by gender							

Intermediate Results Indicators

Indicator Name	Core	Unit of Measure	Baseline	End Target	Frequency	Data Source/Methodology	Responsibility for Data Collection
Name: Intended beneficiaries that are aware of project information and project supported		Percentage	0.00	80.00	Bi-Annually	PMIS; Beneficiary Survey	SPCU and LGA PIU



Indicator Name	Core	Unit of Measure	Baseline	End Target	Frequency	Data Source/Methodology	Responsibility for Data Collection
investments							
Description: Percentage of randomized sample of 500 and static sample of 100 beneficiaries (against a control of 100) (addressed through Communications Campaigns for awareness generation and behavior change) per state, that are aware of the NFWP and project supported investments							
Name: Champions enlisted to the project per state		Number	0.00	360.00	Bi-Annually	PMIS	LGA PIU and SPCU
Description: Counts the numbers of champions and opinion makers enlisted/signed on to the project per state (refer to PAD footnote for definitions of champions).							
Name: Number of functional WAGs supported (disaggregated by existing groups and new groups)		Number	0.00	21600.00	Bi-Annually	PMIS	LGA PIU and SPCU
Description: Measures number of groups formed, that are meeting the group criteria (incl rotational leadership, regular meetings, record keeping etc) as specified in the project manual (which should be developed to contain the rules of engagement')							
Name: Project participants receiving training that express satisfaction with the training per LGA		Percentage	0.00	85.00	Bi-Annually	PMIS	LGA PIU Data Officer and SPCU
Description: Number of project participants per LGA that complete all modules of training which includes personal initiative, financial literacy, and holistic life-skills; and find these as useful and satisfactory							



Indicator Name	Core	Unit of Measure	Baseline	End Target	Frequency	Data Source/Methodology	Responsibility for Data Collection
Name: Availability of Business Advisory Services		Number	0.00	1500.00	Bi-Annually	PMIS	LGA PIU, SPCU
Description: This measures number of Barefoot Business Counsellors (BBCs) trained to support beneficiaries. Accounting for 50% attrition, the end target will be less than cumulative number of BBCs.							
Name: Business plans for individual livelihoods that have received grants		Number	0.00	194400.00	Quarterly	PMIS	LGA PIU and SPCU
Description: Numerator: Number business plans financed through individual livelihoods support grants							
Name: Increase in diversity of livelihoods basket		Percentage	0.00	10.00	Annual	PMIS	LGA PIU, SPCU, FPCU
Description: Measures the increase in variety of livelihoods activities being undertaken by a randomized sample of 500 and static sample of 100 WAGs members per state (against a control of 100) Numerator: New livelihoods basket minus Previous livelihoods basket Denominator: Previous livelihoods basket							
Name: Number of WAG members that are part of livelihoods collectives		Number	0.00	64800.00	Bi-Annually	PMIS	LGA PIU and SPCU
Description: Number of WAGs members that have joined existing/ new livelihood collectives							



Indicator Name	Core	Unit of Measure	Baseline	End Target	Frequency	Data Source/Methodology	Responsibility for Data Collection
Name: Livelihood Collectives accessing bigger markets		Percentage	0.00	20.00	Bi-Annually	PMIS	SPCU, LGA PIU
Description: Percentage of project supported Livelihood Collectives that have accessed bigger markets							
Name: Innovations supported by the project		Number	0.00	27.00	Annually	Innovations Committee records; PMIS	FPCU and State PCU
Description: Counts number of innovations supported by the project through innovation forums							
Name: Number of partnerships mobilized		Number	0.00	6.00	Annually	PMIS	FPCU
Description: Counts number of key partnerships mobilized for support project delivery and beneficiaries							
Name: Percentage of grievances registered and addressed related to the delivery of project		Percentage	0.00	100.00	Bi-Annually	PMIS	LGA PIU, SPCU
Description: Measures the utilisation of complaints/grievances mechanisms in place Numerator: Number of addressed grievances Denominator: Total number of grievances filed							



Indicator Name	Core	Unit of Measure	Baseline	End Target	Frequency	Data Source/Methodology	Responsibility for Data Collection
Name: Lesson learning events at Community, LGA, State and Federal Levels		Number	0.00	125.00	Bi-Annually	PMIS; workshop reports	FPCU; SPCU
Description: Counts the number of lesson learning fora held by the project at State and Federal Levels							
Name: Knowledge products produced by the project		Number	0.00	55.00	Bi-Annually	PMIS; Learning Reports	FPCU; SPCU
Description: Counts the number of knowledge products published by the project including monitoring reports, thematic case studies, videos, publications etc							



Target Values

Project Development Objective Indicators FY

Indicator Name	Baseline	YR1	YR2	YR3	YR4	YR5	End Target
Number of beneficiaries that have improved livelihoods with project support	0.00	5000.00	35000.00	50000.00	50000.00	15000.00	155000.00
Increase in productive assets of WAG members	0.00	0.00	10.00	20.00	30.00	30.00	30.00
Increase in contribution of women to household expenditure	0.00	2.00	5.00	10.00	15.00	15.00	15.00
Number of project beneficiaries disaggregated by gender and states	0.00	194400.00	194400.00	129600.00	129600.00	0.00	648000.00

Intermediate Results Indicators FY

Indicator Name	Baseline	YR1	YR2	YR3	YR4	YR5	End Target
Intended beneficiaries that are aware of project information and project supported investments	0.00	60.00	70.00	80.00	80.00	0.00	80.00
Champions enlisted to the project per state	0.00	72.00	108.00	108.00	72.00	0.00	360.00
Number of functional WAGs supported (disaggregated by existing groups and new groups)	0.00	0.00	1800.00	8300.00	7200.00	4300.00	21600.00



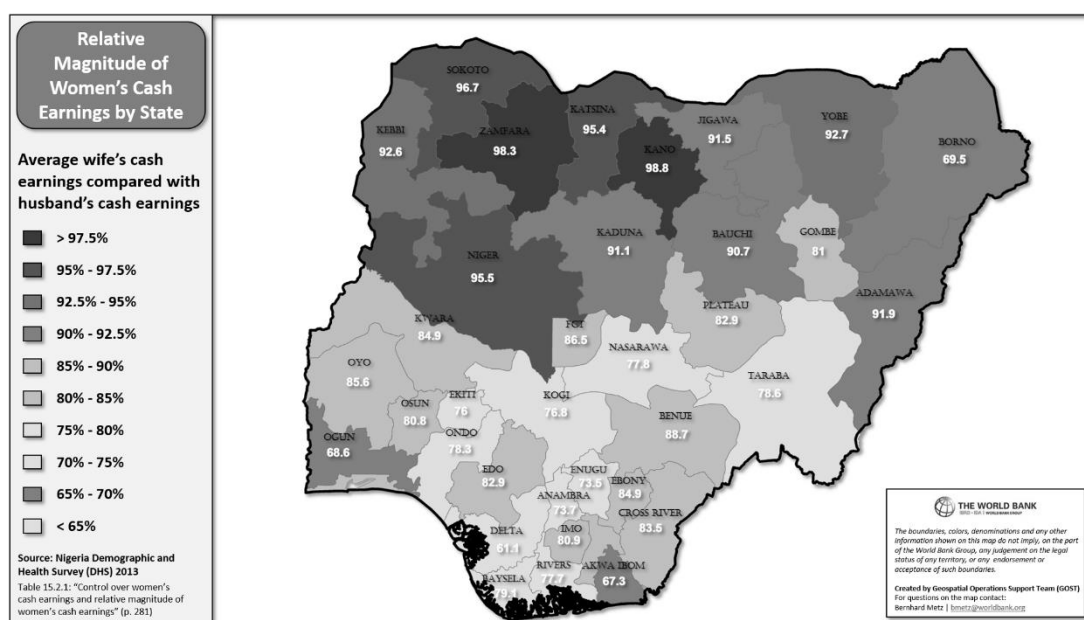
Indicator Name	Baseline	YR1	YR2	YR3	YR4	YR5	End Target
Project participants receiving training that express satisfaction with the training per LGA	0.00	0.00	50.00	70.00	80.00	85.00	85.00
Availability of Business Advisory Services	0.00	0.00	864.00	1080.00	216.00	0.00	1500.00
Business plans for individual livelihoods that have received grants	0.00	0.00	77760.00	97200.00	19440.00	0.00	194400.00
Increase in diversity of livelihoods basket	0.00	0.00	3.00	5.00	7.00	10.00	10.00
Number of WAG members that are part of livelihoods collectives	0.00	0.00	26700.00	23400.00	4700.00	0.00	64800.00
Livelihood Collectives accessing bigger markets	0.00	0.00	10.00	15.00	20.00	20.00	20.00
Innovations supported by the project	0.00	3.00	12.00	9.00	3.00	0.00	27.00
Number of partnerships mobilized	0.00	1.00	1.00	2.00	2.00	0.00	6.00
Percentage of grievances registered and addressed related to the delivery of project	0.00	60.00	70.00	80.00	100.00	100.00	100.00
Lesson learning events at Community, LGA, State and Federal Levels	0.00	25.00	25.00	25.00	25.00	25.00	125.00
Knowledge products produced by the project	0.00	5.00	15.00	15.00	15.00	5.00	55.00

ANNEX 1: DETAILED PROJECT DESCRIPTION

COUNTRY : Nigeria
Nigeria For Women Project

1. **Despite years of sustained economic growth and expansion, Nigeria's socioeconomic 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 northwest and northeast geopolitical zones (1,549 for rural northeast 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. Figures 1.1 and 1.2 show the regional variance of selected gender equality indicators in Nigeria.

Figure 1.1. Relative Magnitude of Women's Cash Earnings by State

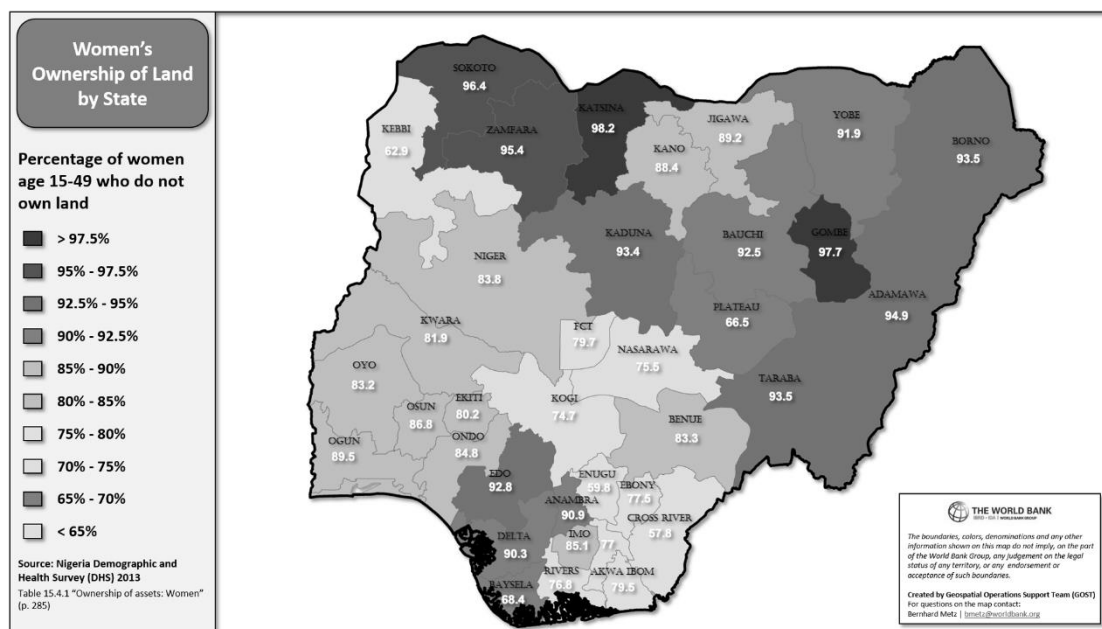


Source: Nigeria Demographic and Health Survey 2013.

2. **As social norms vary across the country, so do levels of economic 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 will 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 affect women's roles and opportunities in the economy.

Figure 1.2. Women's Ownership of Land by State



Source: Nigeria Demographic and Health Survey 2013.

3. **A number of programs have been initiated by the FGN to address challenges facing women through gender mainstreaming** across various sectors including agriculture, entrepreneurship, and women empowerment (details in table 1.1). These have provided important lessons for the NFWP; key among these are the following:

- (a) To have an impact on women's lives, there needs to be dedicated capacity building and specialized training support for women receiving grants to enable them to exercise agency. Projects were designed on the assumption that women only needed financial support which led to exclusion.
- (b) Programs targeting women should be long term, to address pervasive poverty and entrenched negative social norms. These projects should embed behavioral and attitudinal change interventions.
- (c) Robust monitoring mechanisms are essential to ensure documentation of lessons and both successes and failures to contribute to learning and adaptation.
- (d) Stand-alone projects for women are essential to benefit women. Projects without dedicated support have not benefited women.



Table 1.1. Summary of Programming for Women in Nigeria

Program	Social Capital	Financial Capital	Business Skills	Livelihood Skills	Impact on Women
Government Supported					
FADAMA – P096572	√	√		√	Access to productive agricultural inputs, group creation, mainstreamed gender, women lack access due to informational asymmetries and other factors ^a
GEMS – P103499			√	√	Entrepreneurship, job creation, small and medium enterprises focused targeting only urban population, and low gender quotas
Entrepreneurship Development Centers (EDC)			√	√	Aimed to develop the entrepreneurship skills and generate employment opportunities; Centers functional in some areas and nonfunctional in others
Reactivation of existing Women Development Centers					WDCs catering to rural women in 18 LGAs; Centers functional in some areas and nonfunctional in others
Rural Women Enterprise Development Programme (RUWADEP)	√		√	√	Aimed at identifying and empowering women groups in value-added economic activities as a platform for promoting entrepreneurship and improving livelihoods at the family and community levels
Women's Fund for Economic Empowerment (WOFEE)	√	√	√		A funding window that provides credit facility scheme and access to information to women cooperative groups, especially in rural areas
Social Investment Programme Portfolio					
National Social Safety Nets Project – P151488		√			Building social safety nets institutional and delivery systems, cash transfers, focused on the poorest
GEEP/NAWEF	√	√		√	Interest-free loans, increasing financial access, not sustainable due to distortions in financial markets, limited to specific states, and delivery failures
N Power			√	√	Aimed at youth of Nigeria; Includes training and deploying teachers; - N - agro (starter packs and credit for agro business startups - N - Health (training and deploying health officers) Ongoing and impact on women specifically not evaluated
Home Grown Feeding	√	√			Home grown school feeding: Providing a meal per working day for all students in selected schools. About 1.05 million children have been reached in 7 states.



Program	Social Capital	Financial Capital	Business Skills	Livelihood Skills	Impact on Women
<i>Development Partner Supported</i>					
WIMBIZ	√	√			Mentorship and leadership focused, finance to businesses, catering primarily to women and girls in urban areas
Propcom/MADE	√		√	√	Enhanced productivity, innovative, need for scalability, gender mainstreaming
Women4Health	√			√	Filling service delivery gaps, high retention (women continue to work in Northeast Nigeria), increased voice, limited to the Northeast
Murtala Muhammad Foundation	√				Mentoring and business support: Focused on women on the top of the socioeconomic pyramid
Quintessential business associations	√	√	√	√	Channel for disbursing NAWEF money, increasing social, financial, and economic capital, not to scale

Note: a. Refer to World Bank, *Unpacking Performance and Empowerment in Female Farmer's Groups: The Case of Fadama Project in Nigeria*. November 2014.

4. **The NFWP commissioned a social analysis to undertake research and gather insights of the ground realities regarding women's socioeconomic engagement in the six geopolitical regions of Nigeria.** This social analysis examined women's current economic participation in relation to prevailing social norms, presence and functioning of community groups, income and savings behavior, and engagement of men for facilitating positive development outcomes for women. The analysis was informed by the World Development Report 2012 on Gender Equality that points out how interactions between gender, households, markets, and institutions shape and ultimately determine gender outcomes.

5. **Based on the findings of the social analysis, women in Nigeria have benefitted from mobilization and participation in women groups.** Women can be reached through religious institutions (especially churches), followed by women's groups, credit and savings groups, and trade and business groups. In general, membership rises with age especially for occupation-based groups and trade associations, credit and savings associations, cooperatives, town unions, and village/development committees. The key benefits identified from participation in various community institutions are confidence building (religious organizations), networking (women's groups), access to credit/finance (credit and savings associations and cooperatives), and marketing skills and opportunities (occupation groups and trade associations).

6. **However, there are a number of challenges associated with women's participation in the existing groups.** These include poor group dynamics, a lack of understanding of how the groups function and how they could provide social and economic benefits to members. This was highest among the poorest women, demonstrating lack of information for the more vulnerable members than others. Lack of trust and fear of corruption in groups was also mentioned. The social analysis further highlighted that trade and business associations are male dominated; therefore, social restrictions of working with men posed particular challenges to women. Other individual-level barriers included financial cost of membership, restrictions from families especially for young women, family and child care commitments, lack of self-confidence, and other restrictive social norms.



7. **One in three women had borrowed and one in two had saved in the last 12 months.**²⁸ Borrowing was for investment in ongoing economic activities followed by health treatment and school or college fees. Nearly half of the borrowing was from informal sources, while some borrowed from a microfinance bank (MFB)/microfinance institution and from saving groups. Informal loans were without interest, and for the rest it ranged from 10 to 20 percent. Half the women saved money in the past 12 months with a quarter of the wealthier women saving in a commercial bank and a similar proportion of poorer women saving money in a safe place or on them. Others put their money in savings/thrift collector/merchant and cooperatives, with state-specific variations.

