

IMPACT OF THE REMOVAL OF FUEL SUBSIDIES AND NAIRA FLOATATION POLICIES ON NIGERIAN WOMEN AND GIRLS

Writers/ Researchers:

Dr. Felicia Onibon, Dr. Terfa W. Abraham, Dr. Ayo Arowolo, Dr. Comfort Adokwe, Dr. Ebele Chux-onyekwere, Ijeoma Echeruo, Atiku Adam, Onome Oyedele and Henrietta Ojeaga

CHIEF EDITOR: Andrew Mamedu

EDITORS: Funmi Olukeye | Celestine Okwudili Odo | Amina Aliyu Adamu | Niri Goyit

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P.M.B. 1890, Garki, Abuja, Nigeria
Info.nigeria@actionaid.org
www.nigeria.actionaid.org
Phone: +234(0)812888825-7

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Acronyms

AAN	-	Action Aid Nigeria
CBN	-	Central Bank of Nigeria
FCT	-	Federal Capital Territory
FGD	-	Focus Group Discussion
FSP	-	Fiscal Strategy Paper
GAD	-	Gender and Development
GBV	-	Gender Based Violence
GDP	-	Gross Domestic Product
GSISC	-	Global Subsidies Initiative and Spaces for Change
IMF	-	International Monetary Fund
KII	-	Key Informant Interview
LRP	-	Local Rights Programme
MTEF	-	Medium Term Expenditure Framework
NBS	-	National Bureau of Statistics
PWD	-	Persons with Disabilities
WB	-	World Bank
WID	-	Women in Development
WLG	-	Women Lobby Group
WVL	-	Women Voices in Leadership

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Dr. Felicia Iyore Onibon
(Lead Consultant)

Executive Summary

This report examined the gender effects of the fuel subsidy removal and exchange rate floatation policy introduced in Nigeria in 2023. Specifically, the study examined the effects from seven perspective: Policy Awareness, Effect on Education, Effect on Employment/ Entrepreneurship, Effect on Healthcare, Effect on Empowerment (Agency/Financial Independence), Effect of Social Protection and Intervention Programmes, and Coping Mechanisms and Strategies. Survey data was collected using random sampling from the six geopolitical zones of the country and the FCT as follows: North Central: Kwara, Niger, Federal Capital Territory (FCT), North West: Jigawa, Kebbi, Kano; North East: Bauchi, Taraba, Yobe; South West: Ekiti, Lagos, Oyo; South East: Abia, Ebonyi, Enugu; and South South: Cross River, Delta, Edo. The data relied on 1,798 surveys and 432 interview participants, of whom female constitute 60% of the respondents and male 40%.

Findings:

- i. **Effect on Education:** The policies made it difficult for male and female respondents to afford education. However, the effect was more on females with regards to school attendance. This implies that more females (75%) are likely to drop out of school due to the policy than their male counterparts (70%). The effect, however, shows that school attendance is likely to decrease for both males and females.



Recommendation

Government intervention to ameliorate the effect of the policies on school attendance should include measures that will cushion the effect of the neoliberal policies on school fees, enhance school feeding programmes, reduce transport costs for students, and address the cost of school books.

- ii. **Effect on Employment:** The result from the survey data showed that access to formal employment decreased more for males (61%) than females (58%). The difficulty to access financial resources, however, was more for females (65%) than males (60%). The channel of the effect on access to formal employment is due to increased transportation costs that are confronted by a meager take-home pay.



Recommendation

The government should scale up efforts to enable people to have access to affordable transportation costs. Reversing the fuel subsidy policy while finding a more effective means of addressing the corruption with the fuel subsidy regime in Nigeria will also be vital.

- iii. **Effect on Social Support Programme:** The finding for access to financial resources shows that females are unable to access financial resources more than males. This is a huge concern considering the fact that most women are in formal employment that includes smallholder farming and other small-scale businesses in the informal sector.
- iv. With regards to the social support programmes, the survey showed that there is a need to enhance engagement of the existing social intervention programme by the government. This is as a result of the low level of awareness of existing social support programmes for both males and females. Furthermore, when asked if they have access to social investment programmes, a lesser proportion of both males and females alluded to having access to government social intervention programmes.

Recommendation



- The government should shore up its schemes and programmes that are aimed at delivering better access to financial resources by smallholder entrepreneurs, especially women.
- The government should enhance awareness and access to social intervention programmes for both males and females. Government at the subnational level should also scale up awareness and access to social intervention programmes in the states and local government.

- v. **Effect on Healthcare:** 90% of female respondents do not have health insurance, consequently all healthcare expenditure is being borne directly from wages, and in competition with other basic needs. Respondents without health insurance was evenly spread across the zones. This suggests a structural policy/design problem that needs to be addressed. As a result of the hardship, 75% of women reduced their Utilization of Preventive Healthcare Services (checkups, screenings) due to Cost Concerns.

Recommendation



- The government should enhance access to affordable health care by reducing out-of-pocket expenditure on health and scaling up efforts to increase health insurance coverage.
- The government should also enhance access to primary health care centers and cottage hospitals in rural areas.

Issues for Advocacy and Engagement

- iv. The policies affected males and females differently, but there were common pass-through channels. Because women are engaged mostly in the informal sector, they continued in their businesses amidst high costs of inputs. This led many businesses to struggle. For men, most could no longer afford going to work on a daily basis. This effect was also found for women in formal employment. Leveraging Digital Tools and E-commerce also surfaced as a major coping strategy.
- vii. Despite the coping strategies adopted by women across the country, the realities of worsening living conditions dampens their effort. As a result, there is a need for the government to address the situation by reversing the policies of fuel subsidy removal and floatation of the naira. Stakeholder engagement should be organized to determine what should be done when these policies are reversed. Specific policy measures to be taken are:
- Implement measures to stabilize the prices of essential goods and services to mitigate the effect of increased transportation and operational costs.
 - Provide subsidies or financial assistance to families to cover school fees, educational materials, and transportation costs.
 - Expand and enhance school feeding programmes to ensure that girls receive nutritious meals, which can improve attendance and learning outcomes.
 - Enhance accessible microfinance and credit facilities targeted at women entrepreneurs to help them start and sustain businesses.
 - Implement vocational training and skills development programmes to enhance women's employability and entrepreneurial capabilities.
 - Subsidize healthcare services and medications to make them more affordable for low-income families, particularly in rural areas and enhance coverage of National Health Insurance Scheme (NHIS).
 - Conduct awareness campaigns to educate rural communities about available social protection programmes and how to access them.
 - Enhance targeted cash transfer programmes to provide financial support to the most vulnerable women and girls, ensuring they are directly reached.
 - Invest in community-based social protection interventions that are tailored to the specific needs of women and girls in different regions.

1.0 Introduction



In 2023, Nigeria implemented two significant economic policies: the removal of fuel subsidies and the floatation of the Naira. Whereas these policy measures aimed to curb the corruption that is associated with government on fuel subsidy, these policies have been associated with economic hardships for the citizenry, particularly vulnerable groups such as women and girls. In a patriarchal society like Nigeria, where socio-cultural norms often prioritize males over females, the effect of policy decisions often further exacerbate existing gender inequalities.

Both policies have been implemented in limited capacities by previous administration since 2003, however the current implementation consists of a complete government participation/withdrawal. Petroleum subsidies were first introduced in Nigeria during the 1970s, these subsidies were initially implemented to stabilize domestic fuel prices and shield Nigerian consumers from the volatility of global oil markets. The practice became a fundamental part of Nigeria's economic policy to ensure affordable fuel prices for its citizens.

Despite its oil wealth, Nigeria is unable to refine enough crude to meet local demands so it imports petroleum products, which are then sold at a government-set price. Previous Nigerian governments have tried and failed to end the subsidy that was first introduced in the 1970s. But this mode of operation have led to inefficient allocation of scarce public resources in Nigeria. In 2022, fuel subsidy amounted to N4.3trn and N3.36 trillion was budgeted for it in the 2023 budget until June.

Table 1: Timeline in fuel subsidy removal policy stance in Nigeria

01.

Subsidies on fuel began in the 1970s and were formalized in 1977 with the Price Control Act, which prohibited the sale of goods over set prices (PwC, 2023).

02.

2003: President Olusegun Obasanjo implemented partial deregulation and subsidy removal.

03.

2012: President Goodluck Jonathan implemented another partial deregulation and subsidy removal.

04.

2016: President Buhari reintroduced partial subsidies on fuel.

05.

2023 MTEF: Buhari Government reveals that it will end fuel subsidy on the 1st of June, 2023

06.

May 29th, 2023: Tinubu makes famous pronouncement, "Fuel Subsidy is Gone".

The allocation for fuel subsidy continued to increase amidst rising poverty, high cost of living, and worsening living conditions for Nigerians especially for women and girls. Yet, these challenges continued to be accompanied with worsening exchange rate situation which the government responded to by unifying the exchange rate with a view to closing the gap between official and parallel market rates.

In 2023, the Central Bank of Nigeria (CBN) issued a policy position indicating that it would no longer support the Naira. The Naira floatation policy marks a significant shift in the country's foreign exchange regime and is fully floated the naira relative to the USD and other currency baskets. Since the policy, the naira has depreciated creating a significant gap from it's as provided for in the 2023 and 2024 MTEF & FSP.

Table 2: Macroeconomic Assumptions of the 2024 Budget of the Federal Government of Nigeria						
	2022		2023		2024	
	Budgeted	Actual	Budgeted	Actual	Budgeted	Actual
Exchange Rate (N/\$)	410.2	402.28	435.57	1,192.94	750	1,646.126 (September 12 th 2024)
Inflation (%)	16.11	18.77	17.16	28.92	21.4	33.4 (July 2024)
Real GDP Growth (%)	3.55	3.10	3.75	2.74	3.76	3.19 (2024 Q2)

Source: CBN, NBS

The table above shows that the actual exchange rate in 2022 exceeded its target of N410.2 to the USD. From 2023, however, the target of the N435.57/USD was not achieved as the value of the naira relative to the USD declined to N1,192.94 at the end of 2023 and to N1,646 to the US dollar as at September 12th 2024. Amidst this worsening situation, inflation continues to rise thus leading to a worsening situation with the cost of living. Understanding the gendered effect of Nigerian economic policies on women and girls necessitates a nuanced examination of factors such as access to education, employment opportunities, healthcare services, and social protections. These factors not only influence women's economic participation and well-being but also shape their agency and societal status.

1.1 OBJECTIVE



This study investigates the gender dimensions of the effect of Nigeria's economic policies of fuel subsidy removal and flotation of the naira. Specifically, the study:

- Examined how these policies disproportionately affected male and female respondents with a view to understanding the gendered effects of these policies is crucial for developing targeted interventions and approaches to policy implementation that ensure economic reforms do not widen existing gender gaps.

2.0 Empirical and Theoretical Context for Gender Effects of Economic Policy

The policies of fuel subsidy removal and flotation of the naira are mostly propagated by the International Monetary Fund and the World Bank (see Easterly, 2000; Abraham, 2023; Nigeria Development Update report of the World Bank, 2023; and Abbass, 2024). Whereas these Bretton Woods institutions have advocated that their policies would help reduce poverty for countries that adopt them, empirical evidence is to the contrary, especially in countries of the global south (Kamande, 2023). What is glaring in countries like Nigeria where these policies are implemented is that living conditions worsen, poverty increases, and the economic misery index becomes unbearable (see Biglaiser & McGauvran, 2022; Dauda, 2024). Because of underlining gender gaps (that is often to the disadvantage of women and girls) in access to public services, distribution of resources, access to education, health care, access to agricultural inputs, and low representation in political participation and governance, amongst others, the effect of these policies on women and men is different.

What is most painful about these poorly conceptualized policies for Nigeria is that while it takes the efforts of all stakeholders to work toward ending poverty in Nigeria, the adverse effect of these policies roll back years on efforts to end poverty and improve livelihoods (Ucha, 2010; PwC, 2023; and Abbass, 2024). While other studies examine the implication of fuel subsidy and neoliberal policies on the Nigerian economy using alternative methodologies (see Obasi, Ezenkwa, Onwa & Nwogbaga, 2017; McCulloch, Moerenhout & Yang, 2022; Shagali & Yusuf, 2022; and Ozili & Obiora, 2023) this approach does not allow for respondents to tell their stories especially from a gender perspective. Nigeria's policy stance on fuel subsidy removal and naira flotation are clear examples of new liberal policies that Nigeria has implemented in recent times (Mbah, 2016; Obasi et al, 2017; Ozili & Obiora, 2023). To examine the gender effects of fuel subsidy removal and naira flotation policies, therefore, this study adopts a blend of neoliberal market-based approaches to policymaking and gender and development theory.

Rooted on pure market principles, neoliberal economic policies often ignore the gender dimensions of the effect of the policies and the associated trade-offs from such policies (Scholte, 2005; Hickel, 2014). Such tradeoffs create exclusion that needs to be addressed through social policies (Scholte, 2005; McCulloch et al, 2021). Sadly, the President pronouncement that "fuel subsidy is gone" came with consequences that needs to be examined to inform the government on the need to inclusive and participatory policy process. Having established that neoliberal policies are conceptualized from the premise of being gender-neutral, this study utilized a blend of neoliberal economy theory and the Gender and Development (GAD) theory. GAD was developed through the collective efforts of feminist scholars, development practitioners, and activists. It focuses on the socially constructed differences between men and women, emphasizing the need to challenge existing gender roles and relations to achieve equal status and conditions for both women and men. The theory advocates for incorporating a gender lens when analyzing development processes and policies, recognizing that gender inequalities are deeply embedded in social, economic, and political structures.

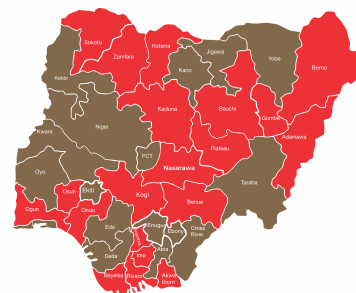
GAD theory highlights several key aspects: Women's Empowerment: Emphasizing the importance of empowering women; Intersectionality: Considering the intersection of gender with other social factors; and Recognition of Work: Acknowledging both 'productive' (paid) and 'unproductive' (unpaid domestic and care) work of women. The theory argues that supposedly neutral economic policies often have gendered effects. It stresses the importance of critically examining whether these policies were formulated with gender considerations in mind and how they affect men and women differently.

On the empirical side, this study reviews four (4) current studies, Okunade et. al., (2023) Global Subsidies Initiative and Spaces for Change (2020), Ozili and Obiora (2023), Olugbode (2024), which have studied the effect and outcomes of economic policies – including those related to petroleum subsidies and currency management – on the target population. Gender Policies and Women's Empowerment in Nigeria: An Analytical Review of Progress and Barriers, Okunade et. al. (2023), a comprehensive literature review, revealed significant gender inequality across various sectors of the economy, especially in agriculture and unpaid domestic work. While policy formulation had made some progress in gender inclusion, implementation remained a challenge due to socio-cultural norms and a lack of political will to contest it. The study recommends a holistic, inclusive, and culturally sensitive approach to collaboration among stakeholders to achieve sustainable gender parity in policy implementation in Nigeria.

- Gender and Fossil Fuel Subsidy Reform in Nigeria: Findings and Recommendations (2020) by Global Subsidies Initiative and Spaces for Change, focused on the gender perspective of kerosene subsidies and reform in Nigeria, utilizing secondary data analysis of 1,000 household. The study found that with the 2016 subsidy removal policy, women – who are primarily responsible for cooking and purchasing kerosene – experienced increased scarcity and price hikes; with many women switching to biomass fuels such as charcoal and firewood, which led to increases in health (breathing, burns and other complaints) and time diversion and wasting. Interestingly, when asked if they preferred a reinstatement of the subsidies, many of the households showed support for the subsidy removal, if it would lead to the prioritization and focus on job(employment) creation, health sector, and effective social protection programmes.
- Implications of Fuel Subsidy Removal on the Nigerian Economy. Public Policy's Role in Achieving Sustainable Development Goals, Ozili and Obiora (2023), used a discourse analysis methodology to provide an insight into the macroeconomic and microeconomic implications of the 2023 fuel subsidy removal policy in Nigeria. It points out that the policy, in implementation would unfortunately go through both a long- and short-term phase. The short-term period, the period closest to the policy implementation would feature a temporary increase in the prices of petroleum products; which would in turn lead to a decrease in economic growth, increased inflation, all of which would lead to an increase in the poverty rate. To balance the long-term benefits and the short-term challenges, the study recommended that the government should carefully evaluate the effect of fuel subsidy removal on individuals and businesses and provide palliatives and other economic relief programmes to cushion the adverse effect on individuals and firms.
- “ActionAid alleges Tinubu's economic policies has created deeper gender inequality. Olugbode (2024), reported in a press conference that current economic policies have exacerbated gender inequality in Nigeria. The organization cited national inflation rate of 29% in the first quarter of 2024, and highlights the adverse effects from policy reforms such as fuel subsidy removal and foreign exchange market unification. Stating that “These measures have ...particularly effected the lives of women and children across the nation.” ActionAid's survey in some communities revealed that 80% of respondents reported effects on their livelihood, with 13% citing high living costs and 8% mentioning increased transportation costs. Additionally, 38% of respondents expressed fear for their safety due to increased crime rates. The unemployment rate in Nigeria is reported at 35%, further exacerbated by rising exchange rates and fuel prices.

3.0 Methodology

The study population for the study was selected using a simple random sampling of respondents from all six geopolitical zones of the country and the FCT as follows: North Central: Kwara, Niger, Federal Capital Territory (FCT), North West: Jigawa, Kebbi, Kano; North East: Bauchi, Taraba, Yobe; South West: Ekiti, Lagos, Oyo; South East: Abia, Ebonyi, Enugu; and South South: Cross River, Delta, Edo.



Primary data, which involved 1,798 respondents and 432 interviews, was collected by field assistants with the aide of KoboCollect (an Android-based application tool). The interviews included key informant interviews (KIIs) and focus group discussions (FGDs) to collate narratives regarding the impact of the policies. In total, female respondents constituted 60%, while male respondents accounted for 40%.

3.1 STUDY DESIGN

The study consisted of the use of a survey and interviews.

The surveys consisted of the administration of a structured questionnaire to gather data. Primary data collection was conducted face-to-face within the community. Additionally, the KoboCollect application, an Android-based tool, was employed to facilitate data collection.

Interviews were conducted through Key Informant Interviews (KIIs) and Focus Group Discussions (FGDs). Both were conducted, guided by structured interview and discussion protocols. Data for these qualitative methods were collected through direct interactions with participants.

STUDY MEASURES

Participants were asked questions related to the impact of two (2) economic policies on the lives of girl and women in their families and communities. The questions were categorized into seven (7) focus areas:

- i. Policy Awareness
- ii. Impact on Education
- iii. Impact on Employment/ Entrepreneurship
- iv. Impact on Healthcare
- v. Impact on Empowerment (Agency/Financial Independence)
- vi. Impact of Social Protection and Intervention Programmes
- vii. Coping Mechanisms and Strategies

Questions in each category consisted of general questions, followed by 2-3 prompts. Example:

FW	Question	What is the impact of Nigeria's economic policies on healthcare access for women and girls?
FW	Prompt	How have Nigeria's recent economic policies, impacted healthcare access for women and girls in your community?
FW	Prompt	Have there been changes in the cost of healthcare services or medications that affect women and girls?
FW	Prompt	How do these changes impact the ability of women and girls to seek necessary medical treatment?

3.2 STUDY PROCEDURE

1798 Surveys and 432 Interview participants.

1393 Females and 937 Males

Survey Interview and Survey administrators were assigned to States based on their language competencies. In each community, the Administrators visited random spaces, such as markets, schools, private business etc. and interviewed or administered the surveys to consenting participants. Interview and survey responses were collected electronically.

For the Focus Group Discussion, 4 FGD were conducted per state which includes (4 FGDs with women, 4 FGDs with Girls, 4 FGDs with Boys and 4 FGDs with men). The respondents are members of the community.

While for Key Informant Interview, 2 KII was conducted in each community, whose respondents included women leaders, and community leaders, and the other 2 KII respondent were Key Government Workers in the state capital.

4.0 Findings

This section focused on participant's awareness of and opinions on the Fuel Subsidy Removal and Naira Floatation policies. Findings showed that there was widespread awareness of both policies. There did not appear to be any variance across Females and Males.

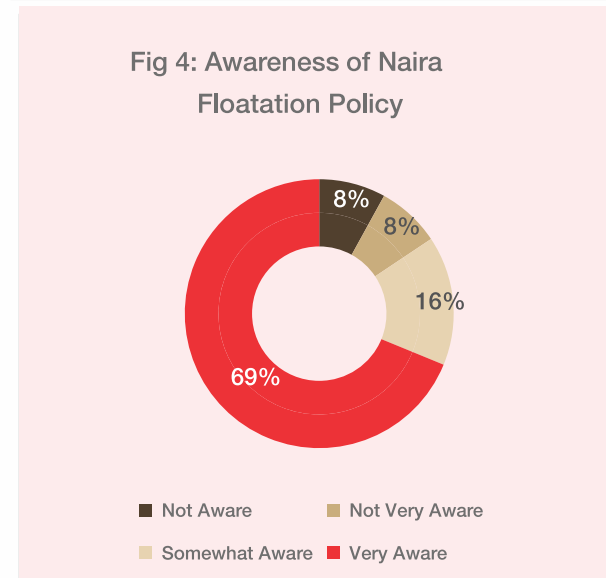
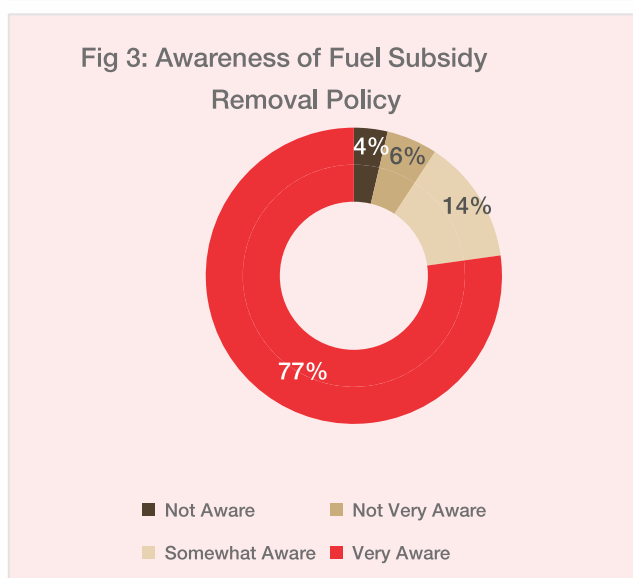
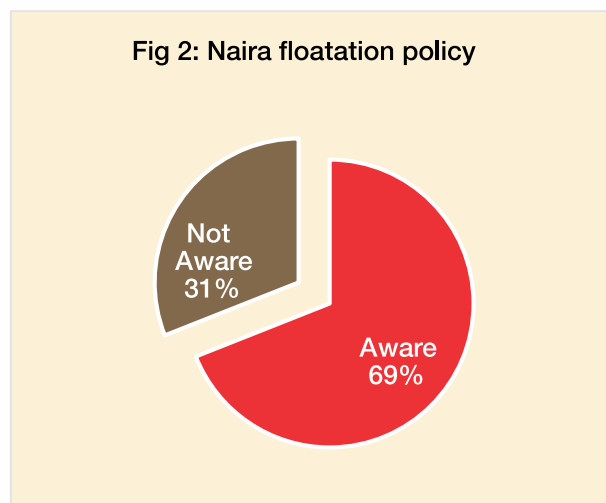
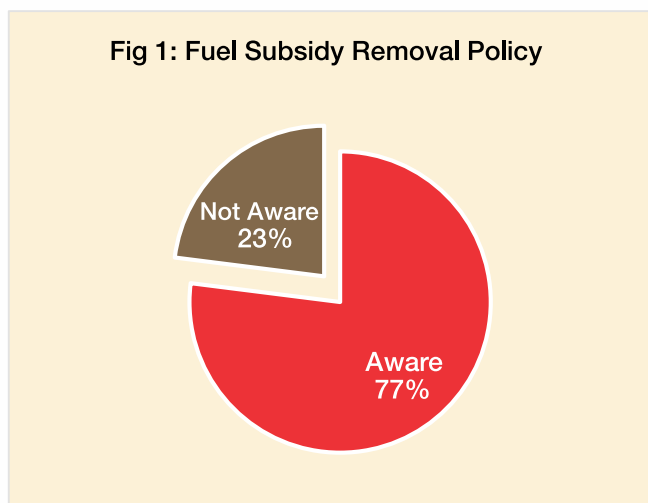
From the survey conducted, the study found that the increase in transportation costs, and its trickle-down impact on other services and goods was the major pass-through channel of the policies on livelihoods on women and girls.

