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

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Acronyms

AAN	-	ActionAid 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
KII	-	Key Informant Interview
LRP	-	Local Rights Programme
MTEF	-	Medium Term Expenditure Framework
NBS	-	National Bureau of Statistics
PWD	-	Persons with Disabilities
WID	-	Women in Development
WLG	-	Women Lobby Group
WVL	-	Women Voices in Leadership

Acknowledgement

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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 programnes 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 Background

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 12th 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*

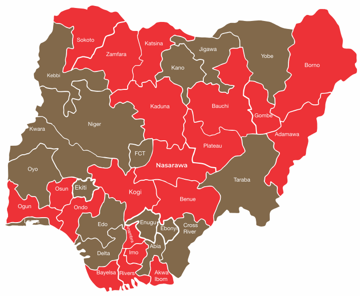
The table shove shows that the actual exchange rate in 2022 exceeded its target of N410.2 to the USD. From 2023, however, the target of the N435.57/USD was not achieved as the value of the naira relative to the USD declined to N1,192.94 at the end of 2023 and to N1,646 to the US dollar as at September 12th 2024. Amidst this worsening situation, inflation continue to rise thus leading to worsening situation with 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

The broad objective of the report is to examine the gender effects of the fuel subsidy removal and exchange rate floatation policy in Nigeria. Specifically, the study examined the effect 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.

1.2 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%.

2.0 Empirical and Theoretical Context

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 tales 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, 202; 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 eh premise of being gender-neural, 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. Findings

3.1 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.

Fig 1: Fuel Subsidy Removal Policy

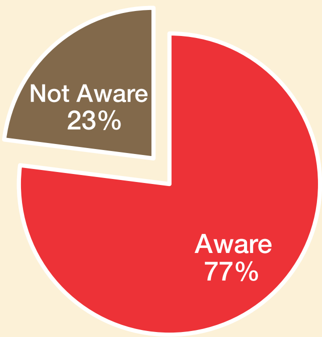
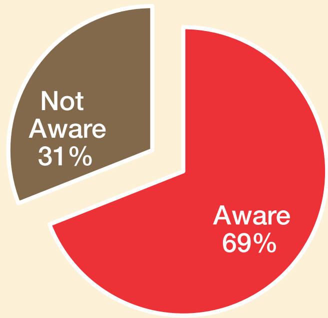
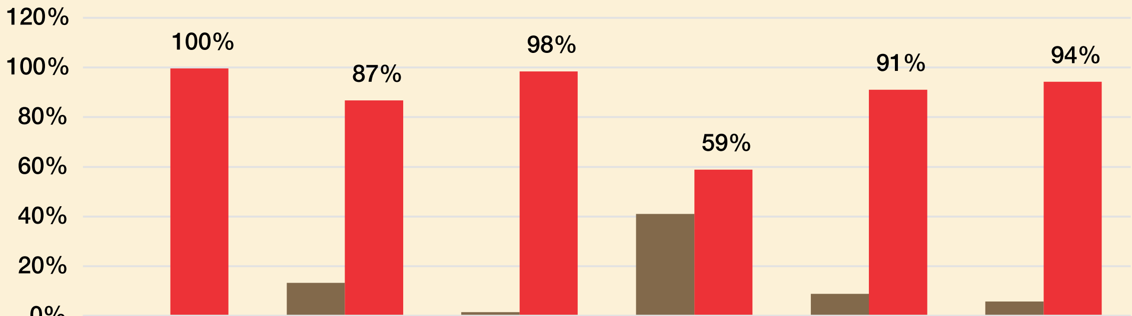


Fig 2: Naira floatation policy



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).

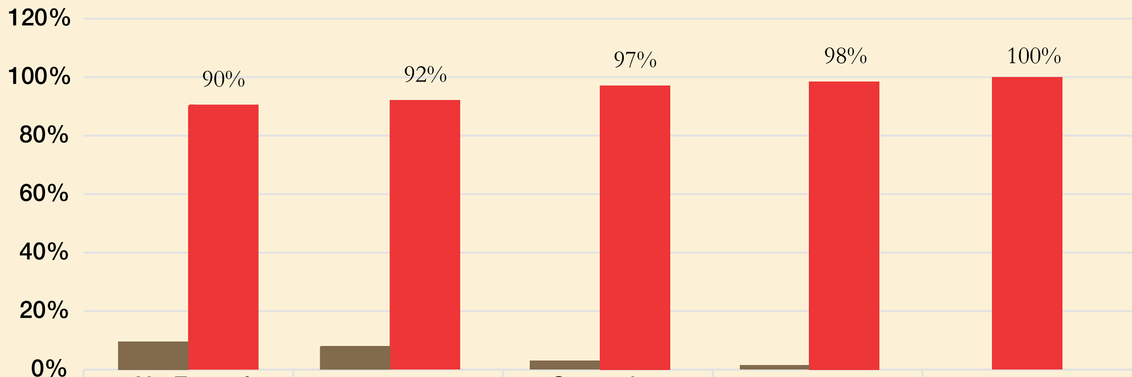
Fig 3: Awareness of Naira Floatation Policy
(By Zone)