8. **A clear majority of women in Nigeria are economically active and mostly self-employed.** Nearly half are involved in trading and selling activities involving farm produce, including cassava, yam, groundnuts, plantains, grains such as maize, millet, soya beans, and pigs and poultry, and processed produce like rice, groundnut oil, making *garri* from pounded cassava, and palm oil. This was mostly for family use and small-scale trading. However, some women traded more widely, selling to markets and wholesalers and traveling by commercial transport—taxi or buses. The land women used for farming varied between family land, usually owned by their husband; land which they might own themselves; or land which was leased from the owner, with payment either in cash or through a proportion of the harvest. Food preparation and selling is an important livelihood, including fish smoking, making *fufu* and *amala* (both starchy food stuffs made from yam and cassava), bean cakes, and soups such as *ogbono*. Women also prepared traditional drinks, such as *burkutu*, an alcoholic drink made from corn and millet, in Taraba State. Small-scale trading of provisions, food stuffs, soap, cosmetics, clothing, fabrics, and so on was popular. Services, specifically hairdressing and sewing/ tailoring, were popular businesses. Some women worked in salons or stalls owned by other women, while others worked from their homes. These businesses seemed more common among younger (ages 16–25) and single women in the sample, whereas farming and food preparation were more common among older women (ages 25–50). Women preferred diversifying economic activities rather than investing in the current one. Lack of capital/money, storage facilities, limited workspace, mobility constraints, and lack of technical knowledge were key barriers to livelihoods expansion.

9. **Approaches based on community institutions formation and association have proven particularly effective in Nigeria in creating social and economic capital for women that ultimately enables them to improve their livelihoods and productivity.** Experience from programs such as FADAMA, Propcom/MADE, and QBWA show that the group model is a low-cost, high-return option for mentoring/networking and skills development activities. Significant positive impact of investments in agricultural productivity for small-scale farmers, particularly women, were observed with simple mechanization that was timesaving. The key learning for positive results requires groups to (a) provide adequate incentives and make economic sense for the beneficiaries; (b) be homogenous to reduce risks of elite capture and further marginalization of the most vulnerable; (c) provide strong support in team building and facilitation, enabling members the realization of economies of scale; and (d) adapt to particular contexts to ensure that interventions reach the intended targets in a culturally and context-sensitive manner. Access to economic capital through grants has also proven effective to enable population in rural areas, and women in particular, to overcome market failures, including access to financial services and information asymmetries, giving them access to productive assets, skills, and knowledge necessary to improve their economic status.

²⁸ This covered the period of November 2016–2017.



10. **Men are supportive of women's economic activities but conditional on the non-disruption of women's traditional gender roles and household responsibilities.** Benefits to the family and reduced pressure on men as sole household income providers, were appreciated especially given the current macroeconomic climate in Nigeria. However, there is a total lack of understanding of the burden placed on women who are responsible for all household chores, child care, and supplementary income generation, with little to no support.

11. **The promotion of individual and collective livelihoods will require a thorough gendered value chain analysis of selected commodities and activities to enhance the capacity of beneficiaries to engage with markets and other stakeholders effectively.** A preliminary analysis of value chains from gendered perspective is provided in table 1.2. For the viable livelihoods, support will be provided to enhance productivity, production efficiency, establish a predictable inputs infrastructure, and integrate with markets on profitable terms.

Table 1.2. Gendered Value Chain Analysis for Select Commodities in Target States ^a

Overall Value Chain Analysis	Women's Current Role	Potential for Women
Rice - Kebbi and Niger are major production states; also, farmed in Taraba, Abia, and Ogun		
<ul style="list-style-type: none"> Production mainly in the northern states. Major market states: Lagos, Port Harcourt, and Kaduna Kano. Increase in demand for rice (converting from traditional cassava and yam). The quality of rice is considered poor by many consumers who prefer to buy imported rice. Poor processing in the local rice mills. 	<p>Women present in the following:</p> <ul style="list-style-type: none"> Production: Planting/transplanting, winnowing, (about 14%); women usually grow for personal consumption Processing: Parboiling and milling Selling: Female traders dominate on the retail end <p>80% engaged in processing and retailing</p>	<ul style="list-style-type: none"> Quality improvement in processing, packaging, and trading can have a significant snowballing effect. The improvement in processing of Nigerian rice and good packaging can be expected to raise the value of the local rice by at least 25–30%, according to the local retailers. Possibility to scale up productivity training in parboiling (time-saving methods and quality-enhancing processing) which has shown positive results.
Tomato - Niger, Taraba, Kebbi, Ogun, Edo, and Abia (low levels of production)		
<p>Can be grown in every state but climate is favorable in the north. Key market states: Lagos, Port Harcourt, and Kaduna</p> <ul style="list-style-type: none"> High demand for tomatoes High wastage due to transport issues (50%) Productivity challenges: Poor seedlings, old varieties, low fertility, inadequate pest and weed control 	<ul style="list-style-type: none"> Production: Over 60% of smallholder farmers are women. Selling: Women constitute as assemblers (minority), wholesalers and retailers. The baskets in which tomatoes are sold are made by women. Men occupy the higher cadres in the chain of distribution, while women operate at the bottom (mostly at the retail level). 	<ul style="list-style-type: none"> Training can focus on <ul style="list-style-type: none"> Better storage; How to buy better seeds, improve fertility, and pest and weed control; and Access to wholesale Zaria market or dealers in major cities. Value in exploring mobile phone use (young traders very tech savvy) Opportunity to partner with GEMS4
Aquaculture - Catfish mainly in Ogun, Abia, Taraba, Kebbi, and Niger States		



Overall Value Chain Analysis	Women's Current Role	Potential for Women
<ul style="list-style-type: none"> Nigeria is the largest producer of farmed fish in Africa after Egypt. Catfish is the most prominent aquaculture system. Traditional processing techniques lead to low productivity, poor environmental outcomes, and unhealthy working conditions. 	<ul style="list-style-type: none"> Processing: Women as (55–80%) of catfish processors (smoking fish). Selling: Both men and women engage in fish retailing, though female participation is still very high. Research by the FAO (2005) showed that women typically make up majority of workers (up to 90%) in the post-harvest sector for fish. 	<ul style="list-style-type: none"> Women groups involved in this value chain showed high demand for refrigerators to store fish as currently they smoke fish, which is bad for their health, and fresh fish has higher demand and offers better income returns.
Palm Oil - Edo, Abia		
<ul style="list-style-type: none"> One of the largest producers but still relies on imports Used for <ul style="list-style-type: none"> Fruit: Food, oleochemical (soap, detergent, and so on), feedsoap, fertilizer Nut: Palm cakes used as fertilizer, frying oil, oleochemical, pulp, paper, and energy Trunk: Furniture, particle board, energy 	<ul style="list-style-type: none"> Processing: Women are involved in traditional processing from palm oil fruits in red palm oil (very inefficient). Selling: Women are involved in selling (efficient). 	<ul style="list-style-type: none"> Complement efforts of PIND program and the PIND Economic Development Center that works on improving adoption of improved processing technology High potential in training on better processing, packaging, and selling skills for value added
Groundnuts - Taraba, Niger, Kebbi, Abia, Ogun, and Edo		
<ul style="list-style-type: none"> Used for extracting groundnut oil and other products such as kuli-kuli Consumed all over the country 	<ul style="list-style-type: none"> Processing and retail: Dominated by women 	<ul style="list-style-type: none"> Opportunity to partner with WOFAN program working with women groundnut processors Support in providing groundnut processing equipment that has potential high returns on income and productivity
Maize - Taraba, Niger, Abia, Edo, Kebbi, and Ogun		
<ul style="list-style-type: none"> Highest production in Borno, Kaduna, and Taraba 	<ul style="list-style-type: none"> Production: Women constitute more than 60% of smallholder maize farmers. 	<ul style="list-style-type: none"> Training in processing (maize grain, flour, grits, breakfast cereals, animal feed) techniques, packaging, and marketing
Dairy - Kebbi, Niger, Taraba, and Ogun		
<ul style="list-style-type: none"> Highest concentration of milk cooperatives in Kano and Kaduna (women only 10%). Nigeria is the largest milk producer of West Africa. Growing demand. <p>Constraints:</p> <ul style="list-style-type: none"> Feed and forage, breeding 	<ul style="list-style-type: none"> Cattle rearing: Male dominated. Processing: Most milk is naturally fermented and processed into three main traditional products—nono, manshanu, and kindirmo—by women in pastoralist households. 	<ul style="list-style-type: none"> State ministries provide extension services—project can integrate women-specific extension services through them. Provision of milk collection centers for women groups and improvement in marketing techniques.



Overall Value Chain Analysis	Women's Current Role	Potential for Women
<ul style="list-style-type: none"> • Availability and access to extension services—also, services provided by the state ministry, officials lack knowledge on feed formulation, nutritious pasture, herd health management, and hygienic collection • Lack of milk collection centers • Cattle rustling between pastoralists and farmers 	<ul style="list-style-type: none"> • Selling: Mainly sold by Fulani women after household consumption fulfilled; girls often engage and are taken out of school. 	<ul style="list-style-type: none"> • Social norms say that women should receive income from selling milk to spend on household, therefore, linked to better livelihoods for women pastoralist households.

Value Chains Common to Project States

All 6 Project States	5 Project States	4 Project States	2 Project States
1. Tomato 2. Groundnuts 3. Maize	1. Rice 2. Catfish	1. Dairy	1. Palm-oil

Note: FAO = Food and Agriculture Organization of the United Nations; PIND = The Foundation for Partnership Initiatives in the Niger Delta; WOFAN = women Farmers Advancement Network.

a. Sources include analysis of value chain studies for each commodity conducted by the World Bank GEMS4 Project and GiZ CARI rice program; field research conducted during scoping and preparation stages of the NFWP.



ANNEX 2: PROJECT COMPONENTS

COUNTRY: Nigeria Nigeria For Women Project

1. The NFWP will facilitate women's access to social capital through their membership in WAGs, support improved livelihoods through targeted assistance for productive livelihoods, and enhance their voice and participation in decision making at the household and community level. It will create an enabling environment for women to overcome institutional and market failures and barriers to productive livelihoods and socioeconomic empowerment using a CDD approach. To accomplish the PDO, the project will (a) develop, strengthen, and synergize WAGs; (b) make strategic investments to enhance the skills and capacities of targeted women to improve their livelihood outcomes; (c) use Nigerian talent and ingenuity especially of the youth, to support context-specific innovative solutions addressing binding constraints to women's socioeconomic empowerment; and (d) build capacity of relevant government institutions to sustain momentum and positive results from the project to promote the gender-equality agenda in Nigeria.
2. This support to WAGs and livelihoods will be implemented following a graduation and phased approach to ensure beneficiary readiness to access and use resources offered by the project. Initial efforts will focus on mobilization of women in target communities into WAGs at the local/ward level and federations at the LGA level and their strengthening through capacity-building support by the private sector, government, or civil society actors. Subsequently, the project will support economic opportunities through development of livelihoods; business and personal (self-awareness, life, and psycho-emotional) skills; and financial literacy. This phase also includes livelihood grants to eligible project beneficiaries.
3. The project interventions are grouped into four main components: Component 1 - Building Social Capital, Component 2 - Livelihoods Program, Component 3 - Innovations and Partnerships, and Component 4 - Project Management, Monitoring and Evaluation, and Learning.

Component 1: Building Social Capital (US\$14 million; SDR 9.7 million)

4. The objectives of Component 1 are twofold: on the one hand, activities under this component seek to create an enabling environment at the federal, state, LGA, and household level where investments in women are encouraged and changes in behaviors and notions about social norms that are detrimental to women's socioeconomic well-being are generated. Second, this component seeks to galvanize women to form WAGs and support the strengthening of new and existing WAGs as the main platform through which project activities will be implemented and critical social capital is generated under the project.

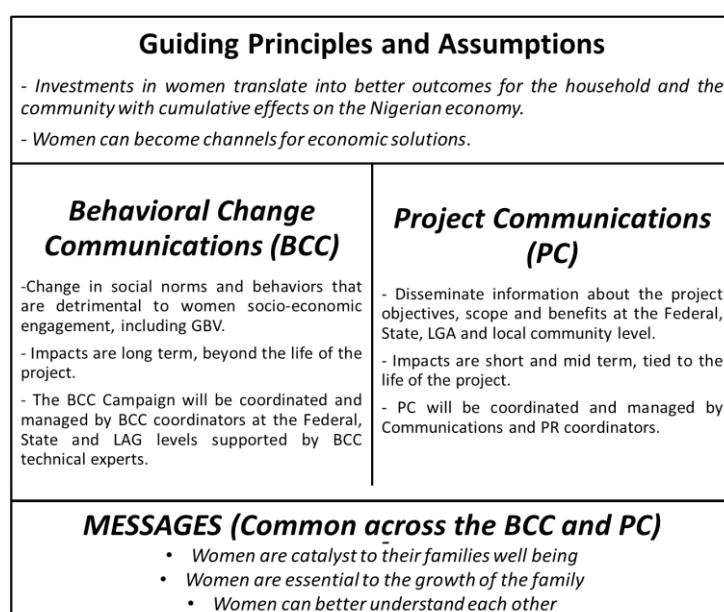
Subcomponent 1.1: Influencing Social Norms (US\$4 million; SDR 2.7 million)

5. Under this subcomponent, the project will implement a strategic Communications Campaign (CC) which encompasses Behavioral Change and Operational Project Communications. Figure 2.1 illustrates the structure of the CC and its focus on behavioral change and project communications. External technical experts brought to the project through a hired agency during the first year of project implementation will support the development of the overall CC.
6. A BCC campaign for awareness generation and behavioral change will aim to create an enabling environment to facilitate changes in social norms and behaviors that reproduce existing gender stereotypes and are detrimental to women's socioeconomic engagement. During the first year, a Rapid



Assessment of communication channels within the selected states will be undertaken to develop an effective and strategic BCC. Overall, the messages part of the BCC will convey that poverty reduction and improvements in the well-being of family members can be done by investing in women and investments in women will translate into larger benefits for the whole community. In addition, during the first year of implementation specific messages will also focus on mobility barriers for women's socioeconomic engagement, negative perceptions about women who are economically active, and other harmful socio-cultural stereotypes negatively affecting women's social and economic status individually and collectively. Toward the second and third years of implementation, messages will address GBV risks and services particularly those that could arise as an effect of the project, including IPV, harassment, and verbal abuse in the private and public spaces. Annex 6 details the overall strategy, channels and actors part of the BCC.

Figure 2.1. Communications Campaign Structure



7. BCC will be disseminated using communications channels such as radio, television, dramas, and other communication means to reach out to women and communities located in rural areas of the six selected states and those who face specific cultural and mobility constraints. Champions who are viewed as credible, trustworthy and/or influential will be also identified and included as supporters and disseminators of the BCC messages. In areas where women face mobility barriers, particularly in Northern states, the BCC will take advantage of social gatherings such as weddings and naming ceremonies to reach out to these women. The project will also enlist the support of school teachers, prominent religious leaders, and community leaders, who will be instrumental in galvanizing changes in perceptions about gender roles. Ward facilitators, supported by Behavioral Change staff at the State and LGA level, will receive hands-on training in communications education and will be instrumental in implementing both the BCC and OPC at the community level.

8. Through a focus on Operational Project Communications (OPC), the CC will also generate visibility, promote ownership and disseminate information about the project's objectives, scope and intended benefits at the Federal, State, LGA and community levels. Utilizing consistent messaging, the OPC will include: (i) improved communications dissemination campaigns (at national, state, local government and community levels) to raise awareness and understanding of the Project objectives, approach, guidelines,



implementation arrangements and mechanisms for discussing and resolving conflicts; and (ii) hands-on training in communications education. Messages and information products will be also adapted to local audiences in order to be effective. For the project communications, the Project will engage technical assistance in the design and development of the campaign; the implementation costs, including appropriate, simplified posters, leaflets, radio/TV spots and videos. Communications and Public Relations Staff at the Federal level will coordinate PC activities.

Subcomponent 1.2: Women Affinity Groups (US\$10 million; SDR 6.9 million)

9. This subcomponent will support the mobilization, formation, and strengthening of new and existing WAGs as basis for the creation of social capital in selected communities of participant states. In doing so, all women above the age of 18 years from the selected LGAs and wards in project states will be encouraged to form WAGs. The average membership of a WAG is expected to be 12 though this could vary from 8 to 15 depending on the social organization of communities. Facilitation will be done by Ward Level Facilitators, who will reinforce the messages disseminated through the CC to enable women's participation in WAGs, particularly messages on project objectives, activities, and the potential benefits for the household and communities because of the project. Community and traditional leaders, and men in the community will be involved and sensitized on these aspects of the project to ensure their support to WAGs and address potential resistance to the project and adverse outcomes and backlash against women beneficiaries.

10. A situational analysis of selected LGAs, Wards and communities will also be conducted to fully understand the local characteristics including demographics, poverty levels, service delivery modalities and the presence of women's groups that could be part of the project. Based on this analysis, a two-pronged strategy to (i) mobilize excluded women into WAGs, and (ii) conduct expectation setting of existing groups regarding the nature of project support and eligibility criteria will be developed and detailed in the PIM. For this exercise, the project will also take advantage of the existing mapping of women's groups conducted by the respective SMWASD, for example those in Ogun and Abia States. Both the existing and newly formed WAGs will have to follow and adhere to the pre-agreed criteria for group functioning to be eligible for further support by the project.

11. WAGs will be instrumental in (a) influencing social norms that limit women's voice and participation in community- and household-level decision making; (b) improving life skills, and greater financial literacy, (c) utilization of financial and social support services and (d) providing access to critical livelihoods grants. The criteria for WAG functioning and good governance includes rotational leadership, regular meetings, recording of meetings agreements, and group decision making.²⁹ Ward Level Facilitators will encourage WAGs to observe such criteria to ensure that these groups become strong community institutions and serve as institutional platforms for livelihoods support and service delivery.