It was also found that, girls between the ages of 19–23-year, were impacted by the short-term economic dislocations of the new policies.

4.1 POLICY AWARENESS



77% of respondents were 'very aware' of the subsidy removal policy, compared to 69% who were 'very aware' of the naira floatation policy.



When we looked at respondents at the extremes of awareness, either 'no awareness' or 'very aware', across zones and education levels – we found that there was an across the board 'Very Aware' rate of 87%–100%. The only exception was in the South East Zone where Awareness was evenly split at 41% (Not Aware) and 59% (Very Aware).

Fig 5: Awareness of Naira Floatation Policy (By Zone)

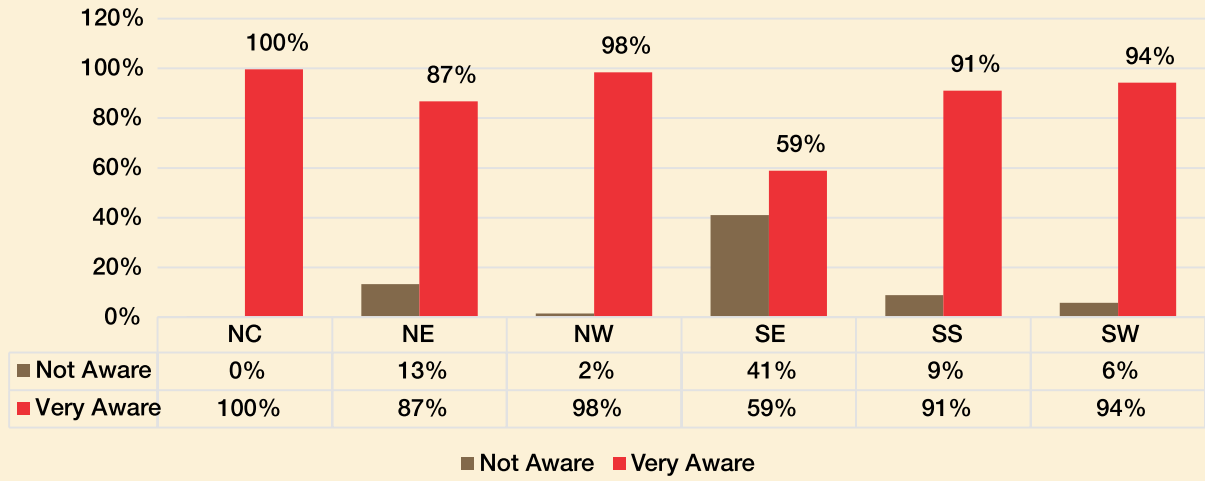
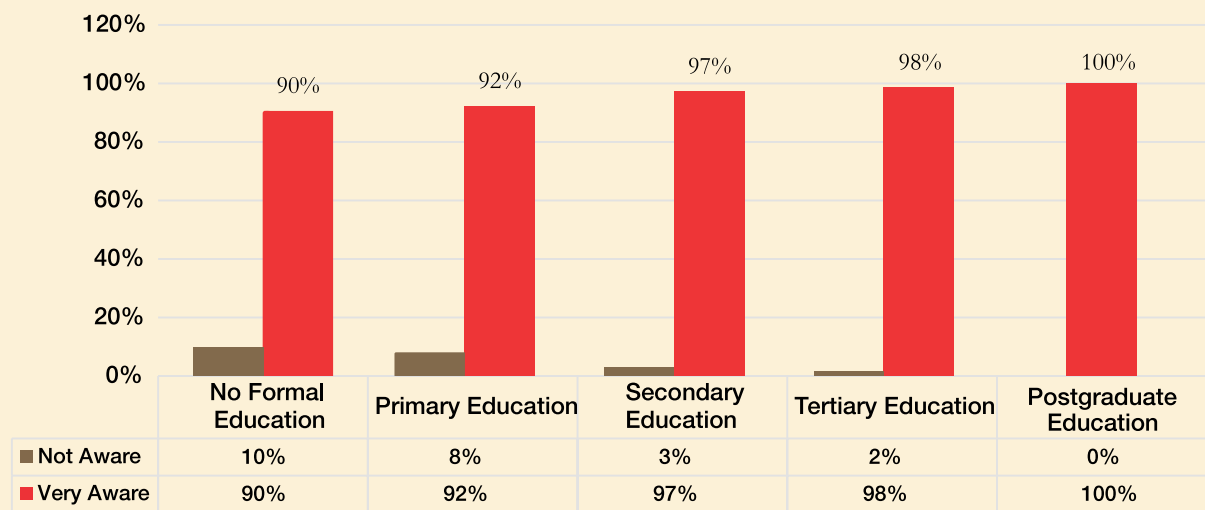


Fig 6: Awareness of Naira Floatation Policy (By Education)



When we looked at respondents at the extremes of awareness, either 'not aware' or 'very aware', across zones and education levels – we found that there was an across the board 'Very Aware' rate of 92%-100%. The only exception was in the South East Zone where 79% were (Very Aware) compared to the national (5 zones) average of 97.4%, and 21% (Not Aware) compared to the national average of 2.6%.

Fig 7: Awareness of Fuel Removal Policy
(By Zone)

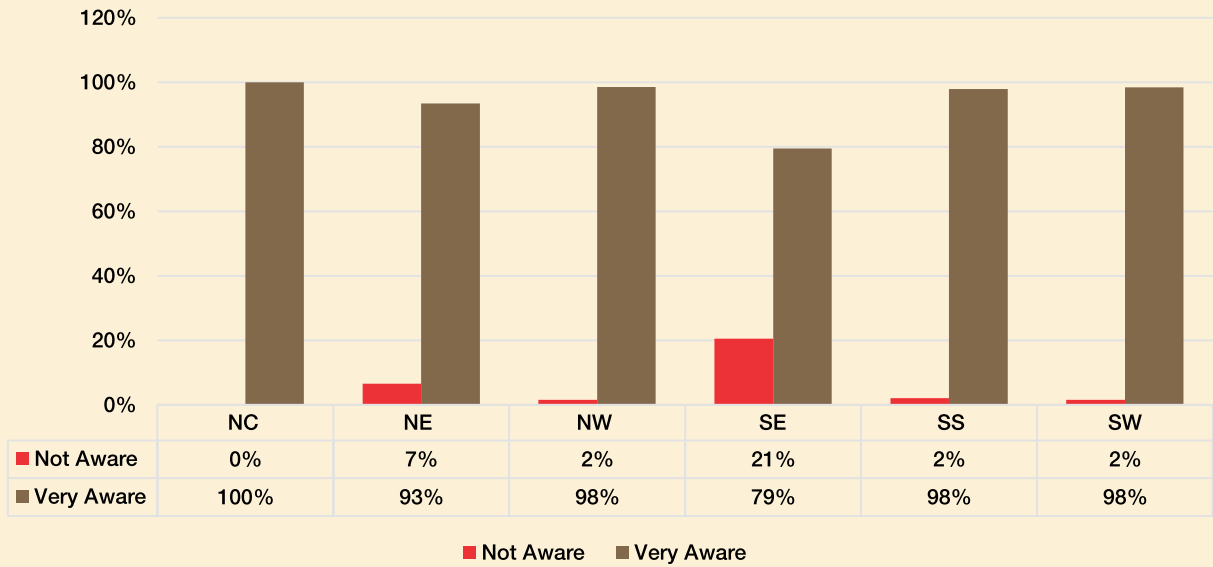
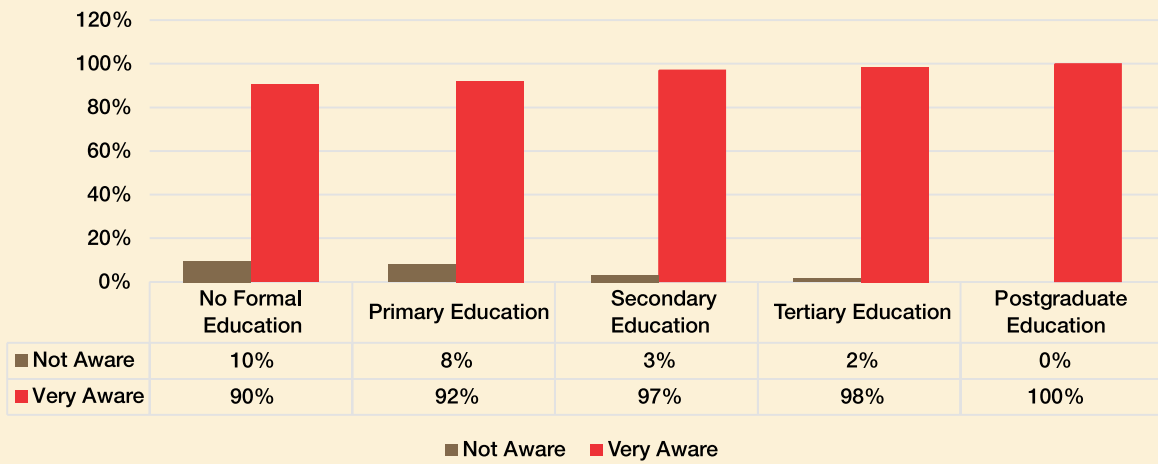


Fig 8: Awareness of Fuel Removal Policy
(By Education)

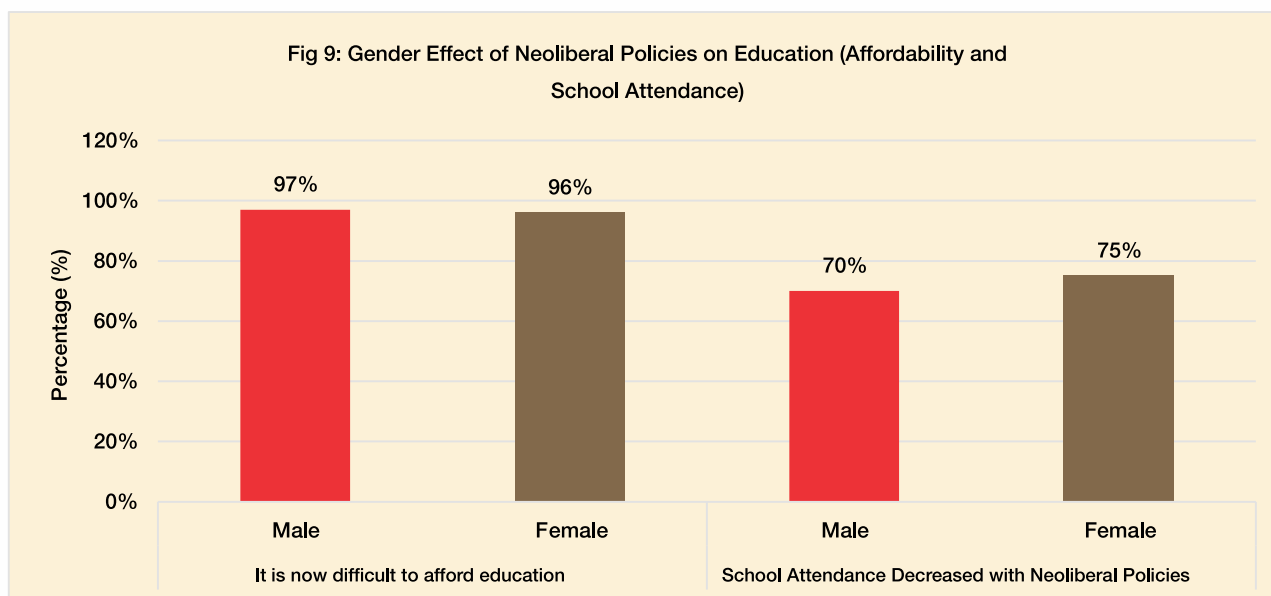


It is unclear what may be driving down the 'awareness' rate in the South East, we speculate that there is a response substitution of 'awareness' for 'approval' or 'agreement' of /with the policy.

4.2 EDUCATION



The survey data showed that the policies made it difficult for male and female respondents to afford education. However, the effect was more on females with regards to school attendance. This implies that more females (75%) are likely to drop out of school due to the policy than their male counterparts (70%). The effect, however, shows that school attendance is likely to decrease for both males and females.



The policy also had a disproportionate effect on school enrollment as 70% Females and 75% Males reported observing a decrease in educational enrollment/attendance.

There was an 80% - 63% attribution of the decrease in enrollment to the new economic policies. The Highest rate (80%) was in the North Central Zone and the lowest (63%) was in the South East Zone.

There was a perceived drop in the quality of education. This was cited as justification for the withdrawal from educational institutions, as there would not be any positive 'payback' from continued school attendance. Coping strategies identified include:

• HOME SCHOOLING

- Transfers to Government Owned schools
- School attendance only to take examinations.
- Infrequent/ Alternate days attendance (1-2 days) per week.

Household incomes have drastically declined with a corresponding reduction in standards of living, which has led to a re-prioritization of both basic and tertiary education, in favour of food and 'basic family survival'. Many families have had to make cuts to their education budgets in order to afford household needs.

The survey responses showed that a 'fall in the quality of teaching and learning' is the key driving force that has led many parents to decide to pull their children out of school, as they do not see any positive return on their investment. Sample participant responses include:

- **"Teachers cannot come to work, hence the quality of education has reduced."**
- **"Most of the schools now rely on Youth Corp Members to teach the children as most subject teachers come to school just like 2 times a week."**
- **"Many schools don't have enough materials to teach the children properly."**
- **"Schools lack the necessary resources to provide quality education."**
- **"Teachers don't come to school regularly because they can't afford fuel."**
- **"The number of teachers coming to work has reduced because of transportation."**

While the men, women, and children shared a common opinion of the struggle to maintain educational experiences and opportunities for girls, responses showed differing points of view, most likely shaped by their unique experiences and roles in the household and community.

Girl/Boys: Both groups, especially the girls expressed a subtle internal struggle to justify continued education. Schooling has become 'uncomfortable' for them;

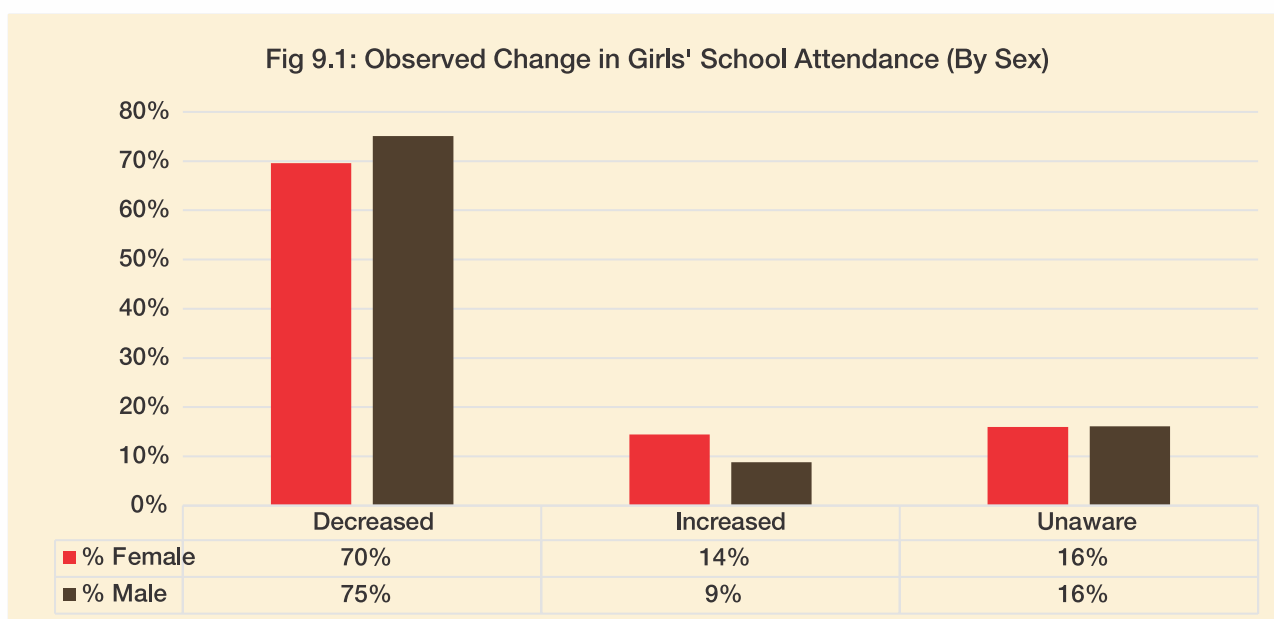
- Trekking long distances to and from school, due to high transportation costs,
- Embarrassment at not having adequate school supplies,
- Inconsistency in teachers' attendance/ competence,
- The overall believe that education is unlikely to improve their quality of life, have made many more 'understanding of' and willing to dropout.

Question: Has there been a change in the number of girls attending school in your community since the naira floatation and removal of fuel subsidy?

Responses indicated a 70%-75% (Female vs. Male) observed decrease in school attendance. This is higher than expected.

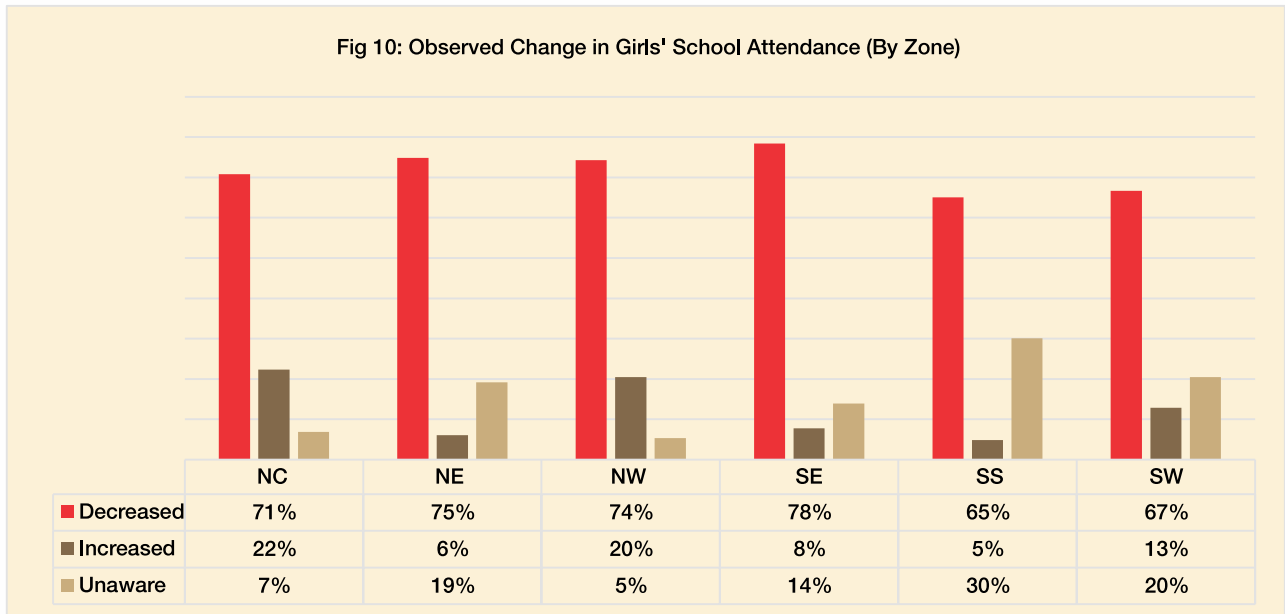
Participant responses on student enrollment/attendance clearly indicates why these rates are high; many of the families have had to de-prioritize girls' education.

- **"We have to prioritize essential expenses over education."**
- **"My daughter had to stop schooling because we couldn't afford the fees."**
- **"I have 3 children in school before; now I have withdrawn 2, and 1 is still attending school."**
- **"We cannot train all our children at once; they have to take turns to study."**
- **"We cannot train all our women and girls at once; they have to take turns to study."**



The dropout rate remained in the 70% range when viewed across Zone and Education levels.

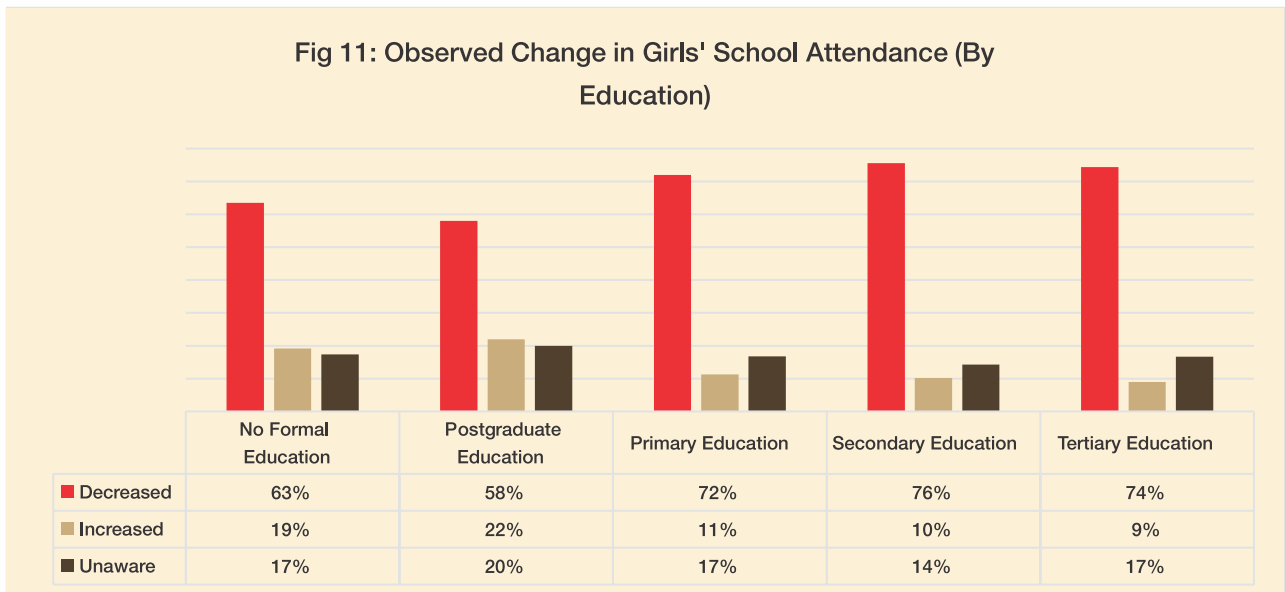
Fig 10: Observed Change in Girls' School Attendance (By Zone)



The South East Zone had the highest observed decrease in enrollment (78%), This could be explained by the previously high enrollment rate in the Zone.

Respondents with Postgraduate Level education reported the lowest observed decrease in enrollment of 58%.

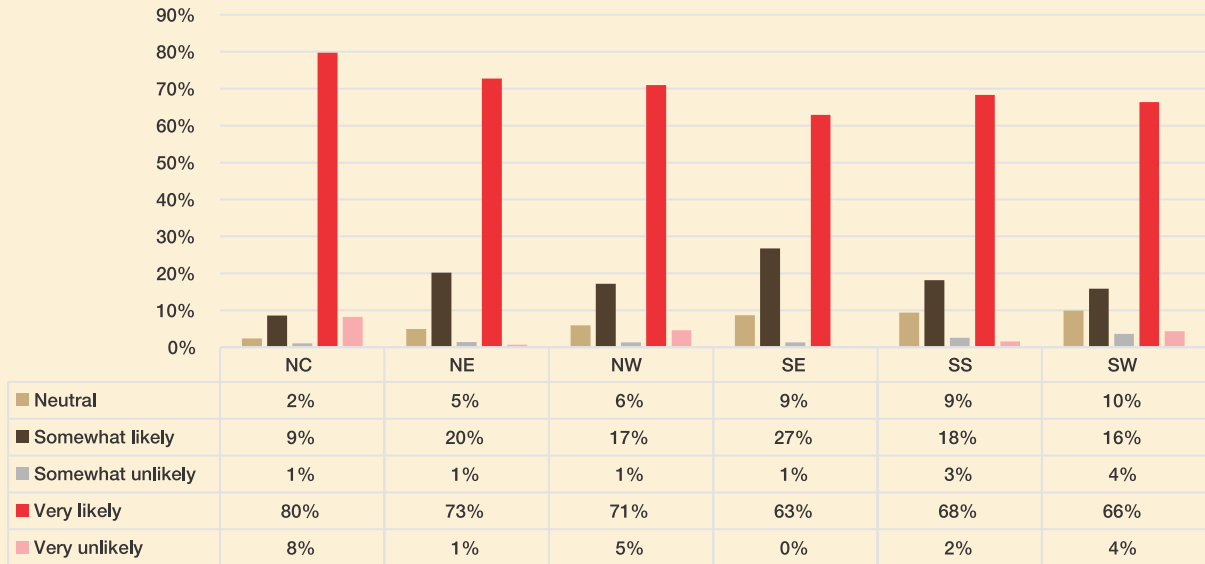
Fig 11: Observed Change in Girls' School Attendance (By Education)



Question: In your opinion, to what extent has the removal of fuel subsidy made girls in your community more likely to not attend school?