	NC	NE	NW	SE	SS	SW
Not Aware	0%	13%	2%	41%	9%	6%
Very Aware	100%	87%	98%	59%	91%	94%

Not Aware Very Aware

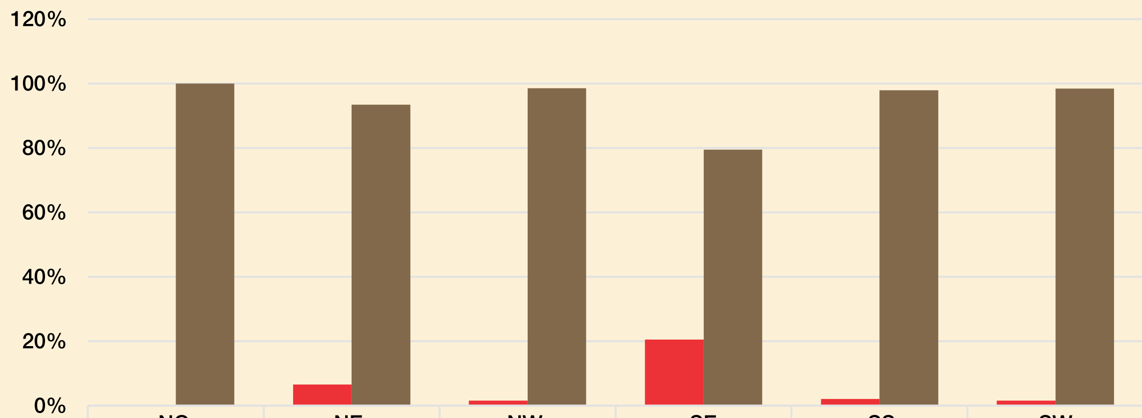
Fig 4: Awareness of Naira Floatation Policy
(By Education)



	No Formal Education	Primary Education	Secondary Education	Tertiary Education	Postgraduate Education
Not Aware	10%	8%	3%	2%	0%
Very Aware	90%	92%	97%	98%	100%

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%.

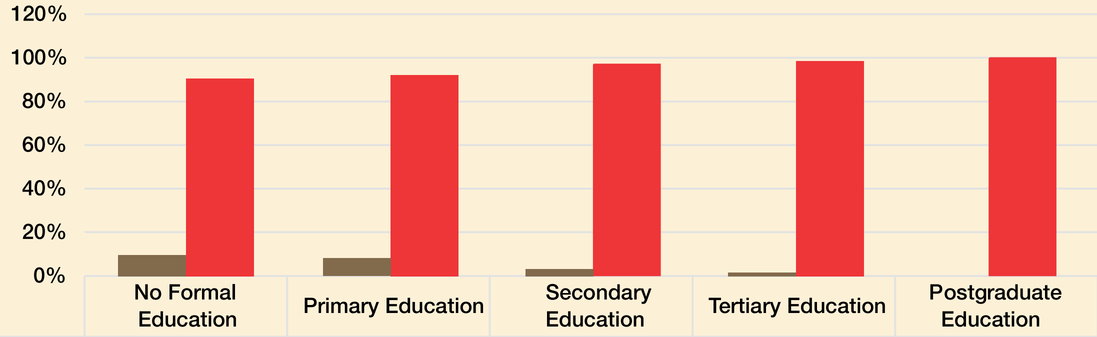
Fig 5: Awareness of Fuel Removal Policy
(By Zone)



	NC	NE	NW	SE	SS	SW
Not Aware	0%	7%	2%	21%	2%	2%
Very Aware	100%	93%	98%	79%	98%	98%

Not Aware Very Aware

Fig 6: Awareness of Fuel Removal Policy
(By Education)