12. WAGs members will also benefit from holistic, psychology-based training on group management, record keeping, financial literacy, confidence building, leadership, GBV risk monitoring and response, and negotiation skills. Such training will complement practical skills and knowledge such as household financial planning, savings and credit concepts (Interest rates, Estimated Monthly Installments, risk management, consumption and productive expenditures) and group decision making that the women attain just by virtue of being WAG members. Supporting WAGs using an institutional approach has the potential to

²⁹ Sub-indicators of WAG performance include: (i) Discussion of priority issues based on a defined agenda; (ii) maintaining clear records of meetings agreements and follow-up actions; (iii) ability to reach decisions based on open debate and discussion.



contribute toward improvement in various dimensions of social empowerment such as increased autonomy, self-confidence, improved social networks, and respect from the household and community members, and economic empowerment such as better access to capital, familiarity with handling money, and independence in financial decision making.

13. Based on the results from similar projects and programs such as Bihar Rural Livelihoods Project - Jeevika and the Tamil Nadu Empowerment and Poverty Reduction Project, both implemented in India, it is envisioned that at the end of this project, WAGs will also serve as platforms to aggregate voice, incentivize demand driven service delivery, and close gaps between citizens and service providers and Governments at the community level. WAGs would be able to establish direct links with service providers, policy makers, and Governments at the local level, making service delivery more effective.³⁰ Specifically, because WAGs would be aggregated at the ward level, it is envisioned that these groups can directly relate to Ward Development Committees and serve as voice aggregators and interlocutors to demand better services while holding local governments accountable.

Component 2: Livelihoods Program (US\$70 million; SDR 48.6 million)

14. This component aims to support economically active women in WAGs through provision of individual and collective livelihood grants as well as targeted skills trainings to include personal initiative entrepreneurship, market responsive technical skills based on sound analysis of the livelihood sectors and market demand. Business plans prepared through this process of capacity building with Business Advisory Services, will support the implementation of livelihood grants to meet both capital and operational costs as detailed in the business plans, while clearly highlighting the use of funds and its contribution to livelihood enhancement.³¹ This component will have two subcomponents for supporting individual business plans and for group based livelihood collective's business plans.

Subcomponent 2.1: Support to Individual Livelihoods (approximately US\$50 million; SDR 34.7 million)

15. This subcomponent will support the members of WAGs, who are economically active and fulfill the eligibility criteria³², with comprehensive skills enhancement and grants for enhancing livelihoods in agriculture and allied sectors, trade, and skills for jobs/employment. Learnings from other similar programs globally indicate that all women in WAGs may not be economically active but selected members will be relatively more entrepreneurial due to personal initiative or other endowments to be the first movers to take up livelihood activities. Such individual members in WAGs will be identified by members of WAGs themselves through a facilitated consultative process in the group and will be eligible for receiving performance-based livelihoods grants.

16. The livelihood grants for eligible WAG members will be provided based on simple business plans that clearly identify a livelihoods activity that has the best potential to be viable and sustainable economically. The viability of livelihoods activity will be derived on factors related to local context, market demand, and prevalence of opportunities coming out of assessed value chains of certain commodities such as those as indicated in table 1.2, page 57. In addition to livelihood grants, activities to be supported

³⁰ World Development Report 2004.

³¹ Women will receive the necessary technical and facilitation support to prepare these business plans, which will be appraised by technical experts based on predetermined and agreed criteria.

³² Indicative Eligibility criteria: (i) member of WAG for at least 4-6 months; (ii) Attended 70% of the WAG meetings; (iii) undertaking some form of economic activity; (iv) WAG leader should not be recipient of the first tranche grant. Further detailed criteria will be elaborated in the Project Implementation Manual (PIM) and will guide project implementation.



under this component will include LGA-level livelihoods assessment to link individual member's business plan to value chain of select commodities, training and exposure visit of eligible WAG members, and technical assistance and support from government agencies and the various partner implementing agencies.

17. The NFWP will provide three windows of livelihood support, to suit the needs of project beneficiary women focusing on Window 1 for consolidation of existing livelihoods by improving production and productivity and making them resilient to shocks, Window 2 for value addition and leveraging value chain opportunities and reaching bigger markets, and Window 3 for exploration of new economic opportunities. The project will provide a minimum of \$150 dollars and a maximum of \$250 dollars per women in the form of individual grants under the three windows. An estimated 200,000 women will benefit from livelihoods grants, with the beneficiaries of the three windows at 50, 40, and 10 percent, respectively. Members of WAGs who are economically active and fulfill the eligibility criteria for comprehensive skills enhancement and livelihood grants will be supported in three tranches of three members per tranche in the key areas, including agriculture and allied sectors, trade, and skills for jobs/employment.

18. Livelihood beneficiaries to be supported under the three windows will be selected through a facilitated consultative process in the WAGs. The list of eligible members will be assessed at the ward level based on all the initial proposals from the WAGs. Three members per WAG per tranche will be selected for receiving livelihoods grants and will be supported in developing business plans for identified livelihoods. The LGA-level livelihoods assessment will inform individual member's business plan to value chain of select commodities, training and exposure visit of eligible WAG members, and support from relevant sector line ministries and agencies and the other private sector partners. These business plans will be appraised for technical and financial feasibility by a committee at the LGA level. The first 10 business plans will be jointly appraised by the state- and LGA-level teams. The sanctioned business plans that will receive project financing will be uploaded in the state-level project website, as well as in the state- and ward-level project offices in a place that is accessible by public. Figure 2.2 depicts the process of selecting and awarding livelihoods grants.

19. The implementation of activities under this subcomponent will be driven by the Ward Level Facilitators with technical support from the LGA-level project facilitation teams and high order supervision and guidance provided by the SPCU. Dedicated staff at various levels will be accountable for delivering outputs under this subcomponent. Specifically, this subcomponent will be accountable to deliver outputs such as (a) number of eligible members who have prepared livelihoods business plan and received livelihood grants, and (b) percentage of business plans that have fully used the livelihood grants.

Subcomponent 2.2: Support to Livelihood Collectives (US\$20 million; SDR 13.9 million)

20. This subcomponent will support livelihood collectives responsive to market opportunities for value addition and access to higher and larger markets. The purpose of this subcomponent is twofold: (a) support to existing livelihood collectives³³ that meet the project criteria for support to make them more viable, and (b) support to new livelihood collectives that will be promoted by the project based on sectors in which livelihoods grants were provided under Subcomponent 2.1.

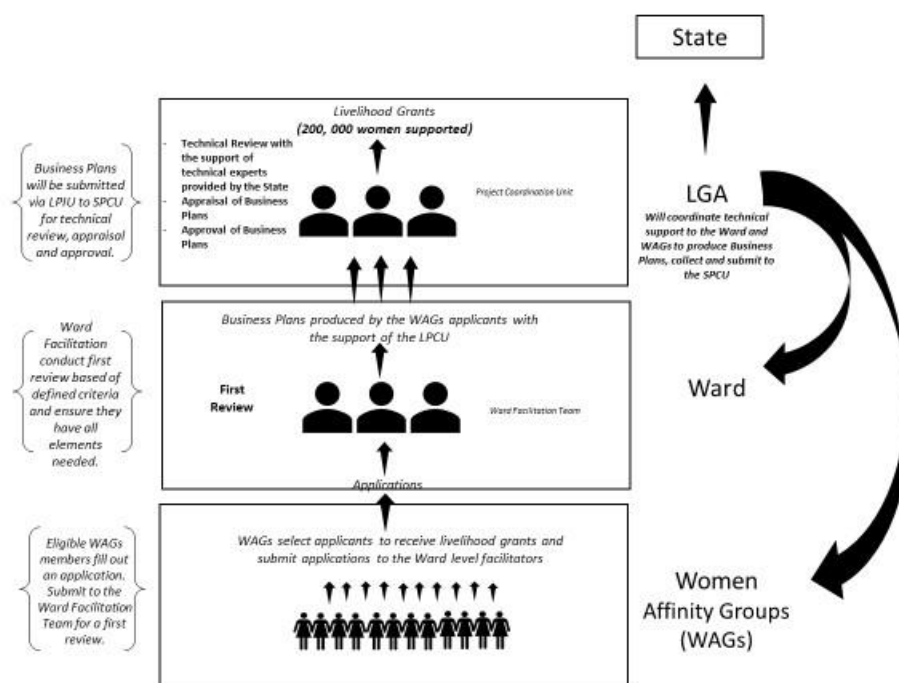
21. As part of the LGA diagnostics exercise, the project will identify the existing livelihood collectives and separately undertake a due diligence process to screen those collectives that meet the project criteria

³³ Livelihood collectives could be cooperatives, producer organizations (including both farm and nonfarm subsectors), social enterprises, producer governed and managed private limited companies, and so on.



for accessing support. The key non-negotiables for existing collectives will be the following: (a) the identified existing collective should have maximum members from project-supported WAGs, and (b) the leadership of the collective is with women from project supported WAGs. Thereafter, the scope of activities of the eligible collective would need to align with opportunities identified from the assessed value chains of certain commodities, as indicated in table 1.2. Once eligibility of the collective is established, training, exposure, and technical assistance will be provided by the project for the preparation of the business plan for the collective to access higher order livelihood grants following a technical and financial feasibility assessment.

Figure 2.2. Livelihoods Grants Process



22. However, for new livelihood collectives, the process will include the formation of new collectives which will include identification of WAG members that were supported under Subcomponent 2.1 for livelihood activities that fall under a livelihoods subsector like agriculture, dairy, trading, and so on or under value chain of certain commodities. The formation and institutionalization of these collectives will be the same as for existing livelihood collectives, as described earlier. The statutory incorporation of these collectives as business entities will be according to constitutional and policy provisions of Nigeria. The detailed process flow and guidelines for implementation of this subcomponent will be developed by the FPCU and cleared by the World Bank and included in the PIM.

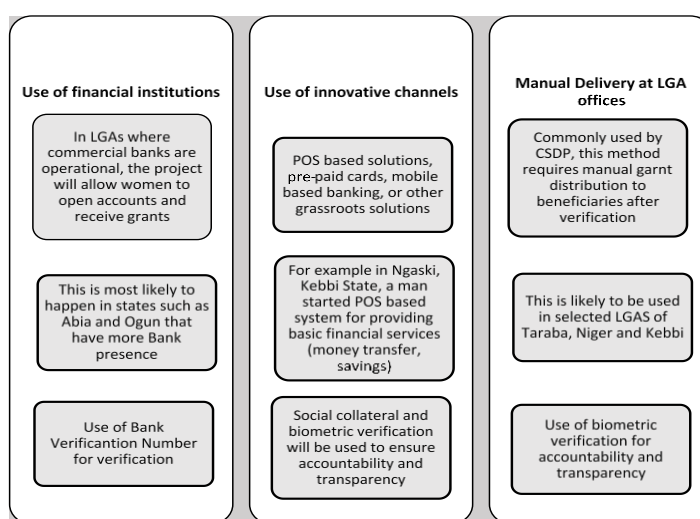
23. As outlined earlier, this subcomponent will provide grants to support business plans of livelihood collectives. The project will provide a maximum of US\$50,000 dollars per collective in the form of livelihood collective grants. Grants for business plans will be eligible for investing in two broad categories: (a) start-up activities, which include activities such as training and exposure visits, incorporation, office setup, some initial operational costs, and (b) business promotion investments, which will include financing for enhancement of collectives' livelihoods directly like a storage facility, drying yard, higher volume weighing scale, an automated system for management and standardization of production, packaging, inventory or accounting, and likewise.



24. The implementation of activities under this subcomponent will be facilitated by the Ward Level Facilitator with technical support from the LGA-level project facilitation teams and higher-order supervision and guidance provided by the SPCU and FPCU. Dedicated staff at various levels will be accountable for delivering outputs under this subcomponent. Specifically, this subcomponent will be accountable to deliver outputs such as (a) number of existing collectives identified and supported by the project, (b) number of new livelihood collectives formed by the project, (c) number of existing and new livelihood collectives that received grants for their business plans, and (d) percentage of these collectives that have fully used the livelihood grants.

25. It is preferable that grants are delivered electronically, however this will differ based on the infrastructure on ground in various LGAs. The project has identified various grant delivery mechanisms which can be used as summarized in Figure 2.3 and specifics for individual LGAs will be determined after the LGA diagnostics are completed.

Figure 2.3. Possible Grants Delivery Mechanisms



Note: BVN = Bank Verification Number; CSDP = Community and Social Development Project; POS = Point of Sale.

Business Advisory Services (BAS) for livelihoods support:

26. For the project, Business Advisory Services (BAS) are defined as services in the form of knowledge and technical inputs for preparation and implementation of business plans for individuals and producer collectives, thus maximizing the impact of planned investments under component 2. It is envisaged that the range of services would include: identification of livelihoods activity for financing, initial application filing, preparation of business plan, accessing the investment fund, guidance on procurement of services and goods, operations of the business, account keeping and generating profit and loss reports.

27. For bringing the services to the business plan owners (individual or collectives), the project will follow an approach of creating a cadre of "Barefoot Business Councilors - BBC". These BBCs will be young unemployed educated youth or local business persons willing to become BBCs and provide services as indicated above. It is proposed that the project will create a cadre of 2160 BBCs before the livelihoods support grants are disbursed and these BBCs will be imparted the requisite training, exposure and knowledge products before they are activated to provide services. For preparing the BBCs to render services, the project will hire an agency/CSO/university/individual with credentials on BAS related



background and experience to train and curate the BBCs. The training cost for the BBCs will be fully borne by the project.

28. To strive for sustainability of BAS, the project will subsidize (on an output basis) the services till the business plan is developed, appraised and is approved for financing. After that it would be the responsibility of the business entity to maintain the advisory relationship based on support required. Payment on an output basis means that the BBC will be paid a certain pre-determined amount when the application is selected, next payment when business plan is prepared, and when the business plan is approved for financing. From then on, the relationship for advisory services from the BBC will be as per demands from the business entity. Further detailing of the BAS implementation and execution on ground will be elaborated in the PIM.

Component 3: Innovations and Partnerships (US\$6 million; SDR 4.1 million)

29. This component aims to use 'Nigeria's talent pool' to support innovations that can (a) transform women's social and livelihood outcomes and (b) improve project delivery and overall impact. For the NFWP, innovation is defined as "cost-effective, context-relevant, resourceful or opportunistic solution that will allow women to reduce barriers to their socio-economic empowerment and their access to productive livelihoods and entrepreneurship development."

30. **Innovations.** The innovation mapping exercise undertaken during preparation identified innovative ventures in the areas of improving women's agricultural productivity through mechanization, climate-smart agriculture techniques, improving access to finance, land, and knowledge. Using this research, as well as follow-up stakeholder engagement and verification, NFWP will identify innovative ventures that have demonstrated measurable success to be implemented and scaled up in project areas, in turn allowing the women in WAGs to greatly enhance their livelihood opportunities and income.

31. In addition, the project will crowdsource innovations catering to the needs of women participating in WAGs. These innovations will be identified and supported through a development marketplace approach where innovators, social entrepreneurs from public, private and civil society sectors, funders, investors, and development agencies will convene. This approach will incentivize young entrepreneurs and other players to come up with creative solutions and present their business plans as well as theory of change to achieve the desired objectives and scale-up model. This platform will also be used to facilitate strategic relationships among innovators and partners to showcase, scale up, and replicate successful innovations aligned with the project both at the national and regional levels.

32. Under this component, the project will take advantage of Nigeria's high mobile penetration rate, (about 150 million people)³⁴ to connect women to digital solutions for correcting information failures and improving their economic productivity. For example, this could include replication of a program from Kenya where farmers were able to receive real-time information on current market prices, weather forecasts, and pest outbreaks through SMS³⁵ which allowed them to reduce costs, wastage, and increase agricultural productivity. The project will partner with private sector players such as Nokia, Techno and Microsoft who have been active in this space, creating mobile applications such as GRAID feed speculator, a livestock management app, or the 4Afrika program that provides affordable devices and relevant web services for small and medium enterprises.

³⁴ Nigeria has the largest absolute number of mobile users among African nations and represents 16 percent of the overall mobile subscribers on the continent; World Bank. 2014. *Mobile Innovation and Entrepreneurship Ecosystem Analysis: Nigeria*.

³⁵ IFC (International Finance Corporation). 2016. *Investing in Women along Agribusiness Value Chains*.



33. The project envisions to hold not less than three national innovation forums and six regional innovation forums (one per each geopolitical zone) that will be organized around specific themes for reducing barriers to socioeconomic well-being of women, for example, enhancing agricultural productivity, promoting women's access to non-farm and skills-based employment and access to finance, and making markets work for the poor. These themes for innovation forum will be guided by the socioeconomic context in the specific geographical regions and needs expressed by women in WAGs. Based on an agreed-upon evaluation criterion, a group of senior experts will provide technical recommendations for scale-up using project funds in addition to other sources of finance that may be leveraged through other development partners.

34. **Partnerships.** The objective is to support strategic partnerships for improving project delivery and impact. An innovation mapping exercise, commissioned by the project during preparation, outlined relevant stakeholders that have been leading promotion of innovative solutions targeting women in Nigeria. These include Federal Ministries of Agriculture and Rural Development, and Environment, national and international private sector actors, innovation hubs, and technology-driven organizations. During early implementation phases, the project will aim to leverage valuable knowledge and know-how by forging strategic relationships with various to deliver results in a more efficient and resourceful manner by using the latest technology and solutions especially in the areas of M&E, grants delivery, community mobilization, and learning.

Component 4: Project Management, Monitoring and Evaluation, and Learning (US\$10 million; SDR 6.9 million)

35. The aim of this component is to support the socioeconomic empowerment of women by supporting the advancement of policy dialogue and strengthening the technical and implementation capacity of coordination and implementing partners at the federal, state, and LGA levels through the use of highly qualified technical professionals. Support will be provided for designing the project's MIS, evaluation of outcome and impacts, environmental and social safeguards monitoring, and participatory M&E and internal learning. The M&E activities will include regular monitoring of progress and performance of implementation, independent process monitoring of the community-level planning and effectiveness and quality of capacity-building efforts, and undertaking of annual thematic studies and outcomes, as well as impact assessment of the project.