The attribution rate was highest in the North Zones (80% - 71%) compared to (68% - 63%) in the South Zones. The highest rate of 80% is in the North Central Zone which includes the Federal Capital Territory (Abuja), which has a generally higher awareness and proximity to policy introduction compared to the other States.

Fig 12: Attribution of School Attendance Changes to New Policies (By Zone)



While there were no significant changes or trends in attribution across sex, education and occupation, it was noticed that Homemakers/Housewife's had the highest attribution rate (81%).

Fig 13: Attribution of School Attendance Changes to New Policies (By Sex)

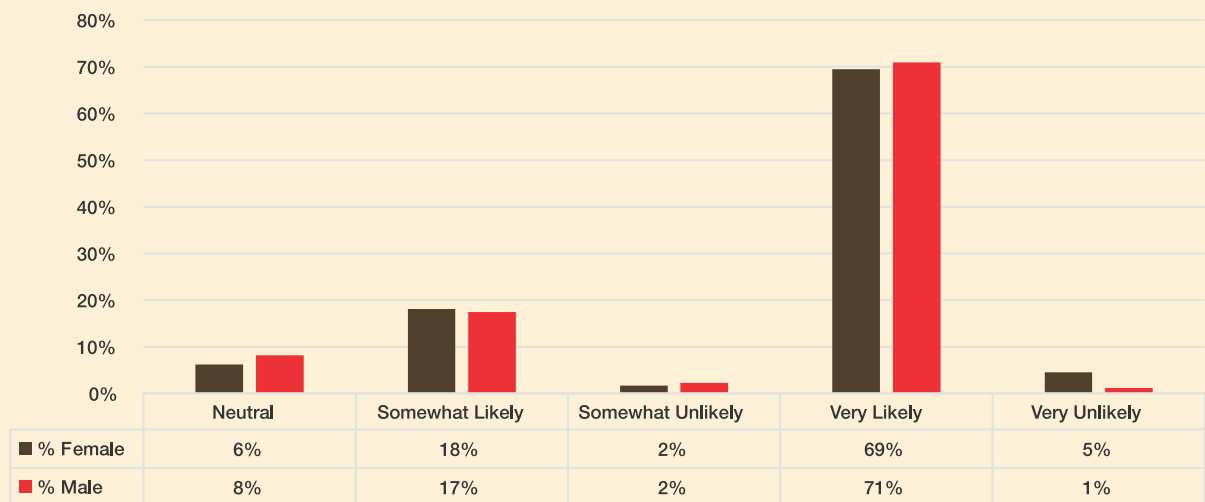


Fig 14: Attribution of School Attendance Changes to New Policies (By Occupation)

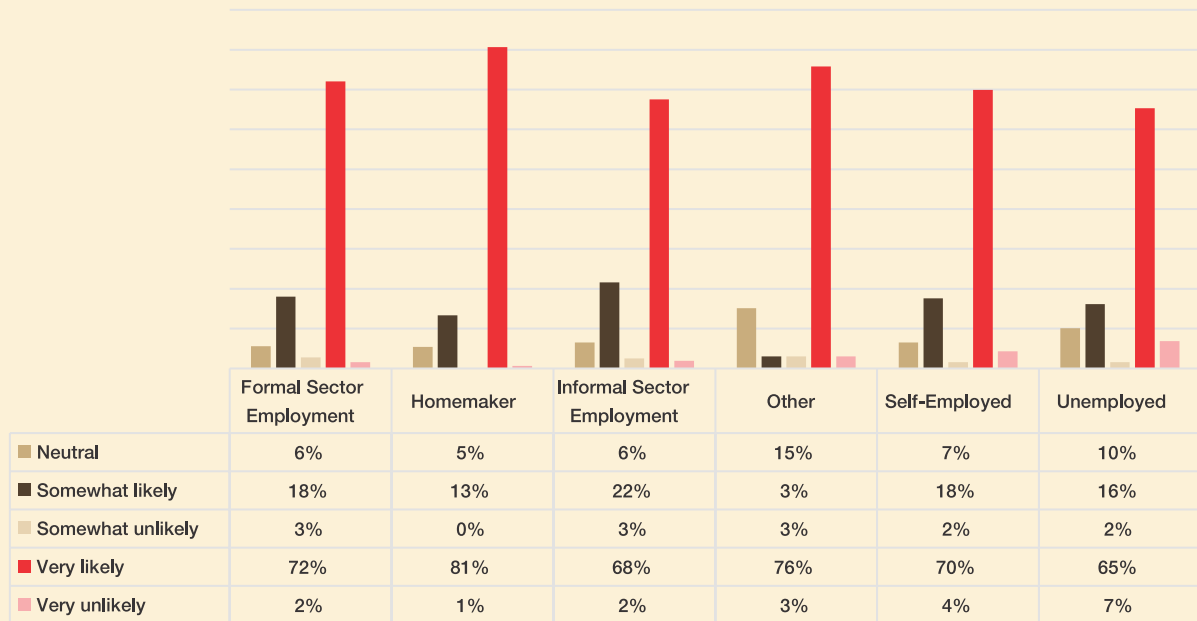
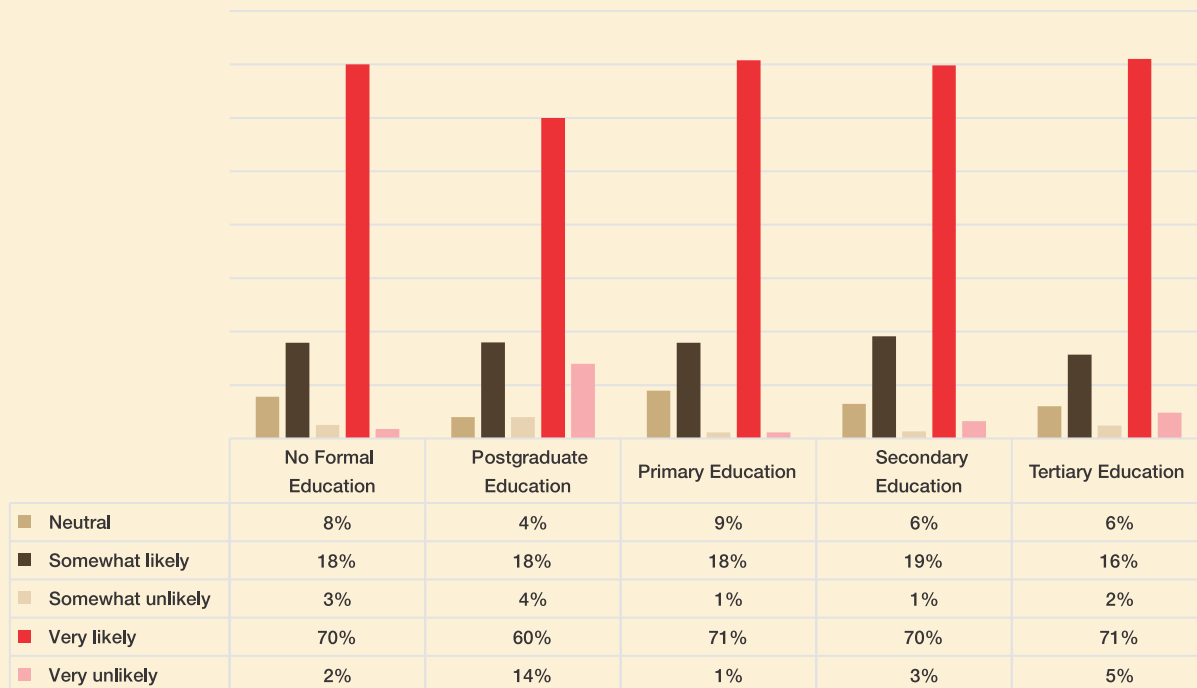


Fig 15: Attribution of School Attendance Changes to New Policies (By Education)



Question: How has it affected your household's ability to afford educational expenses, especially for girls (school fees, books, etc.)?

Across the board, respondents stated that they had experienced a decrease in standard of living, with several categories of expenditure, including educational expenses being cut. The highest observation of inability to afford was in the North Central, as previously explained, with the Federal Capital Territory being in the North Central Zone, there is a predominance of public servants, many of whom are unable to engage in other income producing activities, and thus have been most impacted by the income devaluation.

Fig 16: Ability to Afford Educational Expenses (By Sex)

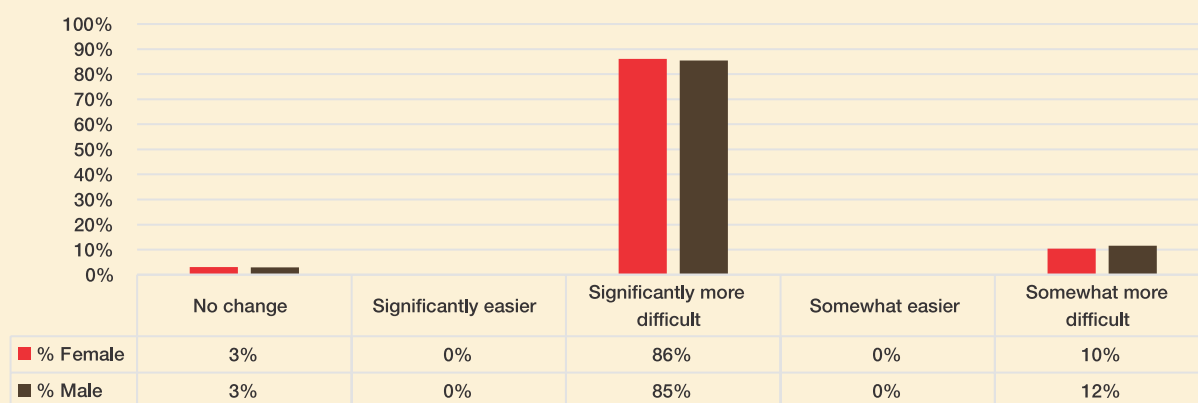


Fig 17: Ability to Afford Educational Expenses (By Zone)

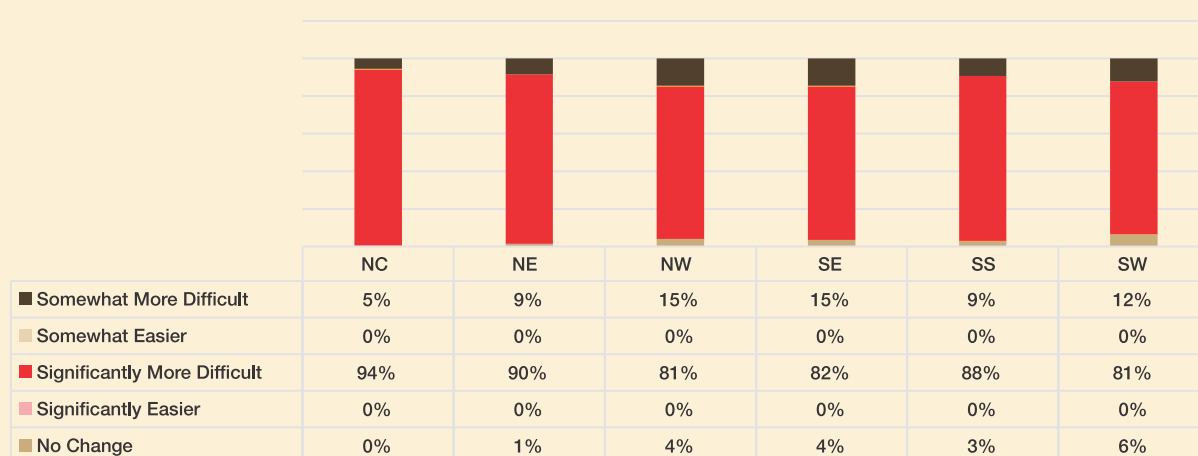
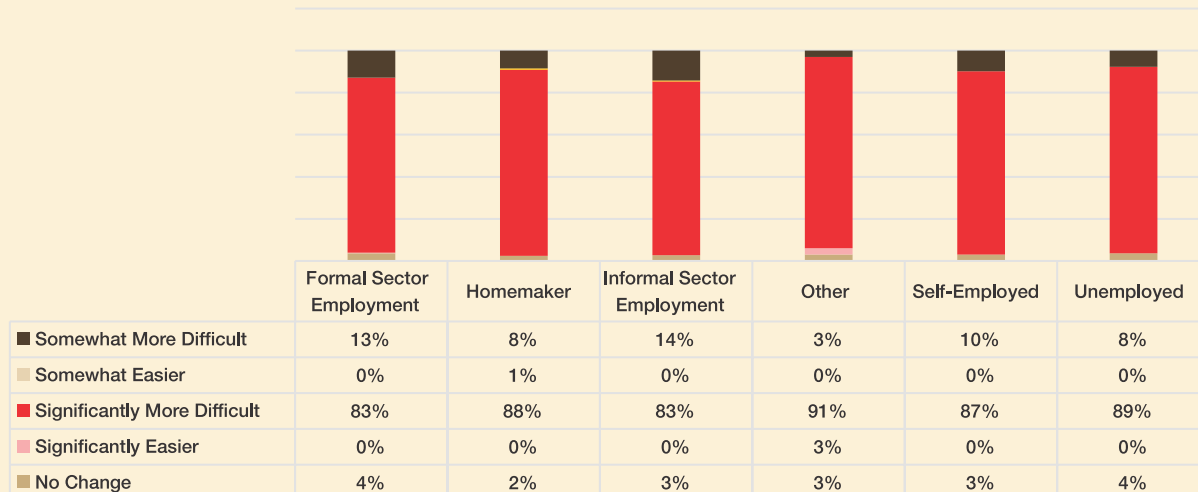


Fig 18: Ability to Afford Educational Expenses (By Occupation)



NATIONAL LEVEL OBSERVATIONS:

- Higher Dropout Rates: Absence of 'extra' income to pay related education expenses such as tuition, school books and supplies, transportation, etc. has led to withdrawal from formal educational institutions.
- Low Quality Teaching and Learning: Reports of poor teaching environment and quality of learning, as teachers are not motivated, and lack the teaching tools and supplies.
- Family Income Replacement: Girls who have dropped out are re-directed to economic activities such as petty trading and other informal work (domestic help, shop assistants etc.) to provide replacement incomes for the family.

STATE LEVEL OBSERVATIONS:

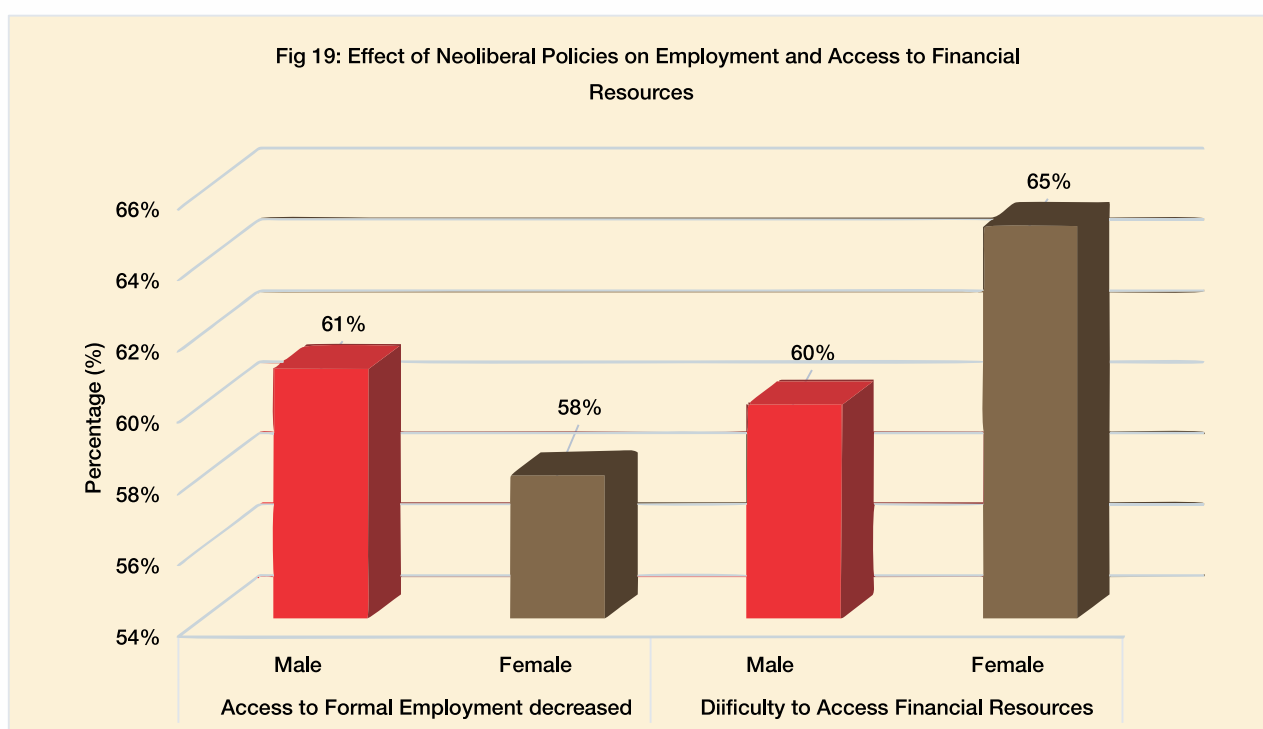
- High Transportation Costs: State level observations indicated some interesting observations; the issue of 'high transportation costs' was more prevalent in the Northern region, while it was raised by respondents in the South, it did not rank in the top five observations.
- Lack of government/ community support for education: The absence of government support in education for girls ranked highly in the North, but not in the South. Very few respondents here acknowledged the presence or absence of government intervention.
- Shift to less expensive schools: Many of the respondents in the South, seemed to have discounted government's role in school funding, and were more focused on independent actions, such as moving their children to more affordable private and public schools.

Table 3: Research Objective 1: Impact on Education								
Key Themes (North)	FCT	Kwara	Taraba	Bauchi	Jigawa	Kano	Kebbi	Yobe
Increased dropout rates	✓	✓	✓	✓	✓	✓	✓	✓
High transportation costs	✓	✓	✓	✓	✓	✓	✓	✓
Decline in education quality	✓	✓	✓	✓	✓	✓	✓	✓
Lack of learning materials	✓	✓	✓	✓	✓	✓	✓	✓
Lack of government and community support for education	-	✓	✓	✓	✓	✓	✓	✓

Key Themes (South)	Abia	Ebonyi	Enugu	Delta	Edo	Ekiti	Lagos	Oyo
Increased dropout rates	✓	✓	✓	✓	✓	✓	✓	✓
Financial constraints	✓	✓	✓	✓	✓	✓	✓	✓
Decline in education quality	✓	✓	✓	✓	✓	✓	✓	-
Prioritizing boys' education	✓	-	-	-	-	-	-	-
Shift to less expensive schools	-	✓	✓	✓	✓	✓	-	-

4.3 EMPLOYMENT OPPORTUNITIES

The result from the survey data showed that access to formal employment decreased more for males (61%) than females (58%). The difficulty to access financial resources, however, was more for females (65%) than males (60%). The channel of the effect on access to formal employment is due to increased transportation costs that are confronted by a meager take-home pay.



The data also showed that:

- 40% Females and 43% Males reported observing a 'significant decrease' in employment opportunities for women in both the formal and informal sectors.
- 32% of respondents were or knew persons who are now engaged in 'informal' labor arrangements, many without wage payment guarantees, protections from sexual harassment/assault, defined work hours etc.
- International migration for work was prominent in the Southern Zones (distinct from relocation to urban areas), specifically the South West States (Lagos, Oyo and Ekiti) and Edo State.
- Coping strategy was predominantly engagement in 'informal labour arrangements':
 - The Highest rate of 'informal labour arrangements' was 52% in North East (NE) and 40% in the North West (NW) Zones.
 - All other Zones were under 30%.
- Coping Strategy included 'increased family debt/borrowing'. Many of the respondents are borrowing from, or have lent money to family members.
 - 48%, 44%, 39% in the SW, SE, and SS zones respectively, compared to 24% - 32% across the other zones.

An increase in operational costs has led many businesses and organizations to make cuts in their overhead spending in order to maintain profitability. This has led to reductions in formal employment opportunities in both public and private organizations.

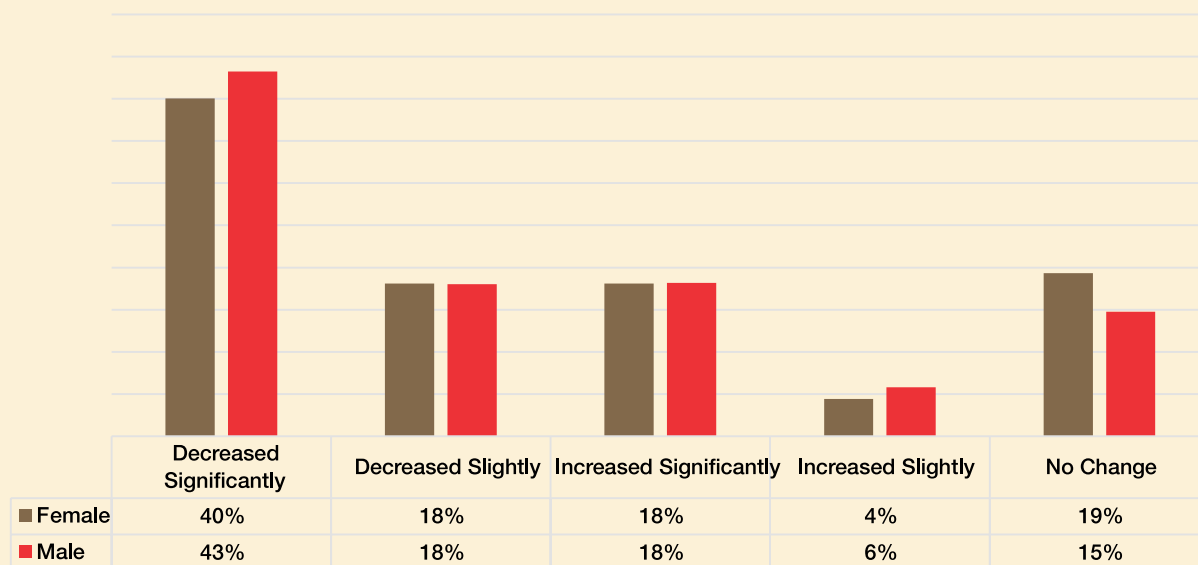
There is now more reliance on 'informal' labor arrangements, many without wage payment guarantees, protections from sexual harassment/assault, defined work hours etc.

While men, women, and children shared a common opinion of the impact of the policies on employment opportunities for women, responses also showed differing points of view, most likely shaped by their unique experiences and roles in the household and community.

- Men: Emphasized economic impact of the policies on employment. They focused on the broader structural economic profitability of organizations and the expected outcome of job attrition.
- Women: Responses from the women can be grouped into two (2) categories:
 - Business Owners: Focused on the challenges in sustaining businesses, and the anticipation of long-term growth opportunities.
 - Non-Business Owners: Focused on the need for government policy to include skills training and development programmes to make them 'job ready' for the job sectors and trades that are expected to be in-demand in the short-term.
- Girl/Boys: Both groups (18 -23), expressed a general disillusionment with the process of engagement in formal employment.

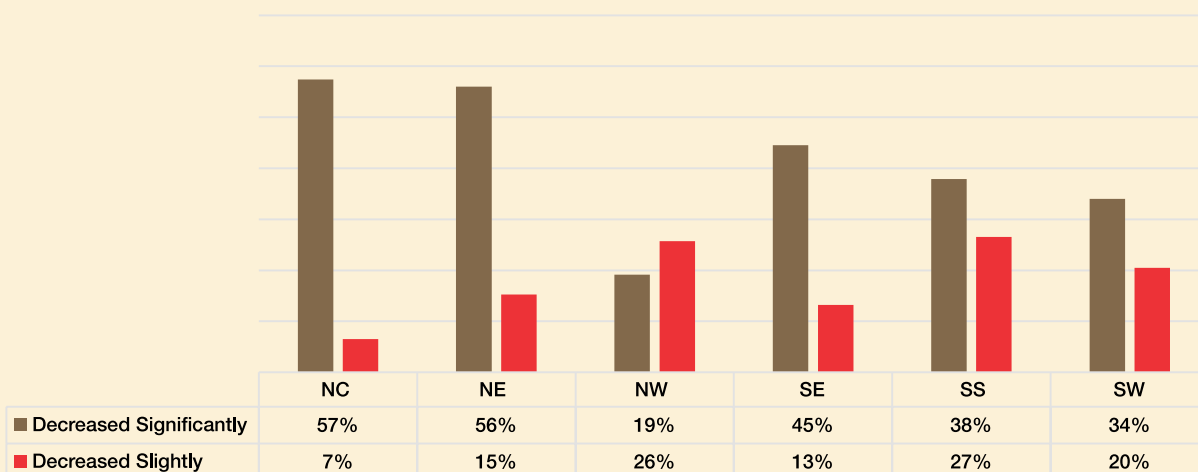
Question: How has the flotation of the naira and fuel subsidy removal affected the availability of formal employment opportunities for women in your community?