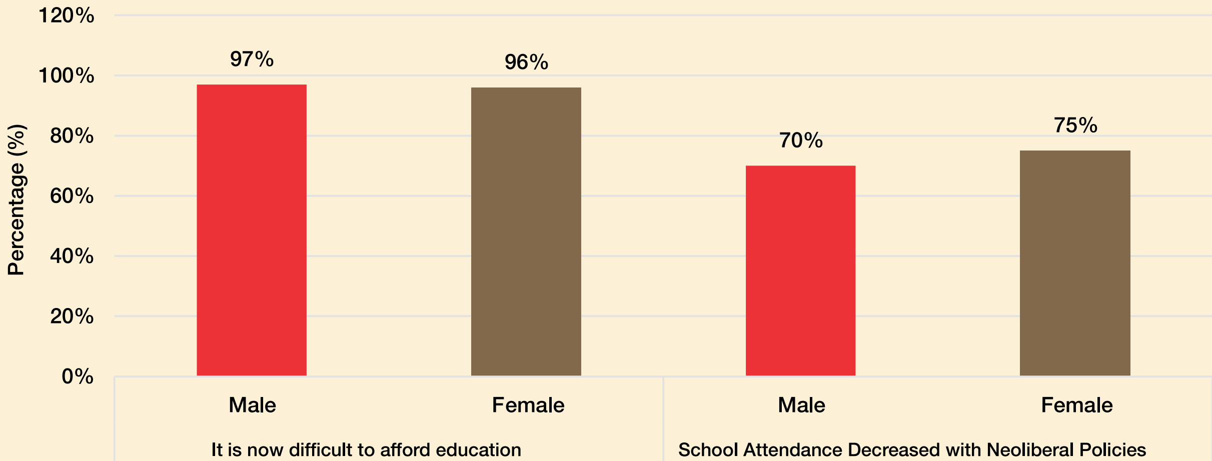
	No Formal Education	Primary Education	Secondary Education	Tertiary Education	Postgraduate Education
Not Aware	10%	8%	3%	2%	0%
Very Aware	90%	92%	97%	98%	100%

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.

3.2 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.

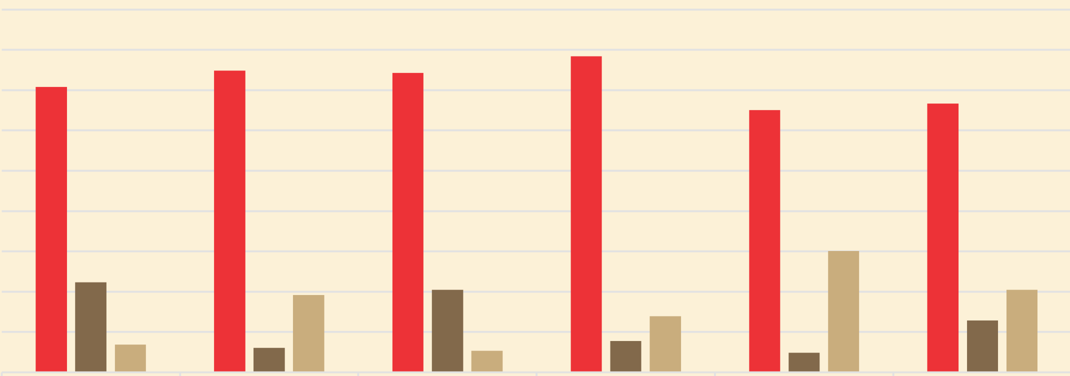
Fig 7: Gender Effect of Neoliberal Policies on Education (Affordability and School Attendance)



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.

Fig 8:: Observed Change in Girls' School Attendance (By Zone)



	NC	NE	NW	SE	SS	SW
Decreased	71%	75%	74%	78%	65%	67%
Increased	22%	6%	20%	8%	5%	13%
Unaware	7%	19%	5%	14%	30%	20%

The South East Zone had the highest observed decrease in enrollment (78%). Respondents with Postgraduate Level education reported the lowest observed decrease in enrollment of 58%.