ANNEX 3: IMPLEMENTATION ARRANGEMENTS

COUNTRY: Nigeria Nigeria For Women Project

Project Institutional and Implementation Arrangements

1. The project's institutional and implementation arrangements are categorized into: i) Oversight - Policy Guidance, Inter-Ministerial Coordination and Institutional arrangements; and ii) Implementation - Program Management and Monitoring (along with provision for Technical Assistance and Partner Agencies) (figure 5).

Oversight

2. For Policy Guidance, Ministerial Coordination and Institutional arrangements, an FSC will be setup to be chaired by the Minister, FMWASD or by the Permanent Secretary as a designated representative, with representation from other relevant line ministries and will meet annually. The Commissioners from each SMWASD will be part of the FSC; and will also be represented by six of the selected LGA Representative(s) on a rotational basis ensuring representation of the 6 project states. This committee will provide strategic guidance to the FPCU. The representation from the other relevant lines ministries will be finalized and details included in the PIM.

3. The FSC will be responsible for overall project oversight including, approval of Consolidated Annual Workplans and Budgets as prepared and submitted by the FPCU, and review of consolidated project monitoring and implementation progress reports. The FSC will also serve as a platform and forum for ensuring synergy between project activities and similar initiatives that are being envisaged/implemented using government resources or development partner funds. The FSC will have the right to invite other agencies/bodies as deemed necessary for project implementation in each meeting, as appropriate. The FPCU will serve as the secretariat for the FSC.

4. At the state level, there will be two layers of oversight comprising the SSCs and STCs. The SSCs will be headed by the Deputy Governor in each state or designate and will meet half-yearly. The SSCs will be composed of Commissioners of SMWASD, Agriculture, Finance, Trade and Commerce, Permanent Secretary of Women and Youth Affairs, Directors of relevant Women and Social Development Departments; representatives of private sector and NGO/CSOs such as Chamber of Commerce and Industry; and project representatives – FPCU Coordinator (or designate) and SPCU coordinator. The Permanent Secretary of the Ministry of Women and Youth Affairs will serve as Secretary in each of the SSC.

5. The SSCs will approve their respective State Annual Work Plan and Budget (SAWPB) prepared by SPCUs, review project implementation progress reports, guide and facilitate project implementation based on project design, facilitate and create a forum for collaboration among similar projects and agencies with activities relevant to the project operating in the respective states. The SSCs will function at the state level, to a certain extent, the way the FSC functions at the federal level. It will however, have the added responsibility of allowing more stakeholders at the state level to make contribution into project implementation, enhance operational synergy, and facilitate the shared use of available facilities, capacities and resources.



6. The STCs will be organized to meet quarterly and as needed so that they can provide technical back-up to SPCUs. The STCs will be responsible for ensuring the alignment of project activities with state development programs (especially programs related to gender and agriculture development). The STCs will review the annual work and budget plans prepared by SPCUs and will clear for approval by the SSCs. The STC will have a mandate to approve an update to the SAWPB that has been approved by the SSC but that may require changes to accommodate developments that were not foreseen earlier. The STCs will be responsible for closely monitoring and facilitating the timely and efficient utilization of funding availed under the project.

7. The STC will be headed by the Permanent Secretary in each state. The group will review technical, monitoring and other reports and ensure that project implementation is carried out according to AWPB/SAWPB as approved by the SSC and following the Project Implementation Manual. The STCs will also ensure that agreed action with the SSCs, the Bank Implementation Support Mission reports and other observations made by external assessment (such as audit service), are implemented in a timely manner. The STCs will be composed of Directors from relevant livelihood sectors like Departments in the Ministry of Agriculture, Ministry of Finance, Ministry of Trade and Commerce, Ministry of Women Affairs, Rural Development/Energy Commission; representatives from Chamber of Commerce and Industry, Priority Value Chains Associations representatives (one from each value chain), Project Manager of Agricultural Development Project, State Commissioner of Police and SPC –Member/ Secretary. The Vice Chairperson will come from the private sector while the SPCU will serve as the Secretariat for the STC.

Implementation

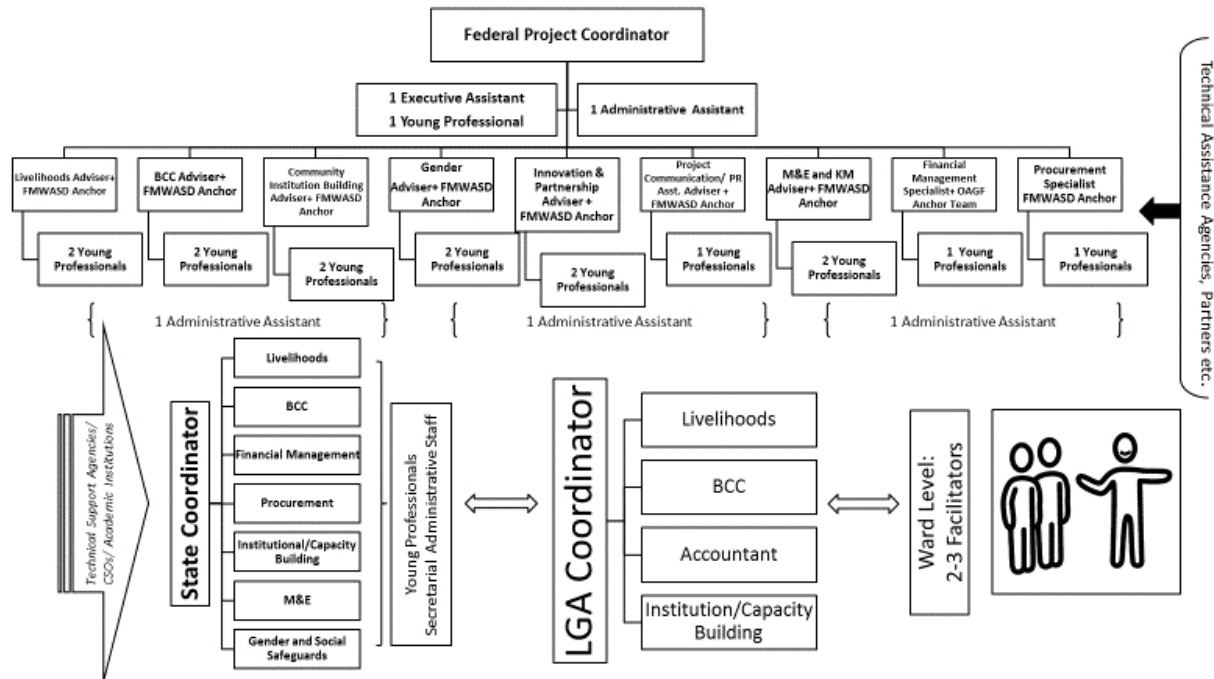
8. The FPCU in the FMWASD will be responsible for the overall coordination of the project and will also implement selected project activities at the Federal Level. The FPCU will coordinate the project implementation and performance monitoring using the PIM; and will be responsible for communication with the World Bank and other partners. The project activities in participating states will be supervised and coordinated by the SPCU and implemented by the Ward Level Facilitation Teams.

9. The FPCU will coordinate project activities on behalf of FMWASD and will implement cross-cutting activities that benefit participating states and beyond (in particular components 1,3 and 4). The FPCU will be responsible for managing procurement at federal level, setting up and administering the M&E system, coordinating the work of different agencies at federal levels, preparing periodic reports and providing support to SPCU. The FPCU will be responsible for coordinating and consolidating the preparation of the project AWPB, for approval by the FSC. Also, the FPCU will be responsible for consolidating project monitoring and implementation progress reports, received from SPCUs that will be part of the quarterly and annual overall project progress reports. The FPCU will supervise the work of SPCUs, review (and provide clearance, as necessary) and provide technical support to SPCUs in the implementation of project activities at the state level. The FPCU will have a reporting responsibility both to FSC and to the World Bank. To ensure that FPCU discharges its duties on time and efficiently, the entity will be staffed with the required appropriate experts as elaborated in the PIM.

10. The FPCU for NFWP headed by the Federal Project Coordinator (FPC). The dedicated full-time FPC will provide leadership for project implementation and will be responsible for overall coordination and will be supported by a dedicated executive assistant and Young Professional (YP) in the programmatic and analytical areas. The FPCU will have a multi-disciplinary team of staff and technical consultants who will work exclusively for NFWP. The team will include thematic coordinators in the areas of Livelihoods, Behavior Change Communication (BCC), Community Institution Building, Social Development (including Social Safeguards) and Gender, and Innovations and Partnerships. All thematic coordinators and

coordinators of systems-related functions – Human Resources, M&E, Financial Management and Procurement; will be supported by YPs (figure 3.1). YPs will perform dedicated sub-functions under the coordinators. For example, the Livelihoods Coordinator will have two YPs one focused on on-farm livelihoods and other on non-farm or Business Advisory Services. To ensure, synergy and transfer of skills and capacities, each thematic coordinator will be paired with relevant FMWASD staff. Administrative assistants will support the FPC and technical coordinators on administrative aspects.

Figure 3.1: Organogram for NFWP



11. At the state level, Project's day to day supervision will be carried out by the SPCUs. The SPCU will coordinate and facilitate project coordination in their respective states and will be responsible for preparing monitoring reports, annual work plans and budgets, facilitating the work and providing periodic reports to SSC, STC and FPCU. The SPCUs will be responsible for all fiduciary aspects of the project execution except that relating to financial management and reporting responsibility will be with the State Project Coordinator. The SPCU will be responsible for implementation of the project through the LGA Project Implementation Unit (LPIU), with guidance from the FPCU for all technical and policy matters related to the project. The SPCU will be headed by a dedicated and full time State Project Coordinator (SPC) who will function under the overall policy and strategic guidance of the State Steering Committee. The SPCU will be staffed with a multi-disciplinary team of technical experts in Livelihoods, BCC, Community Institution Building, and Safeguards & Gender, and systems function experts on Financial Management, Procurement and M&E. Each State-level thematic lead will be supported by one YP each. Similar to the Federal level, SMWASD staff where possible will be paired with the SPCU thematic leads. The project will make provision for 3 administrative assistants to support the thematic leads and YPs in office administrative tasks.

12. An LGA technical committee will have oversight over the LPIU and the Ward Facilitation Teams. The LGA Technical Committee will be responsible for reviewing and appraising livelihood proposals of



WAG members, and provide technical assistance for implementation to beneficiaries through the Barefoot Business Counsellors (BBCs) and ward level facilitators. The LGA Technical Committee will be chaired either by the Women Development Officer (where available) or any other representative of the SMWASD, with other relevant representatives as members. This committee will also have representation from the CSOs and CBOs operational at the LGA level. The Technical Committee would serve as the clearing house for LGA activities. The Ward Facilitation Teams would be directly responsible for sensitization and mobilization of project beneficiaries, group formation, and providing support for the preparation of business plans.

13. Each of the 18 LGAs will establish an LGA Project Implementation Unit (LPIU) headed by an LGA Project Coordinator (LPC) for NFWP. The LPC in addition to coordination will be responsible for the M&E function and ensure all M&E activities and information flow between the LGA and Wards. Four LGA level Thematic Coordinators on Livelihoods, BCC, Community Institution Building and Accounting (including Financial Literacy) will provide implementation support and coordination services to each ward of about 300-500 households. The LGA as a unit will be responsible for implementation of project activities at the ward level as well as creating linkage with local partners and technical experts in undertaking appraisal of business plans and provisioning of business advisory services. The LGA unit will work under close supervision and technical guidance of SPCU. An office administrator will support the LGA team.

14. At the ward level, there will be 2-3 facilitators per ward (depending on population size and geographical spread) to work closely with champions at the community level. The Ward Level Facilitators will work with communities and then with women beneficiaries and responsible for information dissemination, the formation of WAGs, monitoring functioning and strengthening of WAGs, and respond to emergent needs of WAGs. They will receive thematic and technical guidance and support from the State and LGA teams.

15. The project will enter into partnerships with a range of technical service providers, and academic institutions for technical support like development of package of practices, training of trainers for extension, etc. CSOs and universities could support field level implementation in specific thematic and geographical areas after due assessment of their credentials and capacity to provide support through a due diligent process. Partnerships with agencies working on models for linking markets with producers are envisaged and turnkey projects will be designed and implemented by the selected agencies.

16. The hiring of project staff will take place in a graduated manner, guided by a needs-based approach at all levels. It will aim to meet implementation demands and be executed through a transparent and open process in line with the processes and procedures and the TORs detailed in the Human Resource Manual for the project. Performance of staff will also be managed per the processes in the HR Manual.

17. The responsibility for the management of financial affairs will be handled by the existing PFMUs in each of the participating states. Specifically, the PFMUs will be responsible for: (i) preparing activity budgets, monthly project bank account reconciliation statement, Statement of Expenditures (SOE)/Withdrawal Schedule, calendar semester Interim Financial Reports (IFRs), and annual project financial statements; and (ii) ensuring that the project fiscal management arrangements are acceptable to the government and IDA. It will also forward the reports and statements to State Ministries of Women Affairs and Social Development and Finance, and IDA.



Financial Management, Disbursements, and Procurement

Financial Management:

18. Responsibility for establishing and maintaining acceptable FM arrangements for the project will be handled by the existing PFMUs in the six participating states and the FPFMD at the federal level. The PFMUs and FPFMD are multi-donor and multi-project FM platforms, established in all states and at the federal level, respectively, through the joint efforts of the Government and the World Bank. These common FM platforms feature robust systems and controls. The PFMUs and FPFMD are presently involved in the implementation of a number of World Bank-assisted projects. The World Bank's recent review showed that these units have been performing satisfactorily. The project accountant, project internal auditor, and other supporting accounting technicians will be designated for the project from the pool of professional accounts in the Office of the State Accountant General and Office of the Accountant General for the Federation that will make for appropriate segregation of duties. A Financial Management assessment for NFWP was conducted in March 2018.

19. A FM assessment of the implementing entities in line with the FM manual (March 1, 2010) and the Africa Region FM Assessment and Risk Rating Principles (October 2010) was conducted in March 2018. The objective was to determine whether the implementing entities have acceptable FM arrangements, which will ensure (i) that all transactions and balances relating to the project are correctly and completely recorded; (ii) the preparation of regular, timely, and reliable financial statements; (iii) safeguarding of the entity's assets; and (iv) existence of auditing arrangements acceptable to the World Bank.

20. The overall FM risk is assessed as **High**. This is mainly because of the inherent risks and the issues of multiple implementation levels, not because of the control risks associated with the basic elements of the project FM arrangements. However, these inherent risks are well mitigated by the use of the PFMU and FPFMD, which features robust controls (internal and external). Also, the PFMUs have gained adequate experience in managing financial flows to multiple levels from other projects in the portfolio and they will be given additional training. With the mitigation measures, the residual FM risk is Substantial. The mitigation measures include institution of social accountability mechanisms, use of computerized accounting systems, professionally qualified and experienced FM staff, and independent and effective internal audit and risk management functions. The Financial Procedures Manual will detail adequate internal controls framework and risk management strategy that will apply to the Project. Regular reporting arrangements and supervision plan will also ensure that the implementation of the Project is closely monitored and that appropriate remedial actions are taken expeditiously. The FM risks will be reviewed during Project implementation and updated as appropriate.

21. The PFMUs and FPFMD are established in the six states and at the federal level respectively through the joint efforts of the Bank and government. These units are presently involved in the implementation of a number of Bank-assisted projects. The Bank's recent reviews showed that the PFMUs and FPFMD are performing satisfactorily. The PFMUs and FPFMD feature among other things the following: (i) all the key elements of FM, including: budgeting, funds flow, accounting, internal control, reporting and audit; (ii) computerized system and robust FM procedures manual; (iii) qualified staff that are well-trained in relevant Bank procedures and requirements, including procurement; (iv) robust segregation of functions/duties; (v) a strong control environment, which is required to mitigate fiduciary risks; (vi) highly independent and well-trained internal auditors (vii) full



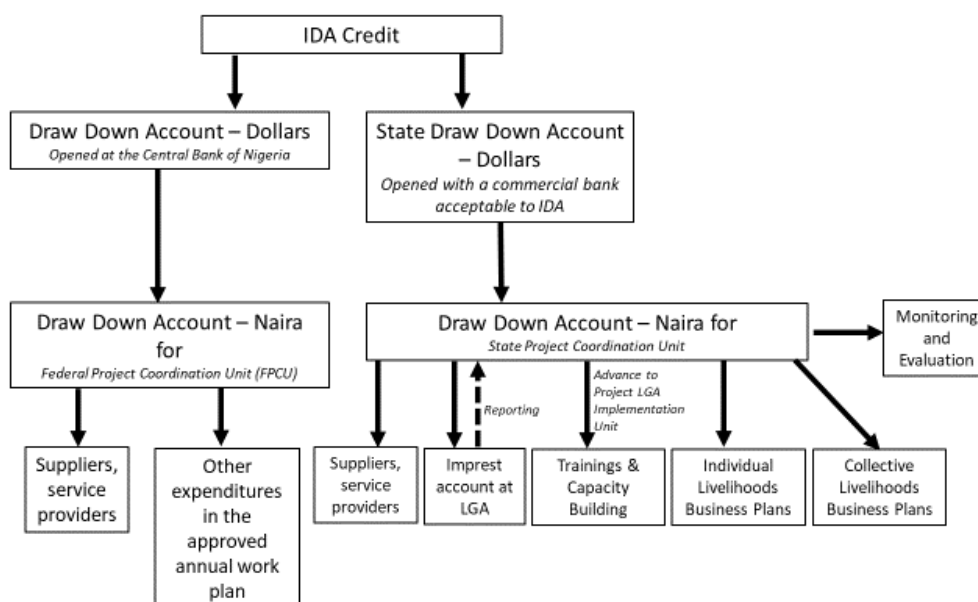
alignment with the government own FM system but with some important enhancements and controls.