Fig 19.1: Availability of Formal Employment Opportunities for Women (By Sex)



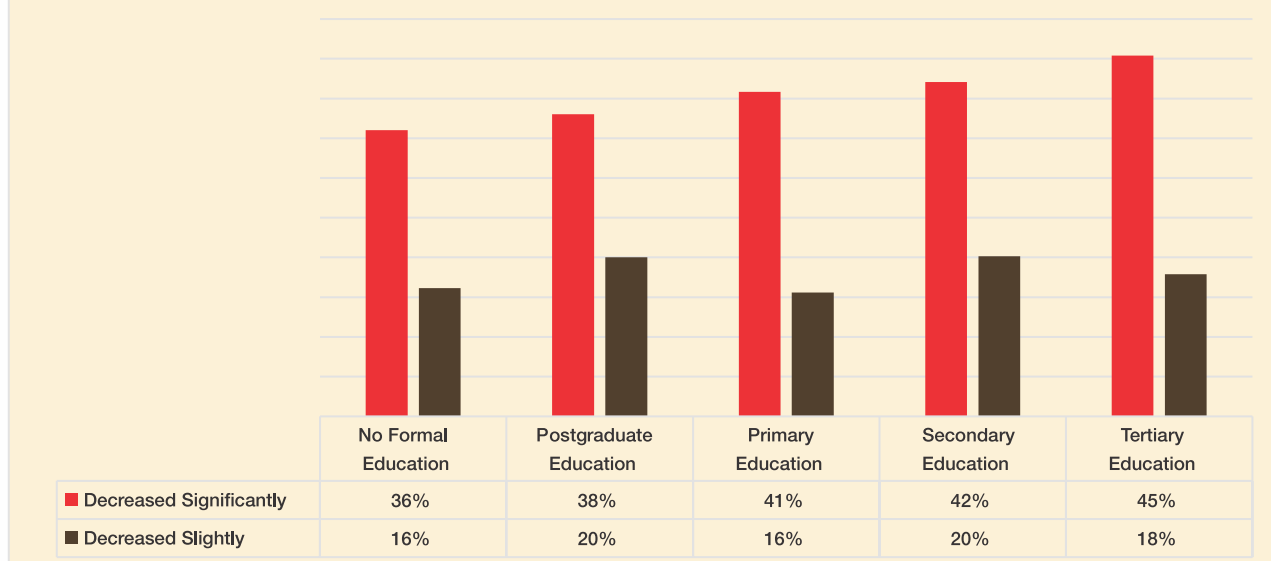
A cross-sectional view by Zone and Education showed that the highest rates of 'significant decrease' were in the North Central (NC) and North East (NE), 57% and 56% respectively, compare with the North West (NW) which had the lowest decrease of 19%.

Fig 20: Availability of Formal Employment Opportunities for Women (By Zone)



There were no significant variances across education levels. Reported significant decreases ranged from 36% (No Formal Education) -45% (Tertiary Education).

Fig 21: Availability of Formal Employment Opportunities for Women (By Education)



Question: What are the biggest barriers to employment for women in your community?

Reason	(%) Total
Scarcity of Jobs	41%
Lack of Capital	11%
Lack of Education	10%
Lack of Skills	6%
Low Wages	5%
High Transportation Costs	5%
High Cost of Living	5%
Lack of Awareness	4%
Restrictions on Women	4%
Lack of Support	3%
Corruption	2%
Exploitation of Women	2%
Educational Empowerment	2%
High Cost of Doing Business	1%

Respondents focused their responses on high-level barriers, more than on the immediate and more socially common answers.

The responses here are categorized into three (3) groups:

- **Policy Driven Factors:** Scarcity of Jobs and Lack of Access to capital/financing for business development are the critical policy intervention areas that government has to focus on. Changes to the business environment, will create the jobs that are needed to drive the improvement in standards of living across the country.
- **Individual Driven Factors:** Access to Quality Education and Functional vocational Skills are critical to meet any job availability levels in the country. It is interesting that many of the respondents, chose to focus on a difficult self-reflection to identify areas in which they need to improve.
- The opportunities requested, are also policy areas in which the government can focus on, when designing the social protection and intervention programs to be implemented during the turbulent short-term adjustment period.
- **Symbiotic Factors:** These are factors that consistently co-mingle with other more high-level factors. They can be difficult to address given the fact that they are driven in large part by persistent socio-economic factors such as culture and corruption/poorly designed policies.

There were some interesting observations on the ranking of the barriers across the geo-political zones.

Observed Barrier(s)	NC	NE	NW	SE	SS	SW
Scarcity of Jobs	33%	51%	28%	35%	53%	53%
Lack of Capital	20%	15%	8%	4%	15%	8%
Lack of Education	7%	9%	10%	23%	8%	3%
Lack of Skills	6%	7%	4%	4%	5%	10%
Low Wages	8%	2%	5%	12%	2%	3%
High Cost of Living	4%	4%	8%	0%	3%	8%
High Transportation Costs	11%	1%	5%	1%	3%	5%
Restrictions on Women	2%	3%	4%	5%	5%	4%
Lack of Awareness	2%	4%	9%	1%	3%	2%
Lack of Support	2%	1%	4%	4%	2%	3%
Exploitation of Women	2%	0%	2%	5%	1%	0%
Corruption	1%	1%	7%	3%	0%	0%
Educational Empowerment	2%	1%	5%	2%	0%	0%
High Cost of Doing Business	1%	1%	0%	1%	0%	0%

- Scarcity of Jobs: Was lowest (28%) in the North West (NW).
- Lack of Capital: Was lowest (4%) in the South East (SE) compared to the National range of 8% - 20%.
- Lack of Education: Was highest (23%) in the South East (SE) compared to the National range of 3% - 10%.
- High Transportation Costs: Was highest (11%) in the North Central (NC) compared to the National range of 1% - 5%.

NATIONAL LEVEL OBSERVATIONS:

- Increase in Women Owned Small Businesses: Many women have opted to create and are running their own small-scale businesses. Self-employment is a common route for women and girls, offering flexibility and the ability to balance family responsibilities with economic activities. However, these ventures rarely offer formal job employment for individuals outside the family circle.
- Employment Availability in Traditional Roles: Many available formal jobs/ employments are in traditional gender-role occupations such as teaching and cleaning/janitorial services etc.

STATE LEVEL OBSERVATIONS:

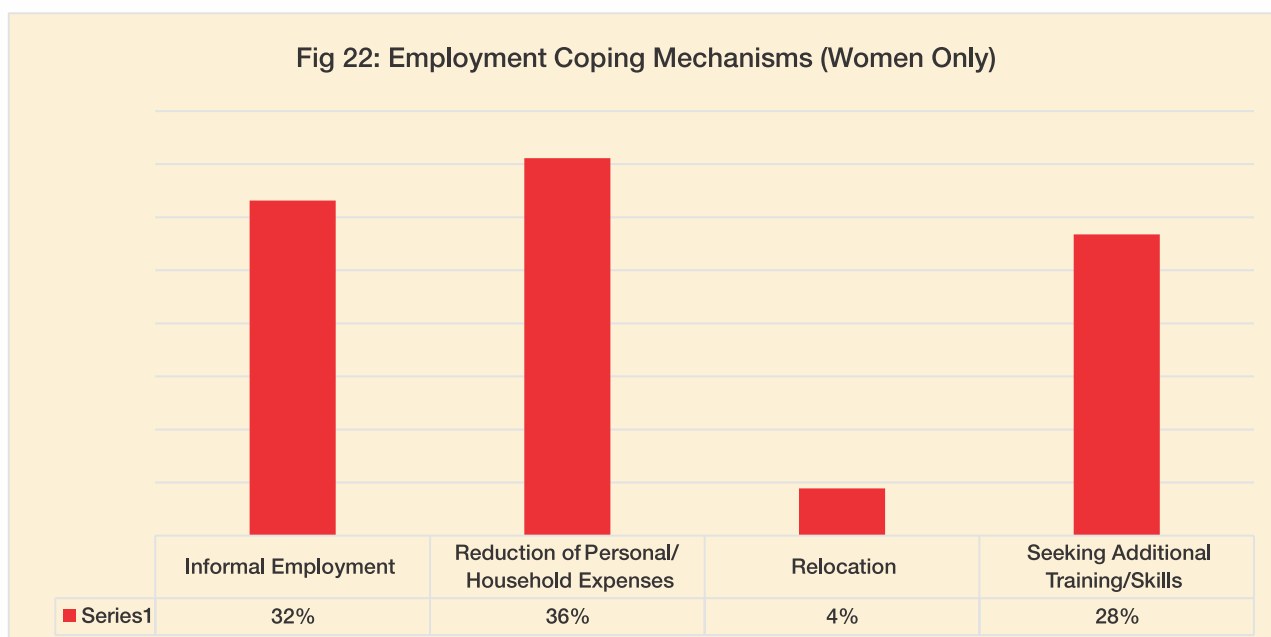
- Gender Bias: Gender discrimination was a major factor in the state level interviews. From the responses, it does appear to be generally reported more frequently in the North, in the South, it seemed to be more of a factor in the South East, it did not make the top 5 in the South South or South West.
- Migration for Work: This was an interesting factor to make the top 5 in the South. Unlike the Survey responses in which 'relocation; featured prominently, migration in the interviews refers mostly to international relocation. This phenomenon, was also interestingly confined to the South West States (Lagos, Oyo and Ekiti) and Edo State.

Table 4: Research Objective 2: Impact on Employment

Key Themes (North)	FCT	Kwara	Taraba	Bauchi	Jigawa	Kano	Kebbi	Yobe
Reduction in formal job opportunities	✓	✓	✓	✓	✓	✓	✓	✓

Shift to informal work	✓	✓	✓	✓	✓	✓	✓	✓
High operational costs for businesses	✓	✓	✓	✓	✓	✓	✓	✓
Limited access to loans/capital	✓	✓	✓	✓	✓	✓	✓	✓
Gender bias in employment	-	-	✓	✓	✓	✓	-	✓
Key Themes (South)	Abia	Ebonyi	Enugu	Delta	Edo	Ekiti	Lagos	Oyo
Job losses/reduced opportunities	✓	✓	✓	✓	✓	✓	✓	✓
Shift to informal sector	✓	✓	✓	✓	✓	✓	✓	✓
Financial constraints	✓	✓	✓	✓	✓	✓	✓	✓
Gender discrimination	✓	-	✓	-	-	-	-	-
Migration for work	-	-	-	-	✓	✓	✓	✓

Question: What coping mechanisms have women employed to deal with these economic changes affecting employment?



Employment in 'informal labour arrangements, job/skill training, and 'increased family borrowing/debt, were the most significant coping mechanisms.

JOB/SKILL TRAINING:

- 45% in NW, compared to 14% -34% across the other Zones.
- Many of the job/skill trainings can be grouped into the following (a) Tech- supported sales of goods and services, and (b) vocational skills such as catering, tailoring etc.
- We did not find any instance of tech or high skill vocational sectors.

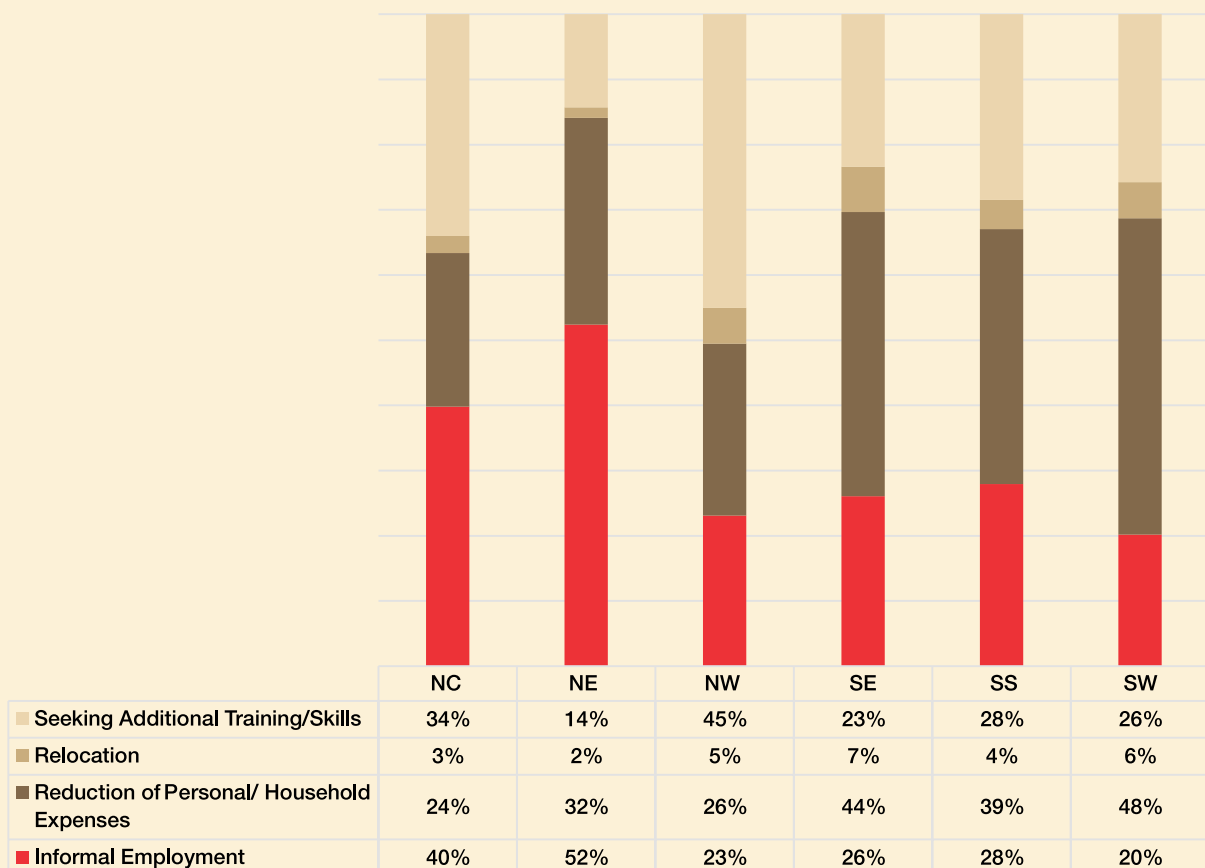
INFORMAL LABOUR ARRANGEMENTS:

- 52% and 40% in the NE and NC zones respectively, compared to 20% - 28% across the other zones.
- Most of the 'informal labour arrangements' included jobs such as housemaids, daily farm hands, cleaners in private/public institutions etc., are not regulated, with few wages, safety and or personal protections.

INCREASED FAMILY DEBT/ BORROWING:

- 48%, 44%, 39% in the SW, SE, and SS zones respectively, compared to 24% - 32% across the other zones.
- While respondents claimed to have reduced household spending, analysis from the interviews showed that these were considered to be 'passive' coping strategies, with no real specifics or objectives, just a mental/ aspirational coping mechanism.
- The real coping mechanism was actually 'increased family debt/borrowing'. Many of the respondents are borrowing from, or have lent money to family members.
- Sample responses:
 - "The debt I have taken on due to economic issues affects my financial decisions."
 - "Women are losing their economic independence due to the high costs and lack of business opportunities."

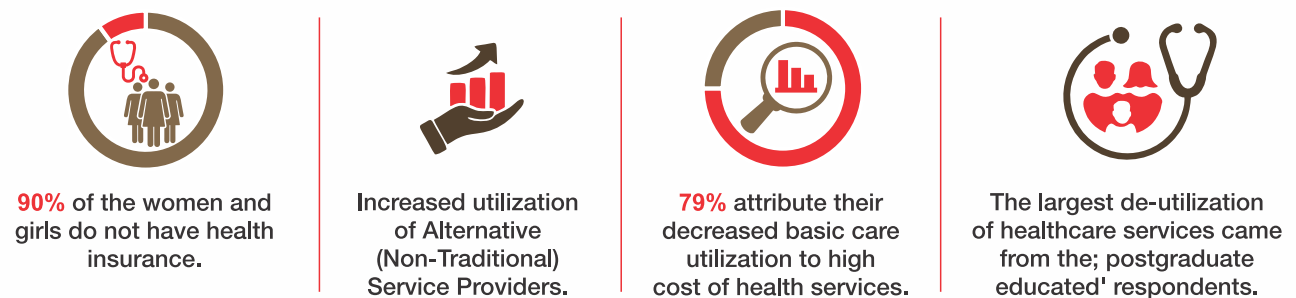
Fig 23: Employment Coping Mechanisms (Women Only - By Zone)



Sample participant responses on coping mechanisms to deal with decreased employment opportunities for women:

- "We often borrow money or food from neighbors when we are in need."
- "Our parents sometimes borrow money from neighbors to pay for our needs."
- "Women have altered their spending habits and taken on more debt."
- "Increased debt due to economic instability affects women's financial decisions."
- "Some women are now involved in cooperatives engaging in ajo (thrift savings)."
- "My mom joined a cooperative to get help with money."
- "Women are forming rotating savings groups to pool resources."

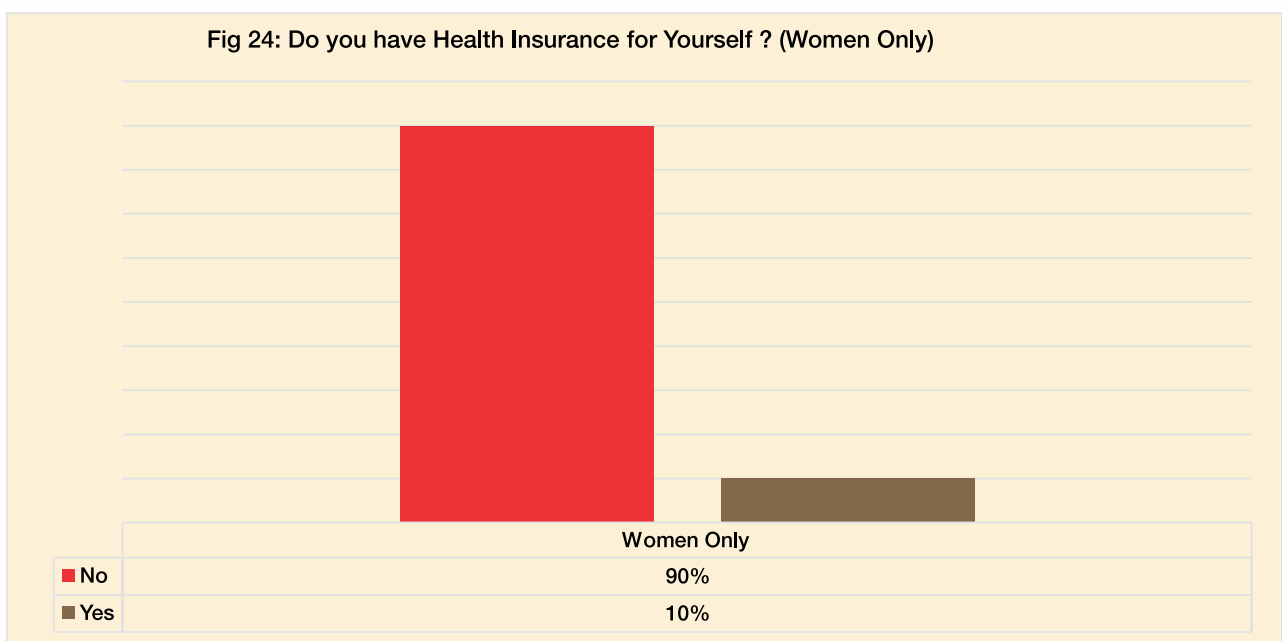
4.4 HEALTHCARE



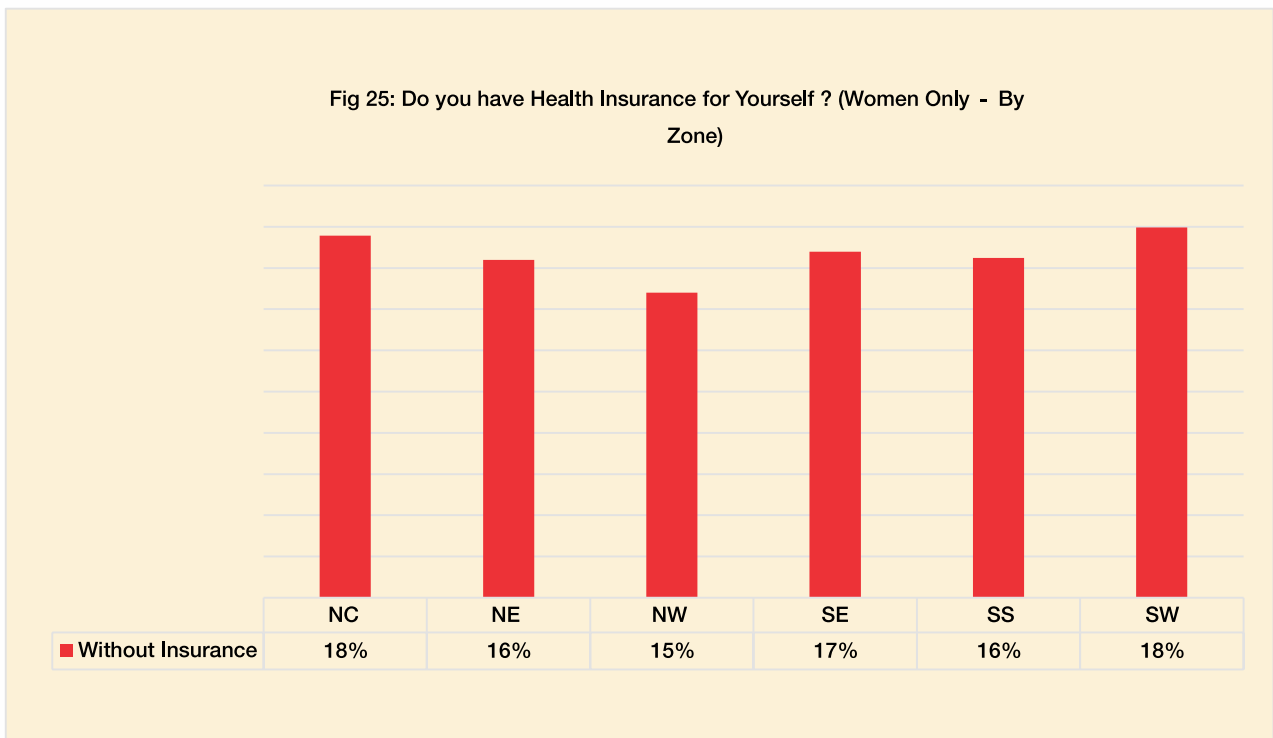
There has been an across the board decrease in the utilization of traditional (Modern) healthcare institutions, and a reliance instead, on various tiers of non-traditional providers. These alternative providers now provide both primary and specialty (non-emergency) medical care.

- **Accessibility Issues:** High transportation costs were frequently cited as being responsible for the decision to seek alternative care.
- **Affordability:** Increased costs of medical services and medications, and supplies make healthcare unaffordable. Preventive care and regular check-ups are often considered to be unnecessary, and are not prioritized in order to save costs.
- **Availability of Specialized Care (Obstetrics/Gynecology):** Many of the government health institutions are not routinely staffed with specialized service providers, these services are prohibitively priced at private hospitals.
- **Reliance on Alternative (Non-Traditional) Providers:** Due to high costs, families turn to non-traditional (alternative) medicine, such as herbalists, chemists, etc., often compromising long-term health outcomes.

Question: Do you have health insurance for yourself?