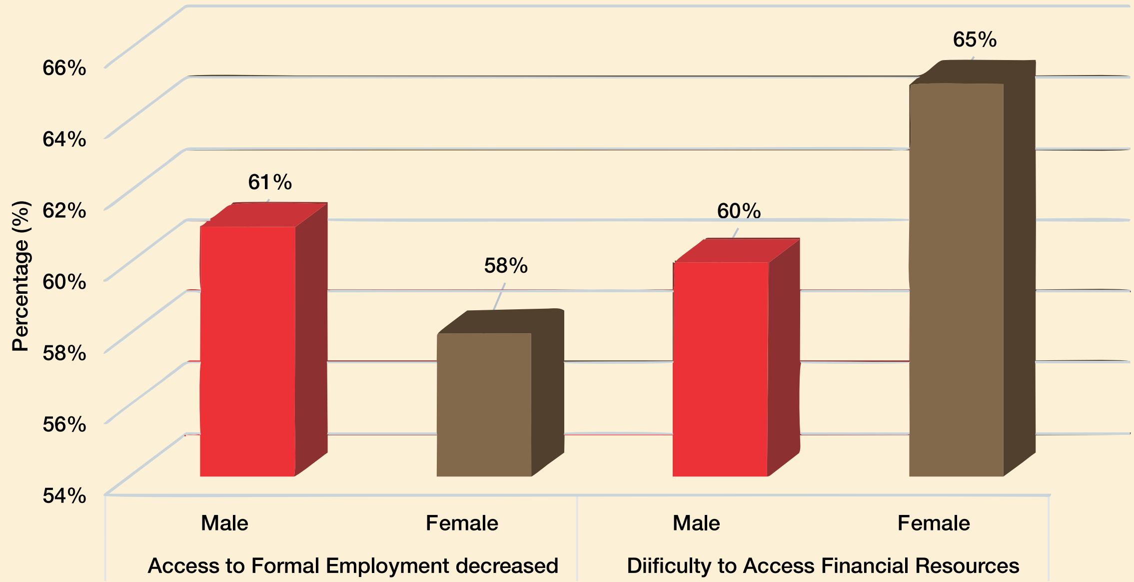
Recommendation

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

3.3 EMPLOYMENT OPPORTUNITIES

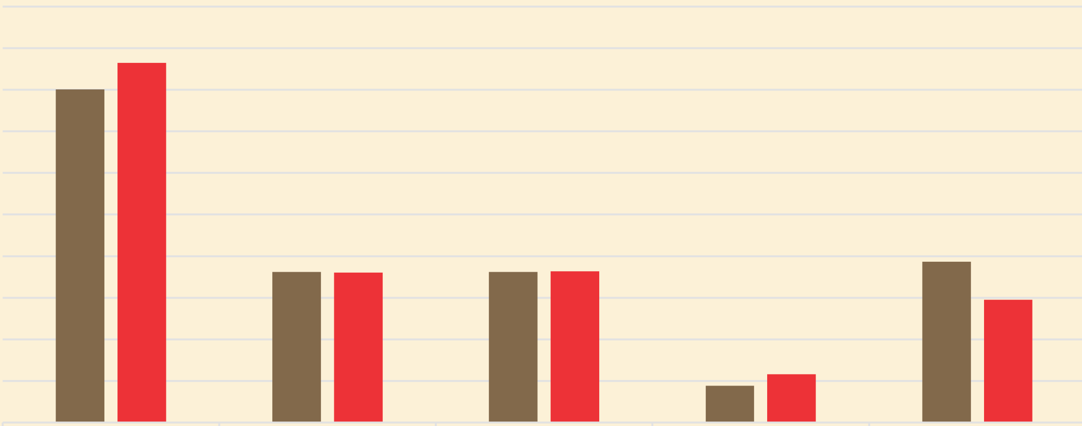
The result from the survey data showed that access to formal employment decreased more for males (61%) than females (58%). The difficulty to access financial resources, however, was more for females (65%) than males (60%). The channel of the effect on access to formal employment is due to increased transportation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

Fig 9: Effect of Neoliberal Policies on Employment and Access to Financial Resources



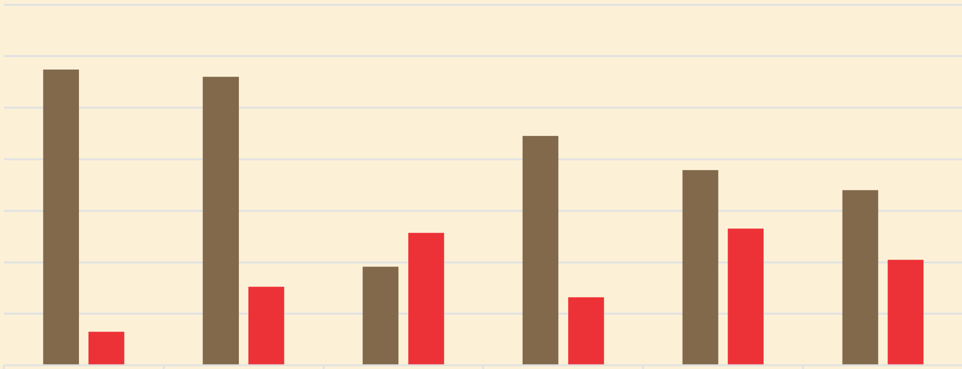
A cross-sectional view by Zone and Education showed that the highest rates of 'significant decrease' in access to employment were in the North Central (NC) and North East (NE), 57% and 56% respectively, compare with the North West (NW) which had the lowest decrease of 19%.