22. The key issues noted within the PFMUs and FPFMD are unretired advances and inadequate documentation for incurred eligible expenditures. These are mainly the result of application of government no retirement policy on advances and the inadequate understanding of Bank FM requirement. To mitigate the risks arising from these issues, adequate procedures for the handling of advances against expenses including remedial actions in the event of default will be elaborated in the Financial Procedures Manual (FPM) and an indicative check list of appropriate supporting documents for incurred eligible expenditures developed and included in the FPM.

23. **Planning and budgeting.** Budget preparation will follow the federal or state governments' procedures as appropriate. On an annual basis, the project accountant at FPCU and SPCUs in consultation with key members of the implementing unit will prepare the budget for the fiscal year based on the work program. The budget will be submitted to the task team leader at least two months before the beginning of the project fiscal year. Detailed procedures for planning and budgeting will be documented in the Financial Management Manual.

24. **Funds flow.** Project funding will consist mainly of IDA credit. All project funds will be used in line with the Financing Agreement and the World Bank FM procedures. IDA will disburse the credit through a Designated Account (DA) opened with the Central Bank of Nigeria, which will be managed by the FPCU/FPFMD and DA for the respective SPCUs opened with reputable commercial banks acceptable to IDA, which will be managed by the SPCU/FPCU (figure 3.2).

Figure 3.2: Funds Flow



25. The specific banking arrangements are as follows:

FPCU:



- A US\$ DA to which advances and reimbursements from IDA will be lodged.
- One Current Draw-down account in Naira to which draw-downs from the DA will be credited in respect of incurred eligible expenditures.

SPCU:

- A US\$ DA to which advances and reimbursements from IDA will be lodged.
- One Current Draw-down account in Naira to which draw-downs from the DA will be credited in respect of incurred eligible expenditures.

LPIU:

One transaction account to which draw-downs from the SPCU DA will be credited in respect of imprest for the LPIU.

26. Disbursement of grants to the grantees will be on tranche basis, with an initial advance (first tranche) as indicated in the grant agreement paid to the grantee. The subsequent tranche payments made only upon the certification of accomplishment of agreed milestones.

27. **Accounting.** IDA funds will be accounted for by the project on an accrual basis. A computerized accounting system will be used. Annual financial statements will be prepared in accordance with the relevant International Public-Sector Accounting Standards. All accounting and control procedures will be documented in the FPM, a living document that will be subject to review as appropriate.

28. **Financial reporting.** Calendar semester unaudited interim financial reports (IFRs) will be prepared by the FPCU and the SPCUs and submitted to the IDA within 45 days of the end of the semester. Annual financial statements will be prepared and audited. The audited financial statements shall be submitted to IDA within 6 months of the end of the government fiscal year by the FPCU and the SPCUs. Regular periodic returns will be made to the Federal and States Accountants General for consolidation in the Government accounts.

29. **Internal control.** Adequate internal controls are in place at both PFMUs and FPFMD but will be strengthened further. The control features at both PFMUs and FPFMD include robust FM procedures manual; relevantly qualified staff who are well trained in relevant World Bank procedures and requirements, including procurement; robust segregation of functions/duties; and highly independent and well-trained internal auditors. Capacity of the internal auditors will be built to use a risk-based internal audit approach involving risk mapping. The FM staff are appointed by each State Accountant-General and the Accountant General for the Federation. The project internal auditor at the FPCU and SPCUs will prepare quarterly internal audit reports. Additional controls in the form of an enhanced accountability framework will be implemented to mitigate the risk of misuse of funds for soft expenditures (training, travels, workshops, study tours, etc.). The enhanced accountability framework will be elaborated in the FPM.

30. The annual financial statements will be audited by the Office of the Auditor General for the Federation, on the basis of ToRs acceptable to IDA. The ToR will include provision for the auditor to provide a special opinion on the expenditures incurred on training, workshop, study tours, etc., identifying any expenditure that is considered ineligible based on established policy. The auditor will express an opinion on the annual financial statements in compliance with International Standards on Auditing. In addition to the audit report, the external auditors will prepare a Management Letter. A copy of the audited financial statements along with the Management Letter will be submitted to IDA not later than six months after the end of each financial year.



31. **Risk mitigation measures related to governance and corruption.** Measures to mitigate FM Governance, Accountability and Corruption -related risks in the project include having in place a grievances redress mechanism, including dedicated hotlines for reporting complaints and grievances, and a dedicated website for updated information will be used by the project. Also, the project design includes the institution of social accountability mechanisms.

Disbursements

32. Issues of inadequate documentation for incurred expenditures and poor quality IFRs are flagged in the FM and external audit reports of some on-going projects at the FPFMD and the PFMUs. The project will therefore use the transaction based disbursement procedures and not report-based disbursement at effectiveness. A flexible disbursement ceiling will be applicable. The ceiling will be derived from the approved AWP and budget and will be equivalent to six-months' expenditure forecast. The ceiling will be reviewed annually and revised based on expenditure forecasts.

33. When project implementation begins, the calendar semester IFRs produced by the Project will be reviewed. Where the reports are found adequate and produced on a timely basis and borrower requests conversion to report-based disbursement, a review will be undertaken by the IDA project team to determine if the project is eligible for report-based disbursement. Details of the disbursement arrangement will be in the Disbursement Letter.

34. **Disbursement categories.** Table 3.2 sets out the expenditure components and percentages to be financed out of the credit proceeds.

Table 3.1. Expenditure Components and Percentages

Categories	Amount of the Credit Allocated (US\$)	Percentage of Expenditures to Be Financed (inclusive of Taxes)
1. Building social capital	14,000,000	100
2. Livelihoods Program	70,000,000	100
3. Innovations and partnerships	6,000,000	100
4. Project management, monitoring and evaluation, and learning	10,000,000	100
Total	100,000,000	

FM Action Plan

35. Actions to be taken for the project to further strengthen its FM system are listed in table 3.3.

Table 3.2. FM Action Plan

No.	Action	Date due by	Responsible
1	Agreement of format of Interim Financial Report (IFR), Annual Financial Statement and External Auditors Terms of Reference	Completed	FPCU/FPFMD and SPCU/PFMU with support and guidance of IDA task team
2	Train staff in Bank FM procedures and Disbursement Guidelines.	Before effectiveness	FPCU/FPFMD and SPCU/PFMU



3	Appoint external auditor	Within 90 days after effectiveness	FPCU/FPFMD and SPCU/PFMU
4	Deploy computerized accounting systems at FPCU and all participating SPCUs	270 days after effectiveness	FPCU/FPFMD and SPCU/PFMU
5	Designate PA, PIA and support accounting technicians to FPCU and SPCU	Completed	FPCU/FPFMD and SPCU/PFMU
6	Agreement on Memorandum of financial services and service standards between FPFMD & FPCU and PFMU & SPCU	Completed	FPMU/FPFMD and SPMU/PFMU

FM Implementation Support Plan

36. FM supervision will be consistent with a risk-based approach and will involve collaboration with the World Bank's project team, Disbursement, and procurement. The supervision intensity will be based initially on the assessed FM risk rating and subsequently on the updated FM risk rating during implementation. Given the Substantial residual risk rating, on-site implementation support will be carried out twice a year. On-site review will cover all aspects of FM, including internal control systems, the overall fiduciary control environment, and tracing transactions from the bidding process to disbursements as well as Statement of Expenditures review. Additional supervision activities will include desk review of semester IFRs, quarterly internal audit reports, audited annual financial statements and management letters as well as timely follow-up of issues that arise, and updating the FM rating in the Implementation Status and Results Report and the Portfolio and Risk Management (PRIMA) system. Additional target reviews may be conducted depending on emerging risks. The World Bank's project team will support in monitoring the timely implementation of the action plan.

Procurement

A. General

37. **Procurement environment.** The FMWASD is under the Federal Government and is part of the Federal Ministries of Nigeria that promotes the development of women with equal rights and corresponding responsibilities. The ministry gets its funding from the FGN. The procurement activities of the ministry are being guided by the Public Procurement Act of 2007.

38. Like other ministries, departments, and agencies in Nigeria, the Procurement Department of the FMWASD implements its activities as provided in the Procurement Act, which it relies on as the legal framework guiding all procurement transactions. The Procurement Department is headed by the Director of Procurement, who reports to the PS, the accounting officer of the ministry. The Procurement Unit of the FMWASD consists of six officers who have been posted from the Bureau of Public Procurement (BPP) and other support staff. All the departments in the FMWASD refer to the Procurement Department for all procurement-related activities and decisions, as specified in the Procurement Act. The hierarchy of the sources of procurement rules are well established.

Procurement Risk

39. The Procurement Department of the ministry uses the BPP procurement bidding documents and other procurement tools in the implementation of their procurement responsibilities. However, it was



observed that the unit has not been fully engaged in some of the transactions that were procured by the respective departments of the ministry. Depending on the procurement thresholds, the Procurement Department publishes contracting opportunities in notice boards, newspapers, international tender journals, and the ministry website on time. This is usually done to enhance receipt of competitive bids and proposals from the interested bidders. Public bids opening is usually conducted in the ministry in the presence of bidders, CSOs, NGOs, and other relevant professional organizations. The ministry follows the open competitive bidding such as National Competitive Bidding (NCB), Shopping, Selection Based on the Consultants' Qualifications (CQS), and Individual Consultants (IC).

40. The FMWASD's Procurement Department operates a manual system where all procurement records and data are kept in cabinets and an open office in the Procurement Unit and Finance Unit, respectively. All information about the public procurement is usually published, for example, the number of bids received, contracts awarded, and names of successful bidders, and this information is kept in the records of the ministry. It is made available on request by the BPP or any other authority for reference or any other related matter. The assessment of the ministry revealed that the Procurement Department of the FMWASD is not too familiar with the World Bank's procurement policies and guidelines, even though the Ministry has been supported by various international organizations in areas of programs, so there is a need to train the procurement officer who will be deployed to the project for effective delivery of his/her responsibilities.

41. The general quality of documentation is fair, but there is a need for electronic filing and documentation to enhance the efficiency of the Procurement Department. There is limited procurement-related training available to the procurement officers, except the trainings that were organized by the BPP and Procurement Research Center at the Federal University of Technology Owerri.

42. Contract management appears weak as the Procurement Department has very little involvement after the award of contracts.

Procurement Risk at the Project level

43. The ministry follows the BPP procurement manuals and procedures in its procurement transactions. The procurement activities of the FMWASD is subjected to the BPP's auditing arrangements, under the oversight of the Nigeria National Assembly. The NFWP will require a Procurement Unit that will provide procurement supports during project implementation. The procurement manual of the BPP comprehensively spells out a clear system of accountability and approving authorities.

44. To mitigate this risk, the FMWASD will have a dedicated procurement officer from the Procurement Department of the ministry who will be supported by a procurement consultant to be hired competitively. This will facilitate the procurement implementation on the project.

Procurement Arrangements

45. As part of its fiduciary responsibility, the practice with the World Bank is usually to conduct post procurement reviews during each mission, and this will be applicable to the project. Also, a midterm and end of project procurement and technical review (Procurement Audit) will be carried out during the life of the project. The indicated procurement reviews are considered sufficient for this project, in view of the procurement assessment conducted at the FMWASD.

46. **Procurement guidelines.** Procurement for the proposed project will be carried out in accordance with the World Bank's Procurement Framework, July 1, 2016 edition and the provisions stipulated in the Legal Agreement. For each contract to be financed by the Credit, the different procurement methods or



consultant selection methods, estimated costs, prior and post review requirements, and time frame was agreed between the FMWASD Project Implementation Unit and the World Bank in the Procurement Plan. The project prepared a PPSD as required by the Procurement Framework to guide the preparation of the first 18-month Procurement Plan and subsequent annual plans. The Procurement Plan will be updated at least annually or as required to reflect the actual project implementation needs and improvements in institutional capacity.

47. **Procurement of goods.** Goods procured under this project will include operational vehicles, computers and accessories, computer software, communication and office equipment, and so on. The procurement will be done using the World Bank's Standard Bidding Document (SBD) for all competitive bidding. For evaluation of bids, the World Bank's Standard Evaluation Forms will be used. Procurement for readily available off-the-shelf goods that cannot be grouped or standard specification commodities for individual contracts of less than US\$100,000 equivalent may be procured under Request for Quotation (RFQ) procedures as detailed in paragraph 6.7 of the Procurement Regulations as well as the June 9, 2000 Memorandum 'Guidance on Shopping' issued by the World Bank.

48. **Procurement of works.** Works procured under this project will include partitioning of offices and minor rehabilitation of project offices. Procurement will be carried out using the World Bank's SBDs for all competitive bidding contracts. Minor civil works estimated to cost less than US\$200,000 equivalent per contract, which are labor intensive, spread over time, and do not lend themselves to grouping and therefore are unlikely to attract major construction firms or foreign bidders, may be procured under RFQ procedures as detailed in paragraph 6.7 of the Procurement Regulations as well as the June 9, 2000 Memorandum 'Guidance on Shopping' issued by the World Bank. The works will be procured under lump-sum, fixed price contracts awarded on the basis of quotation obtained from at least three qualified domestic contractors in response to a written invitation. The invitation shall include a detailed description of the works, including basic specifications, the required completion date, basic form of agreement acceptable to the World Bank, and relevant drawings and bill of quantities where applicable. The award shall be made to the contractor who offers the lowest responsive price quotation for the required work and who has the experience and resources to successfully complete the contract.

49. **Selection of consultants.** Consultancy services, which include consultancy on baseline, technical, and thematic studies in the participating states, consultancy services on building support for women's social capital, consultancy services on the livelihood and enterprise growth fund, and so on, from firms and individuals will be selected using Requests for Expressions of Interest, short lists, and the World Bank's standard Request for Proposal, where required by the World Bank's Procurement Frameworks. Short lists of consultants for services estimated to cost less than US\$300,000 equivalent per contract may be composed entirely of national consultants in accordance with the provisions of Procurement Framework. The appropriate selection method for each consulting contract will be established in the project's Procurement Plan.

50. **Operating costs.** The type of operating cost that shall be financed by the project includes: (i) operation and maintenance of vehicle, repairs, fuel and spare parts; (ii) computer maintenance, including hardware and software; (iii) communication costs; (iv) small office supplies; (v) rent and maintenance for office facilities; (vi) utilities and insurances; (vii) travel and per diem costs for technical staff carrying out training, supervisory and quality control activities; (viii) salaries of support staff for the Project, but excluding salaries of the Recipient's regular staff.



51. The procurement procedures and SBDs to be used for each procurement method, as well as model contracts for works and goods procured, will be presented in the PIM that will be developed by the project.

Assessment of the Agency's Capacity to Implement Procurement

52. The World Bank has conducted an assessment of the capacity of the FMWASD to implement procurement actions for the project. The assessment revealed the following:

- The record-keeping and document management system is done manually. The FMWASD needs to improve its system to ensure that documents will be available for the necessary fiduciary oversight. The present system needs to be managed using the electronic system to be suitable for implementing a World Bank-financed project.
- To mitigate this risk, the project will be required to have a dedicated team for project implementation and electronic storage of project documents.
- **Staffing.** FMWASD Procurement Department staff are civil servants and they require adequate training on World Bank's Procurement Regulation for IPF Borrowers. Currently, none of the staff has experience of IDA procurement procedures.
- **Mitigation.** The project will have a dedicated procurement officer to be supported by a procurement consultant who will be selected competitively to support the project implementation.
- **Complaint resolution system.** There are clear procedures of complaint and settlement of disputes as clearly provided by the BPP. Complaints are forwarded to the accounting officer who attends to the issues raised and if the concerned complainant is not satisfied, the issues are forwarded to the BPP for its attention.
- **Contract management and administration.** The knowledge of project management is fair as the Procurement Department appears not to be actively involved in contract management. The responsibility of the Procurement Department appears to terminate at contract award.
- **Recommendation.** A dedicated procurement officer will be supported by a procurement consultant to mitigate most of the risks identified earlier.

53. Based on the initial assessment, the overall project risk for procurement is considered High.

54. **Procurement Action Plan.** Supportive measures discussed and agreed (table 3.4) are (a) recruitment of an experienced procurement consultant to increase available capacity, (b) adoption of the World Bank Procurement Regulations of July 2016 for efficient implementation of the project, (c) training of relevant project staff on World Bank procurement procedures on a continuous basis during project implementation, (d) conduct of contract management training for relevant project staffs, and (e) adoption of World Bank's SBDs and Request for Proposals.

Table 3.4. Procurement Action Plan

	Action	Responsibility	Due Date
1	Assignment of a procurement officer/selection of procurement consultant	FMWASD	By 3 months after effectiveness
2	Training of procurement officers and relevant key officers	World Bank/FMWASD	Before effectiveness and during project implementation



3	Procurement tracking system (STEP)	World Bank/FMWASD	Upon effectiveness
4	Establishment of a procurement complaint online database and/or hotline	FMWASD	By 6 months after effectiveness
5	Establishment of electronic filing system for project records	FMWASD	By 6 months after effectiveness
6	Adoption of the World Bank's generic procurement manual as part of the PIM	FMWASD	By 6 months after effectiveness

B. Procurement Plan and Supervision

55. Upon completion of the PPSD, the 18-month Procurement Plan for project implementation provided the basis for the procurement methods was finalized and agreed. It will also be available in the project's database and on the World Bank's external website. The Procurement Plan will be updated in agreement with the project team annually or as required to reflect the actual project implementation needs and improvements in institutional capacity.

56. **Publication of results and debriefing.** Online (DG Market, United Nations Development Business, and/or Client Connection) publication of contract awards will be required for all Direct Contracting and the selection of consultants for contracts exceeding a value of US\$300,000.