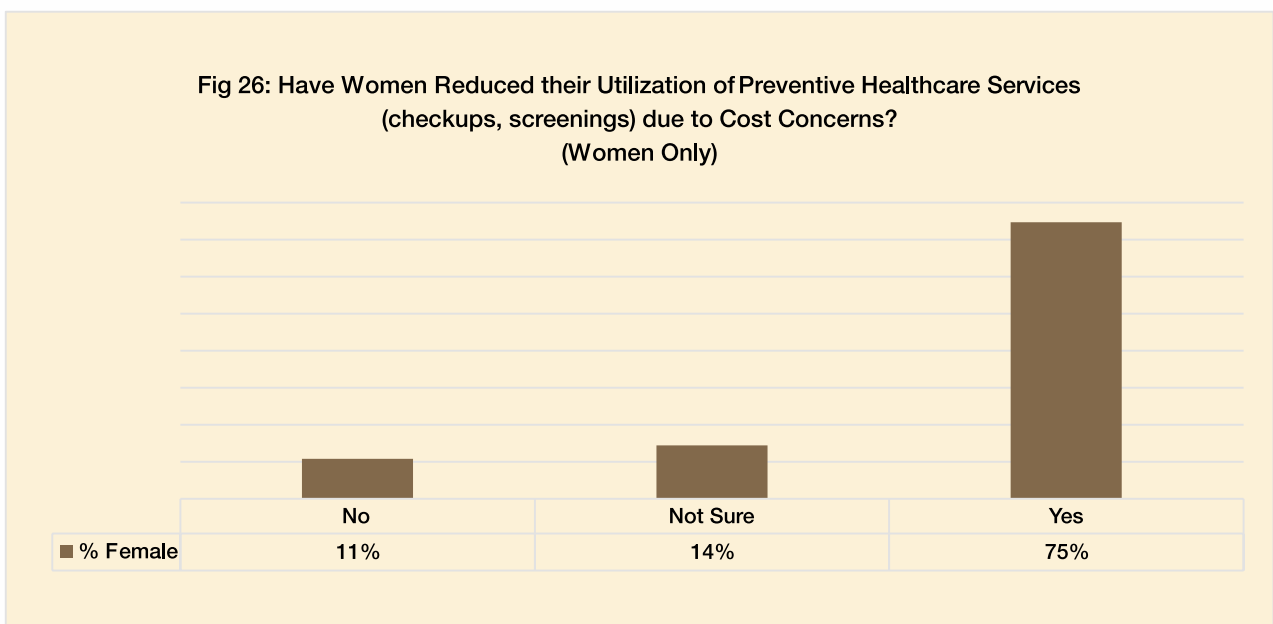


90% of female respondents do not have health insurance, consequently all healthcare expenditure is being borne directly from wages, and in competition with other basic needs.



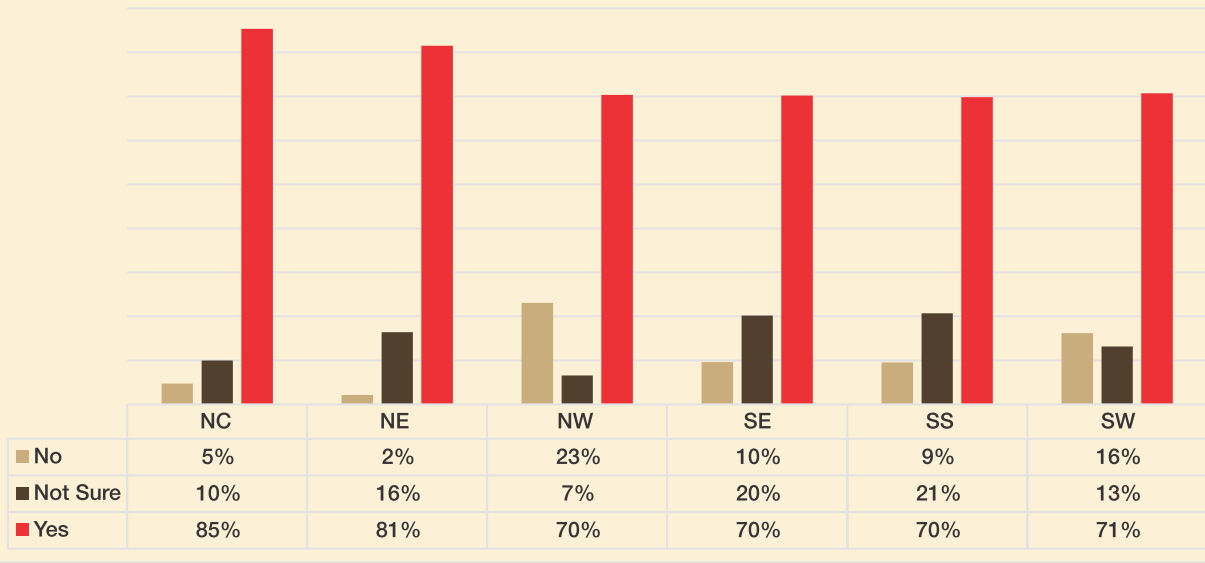
Respondents without health insurance was evenly spread across the zones. This suggests a structural policy/design problem that needs to be addressed.

Question: Compared to before the economic policies, have women in your household reduced their utilization of preventive healthcare services (checkups, screenings) due to cost concerns?



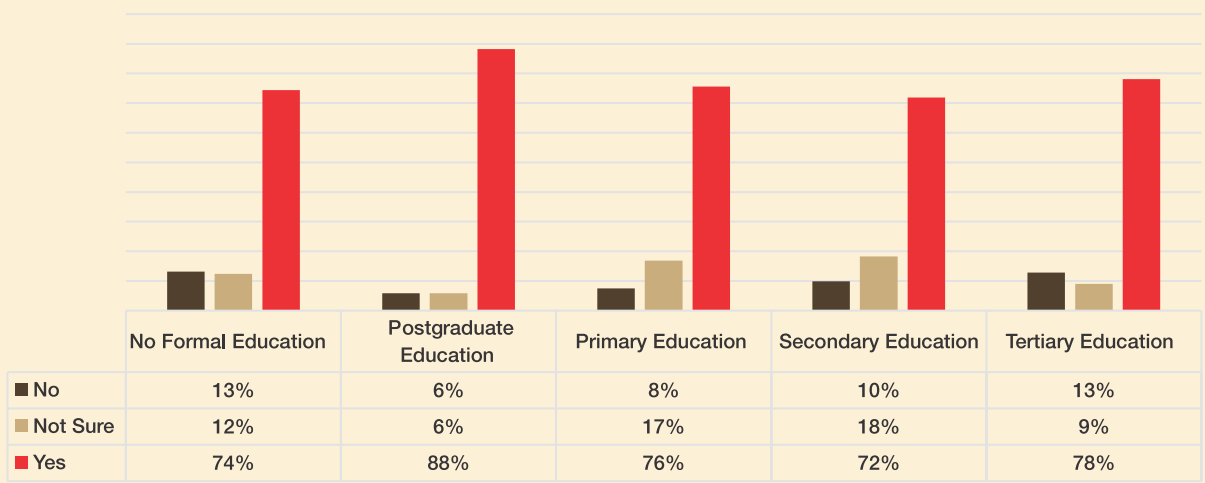
Preventive healthcare utilization decreased by 75%, the rate remained constant across zone and education levels.

Fig 27: Reduced Utilization of Preventive Healthcare Services due to Cost Concerns(By Zone)



The de-utilization rate went as high as 85% and 81% in the NC and NE zones respectively, with the other zones being in the 70% -71% range.

Fig 28: Reduced Utilization of Preventive Healthcare Services due to Cost Concerns (By Education)



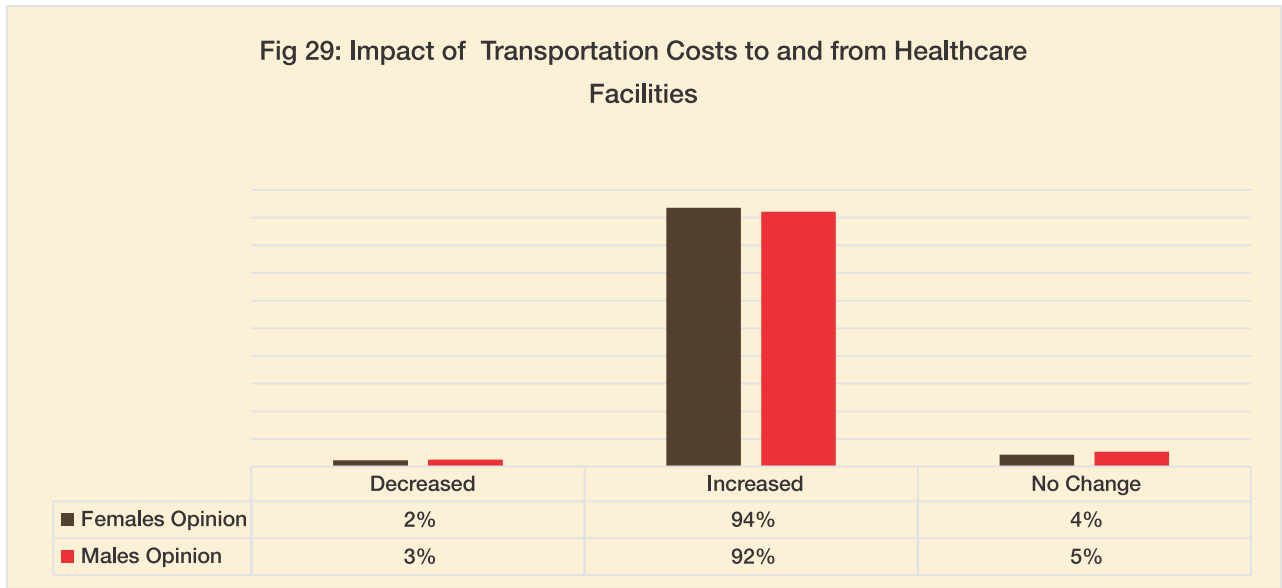
From an education perspective, Postgraduate respondents saw the largest increase in de-utilization of 88%. All other education levels were within a 72% - 78% range.

We believe that this large shift is due to the fact that there were already low utilization rates across the other education groups.

Sample interview responses on rising costs and utilization of healthcare services. It was interesting that the children seemed to be well aware of their parents' decisions to reduce healthcare visits.

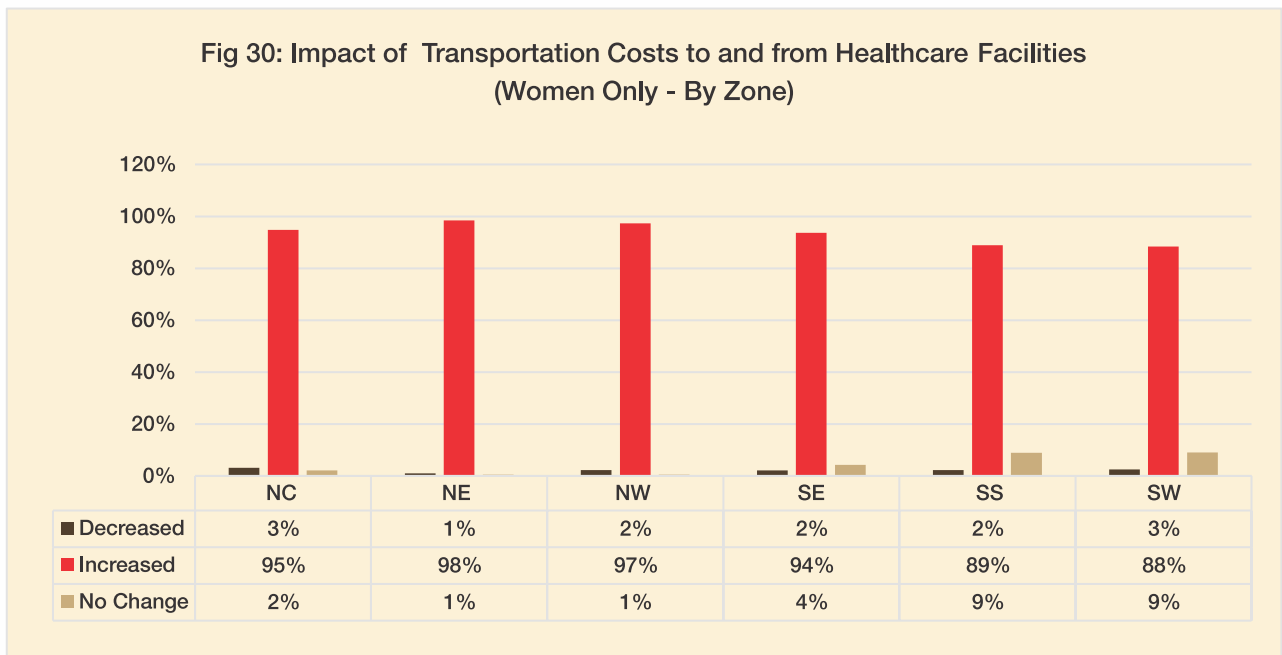
- "Our parents only take us to the clinic for severe illnesses. "
- "Our parents have to sell things to pay for our medical needs. "
- "Parents now treat us more with herbs instead of English drugs. "
- "Our parents only take us to the clinic for severe illnesses. "
- "Only those who can afford the medical bill visit the health center. "
- "The fees at the clinic have gone up, so we can't go as often. "
- "Our parents have to sell things to pay for our medical needs. "
- "We cannot afford to go to the hospital frequently. "

Question: Has the removal of fuel subsidy impacted the cost of transportation to and from healthcare facilities for women in your household/community?



Although respondents indicated that the increase in transportation costs is responsible for their reduced visits to hospitals, we were able to observe from interviews that respondents are actually substituting one service provider for another.

They are in essence making a decision that the traditional (modern) hospitals are not providing enough value to warrant the transportation expenditure. The alternative service providers still require 'transportation cots' to get to.



Visiting a public hospital is just the first step in actually receiving healthcare. As public institutions, many of the hospitals are subject to the same quality of service issues raised in the education sector.

Most of the women respondents cite two (2) general categories of reason for the switch towards non-traditional health services:

- **Unavailability of Obstetrics/Gynecology Providers:**
 - Very few public hospitals are staffed with specialized Ob/Gyn providers, in the absence of this level of specialized care, women have decided to seek for these services where they are much readily accessible, even when the level of care and outcomes are not comparable.
- **High Cost of Supplies and Hospital Prescribed Medication:**
 - The costs (transportation etc.) to visit a hospital are all considered to be sunk costs that will not provide value, in the case where you are most likely to not afford the supplies, medications, bills, and other treatment related expenses.
 - Most women are therefore more willing to invest this otherwise sunk costs to visit a 'herbal healer' because they know that they can better afford the 'treatment', and believe that even if the service is inferior, that they can afford to undertake it, gives hope for a positive outcome/ cure.

Sample interview responses:

- **Unavailability of Obstetrics/Gynecology Providers:**
 - "There aren't enough check-ups for pregnant women in our area."
 - "Many women are dying during childbirth due to lack of proper maternal care."
 - "There is not enough prenatal care available for expecting mothers."
 - "My mom's friend died in childbirth because there wasn't enough care."
 - "Older women assist with home births due to high delivery fees."
 - "Antenatal services were free, but now we have to pay."
- **High Cost of Supplies and Hospital Prescribed Medication:**
 - "We used to buy malaria drugs for 500 naira, but now it's 3000 naira."
 - "High cost of drugs and medicine and non-availability of some drugs in healthcare centres."
 - "We make natural herbs and take the roots of trees hoping to get better, and it has been working for us."
 - "When they go to the hospitals they have to buy drugs themselves unlike when there were subsidized rates for drugs before."
 - "Medication and services are all very expensive and not affordable now."
- **State Level Observations:**

Table 5: Research Objective 3: Impact on Healthcare								
Key Themes (North)	FCT	Kwara	Taraba	Bauchi	Jigawa	Kano	Kebbi	Yobe
Increased healthcare costs	✓	✓	✓	✓	✓	✓	✓	✓
Reduced hospital visits	✓	✓	✓	✓	✓	✓	✓	✓
Reliance on non-traditional (alternative) medicine	✓	✓	✓	✓	✓	✓	✓	✓
High transportation costs	✓	✓	✓	✓	✓	✓	✓	✓
Lack of preventive care	✓	✓	✓	✓	✓	✓	✓	✓

Key Themes (South)	Abia	Ebonyi	Enugu	Delta	Edo	Ekiti	Lagos	Oyo
Increased healthcare costs	✓	✓	✓	✓	✓	✓	✓	✓
Reduced access to healthcare	✓	✓	✓	✓	✓	✓	✓	✓
Reliance on alternative medicine	✓	✓	✓	✓	✓	✓	✓	✓
Impact on maternal health	✓	✓	-	✓	✓	-	✓	-
Transportation cost barriers	-	✓	✓	-	✓	✓	✓	✓

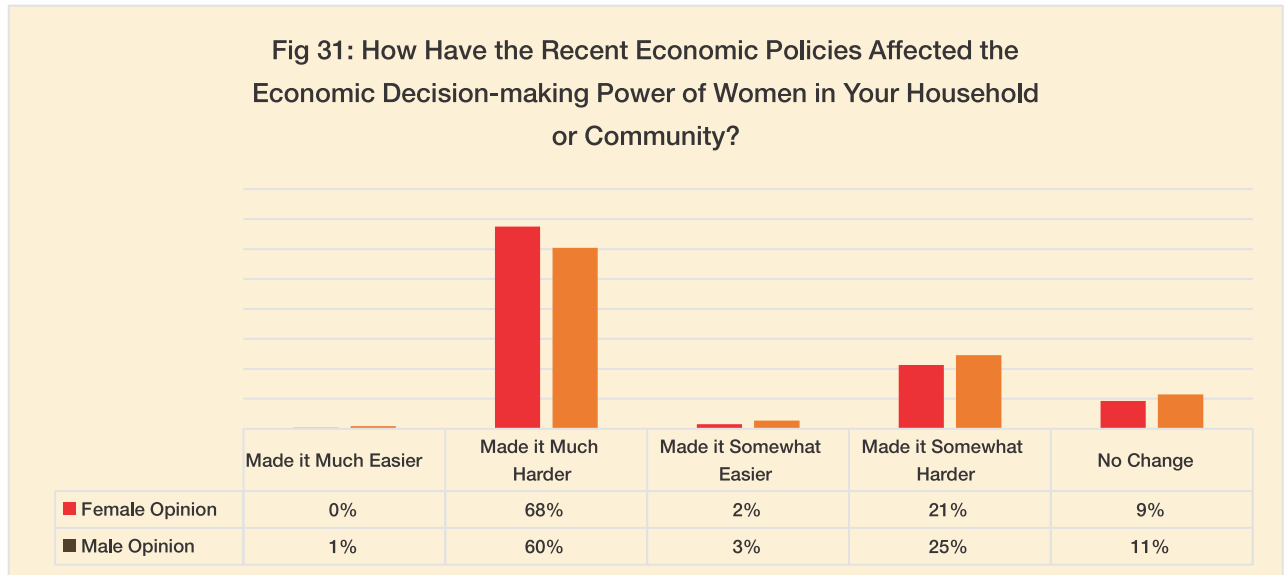
4.5 ECONOMIC EMPOWERMENT (FINANCIAL INDEPENDENCE AND ENTREPRENEURSHIP)

- Homemakers/Housewife's (75%) reported a decrease in agency and financial autonomy, compared to 58% - 66% for women in other occupations.
- There were no changes in reported decrease in agency across the various education levels of respondents.
- Increase in women owned Export-Oriented food processing small-businesses. markets.
- Decrease in import-dependent retail small-businesses. Many women in the small-scale poultry industry, for instance, have had to close down due to high cost of imported feed components. Certain boutique and provision stores have had the same fate, as their products are entirely imported.

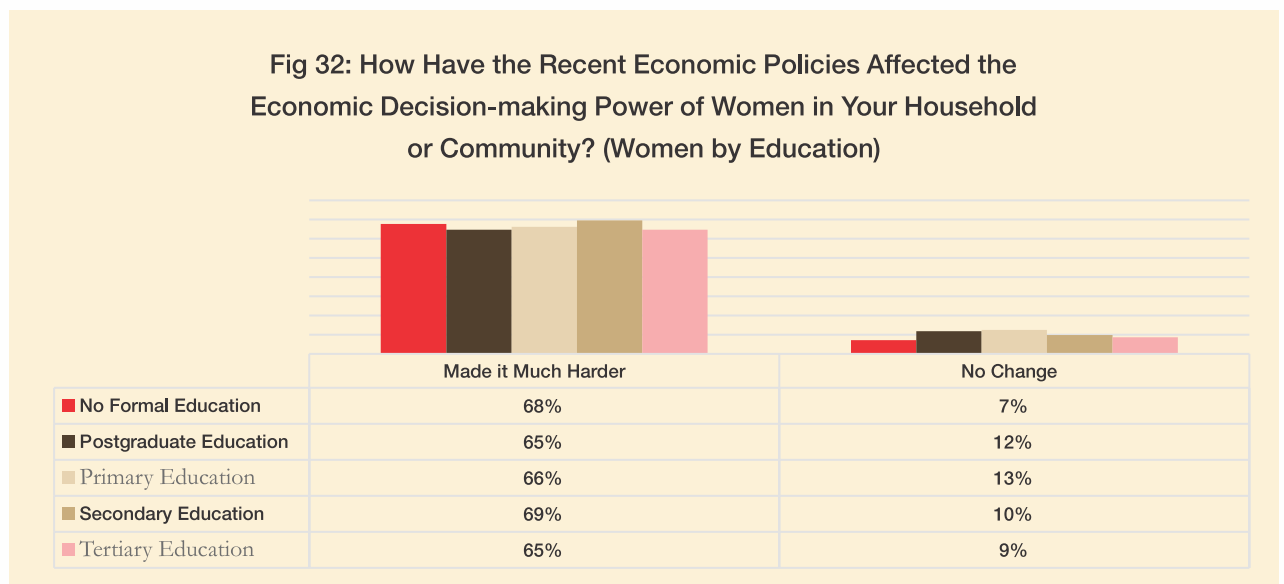
Women's empowerment is generally impacted by certain socio-economic factors, the most important being existing family wealth, and high levels of education. Interestingly, it appears that the current shifts in the economic landscape is creating an almost level playing field and lowering entry barriers, especially in the export-oriented entrepreneurship fields.

- **Stability in Women's Entrepreneurship:** A significant proportion of Nigerian women are engaged in entrepreneurial activities, predominantly in the informal sector. They run small-scale businesses such as retail shops, street vending, and home-based enterprises. Common sectors include agriculture, fashion, food processing, beauty and wellness, and crafts. The informal nature of these businesses often means limited access to formal financial services, business training, and regulatory support, and are such are not significantly affected by the new policies.
- **Increase in Export-Oriented Small-Businesses:** With a weaker currency, Nigerian products have become more attractively priced for foreign buyers, providing an incentive for women entrepreneurs, especially in the food processing sector, women's beauty products etc., to expand to export markets. While this market is still growing, it has been a valuable source of empowerment for many women.
- **Decrease in Import-Dependent Small-Businesses:** Businesses such as boutiques, provision stores, poultries etc., which are predominantly run by women, have seen considerable strain on their profits and sustainability, due to their reliance on imported goods or components. Many women in the small-scale poultry industry, for instance, have had to close down due to high cost of imported feed components. Certain boutique and provision stores have had the same fate, as their products are entirely imported.
- **Increase in Petty-Trading:** Responses indicated an increase in petty-trading, while most reported that the businesses did not offer much financial independence or empowerment, they continued to engage in it as the turn-over enabled them to meet some daily food security needs, and preserved their 'capital'.

Question: How have the recent economic policies affected the economic decision-making power of women in your household or community (e.g., spending, business ventures)?

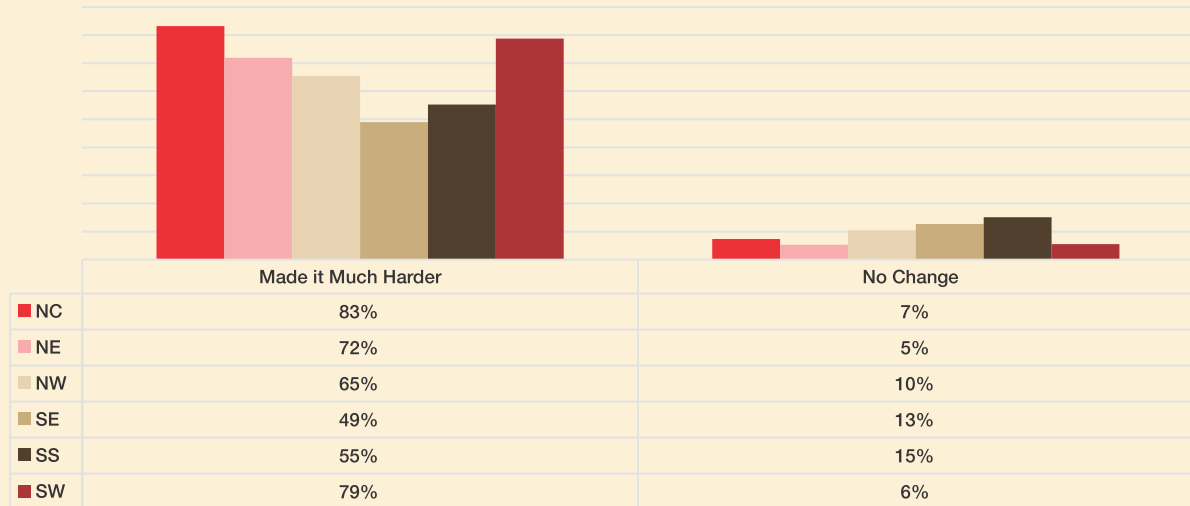


68% of women and 60% of the male respondents believed that there has been a decrease in women's economic decision making since the implementation of the new economic policies. When we looked at the impact on the intersection of zone, education and occupation, we found that occupation and zone (culture) seemed to have had more impact than education.