Fig 10: Availability of Formal Employment Opportunities for Women (By Sex)



	Decreased Significantly	Decreased Slightly	Increased Significantly	Increased Slightly	No Change
Female	40%	18%	18%	4%	19%
Male	43%	18%	18%	6%	15%

Fig 11: Availability of Formal Employment Opportunities for Women (By Zone)



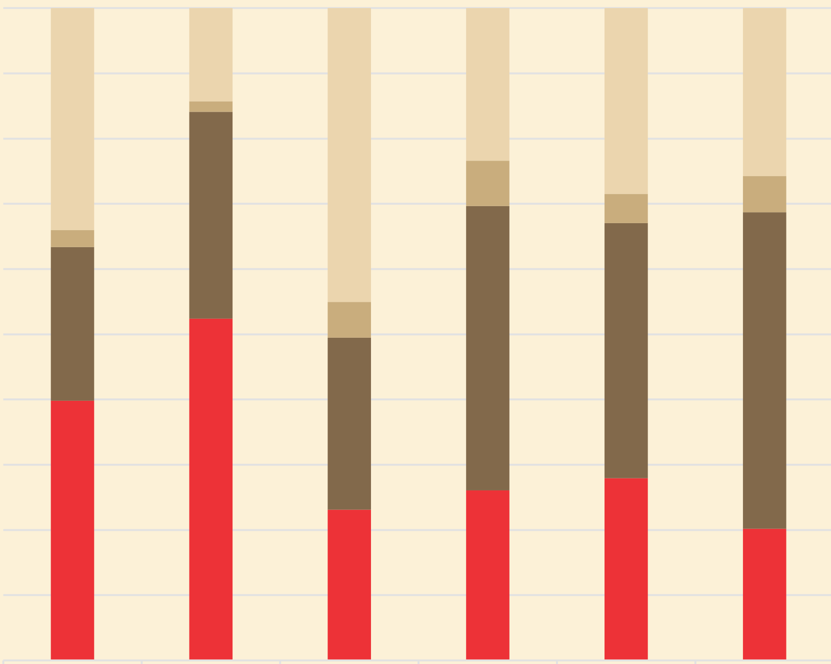
	NC	NE	NW	SE	SS	SW
Decreased Significantly	57%	56%	19%	45%	38%	34%
Decreased Slightly	7%	15%	26%	13%	27%	20%

The fuel subsidy withdrawal policy and the naira floating policy also worsened existing baseline situation with the barriers to access to employment in Nigeria. Addressing these barriers will also be useful in enhancing the coping strategies of women and girls in particular, and Nigerian in general.

Table 3: Barriersto employmentacross the geo -polit ical 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%

Fig 12: Employment Coping Mechanisms (Women Only - By Zone)



	NC	NE	NW	SE	SS	SW
Seeking Additional Training/Skills	34%	14%	45%	23%	28%	26%
Relocation	3%	2%	5%	7%	4%	6%
Reduction of Personal/ Household Expenses	24%	32%	26%	44%	39%	48%
Informal Employment	40%	52%	23%	26%	28%	20%

Recommendation

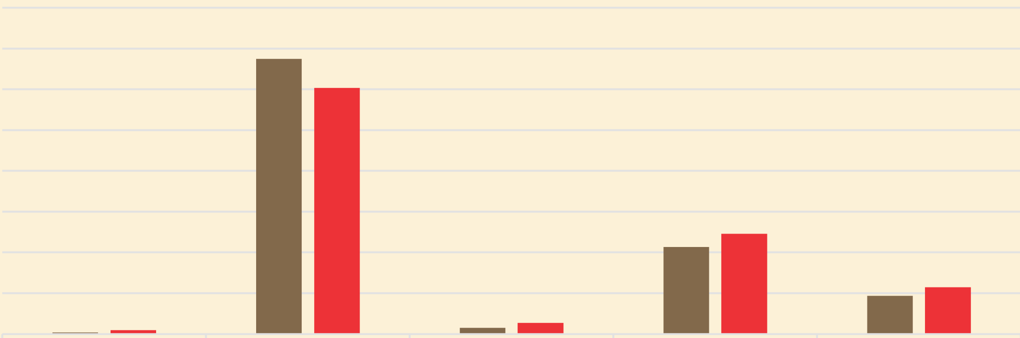
The government should scale up efforts to enable people to have access to affordable transportation costs. Reversing the fuel subsidy policy while finding a more effective means of addressing the corruption with the fuel subsidy regime in Nigeria will also be vital.