57. **With regard to large-value consulting contracts,** the recipient will be required to ensure publication of contract awards as soon as IDA has issued its 'no objection' notice to the recommended award. With regard to Direct Contracting, publication of contract awards can be in aggregate form on a quarterly basis and in local newspapers. The implementing agencies will be required to offer debriefings to unsuccessful bidders and consultants as stipulated in the guidelines.

58. **Fraud, coercion, and corruption.** All procuring entities as well as bidders, suppliers, and contractors shall observe the highest standard of ethics during the procurement and execution of contracts financed under the project in accordance with 'Annex IV. Fraud and Corruption' of the Procurement Regulations.

Table 3.5. Thresholds for Procurement Methods and Prior Review

No.	Expenditure Category	Contract Value Threshold ^a	Procurement Method	Contracts Subject to Prior Review
1	Works	$C \geq \text{US\$}5,000,000$	ICB	All contracts
		$\text{US\$}5,000,000 < C < \text{US\$}5,000,000$	NCB	Specified contracts as will be indicated in the Procurement Plans
		$C < \text{US\$}200,000$	Shopping	First contract only
		All values	Direct Contracting	All contracts
2	Goods and Services (other than Non-Consulting Services)	$C \geq \text{US\$}1,500,000$	ICB	All contracts
		$\text{US\$}100,000 \leq C < \text{US\$}1,000,000$	NCB	Specified contracts as will be indicated in the Procurement Plans
		$C < \text{US\$}100,000$	Shopping	First contract only
		All values	Direct Contracting	All contracts



No.	Expenditure Category	Contract Value Threshold ^a	Procurement Method	Contracts Subject to Prior Review
3	Consulting Services	C ≥ US\$300,000 firms	QCBS (International)	All contracts. For technical assistance that may require the engagement of a firm
		C < US\$300,000	CQS	Only ToRs
		C ≥ US\$100,000 individuals	IC	All contracts
		All values	Single Source Selection	All contracts

Note: a. These thresholds are for the purposes of the initial Procurement Plan. The thresholds will be revised periodically based on reassessment of risks.

ICB = International Competitive Bidding; QCBS = Quality- and Cost-Based Selection.

C. Frequency of Procurement Supervision

59. In addition to the prior review supervision to be carried out from Bank offices, the capacity assessment of the Implementing Agency has recommended at least one supervision mission a year to visit the field to carry out post review of procurement actions. The procurement post-reviews should cover at least 10 percent of contracts subject to post-review.

60. **A short list of national consultants.** Short list of consultants for services, estimated to cost less than \$300,000 equivalent per contract, when approaching the national market, may comprise entirely of national consultants in accordance with the provisions of paragraph 7.25 of the Procurement Regulations. However, if foreign firms wish to participate in national selection, they may do so.

61. **Any other special selection arrangements.** Retroactive financing is provided for under Schedule 2, Section IV B (a) of the Financing Agreement.

Summary of PPSP

62. There is a functional Department responsible for Procurements of goods, services and works making judicious use of the Procurement Act as it relates to its processes. The staff of the procurement unit do not have the IDA procurement experience required for this project. To ensure quality deliverables on the project, there will be capacity building of the FPCU and SPCU; the project implementation team will be trained on the Procurement framework of the World Bank while the procurement implementation will be strictly adhered to in order to ensure transparency, accountability and value for money. There will be several procurement activities in all four components of the project related to procurement of goods, works, consultancy, training and operating cost activities. None of the procurement packages falls within RPM (Regional Procurement Manager) or OPRC (Operational Review Committee) approval, as shown in the 18-month Procurement Plan. The project will partner with many of the locally and internationally based NGOs and established women organizations, as they will be willing to express interest in many of the advocacy and awareness programs. Both Open international and limited competition will be adopted to attract wide spectrum of players to express interest in many of the activities.

63. In order to assure quality of project implementation, the Borrower will competitively hire qualified professionals following the World Bank's procurement procedures. The project procurement activities will be adopting Systematic Tracking of Exchanges in Procurement (STEP), so the procurement officer will possess sound knowledge of the use of computer applications.



64. Adequate mitigation measures have been provided in the PSD. They will be implemented and therefore their impacts on the project is expected to be low.

Environmental and Social (including safeguards)

65. The NFWP is not expected to have adverse environmental impact and is assigned Environmental Assessment Category 'B' according to World Bank safeguards policy requirements, and project impacts are mostly site-specific, reversible and can easily be avoided or managed. It is clear that the project may not be engaged in the development of heavy infrastructure as such large-scale land acquisition and resettlement are not anticipated. An ESMF, an RPF, and an Integrated Pest Management Plan for the project have been prepared, consulted on, and reviewed by the World Bank. These safeguards instruments were publicly disclosed in-country and on the World Bank external website on April 3, 2018. The findings and recommendations of the ESMF and RPF will be internalized in project implementation, specific ESIs conducted and Resettlement Action Plans prepared for each of the public and private investments requiring land acquisition once the type of work is determined and precisely located.

Monitoring and Evaluation

66. The M&E plan broadly includes the following components (a) progress monitoring (baseline survey, midterm survey, end term survey); (b) process monitoring (how effectively processes were followed); (c) intermediate results monitoring (of intermediate outcome and how well community institutions and investments performed; (d) participatory monitoring (receive feedback from beneficiaries on whether they are receiving the intended benefits); (e) thematic studies, case studies, and impact evaluation. Central to this plan is the project's Results Framework, which will be the basis for M&E data collection.

67. The Results Framework sets out the narrative and representation of the project's causal chain from outputs to impacts in the form of indicators of success, their means, and frequency of measurement with annual targets per indicator as described in section VII.

Monitoring

68. Different levels of monitoring will be undertaken during the program, which will be designed to feed into the MIS. These include the following:

- (a) **Progress monitoring (baseline, midterm, end term surveys).** The objective of this will be to track and measure the pre- and post-conditions of the target population both before and after the project's intervention. Specifically, using qualitative and quantitative methods, it will measure the targeted beneficiaries 'before' and 'after' the project and 'between' the project and control areas. The project will prepare ToRs for carrying out these surveys outlining the key indicators in line with the Results Framework, methodology, and sampling frame including control and treatment areas and the sample size.
- (b) **Intermediate results monitoring.** This tracks progress against the intermediate outcomes and how well institutions and investments are performing against the intermediate-level results indicators.
- (c) **Process monitoring.** While an MIS-based input-output monitoring will depict output-related issues, it will not provide explanations or identify intervening factors that affect project performance. Such aspects are best assessed through process monitoring in understanding how project inputs result in project outputs and identify issues critical to such conversion. Hence, it will be a powerful tool to know the ground reality and the project progress, from intended



beneficiaries' and the stakeholder's perspective. It will provide evidence as to whether project activities and investments are seen as being truly beneficial for the beneficiaries and will enable the self-assessment of institutional capabilities. It engages participants at all levels to jointly account for success or failures and, more importantly, generates verifiable data and ongoing lessons for improved implementation.

69. The internal M&E team (with oversight provided by the external M&E agency and World Bank) will facilitate routine community-based concurrent monitoring, social audit, and community evaluation of all the activities by the community, which will ensure that the activities have been implemented as per the agreed processes and without any deviations. Community evaluation will ensure that the intervention gets evaluated from the point of view of the community and inform decisions regarding course corrections in implementation.

70. Furthermore, social audits, community scorecards, phone surveys, and opinion polls to be provided by the poverty and conflict-monitoring system (currently being developed by the World Bank in northeast Nigeria) will be potential tools to provide feedback to assess implementation quality and for real-time decision making

71. In parallel, a team of qualitative researchers will visit a rotating random sample of project areas periodically to evaluate the quality of implementation in line with the Results Framework and to note any other issues of importance. These findings will be summarized in a report. The findings are discussed with project staff to improve implementation and make course corrections in design, which will establish a feedback loop.

Reporting

72. The MEL system defines the reporting levels (for process and performance), direction, time lines, format, and responsibilities. This will include regular reporting of progress at the three tiers of project management by both implementing and oversight units. Each tier will produce a quarterly report on a predefined template that will form part of the project's MISPMIS.

Management Information System

73. Different levels of monitoring will be undertaken during the program, which will be designed to feed into the MIS. The project MIS will help with the systematic and regular capture of all required M&E data related to inputs, activities, outputs, and intermediate outcomes of the project components. It will allow for the access to authorized end users and efficient sharing and dissemination of information to relevant decision makers and stakeholders. The MIS should clearly reflect the program's operations manual, which describes all program processes and procedures. This must be the starting point for designing an effective MIS. It should consider local information technology capacities including software and hardware to design a realistic and context-appropriate MIS.

Thematic Studies and Case Studies

74. These studies will supplement the other monitoring components through validation of data related to the indicators of the Results Framework and, in addition, provide analytical inputs beyond regular monitoring functions. They will be carried out as the project progresses and will be induced by the findings of the monitoring system running in parallel. The studies will be rigorous and encapsulate the good practices as well as endemic problems in project implementation. Additionally, these studies will document the process changing social relations and empowerment among the beneficiaries. This



documentation will be regulated for internal learning and will be an ongoing process throughout the project cycle.

Lesson Learning and Sharing and Adaptation

75. The NFWP will take a proactive approach to knowledge transfer and lesson learning and sharing drawn from similar World Bank Group programs in other parts of the world including using learning alliances from Jeevika II (P159576). The phasing of the project lends itself to the model of pilot trial, errors, and adaptation used by FADAMA III (P096572). Learning will happen at three tiers:

- (a) **LGA tier.** This involves documenting learning from implementation particularly of Components 1 and 2, by LGA Coordination Units in quarterly reporting. While the report itself will narrate progress against milestones in operational plans, the template will also include a section on key learnings (particularly with respect to challenges to progress and how they were/will be addressed). It is at this level that things such as the grievance redress system will reside. Action points will then be drawn from the quarterly report for implementation by the next quarter.
- (b) **State tier.** This involves holding quarterly learning workshops that bring together the implementing entities across the three tiers; relevant policy makers (from the executive and legislative) across the state; representatives of unsupported LGAs; civil society; and other related development programs.

The workshop will serve as a platform for the following:

- Communicating progress and learning exchange reflecting on
 - What is working (or not) and why?
 - What was unintended (both positive and negative)?
 - What needs to change, how, and by when?
- Capacity building for implementing entities
- Engaging policy makers/gate keepers in the state

The outcomes of the workshop will be as follows:

- Agreements on course corrections and other improvements to program implementation and time lines
- A learning piece for publication on the NFWP website learning portal under management of the FPMU
- Summary takeaways that will be included in the messaging of the Awareness Generation and Communications Campaign

- (c) **Federal tier.** Learning at this level will look program-wide and across all the components, particularly Component 3. It will also look at the results of thematic studies and case studies. This will also be done as a workshop with similar categories of stakeholders as the state tier but on an annual basis to include the implementing entities across the three tiers; relevant policy makers across the six states; representatives of unsupported states to form learning alliances; civil society; and local and international peer reviewers from related development programs.

For this tier, the workshop will focus on deriving lessons using a peer critique approach where elements of the program that are particularly challenging, within and across project components, will be cross-examined by peers from similar development programs to proffer solutions that can improve implementation. This will be particularly important as the program moves into the different phases.



Impact Evaluation

76. The fundamental purpose of the impact evaluation will be to measure the impact of an intervention or a project activity on the outcome of interests especially in subject areas where there are knowledge gaps. The FPCU and the World Bank task team will work together with impact evaluation experts and in consultation with the government counterpart(s) to structure research question(s) and methodologies to measure impact. Based on preparatory research and consultation with the Africa Gender Innovation Lab, possible research questions outlined include testing (a) impact of couples training for livelihoods enhancement and its impact on intra-household dynamics, (b) provision of child care for women through WAGs as opposed to traditional child care provision mechanisms, (c) impact of WAGs on human development outcomes, (d) impact of livelihoods training provided based on commodities value chain market analysis compared to traditional livelihoods training programs, and (e) impact of livelihoods interventions coupled with behaviour change communication versus only livelihoods intervention. The team will explore the option of employing a randomized control trial to explore these research questions that are subject to change based on implementation results. However, the impact evaluation design will be finalized through a review process by the impact evaluation experts within the World Bank. Depending on the impact evaluation design, project component(s) will be implemented to incorporate data collection, including baseline and follow-up(s). During this phase, a counterfactual will also be established and details regarding composition of the control groups will be established. The team will explore opportunities to use project data collection efforts in different phases to meet the data need for the impact evaluation as well.

Institutional Support and Capacity Building

77. Based on an MEL Capacity Assessment of the implementing entities at each of the three tiers, regular MEL modules will be delivered as part of the program's regular capacity-building exercises under Component 4: Project Management, Monitoring and Evaluation, and Learning.

Role of Partners (if applicable)

78. Key partners were identified during preparation and include the following:

- NGOs who are working on women's issues and business development and include Quintessential Business Women's Association (QBWA) in Niger and Edo States, STARS foundation in Niger State, Women's Economic Emancipation Initiative (WEEI), Hope for Women and the Civil Society Coalition in Taraba, Gender Development Initiative (GenDi), Life builders, and WARD Care in Edo.
- Innovation hubs and incubators such as Civic Innovation Hub in Abuja, Impact, Wennovation and Co-Creation Hubs in Lagos, African Incubator Network, and Minna Technology Incubation Center in Niger State (see annex 7 for more details).
- Religious and traditional leaders will be critical in influencing social norms to facilitate women's social and economic activities and include Christian Association of Nigeria (CAN) Pentecostal Fellowship of Nigeria (PFN) and World Council of Churches Nigeria (WCC) in Niger and Taraba, traditional leaders and chiefs with jurisdiction over autonomous communities, religious umbrella bodies interviewed such as Jama'atu Nasril Islam, Nasrul-lahi-li Fathi Society of Nigeria, and Muslim Council of Taraba State.



ANNEX 4: IMPLEMENTATION SUPPORT PLAN

COUNTRY: Nigeria
Nigeria For Women Project

Strategy and Approach for Implementation Support

1. The strategy for supporting project implementation will focus on successfully mitigating the risks identified at various levels and supporting the risk management proposed in SORT. It will consist of (a) implementation support missions and (b) technical assistance in areas of weaknesses and where innovations are introduced.

Implementation Support Plan and Resource Requirements

2. Arrangements made at the preparation phase will be maintained during implementation support involving a Washington-based TTL and the majority of the team based in the Abuja office. This arrangement will enhance interaction with the FPCU and SPCUs and improve monitoring of progress. The Association is also seeking a possible trust fund budget to strengthen supervision of activities on top of the Association's budget.

3. The implementation support plan will comprise a number of critical review instruments to assess progress toward achieving the PDO and overall implementation progress and to effectively respond to issues and challenges as they arise. Such reviews will include, among others, (a) implementation support missions conducted semiannually; (b) a midterm review that will include a comprehensive assessment of the progress achieved at the midpoint of project implementation and will serve as a platform for revisiting project design issues and where adjustments might be needed and importantly serve as the basis for the next phase of the project under this series of projects; (c) impact assessment, and (d) implementation completion where an independent assessment of the project will be undertaken and lessons drawn to inform future or similar operations.

4. The implementation support missions will specifically focus on reviewing the quality of implementation, finding solutions to implementation problems, assessing the likelihood of achieving the PDO, reviewing with the PCUs the action plan and disbursement programs for the next six months, reviewing the project's fiduciary aspects, including disbursement and procurement, verifying compliance of project activities with the Association's environmental and social safeguard policies, and reviewing the results against the Results Framework. The missions will combine some field visits and multi-stakeholder discussions.

5. At the technical level, the Association team will assemble the appropriate technical skills and experience needed to support implementation of this regional operation (table 4.1). Fiduciary reviews will be conducted by the Association's FM and procurement specialists to ensure that fiduciary systems and capacities remain adequate during the project implementation in accordance with the Association's fiduciary requirements.

- (a) **FM.** The Association will require quarterly interim financial reports be submitted to the Association and the annual external audit report for review. The Association will also review other project-related information such as the internal control systems report. Annual onsite visits will also be carried out by the Association to review the FM system, including internal controls. Monitoring of actions taken on issues highlighted in audit reports, auditors'



management letters, internal audit, and other reports will be reviewed by the Association, including transaction reviews, as needed. FM training for FPCU and SPCU staff will be carried out by effectiveness. Additional FM training will be conducted during project implementation as needed.

- (b) **Procurement.** The Association will undertake implementation support missions every six months.
- (c) **Safeguards.** The Association's safeguard team will consist of social and environmental specialists who will guide the project team in applying the agreed safeguard instruments and reviewing compliance during implementation support missions.

Table 4.1. Implementation Team Composition

Time	Focus	Skills Needed
First 12 months	<ul style="list-style-type: none"> • Project implementation start up • Establishment of the PCUs at national, subnational, and local levels • Support to implementation activities: sensitization, community consultations and planning, institution building, and strengthening of implementation capacity, including M&E • Support on livelihoods planning and business support services • Guidance on applying safeguard instruments • Development of impact evaluation methodology and oversight of baseline survey • Training of staff at all levels on procurement, FM, M&E, and safeguards 	<ul style="list-style-type: none"> • TTL • Social development • Gender • Community institutions • Innovations and partnerships • Livelihoods • Institutional support • FM • Procurement • M&E • Environment
12–48 months	<ul style="list-style-type: none"> • Implementation support missions conducted to monitor implementation performance including progress against targets of the Results Framework • Review of community institutions development and strengthening, and livelihoods • Review of annual work plans and disbursement schedule • Review quality of quarterly/annual reports • Review of audit reports and interim financial report • Review adequacy of the FM system and compliance • Midterm review undertaken (during year 3) 	Same as above
49–60 months	<ul style="list-style-type: none"> • implementation support missions conducted to monitor implementation performance including progress against Results Framework targets • Review of community institutions' development and strengthening and livelihoods • Review of annual work plans and disbursement schedule • Review quality of quarterly/annual reports • Review of audit reports and interim financial report • Review adequacy of the FM system and compliance • Impact assessment conducted • Project completion 	Same as above

**Skills Mix**

6. Table 4.2 summarizes the proposed skill mix and number of staff weeks during project implementation. It is anticipated that this will change over time as demand increases.