Across all the education levels there was no significant variation in the perception/reporting of loss of agency.

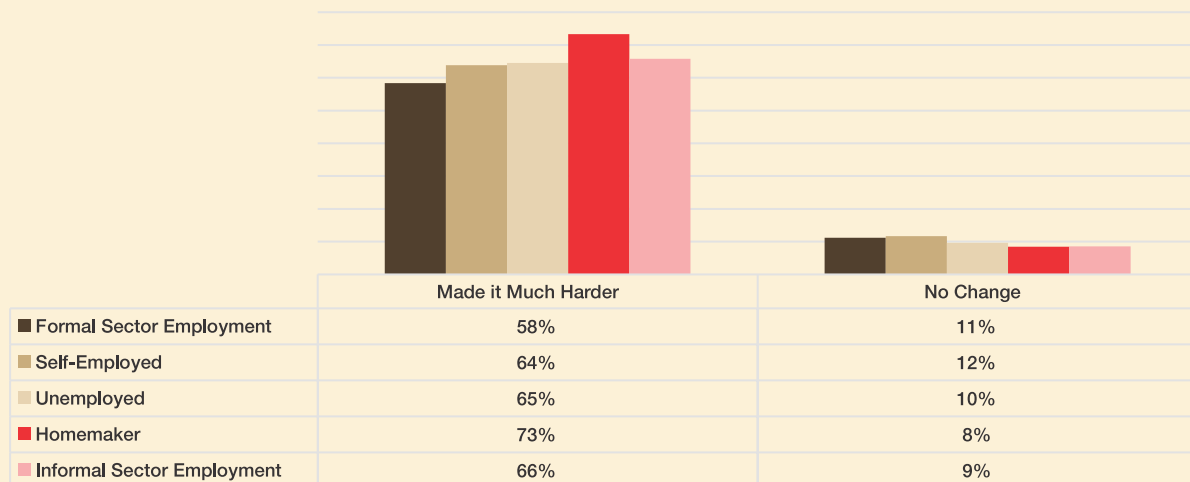
Fig 33: How Have the Recent Economic Policies Affected the Economic Decision-making Power of Women in Your Household or Community? (Women by Zone)



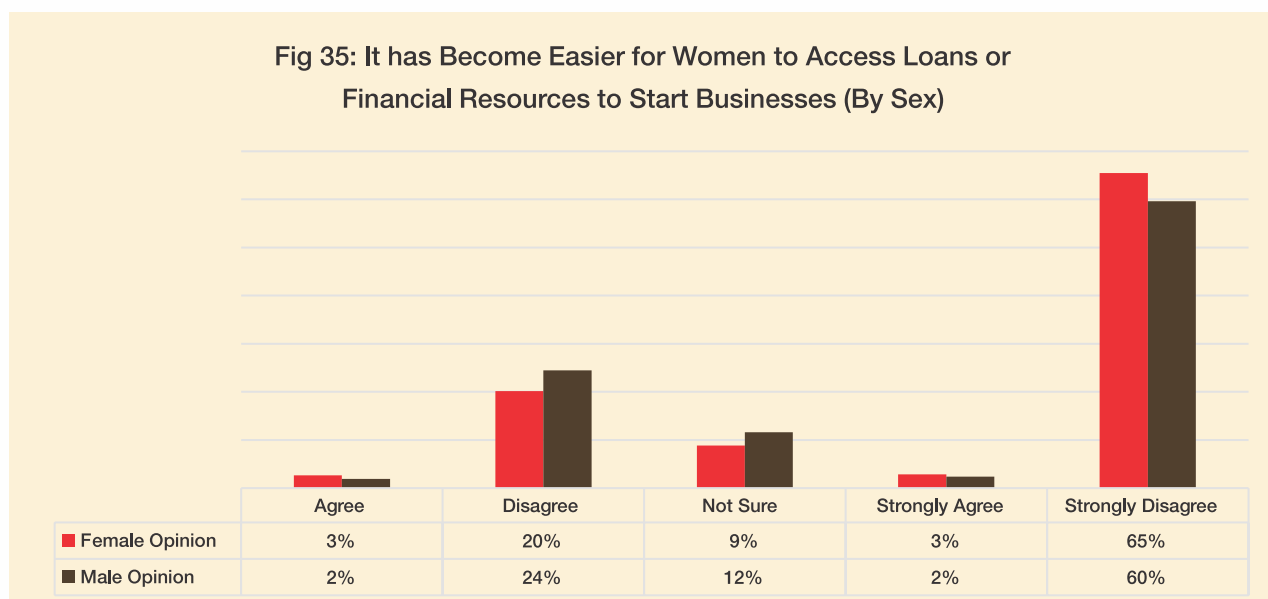
We found the most significant differences when we looked across zones (culture). The NC had a rate of 83% compared to 49% in the SE.

From the occupational perspective, Homemakers/Housewives reported the highest rate of agency loss (73%), compared to 58% - 66% range across the other occupations.

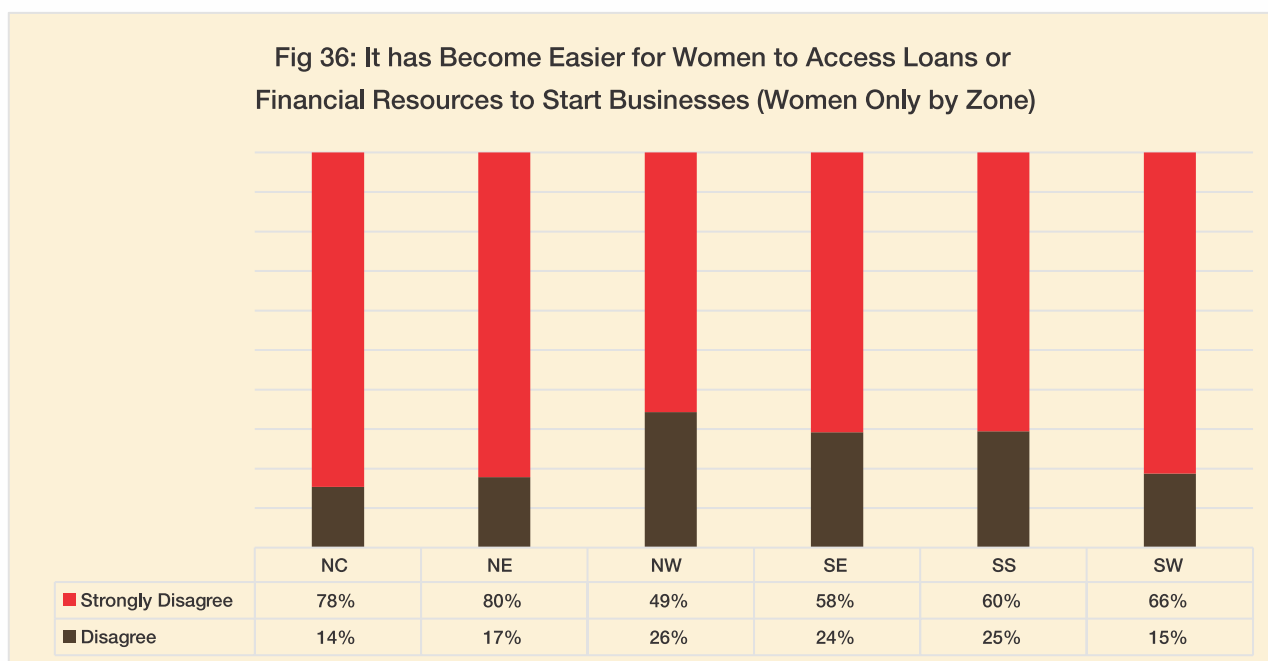
Fig 34: How Have the Recent Economic Policies Affected the Economic Decision-making Power of Women in Your Household or Community? (Women by Occupation)



Question: Since the economic policies were implemented, it has become easier for women to access loans or financial resources to start businesses.

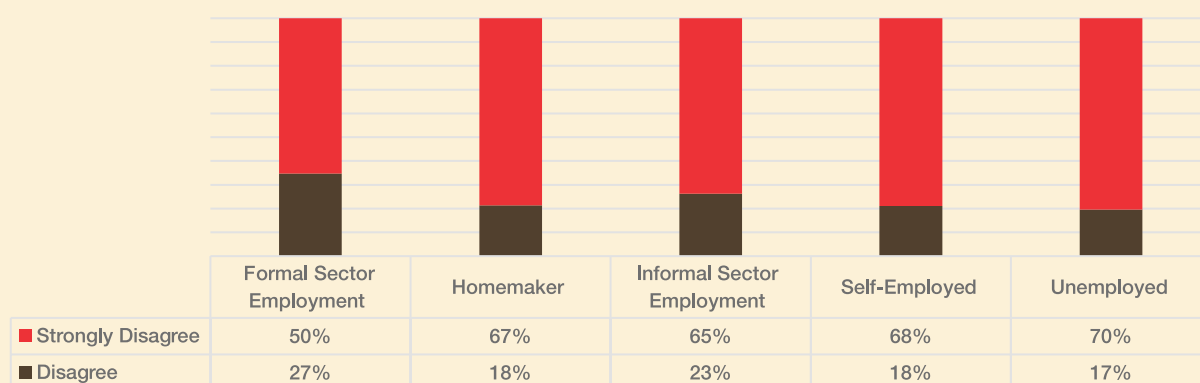


Both sexes were strongly in agreement that women were still unable to easily access financial resources. The 'Disagree' rates were higher than expected, which suggests that while they believe access to be limited, they have some reason to believe that it is 'better' or 'not as bad' as before.



Interestingly, when we analysed by zone, we found the lowest rate of 14% in the NC zone (which includes the Federal Capital Territory), it is presumed that the proximity to the major financial institutions and policy, may have skewed the perception.

Fig 37: It has Become Easier for Women to Access Loans or Financial Resources to Start Businesses (Women Only By Occupation)



STATE LEVEL OBSERVATIONS

Table 6: Research Objective 5: Impact on Economic Empowerment

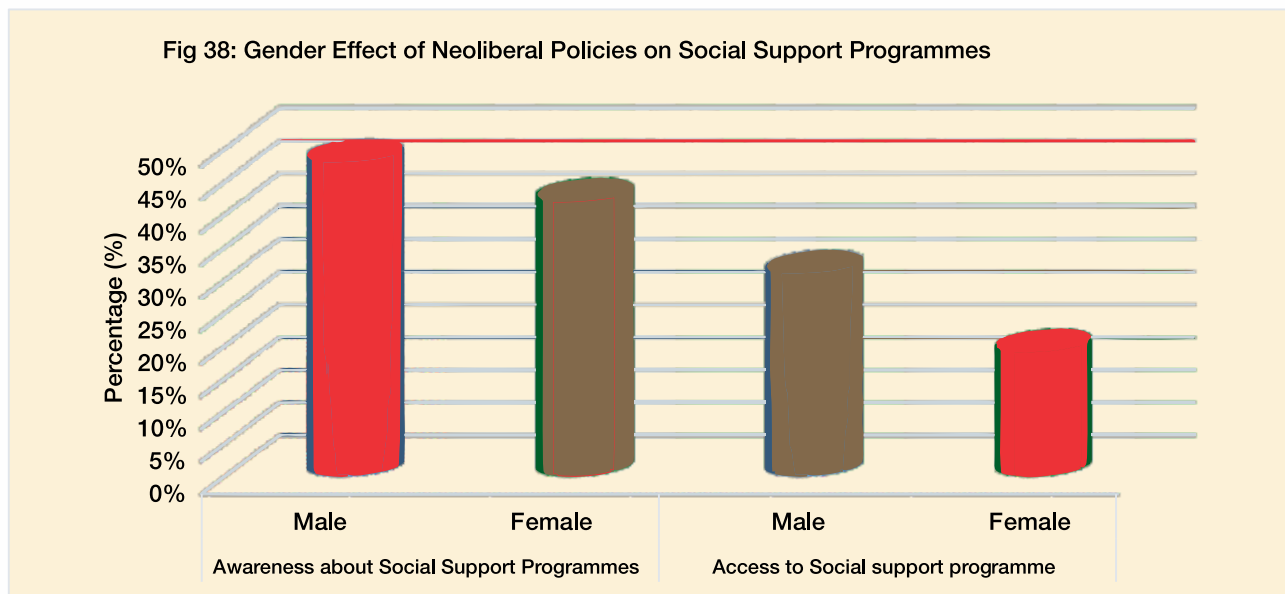
Key Themes (North)	FCT	Kwara	Taraba	Bauchi	Jigawa	Kano	Kebbi	Yobe
Reduced formal employment opportunities	✓	✓	✓	✓	✓	✓	✓	✓
Increase in petty trading	✓	✓	✓	✓	✓	✓	✓	✓
Limited access to loans/capital	✓	✓	✓	✓	✓	✓	✓	✓
Closure of small businesses	✓	✓	✓	✓	✓	✓	✓	✓
Need for skill acquisition/development	✓	✓	✓	✓	✓	✓	✓	✓
Key Themes (South)	Abia	Ebonyi	Enugu	Delta	Edo	Ekiti	Lagos	Oyo
High living/business costs	✓	✓	✓	✓	✓	✓	✓	✓
Reduced business sustainability	✓	✓	✓	✓	✓	✓	✓	✓
Limited access to capital/loans	✓	✓	✓	✓	✓	✓	✓	✓
Altered financial behaviors	✓	✓	✓	✓	✓	✓	✓	✓
Need for skill acquisition	-	✓	-	✓	✓	✓	-	-

Sample responses from the focus group discussions:

- "My mom's business is suffering."
- "Our parents have lost their businesses, and we are struggling to survive."
- "Our mothers can no longer support us as they used to because their businesses are failing."
- "Families are closing their small businesses because they can't afford to keep them running."
- "Women in business can no longer cope due to high operating cost. Some of this business have been shut down while some are struggling due to the high transportation."
- "No savings again, my mummy's shop is already going down due to inflation."
- "Families are closing their small businesses because they can't afford to keep them running."
- "Many have stopped trading and so many more are struggling to stand on their feet."
- "Things have gone from bad to worse; most women are out of business."
- "Many women have turned to small-scale trading to survive."
- "I had to close my business because the expenses were too high."
- "We have started new small-scale businesses to cope with the economic changes."
- "This economic policy has affected women so badly to an extent many of them have stopped their businesses."

4.6 EFFECTIVENESS OF SOCIAL PROTECTION / INTERVENTION FRAMEWORK

With regards to the social support programmes, the survey showed that there is a need to enhance engagement of the existing social intervention programme by the government. This is as a result of the low level of awareness of existing social support programmes for both males and females. Furthermore, when asked if they have access to the social investment programmes, a lesser proportion of both males and females alluded to having access to government social intervention programmes.



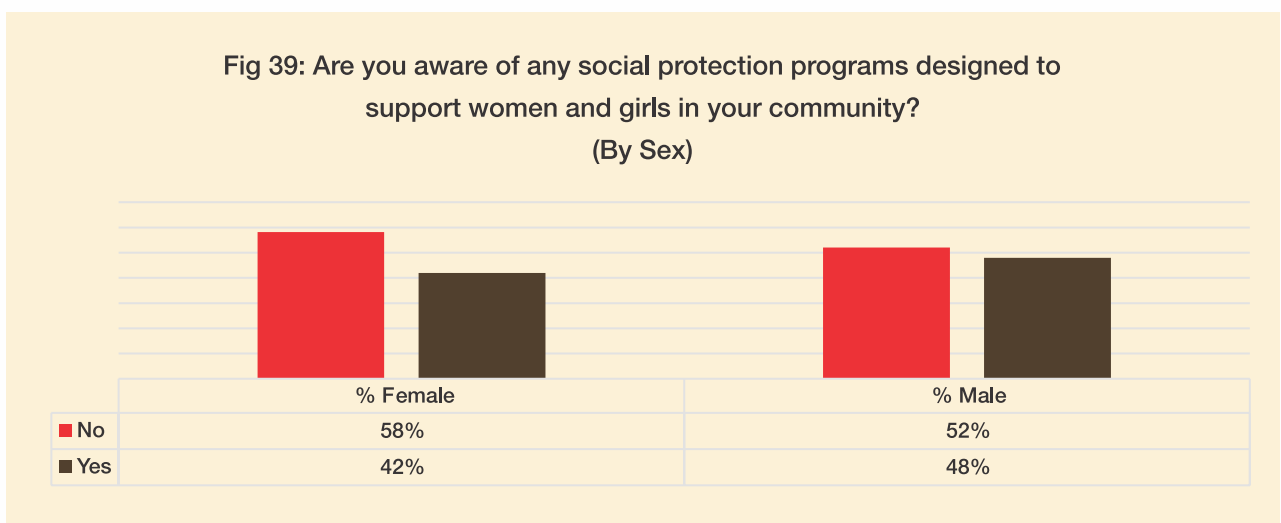
- 81% of the respondents indicated that they had not received any social protection/intervention program.
- All social intervention programmes were suspended on January 12, 2024 due to corruption allegations in its implementation.
- The programs were reinstated in June 2024.
- 57% of recipients were in the NW and SE zones, at 33% and 24% respectively.

Many of the protection programmes identified in the responses were initiated and implemented by previous governments. The new social interventions initiated by the new administration have yet to take off.

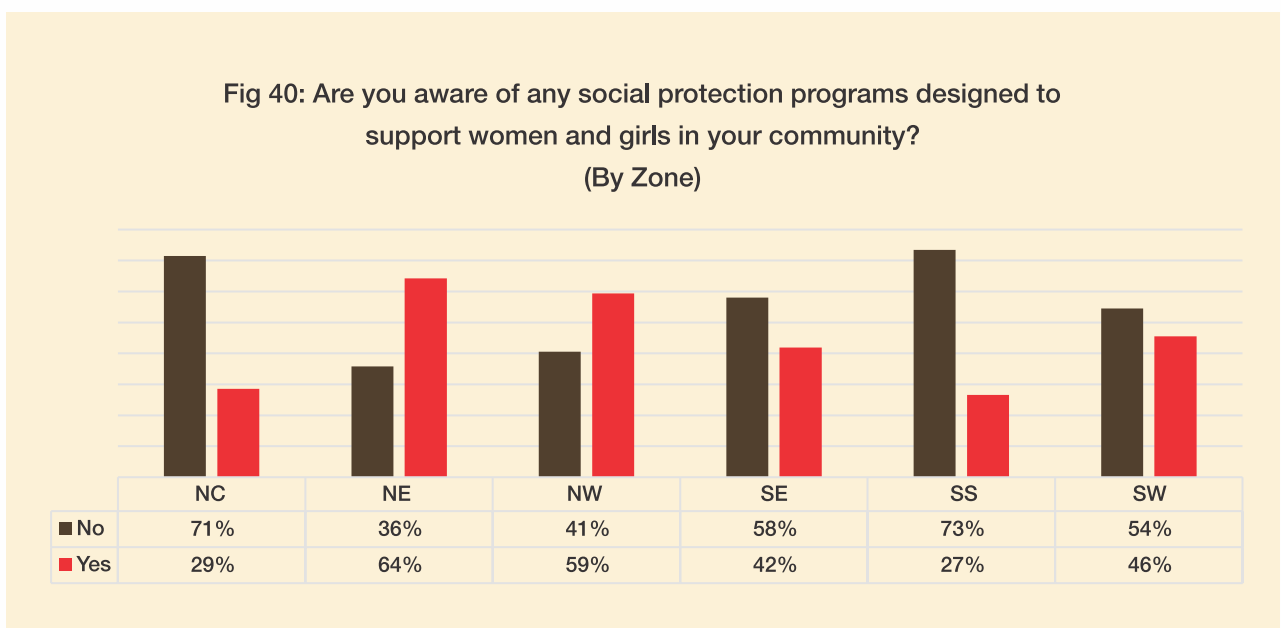
The new and existing protection/intervention policies have not been designed to specifically address gender dislocations, though a large percentage of recipients have been women and girls.

- **Reduction in Program Funding:** Many of the respondents indicated that they had not been impacted by any social protection/intervention program. This can be attributed to the following:
 - **Suspension of Social Intervention Programmes:** All social intervention programmes were suspended on January 12, 2024 due to corruption allegations in its implementation. However, programs were reinstated in June 2024.

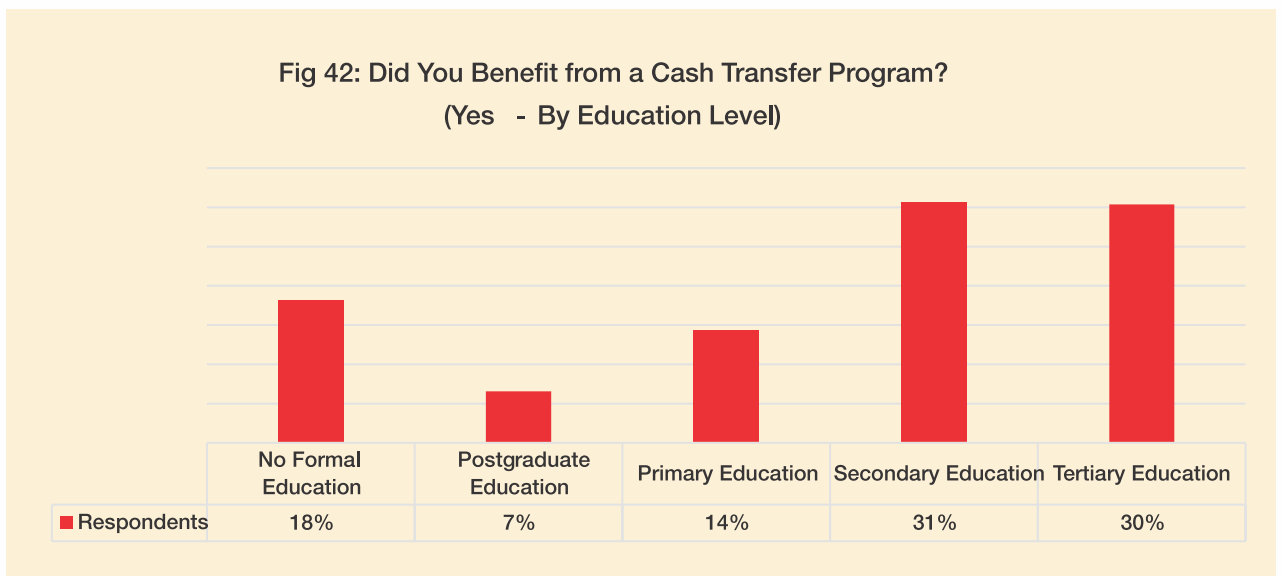
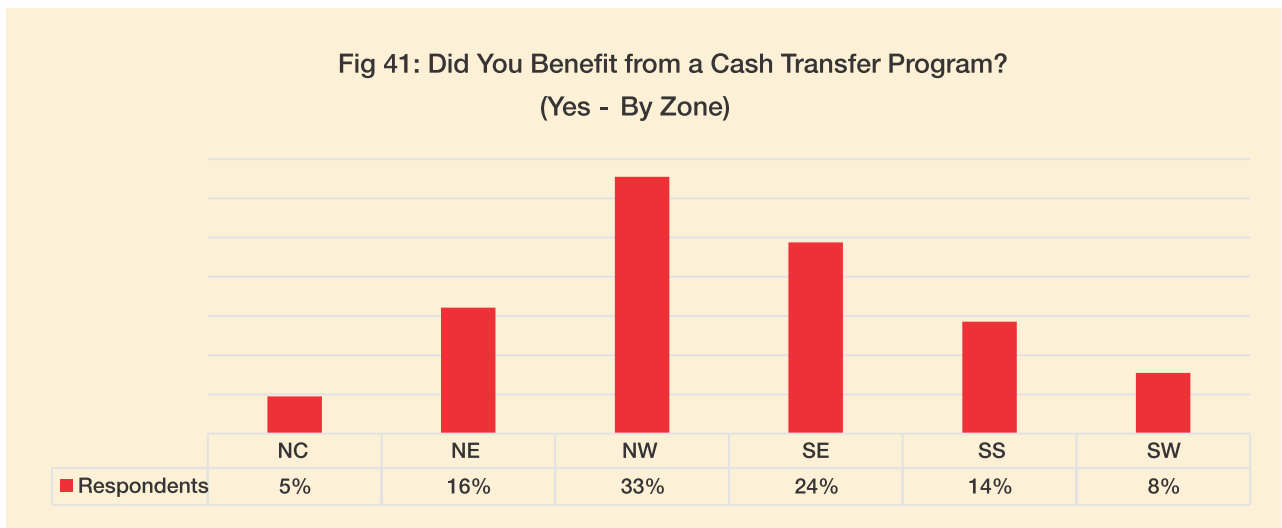
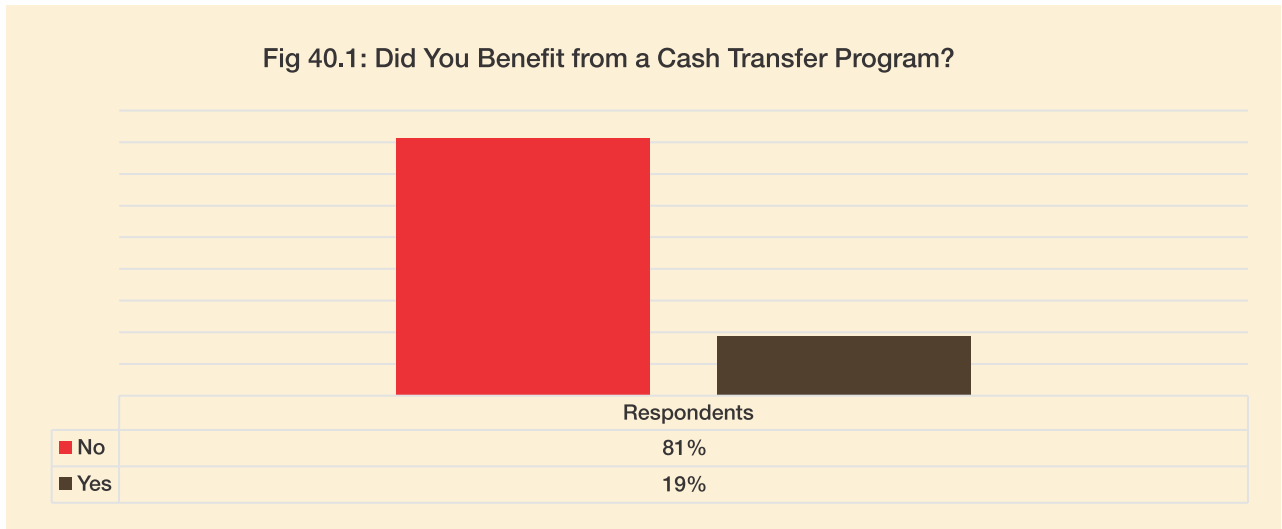
Question: Are you aware of any new social protection programs designed to support women and girls in your community?