3.4 ECONOMIC EMPOWERMENT (FINANCIAL INDEPENDENCE AND ENTREPRENEURSHIP)

Women's empowerment is generally effected by certain socio-economic factors, the most important being existing family wealth, and high levels of education. From the survey, the findings indicate that:

- 68% of women and 60% of the male respondents' belief 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 effect on the intersection of zone, education and occupation, we found that occupation and zone (culture) seemed to have had more effect than education.
- 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.

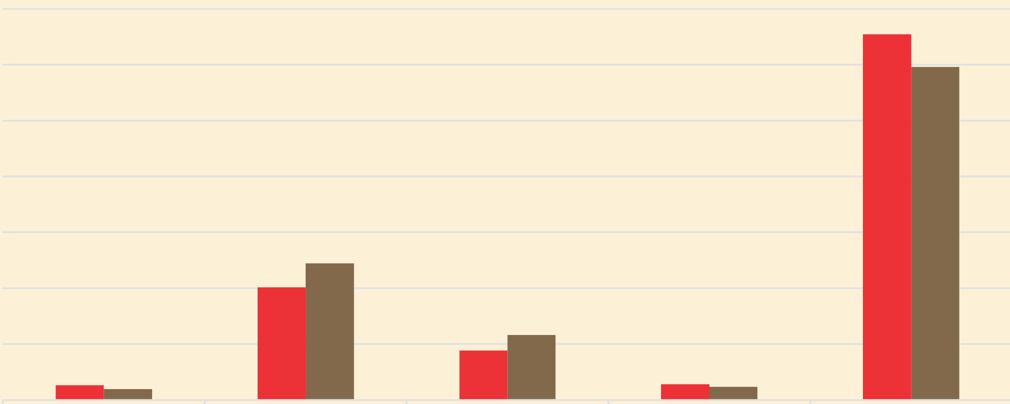
Fig 13: How Have the Recent Economic Policies Affected the Economic Decision-making Power of Women in Your Household or Community?



	Made it Much Easier	Made it Much Harder	Made it Somewhat Easier	Made it Somewhat Harder	No Change
Female Opinion	0%	68%	2%	21%	9%
Male Opinion	1%	60%	3%	25%	11%

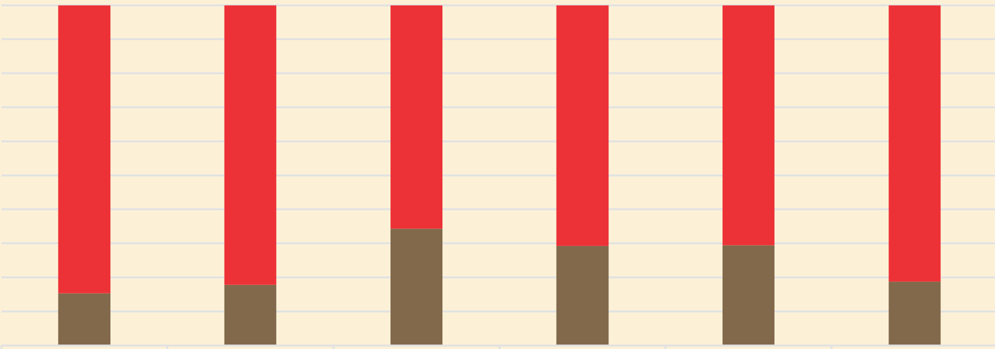
Since the economic policies were implemented, it has also become difficult for women to access loans or financial resources to start businesses.

Fig 14: It has Become Easier for Women to Access Loans or Financial Resources to Start Businesses (By Sex)



	Agree	Disagree	Not Sure	Strongly Agree	Strongly Disagree
Female Opinion	3%	20%	9%	3%	65%
Male Opinion	2%	24%	12%	2%	60%

Fig 15: It has Become Easier for Women to Access Loans or Financial Resources to Start Businesses (Women Only - By Zone)