Table 4.2. Team Skills Mix and Time

Skills Needed	Number of Staff Weeks	Number of Trips	Comments
TTL	15	3	Washington based
Co-TTL, social development specialist	12	-	Country office based
Community and livelihoods specialist	10	3	Delhi office based
Institutional support	6	—	Country office based
Innovations and partnerships	8	3	Washington based
Behavioral change	8	3	Washington based
Gender	8	—	Country office based
Social safeguards	3	—	Country office based
Environment	2	—	Country office based
FM	4	—	Country office based
Procurement	4	—	Country office based
M&E	4	—	Country office based



ANNEX 5: ECONOMIC AND FINANCIAL ANALYSIS

COUNTRY: Nigeria Nigeria For Women Project

1. The economic and financial analysis conducted as part of project preparation suggests that the proposed interventions are economically and financially feasible. Actual investments are only estimated based on existing empirical evidence and include a total of six interventions across two investment components of the project. The analysis employs a cost-benefit methodology, which is perceived as a more appropriate approach for such a task.³⁶ Particularly, it is a simplified CBA, where solely the direct cost and monetary value of the selected benefits are compared, when possible, and the economic IRRs are presented. In fact, the proposed interventions have several indirect benefits that are not quantifiable in monetary terms. For this reason, they cannot be accounted for, both in NPV calculations and in the sensitivity analysis. Nonetheless, they certainly can be listed among the projects' top benefits. A list of indirect, intangible benefits is presented for such interventions.
2. The main hypothesis is that the appropriate design and implementation of various investments would significantly increase the purchasing power of those groups, particularly women, to meet basic needs and acquire essential services. The intervention areas identified as critical are grouped in two components that are meant to be implemented based on local administrations' capacity and community planning and priorities. A positive externality may be that appropriate, basic investments in those areas would significantly contribute to the creation of livelihood opportunities leading to income generation and an effective labor market, which in turn would lead to building self-reliant communities. In all six interventions have been analyzed (Table 5.1): four relate to Component 1 and two to Component 2.

Table 5.1. Project's Components and Areas of Intervention

	Development Area	Proposed Intervention
Component 1	Building Social Capital through Networking	Implementation of Financial Literacy and Life Skills Training Initiatives to Promote Networking and Integration
	Promote Women's Participation in Business Activity	Provision of Day Care Services to Allow Women with Children to Strengthen Business Participation
	Financial Support	Provision of Funds to Empower Women in Business and Expand their Potential
	Entrepreneurial Skills Training	Implementation of Training Programs Focusing on Entrepreneurial Skills Development
Component 2	Livelihoods Support	Supporting Women's Access to Agriculture Inputs and Resources
	Agricultural Skills Training	Implementation of Agriculture Skills Development Training

³⁶ Bugnion, C. 1998. "Economic Rationalization of Humanitarian Aid: Use of Cost and Effectiveness Indicators to Evaluate ECHO Funded Humanitarian Emergencies." European Community Humanitarian Office.



Proposed Interventions for Component 1 - Building Social Capital

Project 1: Implementation of Literacy and Life Skills Training Initiatives (Estimated Cost: US\$480,150)

3. Social capital is important to the efficient functioning of modern economies. It is an informal norm that promotes cooperation between two or more individuals. The norms that constitute social capital can range from reciprocity between two friends, all the way up to complex and elaborately articulated groups. Trust, networks, and social engagement are all *conditio sine qua non* for social capital. Because of that, the economic function of social capital is to reduce the transaction costs associated with formal coordination mechanisms like contracts, hierarchies, bureaucratic rules, and the like. The proposed initiative is meant for all 324,000 beneficiary women of the project (table 5.2).

Table 5.2. Benefits and Challenges of Financial Literacy and Life Skills Training

Local Communities		Government	
Positive	Negative	Positive	Negative
<p>Reduction of transaction costs</p> <p>Direct benefit: increased resources due to improved cooperation</p> <p>Higher social capital facilitates inter-lending processes making resources more readily available</p> <p>Indirect benefit: positive spillover effect on the community due to increased consumption and business activity</p> <p>Improved life skills with positive spillovers to the community</p> <p>Greater financial literacy reduces distortions and financial losses. Also creates awareness of money value</p>	<p>Possible opposition from male counterparts</p>	<p>Reduced costs of regulating transaction</p> <p>Increased GDP as a consequence of improved cooperation and consumption</p> <p>Social capital allows for improved self-regulation of society</p> <p>Less deadweight losses (and therefore increased efficiency) increase revenues</p>	<p>Overcome traditional rural mindset, which opposes women's participation in other-than-family-related activities</p>

Project 2: Business Development through Financial Support (Estimated Cost: US\$100)

4. The intervention aims at empowering women to expand their business potential. The impact of women benefitting from financial resources to improve their business activity is estimated as follows: a 1



percent increase in finance will cause entrepreneurship to improve by 1.60 percent.³⁷ The analysis has been conducted at the individual/unitary level (table 5.3).

Table 5.3. Benefits and Challenges of Financial Support to Women

Individual		Government	
Positive	Negative	Positive	Negative
Improved access to capital Increased business potential Increased access to markets, including international ones Improved independence for women, including widows, single mothers, and unmarried/divorced	Availability of financial resources combined with cultural beliefs could create crime/violence risks to the detriment of women	Increased access to finance facilitates transactions and improves fiscal revenues Higher availability of resources would create a more stable society, with less risks overall	Necessity to change current policies Substantial efforts to change mindset/culture in traditional rural communities Possible crime/violence risks in communities

Project 3: Literacy, Confidence Building, and Money Management Training (Estimated Cost: US\$328)

5. A World Bank study on business training for women estimated that graduates of business and money management programs earn on average 27 percent more than other women in developing countries in Africa and Latin America.³⁸ It is undisputed that entrepreneurship can play as a catalyst to achieve economic and social development objectives, including growth, innovation, employment, and equity. Indeed, entrepreneurship can serve as an important source of income and employment for vulnerable populations. A current focus of entrepreneurship promotion is the role of mindsets and skills in enabling individuals to both recognize and capitalize on entrepreneurial opportunities. Research suggesting that several of these mindsets, types of knowledge, and skills can be learned situates training programs firmly within the broader discussions around entrepreneurship promotion. The estimate is meant per woman (table 5.4).

Table 5.4. Benefits and Challenges of Business and Money Management Training

Individual		Government	
Positive	Negative	Positive	Negative
Women's access to education increase their likelihood of starting an independent business and becoming financially self-sustaining Boost to self-confidence Prevent losses due to lack of knowledge or inappropriate behavior/wrong strategies	None	Reduction of unemployment due to business formation as a consequence of participating in such courses	None

³⁷ Olukayode, Russell, and Christopher Somoye. 2013. "The Impact of Finance on Entrepreneurship Growth in Nigeria: A Cointegration Framework." *ACRN Journal of Entrepreneurship Perspectives* 2 (2): 21–45. ISSN 2224-9729

³⁸ Valderio, Alexandria, Brent Parton, and Alicia Robb. 2014. "Entrepreneurship Education and Training Programs around the World – Dimensions for Success." *Directions in Development*. World Bank.



Individual		Government	
Positive	Negative	Positive	Negative
Know-how to access markets and exploit them efficiently Increased familiarity with fund and resource management and allocation Increased job opportunities for trainers		Reduction of crime/violence as a positive externality	

Proposed Interventions for Component 2: Livelihoods Program

Project 4: Female Participation in Household Livelihoods Initiatives (Estimated Cost: US\$250)

6. According to a 2011 FAO study, if women had the same access to productive resources as men, they could increase yields on their farms by 20–30 percent, on average.³⁹ The analysis has been conducted per participant and aims at empowering women to actively and effectively participate in household livelihoods through access to resources, inputs, and support, both economic and technical (Table 5.5).

Table 5.5. Benefits and Challenges of Female Participation to Household Livelihoods

Individual		Government	
Positive	Negative	Positive	Negative
Augmented care for household children in terms of both healthcare and education as a consequence of increased household income Better management of household funds earned by women Increased household security due to higher savings	Less time for child care Necessity to identify caregivers for children Woman's risk of injury while working with fallout on household	Increased output leading to higher revenues Less violence/crime due to improved economic conditions	Necessity to change current policies Substantial efforts to change mindset/culture in traditional rural communities

Project 5: Agricultural Skills Training (Estimated Cost: US\$451)

7. Agricultural skills training for women intends to provide female entrepreneurs with tools and knowledge to effectively and efficiently manage small agriculture enterprises. Training initiatives cover activities that build capacity within the agriculture sector and contribute to strengthen the ability to introduce new products and processes relevant to smallholder farmers. Women wishing to engage in agriculture need both technical and 'business-related' skills. Moreover, by focusing on building the

³⁹ FAO (Food and Agriculture Organization of the United Nations). 2011. "State of Food and Agriculture – Women and Agriculture: Closing the Gender Gap for Development." Rome: Food and Agriculture Organization of the United Nations.



capacity of women, the Government will be able to increase the productivity of a large proportion of its labor force. The investment is at the individual level (Table 5.6).

Table 5.6. Benefits and Challenges of Agricultural Skills Training

Individual		Government	
Positive	Negative	Positive	Negative
Improved know-how for better performance in agriculture Reduced costs of 'learning by doing' Less time to start profiting from the activity	Less time for household chores and attending family needs	Reduced unemployment Decreased number of unskilled labor force Increased productivity in shorter time Indirect benefit from increased tax revenues	Facing traditional opposing mindset to women attending other-than-family-related activities

Net Present Values of Proposed Interventions over a Five-year Period

8. The cost and monetary value of selected benefits, the cumulative value of benefits, and NPV of selected development projects are presented in table 5.7.

Table 5.7. Net Present Values of Proposed Interventions - Social Discount Rate Used: 3 percent according to World Bank Guidelines

Development Project	Investment (US\$)	Present Value of Benefits from First to Fifth Year (US\$)					Estimated Cumulative Value of Benefits (US\$)	NPV (US\$)
		1	2	3	4	5		
1	480,150	171,280	166,291	161,447	156,745	152,180	807,943	327,793
2	100	354	344	334	324	315	1,672	1,572
3	328	329	319	310	301	292	1,551	1,223
4	250	165	160	156	151	147	779	529
5	451	263	255	248	241	234	1,241	789

Source: Team calculations based on CBA simulations and estimated NPV of monetized benefits.

Sensitivity Analysis

9. A sensitivity analysis has been conducted to assess the effect on the IRR of variations in benefits and costs in the realization of benefits, limited to projects where benefits could be expressed in monetary terms. Notwithstanding an increase in cost by 10 percent or a decrease in the total estimated benefits by 10 percent, the results appear to remain robust. Moreover, a third scenario that contemplates a 10 percent increase in costs combined with a 10 percent decrease in benefits still shows a robust IRR (table 5.8), considering a social discount rate of 3 percent according to World Bank guidelines. In conclusion, the overall net discounted benefits of the presented conservative CBA remain positive under any circumstances.

**Table 5.8. Sensitivity Analysis: IRR - Social Discount Rate Used: 3 percent according to World Bank Guidelines**

	Financial Literacy and Life Skills Training (%)	Financial Support (%)	Entrepreneurial Skills Training (%)	Household Livelihoods Participation (%)	Agricultural Skills Training (%)
Base Scenario	21	351	94	57	48
Cost + 10% OR Benefit – 10%	16	319	85	50	42
Cost + 10% AND Benefit – 10%	12	290	76	44	36

Source: Team's calculations based on CBA simulations and estimated NPV of monetized benefits.

ANNEX 6: COMMUNICATIONS CAMPAIGN

COUNTRY: Nigeria Nigeria For Women Project

1. An important intervention under the NFWP is targeted at influencing social norms and create an enabling environment for project beneficiary women to access social and financial capital and pursue livelihoods. This objective will be achieved through a Communications Campaign (CC) with a focus on Behavioral Change Communications and Project Communications. The later will generate visibility, promote ownership and disseminate information about the project's objectives, scope and intended benefits. The CC for awareness generation and behavioral change under the project (framework in table 6.1) has the following objectives:

- Create an enabling environment in which investments on women are encouraged and project activities can be successfully implemented.
- Ensure the buy-in of key stakeholders at the federal, state LGA, and community/village levels and ensure adequate support at the household level to justify investments focused on women.
- Mitigate GBV risks associated with the project.

Table 6.1. CC Framework

Guiding Principles and Assumptions			
<ul style="list-style-type: none"> • <i>Women can become channels for economic solutions.</i> Reducing poverty and improving the well-being of family members can be done by investing on women. • <i>Investments in women translate into better outcomes for the household and the community with cumulative effects on the Nigerian economy.</i> At the household level, investments on women translate into improvements in the family wellbeing, and at the community level, investments on women (particularly on enhancing women's support to other women) can positively affect service delivery and attract greater investments to the community. 			
Social Norms to Be Addressed by the Communications Campaign through a Behavioral Change Communications focus	Messaging	Channels	Key Actors
<i>(Federal, State and LGA)</i> <ul style="list-style-type: none"> • Mobility both associated to physical mobility but also perceptions that 'women's place is in the home'. First year of project implementation • Negative perceptions of women and support and partnerships among women. In particular, ideas 	<i>(Federal, State and LGA)</i> <ul style="list-style-type: none"> • Women are catalyst to their families well being • Women are essential to the growth of the family 	<i>(Federal)</i> <ul style="list-style-type: none"> • UN Women Forums • Existing forums related to women • Events related to women • Social media • Corporate Social Responsibility 	<i>(Federal)</i> <ul style="list-style-type: none"> • FPCU, and Behavioral Change Communications Coordinator at the Federal, State and LGA levels. • Female ministers

<p>about 'women are against each other and do not have a sense of comradeship'. First year of project implementation</p> <ul style="list-style-type: none"> Negative perceptions about women who are economically active, particularly around the idea that 'because of their economic engagement they will control or leave their husbands and run away' and negative stereotypes about women who work on economic activities. End of first year of project implementation GBV (that is, IPV and female genital mutilation) is justified. Third year of project implementation Harmful cultural and traditional practices are justified and a good heritage 	<ul style="list-style-type: none"> Women can better understand each other Harm to women is harm to entire family and society 	<p><i>(State and LGA)</i></p> <ul style="list-style-type: none"> Persona (different products around the personas tailored to the state) TV and Radio National with national coverage to create awareness Innovations Forum (both national and regional) as part of Component 3 of the project Project launch Commemoration days Champions of the project and women socioeconomic engagement (that is, artists) Radio jingles, drama stories, and shows Community theatre Social media (Facebook and WhatsApp) Community facilitators as part of the project Market days Ward Development Committee's activities Couples training as part of Component 2 of the project Road shows 	<p><i>(State and LGA)</i></p> <ul style="list-style-type: none"> Religious leaders (that is, Sultan of Sokoto; Emir Kano) First ladies Scholars Political activists Corporate/private sector leaders Traditional and religious leaders Health workers Teachers TBAs Strong women that are respected in the community and seen as helpers Town influencers Household heads (men)
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ANNEX 7: INNOVATIONS BENEFITTING WOMEN IN NIGERIA

COUNTRY: Nigeria Nigeria For Women Project

1. The project commissioned an innovations mapping report to highlight innovations aiding women in Nigeria and identify key stakeholders leading this work in the country. Table 7.1 represents key innovations that have benefited women in Nigeria through enhancing their agricultural productivity, providing them access to markets and funding, and improving access to information and basic services.

Table 7.1. Key Innovations Relevant for NFWP

Project Name	Challenges	Solutions
InvestAgric Project Implemented by: Synergos and InvestAgric Limited Location: Kaduna Status: Ongoing	The project focused on two major agricultural challenges: land clearing and access to finance.	The project developed an agri-tech platform that solves the access to finance challenge while amortizing the cost of land clearing across 3–5 years.
Babban Gona Implemented by: Propcom Maikarfi and Doreo Partners Location: Kaduna Status: Ongoing	Limited access to inputs, market, training, and guaranteed profits	The Babban Gona model developed an out-grower scheme that increased productivity of farmers and provided direct market links and premiums on their harvest.
Cassava Mechanization and Agro-processing Project (CAMAP) Model Implemented by: AATF Location: Osun, Kogi, Ogun, Nassarawa Status: Ongoing	Farmers were faced with challenges of low yields of between 9 and 11 metric tons per hectare because of poor seed varieties and manual efforts.	CAMAP was able to introduce mechanization that assisted farmers in reducing man-hours and increasing yields to between 25 and 33 metric tons per hectare.
Cassava Peels Innovation Implemented by: Synergos Location: Benue and Kaduna Status: Ongoing	Cassava peels were treated as waste during the processing of cassava to garri and they were also environmental challenges.	The project was able to convert cassava peels to animal feed (waste to wealth), and this increased the livelihood of women in the process.
Market Linkage - Yieldwise Implemented by: InvestAgric/TechnoServe Location: Lagos Status: Design Phase	The middlemen have always had a fair share of the profits from just serving as intermediary while the farmers toiled all through the farming season.	The project has the capacity to link farmers' produce directly to retail women traders in inbound markets.
Nigerian Dairy Development Program Implemented by: Sahel Capital Location: Oyo and Kano Status: Ongoing	The dairy sector in Nigeria has been performing poorly, and over 70% of the dairy products are imported into the country.	The program is working with several stakeholders to increase the yields on local cattle breeds in Nigeria and linking women with direct off-takers for fresh milk.
FarmCrowdy Model Implemented by: FarmCrowdy Location: Multiple Locations Status: Ongoing	Agriculture has always been very lucrative but traditional finance institutions have not been able to provide the needed loans to assist farmers.	The project developed a crowdfunding platform that does a peer-to-peer lending and profits are shared.