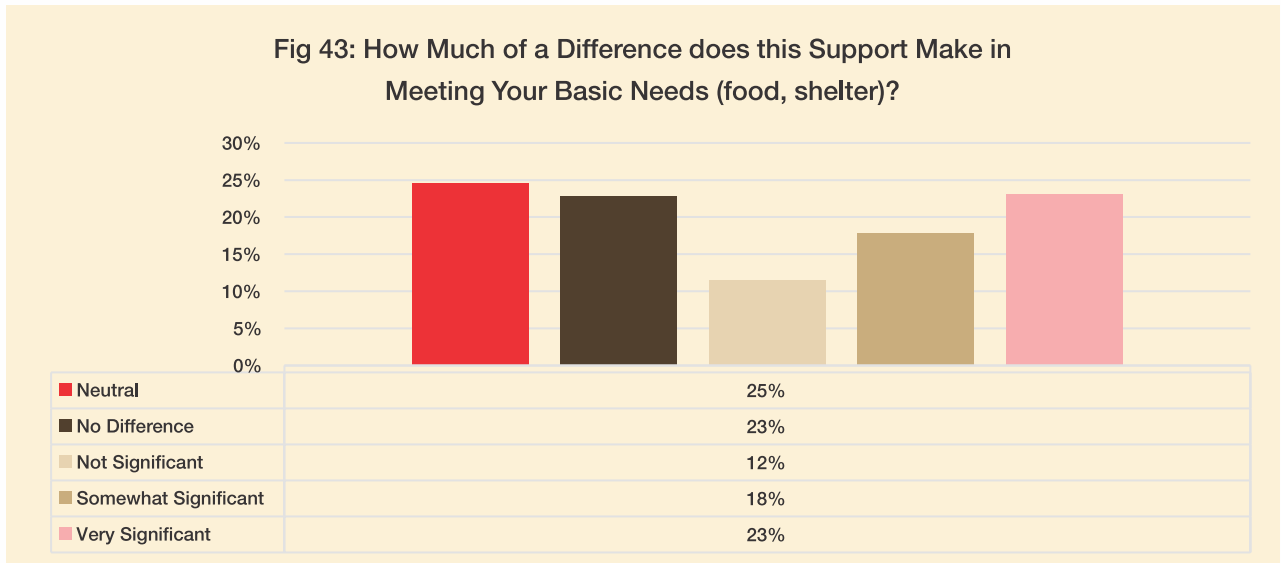
When asked to identify the programs, many reported the GEEP, N-Power, Cash Transfer and other programs started by the previous government.



Question: Do you benefit from a cash transfer program?

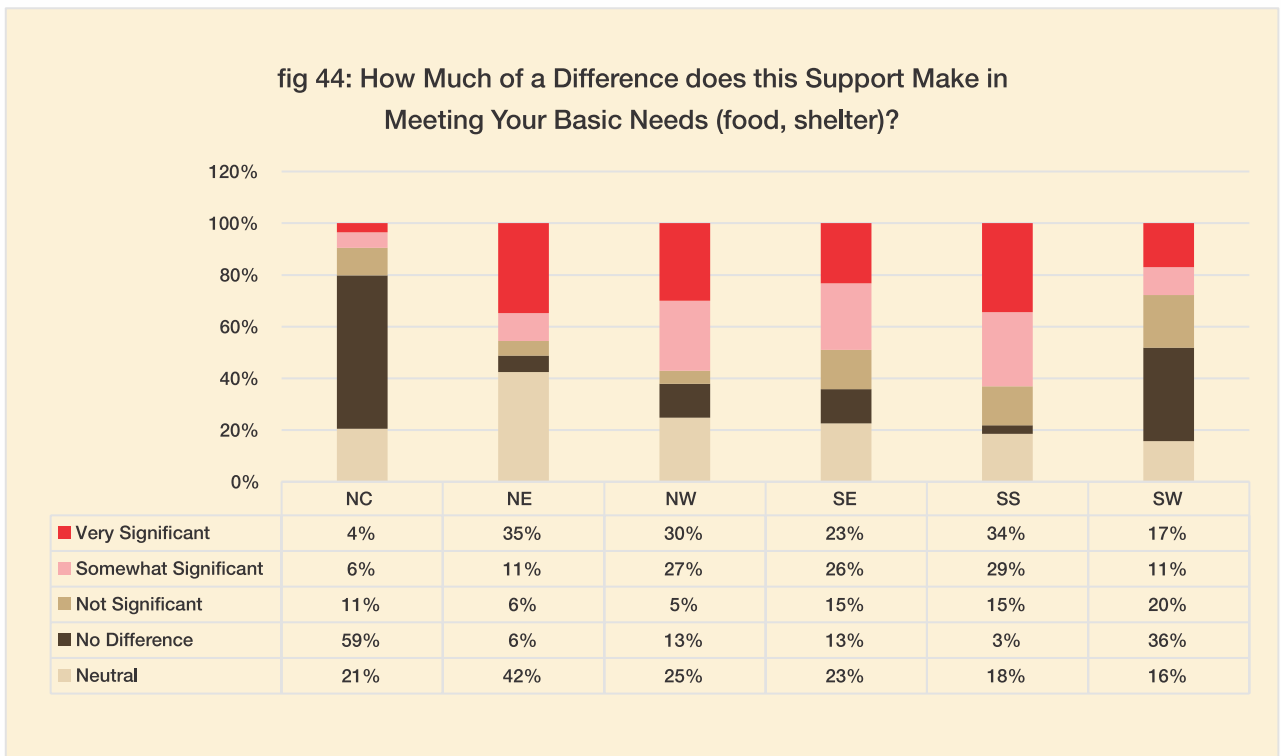


Question: If you or women in your household benefit from social protection programs, how much of a difference does this support make in meeting your basic needs (food, shelter)?



It appears that the support, mainly cash transfers are not making any significant impact. It is likely that funds are not significant so solve any major burden, or inconsistent in remittances to be valuable.

With the funds being split into small portions to meet a widespread of recipients, it appears that it does not create any real value.



Question: In your opinion, what are the most critical gaps that needs to be filled by the current social protection framework for women and girls in light of recent economic policies?

Fig 45: Most critical gaps that needs to be filled by the current social protection framework for women and girls in light of recent economic policies.

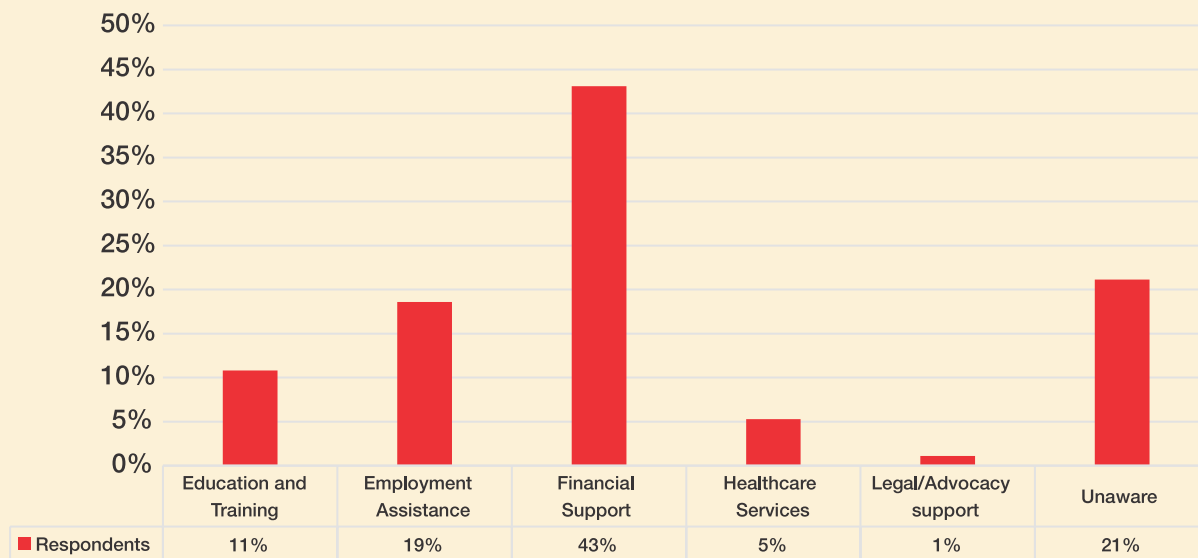
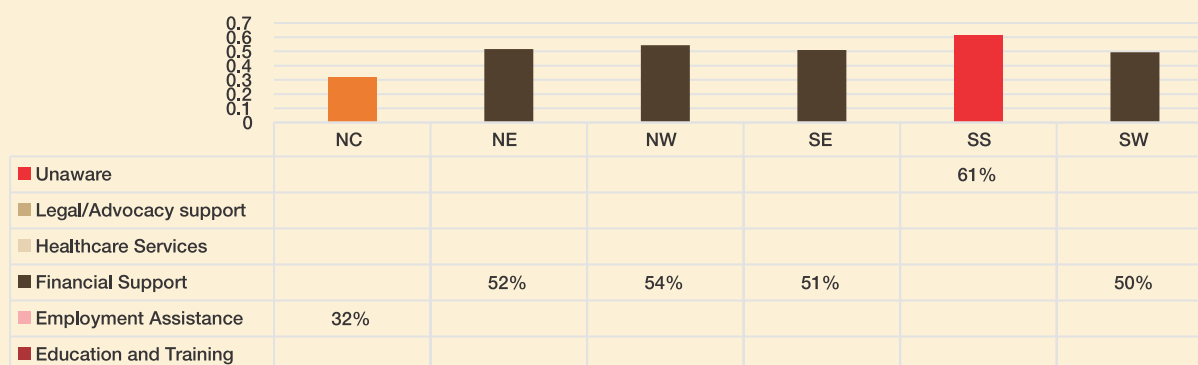


Fig 46: Most critical gaps that needs to be filled by the current social protection framework for women and girls in light of recent economic policies. (Priority Area - By Zone)



STATE LEVEL OBSERVATIONS:

- **Unaware of Intervention/Protection Programmes:** Across the various Zones and states the predominant response was that many of the respondents were unaware of any new interventions by the current government, and felt that they were unlikely to be beneficiaries due to programme mismanagement and corruption.
- **School Feeding:** It was only in Edo, Ebonyi, Lagos and Ekiti that the school feeding program seemed to be functional.

Table 7: Research Objective 4: Impact on Social Protection/Intervention Framework								
Key Themes (North)	FCT	Kwara	Taraba	Bauchi	Jigawa	Kano	Kebbi	Yobe
Limited awareness of programs	✓	✓	✓	✓	✓	✓	✓	✓
Insufficient coverage/reach	✓	✓	✓	✓	✓	✓	✓	✓
Corruption/mismanagement issues	✓	✓	✓	✓	✓	✓	✓	✓
Inadequate government support	✓	✓	✓	✓	✓	✓	✓	✓
Reliance on community support	✓	✓	✓	✓	✓	✓	✓	✓
Key Themes (South)	Abia	Ebonyi	Enugu	Delta	Edo	Ekiti	Lagos	Oyo
Limited awareness/access	✓	✓	✓	✓	✓	✓	✓	✓
Insufficient coverage	✓	✓	✓	✓	✓	✓	✓	✓
Ineffective implementation	✓	✓	✓	✓	✓	✓	✓	✓
Reliance on informal networks	✓	✓	✓	✓	✓	✓	✓	✓
Some positive impacts (e.g., school feeding)	-	✓	-	-	✓	✓	✓	-

4.7 COPING MECHANISM

- Several of the coping strategies are age dependent, with the 19- 35 years age groups seeming to be the most resilient.
- Leveraging Digital Tools and E-commerce: This has been a particularly effective coping mechanism for the 19–35-year age group.

Women in Nigeria have implemented various cross-cutting coping mechanisms to navigate the economic recession, leveraging resilience, innovation, and community support to sustain their livelihoods and businesses.

Resiliency: Several of the coping strategies are age dependent, with the 19- 35 years age groups seeming to be the most resilient. Most of the adults did not appear to be coping well, and religion (for or against has become a coping mechanism).

Mental Health Challenges: Self-care across all the age groups has been the most impacted, with many women reporting experiencing sadness, depression, and uncertainty. Some of the children interviewed reported 'sadness, 'anxiety' and 'irritability' and anger in their parents.

Diversification of Income Sources: Women and girls diversify their income sources by engaging in multiple small businesses or informal employment activities. This strategy helps them manage financial instability and economic challenges.

- **Multiple Streams of Income:** Many women have diversified their income sources by engaging in multiple small businesses or side hustles. For example, a woman might run a small retail shop while also offering services like tailoring or catering.
- **Agricultural Activities:** Some women are turning to agriculture, engaging in small-scale farming or livestock rearing to supplement their income.

Community and Cooperative Support: Women and girls participate in community savings groups to pool resources and support each other financially. These groups provide a safety net and help manage economic hardships.

- **Cooperative Societies:** Women are joining cooperative societies where they pool resources and access credit facilities, helping them to finance their businesses and meet personal needs.
- **Rotating Savings and Credit Associations (ROSCAs):** These informal financial groups, known locally as "ajo" or "esusu," allow women to save money collectively and take turns receiving lump sums, providing financial support when needed.

Leveraging Digital Tools and E-commerce: This has been a particularly effective coping mechanism for the 19–35-year age group.

- **Online Marketing:** Women are increasingly using social media platforms (such as Facebook, Instagram, and WhatsApp) to market their products and services, reaching a broader audience without the need for physical storefronts. Many of these products are sold within the country, and increasingly exported to other countries for foreign exchange.
- **E-commerce Platforms:** Utilizing online marketplaces like Jumia, Konga, and Etsy to sell products, reducing the need for large capital investments in physical retail spaces.

Women's Networks: Women's networks play a vital role in providing financial and emotional support. These networks are often along cultural (ethnic) and religious lines. They primarily serve as an escape and companionship mechanism for most women. They also serve informal roles when members need social and resource networks to resolve other challenges they face.

5.0 Conclusion and Recommendations

5.1 CONCLUSION

The removal of petroleum subsidies and the floatation of the naira by the President Tinubu-led administration have been associated with the hardship experienced in Nigeria, which is characterized by a high cost of living and worsening living conditions. Using data collected from surveys, focus group discussions, and key informant interviews, this report examined how the removal of fuel subsidies and the floatation of the naira policies of the federal government disproportionately affected women and girls in Nigeria. It was found that:

- i. Nigerians are very aware of the policy measures of fuel subsidy removal and floatation of the naira. 77% of respondents were 'very aware' of the subsidy removal policy, compared to 69% who were 'very aware' of the naira floatation policy.
- ii. The increase in transportation costs and its trickle-down effect on other services and goods was the major pass-through channel of the policies on livelihoods for women and girls.
- iii. The policies had disproportionate effect on women and girls on many fronts. For instance of Education: The policy also had a disproportionate effect on school enrollment, as 70% of female respondents reported a decrease in educational enrollment/attendance.
- iv. 40% of the respondents reported observing a 'significant decrease' in employment opportunities for women in both the formal and informal sectors.
- v. Women's empowerment is generally effected by certain socio-economic factors, the most important being existing family wealth and level of education. Homemakers/housewives' (75%) reported a decrease in agency and financial autonomy, compared to 58%–66% for women in other occupations.
- vi. For social protection, 81% of the respondents indicated that they had not received any social protection/intervention programme.
- vii. Although respondents are aware of social intervention protections, these protection/intervention policies have not helped in closing gender gaps in access to intervention's programmes even as living conditions worsen.
- viii. Women in Nigeria have implemented various cross-cutting coping mechanisms to navigate the economic recession, leveraging resilience, innovation, and community support to sustain their livelihoods and businesses. Leveraging digital tools and e-commerce has been a particularly effective coping mechanism for the 19–35-year age group.

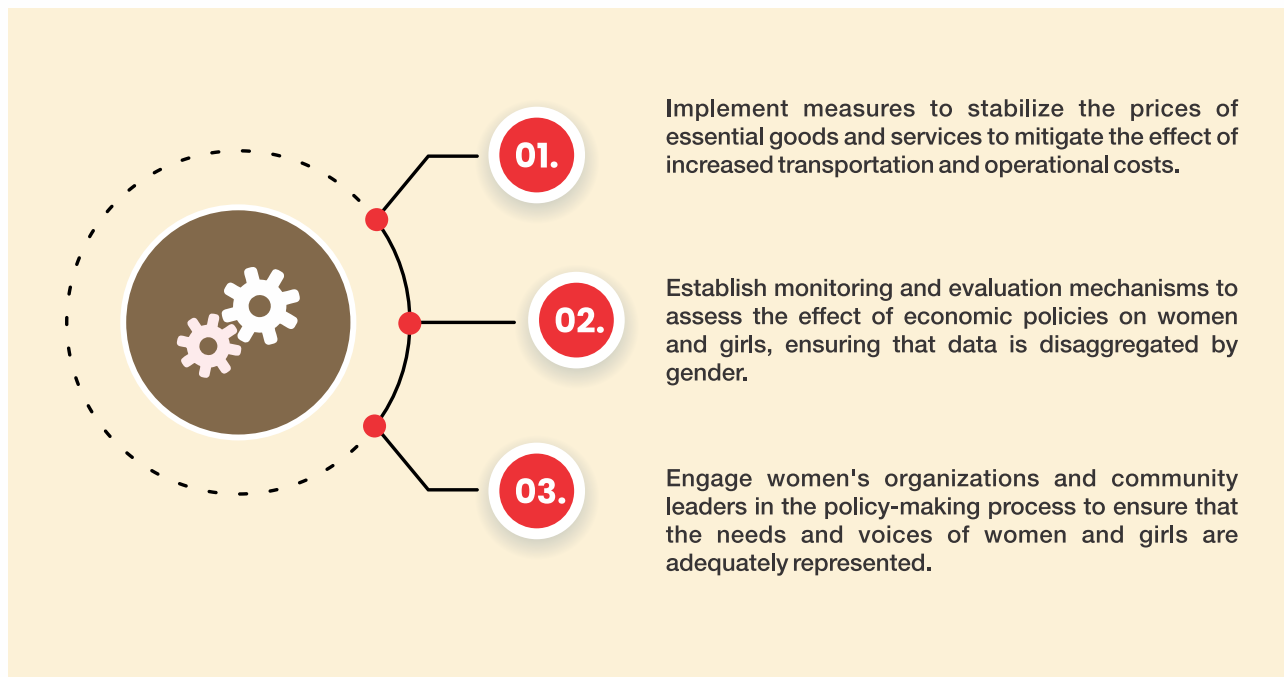
5.2 ADVOCACY AND ENGAGEMENT POINTS

Despite the coping strategies adopted by women across the country, the realities of worsening living conditions dampens their effort. As a result, there is a need for the government to address the situation by reversing the policies of fuel subsidy removal and floatation of the naira. Stakeholder engagement should be organized to determine what should be done when these policies are reversed. Specific policy measures to be taken are:

- Provide subsidies or financial assistance to families to cover school fees, educational materials, and transportation costs.
- Establish scholarships and grant programmes specifically for girls to ensure continued school attendance and reduce dropout rates.

- Expand and enhance school feeding programmes to ensure that girls receive nutritious meals, which can improve attendance and learning outcomes.
- Enhance accessible microfinance and credit facilities targeted at women entrepreneurs to help them start and sustain businesses.
- Implement vocational training and skills development programmes to enhance women's employability and entrepreneurial capabilities.
- Subsidize healthcare services and medications to make them more affordable for low-income families, particularly in rural areas.
- Strengthen community health programmes and ensure they are adequately funded to provide basic healthcare services to women and girls.
- Deploy mobile health clinics to reach remote areas, ensuring that women and girls have access to essential health services.
- Conduct awareness campaigns to educate rural communities about available social protection programs and how to access them.
- Enhance targeted cash transfer programmes to provide financial support to the most vulnerable women and girls, ensuring they are directly reached.
- Invest in community-based social protection interventions that are tailored to the specific needs of women and girls in different regions.