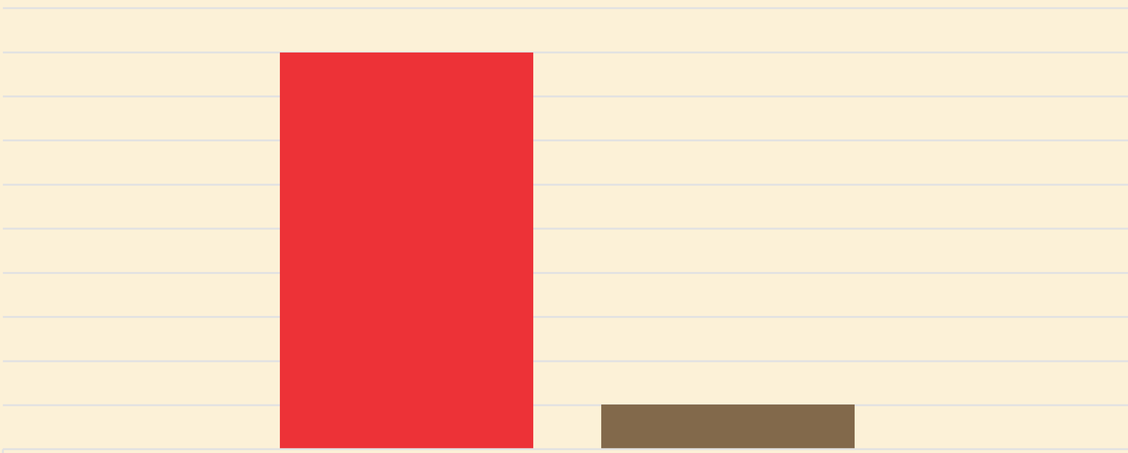


	NC	NE	NW	SE	SS	SW
Strongly Disagree	78%	80%	49%	58%	60%	66%
Disagree	14%	17%	26%	24%	25%	15%

3.5 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.

Fig 16: Do you have Health Insurance for Yourself ? (Women Only)



	Women Only
No	90%
Yes	10%

	NC	NE	NW	SE	SS	SW
Without Insurance	18%	16%	15%	17%	16%	18%

	No	Not Sure	Yes
% Female	11%	14%	75%

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.

3.6 EFFECTIVENESS OF SOCIAL PROTECTION / INTERVENTION FRAMEWORK

Despite the availability of new and existing protection/intervention policies in Nigeria, access to these programmes remains a challenge. From the survey, it was found that 81% of the respondents indicated that they had not received any social protection/intervention programme. Also, all social intervention programmes were suspended on January 12, 2024 due to corruption allegations in its implementation. Likewise, 57% of recipients were in the NW and SE zones, at 33% and 24% respectively.

Fig 19: Did You Benefit from a Cash Transfer Program?

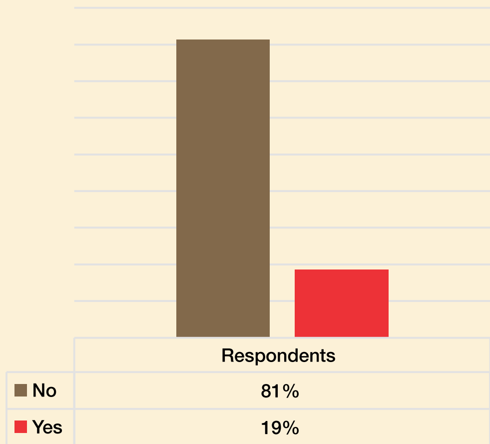
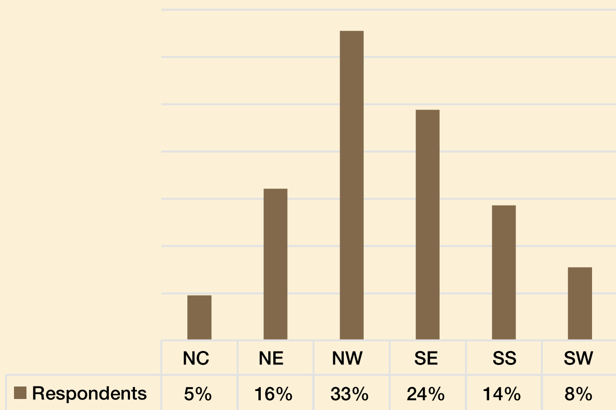


Fig 20: Did You Benefit from a Cash Transfer Program? (Yes- By Zone)