Project Name	Challenges	Solutions
Sunlight Water Centre Implemented by: TechnoServe Location: Abuja, Niger, Kaduna, Nasarawa Status: Ongoing	Water has been the biggest challenge of rural women in Nigeria. Women have to walk long distances to fetch water from streams and were also exposed to a lot of dangers.	The project established women-owned retail kiosks (funded by Unilever) around boreholes and provided water, everyday products, phone charging stations, and mobile-banking solutions (First Monie) to the community.
DIY LAW Implemented by: DIY LAW Location: Online Status: Ongoing	Access to legal services in Nigeria sometimes can be very expensive, difficult, and not accessible.	The project has been able to solve the challenge of registering businesses easily and making access to legal service largely available.
First Aids to Crime (FAC) Implemented by: FAC Location: Mobile Technology Status: Design Stage	Lack of knowledge on what to do/where to go to for help when being faced with GBV.	FAC has been able to support survivors of GBV through the use of multimedia technology.
Sunlight Water Centers (SWC) Agency Banking Implemented by: TechnoServe/First Monie Location: SWC Locations Status: Ongoing	Because of high turnover at the SWC and proximity to financial services not readily available, the women entrepreneurs became choice targets to thieves.	First Monie partnered with the SWC to develop an innovative agency banking called Human ATM to disburse the excess cash generated from sales within the Sunlight Centers.
Unconditional Cash Transfers Implemented by: Mercy Corp/Flutterwave Location: Borno Status: Ongoing	Because of the activities of Boko Haram in the North, thousands of households have been left in poverty and are lacking access to basic needs like food and clothing.	Mercy Corps created an innovative approach to transferring cash to women to be able to cater for their families.
Lady Mechanics Initiative Location: Lagos and Edo	Occupational gender segregation and limited opportunities for women	Trains vulnerable girls/women in mechanical and technical skills for a better life.
Launch Pad Implemented by: Civic Hub Location: Abuja Status: Ongoing	Social innovators lack the proper environment and motivation to be able to develop cutting-edge technology/solutions to social enterprise.	Launch Pad is a program that brings disruptive innovators under one roof for training and mentorship to boost their skills and ensure they work at their optimal level.
Aso Villa Demo Day Implemented by: Civic Hub Location: Abuja Status: Ongoing	The Government has been battling with a lot of bureaucratic bottlenecks that could have easily been solved by disruptive innovators/technology.	The demo day gave the innovators a platform to pitch their ideas to the Government.
CivicX Implemented by: Civic Hub Location: Abuja Status: Ongoing	Development never gets to levels below the local government. As such, it brings about rural urban migration.	CivicX brings an opportunity to develop homegrown solutions to unique challenges facing communities at the grassroots.
AIG/CDT Model Implemented by: Synergos Location: Kaduna, Benue and Kogi Status: Ongoing	Challenges at the grassroots level have been that of expression of opinions regarding agriculture, economy, and general concerns.	The AIG/CDT was able to build a participatory platform where all stakeholders come together to discuss matters concerning them at the grassroots.



Project Name	Challenges	Solutions
School Feeding Program Implemented by: Federal Government Location: 19 States Status: Ongoing	The rate of illiteracy was on the rise, and the level of dropouts in the educational sector was high in Nigeria.	The Government developed an innovative school feeding program that guaranteed a standard meal to primary school students if they went to school. This increased in the number of enrolments.
Integrating Mental Health to Primary Health Care Implemented by: Research Location: Osun Status: Completed	Mental health has always been an issue that hospitals never addressed in Nigeria. With a population of over 180 million, Nigeria had just 200 certified and registered psychologists.	The program tested the potential of integrating mental health into primary health care.

ANNEX 8: SOCIAL ACCOUNTABILITY FRAMEWORK

COUNTRY: Nigeria **Nigeria For Women Project**

1. The NFWP will implement a social accountability (SA) framework approach for ensuring that the key principles of SA, that is, transparency, accountability, and participation are at the center of the NFWP monitoring, learning, and implementation strategies. SA refers to a range of tools and processes to help empower beneficiaries and other stakeholders to voice their demands and establish a two-way accountability system with the project implementers and policy and decision makers. For the NFWP, the SA will include setting up processes and systems specifically on (a) access to information, (b) interface and engagement with beneficiaries, (c) participatory monitoring through community institutions, and (d) a grievance⁴⁰ handling mechanism. To operationalize these three aspects, tools such as community scorecard, social audit, public display and disclosure of information, beneficiary feedback, and focus group meetings will be used. The proposed SA approach recognizes that operationalizing the SA will depend on the diverse operating context of communities, available resources, capacity of civil society, technological constraints, and cultural attitudes.
2. During implementation of the NFWP, the SA approach will constantly be reviewed and measures will be taken, as necessary, to align with the FGN's Open Government Partnership (OGP) National Action Plan that is currently getting consolidated under four thematic areas. These four thematic areas are (a) promoting of fiscal transparency, (b) access to information, (c) anticorruption and asset disclosure, and (d) citizen engagement and empowerment.⁴¹
3. International experience recognizes SA as a critical factor to the success of CDD projects like the NFWP. The following good practices and lessons have been identified: (a) CSOs and community volunteers can be important facilitators for engagement and interface; (b) collaboration with citizen beneficiaries and civil society in decision-making processes is a good practice (for example, several countries have set up collaborative decision-making bodies involving civil society, community, and beneficiary representatives); (c) quality and accessibility of information disclosed is a key determinant of SA initiatives and CSOs should assess the availability of information and advocate for greater transparency; (d) civil society participation improves the responsiveness of grievance reporting and other beneficiary feedback mechanisms by raising awareness and facilitating grievance filing and follow up; (e) independent third-party monitoring by CSOs on the effectiveness of state-led integrity assurance systems is essential to the integrity of the conditional cash transfers; and (f) SA initiatives can be an effective complement to state-led mechanisms but these should not substitute existing internal monitoring systems and MIS.⁴²
4. For operationalizing access to information, the project will use digital means and use technology to innovatively deliver information and knowledge to the citizens and ensure that the project website and other digital platforms have updated information. The digital platforms developed by the project will be interactive with provisions for grievances. In addition, for enhancing transparency at the last mile where there could be digital access issues at the ward and village level, display/notice boards/walls dedicated to the project will be established at the community level and all project information related to funds,

⁴⁰ The grievances from the citizenry may include all forms of unfair treatment, ranging from entry or failure to enter into the program, timeliness, or other issues related to payments, fairness of targeting processes, any forms of misuse of program funds, and so on.

⁴¹ OGP National Action Plan (January 2017–June 2019)

⁴² Adapted from Project Appraisal Document, National Social Safety Nets Project, Nigeria, 2016.

decisions taken, visitors, meeting dates, and WAGs details will be displayed on time. This will be monitored through participatory monitoring and beneficiary feedback focus group meetings. Wall paintings, banners, posters, traditional communication channels, radio, local television, or cable channels will be used for dissemination of project information. The World Bank supervision mission will also monitor the implementation of these measures during site visits and report in the Aide memoires.

5. As part of the SA approach, the project will facilitate creation of Social Audit Committees (SACs) constituting members, independent from the beneficiaries, elected by communities who will be trained in undertaking social audits on a periodic basis. The SAC will prepare reports and present to the community at large and send to the concerned LGA for actions on issues that are reported as part of the social audit process. As part of the overall monitoring of the project, the federal and state units will also randomly select SAC reports and cross-check the issues raised and the actions initiated at the LGA and community level. For implementation of the social audit process, the project will prepare a social audit manual, which will include inputs from other good practices and develop training modules for training of SAC members before they are activated for audit and reporting. This entire process can be digitized for bringing efficiency and integration into the MIS of the project.

6. The SA will be integrated into the project's institutional arrangements and overall systems development. Independent third-party monitors will collect feedback from beneficiaries on project performance (for example, transfer and utilization of funds, quality of services, and responsiveness to beneficiary challenges) and conduct spot checks. Monitors will present findings during review and decision-making meetings. A desk officer at the federal, state, and LGA level will oversee follow-up to ensure that issues are resolved. In cases where the SA process does not solve all problems (that is, if an individual has a justified grievance deserving additional attention), the establishment of a strong gender-sensitive GRM will serve an important and distinct purpose.

Grievance Redress Mechanism

7. The NFWP GRM is a system which responds to queries or clarifications, resolves problems with implementation, and efficiently and effectively addresses complaints and grievances. The GRM will (a) be responsive to the needs of beneficiaries and non-beneficiaries to address and resolve grievances; (b) serve as a channel for soliciting enquiries, inviting suggestions, and increasing community participation; (c) collect information to improve operational performance; (d) enhance project legitimacy among stakeholders; (e) promote transparency and accountability; and (f) deter fraud and corruption and mitigate project risks.

8. The project will build on existing approaches to establish a GRM system within FMWASD and assign dedicated staff to ensure GRM performance. Complaints and grievances will be managed at all levels, including the community, LGA, state, and federal levels. A grievance redress officer will be housed within the FPCU and will ensure that grievances emerging from all states are investigated and responded to. At the state level, the SPMU will include a grievance redress officer (who will have close links to the grievance redress officer in the FPMU). Grievance redress focal points in the FPCU and the SPCU will coordinate complaints related to the NFWP. At the LGA level, a focal person will be assigned as a grievance officer from within the LGA PCU. At the community level, one member from the Ward Facilitation Team, along with the SAC, will record grievances and forward them to the LGA level. All members of the GRM teams will be women to ensure that space is created for beneficiaries to appeal or complain in an appropriate and comfortable way.

9. To ensure that direct beneficiaries or members of their communities have the ability to lodge a complaint outside of their communities, toll-free phone numbers will be set up at the state and federal

levels and linked to grievance redress officers/focal persons in the FMWASD, FPMU, SPMU, and LPIU. These numbers will be communicated to beneficiaries by mentioning them on the notice/transparency boards alongside the addresses and/or drop boxes for official letter communication.

10. A GRM manual will be developed, which will guide stakeholders on their key functions, roles, and responsibilities; include clear steps on how to address each type of appeal or complaint with clear procedures to be followed; and ensure that feedback is provided to complainants. The GRM manual will also set performance standards and targets for grievance handling. Grievances should also be linked to the project MIS (for example, template on GRM module will be linked). An independent fraud and corruption module will be linked to the GRM.

11. A GRM review will take place each year to ensure that the GRM produces results. If complaints and queries are not responded to on time, beneficiaries will not trust or take it seriously. Thus, measuring performance of the GRM is critical to understanding if there is awareness among the citizens on how to register their grievances, the proper handling of grievances, and the timeliness for doing so. The review will allow for lessons to be learned that can be fed back into the GRM system with a focus on improving it and addressing weaknesses.

ANNEX 9: GENDER BASED VIOLENCE PREVENTION AND RESPONSE PLAN

COUNTRY: Nigeria Nigeria For Women Project

1. The GBV analysis commissioned for NFWP highlighted that project activities that aim to mobilize and enhance the participation and voice of Nigerian women, and improve their livelihoods; are likely to trigger specific GBV risks outlined below:

- a. **Intimate Partner Violence (IPV):** Potential changes in power dynamics at the household level are envisaged due to improved livelihood opportunities of women, their increased mobility, participation in WAGs and public fora, and a demonstration of greater confidence and self-esteem. The authority of male figures and women matriarchs in the household (for example mother-in-law or first wife of husband) may be challenged and could result in increased sanctions, verbal and physical abusive behavior against the women beneficiaries.
- b. **Increased Vulnerability to rape:** Women's increased presence in public spaces including the commute to or presence at meeting venues, training centers, processing centers, markets as well as farms, could increase vulnerability of women. In addition, rape may be used as a tool to limit women from entering male dominated economic activities and responsibilities.
- c. **Harassment of women:** This constitutes verbal and physical abuse as well as inappropriate language and touch. GBV analysis shows that women are faced with these situations in market places, churches, community meetings, on the streets and in their work places, due to food and market-related taboos that restrict women's full participation in markets and critical sectors especially male dominated occupations.
- d. **Harmful Widowhood Practices:** Widows who are more vulnerable and often sole providers of the family, experience GBV in the form of derogatory widowhood rites and are forced to give up their monies and assets. Widows benefitting from the NFWP may result in backlash by community members who enforce these rites, and may lead to ostracization of widows and separation from their children.

GBV RISK MITIGATION PLAN:

2. The project has built in specific measures to effectively prevent and respond to the GBV risks in a survivor-centered manner. These include:

- a. **GBV Service mapping as part of LGA Diagnostics:** As part of the LGA diagnostics exercise, the project will also map services for GBV survivors that includes health services (first aid, Post Exposure Prophylaxis, Emergency Contraceptives), psycho-social services, legal aid, police, CSOs and any other informal structures that could support survivors. The project will also ensure this information is collated, translated and captured in resource brief that will be disseminated to key stakeholders of the project especially implementers especially at the Wards level.
- b. **Behavior Change Communication (BCC):** The BCC will focus on disseminating nuanced messages tailored to the contexts of different states and sub-cultures that address the negative social norms perpetuating GBV risks. These include:
 - Investing in women to support the well-being of the household; linking increase in women's income and livelihoods to improved education, health and nutrition outcomes of the family; and the importance for the community especially men to enable the participating women to succeed.

- To decrease sense of insecurity and competition in men, the BCC will also emphasize on entry points for men to participate in the project including as community facilitators, champions for women's advancement, business counsellors, social audit committee members, etc.
 - The BCC will focus on influencing and where possible changing norms around domestic abuse being a "private affair" and promote community's responsibility to support GBV survivors and ensure their safety. It will also promote help seeking behavior among women but also men and boys that are discouraged to report as they could be perceived as "weak" and less masculine.
 - The project will develop state-specific resource guides to provide a summary of what constitutes GBV including harassment, rape, verbal abuse, etc. and provide channels for seeking help and support which will be distributed through various communication activities. Community facilitators and LGA PIU will be trained to reach the guides to illiterate women including the use of pictures and graphics based material.
- c. **Equipping WAGs to become first responders of GBV:** The GBV analysis showed that current women groups could reinforce stereotypes that encourage acceptability of GBV in certain cases. Therefore, in the Life-Skills training module, NFWP will integrate skills that will allow members to prevent and respond to GBV. This includes coping strategies, healthy relationship strategies, inter-personal communication and negotiation skills.
 - d. **Use of Safe Spaces for meetings, trainings and other project activities:** The LGA diagnostics will also identify safe spaces for women to convene at the community level which could include community centers, training centers, homes or any other site that are sanctioned by women and men in the community to ensure safety of women and minimize vulnerability.
 - e. **Trainings for project implementers to effectively prevent and respond to GBV in a survivor-centered model:** Key NFWP implementers at State, LGA and Ward level will receive training on monitoring GBV risks and responding in a survivor-centered manner. The training will aim to improve their overall understanding of GBV, its drivers and their role in prevention and action. They will be given (i) a checklist of GBV risks to monitor throughout project implementation, (ii) information on services available locally for a warm referral, and (iii) training on confidentiality and protocols to respect survivor's decision to take follow-up actions (legal or otherwise).
 - f. **Implementers including contractors to adhere to specific codes of conduct.** This will be included in their contracts that prohibit them from engaging in any actions that could contribute to Sexual Exploitation and Abuse (SEA) of the beneficiaries they engage with. Implementers will be briefed, the trained project staff about these codes of conduct and will be given the responsibility to provide this information to all contractors they engage with.
 - g. **Baseline of perceptions associated with GBV:** Baseline study for NFWP will measure GBV incidence and perceptions through proxy indicators. This will ensure that increased reporting on GBV is not attributed to the project but is seen as one of the positive spillover effects where increased reporting is a reflection of the awareness and availability of resources to identify, cope and seek help in cases of GBV.
 - h. **Specific protocols in the project's Grievance Redress Mechanism (GRM) and Social Accountability Framework to monitor and respond to GBV risks:** The project's Social Accountability Framework will have specific provisions that will allow community members to

monitor GBV risks especially sexual harassment or transactional sex that could be perpetrated by project stakeholders. The citizen engagement platforms will allow confidential reporting especially through technological tools and other communications (radio, transparency board, etc.). The GRM will develop protocols specific to GBV complaints that would allow for confidential reporting and will have response mechanisms in line with the urgency of the complaint. Serious GBV cases will be escalated to the State PCU and Federal PCU and to the Bank TTL for response in real time.

IMMEDIATE ACTIONS TO REDUCE GBV/SEA RISKS:

2. The key actions proposed by NFWP to reduce GBV/SEA risks include:
 - a. **Linkage with Domestic Violence and Sexual Abuse Response Teams (DVSART) initiative for project States:** The Office of Vice President (OVP) has an ongoing initiative to set up DVSART teams at the state level which include representatives from police, Human Rights Commission, State Ministry of Women Affairs and Social Development, CSOs, Sexual Assault and Referral Centers (SARC), Ministry of Justice and Ministry of Health in 12 states. The FMWASD will engage in policy dialogue with the OVP to expand these teams to the project states to ensure an integrated formal response is available for survivors in project states.
 - b. **Partnerships with Donor Partner Group on Gender, GBV Sub-sector Working Group and other Development Partners:** NFWP is also engaging with the aforementioned groups to establish effective partnerships that will allow the project to mobilize human and financial resources to implement the GBV risk mitigation plan as outlined above.
 - c. **Leveraging the experience of the Lagos State Government institutions for GBV response:** The FMWASD will also organize a study tour to Lagos to learn from their successful experience in curbing issues of GBV and SEA through systematic efforts and services for survivors.
 - d. **Work with the Sexual Assault Response Center (SARC) network:** In project states where the SARCs are available, the project will include them in the referral network and establish an active partnership with them to ensure survivors have access to their services.

ANNEX 10: MAP OF PROJECT STATES IN NIGERIA

COUNTRY: Nigeria
Nigeria For Women Project