Other measures to be taken are:



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Appendix

APPENDIX 1: SURVEY METHODOLOGY: DISAGGREGATION OF RESEARCH RESPONDENTS

Respondents for Focus Group Discussion				
Category	Number of FGD			Total
Women FGD	Per State = 4 FGDs · 6 women participants per FGD (4 communities)			432
Men FGD	Per State = 4 FGDs · 6 men participants per FGD (4 communities)			432
Girls FGD	Per State = 4 FGDs · 6 girls' participants per FGD (4 communities)			432
Boys FGD	Per State = 4 FGDs · 6 boys' participants per FGD (4 communities)			432
Respondents for Key Informant Interview				
KII	Per State · 4 x Community leader · 4 x Women leader (4 x LGA/State representative) · 2 x Government Worker (per state capital)			180
For Quantitative Data Collection Respondents				
Women Kobo Collect	Per State · 15 women per community · Out of 15 women to included PWDs and Elderly			1,080
Men Kobo Collect	Per state · 10 men per community			720
States	Coordinators	FGDs	Kobo collect	KIIs
North central				
FCT	WVL	4 FGDs x 6 each	100	10
Kwara State	100WLG	4 FGDs x 6 each	100	10
Niger	LRP	4 FGDs x 6 each	100	10

Northwest				
Kano	100 WLG	4 FGDs x 6 each	100	10
Kebbi State	WVL	4 FGDs x 6 each	100	10
Jigawa	LRP	4 FGDs x 6 each	100	10
Northeast				
Taraba	LRP	4 FGDs x 6 each	100	10
Bauchi	WVL	4 FGDs x 6 each	100	10
Yobe	LRP	4 FGDs x 6 each	100	10
Southwest				
Ekiti	LRP	4 FGDs x 6 each	100	10
Oyo	100 WLG	4 FGDs x 6 each	100	10
Lagos	100 WLG	4 FGDs x 6 each	100	10
Southeast				
Ebonyi	WVL	4 FGDs x 6 each	100	10
Abia State	100WLG	4 FGDs x 6 each	100	10
Enugu	WVL	4 FGDs x 6 each	100	10
South South				
Cross River	LRP	4 FGDs x 6 each	100	10
Edo State	100 WLG	4 FGDs x 6 each	100	10
Delta	LRP	4 FGDs x 6 each	100	10

APPENDIX 2: SURVEY AND QUESTIONS

Group: Government Workers		
Group Code	Question Code	Question
GW	GW-A1	Are you aware of the recent economic policies of fuel subsidy removal and naira floatation?
GW	GW-A2	If yes, what impact has it made on the living standard of people in your community?
GW	GW-B1	How has the removal of fuel subsidy and the floatation of the naira, impacted the education sector, for girls?
GW	GW-B2	Have there been any observable changes in enrollment/attendance rates amongst girls in educational institutions?
GW	GW-B3	What government/community interventions, if any, have been initiated to mitigate adverse effects on girls' education?
GW	GW-C1	What changes have you observed in the employment opportunities available to women since the implementation of these economic policies?
GW	GW-C2	How have these policies affected patterns of employment for women in both the public and private sectors?
GW	GW-C3	Are there specific sectors where you have seen significant impact, either positive or negative?
GW	GW-D1	How have the recent economic policy changes impacted healthcare access for women and girls?
GW	GW-D2	Have there been changes in healthcare service utilization rates amongst women and girls?
GW	GW-D3	What are the challenges, if any, in providing healthcare services to women and girls since the implementation of the economic policies?
GW	GW-E1	What is your assessment of the effectiveness of social protection programs in supporting women and girls since the implementation of the economic policies?
GW	GW-E2	Which programs have been most impactful, and what gaps, if any, exist?
GW	GW-E3	Has the government adjusted these programs in response to the implementation of the economic policies?
GW	GW-F1	How has the implementation of the economic policies affected the economic empowerment of women and girls?
GW	GW-F2	What policy/program initiatives has the government implemented to support women's economic activities and entrepreneurship?
GW	GW-F3	What barriers to economic empowerment are still prevalent, and how can they be overcome?
GW	GW-G1	What coping strategies, if any, have you observed among communities, especially women and girls, in response to the implementation of the economic policies?
GW	GW-G2	How effective are these strategies in mitigating the impacts of the economic policies?
GW	GW-G3	What additional supports could the government provide to enhance these coping mechanisms?

APPENDIX 3: GROUP: COMMUNITY LEADERS

Group	Question Code	Question
CL	CL-A1	Are you aware of the recent economic policies of fuel subsidy removal and naira floatation?
CL	CL-A2	If yes, what impact has it made on the living standard of people in your community?
CL	CL-B1	How has the removal of fuel subsidy and the flotation of the naira, impacted the education sector, for girls?
CL	CL-B2	Have there been any observable changes in enrollment/attendance rates amongst girls in educational institutions?
CL	CL-B3	What government/community interventions, if any, have been initiated to mitigate adverse effects on girls' education?
CL	CL-C1	What changes have you observed in the employment opportunities available to women since the implementation of these economic policies?
CL	CL-C2	How have these policies affected patterns of employment for women in both the public and private sectors?
CL	CL-C3	Are there specific sectors where you have seen significant impact, either positive or negative?
CL	CL-D1	How have the recent economic policy changes impacted healthcare access for women and girls?
CL	CL-D2	Have there been changes in healthcare service utilization rates amongst women and girls?
CL	CL-D3	What community initiatives have been introduced to mitigate any negative impact on healthcare access for women and girls?
CL	CL-E1	What is your assessment of the effectiveness of social protection programs in supporting women and girls since the implementation of the economic policies?
CL	CL-E2	Which programs have been most impactful, and what gaps, if any, exist?
CL	CL-E3	How can these social protection services be improved to better support the needs of women and girls?
CL	CL-F1	How has the implementation of the economic policies affected the economic empowerment of women and girls?
CL	CL-F2	What are the primary economic challenges facing women and girls in your community today?
CL	CL-F3	What specific community or government initiatives have proved effective in supporting women's economic empowerment?
CL	CL-G1	What coping mechanisms have women and girls adopted since the implementation of the new economic policies?
CL	CL-G2	Can you describe any strategies that have been particularly effective or popular in your community?
CL	CL-G3	How have community organizations or local governments supported these coping mechanisms?

APPENDIX 4: GROUP: WOMEN LEADERS

Group	Question Code	Question
WL	WL-A1	Are you aware of the recent economic policies of fuel subsidy removal and naira floatation?
WL	WL-A2	If yes, what impact has it made on the living standard of people in your community?
WL	WL-B1	How has the removal of fuel subsidy and the floatation of the naira, impacted the education sector, for girls?
WL	WL-B2	Have there been any observable changes in enrollment/attendance rates amongst girls in educational institutions?
WL	WL-B3	What government/community interventions, if any, have been initiated to mitigate adverse effects on girls' education?
WL	WL-C1	What changes have you observed in the employment opportunities available to women since the implementation of these economic policies?
WL	WL-C2	How have these policies affected patterns of employment for women in both the public and private sectors?
WL	WL-C3	Are there specific sectors where you have seen significant impact, either positive or negative?
WL	WL-D1	How have the recent economic policy changes impacted healthcare access for women and girls?
WL	WL-D2	Have there been changes in healthcare service utilization rates amongst women and girls?
WL	WL-D3	What community initiatives have been introduced to mitigate any negative impact on healthcare access for women and girls?
WL	WL-E1	What is your assessment of the effectiveness of social protection programs in supporting women and girls since the implementation of the economic policies?
WL	WL-E2	Which programs have been most impactful, and what gaps, if any, exist?
WL	WL-E3	How can these social protection services be improved to better support the needs of women and girls?
WL	WL-F1	How has the implementation of the economic policies affected the economic empowerment of women and girls?
WL	WL-F2	What are the primary economic challenges facing women and girls in your community today?
WL	WL-F3	What specific community or government initiatives have proved effective in supporting women's economic empowerment?
WL	WL-G1	What coping mechanisms have women and girls adopted since the implementation of the new economic policies?
WL	WL-G2	Can you describe any strategies that have been particularly effective or popular in your community?
WL	WL-G3	How have community organizations or local governments supported these coping mechanisms?

APPENDIX 5: GROUP: FOCUS GROUP-WOMEN

Group	Question Code	Question
FW	FGW-A1	Are you aware of the recent economic policies of fuel subsidy removal and naira floatation?
FW	FGW-A2	If yes, what impact has it made on the living standard of people in your community?
FW	FGW-B1	How has the removal of fuel subsidy and the floatation of the naira, impacted the education sector, for girls?
FW	FGW-B2	Has the fuel subsidy removal and floatation of Naira affected the standard of living in your household/community, if so, how has it affected the education of women and girls?
FW	FGW-B3	Have there been any observable changes in enrollment/attendance rates amongst girls in educational institutions? Share specific examples?
FW	FGW-B4	Has the fuel subsidy removal and floatation of Naira affected the standard of living in your household/community, if so, how has it affected educational expenses in your household/community? <i>Share specific examples</i>
FW	FGW-B5	What are your primary sources of income, and how have these been affected by the implementation of the new economic policies?
FW	FGW-B6	How has the fluctuation in income influenced your decision-making regarding investing in education for women and girls in your household?
FW	FGW-B7	Have changes in the cost of living due to these policies forced you to alter the budget allocated for education?
FW	FGW-B8	What strategies have you employed to cope with maintaining educational support for girls?
FW	FGW-B9	If girl child is still in school, can you share specific coping strategies that have helped maintain educational access for women and girls?
FW	FGW-B10	Are there community supports or initiatives that have played a role in assisting families like yours to continue supporting their daughters' education?
FW	FGW-C1	How has Nigeria's economic policies affected employment opportunities for women and girls?
FW	FGW-C2	How would you describe the employment opportunities available to women and girls in your community, including formal employment, entrepreneurship, and trading?
FW	FGW-C3	Have you noticed any changes in these opportunities since the removal of the fuel subsidy or the floatation of the naira?
FW	FGW-C4	How do these economic policies affect the types of jobs that are available to women compared to men?

FW	FGW-C5	Can you discuss any specific challenges that women and girls face in finding employment or running their own businesses since the implementation of the new policies?
FW	FGW-C6	How have the changes in economic policies, like the fuel subsidy removal and naira flotation, impacted these challenges?
FW	FGW-C7	Are there particular sectors or types of businesses where you have noticed significant impacts?
FW	FGW-C8	What strategies have women and girls employed to adapt to employment challenges since the implementation of the new policies?
FW	FGW-D1	What is the impact of Nigeria's economic policies on healthcare access for women and girls?
FW	FGW-D2	How have Nigeria's recent economic policies, impacted healthcare access for women and girls in your community?
FW	FGW-D3	Have there been changes in the cost of healthcare services or medications that affect women and girls?
FW	FGW-D4	How do these changes impact the ability of women and girls to seek necessary medical treatment?

APPENDIX 6: GROUP: FOCUS GROUP - WOMEN

Group	Question Code	Question
FW	FGW-D5	Can you describe any changes in healthcare service utilization by women and girls since the implementation of these economic policies?
FW	FGW-D6	Are women and girls visiting healthcare facilities more or less frequently now?
FW	FGW-D7	What strategies have families employed to manage the healthcare needs of women and girls since the implementation of the new economic policies?
FW	FGW-E1	How effective is the social protection framework in supporting women and girls?
FW	FGW-E2	How effective do you find the current social protection programs (tradermonie, school feeding programmes) in supporting women and girls in your community?
FW	FGW-E3	Can you describe some of the social protection measures that are specifically aimed at women and girls?
FW	FGW-E4	Have these programs been adequate in addressing the challenges faced by women and girls?
FW	FGW-E5	In what ways have recent economic policies impacted the availability and accessibility of social protection services such as the tradermonie, school feeding programmes?
FW	FGW-E6	Are there any gaps in these services that have become more pronounced since the implementation of the new economic policies?
FW	FGW-F1	What effect has the new economic policies had on the economic empowerment of women and girls?
FW	FGW-F2	How have recent economic policies, influenced the economic empowerment of women and girls in your community?
FW	FGW-F3	Can you describe any changes in economic opportunities for women and girls since these policies were implemented?
FW	FGW-F4	How have these policies affected women's ability to engage in business or trade?
FW	FGW-F5	How have the new economic policies impacted women and girls' access to financial services, such as loans or banking?
FW	FGW-F6	How have the new economic policies impacted day-to-day financial decisions and long-term economic planning for women and girls?
FW	FGW-F7	Have women and girls had to alter their spending, saving, or investment behaviors due to these policies?
FW	FGW-G1	What are some of the coping strategies that have been adopted to maintain or enhance financial stability?
FW	FGW-G2	Can you describe the various ways in which women and girls in your community are coping with the economic challenges brought about by the recent policy changes?

FW	FGW-G3	What are some of the most effective strategies you have observed or heard about that help women and girls manage or mitigate the negative impacts of these economic policies?
FW	FGW-G4	How sustainable are these coping strategies, and what support do women and girls need to maintain them over the long term?
FW	FGW-G5	What changes or improvements would you recommend to the current economic policies to better support the empowerment and welfare of women and girls?
FW	FGW-G6	Are there specific programs or types of support that you believe should be introduced or expanded?
FW	FGW-G7	How could these recommended changes address the challenges women and girls face due to the new policy implementation?
FW	FGW-G8	How are men coping with the economic policies?

APPENDIX 7: GROUP: FOCUS GROUP - GIRLS

Group	Question Code	Question
FG	FGG-A1	Are you aware of the recent economic policies of fuel subsidy removal and naira floatation?
FG	FGG-A2	If yes, what impact has it made on the living standard of people in your community?
FG	FGG-B1	How has the removal of fuel subsidy and the floatation of the naira, impacted the education sector, for girls?
FG	FGG-B2	Has the fuel subsidy removal and floatation of Naira affected the standard of living in your household/community, if so, how has it affected the education of women and girls?
FG	FGG-B3	Have there been any observable changes in enrollment/attendance rates amongst girls in educational institutions? Share specific examples?
FG	FGG-B4	Has the fuel subsidy removal and floatation of Naira affected the standard of living in your household/community, if so, how has it affected educational expenses in your household/community? <i>Share specific examples</i>
FG	FGG-B5	What are your primary sources of income, and how have these been affected by the implementation of the new economic policies?
FG	FGG-B6	How has the fluctuation in income influenced your decision-making regarding investing in education for women and girls in your household?
FG	FGG-B7	Have changes in the cost of living due to these policies forced you to alter the budget allocated for education?
FG	FGG-B8	What strategies have you employed to cope with maintaining educational support for girls?
FG	FGG-B9	If girl child is still in school, can you share specific coping strategies that have helped maintain educational access for women and girls?
FG	FGG-B10	Are there community supports or initiatives that have played a role in assisting families like yours to continue supporting their daughters' education?
FG	FGG-C1	How has Nigeria's economic policies affected employment opportunities for women and girls?
FG	FGG-C2	How would you describe the employment opportunities available to women and girls in your community, including formal employment, entrepreneurship, and trading?
FG	FGG-C3	Have you noticed any changes in these opportunities since the removal of the fuel subsidy or the floatation of the naira?
FG	FGG-C4	How do these economic policies affect the types of jobs that are available to women compared to men?
FG	FGG-C5	Can you discuss any specific challenges that women and girls face in finding employment or running their own businesses since the implementation of the new policies?

FG	FGG-C6	How have the changes in economic policies, like the fuel subsidy removal and naira flotation, impacted these challenges?
FG	FGG-C7	Are there particular sectors or types of businesses where you have noticed significant impacts?
FG	FGG-C8	What strategies have women and girls employed to adapt to employment challenges since the implementation of the new policies?
FG	FGG-D1	What is the impact of Nigeria's economic policies on healthcare access for women and girls?
FG	FGG-D2	How have Nigeria's recent economic policies, impacted healthcare access for women and girls in your community?
FG	FGG-D3	Have there been changes in the cost of healthcare services or medications that affect women and girls?
FG	FGG-D4	How do these changes impact the ability of women and girls to seek necessary medical treatment?

APPENDIX 8: GROUP: FOCUS GROUP - GIRLS

Group	Question Code	Question
FG	FGG-D5	Can you describe any changes in healthcare service utilization by women and girls since the implementation of these economic policies?
FG	FGG-D6	Are women and girls visiting healthcare facilities more or less frequently now?
FG	FGG-D7	What strategies have families employed to manage the healthcare needs of women and girls since the implementation of the new economic policies?
FG	FGG-E1	How effective is the social protection framework in supporting women and girls?
FG	FGG-E2	How effective do you find the current social protection programs (tradermonie, school feeding programmes) in supporting women and girls in your community?
FG	FGG-E3	Can you describe some of the social protection measures that are specifically aimed at women and girls?
FG	FGG-E4	Have these programs been adequate in addressing the challenges faced by women and girls?
FG	FGG-E5	In what ways have recent economic policies impacted the availability and accessibility of social protection services such as the tradermonie, school feeding programmes?
FG	FGG-E6	Are there any gaps in these services that have become more pronounced since the implementation of the new economic policies?
FG	FGG-F1	What effect has the new economic policies had on the economic empowerment of women and girls?
FG	FGG-F2	How have recent economic policies, influenced the economic empowerment of women and girls in your community?
FG	FGG-F3	Can you describe any changes in economic opportunities for women and girls since these policies were implemented?
FG	FGG-F4	How have these policies affected women's ability to engage in business or trade?
FG	FGG-F5	How have the new economic policies impacted women and girls' access to financial services, such as loans or banking?
FG	FGG-F6	How have the new economic policies impacted day-to-day financial decisions and long-term economic planning for women and girls?
FG	FGG-F7	Have women and girls had to alter their spending, saving, or investment behaviors due to these policies?
FG	FGG-G1	What are some of the coping strategies that have been adopted to maintain or enhance financial stability?

FG	FGG-G2	Can you describe the various ways in which women and girls in your community are coping with the economic challenges brought about by the recent policy changes?
FG	FGG-G3	What are some of the most effective strategies you have observed or heard about that help women and girls manage or mitigate the negative impacts of these economic policies?
FG	FGG-G4	How sustainable are these coping strategies, and what support do women and girls need to maintain them over the long term?
FG	FGG-G5	What changes or improvements would you recommend to the current economic policies to better support the empowerment and welfare of women and girls?
FG	FGG-G6	Are there specific programs or types of support that you believe should be introduced or expanded?
FG	FGG-G7	How could these recommended changes address the challenges women and girls face due to the new policy implementation?
FG	FGG-G8	How are men coping with the economic policies?

APPENDIX 9: GROUP: FOCUS GROUP - BOYS

Group	Question Code	Question
FB	FB-A1	Are you aware of the recent economic policies of fuel subsidy removal and naira floatation?
FB	FB-A2	If yes, what impact has it made on the living standard of people in your community?
FB	FGB-B1	How has the removal of fuel subsidy and the floatation of the naira, impacted the education sector, for girls?
FB	FGB-B2	Have there been any observable changes in enrollment/attendance rates amongst girls in educational institutions? Share specific examples?
FB	FGB-B3	How do you think these changes compare to the impact on boys' education?
FB	FGB-C1	Have there been changes in the employment opportunities available for young women and girls in your community?
FB	FGB-C2	Do you think the new policy implementation has made it harder or easier for women and girls to find jobs?
FB	FGB-C3	Have you noticed any difference in the types of jobs that are now available to them?
FB	FGB-D1	Have the new economic policies had an impact on the accessibility of healthcare services for women and girls?
FB	FGB-D2	Are there specific healthcare services for women and girls that have become more or less accessible in your community?
FB	FGB-D3	What do you think are the main challenges that women and girls now face in accessing healthcare?
FB	FGB-E1	How effective are social protection programs like tradermoni or school feeding programs in supporting women and girls since the implementation of the new economic policies?
FB	FGB-E2	Can you mention any programs that have been particularly helpful or ineffective for women and girls in your community?
FB	FGB-E3	What improvements would you suggest to make these programs more helpful?
FB	FGB-F1	Do you think recent economic policies have affected the economic independence and empowerment of women and girls around you?
FB	FGB-F2	Have you seen any changes in how women and girls manage their finances or participate in business?
FB	FGB-F3	What do you think could be done to better support women and girls' economic empowerment?
FB	FGB-G1	How are men coping with the economic policies?

APPENDIX 10: GROUP: FOCUS GROUP - MEN

Group	Question Code	Question
FM	FM-A1	Are you aware of the recent economic policies of fuel subsidy removal and naira floatation?
FM	FM-A2	If yes, what impact has it made on the living standard of people in your community?
FM	FGM-B1	How has the removal of fuel subsidy and the floatation of the naira, impacted the education sector, for girls?
FM	FGM-B2	Have there been any observable changes in enrollment/attendance rates amongst girls in educational institutions? Share specific examples?
FM	FGM-B3	How do you think these changes compare to the impact on boys' education?
FM	FGM-C1	Have there been changes in the employment opportunities available for young women and girls in your community?
FM	FGM-C2	Do you think the new policy implementation has made it harder or easier for women and girls to find jobs?
FM	FGM-C3	Have you noticed any difference in the types of jobs that are now available to them?
FM	FGM-D1	Have the new economic policies had an impact on the accessibility of healthcare services for women and girls?
FM	FGM-D2	Are there specific healthcare services for women and girls that have become more or less accessible in your community?
FM	FGM-D3	What do you think are the main challenges that women and girls now face in accessing healthcare?
FM	FGM-E1	How effective are social protection programs like tradermoni or school feeding programs in supporting women and girls since the implementation of the new economic policies?
FM	FGM-E2	Can you mention any programs that have been particularly helpful or ineffective for women and girls in your community?
FM	FGM-E3	What improvements would you suggest to make these programs more helpful?
FM	FGM-F1	Do you think recent economic policies have affected the economic independence and empowerment of women and girls around you?
FM	FGM-F2	Have you seen any changes in how women and girls manage their finances or participate in business?
FM	FGM-F3	What do you think could be done to better support women and girls economic empowerment?
FM	FGM-G1	How are men coping with the economic policies?

APPENDIX 11: NAMES OF DATA COLLECTORS/ FIELD ASSISTANTS

State	Senatorial Zone	Local Government	Community	Names
Abia	North	Ohafia	Elu	Nma Obineche (Lead)
	South	Ugwunagbo	Amaoji	Joy Nwagbara
	Central	Ikwuano	Arian Osuigwe	Hannah Amasiatu
Bauchi	North	Katagum	Azare	Atiku Adam (Lead)
	South	Bauchi	Gidan Gona, Yelwa	Amina Bello Jibrin
	Central	Ganjuwa	Soro	Tajudden Yunusa
Crossriver	North	Bekwarra	Adachi, Akrabah and Afrike II	Judith Gbagidi
	South	Biase	Abredang and Idoma	Charles Okon
	Central	Obubra	Edondon and Ofumbonga IV	Ikpeme Ikpemeawan
Delta	North	Ndokwe East	Obikwele	Abogunrin Oladunni (Lead)
	South	Isoko South	Aviara	Ibironke Oluwafunke
	Central	Ughelli North and Ughelli South	Emoru and Otutuama	Monday Itoghor
Ebonyi	North	Ohaukwu	135, Ezzamgbo	Ifeyinwa Abraham (Lead)
	South	Ezza South	Onueke	Ogbuagu Onyedikachi
	Central	Afikpo	Akpoha	Ugochinyere Asiegbu
Edo	North	Etsako	Agbede	Henrietta Ojeaga (Lead)
	South	Oredo	Aruogba	Louisa Eikhomun
	Central	Ekpoma	Egan	Eseogie Eseiwi-Edokpolor
Ekiti	North	Ilemeje	Ipere	Osamudiamen Owens-Akinwale (Lead)
	South	Gbonyin	Ilupeju-Ijan	Seun Akioye
	Central	Ekiti West	Aba-Osun	Ebenezer Owoseni Oluwabunmi Adelabu
Enugu	North	Nsukka	Ugwuoye	Ugochukwu Maduagufor (Lead)
	East	Enugu East	Agbani	Ewoh Florence Ogechi
	South	Enugu South	Obiagu	Success Egwuatu
FCT		AMAC	Karimo	Barr. Ann Ikpeme (Lead)
		Gwagwalada	Dafara	Nashut Cecilia
		Kwali	Kwali	Faith Onomwem Waziri
				Rabi Umma Adamu
				Elizabeth Akaha
Jigawa	North East	Kaugama	Girtigini	Aliyu Usman
	North West	Gwiwa	Dan Abzim	Fatima Garba Ali
	North Central	Miga	Aigwa Iro	Benham Mwolph

Kano	North	Danbatta	Knti	Zainab Gwadabe (Lead)
	South	Rano	Rano Central	Aisha Gumel
	Central	Kano Municipal	Yakasai Rimi	Aisha Larai Ahmed
Kebbi	North	Argungu	Farin Takin	Ahmed Zarau
	South	Yauri	Makama	Umaar Saadu
	Central	Birkin Kebbi	Tudun Wada	George Markus (Lead)
Kwara	North	Moro	Shao/Malete	Funke Bolaji (Lead)
	South	Oyun	Ijagbo	Tosin Aperinola Ajayi
	Central	Ilorin West	Egbejila	Folake Iseyemi
Lagos	West		Badagry	Kehinde Arowosegbe
Niger	East	Paiko	Yidamijinyawa, Bari and Bugo	Hajara Opaluwa Adamu (Lead)
	South	Katcha	Zhitu, Dagbasode and Alukusu	Solomon Niyi Hannatu Dada
Oyo	North	Iseyin	Idiori	Onome Oyedele (Lead)
	South	Ido	Arola	Tomi Akomolafe
	Central	Akinyele	Akinyele	Ijeoma Ladele
				Bolanle Omidiji
Taraba	North	Yorro and Jalingo	Dasso	Ishaya Shadrach Yabo (Lead)
	Central	Gashaka	Mayo Jankasa	Wisdom Christopher Faith Titus Abdulrazaq Mohammed
Yobe	East	Bursari	Bayanmari and Tarbutu	Jerimiah Iyasco
	South	Garin	Gunja and Tudun Wada	Ali Gambo Tarbutu
				Elizabeth Asheji

Photo Reel



(EDO STATE)



(OYO STATE)



(FCT TEAM)



(ABIA STATE)

Photo Reel




(JIGAWA STATE)




(BAUCHI STATE)

act:onaid

 **Abuja**
ActionAid Nigeria
Plot 477, 41 Crescent,
off Sa'adu Zungur Avenue
Gwarimpa, Abuja.

 **Lagos**
1A, Adeboye Solanke Street
Off Allen Avenue (behind
Zenith Bank)
Ikeja, Lagos.
Tel: +2348126644268

 **Borno Office**
Old G.R.A. Beside
Lodge 7, Maiduguri.

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