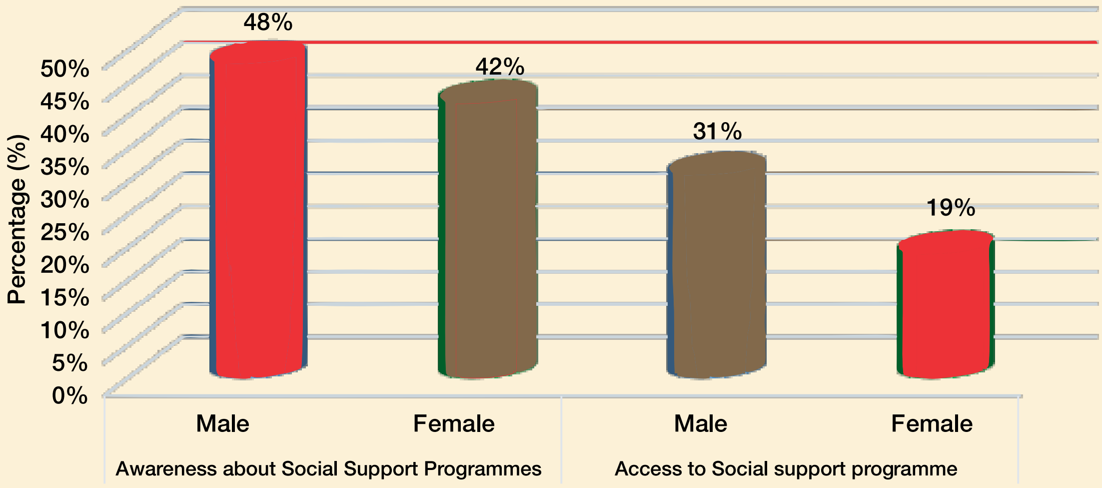
The finding for access to financial resources shows that females are unable to access financial resources more than males. This is a huge concern considering the fact that most women are in formal employment that includes smallholder farming and other small-scale businesses in the informal sector.

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 programmess 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.

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.

Fig 21: Gender Effect of Neoliberal Policies on Social Support Programmes



3.7 COPING MECHANISMS

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.

4.0 Conclusion and Issues for Advocacy

4.1 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 disproportionally affected women and girls in Nigeria. It was found that:

i. Nigerians are very aware of the policy measures of fuel subsidy removal and flotation of the naira. 77% of respondents were 'very aware' of the subsidy removal policy, compared to 69% who were 'very aware' of the naira flotation 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.

4.2 ADVOCACY AND ENGAGEMENT POINTS

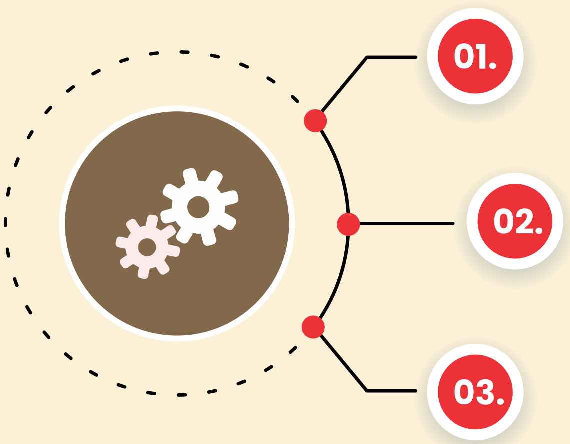
Despite the coping strategies adopted by women across the country, the realities of worsening living conditions dampens their effort. As a result, there is a need for the government to address the situation by reversing the policies of fuel subsidy removal and floatation of the naira. Stakeholder engagement 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 programnes 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:



Implement measures to stabilize the prices of essential goods and services to mitigate the effect of increased transportation and operational costs.

Establish monitoring and evaluation mechanisms to assess the effect of economic policies on women and girls, ensuring that data is disaggregated by gender.

Engage women's organizations and community leaders in the policy-making process to ensure that the needs and voices of women and girls are adequately represented.

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Appendix 1: 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	
	South	Biase	Abredang and Idoma	
	Central	Obubra	Edondon and Ofumbonga IV	
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	
Edo	North	Etsako	Agbede	Henrietta Ojeaga (Lead)
	South	Oredo	Aruogba	Louisa Eikhomun
	Central	Ekpoma	Egan	Eseogie Eseiwi-Edokpolor
Ekiti	North	Ilemeje	Ipere	
	South	Gbonyin	Ilupeju-Ijan	
	Central	Ekiti West	Aba-Osun	
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
Jigawa	North East	Kaugama	Girtigini	
	North West	Gwiwa	Dan Abzim	
	North Central	Miga	Aigwa Iro	
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 (Lead)
	South	Yauri	Makama	Umaar Saadu
	Central	Birkin Kebbi	Tudun Wada	George Markus
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	
	South	Garin	Gunja and Tudun Wada	

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